



### Weightage & Profit Sharing Ratio Announcement (Common Mudaraba Pool) for the Month of March 2020

| Product / Tiers                                 | Mar'20 | Feb'20 | Jan'20 |
|-------------------------------------------------|--------|--------|--------|
| Less than Rs. 1 million                         | 1.2000 | 1.2000 | 1.2000 |
| Rs. 1 million to Rs. 9.99 million               | 1.2600 | 1.2600 | 1.2600 |
| Rs. 10 million to Rs. 49.99 million             | 1.4800 | 1.4800 | 1.4800 |
| Rs 50 million and above                         | 1.6600 | 1.6600 | 1.6600 |
| <b>Profit at Maturity Option</b>                |        |        |        |
| 1 Month - Rs.100k to Rs. 999k                   | 1.3400 | 1.3400 | 1.3400 |
| 1 Month - Rs. 1 million to Rs. 9.99 million     | 1.4400 | 1.4400 | 1.4400 |
| 1 Month - Rs.10mln to Rs.99.99 mln              | 1.5400 | 1.5400 | 1.5400 |
| 1 Month - Rs. 100 mln and above                 | 1.6400 | 1.6400 | 1.6400 |
| 3 Month - Rs.100k to Rs. 999k                   | 1.3800 | 1.3800 | 1.3800 |
| 3 Month - Rs. 1 million to Rs. 9.99 million     | 1.4800 | 1.4800 | 1.4800 |
| 3 Month - Rs.10mln to Rs.99.99 mln              | 1.5800 | 1.5800 | 1.5800 |
| 3 Month - Rs. 100 mln and above                 | 1.6800 | 1.6800 | 1.6800 |
| 6 Month - Rs.100k to Rs. 999k                   | 1.4200 | 1.4200 | 1.4200 |
| 6 Month - Rs. 1 million to Rs. 9.99 million     | 1.5200 | 1.5200 | 1.5200 |
| 6 Month - Rs.10mln to Rs.99.99 mln              | 1.6200 | 1.6200 | 1.6200 |
| 6 Month - Rs. 100 mln and above                 | 1.7200 | 1.7200 | 1.7200 |
| 1 year - Rs. 100k to Rs. 999k                   | 1.7490 | 1.7490 | 1.7490 |
| 1 year - Rs. 1 mln to Rs. 9.99 mln              | 2.0342 | 2.0342 | 2.0342 |
| 1 year - Rs. 10 mln and above                   | 2.3194 | 2.3194 | 2.3194 |
| 2 Years                                         | 2.4144 | 2.4144 | 2.4144 |
| 3 Years                                         | 2.5095 | 2.5095 | 2.5095 |
| 5 Years                                         | 2.6996 | 2.6996 | 2.6996 |
| 7 Years                                         | 2.8897 | 2.8897 | 2.8897 |
| <b>Monthly Payout Option</b>                    |        |        |        |
| 1 year - Rs. 100k to Rs. 999k                   | 1.5970 | 1.5970 | 1.5970 |
| 1 year - Rs. 1 mln to Rs. 9.99 mln              | 1.8821 | 1.8821 | 1.8821 |
| 1 year - Rs. 10 mln to Rs. 99.99 mln            | 2.1673 | 2.1673 | 2.1673 |
| 1 year - Rs. 100 mln and above                  | 2.1673 | 2.1673 | 2.1673 |
| 2 Years                                         | 2.2624 | 2.2624 | 2.2624 |
| 3 Years                                         | 2.3574 | 2.3574 | 2.3574 |
| 5 Years                                         | 2.5475 | 2.5475 | 2.5475 |
| 7 Years                                         | 2.5665 | 2.5665 | 2.5665 |
| <b>Quarterly Payout Option</b>                  |        |        |        |
| 1 year - Rs. 100k to Rs. 999k                   | 1.6350 | 1.6350 | 1.6350 |
| 1 year - Rs. 1 mln to Rs. 9.99 mln              | 1.9202 | 1.9202 | 1.9202 |
| 1 year - Rs. 10 mln to Rs. 99.99 mln            | 2.2053 | 2.2053 | 2.2053 |
| 1 year - Rs. 100 mln and above                  | 2.2053 | 2.2053 | 2.2053 |
| 2 Years                                         | 2.3004 | 2.3004 | 2.3004 |
| 3 Years                                         | 2.3954 | 2.3954 | 2.3954 |
| 5 Years                                         | 2.5856 | 2.5856 | 2.5856 |
| 7 Years                                         | 2.6236 | 2.6236 | 2.6236 |
| <b>Half Yearly Payout Option</b>                |        |        |        |
| 1 year - Rs. 100k to Rs. 999k                   | 1.6730 | 1.6730 | 1.6730 |
| 1 year - Rs. 1 mln to Rs. 9.99 mln              | 1.9582 | 1.9582 | 1.9582 |
| 1 year - Rs. 10 mln and above                   | 2.2433 | 2.2433 | 2.2433 |
| 2 Years                                         | 2.3384 | 2.3384 | 2.3384 |
| 3 Years                                         | 2.4335 | 2.4335 | 2.4335 |
| 5 Years                                         | 2.6236 | 2.6236 | 2.6236 |
| 7 Years                                         | 2.6996 | 2.6996 | 2.6996 |
| <b>Premium Term Deposits (Islamic Mudaraba)</b> |        |        |        |
| 1 Month Rs. 2.5 mln to Rs. 9.99 mln             | 2.0400 | 2.0400 | 2.0400 |
| 1 Month Rs. 10 mln to Rs. 99.99 mln             | 2.1400 | 2.1400 | 2.1400 |
| 1 Month Rs 100 mln above                        | 2.2400 | 2.2400 | 2.2400 |
| 3 Month Rs. 2.5 mln to Rs. 9.99 mln             | 2.0800 | 2.0800 | 2.0800 |
| 3 Month Rs. 10 mln to Rs. 99.99 mln             | 2.1800 | 2.1800 | 2.1800 |
| 3 Month Rs 100 mln above                        | 2.2800 | 2.2800 | 2.2800 |
| 6 Month Rs. 2.5 mln to Rs. 9.99 mln             | 2.1200 | 2.1200 | 2.1200 |
| 6 Month Rs. 10 mln to Rs. 99.99 mln             | 2.2200 | 2.2200 | 2.2200 |
| 6 Month Rs 100 mln above                        | 2.3200 | 2.3200 | 2.3200 |
| 12 Month Rs. 2.5 mln to Rs. 9.99 mln            | 2.5095 | 2.5095 | 2.5095 |
| 12 Month Rs. 10 mln to Rs. 99.99 mln            | 2.5475 | 2.5475 | 2.5475 |
| 12 Month Rs 100 mln above                       | 2.6426 | 2.6426 | 2.6426 |
| <b>Premium Term Deposits (Monthly Payout)</b>   |        |        |        |
| 12 Month Rs. 2.5 mln to Rs. 9.99 mln            | 2.4144 | 2.4144 | 2.4144 |
| 12 Month Rs. 10 mln to Rs. 99.99 mln            | 2.4525 | 2.4525 | 2.4525 |
| 12 Month Rs 100 mln above                       | 2.5475 | 2.5475 | 2.5475 |

| Product / Tiers                                 | Mar'20 | Feb'20 | Jan'20 |
|-------------------------------------------------|--------|--------|--------|
| Less than 500K                                  | 1.2000 | 1.2000 | 1.2000 |
| Rs. 500K to Rs. 999.9K                          | 1.2200 | 1.2200 | 1.2200 |
| Rs. 1 million to Rs. 9.99 million               | 1.2400 | 1.2400 | 1.2400 |
| Rs. 10 million to Rs. 49.99 million             | 1.2800 | 1.2800 | 1.2800 |
| Rs 50 million and above                         | 1.4400 | 1.4400 | 1.4400 |
| <b>Business Account (Current &amp; Savings)</b> |        |        |        |
| Rs. 1 & Above                                   | 1.2000 | 1.2000 | 1.2000 |
| <b>Business Account (Fixed Deposit)</b>         |        |        |        |
| Less than 10K                                   | 1.2000 | 1.2000 | 1.2000 |
| Rs. 10K to Rs. 99.99K                           | 1.7600 | 1.7600 | 1.7600 |
| Rs. 100K and above                              | 2.3600 | 2.3600 | 2.3600 |
| <b>Business Account (Islamic Mudaraba)</b>      |        |        |        |
| Rs. 1 & Above                                   | 0.0179 | 0.0179 | 0.0179 |
| <b>Business Account (Savings)</b>               |        |        |        |
| Less than Rs. 1 million                         | 1.2000 | 1.2000 | 1.2000 |
| Rs. 1 million to Rs. 9.99 million               | 1.2600 | 1.2600 | 1.2600 |
| Rs. 10 million to Rs. 49.99 million             | 1.3000 | 1.3000 | 1.3000 |
| Rs 50 million and above                         | 1.7000 | 1.7000 | 1.7000 |
| <b>Business Account (Fixed Deposit)</b>         |        |        |        |
| Saving - Less than 500                          | 0.0000 | 0.0000 | 0.0000 |
| Saving - 500 and above                          | 0.0511 | 0.0511 | 0.0511 |
| 3 Months - 2k to 99.99k                         | 0.1064 | 0.1064 | 0.1064 |
| 3 Months - 100k and above                       | 0.1702 | 0.1702 | 0.1702 |
| 6 Months - 2k to 99.99k                         | 0.1277 | 0.1277 | 0.1277 |
| 6 Months - 100k and above                       | 0.2128 | 0.2128 | 0.2128 |
| 1 Year - 2k to 99.99k                           | 0.1702 | 0.1702 | 0.1702 |
| 1 Year - 100k and above                         | 0.2553 | 0.2553 | 0.2553 |
| <b>Business Account (Fixed Deposit)</b>         |        |        |        |
| 3 Months - 2k to 99.99k                         | 0.1277 | 0.1277 | 0.1277 |
| 3 Months - 100k and above                       | 0.1915 | 0.1915 | 0.1915 |
| 6 Months - 2k to 99.99k                         | 0.1489 | 0.1489 | 0.1489 |
| 6 Months - 100k and above                       | 0.2340 | 0.2340 | 0.2340 |
| 1 Year - 2k to 99.99k                           | 0.1915 | 0.1915 | 0.1915 |
| 1 Year - 100k and above                         | 0.2766 | 0.2766 | 0.2766 |
| <b>Business Account (Fixed Deposit)</b>         |        |        |        |
| Upto 3 years                                    | 1.3308 | 1.3308 | 1.3308 |
| Over 3 years and upto 5 years                   | 0.9506 | 0.9506 | 0.9506 |
| Over 5 years and upto 10 years                  | 0.7605 | 0.7605 | 0.7605 |
| <b>Business Account (Fixed Deposit)</b>         |        |        |        |
| Upto 3 years and upto 5 years                   | 1.3308 | 1.3308 | 1.3308 |
| Over 5 years and upto 10 years                  | 1.1407 | 1.1407 | 1.1407 |
| <b>Business Account (Fixed Deposit)</b>         |        |        |        |
| Project of more than 20 MW (Category 1)         | 1.1407 | 1.1407 | 1.1407 |
| Individual Customers Upto 1 MW (Category 2)     | 0.7605 | 0.7605 | 0.7605 |
| Vendor / Supplier Upto 1 MW (Category 3)        | 1.1407 | 1.1407 | 1.1407 |
| <b>Business Account (Fixed Deposit)</b>         |        |        |        |
| Additional Tier 1 Sukuk (monthly)               | 5.8175 | 5.8175 | 5.8175 |

| Profit Sharing Ratio Depositors | Mar'20 | Feb'20 | Jan'20 |
|---------------------------------|--------|--------|--------|
| Bank (Mudarib Share)            | 50%    | 50%    | 50%    |
| Customer (Rab-ul Maal Share)    | 50%    | 50%    | 50%    |

| Profit Sharing Ratio Sukuk Tier II | Mar'20 | Feb'20 | Jan'20 |
|------------------------------------|--------|--------|--------|
| Bank (Mudarib Share)               | 10%    | 10%    | 10%    |
| Customer (Rab-ul Maal Share)       | 90%    | 90%    | 90%    |

| Profit Sharing Ratio DIB Additional Tier 1 Sukuk | Mar'20 | Feb'20 | Jan'20 |
|--------------------------------------------------|--------|--------|--------|
| Bank (Mudarib Share)                             | 50%    | 50%    | 50%    |
| Customer (Rab-ul Maal Share)                     | 50%    | 50%    | 50%    |

#### Note:

Downward revision in weightage of a product/tier may lead to reduction in expected profit rates

For queries please feel free to contact Dubai Islamic Phone Banking Service :111-786-DIB (available 24/7) or your respective branch.