

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

Product / Tiers	Jun'20	May'20	Apr'20
Savings Special (Monthly Payout)			
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

Savings Plus(Monthly Payout)			
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

Savings Regular (Monthly Payout)	Jun'20	May'20	Apr'20
Less than 100K	2.0000	2.0000	N/A
Rs. 100K and above	1.2000	1.2000	1.2000

E-Savings (Quarterly Payout)	Jun'20	May'20	Apr'20
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

Business Account (Semi-annual Payout)	Jun'20	May'20	Apr'20
Rs. 1 & Above	0.0179	0.0179	0.0179

Enhanced Saving (Monthly Payout)	Jun'20	May'20	Apr'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	1.3000	1.3000	1.3000
Rs 50 million and above	1.7000	1.7000	1.7000

Regular Fixed Deposits	Jun'20	May'20	Apr'20
Profit at Maturity Option			
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	2.5665	2.5665	2.5665
7 Years	2.6616	2.8897	2.8897

Monthly Payout Option			
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

Quarterly Payout Option			
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	2.4715	2.5856	2.5856
7 Years	2.5856	2.6236	2.6236

Half Yearly Payout Option			
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 to Rs. 99.99 mln	2.2433	2.2433	2.2433
2 Years	2.3384	2.3384	2.3384
3 Years	2.4335	2.4335	2.4335
5 Years	2.5095	2.6236	2.6236
7 Years	2.6236	2.6996	2.6996

Premium Term Deposit (Profit at Maturity)	Jun'20	May'20	Apr'20
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

Premium Term Deposit (Monthly Payout)	Jun'20	May'20	Apr'20
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	Jun'20	May'20	Apr'20
FCY Deposits - AED,USD,EUR & GBP (Monthly Payout)	Jun'20	May'20	Apr'20
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

FCY Deposits - AED,USD,EUR & GBP (Profit Maturity)	Jun'20	May'20	Apr'20
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

Islamic Refinance Schemes

ILTF - Textile Sector	Jun'20	May'20	Apr'20
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

ILTF - Non Textile Sector	Jun'20	May'20	Apr'20
Over 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

Islamic Financing Renewal Energy	Jun'20	May'20	Apr'20
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

Islamic Temporary Economic Refinance Facility	Jun'20	May'20	Apr'20
ITERF	1.1407	1.1407	N/a

Islamic Refinance Scheme for payment of Wages and Salaries	Jun'20	May'20	Apr'20
Islamic Refinance Scheme for payment of Wages and Salaries (Corporate)	0.7605	0.7605	N/a
Islamic Refinance Scheme for payment of Wages and Salaries (SME)	0.3802	N/a	N/a
Islamic Refinance Scheme for payment of Wages and Salaries (Corp & SME Active Tax Payer)	0.0152	N/a	N/a

Islamic Refinance Facility for Combating COVID – 19 (IRFCC)	Jun'20	May'20	Apr'20
IRFCC	0.0152	0.0152	N/a

Profit Sharing Ratio Depositors	Jun'20	May'20	Apr'20
Bank (Mudarib Share)	50%	50%	50%
Customer (Rab-ul Maal Share)	50%	50%	50%

Profit Sharing Ratio Sukuk Tier II	Jun'20	May'20	Apr'20
Bank (Mudarib Share)	10%	10%	10%
Customer (Rab-ul Maal Share)	90%	90%	90%

Profit Sharing Ratio DIB Additional Tier 1 Sukuk	Jun'20	May'20	Apr'20
Bank (Mudarib Share)	50%	50%	50%
Customer (Rab-ul Maal Share)	50%	50%	50%

DIB Additional Tier 1 Sukuk	Jun'20	May'20	Apr'20
Additional Tier 1 Sukuk (monthly)	4.9544	4.9544	4.9544

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.



Finance Department



Sharia Compliance Department