



**Weightage & Profit Sharing Ratio Announcement (Common Mudaraba Pool) for the Month of Feb-2021**

Product / Tiers	Feb'21	Jan'21	Dec'20
<b>Savings Special (Monthly Payout)</b>			
Less than Rs. 1 million	1.1000	1.1000	1.1000
Rs. 1 million to Rs. 9.99 million	1.2000	1.2000	1.2000
Rs. 10 million to Rs. 49.99 million	1.4000	1.4000	1.4000
Rs 50 million and above	1.6000	1.6000	1.6000

Product / Tiers	Feb'21	Jan'21	Dec'20
<b>Savings Plus(Monthly Payout)</b>			
Less than 500K	1.1000	1.1000	1.1000
Rs. 500K to Rs. 999.9K	1.1400	1.1400	1.1400
Rs. 1 million to Rs. 9.99 million	1.2000	1.2000	1.2000
Rs. 10 million to Rs. 49.99 million	1.2800	1.2800	1.2800
Rs 50 million and above	1.4000	1.4000	1.4000

Product / Tiers	Feb'21	Jan'21	Dec'20
<b>Savings Regular (Monthly Payout)</b>			
Less than 100k	1.4000	1.4000	1.4000
Rs. 100k and above	1.1000	1.1000	1.1000

Product / Tiers	Feb'21	Jan'21	Dec'20
<b>E-Savings (Quarterly Payout)</b>			
Less than 10K	1.1000	1.1000	1.1000
Rs. 10K to Rs. 99.99K	1.2000	1.2000	1.2000
Rs. 100K and above	1.6000	1.6000	1.6000

Product / Tiers	Feb'21	Jan'21	Dec'20
<b>Business Account (Semi-annual Payout)</b>			
Rs. 1 & Above	0.0179	0.0179	0.0179

Product / Tiers	Feb'21	Jan'21	Dec'20
<b>Enhanced Saving (Monthly Payout)</b>			
Less than Rs. 1 million	1.1000	1.1000	1.1000
Rs. 1 million to Rs. 9.99 million	1.2000	1.2000	1.2000
Rs. 10 million to Rs. 49.99 million	1.4000	1.4000	1.4000
Rs 50 million and above	1.6000	1.6000	1.6000

Product / Tiers	Feb'21	Jan'21	Dec'20
<b>Regular Fixed Deposits 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	1.9011	1.9011	1.9011
1 year - Rs. 10 mln and above	1.9962	1.9962	1.9962
2 Years	2.1103	2.1103	2.1103
3 Years	2.1673	2.1673	2.1673
5 Years	2.2243	2.2243	2.2243
7 Years	2.2814	2.2814	2.2814

Product / Tiers	Feb'21	Jan'21	Dec'20
<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	1.7110	1.7110	1.7110
1 year - Rs. 10 mln to Rs. 99.99 mln	1.8061	1.8061	1.8061
1 year - Rs. 100 mln and above	1.8441	1.8441	1.8441
2 Years	1.8821	1.8821	1.8821
3 Years	1.9772	1.9772	1.9772
5 Years	2.1673	2.1673	2.1673
7 Years	2.1863	2.1863	2.1863

Product / Tiers	Feb'21	Jan'21	Dec'20
<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	1.9962	1.9962	1.9962
1 year - Rs. 100 mln and above	2.0152	2.0152	2.0152
2 Years	1.9202	1.9202	1.9202
3 Years	2.0152	2.0152	2.0152
5 Years	2.0913	2.0913	2.0913
7 Years	2.2053	2.2053	2.2053

Product / Tiers	Feb'21	Jan'21	Dec'20
<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	1.9962	1.9962	1.9962
2 Years	1.9582	1.9582	1.9582
3 Years	2.0532	2.0532	2.0532
5 Years	2.1293	2.1293	2.1293
7 Years	2.2433	2.2433	2.2433

Product / Tiers	Feb'21	Jan'21	Dec'20
<b>Premium Term Deposit (Profit at Maturity)</b>			
1 Month Rs. 2.5 mln to Rs. 9.99 mln	1.8400	1.8400	1.8400
1 Month Rs. 10 mln to Rs. 99.99 mln	1.9400	1.9400	1.9400
1 Month Rs 100 mln above	2.0400	2.0400	2.0400
3 Month Rs. 2.5 mln to Rs. 9.99 mln	1.8800	1.8800	1.8800
3 Month Rs. 10 mln to Rs. 99.99 mln	1.9800	1.9800	1.9800
3 Month Rs 100 mln above	2.0800	2.0800	2.0800
6 Month Rs. 2.5 mln to Rs. 9.99 mln	1.9200	1.9200	1.9200
6 Month Rs. 10 mln to Rs. 99.99 mln	2.0200	2.0200	2.0200
6 Month Rs 100 mln above	1.9800	1.9800	1.9800
12 Month Rs. 2.5 mln to Rs. 9.99 mln	2.1863	2.1863	2.1863
12 Month Rs. 10 mln to Rs. 99.99 mln	2.2243	2.2243	2.2243
12 Month Rs 100 mln above	2.2624	2.2624	2.2624

Product / Tiers	Feb'21	Jan'21	Dec'20
<b>Premium Term Deposit (Monthly Payout)</b>			
12 Month Rs. 2.5 mln to Rs. 9.99 mln	2.0913	2.0913	2.0913
12 Month Rs. 10 mln to Rs. 99.99 mln	2.1293	2.1293	2.1293
12 Month Rs 100 mln above	2.1673	2.1673	2.1673

Product / Tiers	Feb'21	Jan'21	Dec'20
<b>FCY Deposits - AED,USD,EUR &amp; GBP (Monthly Payout)</b>			
Saving - Less than 500	0.0213	0.0213	0.0000
Saving - 500 and above	0.0426	0.0426	0.0511
3 Months - 2k to 99.99k	0.0638	0.0638	0.1064
3 Months - 100k and above	0.0851	0.0851	0.1702
6 Months - 2k to 99.99k	0.1064	0.1064	0.1277
6 Months - 100k and above	0.1277	0.1277	0.2128
1 Year - 2k to 99.99k	0.1489	0.1489	0.1702
1 Year - 100k and above	0.1702	0.1702	0.2553

Product / Tiers	Feb'21	Jan'21	Dec'20
<b>FCY Deposits - AFD,USD,EUR &amp; GBP (Profit Maturity)</b>			
3 Months - 2k to 99.99k	0.0851	0.0851	0.1277
3 Months - 100k and above	0.1064	0.1064	0.1915
6 Months - 2k to 99.99k	0.1277	0.1277	0.1489
6 Months - 100k and above	0.1489	0.1489	0.2340
1 Year - 2k to 99.99k	0.1702	0.1702	0.1915
1 Year - 100k and above	0.1915	0.1915	0.2766

**Islamic Refinance Schemes**

Product / Tiers	Feb'21	Jan'21	Dec'20
<b>ILTFF - Textile Sector</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

Product / Tiers	Feb'21	Jan'21	Dec'20
<b>ILTFF - Non Textile Sector</b>			
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

Product / Tiers	Feb'21	Jan'21	Dec'20
<b>Islamic Financing Renewal Energy</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

Product / Tiers	Feb'21	Jan'21	Dec'20
<b>Islamic Temporary Economic Refinance Facility</b>			
ITERF	1.1407	1.1407	1.1407

Product / Tiers	Feb'21	Jan'21	Dec'20
<b>Islamic Refinance Scheme for payment of Wages and Salaries</b>			
Islamic Refinance Scheme for payment of Wages and Salaries (Corporate)	0.7605	0.7605	0.7605
Islamic Refinance Scheme for payment of Wages and Salaries (SME)	0.3802	0.3802	0.3802
Islamic Refinance Scheme for payment of Wages and Salaries (Corp & SME Active Tax Payer)	0.0152	0.0152	0.0152

Product / Tiers	Feb'21	Jan'21	Dec'20
<b>Islamic Refinance Facility for Combating COVID – 19 (IRFCC)</b>			
IRFCC	0.0152	0.0152	0.0152

Product / Tiers	Feb'21	Jan'21	Dec'20
<b>Profit Sharing Ratio Depositors</b>			
Bank (Mudarib Share)	50%	50%	50%
Customer (Rab-ul Maal Share)	50%	50%	50%

Product / Tiers	Feb'21	Jan'21	Dec'20
<b>Profit Sharing Ratio Sukuk Tier II</b>			
Bank (Mudarib Share)	10%	10%	10%
Customer (Rab-ul Maal Share)	90%	90%	90%

Product / Tiers	Feb'21	Jan'21	Dec'20
<b>Profit Sharing Ratio DIB Additional Tier 1 Sukuk</b>			
Bank (Mudarib Share)	50%	50%	50%
Customer (Rab-ul Maal Share)	50%	50%	50%

Product / Tiers	Feb'21	Jan'21	Dec'20
<b>DIB Additional Tier 1 Sukuk</b>			
Additional Tier 1 Sukuk (monthly)	3.4373	3.4373	3.4221

**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.