

EIBOR	Review Frequency	Current Base Financing Rate	Applicable Financing Periods	Implementation Date	Observation Date
1 Month	Monthly	4.90630%	Every Month from January to December	1 st of Every Month	Last Working Day of preceding Month
3 Month	Quarterly	5.06439%	<ul style="list-style-type: none"> • January – March • April – June • July – September • October – December 	1 st of the Following Months: <ul style="list-style-type: none"> • January • April • July • October 	Last Working Day of Following Months: <ul style="list-style-type: none"> • November • February • May • August
6 Month	Quarterly	4.79347%	<ul style="list-style-type: none"> • January – March • April – June • July – September • October – December 	1 st of the Following Months: <ul style="list-style-type: none"> • January • April • July • October 	Last Working Day of Following Months: <ul style="list-style-type: none"> • November • February • May • August
6 Month	Every 6 Months	5.21390%	<ul style="list-style-type: none"> • January – June • July – December 	1 st of the Following Months: <ul style="list-style-type: none"> • January • July 	Last Working Day of Following Months: <ul style="list-style-type: none"> • November • May
12 Month	Every 12 Months	5.61159%	<ul style="list-style-type: none"> • January – December 	1 st of January Every Year	Last Working Day of November
Dubai Islamic Bank Base Rate Legacy (DIBR) Cases booked Prior to 2009	Quarterly	8.03907%	<ul style="list-style-type: none"> • December – February • March – May • June – August • September – November 	1 st of the Following Months: <ul style="list-style-type: none"> • December • March • June 	Last Working Day of Following Months: <ul style="list-style-type: none"> • November • February • May

				<ul style="list-style-type: none"> • September 	<ul style="list-style-type: none"> • August
Dubai Islamic Bank Base Rate Legacy (DIBR) Cases booked Post 2009	Quarterly	4.79347%	<ul style="list-style-type: none"> • December – February • March – May • June – August • September – November 	<ul style="list-style-type: none"> • September 1 st of the Following Months: <ul style="list-style-type: none"> • December • March • June • September 	Last Working Day of Following Months: <ul style="list-style-type: none"> • November • February • May • August
Tamweel Base Rate (TBR)	Quarterly	9.93%	<ul style="list-style-type: none"> • January – March • April – June • July – September • October – December 	<ul style="list-style-type: none"> • September 1 st of the Following Months: <ul style="list-style-type: none"> • January • April • July • October 	Last Working Day of Following Months: <ul style="list-style-type: none"> • November • February • May • August

Notes:

- Floor Rates are applicable as per the Product type Selected for all Cases
- The Margin / Spread remains fixed throughout the Finance term which depends on the Final approved rate (The Final Rate = Margin + Base Financing Rate mentioned above)