

EIBOR	Review Frequency	Current Base Financing Rate	Applicable Financing Periods	Implementation Date	Observation Date
1 Month	Monthly	<b>4.33443%</b>	Every Month from January to December	1 <sup>st</sup> of Every Month	Last Working Day of preceding Month
3 Month	Quarterly	<b>4.17768%</b>	<ul style="list-style-type: none"> <li>• January – March</li> <li>• April – June</li> <li>• July – September</li> <li>• October – December</li> </ul>	1 <sup>st</sup> of the Following Months: <ul style="list-style-type: none"> <li>• January</li> <li>• April</li> <li>• July</li> <li>• October</li> </ul>	Last Working Day of Following Months: <ul style="list-style-type: none"> <li>• November</li> <li>• February</li> <li>• May</li> <li>• August</li> </ul>
6 Month	Quarterly	<b>4.22204%</b>	<ul style="list-style-type: none"> <li>• January – March</li> <li>• April – June</li> <li>• July – September</li> <li>• October – December</li> </ul>	1 <sup>st</sup> of the Following Months: <ul style="list-style-type: none"> <li>• January</li> <li>• April</li> <li>• July</li> <li>• October</li> </ul>	Last Working Day of Following Months: <ul style="list-style-type: none"> <li>• November</li> <li>• February</li> <li>• May</li> <li>• August</li> </ul>
6 Month	Every 6 Months	<b>4.33922%</b>	<ul style="list-style-type: none"> <li>• January – June</li> <li>• July – December</li> </ul>	1 <sup>st</sup> of the Following Months: <ul style="list-style-type: none"> <li>• January</li> <li>• July</li> </ul>	Last Working Day of Following Months: <ul style="list-style-type: none"> <li>• November</li> <li>• May</li> </ul>
12 Month	Every 12 Months	<b>4.30156%</b>	<ul style="list-style-type: none"> <li>• January – December</li> </ul>	1 <sup>st</sup> of January Every Year	Last Working Day of November
Dubai Islamic Bank Base Rate Legacy (DIBR) Cases booked Prior to 2009	Quarterly	<b>7.46764%</b>	<ul style="list-style-type: none"> <li>• December – February</li> <li>• March – May</li> <li>• June – August</li> <li>• September – November</li> </ul>	1 <sup>st</sup> of the Following Months: <ul style="list-style-type: none"> <li>• December</li> <li>• March</li> <li>• June</li> </ul>	Last Working Day of Following Months: <ul style="list-style-type: none"> <li>• November</li> <li>• February</li> <li>• May</li> </ul>

				<ul style="list-style-type: none"> <li>• September</li> </ul>	<ul style="list-style-type: none"> <li>• August</li> </ul>
Dubai Islamic Bank Base Rate Legacy (DIBR) Cases booked Post 2009	Quarterly	4.22204%	<ul style="list-style-type: none"> <li>• December – February</li> <li>• March – May</li> <li>• June – August</li> <li>• September – November</li> </ul>	<ul style="list-style-type: none"> <li>• September</li> </ul> 1 <sup>st</sup> of the Following Months: <ul style="list-style-type: none"> <li>• December</li> <li>• March</li> <li>• June</li> <li>• September</li> </ul>	Last Working Day of Following Months: <ul style="list-style-type: none"> <li>• November</li> <li>• February</li> <li>• May</li> <li>• August</li> </ul>
Tamweel Base Rate (TBR)	Quarterly	9.36%	<ul style="list-style-type: none"> <li>• January – March</li> <li>• April – June</li> <li>• July – September</li> <li>• October – December</li> </ul>	<ul style="list-style-type: none"> <li>• September</li> </ul> 1 <sup>st</sup> of the Following Months: <ul style="list-style-type: none"> <li>• January</li> <li>• April</li> <li>• July</li> <li>• October</li> </ul>	Last Working Day of Following Months: <ul style="list-style-type: none"> <li>• November</li> <li>• February</li> <li>• May</li> <li>• August</li> </ul>

**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)