

EIBOR	Review Frequency	Current Base Financing Rate	Applicable Financing Periods	Implementation Date	Observation Date
1 Month	Monthly	4.30458%	Every Month from January to December	1 <sup>st</sup> of Every Month	Last Working Day of preceding Month
3 Month	Quarterly	4.16128%	<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	4.04626%	<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	4.04626%	<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	4.30156%	<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	7.29186%	<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> <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>
Dubai Islamic Bank Base Rate	Quarterly	4.04626%	<ul style="list-style-type: none"> <li>December – February</li> <li>March – May</li> </ul>	1 <sup>st</sup> of the Following Months:	Last Working Day of Following Months:

Legacy (DIBR) Cases booked Post 2009			<ul style="list-style-type: none"> <li>• June – August</li> <li>• September – November</li> </ul>	<ul style="list-style-type: none"> <li>• December</li> <li>• March</li> <li>• June</li> <li>• September</li> </ul>	<ul style="list-style-type: none"> <li>• November</li> <li>• February</li> <li>• May</li> <li>• August</li> </ul>
Tamweel Base Rate (TBR)	Quarterly	9.18%	<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>

**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)