

EIBOR	Review Frequency	Current Base Financing Rate	Applicable Financing Periods	Implementation Date	Observation Date
1 Month	Monthly	3.65774%	Every Month from January to December	1 st of Every Month	Last Working Day of preceding Month
3 Month	Quarterly	3.59288%	<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	3.67622%	<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	4.33922%	<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	4.30156%	<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	7.46764%	<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 September 	Last Working Day of Following Months: <ul style="list-style-type: none"> November February May August
Dubai Islamic Bank Base Rate	Quarterly	4.22204%	<ul style="list-style-type: none"> December – February March – May 	1 st of the Following Months:	Last Working Day of Following Months:



Legacy (DIBR) Cases booked Post 2009			<ul style="list-style-type: none"> • June – August • September – November 	<ul style="list-style-type: none"> • December • March • June • September 	<ul style="list-style-type: none"> • November • February • May • August
Tamweel Base Rate (TBR)	Quarterly	9.08%	<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

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)