

Profit Rates & Weightages Sheet – April 2024

Mudharaba Investment , Savings Account & Recurring Deposit



Mudharaba Investment Profit Rates

Declared Profit Rates March 2024 (OMR)		
Product Balance Tiers	Monthly Profit Payout	Quarterly Profit Payout
1 Month		
1,000 - 24,999	1.354%	-
25,000 - 99,999	1.421%	-
100,000 - 249,999	1.426%	-
250,000 - 999,999	1.431%	-
1,000,000 & Above	1.436%	-
3 Months		
1,000 - 24,999	1.501%	-
25,000 - 99,999	1.531%	-
100,000 - 249,999	1.560%	-
250,000 - 999,999	1.590%	-
1,000,000 & Above	1.595%	-
6 Months		
1,000 - 24,999	1.796%	1.943%
25,000 - 99,999	1.825%	1.957%
100,000 - 249,999	1.827%	1.972%
250,000 - 999,999	1.832%	1.977%
1,000,000 & Above	1.837%	1.982%
9 Months		
1,000 - 24,999	1.943%	2.090%
25,000 - 99,999	1.948%	2.105%
100,000 - 249,999	1.952%	2.119%
250,000 - 999,999	1.957%	2.124%
1,000,000 & Above	2.000%	2.129%
12 Months		
1,000 - 24,999	2.090%	2.537%
25,000 - 99,999	2.119%	2.552%
100,000 - 249,999	2.149%	2.567%
250,000 - 999,999	2.152%	2.581%
1,000,000 & Above	3.000%	4.000%
18 Months		
30,000 – 99,999	3.000%	3.100%
100,000 – 499,999	3.350%	3.400%
500,000 – 999,999	3.550%	3.600%
1,000,000 – 9,999,999	3.700%	4.050%
10,000,000 & Above	3.750%	4.200%
24 Months		
30,000 – 99,999	3.200%	3.250%
100,000 – 499,999	3.450%	3.500%
500,000 – 999,999	3.700%	3.750%
1,000,000 – 9,999,999	3.900%	4.250%
10,000,000 & Above	3.950%	5.000%

Expected Profit Rates & Weightages for April 2024 (OMR)			
Monthly Profit Payout		Quarterly Profit Payout	
Participation Weightages	Expected Profit Rates	Participation Weightages	Expected Profit Rates
1 Month			
46.00%	1.354%	-	-
47.00%	1.421%	-	-
48.00%	1.426%	-	-
49.00%	1.431%	-	-
50.00%	1.436%	-	-
3 Months			
51.00%	1.501%	-	-
52.00%	1.531%	-	-
53.00%	1.560%	-	-
54.00%	1.590%	-	-
55.00%	1.595%	-	-
6 Months			
61.00%	1.796%	66.00%	1.943%
62.00%	1.825%	66.50%	1.957%
63.00%	1.827%	67.00%	1.972%
64.00%	1.832%	67.50%	1.977%
65.00%	1.837%	68.00%	1.982%
9 Months			
66.00%	1.943%	71.00%	2.090%
67.00%	1.948%	71.50%	2.105%
68.00%	1.952%	72.00%	2.119%
69.00%	1.957%	72.50%	2.124%
70.00%	2.000%	73.00%	2.129%
12 Months			
71.00%	2.090%	76.00%	2.537%
72.00%	2.119%	76.50%	2.552%
73.00%	2.149%	77.00%	2.567%
74.00%	2.152%	77.50%	2.581%
75.00%	3.000%	78.00%	4.000%
18 Months			
78.50%	3.000%	79.00%	3.100%
80.50%	3.350%	81.00%	3.400%
82.50%	3.550%	83.00%	3.600%
83.50%	3.700%	84.00%	4.050%
84.50%	3.750%	85.00%	4.200%
24 Months			
79.50%	3.200%	80.00%	3.250%
81.50%	3.450%	82.00%	3.500%
84.00%	3.700%	84.50%	3.750%
85.50%	3.900%	86.00%	4.250%
86.50%	3.950%	87.00%	5.000%

Mudaraba Pool Profit Sharing Ratio

Effective February 2013 and valid until further notice

Mudarib Share (Bank)	50%
Rab Al Mal Share (Depositor)	50%
Investment Risk Reserve	2%

Savings Account (Individual, Awqaf & Government Savings)- Monthly Profit Rates

Product Balance Tiers	Declared Profit Rates March 2024 (OMR)	Participation Weightages	Expected Profit Rates for April 2024 (OMR)
OMR			
0 - 499	0.250%	10.00%	0.250%
500 - 4,999	0.350%	15.00%	0.350%
5,000 – 9,999	0.550%	20.00%	0.550%
10,000 – 29,999	1.177%	30.00%	1.177%
30,000-149,999	1.180%	35.00%	1.180%
150,000-1,999,999	1.200%	40.00%	1.200%
2,000,000 - 2,999,999	2.500%	55.00%	2.500%
3,000,000- 4,999,999	2.500%	60.00%	2.500%
5,000,000- 9,999,999	2.500%	65.00%	2.500%
10,000,000 & Above	2.500%	70.00%	2.500%
USD			
1 - 99,999	0.442%	15.00%	0.442%
100,000 - 2,999,999	1.000%	20.00%	1.000%
3,000,000 - 4,999,999	2.000%	25.00%	2.000%
5,000,000 & Above	2.500%	30.00%	2.500%
AED			
1 & Above	0.442%	15.00%	0.442%

Recurring Deposit Profit Rates

Tenure	Declared Profit Rates March 2024 (OMR)	Participation Weightages	Expected Profit Rates for April 2024 (OMR)
OMR			
12 Months	2.090%	71.00%	2.090%
24 Months	3.200%	79.50%	3.200%
36 Months	3.300%	80.50%	3.300%
48 Months	3.400%	81.50%	3.400%
60 Months	3.500%	82.50%	3.500%
84 Months	3.600%	83.50%	3.600%
120 Months	3.700%	84.50%	3.700%

Profit Rates & Weightages Sheet – May 2024

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24 Months			
79.50%	3.200%	80.00%	3.250%
81.50%	3.450%	82.00%	3.500%
84.00%	3.700%	84.50%	3.750%
85.50%	3.900%	86.00%	4.250%
86.50%	3.950%	87.00%	5.000%

Mudaraba Pool Profit Sharing Ratio

Effective February 2013 and valid until further notice

Mudarib Share (Bank)	50%
Rab Al Mal Share (Depositor)	50%
Investment Risk Reserve	2%

Savings Account (Individual, Awqaf & Government Savings)- Monthly Profit Rates

Product Balance Tiers	Declared Profit Rates June 2024 (OMR)	Participation Weightages	Expected Profit Rates for July 2024 (OMR)
OMR			
0 - 499	0.250%	10.00%	0.250%
500 - 4,999	0.350%	15.00%	0.350%
5,000 – 9,999	0.550%	20.00%	0.550%
10,000 – 29,999	1.177%	30.00%	1.177%
30,000-149,999	1.180%	35.00%	1.180%
150,000-1,999,999	1.200%	40.00%	1.200%
2,000,000 - 2,999,999	2.500%	55.00%	2.500%
3,000,000- 4,999,999	2.500%	60.00%	2.500%
5,000,000- 9,999,999	2.500%	65.00%	2.500%
10,000,000 & Above	2.500%	70.00%	2.500%
USD			
1 - 99,999	0.442%	15.00%	0.442%
100,000 - 2,999,999	1.000%	20.00%	1.000%
3,000,000 - 4,999,999	2.000%	25.00%	2.000%
5,000,000 & Above	2.500%	30.00%	2.500%
AED			
1 & Above	0.442%	15.00%	0.442%

Recurring Deposit Profit Rates

Tenure	Declared Profit Rates June 2024 (OMR)	Participation Weightages	Expected Profit Rates for July 2024 (OMR)
OMR			
12 Months	2.090%	71.00%	2.090%
24 Months	3.200%	79.50%	3.200%
36 Months	3.300%	80.50%	3.300%
48 Months	3.400%	81.50%	3.400%
60 Months	3.500%	82.50%	3.500%
84 Months	3.600%	83.50%	3.600%
120 Months	3.700%	84.50%	3.700%

Profit Rates & Weightages Sheet – August 2024

Mudharaba Investment , Savings Account & Recurring Deposit



Mudharaba Investment Profit Rates

Product Balance Tiers	Declared Profit Rates July 2024 (OMR)	
	Monthly Profit Payout	Quarterly Profit Payout
1 Month		
1,000 - 24,999	1.354%	-
25,000 - 99,999	1.421%	-
100,000 - 249,999	1.426%	-
250,000 - 999,999	1.431%	-
1,000,000 & Above	1.436%	-
3 Months		
1,000 - 24,999	1.501%	-
25,000 - 99,999	1.531%	-
100,000 - 249,999	1.560%	-
250,000 - 999,999	1.590%	-
1,000,000 & Above	1.595%	-
6 Months		
1,000 - 24,999	1.796%	1.943%
25,000 - 99,999	1.825%	1.957%
100,000 - 249,999	1.827%	1.972%
250,000 - 999,999	1.832%	1.977%
1,000,000 & Above	1.837%	1.982%
9 Months		
1,000 - 24,999	1.943%	2.090%
25,000 - 99,999	1.948%	2.105%
100,000 - 249,999	1.952%	2.119%
250,000 - 999,999	1.957%	2.124%
1,000,000 & Above	2.000%	2.129%
12 Months		
1,000 - 24,999	2.090%	2.537%
25,000 - 99,999	2.119%	2.552%
100,000 - 249,999	2.149%	2.567%
250,000 - 999,999	2.152%	2.581%
1,000,000 & Above	3.000%	4.000%
18 Months		
30,000 – 99,999	3.000%	3.100%
100,000 – 499,999	3.350%	3.400%
500,000 – 999,999	3.550%	3.600%
1,000,000 – 9,999,999	3.700%	4.050%
10,000,000 & Above	3.750%	4.200%
24 Months		
30,000 – 99,999	3.200%	3.250%
100,000 – 499,999	3.450%	3.500%
500,000 – 999,999	3.700%	3.750%
1,000,000 – 9,999,999	3.900%	4.250%
10,000,000 & Above	3.950%	5.000%

Expected Profit Rates & Weightages for August 2024 (OMR)			
Monthly Profit Payout		Quarterly Profit Payout	
Participation Weightages	Expected Profit Rates	Participation Weightages	Expected Profit Rates
1 Month			
46.00%	1.354%	-	-
47.00%	1.421%	-	-
48.00%	1.426%	-	-
49.00%	1.431%	-	-
50.00%	1.436%	-	-
3 Months			
51.00%	1.501%	-	-
52.00%	1.531%	-	-
53.00%	1.560%	-	-
54.00%	1.590%	-	-
55.00%	1.595%	-	-
6 Months			
61.00%	1.796%	66.00%	1.943%
62.00%	1.825%	66.50%	1.957%
63.00%	1.827%	67.00%	1.972%
64.00%	1.832%	67.50%	1.977%
65.00%	1.837%	68.00%	1.982%
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68.00%	1.952%	72.00%	2.119%
69.00%	1.957%	72.50%	2.124%
70.00%	2.000%	73.00%	2.129%
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72.00%	2.119%	76.50%	2.552%
73.00%	2.149%	77.00%	2.567%
74.00%	2.152%	77.50%	2.581%
75.00%	3.000%	78.00%	4.000%
18 Months			
78.50%	3.000%	79.00%	3.100%
80.50%	3.350%	81.00%	3.400%
82.50%	3.550%	83.00%	3.600%
83.50%	3.700%	84.00%	4.050%
84.50%	3.750%	85.00%	4.200%
24 Months			
79.50%	3.200%	80.00%	3.250%
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85.50%	3.900%	86.00%	4.250%
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Mudaraba Pool Profit Sharing Ratio

Effective February 2013 and valid until further notice

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Rab Al Mal Share (Depositor)	50%
Investment Risk Reserve	2%

Savings Account (Individual, Awqaf & Government Savings)- Monthly Profit Rates

Product Balance Tiers	Declared Profit Rates July 2024 (OMR)	Participation Weightages	Expected Profit Rates for August 2024 (OMR)
OMR			
0 - 499	0.250%	10.00%	0.250%
500 - 4,999	0.350%	15.00%	0.350%
5,000 – 9,999	0.550%	20.00%	0.550%
10,000 – 29,999	1.177%	30.00%	1.177%
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150,000-1,999,999	1.200%	40.00%	1.200%
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3,000,000- 4,999,999	2.500%	60.00%	2.500%
5,000,000- 9,999,999	2.500%	65.00%	2.500%
10,000,000 & Above	2.500%	70.00%	2.500%
USD			
1 - 99,999	0.442%	15.00%	0.442%
100,000 - 2,999,999	1.000%	20.00%	1.000%
3,000,000 - 4,999,999	2.000%	25.00%	2.000%
5,000,000 & Above	2.500%	30.00%	2.500%
AED			
1 & Above	0.442%	15.00%	0.442%

Recurring Deposit Profit Rates

Tenure	Declared Profit Rates July 2024 (OMR)	Participation Weightages	Expected Profit Rates for August 2024 (OMR)
OMR			
12 Months	2.090%	71.00%	2.090%
24 Months	3.200%	79.50%	3.200%
36 Months	3.300%	80.50%	3.300%
48 Months	3.400%	81.50%	3.400%
60 Months	3.500%	82.50%	3.500%
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120 Months	3.700%	84.50%	3.700%

Profit Rates & Weightages Sheet – September 2024

Mudharaba Investment , Savings Account & Recurring Deposit



Mudharaba Investment Profit Rates

Product Balance Tiers	Declared Profit Rates August 2024 (OMR)	
	Monthly Profit Payout	Quarterly Profit Payout
1 Month		
1,000 - 24,999	1.354%	-
25,000 - 99,999	1.421%	-
100,000 - 249,999	1.426%	-
250,000 - 999,999	1.431%	-
1,000,000 & Above	1.436%	-
3 Months		
1,000 - 24,999	1.501%	-
25,000 - 99,999	1.531%	-
100,000 - 249,999	1.560%	-
250,000 - 999,999	1.590%	-
1,000,000 & Above	1.595%	-
6 Months		
1,000 - 24,999	1.796%	1.943%
25,000 - 99,999	1.825%	1.957%
100,000 - 249,999	1.827%	1.972%
250,000 - 999,999	1.832%	1.977%
1,000,000 & Above	1.837%	1.982%
9 Months		
1,000 - 24,999	1.943%	2.090%
25,000 - 99,999	1.948%	2.105%
100,000 - 249,999	1.952%	2.119%
250,000 - 999,999	1.957%	2.124%
1,000,000 & Above	2.000%	2.129%
12 Months		
1,000 - 24,999	2.090%	2.537%
25,000 - 99,999	2.119%	2.552%
100,000 - 249,999	2.149%	2.567%
250,000 - 999,999	2.152%	2.581%
1,000,000 & Above	3.000%	4.000%
18 Months		
30,000 – 99,999	3.000%	3.100%
100,000 – 499,999	3.350%	3.400%
500,000 – 999,999	3.550%	3.600%
1,000,000 – 9,999,999	3.700%	4.050%
10,000,000 & Above	3.750%	4.200%
24 Months		
30,000 – 99,999	3.200%	3.250%
100,000 – 499,999	3.450%	3.500%
500,000 – 999,999	3.700%	3.750%
1,000,000 – 9,999,999	3.900%	4.250%
10,000,000 & Above	3.950%	5.000%

Expected Profit Rates & Weightages for September 2024 (OMR)			
Monthly Profit Payout		Quarterly Profit Payout	
Participation Weightages	Expected Profit Rates	Participation Weightages	Expected Profit Rates
1 Month			
46.00%	1.354%	-	-
47.00%	1.421%	-	-
48.00%	1.426%	-	-
49.00%	1.431%	-	-
50.00%	1.436%	-	-
3 Months			
51.00%	1.501%	-	-
52.00%	1.531%	-	-
53.00%	1.560%	-	-
54.00%	1.590%	-	-
55.00%	1.595%	-	-
6 Months			
61.00%	1.796%	66.00%	1.943%
62.00%	1.825%	66.50%	1.957%
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73.00%	2.149%	77.00%	2.567%
74.00%	2.152%	77.50%	2.581%
75.00%	3.000%	78.00%	4.000%
18 Months			
78.50%	3.000%	79.00%	3.100%
80.50%	3.350%	81.00%	3.400%
82.50%	3.550%	83.00%	3.600%
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Mudaraba Pool Profit Sharing Ratio

Effective February 2013 and valid until further notice

Mudarib Share (Bank)	50%
Rab Al Mal Share (Depositor)	50%
Investment Risk Reserve	2%

Savings Account (Individual, Awqaf & Government Savings)- Monthly Profit Rates

Product Balance Tiers	Declared Profit Rates August 2024 (OMR)	Participation Weightages	Expected Profit Rates for September 2024 (OMR)
OMR			
0 - 499	0.250%	10.00%	0.250%
500 - 4,999	0.350%	15.00%	0.350%
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2,000,000 - 2,999,999	2.500%	55.00%	2.500%
3,000,000- 4,999,999	2.500%	60.00%	2.500%
5,000,000- 9,999,999	2.500%	65.00%	2.500%
10,000,000 & Above	2.500%	70.00%	2.500%
USD			
1 - 99,999	0.442%	15.00%	0.442%
100,000 - 2,999,999	1.000%	20.00%	1.000%
3,000,000 - 4,999,999	2.000%	25.00%	2.000%
5,000,000 & Above	2.500%	30.00%	2.500%
AED			
1 & Above	0.442%	15.00%	0.442%

Recurring Deposit Profit Rates

Tenure	Declared Profit Rates August 2024 (OMR)	Participation Weightages	Expected Profit Rates for September 2024 (OMR)
OMR			
12 Months	2.090%	71.00%	2.090%
24 Months	3.200%	79.50%	3.200%
36 Months	3.300%	80.50%	3.300%
48 Months	3.400%	81.50%	3.400%
60 Months	3.500%	82.50%	3.500%
84 Months	3.600%	83.50%	3.600%
120 Months	3.700%	84.50%	3.700%

Profit Rates & Weightages Sheet – October 2024

Mudharaba Investment , Savings Account & Recurring Deposit



Mudharaba Investment Profit Rates

Product Balance Tiers	Declared Profit Rates September 2024 (OMR)	
	Monthly Profit Payout	Quarterly Profit Payout
1 Month		
1,000 - 24,999	1.354%	-
25,000 - 99,999	1.421%	-
100,000 - 249,999	1.426%	-
250,000 - 999,999	1.431%	-
1,000,000 & Above	1.436%	-
3 Months		
1,000 - 24,999	1.501%	-
25,000 - 99,999	1.531%	-
100,000 - 249,999	1.560%	-
250,000 - 999,999	1.590%	-
1,000,000 & Above	1.595%	-
6 Months		
1,000 - 24,999	1.796%	1.943%
25,000 - 99,999	1.825%	1.957%
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1,000,000 & Above	1.837%	1.982%
9 Months		
1,000 - 24,999	1.943%	2.090%
25,000 - 99,999	1.948%	2.105%
100,000 - 249,999	1.952%	2.119%
250,000 - 999,999	1.957%	2.124%
1,000,000 & Above	2.000%	2.129%
12 Months		
1,000 - 24,999	2.090%	2.537%
25,000 - 99,999	2.119%	2.552%
100,000 - 249,999	2.149%	2.567%
250,000 - 999,999	2.152%	2.581%
1,000,000 & Above	3.000%	4.000%
18 Months		
30,000 – 99,999	3.000%	3.100%
100,000 – 499,999	3.350%	3.400%
500,000 – 999,999	3.550%	3.600%
1,000,000 – 9,999,999	3.700%	4.050%
10,000,000 & Above	3.750%	4.200%
24 Months		
30,000 – 99,999	3.200%	3.250%
100,000 – 499,999	3.450%	3.500%
500,000 – 999,999	3.700%	3.750%
1,000,000 – 9,999,999	3.900%	4.250%
10,000,000 & Above	3.950%	5.000%

Expected Profit Rates & Weightages for October 2024 (OMR)			
Monthly Profit Payout		Quarterly Profit Payout	
Participation Weightages	Expected Profit Rates	Participation Weightages	Expected Profit Rates
1 Month			
46.00%	1.354%	-	-
47.00%	1.421%	-	-
48.00%	1.426%	-	-
49.00%	1.431%	-	-
50.00%	1.436%	-	-
3 Months			
51.00%	1.501%	-	-
52.00%	1.531%	-	-
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Profit Rates & Weightages Sheet – November 2024

Mudharaba Investment , Savings Account & Recurring Deposit



Mudharaba Investment Profit Rates

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100,000 - 249,999	1.426%	-
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100,000 – 499,999	3.350%	3.400%
500,000 – 999,999	3.550%	3.600%
1,000,000 – 9,999,999	3.700%	4.050%
10,000,000 & Above	3.750%	4.200%
24 Months		
30,000 – 99,999	3.200%	3.250%
100,000 – 499,999	3.450%	3.500%
500,000 – 999,999	3.700%	3.750%
1,000,000 – 9,999,999	3.900%	4.250%
10,000,000 & Above	3.950%	5.000%

Expected Profit Rates & Weightages for November 2024 (OMR)			
Monthly Profit Payout		Quarterly Profit Payout	
Participation Weightages	Expected Profit Rates	Participation Weightages	Expected Profit Rates
1 Month			
46.00%	1.354%	-	-
47.00%	1.421%	-	-
48.00%	1.426%	-	-
49.00%	1.431%	-	-
50.00%	1.436%	-	-
3 Months			
51.00%	1.501%	-	-
52.00%	1.531%	-	-
53.00%	1.560%	-	-
54.00%	1.590%	-	-
55.00%	1.595%	-	-
6 Months			
61.00%	1.796%	66.00%	1.943%
62.00%	1.825%	66.50%	1.957%
63.00%	1.827%	67.00%	1.972%
64.00%	1.832%	67.50%	1.977%
65.00%	1.837%	68.00%	1.982%
9 Months			
66.00%	1.943%	71.00%	2.090%
67.00%	1.948%	71.50%	2.105%
68.00%	1.952%	72.00%	2.119%
69.00%	1.957%	72.50%	2.124%
70.00%	2.000%	73.00%	2.129%
12 Months			
71.00%	2.090%	76.00%	2.537%
72.00%	2.119%	76.50%	2.552%
73.00%	2.149%	77.00%	2.567%
74.00%	2.152%	77.50%	2.581%
75.00%	3.000%	78.00%	4.000%
18 Months			
78.50%	3.000%	79.00%	3.100%
80.50%	3.350%	81.00%	3.400%
82.50%	3.550%	83.00%	3.600%
83.50%	3.700%	84.00%	4.050%
84.50%	3.750%	85.00%	4.200%
24 Months			
79.50%	3.200%	80.00%	3.250%
81.50%	3.450%	82.00%	3.500%
84.00%	3.700%	84.50%	3.750%
85.50%	3.900%	86.00%	4.250%
86.50%	3.950%	87.00%	5.000%

Mudaraba Pool Profit Sharing Ratio

Effective February 2013 and valid until further notice

Mudarib Share (Bank)	50%
Rab Al Mal Share (Depositor)	50%
Investment Risk Reserve	2%

Savings Account (Individual, Awqaf & Government Savings)- Monthly Profit Rates

Product Balance Tiers	Declared Profit Rates October 2024 (OMR)	Participation Weightages	Expected Profit Rates for November 2024 (OMR)
OMR			
0 - 499	0.250%	10.00%	0.250%
500 - 4,999	0.350%	15.00%	0.350%
5,000 – 9,999	0.550%	20.00%	0.550%
10,000 – 29,999	1.177%	30.00%	1.177%
30,000-149,999	1.180%	35.00%	1.180%
150,000-1,999,999	1.200%	40.00%	1.200%
2,000,000 - 2,999,999	2.500%	55.00%	2.500%
3,000,000- 4,999,999	2.500%	60.00%	2.500%
5,000,000- 9,999,999	2.500%	65.00%	2.500%
10,000,000 & Above	2.500%	70.00%	2.500%
USD			
1 - 99,999	0.442%	15.00%	0.442%
100,000 - 2,999,999	1.000%	20.00%	1.000%
3,000,000 - 4,999,999	2.000%	25.00%	2.000%
5,000,000 & Above	2.500%	30.00%	2.500%
AED			
1 & Above	0.442%	15.00%	0.442%

Recurring Deposit Profit Rates

Tenure	Declared Profit Rates October 2024 (OMR)	Participation Weightages	Expected Profit Rates for November 2024 (OMR)
OMR			
12 Months	2.090%	71.00%	2.090%
24 Months	3.200%	79.50%	3.200%
36 Months	3.300%	80.50%	3.300%
48 Months	3.400%	81.50%	3.400%
60 Months	3.500%	82.50%	3.500%
84 Months	3.600%	83.50%	3.600%
120 Months	3.700%	84.50%	3.700%

Profit Rates & Weightages Sheet – December 2024

Mudharaba Investment , Savings Account & Recurring Deposit



Mudharaba Investment Profit Rates

Product Balance Tiers	Declared Profit Rates November 2024 (OMR)	
	Monthly Profit Payout	Quarterly Profit Payout
1 Month		
1,000 - 24,999	1.354%	-
25,000 - 99,999	1.421%	-
100,000 - 249,999	1.426%	-
250,000 - 999,999	1.431%	-
1,000,000 & Above	1.436%	-
3 Months		
1,000 - 24,999	1.501%	-
25,000 - 99,999	1.531%	-
100,000 - 249,999	1.560%	-
250,000 - 999,999	1.590%	-
1,000,000 & Above	1.595%	-
6 Months		
1,000 - 24,999	1.796%	1.943%
25,000 - 99,999	1.825%	1.957%
100,000 - 249,999	1.827%	1.972%
250,000 - 999,999	1.832%	1.977%
1,000,000 & Above	1.837%	1.982%
9 Months		
1,000 - 24,999	1.943%	2.090%
25,000 - 99,999	1.948%	2.105%
100,000 - 249,999	1.952%	2.119%
250,000 - 999,999	1.957%	2.124%
1,000,000 & Above	2.000%	2.129%
12 Months		
1,000 - 24,999	2.090%	2.537%
25,000 - 99,999	2.119%	2.552%
100,000 - 249,999	2.149%	2.567%
250,000 - 999,999	2.152%	2.581%
1,000,000 & Above	3.000%	4.000%
18 Months		
30,000 – 99,999	3.000%	3.100%
100,000 – 499,999	3.350%	3.400%
500,000 – 999,999	3.550%	3.600%
1,000,000 – 9,999,999	3.700%	4.050%
10,000,000 & Above	3.750%	4.200%
24 Months		
30,000 – 99,999	3.200%	3.250%
100,000 – 499,999	3.450%	3.500%
500,000 – 999,999	3.700%	3.750%
1,000,000 – 9,999,999	3.900%	4.250%
10,000,000 & Above	3.950%	5.000%

Expected Profit Rates & Weightages for December 2024 (OMR)			
Monthly Profit Payout		Quarterly Profit Payout	
Participation Weightages	Expected Profit Rates	Participation Weightages	Expected Profit Rates
1 Month			
46.00%	1.354%	-	-
47.00%	1.421%	-	-
48.00%	1.426%	-	-
49.00%	1.431%	-	-
50.00%	1.436%	-	-
3 Months			
51.00%	1.501%	-	-
52.00%	1.531%	-	-
53.00%	1.560%	-	-
54.00%	1.590%	-	-
55.00%	1.595%	-	-
6 Months			
61.00%	1.796%	66.00%	1.943%
62.00%	1.825%	66.50%	1.957%
63.00%	1.827%	67.00%	1.972%
64.00%	1.832%	67.50%	1.977%
65.00%	1.837%	68.00%	1.982%
9 Months			
66.00%	1.943%	71.00%	2.090%
67.00%	1.948%	71.50%	2.105%
68.00%	1.952%	72.00%	2.119%
69.00%	1.957%	72.50%	2.124%
70.00%	2.000%	73.00%	2.129%
12 Months			
71.00%	2.090%	76.00%	2.537%
72.00%	2.119%	76.50%	2.552%
73.00%	2.149%	77.00%	2.567%
74.00%	2.152%	77.50%	2.581%
75.00%	3.000%	78.00%	4.000%
18 Months			
78.50%	3.000%	79.00%	3.100%
80.50%	3.350%	81.00%	3.400%
82.50%	3.550%	83.00%	3.600%
83.50%	3.700%	84.00%	4.050%
84.50%	3.750%	85.00%	4.200%
24 Months			
79.50%	3.200%	80.00%	3.250%
81.50%	3.450%	82.00%	3.500%
84.00%	3.700%	84.50%	3.750%
85.50%	3.900%	86.00%	4.250%
86.50%	3.950%	87.00%	5.000%

Mudaraba Pool Profit Sharing Ratio

Effective February 2013 and valid until further notice

Mudarib Share (Bank)	50%
Rab Al Mal Share (Depositor)	50%
Investment Risk Reserve	2%

Savings Account (Individual, Awqaf & Government Savings)- Monthly Profit Rates

Product Balance Tiers	Declared Profit Rates November 2024 (OMR)	Participation Weightages	Expected Profit Rates for December 2024 (OMR)
OMR			
0 - 499	0.250%	10.00%	0.250%
500 - 4,999	0.350%	15.00%	0.350%
5,000 – 9,999	0.550%	20.00%	0.550%
10,000 – 29,999	1.177%	30.00%	1.177%
30,000-149,999	1.180%	35.00%	1.180%
150,000-1,999,999	1.200%	40.00%	1.200%
2,000,000 - 2,999,999	2.500%	55.00%	2.500%
3,000,000- 4,999,999	2.500%	60.00%	2.500%
5,000,000- 9,999,999	2.500%	65.00%	2.500%
10,000,000 & Above	2.500%	70.00%	2.500%
USD			
1 - 99,999	0.442%	15.00%	0.442%
100,000 - 2,999,999	1.000%	20.00%	1.000%
3,000,000 - 4,999,999	2.000%	25.00%	2.000%
5,000,000 & Above	2.500%	30.00%	2.500%
AED			
1 & Above	0.442%	15.00%	0.442%

Recurring Deposit Profit Rates

Tenure	Declared Profit Rates November 2024 (OMR)	Participation Weightages	Expected Profit Rates for December 2024 (OMR)
OMR			
12 Months	2.090%	71.00%	2.090%
24 Months	3.200%	79.50%	3.200%
36 Months	3.300%	80.50%	3.300%
48 Months	3.400%	81.50%	3.400%
60 Months	3.500%	82.50%	3.500%
84 Months	3.600%	83.50%	3.600%
120 Months	3.700%	84.50%	3.700%

Profit Rates & Weightages Sheet – January 2025

Mudharaba Investment , Savings Account & Recurring Deposit



Mudharaba Investment Profit Rates

Product Balance Tiers	Declared Profit Rates December 2024 (OMR)	
	Monthly Profit Payout	Quarterly Profit Payout
1 Month		
1,000 - 24,999	1.354%	-
25,000 - 99,999	1.421%	-
100,000 - 249,999	1.426%	-
250,000 - 999,999	1.431%	-
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3 Months		
1,000 - 24,999	1.501%	-
25,000 - 99,999	1.531%	-
100,000 - 249,999	1.560%	-
250,000 - 999,999	1.590%	-
1,000,000 & Above	1.595%	-
6 Months		
1,000 - 24,999	1.796%	1.943%
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30,000 – 99,999	3.200%	3.250%
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3,000,000- 4,999,999	2.500%	60.00%	2.500%
5,000,000- 9,999,999	2.500%	65.00%	2.500%
10,000,000 & Above	2.500%	70.00%	2.500%
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100,000 - 2,999,999	1.000%	20.00%	1.000%
3,000,000 - 4,999,999	2.000%	25.00%	2.000%
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Recurring Deposit Profit Rates

Tenure	Declared Profit Rates December 2024 (OMR)	Participation Weightages	Expected Profit Rates for January 2025 (OMR)
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84 Months	3.600%	83.50%	3.600%
120 Months	3.700%	84.50%	3.700%