

Profit Rates & Weightages Sheet – June 2025

Mudharaba Investment , Savings Account & Recurring Deposit



Mudharaba Investment Profit Rates

|                       | Declared Profit Rates May 2025 (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 June 2025 (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 May 2025 (OMR) | Participation Weightages | Expected Profit Rates for June 2025 (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 May 2025 (OMR) | Participation Weightages | Expected Profit Rates for June 2025 (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%                                    |