

Mudaraba Profit Rates



Mudaraba Investment Declared Profit Rates for Jul 2022

Currency: OMR Monthly Profit Payout

Product Balance Tiers	Participation Weightage	Declared Profit Rate
1 Month		
1,000 ~ 24,999	46.00%	1.354%
25,000 ~ 99,999	47.00%	1.421%
100,000 - 249,999	48.00%	1.426%
250,000 - 999,999	49.00%	1.431%
1,000,000 & above	50.00%	1.436%
3 Months		
1,000 ~ 24,999	51.00%	1.501%
25,000 ~ 99,999	52.00%	1.531%
100,000 - 249,999	53.00%	1.560%
250,000 - 999,999	54.00%	1.590%
1,000,000 & above	55.00%	1.595%
6 Months		
1,000 ~ 24,999	61.00%	1.796%
25,000 ~ 99,999	62.00%	1.825%
100,000 - 249,999	63.00%	1.827%
250,000 - 999,999	64.00%	1.832%
1,000,000 & above	65.00%	1.837%
9 Months		
1,000 ~ 24,999	66.00%	1.943%
25,000 ~ 99,999	67.00%	1.948%
100,000 - 249,999	68.00%	1.952%
250,000 - 999,999	69.00%	1.957%
1,000,000 & above	70.00%	1.953%
12 Months		
1,000 ~ 24,999	71.00%	2.090%
25,000 ~ 99,999	72.00%	2.119%
100,000 - 249,999	73.00%	2.149%
250,000 - 999,999	74.00%	2.144%
1,000,000 & above	75.00%	3.000%
18 Months		
30,000-99,999.999	78.50%	3.000%
100,000-499,999.999	80.50%	3.350%
500,000-999,999.999	82.50%	3.550%
1000000 -9,999,999.999	82.50%	3.700%
10,000,000 & above	0.00%	3.750%
24 Months		
30,000-99,999.999	79.50%	3.200%
100,000-499,999.999	81.50%	3.450%
500,000-999,999.999	84.00%	3.700%
1,000,000 & above	86.50%	3.900%

Currency: USD Monthly Profit Payout

Product Balance Tiers	Participation Weightage	Declared Profit Rate
1 Month		
2,600 ~ 64,999	23.00%	N/A
65,000 ~ 259,999	23.50%	N/A
260,000 ~ 649,999	24.00%	N/A
650,000 ~ 2,599,999	24.50%	N/A
2,600,000 & above	25.00%	N/A
3 Months		
2,600 ~ 64,999	25.50%	N/A
65,000 ~ 259,999	26.00%	N/A
260,000 ~ 649,999	26.50%	N/A
650,000 ~ 2,599,999	27.00%	N/A
2,600,000 & above	27.50%	N/A
6 Months		
2,600 ~ 64,999	30.50%	N/A
65,000 ~ 259,999	31.00%	N/A
260,000 ~ 649,999	31.50%	N/A
650,000 ~ 2,599,999	32.00%	N/A
2,600,000 & above	32.50%	N/A
9 Months		
2,600 ~ 64,999	33.00%	N/A
65,000 ~ 259,999	33.50%	N/A
260,000 ~ 649,999	34.00%	N/A
650,000 ~ 2,599,999	34.50%	N/A
2,600,000 & above	35.00%	N/A
12 Months		
2,600 ~ 64,999	35.50%	N/A
65,000 ~ 259,999	36.00%	N/A
260,000 ~ 649,999	36.50%	N/A
650,000 ~ 2,599,999	37.00%	N/A
2,600,000 & above	37.50%	N/A

Currency: OMR Quarterly Profit Payout

Product Balance Tiers	Participation Weightage	Expected Profit Rate
6 Months		
1,000 ~ 24,999	66.00%	1.943%
25,000 ~ 99,999	66.50%	1.957%
100,000 - 249,999	67.00%	1.972%
250,000 - 999,999	67.50%	1.977%
1,000,000 & above	68.00%	1.982%
9 Months		
1,000 ~ 24,999	71.00%	2.090%
25,000 ~ 99,999	71.50%	2.105%
100,000 - 249,999	72.00%	2.119%
250,000 - 999,999	72.50%	2.124%
1,000,000 & above	73.00%	2.129%
12 Months		
1,000 ~ 24,999	76.00%	2.537%
25,000 ~ 99,999	76.50%	2.552%
100,000 - 249,999	77.00%	2.567%
250,000 - 999,999	77.50%	2.581%
1,000,000 & above	78.00%	4.000%
18 Months		
30,000-99,999.999	79.00%	3.100%
100,000-499,999.999	81.00%	3.400%
500,000-999,999.999	83.00%	3.600%
1,000,000 -9,999,999.999	85.00%	4.050%
10,000,000 & above	85.00%	4.200%
24 Months		
30,000-99,999.999	80.00%	3.250%
100,000-499,999.999	82.00%	3.500%
500,000-999,999.999	84.50%	3.750%
1,000,000 -9,999,999.999	87.00%	4.250%

Currency: USD Quarterly Profit Payout

Product Balance Tiers	Participation Weightage	Expected Profit Rate
6 Months		
2,600 ~ 64,999	32.00%	N/A
65,000 ~ 259,999	32.50%	N/A
260,000 ~ 649,999	33.00%	N/A
650,000 ~ 2,599,999	33.50%	N/A
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12 Months		
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65,000 ~ 259,999	37.50%	N/A
260,000 ~ 649,999	38.00%	N/A
650,000 ~ 2,599,999	38.50%	N/A
2,600,000 & above	39.00%	N/A

Mudaraba Profit Rates



Mudaraba Investment Declared Profit Rates for Jun 2022

Currency: OMR Monthly Profit Payout

Product Balance Tiers	Participation Weightage	Declared Profit Rate
1 Month		
1,000 ~ 24,999	46.00%	1.354%
25,000 ~ 99,999	47.00%	1.421%
100,000 - 249,999	48.00%	1.426%
250,000 - 999,999	49.00%	1.431%
1,000,000 & above	50.00%	1.436%
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1000000 -9,999,999.999	82.50%	3.700%
10,000,000 & above	0.00%	3.750%
24 Months		
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260,000 ~ 649,999	36.50%	N/A
650,000 ~ 2,599,999	37.00%	N/A
2,600,000 & above	37.50%	N/A

Currency: OMR Quarterly Profit Payout

Product Balance Tiers	Participation Weightage	Expected Profit Rate
6 Months		
1,000 ~ 24,999	66.00%	1.943%
25,000 ~ 99,999	66.50%	1.957%
100,000 - 249,999	67.00%	1.972%
250,000 - 999,999	67.50%	1.977%
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12 Months		
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250,000 - 999,999	77.50%	2.581%
1,000,000 & above	78.00%	4.000%
18 Months		
30,000-99,999.999	79.00%	3.100%
100,000-499,999.999	81.00%	3.400%
500,000-999,999.999	83.00%	3.600%
1,000,000 -9,999,999.999	85.00%	4.050%
10,000,000 & above	85.00%	4.200%
24 Months		
30,000-99,999.999	80.00%	3.250%
100,000-499,999.999	82.00%	3.500%
500,000-999,999.999	84.50%	3.750%
1,000,000 -9,999,999.999	87.00%	4.250%

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12 Months		
2,600 ~ 64,999	37.00%	N/A
65,000 ~ 259,999	37.50%	N/A
260,000 ~ 649,999	38.00%	N/A
650,000 ~ 2,599,999	38.50%	N/A
2,600,000 & above	39.00%	N/A

Mudaraba Profit Rates



Mudaraba Investment Declared Profit Rates for May 2022

Currency: OMR Monthly Profit Payout

Product Balance Tiers	Participation Weightage	Declared Profit Rate
1 Month		
1,000 ~ 24,999	46.00%	1.354%
25,000 ~ 99,999	47.00%	1.421%
100,000 - 249,999	48.00%	1.426%
250,000 - 999,999	49.00%	1.431%
1,000,000 & above	50.00%	1.436%
3 Months		
1,000 ~ 24,999	51.00%	1.501%
25,000 ~ 99,999	52.00%	1.531%
100,000 - 249,999	53.00%	1.560%
250,000 - 999,999	54.00%	1.590%
1,000,000 & above	55.00%	1.595%
6 Months		
1,000 ~ 24,999	61.00%	1.796%
25,000 ~ 99,999	62.00%	1.825%
100,000 - 249,999	63.00%	1.827%
250,000 - 999,999	64.00%	1.832%
1,000,000 & above	65.00%	1.837%
9 Months		
1,000 ~ 24,999	66.00%	1.943%
25,000 ~ 99,999	67.00%	1.948%
100,000 - 249,999	68.00%	1.952%
250,000 - 999,999	69.00%	1.957%
1,000,000 & above	70.00%	1.953%
12 Months		
1,000 ~ 24,999	71.00%	2.090%
25,000 ~ 99,999	72.00%	2.119%
100,000 - 249,999	73.00%	2.149%
250,000 - 999,999	74.00%	2.144%
1,000,000 & above	75.00%	3.000%
18 Months		
30,000-99,999.999	78.50%	3.000%
100,000-499,999.999	80.50%	3.350%
500,000-999,999.999	82.50%	3.550%
1000000 -9,999,999.999	82.50%	3.700%
10,000,000 & above	0.00%	3.750%
24 Months		
30,000-99,999.999	79.50%	3.200%
100,000-499,999.999	81.50%	3.450%
500,000-999,999.999	84.00%	3.700%
1,000,000 & above	86.50%	3.900%

Currency: USD Monthly Profit Payout

Product Balance Tiers	Participation Weightage	Declared Profit Rate
1 Month		
2,600 ~ 64,999	23.00%	N/A
65,000 ~ 259,999	23.50%	N/A
260,000 ~ 649,999	24.00%	N/A
650,000 ~ 2,599,999	24.50%	N/A
2,600,000 & above	25.00%	N/A
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2,600 ~ 64,999	25.50%	N/A
65,000 ~ 259,999	26.00%	N/A
260,000 ~ 649,999	26.50%	N/A
650,000 ~ 2,599,999	27.00%	N/A
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6 Months		
2,600 ~ 64,999	30.50%	N/A
65,000 ~ 259,999	31.00%	N/A
260,000 ~ 649,999	31.50%	N/A
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2,600 ~ 64,999	33.00%	N/A
65,000 ~ 259,999	33.50%	N/A
260,000 ~ 649,999	34.00%	N/A
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260,000 ~ 649,999	36.50%	N/A
650,000 ~ 2,599,999	37.00%	N/A
2,600,000 & above	37.50%	N/A

Currency: OMR Quarterly Profit Payout

Product Balance Tiers	Participation Weightage	Expected Profit Rate
6 Months		
1,000 ~ 24,999	66.00%	1.943%
25,000 ~ 99,999	66.50%	1.957%
100,000 - 249,999	67.00%	1.972%
250,000 - 999,999	67.50%	1.977%
1,000,000 & above	68.00%	1.982%
9 Months		
1,000 ~ 24,999	71.00%	2.090%
25,000 ~ 99,999	71.50%	2.105%
100,000 - 249,999	72.00%	2.119%
250,000 - 999,999	72.50%	2.124%
1,000,000 & above	73.00%	2.129%
12 Months		
1,000 ~ 24,999	76.00%	2.537%
25,000 ~ 99,999	76.50%	2.552%
100,000 - 249,999	77.00%	2.567%
250,000 - 999,999	77.50%	2.581%
1,000,000 & above	78.00%	4.000%
18 Months		
30,000-99,999.999	79.00%	3.100%
100,000-499,999.999	81.00%	3.400%
500,000-999,999.999	83.00%	3.600%
1,000,000 -9,999,999.999	85.00%	4.050%
10,000,000 & above	85.00%	4.200%
24 Months		
30,000-99,999.999	80.00%	3.250%
100,000-499,999.999	82.00%	3.500%
500,000-999,999.999	84.50%	3.750%
1,000,000 -9,999,999.999	87.00%	4.250%

Currency: USD Quarterly Profit Payout

Product Balance Tiers	Participation Weightage	Expected Profit Rate
6 Months		
2,600 ~ 64,999	32.00%	N/A
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12 Months		
2,600 ~ 64,999	37.00%	N/A
65,000 ~ 259,999	37.50%	N/A
260,000 ~ 649,999	38.00%	N/A
650,000 ~ 2,599,999	38.50%	N/A
2,600,000 & above	39.00%	N/A

Mudaraba Profit Rates



Mudaraba Investment Declared Profit Rates for Apr 2022

Currency: OMR
Monthly Profit Payout

Product Balance Tiers	Participation Weightage	Declared Profit Rate
1 Month		
1,000 ~ 24,999	46.00%	1.354%
25,000 ~ 99,999	47.00%	1.421%
100,000 - 249,999	48.00%	1.426%
250,000 - 999,999	49.00%	1.431%
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9 Months		
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250,000 - 999,999	69.00%	1.957%
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12 Months		
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Currency: USD
Monthly Profit Payout

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1 Month		
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650,000 ~ 2,599,999	37.00%	N/A
2,600,000 & above	37.50%	N/A

Currency: OMR
Quarterly Profit Payout

Product Balance Tiers	Participation Weightage	Expected Profit Rate
6 Months		
1,000 ~ 24,999	66.00%	1.943%
25,000 ~ 99,999	66.50%	1.957%
100,000 - 249,999	67.00%	1.972%
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500,000-999,999.999	83.00%	3.600%
1,000,000 -9,999,999.999	85.00%	4.050%
10,000,000 & above	85.00%	4.200%
24 Months		
30,000-99,999.999	80.00%	3.250%
100,000-499,999.999	82.00%	3.500%
500,000-999,999.999	84.50%	3.750%
1,000,000 -9,999,999.999	87.00%	4.250%

Currency: USD
Quarterly Profit Payout

Product Balance Tiers	Participation Weightage	Expected Profit Rate
6 Months		
2,600 ~ 64,999	32.00%	N/A
65,000 ~ 259,999	32.50%	N/A
260,000 ~ 649,999	33.00%	N/A
650,000 ~ 2,599,999	33.50%	N/A
2,600,000 & above	34.00%	N/A
9 Months		
2,600 ~ 64,999	34.50%	N/A
65,000 ~ 259,999	35.00%	N/A
260,000 ~ 649,999	35.50%	N/A
650,000 ~ 2,599,999	36.00%	N/A
2,600,000 & above	36.50%	N/A
12 Months		
2,600 ~ 64,999	37.00%	N/A
65,000 ~ 259,999	37.50%	N/A
260,000 ~ 649,999	38.00%	N/A
650,000 ~ 2,599,999	38.50%	N/A
2,600,000 & above	39.00%	N/A

Mudaraba Profit Rates



Mudaraba Investment Declared Profit Rates for Mar 2022

Currency: OMR Monthly Profit Payout

Product Balance Tiers	Participation Weightage	Declared Profit Rate
1 Month		
1,000 ~ 24,999	46.00%	1.354%
25,000 ~ 99,999	47.00%	1.421%
100,000 - 249,999	48.00%	1.426%
250,000 - 999,999	49.00%	1.431%
1,000,000 & above	50.00%	1.436%
3 Months		
1,000 ~ 24,999	51.00%	1.501%
25,000 ~ 99,999	52.00%	1.531%
100,000 - 249,999	53.00%	1.560%
250,000 - 999,999	54.00%	1.590%
1,000,000 & above	55.00%	1.595%
6 Months		
1,000 ~ 24,999	61.00%	1.796%
25,000 ~ 99,999	62.00%	1.825%
100,000 - 249,999	63.00%	1.827%
250,000 - 999,999	64.00%	1.832%
1,000,000 & above	65.00%	1.837%
9 Months		
1,000 ~ 24,999	66.00%	1.943%
25,000 ~ 99,999	67.00%	1.948%
100,000 - 249,999	68.00%	1.952%
250,000 - 999,999	69.00%	1.957%
1,000,000 & above	70.00%	1.953%
12 Months		
1,000 ~ 24,999	71.00%	2.090%
25,000 ~ 99,999	72.00%	2.119%
100,000 - 249,999	73.00%	2.149%
250,000 - 999,999	74.00%	2.144%
1,000,000 & above	75.00%	3.000%
18 Months		
30,000-99,999,999	78.50%	3.000%
100,000-499,999,999	80.50%	3.350%
500,000-999,999,999	82.50%	3.550%
1000000 -9,999,999,999	82.50%	3.700%
10,000,000 & above	0.00%	3.750%
24 Months		
30,000-99,999,999	79.50%	3.200%
100,000-499,999,999	81.50%	3.450%
500,000-999,999,999	84.00%	3.700%
1,000,000 & above	86.50%	3.900%

Currency: USD Monthly Profit Payout

Product Balance Tiers	Participation Weightage	Declared Profit Rate
1 Month		
2,600 ~ 64,999	23.00%	N/A
65,000 ~ 259,999	23.50%	N/A
260,000 ~ 649,999	24.00%	N/A
650,000 ~ 2,599,999	24.50%	N/A
2,600,000 & above	25.00%	N/A
3 Months		
2,600 ~ 64,999	25.50%	N/A
65,000 ~ 259,999	26.00%	N/A
260,000 ~ 649,999	26.50%	N/A
650,000 ~ 2,599,999	27.00%	N/A
2,600,000 & above	27.50%	N/A
6 Months		
2,600 ~ 64,999	30.50%	N/A
65,000 ~ 259,999	31.00%	N/A
260,000 ~ 649,999	31.50%	N/A
650,000 ~ 2,599,999	32.00%	N/A
2,600,000 & above	32.50%	N/A
9 Months		
2,600 ~ 64,999	33.00%	N/A
65,000 ~ 259,999	33.50%	N/A
260,000 ~ 649,999	34.00%	N/A
650,000 ~ 2,599,999	34.50%	N/A
2,600,000 & above	35.00%	N/A
12 Months		
2,600 ~ 64,999	35.50%	N/A
65,000 ~ 259,999	36.00%	N/A
260,000 ~ 649,999	36.50%	N/A
650,000 ~ 2,599,999	37.00%	N/A
2,600,000 & above	37.50%	N/A

Currency: OMR Quarterly Profit Payout

Product Balance Tiers	Participation Weightage	Expected Profit Rate
6 Months		
1,000 ~ 24,999	66.00%	1.943%
25,000 ~ 99,999	66.50%	1.957%
100,000 - 249,999	67.00%	1.972%
250,000 - 999,999	67.50%	1.977%
1,000,000 & above	68.00%	1.982%
9 Months		
1,000 ~ 24,999	71.00%	2.090%
25,000 ~ 99,999	71.50%	2.105%
100,000 - 249,999	72.00%	2.119%
250,000 - 999,999	72.50%	2.124%
1,000,000 & above	73.00%	2.129%
12 Months		
1,000 ~ 24,999	76.00%	2.537%
25,000 ~ 99,999	76.50%	2.552%
100,000 - 249,999	77.00%	2.567%
250,000 - 999,999	77.50%	2.581%
1,000,000 & above	78.00%	4.000%
18 Months		
30,000-99,999,999	79.00%	3.100%
100,000-499,999,999	81.00%	3.400%
500,000-999,999,999	83.00%	3.600%
1,000,000 -9,999,999,999	85.00%	4.050%
10,000,000 & above	85.00%	4.200%
24 Months		
30,000-99,999,999	80.00%	3.250%
100,000-499,999,999	82.00%	3.500%
500,000-999,999,999	84.50%	3.750%
1,000,000 -9,999,999,999	87.00%	4.250%

Currency: USD Quarterly Profit Payout

Product Balance Tiers	Participation Weightage	Expected Profit Rate
6 Months		
2,600 ~ 64,999	32.00%	N/A
65,000 ~ 259,999	32.50%	N/A
260,000 ~ 649,999	33.00%	N/A
650,000 ~ 2,599,999	33.50%	N/A
2,600,000 & above	34.00%	N/A
9 Months		
2,600 ~ 64,999	34.50%	N/A
65,000 ~ 259,999	35.00%	N/A
260,000 ~ 649,999	35.50%	N/A
650,000 ~ 2,599,999	36.00%	N/A
2,600,000 & above	36.50%	N/A
12 Months		
2,600 ~ 64,999	37.00%	N/A
65,000 ~ 259,999	37.50%	N/A
260,000 ~ 649,999	38.00%	N/A
650,000 ~ 2,599,999	38.50%	N/A
2,600,000 & above	39.00%	N/A

Mudaraba Profit Rates



Mudaraba Investment Declared Profit Rates for Feb 2022

Currency: OMR
Monthly Profit Payout

Product Balance Tiers	Participation Weightage	Declared Profit Rate
1 Month		
1,000 ~ 24,999	46.00%	1.354%
25,000 ~ 99,999	47.00%	1.421%
100,000 - 249,999	48.00%	1.426%
250,000 - 999,999	49.00%	1.431%
1,000,000 & above	50.00%	1.436%
3 Months		
1,000 ~ 24,999	51.00%	1.501%
25,000 ~ 99,999	52.00%	1.531%
100,000 - 249,999	53.00%	1.560%
250,000 - 999,999	54.00%	1.590%
1,000,000 & above	55.00%	1.595%
6 Months		
1,000 ~ 24,999	61.00%	1.796%
25,000 ~ 99,999	62.00%	1.825%
100,000 - 249,999	63.00%	1.827%
250,000 - 999,999	64.00%	1.832%
1,000,000 & above	65.00%	1.837%
9 Months		
1,000 ~ 24,999	66.00%	1.943%
25,000 ~ 99,999	67.00%	1.948%
100,000 - 249,999	68.00%	1.952%
250,000 - 999,999	69.00%	1.957%
1,000,000 & above	70.00%	1.953%
12 Months		
1,000 ~ 24,999	71.00%	2.090%
25,000 ~ 99,999	72.00%	2.119%
100,000 - 249,999	73.00%	2.149%
250,000 - 999,999	74.00%	2.144%
1,000,000 & above	75.00%	3.000%
18 Months		
30,000-99,999.999	78.50%	3.000%
100,000-499,999.999	80.50%	3.350%
500,000-999,999.999	82.50%	3.550%
1000000 -9,999,999.999	82.50%	3.700%
10,000,000 & above	0.00%	3.750%
24 Months		
30,000-99,999.999	79.50%	3.200%
100,000-499,999.999	81.50%	3.450%
500,000-999,999.999	84.00%	3.700%
1,000,000 & above	86.50%	3.900%

Currency: USD
Monthly Profit Payout

Product Balance Tiers	Participation Weightage	Declared Profit Rate
1 Month		
2,600 ~ 64,999	23.00%	N/A
65,000 ~ 259,999	23.50%	N/A
260,000 ~ 649,999	24.00%	N/A
650,000 ~ 2,599,999	24.50%	N/A
2,600,000 & above	25.00%	N/A
3 Months		
2,600 ~ 64,999	25.50%	N/A
65,000 ~ 259,999	26.00%	N/A
260,000 ~ 649,999	26.50%	N/A
650,000 ~ 2,599,999	27.00%	N/A
2,600,000 & above	27.50%	N/A
6 Months		
2,600 ~ 64,999	30.50%	N/A
65,000 ~ 259,999	31.00%	N/A
260,000 ~ 649,999	31.50%	N/A
650,000 ~ 2,599,999	32.00%	N/A
2,600,000 & above	32.50%	N/A
9 Months		
2,600 ~ 64,999	33.00%	N/A
65,000 ~ 259,999	33.50%	N/A
260,000 ~ 649,999	34.00%	N/A
650,000 ~ 2,599,999	34.50%	N/A
2,600,000 & above	35.00%	N/A
12 Months		
2,600 ~ 64,999	35.50%	N/A
65,000 ~ 259,999	36.00%	N/A
260,000 ~ 649,999	36.50%	N/A
650,000 ~ 2,599,999	37.00%	N/A
2,600,000 & above	37.50%	N/A

Currency: OMR
Quarterly Profit Payout

Product Balance Tiers	Participation Weightage	Expected Profit Rate
6 Months		
1,000 ~ 24,999	66.00%	1.943%
25,000 ~ 99,999	66.50%	1.957%
100,000 - 249,999	67.00%	1.972%
250,000 - 999,999	67.50%	1.977%
1,000,000 & above	68.00%	1.982%
9 Months		
1,000 ~ 24,999	71.00%	2.090%
25,000 ~ 99,999	71.50%	2.105%
100,000 - 249,999	72.00%	2.119%
250,000 - 999,999	72.50%	2.124%
1,000,000 & above	73.00%	2.129%
12 Months		
1,000 ~ 24,999	76.00%	2.537%
25,000 ~ 99,999	76.50%	2.552%
100,000 - 249,999	77.00%	2.567%
250,000 - 999,999	77.50%	2.581%
1,000,000 & above	78.00%	4.000%
18 Months		
30,000-99,999.999	79.00%	3.100%
100,000-499,999.999	81.00%	3.400%
500,000-999,999.999	83.00%	3.600%
1,000,000 -9,999,999.999	85.00%	4.050%
10,000,000 & above	85.00%	4.200%
24 Months		
30,000-99,999.999	80.00%	3.250%
100,000-499,999.999	82.00%	3.500%
500,000-999,999.999	84.50%	3.750%
1,000,000 -9,999,999.999	87.00%	4.250%

Currency: USD
Quarterly Profit Payout

Product Balance Tiers	Participation Weightage	Expected Profit Rate
6 Months		
2,600 ~ 64,999	32.00%	N/A
65,000 ~ 259,999	32.50%	N/A
260,000 ~ 649,999	33.00%	N/A
650,000 ~ 2,599,999	33.50%	N/A
2,600,000 & above	34.00%	N/A
9 Months		
2,600 ~ 64,999	34.50%	N/A
65,000 ~ 259,999	35.00%	N/A
260,000 ~ 649,999	35.50%	N/A
650,000 ~ 2,599,999	36.00%	N/A
2,600,000 & above	36.50%	N/A
12 Months		
2,600 ~ 64,999	37.00%	N/A
65,000 ~ 259,999	37.50%	N/A
260,000 ~ 649,999	38.00%	N/A
650,000 ~ 2,599,999	38.50%	N/A
2,600,000 & above	39.00%	N/A

Mudaraba Investment Declared Profit Rates for Jan 2022

Currency: OMR
Monthly Profit Payout

Product Balance Tiers	Participation Weightage	Declared Profit Rate
1 Month		
1,000 ~ 24,999	46.00%	1.354%
25,000 ~ 99,999	47.00%	1.421%
100,000 - 249,999	48.00%	1.426%
250,000 - 999,999	49.00%	1.431%
1,000,000 & above	50.00%	1.436%
3 Months		
1,000 ~ 24,999	51.00%	1.501%
25,000 ~ 99,999	52.00%	1.531%
100,000 - 249,999	53.00%	1.560%
250,000 - 999,999	54.00%	1.590%
1,000,000 & above	55.00%	1.595%
6 Months		
1,000 ~ 24,999	61.00%	1.796%
25,000 ~ 99,999	62.00%	1.825%
100,000 - 249,999	63.00%	1.827%
250,000 - 999,999	64.00%	1.832%
1,000,000 & above	65.00%	1.837%
9 Months		
1,000 ~ 24,999	66.00%	1.943%
25,000 ~ 99,999	67.00%	1.948%
100,000 - 249,999	68.00%	1.952%
250,000 - 999,999	69.00%	1.957%
1,000,000 & above	70.00%	1.953%
12 Months		
1,000 ~ 24,999	71.00%	2.090%
25,000 ~ 99,999	72.00%	2.119%
100,000 - 249,999	73.00%	2.149%
250,000 - 999,999	74.00%	2.144%
1,000,000 & above	75.00%	3.000%
18 Months		
30,000-99,999.999	78.50%	3.000%
100,000-499,999.999	80.50%	3.350%
500,000-999,999.999	82.50%	3.550%
1000000 -9,999,999.999	82.50%	3.700%
10,000,000 & above	0.00%	3.750%
24 Months		
30,000-99,999.999	79.50%	3.200%
100,000-499,999.999	81.50%	3.450%
500,000-999,999.999	84.00%	3.700%
1,000,000 & above	86.50%	3.900%

Currency: USD
Monthly Profit Payout

Product Balance Tiers	Participation Weightage	Declared Profit Rate
1 Month		
2,600 ~ 64,999	23.00%	N/A
65,000 ~ 259,999	23.50%	N/A
260,000 ~ 649,999	24.00%	N/A
650,000 ~ 2,599,999	24.50%	N/A
2,600,000 & above	25.00%	N/A
3 Months		
2,600 ~ 64,999	25.50%	N/A
65,000 ~ 259,999	26.00%	N/A
260,000 ~ 649,999	26.50%	N/A
650,000 ~ 2,599,999	27.00%	N/A
2,600,000 & above	27.50%	N/A
6 Months		
2,600 ~ 64,999	30.50%	N/A
65,000 ~ 259,999	31.00%	N/A
260,000 ~ 649,999	31.50%	N/A
650,000 ~ 2,599,999	32.00%	N/A
2,600,000 & above	32.50%	N/A
9 Months		
2,600 ~ 64,999	33.00%	N/A
65,000 ~ 259,999	33.50%	N/A
260,000 ~ 649,999	34.00%	N/A
650,000 ~ 2,599,999	34.50%	N/A
2,600,000 & above	35.00%	N/A
12 Months		
2,600 ~ 64,999	35.50%	N/A
65,000 ~ 259,999	36.00%	N/A
260,000 ~ 649,999	36.50%	N/A
650,000 ~ 2,599,999	37.00%	N/A
2,600,000 & above	37.50%	N/A

Currency: OMR
Quarterly Profit Payout

Product Balance Tiers	Participation Weightage	Expected Profit Rate
6 Months		
1,000 ~ 24,999	66.00%	1.943%
25,000 ~ 99,999	66.50%	1.957%
100,000 - 249,999	67.00%	1.972%
250,000 - 999,999	67.50%	1.977%
1,000,000 & above	68.00%	1.982%
9 Months		
1,000 ~ 24,999	71.00%	2.090%
25,000 ~ 99,999	71.50%	2.105%
100,000 - 249,999	72.00%	2.119%
250,000 - 999,999	72.50%	2.124%
1,000,000 & above	73.00%	2.129%
12 Months		
1,000 ~ 24,999	76.00%	2.537%
25,000 ~ 99,999	76.50%	2.552%
100,000 - 249,999	77.00%	2.567%
250,000 - 999,999	77.50%	2.581%
1,000,000 & above	78.00%	4.000%
18 Months		
30,000-99,999.999	79.00%	3.100%
100,000-499,999.999	81.00%	3.400%
500,000-999,999.999	83.00%	3.600%
1,000,000 -9,999,999.999	85.00%	4.050%
10,000,000 & above	85.00%	4.200%
24 Months		
30,000-99,999.999	80.00%	3.250%
100,000-499,999.999	82.00%	3.500%
500,000-999,999.999	84.50%	3.750%
1,000,000 -9,999,999.999	87.00%	4.250%

Currency: USD
Quarterly Profit Payout

Product Balance Tiers	Participation Weightage	Expected Profit Rate
6 Months		
2,600 ~ 64,999	32.00%	N/A
65,000 ~ 259,999	32.50%	N/A
260,000 ~ 649,999	33.00%	N/A
650,000 ~ 2,599,999	33.50%	N/A
2,600,000 & above	34.00%	N/A
9 Months		
2,600 ~ 64,999	34.50%	N/A
65,000 ~ 259,999	35.00%	N/A
260,000 ~ 649,999	35.50%	N/A
650,000 ~ 2,599,999	36.00%	N/A
2,600,000 & above	36.50%	N/A
12 Months		
2,600 ~ 64,999	37.00%	N/A
65,000 ~ 259,999	37.50%	N/A
260,000 ~ 649,999	38.00%	N/A
650,000 ~ 2,599,999	38.50%	N/A
2,600,000 & above	39.00%	N/A

Mudaraba Profit Rates



Mudaraba Investment Declared Profit Rates for Dec 2021

Currency: OMR
Monthly Profit Payout

Product Balance Tiers	Participation Weightage	Declared Profit Rate
1 Month		
1,000 ~ 24,999	46.00%	1.354%
25,000 ~ 99,999	47.00%	1.421%
100,000 - 249,999	48.00%	1.426%
250,000 - 999,999	49.00%	1.431%
1,000,000 & above	50.00%	1.436%
3 Months		
1,000 ~ 24,999	51.00%	1.501%
25,000 ~ 99,999	52.00%	1.531%
100,000 - 249,999	53.00%	1.560%
250,000 - 999,999	54.00%	1.590%
1,000,000 & above	55.00%	1.595%
6 Months		
1,000 ~ 24,999	61.00%	1.796%
25,000 ~ 99,999	62.00%	1.825%
100,000 - 249,999	63.00%	1.827%
250,000 - 999,999	64.00%	1.832%
1,000,000 & above	65.00%	1.837%
9 Months		
1,000 ~ 24,999	66.00%	1.943%
25,000 ~ 99,999	67.00%	1.948%
100,000 - 249,999	68.00%	1.952%
250,000 - 999,999	69.00%	1.957%
1,000,000 & above	70.00%	1.953%
12 Months		
1,000 ~ 24,999	71.00%	2.090%
25,000 ~ 99,999	72.00%	2.119%
100,000 - 249,999	73.00%	2.149%
250,000 - 999,999	74.00%	2.144%
1,000,000 & above	75.00%	3.000%
18 Months		
30,000-99,999.999	78.50%	3.000%
100,000-499,999.999	80.50%	3.350%
500,000-999,999.999	82.50%	3.550%
1000000 -9,999,999.999	82.50%	3.700%
10,000,000 & above	0.00%	3.750%
24 Months		
30,000-99,999.999	79.50%	3.200%
100,000-499,999.999	81.50%	3.450%
500,000-999,999.999	84.00%	3.700%
1,000,000 & above	86.50%	3.900%

Currency: USD
Monthly Profit Payout

Product Balance Tiers	Participation Weightage	Declared Profit Rate
1 Month		
2,600 ~ 64,999	23.00%	N/A
65,000 ~ 259,999	23.50%	N/A
260,000 ~ 649,999	24.00%	N/A
650,000 ~ 2,599,999	24.50%	N/A
2,600,000 & above	25.00%	N/A
3 Months		
2,600 ~ 64,999	25.50%	N/A
65,000 ~ 259,999	26.00%	N/A
260,000 ~ 649,999	26.50%	N/A
650,000 ~ 2,599,999	27.00%	N/A
2,600,000 & above	27.50%	N/A
6 Months		
2,600 ~ 64,999	30.50%	N/A
65,000 ~ 259,999	31.00%	N/A
260,000 ~ 649,999	31.50%	N/A
650,000 ~ 2,599,999	32.00%	N/A
2,600,000 & above	32.50%	N/A
9 Months		
2,600 ~ 64,999	33.00%	N/A
65,000 ~ 259,999	33.50%	N/A
260,000 ~ 649,999	34.00%	N/A
650,000 ~ 2,599,999	34.50%	N/A
2,600,000 & above	35.00%	N/A
12 Months		
2,600 ~ 64,999	35.50%	N/A
65,000 ~ 259,999	36.00%	N/A
260,000 ~ 649,999	36.50%	N/A
650,000 ~ 2,599,999	37.00%	N/A
2,600,000 & above	37.50%	N/A

Currency: OMR
Quarterly Profit Payout

Product Balance Tiers	Participation Weightage	Expected Profit Rate
6 Months		
1,000 ~ 24,999	66.00%	1.943%
25,000 ~ 99,999	66.50%	1.957%
100,000 - 249,999	67.00%	1.972%
250,000 - 999,999	67.50%	1.977%
1,000,000 & above	68.00%	1.982%
9 Months		
1,000 ~ 24,999	71.00%	2.090%
25,000 ~ 99,999	71.50%	2.105%
100,000 - 249,999	72.00%	2.119%
250,000 - 999,999	72.50%	2.124%
1,000,000 & above	73.00%	2.129%
12 Months		
1,000 ~ 24,999	76.00%	2.537%
25,000 ~ 99,999	76.50%	2.552%
100,000 - 249,999	77.00%	2.567%
250,000 - 999,999	77.50%	2.581%
1,000,000 & above	78.00%	4.000%
18 Months		
30,000-99,999.999	79.00%	3.100%
100,000-499,999.999	81.00%	3.400%
500,000-999,999.999	83.00%	3.600%
1,000,000 -9,999,999.999	85.00%	4.050%
10,000,000 & above	85.00%	4.200%
24 Months		
30,000-99,999.999	80.00%	3.250%
100,000-499,999.999	82.00%	3.500%
500,000-999,999.999	84.50%	3.750%
1,000,000 -9,999,999.999	87.00%	4.250%

Currency: USD
Quarterly Profit Payout

Product Balance Tiers	Participation Weightage	Expected Profit Rate
6 Months		
2,600 ~ 64,999	32.00%	N/A
65,000 ~ 259,999	32.50%	N/A
260,000 ~ 649,999	33.00%	N/A
650,000 ~ 2,599,999	33.50%	N/A
2,600,000 & above	34.00%	N/A
9 Months		
2,600 ~ 64,999	34.50%	N/A
65,000 ~ 259,999	35.00%	N/A
260,000 ~ 649,999	35.50%	N/A
650,000 ~ 2,599,999	36.00%	N/A
2,600,000 & above	36.50%	N/A
12 Months		
2,600 ~ 64,999	37.00%	N/A
65,000 ~ 259,999	37.50%	N/A
260,000 ~ 649,999	38.00%	N/A
650,000 ~ 2,599,999	38.50%	N/A
2,600,000 & above	39.00%	N/A

Mudaraba Profit Rates



Mudaraba Investment Declared Profit Rates for Nov 2021

Currency: OMR
Monthly Profit Payout

Product Balance Tiers	Participation Weightage	Declared Profit Rate
1 Month		
1,000 ~ 24,999	46.00%	1.354%
25,000 ~ 99,999	47.00%	1.421%
100,000 - 249,999	48.00%	1.426%
250,000 - 999,999	49.00%	1.431%
1,000,000 & above	50.00%	1.436%
3 Months		
1,000 ~ 24,999	51.00%	1.501%
25,000 ~ 99,999	52.00%	1.531%
100,000 - 249,999	53.00%	1.560%
250,000 - 999,999	54.00%	1.590%
1,000,000 & above	55.00%	1.595%
6 Months		
1,000 ~ 24,999	61.00%	1.796%
25,000 ~ 99,999	62.00%	1.825%
100,000 - 249,999	63.00%	1.827%
250,000 - 999,999	64.00%	1.832%
1,000,000 & above	65.00%	1.837%
9 Months		
1,000 ~ 24,999	66.00%	1.943%
25,000 ~ 99,999	67.00%	1.948%
100,000 - 249,999	68.00%	1.952%
250,000 - 999,999	69.00%	1.957%
1,000,000 & above	70.00%	1.953%
12 Months		
1,000 ~ 24,999	71.00%	2.090%
25,000 ~ 99,999	72.00%	2.119%
100,000 - 249,999	73.00%	2.149%
250,000 - 999,999	74.00%	2.144%
1,000,000 & above	75.00%	3.000%
18 Months		
30,000-99,999.999	78.50%	3.000%
100,000-499,999.999	80.50%	3.350%
500,000-999,999.999	82.50%	3.550%
1000000 -9,999,999.999	82.50%	3.700%
10,000,000 & above	0.00%	3.750%
24 Months		
30,000-99,999.999	79.50%	3.200%
100,000-499,999.999	81.50%	3.450%
500,000-999,999.999	84.00%	3.700%
1,000,000 & above	86.50%	3.900%

Currency: USD
Monthly Profit Payout

Product Balance Tiers	Participation Weightage	Declared Profit Rate
1 Month		
2,600 ~ 64,999	23.00%	N/A
65,000 ~ 259,999	23.50%	N/A
260,000 ~ 649,999	24.00%	N/A
650,000 ~ 2,599,999	24.50%	N/A
2,600,000 & above	25.00%	N/A
3 Months		
2,600 ~ 64,999	25.50%	N/A
65,000 ~ 259,999	26.00%	N/A
260,000 ~ 649,999	26.50%	N/A
650,000 ~ 2,599,999	27.00%	N/A
2,600,000 & above	27.50%	N/A
6 Months		
2,600 ~ 64,999	30.50%	N/A
65,000 ~ 259,999	31.00%	N/A
260,000 ~ 649,999	31.50%	N/A
650,000 ~ 2,599,999	32.00%	N/A
2,600,000 & above	32.50%	N/A
9 Months		
2,600 ~ 64,999	33.00%	N/A
65,000 ~ 259,999	33.50%	N/A
260,000 ~ 649,999	34.00%	N/A
650,000 ~ 2,599,999	34.50%	N/A
2,600,000 & above	35.00%	N/A
12 Months		
2,600 ~ 64,999	35.50%	N/A
65,000 ~ 259,999	36.00%	N/A
260,000 ~ 649,999	36.50%	N/A
650,000 ~ 2,599,999	37.00%	N/A
2,600,000 & above	37.50%	N/A

Currency: OMR
Quarterly Profit Payout

Product Balance Tiers	Participation Weightage	Expected Profit Rate
6 Months		
1,000 ~ 24,999	66.00%	1.943%
25,000 ~ 99,999	66.50%	1.957%
100,000 - 249,999	67.00%	1.972%
250,000 - 999,999	67.50%	1.977%
1,000,000 & above	68.00%	1.982%
9 Months		
1,000 ~ 24,999	71.00%	2.090%
25,000 ~ 99,999	71.50%	2.105%
100,000 - 249,999	72.00%	2.119%
250,000 - 999,999	72.50%	2.124%
1,000,000 & above	73.00%	2.129%
12 Months		
1,000 ~ 24,999	76.00%	2.537%
25,000 ~ 99,999	76.50%	2.552%
100,000 - 249,999	77.00%	2.567%
250,000 - 999,999	77.50%	2.581%
1,000,000 & above	78.00%	4.000%
18 Months		
30,000-99,999.999	79.00%	3.100%
100,000-499,999.999	81.00%	3.400%
500,000-999,999.999	83.00%	3.600%
1,000,000 -9,999,999.999	85.00%	4.050%
10,000,000 & above	85.00%	4.200%
24 Months		
30,000-99,999.999	80.00%	3.250%
100,000-499,999.999	82.00%	3.500%
500,000-999,999.999	84.50%	3.750%
1,000,000 -9,999,999.999	87.00%	4.250%

Currency: USD
Quarterly Profit Payout

Product Balance Tiers	Participation Weightage	Expected Profit Rate
6 Months		
2,600 ~ 64,999	32.00%	N/A
65,000 ~ 259,999	32.50%	N/A
260,000 ~ 649,999	33.00%	N/A
650,000 ~ 2,599,999	33.50%	N/A
2,600,000 & above	34.00%	N/A
9 Months		
2,600 ~ 64,999	34.50%	N/A
65,000 ~ 259,999	35.00%	N/A
260,000 ~ 649,999	35.50%	N/A
650,000 ~ 2,599,999	36.00%	N/A
2,600,000 & above	36.50%	N/A
12 Months		
2,600 ~ 64,999	37.00%	N/A
65,000 ~ 259,999	37.50%	N/A
260,000 ~ 649,999	38.00%	N/A
650,000 ~ 2,599,999	38.50%	N/A
2,600,000 & above	39.00%	N/A

Mudaraba Profit Rates



Mudaraba Investment Declared Profit Rates for Sep 2021

Currency: OMR
Monthly Profit Payout

Product Balance Tiers	Participation Weightage	Declared Profit Rate
1 Month		
1,000 ~ 24,999	46.00%	1.354%
25,000 ~ 99,999	47.00%	1.421%
100,000 - 249,999	48.00%	1.426%
250,000 - 999,999	49.00%	1.431%
1,000,000 & above	50.00%	1.436%
3 Months		
1,000 ~ 24,999	51.00%	1.501%
25,000 ~ 99,999	52.00%	1.531%
100,000 - 249,999	53.00%	1.560%
250,000 - 999,999	54.00%	1.590%
1,000,000 & above	55.00%	1.595%
6 Months		
1,000 ~ 24,999	61.00%	1.796%
25,000 ~ 99,999	62.00%	1.825%
100,000 - 249,999	63.00%	1.827%
250,000 - 999,999	64.00%	1.832%
1,000,000 & above	65.00%	1.837%
9 Months		
1,000 ~ 24,999	66.00%	1.943%
25,000 ~ 99,999	67.00%	1.948%
100,000 - 249,999	68.00%	1.952%
250,000 - 999,999	69.00%	1.957%
1,000,000 & above	70.00%	1.953%
12 Months		
1,000 ~ 24,999	71.00%	2.090%
25,000 ~ 99,999	72.00%	2.119%
100,000 - 249,999	73.00%	2.149%
250,000 - 999,999	74.00%	2.144%
1,000,000 & above	75.00%	3.000%
18 Months		
30,000-99,999.999	78.50%	3.000%
100,000-499,999.999	80.50%	3.350%
500,000-999,999.999	82.50%	3.550%
1000000 -9,999,999.999	82.50%	3.700%
10,000,000 & above	0.00%	3.750%
24 Months		
30,000-99,999.999	79.50%	3.200%
100,000-499,999.999	81.50%	3.450%
500,000-999,999.999	84.00%	3.700%
1,000,000 & above	86.50%	3.900%

Currency: USD
Monthly Profit Payout

Product Balance Tiers	Participation Weightage	Declared Profit Rate
1 Month		
2,600 ~ 64,999	23.00%	N/A
65,000 ~ 259,999	23.50%	N/A
260,000 ~ 649,999	24.00%	N/A
650,000 ~ 2,599,999	24.50%	N/A
2,600,000 & above	25.00%	N/A
3 Months		
2,600 ~ 64,999	25.50%	N/A
65,000 ~ 259,999	26.00%	N/A
260,000 ~ 649,999	26.50%	N/A
650,000 ~ 2,599,999	27.00%	N/A
2,600,000 & above	27.50%	N/A
6 Months		
2,600 ~ 64,999	30.50%	N/A
65,000 ~ 259,999	31.00%	N/A
260,000 ~ 649,999	31.50%	N/A
650,000 ~ 2,599,999	32.00%	N/A
2,600,000 & above	32.50%	N/A
9 Months		
2,600 ~ 64,999	33.00%	N/A
65,000 ~ 259,999	33.50%	N/A
260,000 ~ 649,999	34.00%	N/A
650,000 ~ 2,599,999	34.50%	N/A
2,600,000 & above	35.00%	N/A
12 Months		
2,600 ~ 64,999	35.50%	N/A
65,000 ~ 259,999	36.00%	N/A
260,000 ~ 649,999	36.50%	N/A
650,000 ~ 2,599,999	37.00%	N/A
2,600,000 & above	37.50%	N/A

Currency: OMR
Quarterly Profit Payout

Product Balance Tiers	Participation Weightage	Expected Profit Rate
6 Months		
1,000 ~ 24,999	66.00%	1.943%
25,000 ~ 99,999	66.50%	1.957%
100,000 - 249,999	67.00%	1.972%
250,000 - 999,999	67.50%	1.977%
1,000,000 & above	68.00%	1.982%
9 Months		
1,000 ~ 24,999	71.00%	2.090%
25,000 ~ 99,999	71.50%	2.105%
100,000 - 249,999	72.00%	2.119%
250,000 - 999,999	72.50%	2.124%
1,000,000 & above	73.00%	2.129%
12 Months		
1,000 ~ 24,999	76.00%	2.537%
25,000 ~ 99,999	76.50%	2.552%
100,000 - 249,999	77.00%	2.567%
250,000 - 999,999	77.50%	2.581%
1,000,000 & above	78.00%	4.000%
18 Months		
30,000-99,999.999	79.00%	3.100%
100,000-499,999.999	81.00%	3.400%
500,000-999,999.999	83.00%	3.600%
1,000,000 -9,999,999.999	85.00%	4.050%
10,000,000 & above	85.00%	4.200%
24 Months		
30,000-99,999.999	80.00%	3.250%
100,000-499,999.999	82.00%	3.500%
500,000-999,999.999	84.50%	3.750%
1,000,000 -9,999,999.999	87.00%	4.250%

Currency: USD
Quarterly Profit Payout

Product Balance Tiers	Participation Weightage	Expected Profit Rate
6 Months		
2,600 ~ 64,999	32.00%	N/A
65,000 ~ 259,999	32.50%	N/A
260,000 ~ 649,999	33.00%	N/A
650,000 ~ 2,599,999	33.50%	N/A
2,600,000 & above	34.00%	N/A
9 Months		
2,600 ~ 64,999	34.50%	N/A
65,000 ~ 259,999	35.00%	N/A
260,000 ~ 649,999	35.50%	N/A
650,000 ~ 2,599,999	36.00%	N/A
2,600,000 & above	36.50%	N/A
12 Months		
2,600 ~ 64,999	37.00%	N/A
65,000 ~ 259,999	37.50%	N/A
260,000 ~ 649,999	38.00%	N/A
650,000 ~ 2,599,999	38.50%	N/A
2,600,000 & above	39.00%	N/A

Mudaraba Investment Declared Profit Rates for Aug 2021

Currency: OMR Monthly Profit Payout

Product Balance Tiers	Participation Weightage	Declared Profit Rate
1 Month		
1,000 ~ 24,999	46.00%	1.354%
25,000 ~ 99,999	47.00%	1.421%
100,000 - 249,999	48.00%	1.426%
250,000 - 999,999	49.00%	1.431%
1,000,000 & above	50.00%	1.436%
3 Months		
1,000 ~ 24,999	51.00%	1.501%
25,000 ~ 99,999	52.00%	1.531%
100,000 - 249,999	53.00%	1.560%
250,000 - 999,999	54.00%	1.590%
1,000,000 & above	55.00%	1.595%
6 Months		
1,000 ~ 24,999	61.00%	1.796%
25,000 ~ 99,999	62.00%	1.825%
100,000 - 249,999	63.00%	1.827%
250,000 - 999,999	64.00%	1.832%
1,000,000 & above	65.00%	1.837%
9 Months		
1,000 ~ 24,999	66.00%	1.943%
25,000 ~ 99,999	67.00%	1.948%
100,000 - 249,999	68.00%	1.952%
250,000 - 999,999	69.00%	1.957%
1,000,000 & above	70.00%	1.953%
12 Months		
1,000 ~ 24,999	71.00%	2.090%
25,000 ~ 99,999	72.00%	2.119%
100,000 - 249,999	73.00%	2.149%
250,000 - 999,999	74.00%	2.144%
1,000,000 & above	75.00%	3.000%
18 Months		
30,000-99,999.999	78.50%	3.000%
100,000-499,999.999	80.50%	3.350%
500,000-999,999.999	82.50%	3.550%
1000000 -9,999,999.999	82.50%	3.700%
10,000,000 & above	0.00%	3.750%
24 Months		
30,000-99,999.999	79.50%	3.200%
100,000-499,999.999	81.50%	3.450%
500,000-999,999.999	84.00%	3.700%
1,000,000 & above	86.50%	3.900%

Currency: USD Monthly Profit Payout

Product Balance Tiers	Participation Weightage	Declared Profit Rate
1 Month		
2,600 ~ 64,999	23.00%	N/A
65,000 ~ 259,999	23.50%	N/A
260,000 ~ 649,999	24.00%	N/A
650,000 ~ 2,599,999	24.50%	N/A
2,600,000 & above	25.00%	N/A
3 Months		
2,600 ~ 64,999	25.50%	N/A
65,000 ~ 259,999	26.00%	N/A
260,000 ~ 649,999	26.50%	N/A
650,000 ~ 2,599,999	27.00%	N/A
2,600,000 & above	27.50%	N/A
6 Months		
2,600 ~ 64,999	30.50%	N/A
65,000 ~ 259,999	31.00%	N/A
260,000 ~ 649,999	31.50%	N/A
650,000 ~ 2,599,999	32.00%	N/A
2,600,000 & above	32.50%	N/A
9 Months		
2,600 ~ 64,999	33.00%	N/A
65,000 ~ 259,999	33.50%	N/A
260,000 ~ 649,999	34.00%	N/A
650,000 ~ 2,599,999	34.50%	N/A
2,600,000 & above	35.00%	N/A
12 Months		
2,600 ~ 64,999	35.50%	N/A
65,000 ~ 259,999	36.00%	N/A
260,000 ~ 649,999	36.50%	N/A
650,000 ~ 2,599,999	37.00%	N/A
2,600,000 & above	37.50%	N/A

Currency: OMR Quarterly Profit Payout

Product Balance Tiers	Participation Weightage	Expected Profit Rate
6 Months		
1,000 ~ 24,999	66.00%	1.943%
25,000 ~ 99,999	66.50%	1.957%
100,000 - 249,999	67.00%	1.972%
250,000 - 999,999	67.50%	1.977%
1,000,000 & above	68.00%	1.982%
9 Months		
1,000 ~ 24,999	71.00%	2.090%
25,000 ~ 99,999	71.50%	2.105%
100,000 - 249,999	72.00%	2.119%
250,000 - 999,999	72.50%	2.124%
1,000,000 & above	73.00%	2.129%
12 Months		
1,000 ~ 24,999	76.00%	2.537%
25,000 ~ 99,999	76.50%	2.552%
100,000 - 249,999	77.00%	2.567%
250,000 - 999,999	77.50%	2.581%
1,000,000 & above	78.00%	4.000%
18 Months		
30,000-99,999.999	79.00%	3.100%
100,000-499,999.999	81.00%	3.400%
500,000-999,999.999	83.00%	3.600%
1,000,000 -9,999,999.999	85.00%	4.050%
10,000,000 & above	85.00%	4.200%
24 Months		
30,000-99,999.999	80.00%	3.250%
100,000-499,999.999	82.00%	3.500%
500,000-999,999.999	84.50%	3.750%
1,000,000 -9,999,999.999	87.00%	4.250%

Currency: USD Quarterly Profit Payout

Product Balance Tiers	Participation Weightage	Expected Profit Rate
6 Months		
2,600 ~ 64,999	32.00%	N/A
65,000 ~ 259,999	32.50%	N/A
260,000 ~ 649,999	33.00%	N/A
650,000 ~ 2,599,999	33.50%	N/A
2,600,000 & above	34.00%	N/A
9 Months		
2,600 ~ 64,999	34.50%	N/A
65,000 ~ 259,999	35.00%	N/A
260,000 ~ 649,999	35.50%	N/A
650,000 ~ 2,599,999	36.00%	N/A
2,600,000 & above	36.50%	N/A
12 Months		
2,600 ~ 64,999	37.00%	N/A
65,000 ~ 259,999	37.50%	N/A
260,000 ~ 649,999	38.00%	N/A
650,000 ~ 2,599,999	38.50%	N/A
2,600,000 & above	39.00%	N/A

Mudaraba Profit Rates



Mudaraba Investment Declared Profit Rates for Jul 2021

Currency: OMR Monthly Profit Payout

Product Balance Tiers	Participation Weightage	Declared Profit Rate
1 Month		
1,000 ~ 24,999	46.00%	1.354%
25,000 ~ 99,999	47.00%	1.421%
100,000 - 249,999	48.00%	1.426%
250,000 - 999,999	49.00%	1.431%
1,000,000 & above	50.00%	1.436%
3 Months		
1,000 ~ 24,999	51.00%	1.501%
25,000 ~ 99,999	52.00%	1.531%
100,000 - 249,999	53.00%	1.560%
250,000 - 999,999	54.00%	1.590%
1,000,000 & above	55.00%	1.595%
6 Months		
1,000 ~ 24,999	61.00%	1.796%
25,000 ~ 99,999	62.00%	1.825%
100,000 - 249,999	63.00%	1.827%
250,000 - 999,999	64.00%	1.832%
1,000,000 & above	65.00%	1.837%
9 Months		
1,000 ~ 24,999	66.00%	1.943%
25,000 ~ 99,999	67.00%	1.948%
100,000 - 249,999	68.00%	1.952%
250,000 - 999,999	69.00%	1.957%
1,000,000 & above	70.00%	1.953%
12 Months		
1,000 ~ 24,999	71.00%	2.090%
25,000 ~ 99,999	72.00%	2.119%
100,000 - 249,999	73.00%	2.149%
250,000 - 999,999	74.00%	2.144%
1,000,000 & above	75.00%	3.000%
18 Months		
30,000-99,999.999	78.50%	3.000%
100,000-499,999.999	80.50%	3.350%
500,000-999,999.999	82.50%	3.550%
1000000 -9,999,999.999	82.50%	3.700%
10,000,000 & above	0.00%	3.750%
24 Months		
30,000-99,999.999	79.50%	3.200%
100,000-499,999.999	81.50%	3.450%
500,000-999,999.999	84.00%	3.700%
1,000,000 & above	86.50%	3.900%

Currency: USD Monthly Profit Payout

Product Balance Tiers	Participation Weightage	Declared Profit Rate
1 Month		
2,600 ~ 64,999	23.00%	N/A
65,000 ~ 259,999	23.50%	N/A
260,000 ~ 649,999	24.00%	N/A
650,000 ~ 2,599,999	24.50%	N/A
2,600,000 & above	25.00%	N/A
3 Months		
2,600 ~ 64,999	25.50%	N/A
65,000 ~ 259,999	26.00%	N/A
260,000 ~ 649,999	26.50%	N/A
650,000 ~ 2,599,999	27.00%	N/A
2,600,000 & above	27.50%	N/A
6 Months		
2,600 ~ 64,999	30.50%	N/A
65,000 ~ 259,999	31.00%	N/A
260,000 ~ 649,999	31.50%	N/A
650,000 ~ 2,599,999	32.00%	N/A
2,600,000 & above	32.50%	N/A
9 Months		
2,600 ~ 64,999	33.00%	N/A
65,000 ~ 259,999	33.50%	N/A
260,000 ~ 649,999	34.00%	N/A
650,000 ~ 2,599,999	34.50%	N/A
2,600,000 & above	35.00%	N/A
12 Months		
2,600 ~ 64,999	35.50%	N/A
65,000 ~ 259,999	36.00%	N/A
260,000 ~ 649,999	36.50%	N/A
650,000 ~ 2,599,999	37.00%	N/A
2,600,000 & above	37.50%	N/A

Currency: OMR Quarterly Profit Payout

Product Balance Tiers	Participation Weightage	Expected Profit Rate
6 Months		
1,000 ~ 24,999	66.00%	1.943%
25,000 ~ 99,999	66.50%	1.957%
100,000 - 249,999	67.00%	1.972%
250,000 - 999,999	67.50%	1.977%
1,000,000 & above	68.00%	1.982%
9 Months		
1,000 ~ 24,999	71.00%	2.090%
25,000 ~ 99,999	71.50%	2.105%
100,000 - 249,999	72.00%	2.119%
250,000 - 999,999	72.50%	2.124%
1,000,000 & above	73.00%	2.129%
12 Months		
1,000 ~ 24,999	76.00%	2.537%
25,000 ~ 99,999	76.50%	2.552%
100,000 - 249,999	77.00%	2.567%
250,000 - 999,999	77.50%	2.581%
1,000,000 & above	78.00%	4.000%
18 Months		
30,000-99,999.999	79.00%	3.100%
100,000-499,999.999	81.00%	3.400%
500,000-999,999.999	83.00%	3.600%
1,000,000 -9,999,999.999	85.00%	4.050%
10,000,000 & above	85.00%	4.200%
24 Months		
30,000-99,999.999	80.00%	3.250%
100,000-499,999.999	82.00%	3.500%
500,000-999,999.999	84.50%	3.750%
1,000,000 -9,999,999.999	87.00%	4.250%

Currency: USD Quarterly Profit Payout

Product Balance Tiers	Participation Weightage	Expected Profit Rate
6 Months		
2,600 ~ 64,999	32.00%	N/A
65,000 ~ 259,999	32.50%	N/A
260,000 ~ 649,999	33.00%	N/A
650,000 ~ 2,599,999	33.50%	N/A
2,600,000 & above	34.00%	N/A
9 Months		
2,600 ~ 64,999	34.50%	N/A
65,000 ~ 259,999	35.00%	N/A
260,000 ~ 649,999	35.50%	N/A
650,000 ~ 2,599,999	36.00%	N/A
2,600,000 & above	36.50%	N/A
12 Months		
2,600 ~ 64,999	37.00%	N/A
65,000 ~ 259,999	37.50%	N/A
260,000 ~ 649,999	38.00%	N/A
650,000 ~ 2,599,999	38.50%	N/A
2,600,000 & above	39.00%	N/A