

11th January 2018

Mudaraba Pool Profit Sharing Ratio

Mudaraba Pool Profit Sharing Ratio (effective February 2013 and valid till further notice)	
Mudarib Share (Bank)	50%
Rab Al Mal Share (Depositor)	50%
Investment Risk Reserve	10%

Amount	Profit Payment Frequency	Profit Pool Participation
OMR		
Saving > 499.999	Quarterly	20%
Saving (500-4999.999)	Quarterly	25%
Saving (5000-9999.999)	Quarterly	28%
Saving (10000-29999.999)	Quarterly	35%
Saving (30,000-149,999.999)	Quarterly	38%
Saving (150,000-1,999999.999)	Quarterly	40%
USD	Quarterly	15%
AED	Quarterly	15%

Savings Accounts Declared Profit Rates for December 2017

Amount	Profit Rate	Profit Rate	Profit Rate
	(OMR)	(AED)	(USD)
Saving > 499.999	0.589%	0.442%	0.442%
Saving (500-4999.999)	0.589%		
Saving (5000.000-9999.999)	0.589%		
Saving (10000-29999.999)	1.177%		
Saving (30,000-149,999.999)	1.177%		
Saving (150,000-1,999999.999)	1.177%		

Savings Accounts Expected Profit Rates for January 2018

Amount	Expected Profit Rate	Expected Profit Rate	Expected Profit Rate
	(OMR)	(AED)	(USD)
Saving > 499.999	0.250%	0.442%	0.442%
Saving (500-4999.999)	0.350%		
Saving (5000.000-9999.999)	0.550%		
Saving (10000-29999.999)	1.177%		
Saving (30,000-149,999.999)	1.200%		
Saving (150,000-1,999999.999)	1.250%		

Recurring Deposit Expected Profit Rates for January 2018

Amount	Expected Profit Rate
	(OMR)
12	2.090%
24	3.200%
36	3.300%
48	3.400%
60	3.500%
84	3.600%
120	3.700%

Recurring Deposit Declared Profit Rates for December 2017

Amount	Expected Profit Rate
	(OMR)
12	2.090%
24	3.200%
36	3.300%
48	3.400%
60	3.500%
84	3.600%
120	3.700%