

11th February 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 (150,000-1,99999.999) | Quarterly | 40% |
| USD | Quarterly | 15% |
| AED | Quarterly | 15% |

Savings Accounts Declared Profit Rates for January 2018

| Amount | Profit Rate | Profit Rate | 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) | 1.180% | | |
| Saving (150,000-1,99999.999) | 1.200% | | |

Savings Accounts Expected Profit Rates for February 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) | 1.180% | | |
| Saving (150,000-1,99999.999) | 1.200% | | |

Recurring Deposit Declared 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 Expected Profit Rates for February 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% |