

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	2%

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 Dec 2019

Amount	Profit Rate	Profit Rate
	(OMR)	(AED)
Saving > 499,999	0.250%	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 (150,000-1,999999,999)	1.200%	

Savings Accounts Expected Profit Rates for Jan 2020

Amount	Expected Profit Rate	Expected Profit Rate
	(OMR)	(AED)
Saving > 499,999	0.250%	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 (150,000-1,999999,999)	1.200%	

Recurring Deposit Declared Profit Rates for Dec 2019

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 Jan 2020

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%

Savings Accounts (USD) Declared Profit Rates for Dec 2019

Amount	Expected Profit Rate
	USD
Saving 1-99,999	0.442%
Saving 100,000-2,999,999	1.000%
Saving 3,000,000- 4,999,999	2.250%
Saving 5,000,000 and above	2.500%

Savings Accounts (USD) Expected Profit Rates for Jan 2020

Amount	Expected Profit Rate
	USD
Saving 1-99,999	0.442%
Saving 100,000-2,999,999	1.000%
Saving 3,000,000- 4,999,999	2.250%
Saving 5,000,000 and above	2.500%