

DATE 03-Jan-26
CIRCULAR NO. HO/FIN/ISB/WT/January 26
TO Branch Managers- Islamic Branches
 Meethaq Islamic Banking Departments/MALCO members
SUBJECT Actual Profit Distribution Mudaraba Deposits –
 for the period 1st December 2025 to 31st December 2025

Reference profit sharing weightages for the month of December 2025 issued vide Circular No. HO/FIN/ISB/WT/December 2025. Actual profit rates for Mudaraba deposits are as follows (rates are annualized)

I. TERM DEPOSIT

1.1 TERM DEPOSIT (OMR)

| | Profit rate (profit at maturity) | profit rate (profit payment annual) | Profit rate (profit payment Semi-annual) | Profit rate (profit payment Quarterly) | Profit rate (profit payment monthly) |
|-----------|----------------------------------|-------------------------------------|--|--|--------------------------------------|
| | OMR | OMR | | | |
| 1 Month | 0.75% | - | - | - | - |
| 2 Months | 1.00% | - | - | - | - |
| 3 Months | 1.25% | - | - | - | - |
| 6 Months | 1.50% | - | - | - | - |
| 9 Months | 2.00% | - | - | - | - |
| 12 Months | 3.25% | NA | 3.22% | 3.21% | 3.20% |
| 18 Months | 3.40% | 3.37% | 3.34% | 3.33% | 3.32% |
| 2 Years | 3.50% | 3.44% | 3.41% | 3.40% | 3.39% |
| 3 Years | 3.75% | 3.62% | 3.59% | 3.58% | 3.56% |
| 4 Years | 4.00% | 3.78% | 3.75% | 3.73% | 3.72% |
| 5 Years | 4.00% | 3.71% | 3.68% | 3.67% | 3.65% |
| 6 Years | 4.00% | 3.65% | 3.62% | 3.61% | 3.59% |

1.1 TERM DEPOSIT (USD)

| | Profit rate (profit at maturity) | profit rate (profit payment annual) | Profit rate (profit payment Semi-annual) | Profit rate (profit payment Quarterly) | Profit rate (profit payment monthly) |
|-----------|----------------------------------|-------------------------------------|--|--|--------------------------------------|
| | OMR | OMR | | | |
| 1 Month | 1.00% | - | - | - | - |
| 2 Months | 1.00% | - | - | - | - |
| 3 Months | 1.50% | - | - | - | - |
| 6 Months | 2.50% | - | - | - | - |
| 9 Months | 3.00% | - | - | - | - |
| 12 Months | 3.50% | NA | 3.47% | 3.46% | 3.45% |
| 18 Months | 3.50% | 3.46% | 3.44% | 3.43% | 3.42% |
| 2 Years | 3.50% | 3.44% | 3.41% | 3.40% | 3.39% |
| 3 Years | 3.50% | 3.38% | 3.35% | 3.34% | 3.32% |
| 4 Years | 3.50% | 3.31% | 3.28% | 3.27% | 3.25% |
| 5 Years | 3.50% | 3.25% | 3.22% | 3.21% | 3.20% |
| 6 Years | 3.50% | 3.19% | 3.17% | 3.16% | 3.14% |

| 2. RETAIL SAVING DEPOSITS (INCLUDING BARAEM): | Profit Rate |
|--|--------------------|
| 2.1 (OMR Deposits Only) | |
| Less than RO 500/- | 0.10% |
| RO 500 to RO 4,999.99/- | 0.20% |
| RO 5,000 to RO 14,999.99/- | 0.40% |
| RO 15,000 to RO 29,999.99/- | 0.60% |
| RO 30,000 to RO 49,999.99 | 0.80% |
| RO 50,000 to RO 99,999.99/- | 1.00% |
| RO 100,000 to RO 149,999.99/- | 1.25% |
| RO 150,000 to RO 199,999.99/- | 1.50% |
| RO200,000 to RO 249,999.99/- | 1.50% |
| RO 250,000 to 299,999.99 | 1.75% |
| RO 300,000 to 499,999.99 | 2.25% |
| RO 500,000 to 749,999.99 | 2.50% |
| RO 750,000 to 999,999.99 | 2.75% |
| RO 1,000,000 & above | 3.15% |
| 2.2 MEETHAQ NESWA SAVING ACCOUNTS (OMR Deposits Only) | Profit Rate |
| RO 0 to 299.99 | 0.10% |
| RO 300 to 999.99 | 0.50% |
| RO 1,000 to 4,999.99 | 1.00% |
| RO 5,000 to 9,999.99 | 1.25% |
| RO 10,000 to 999,999,999 | 1.50% |
| | Profit Rate |
| 2.3 USD Saving Deposits (Monthly Average Balance) | 0.50% |
| 3. CALL & GOVT.Accounts (Monthly average balance) | Profit Rate |
| Government Plus a/c | 0.75% |
| Call Accounts | 0.50% |
| Call Accounts for funds | 3.50% |
| | Profit Rate |
| 4. MEETHAQ SAVING PLAN (Monthly average balance) | 3.00% |
| 5. MEETHAQ SAVING ACCOUNT MASJIDS (Monthly average balance) | 0.5% |
| 6. HIBATI SAVING SCHEME (Monthly average balance) | 0.1% |
| 7. MEETHAQ EQUITY | 5.00% |
| 8. PROFIT EQUALIZATION RESERVE (PER) | 0.00% |
| 9. INVESTMENT RISK RESERVE (IRR) | 0.00% |

For more information on profit sharing weights contact Finance Dept. at 2480 1103.


Ansh

Deputy CEO – Finance and Investment Banking

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