

**DATE** 02-Feb-26  
**CIRCULAR NO.** HO/FIN/ISB/WT/February 26  
**TO** Branch Managers- Islamic Branches  
 Meethaq Islamic Banking Departments/MALCO members  
**SUBJECT** Profit Sharing Weightages Mudaraba Deposits –  
 for the period 1st February 2026 to 28th February 2026

The weights published below are portfolio weights of Mudaraba pool (not profit rate). Actual profit will be calculated based on performance and announced at end of the month. For Saving & Call accounts, profit will be paid on monthly basis. For all other deposits, profit will be paid either at maturity or as agreed.

### 1. TERM DEPOSIT

#### 1.1 TERM DEPOSIT (OMR)

Tenor	Weightages (profit at maturity)	Weightages (profit payment annual)	Weightages (profit payment Semi-annual)	Weightages (profit payment Quarterly)	Weightages (profit payment monthly)
1 Month	1.50	-	-	-	-
2 Months	2.00	-	-	-	-
3 Months	2.50	-	-	-	-
6 Months	3.00	-	-	-	-
9 Months	4.00	-	-	-	-
12 Months	6.50	6.50	6.44	6.42	6.40
18 Months	6.80	6.74	6.68	6.66	6.64
2 Years	7.00	6.88	6.82	6.80	6.78
3 Years	7.50	7.24	7.17	7.15	7.12
4 Years	8.00	7.56	7.49	7.47	7.43
5 Years	8.00	7.43	7.36	7.34	7.30
6 Years	8.00	7.30	7.24	7.21	7.18

#### 1.2 TERM DEPOSIT (USD)

Tenor	Weightages (profit at maturity)	Weightages (profit payment annual)	Weightages (profit payment Semi-annual)	Weightages (profit payment Quarterly)	Weightages (profit payment monthly)
1 Month	-	-	-	-	-
2 Months	-	-	-	-	-
3 Months	-	-	-	-	-
6 Months	-	-	-	-	-
9 Months	-	-	-	-	-
12 Months	7.00	7.00	6.94	6.91	6.89
18 Months	7.00	6.92	6.88	6.86	6.84
2 Years	7.00	6.88	6.82	6.80	6.78
3 Years	7.00	6.75	6.69	6.67	6.64
4 Years	7.00	6.62	6.55	6.53	6.50
5 Years	7.00	6.50	6.44	6.42	6.39
6 Years	7.00	6.39	6.33	6.31	6.28



**2. RETAIL SAVING DEPOSITS MONTHLY AVERAGE BALANCE ( INCLUDING BARAEM):**

**2.1 (OMR Deposits Only)**

MONTHLY AVERAGE BALANCE	Weightages	MONTHLY AVERAGE BALANCE	Weightages
Less than RO 500/-	0.20	RO 500 to RO 4,999.99/-	0.40
RO 5,000 to RO 14,999.99/-	0.80	RO 15,000 to RO 29,999.99/-	1.20
RO 30,000 to RO 49,999.99	1.60	RO 50,000 to RO 99,999.99/-	2.00
RO 100,000 to RO 149,999.99/-	2.50	RO 150,000 to RO 199,999.99/-	3.00
RO 200,000 to RO 249,999.99/-	3.00	RO 250,000 to 299,999.99	3.50
RO 300,000 to 499,999.99	4.50	RO 500,000 to 749,999.99	5.00
RO 750,000 to 999,999.99	5.50	RO 1,000,000 & above	6.30

2.2 MEETHAQ NESWA SAVING ACCOUNTS (OMR Deposits Only)		Weightages	
RO 0 to 299.99	0.20	RO 300 to 999.99	1.00
RO 1,000 to 4,999.99	2.00	RO 5,000 to 9,999.99	2.50
RO 10,000 to 999,999.99	3.00		

2.3 USD Saving Deposits (Monthly Average Balance)	Weightages
	1.00

2.4 HIGH YIELD SAVING ACCOUNT (OMR) MONTHLY AVERAGE BALANCE:		Weightages	
Up to RO 9,999.99	0.20	RO 10,000 to 29,999.99	4.00
RO 30,000 to 49,999.99	5.00	RO 50,000 to 99,999.99	5.50
RO 100,000 to 249,999.99	6.50	RO 250,000 to 499,999.00	7.00
RO 500,000 to 999,999.99	7.50	RO 1,000,000 & Above	8.00

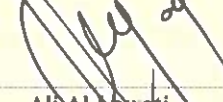
3. CALL & GOVT.Accounts (Monthly average balance)		Weightages	
Government Plus a/c			1.50
Call Accounts			1.00
Call Accounts for funds			7.00

	Weightages
4. MEETHAQ SAVING PLAN (Monthly average balance)	6.00
5. MEETHAQ SAVING ACCOUNT MASJIDS (Monthly average balance)	1.00
6. HIBATI SAVING ACCOUNT (Monthly average balance)	0.20

	Weightages
7. MEETHAQ EQUITY	10.00
8. MUDARIB SHARE	80.0%
9. PROFIT EQUALIZATION RESERVE (PER)	0.00%
10. INVESTMENT RISK RESERVE (IRR)	0.00%

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

  
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