

## Alizz Islamic Bank S.A.O.C.

DATE 01-November-2022  
 REFERENCE NO. HO/FIN/PD/ November 2022  
 TO Branch Managers – Alizz Islamic Bank  
 SUBJECT Actual Profit Distribution Mudaraba Deposits -  
 For the period 1<sup>st</sup> October 2022 to 31<sup>st</sup> October 2022

We refer to Profit sharing weightages for month of **October 2022** issued vide Reference No. HO/FIN/PD/ November 2022 dated 1<sup>st</sup> November 2022. Actual profit rates for Mudaraba deposits as rates are annualized as follows:

The Profit rates and weightages are mentioned below:

| Product Type                        | Currency | Profit Rate % | October-2022 Participation Weightages % | November-2022 Participation Weightages % |
|-------------------------------------|----------|---------------|---|--|
| SAVINGS ACCOUNT INDIVIDUALS         | AED      | 0.075%        | 3.394%                                  | 3.394%                                   |
| SAVINGS ACCOUNT INDIVIDUALS         | GBP      | 0.001%        | 0.071%                                  | 0.071%                                   |
| SAVINGS ACCOUNT INDIVIDUALS         | OMR      | 0.150%        | 7.154%                                  | 7.154%                                   |
| SAVINGS ACCOUNT INDIVIDUALS         | USD      | 0.075%        | 3.577%                                  | 3.577%                                   |
| SAVINGS ACCOUNT INDIVIDUALS         | EUR      | 0.001%        | 0.069%                                  | 0.069%                                   |
| GOV WAQF AND MASJID SAVINGS ACCOUNT | OMR      | 0.155%        | 7.154%                                  | 7.154%                                   |
| MUDARABA BUSINESS SAVER             | OMR      | 0.650%        | 30.000%                                 | 30.000%                                  |
| HASALITI SAVING ACCOUNT             | OMR      | 0.500%        | 13.970%                                 | 13.970%                                  |

| Product Type                  | Currency | Product Balance Tiers | Profit Rate % | October-2022 Participation Weightages % | November-2022 Participation Weightages % |
|-------------------------------|----------|-----------------------|---------------|---|--|
| SAVINGS ACCOUNT IZDIHAR       | OMR      | 0 - 29,999            | 0.300%        | 7.154%                                  | 7.154%                                   |
| SAVINGS ACCOUNT IZDIHAR       | OMR      | 30,000 - 99,999       | 2.000%        | 47.918%                                 | 47.918%                                  |
| SAVINGS ACCOUNT IZDIHAR       | OMR      | 100,000 - 499,999     | 2.750%        | 66.275%                                 | 66.275%                                  |
| SAVINGS ACCOUNT IZDIHAR       | OMR      | 500,000 - 899,999     | 3.000%        | 73.133%                                 | 73.133%                                  |
| SAVINGS ACCOUNT IZDIHAR       | OMR      | 900,000 & above       | 3.250%        | 84.602%                                 | 84.602%                                  |
| SAVINGS ACCOUNT MASS AFFLUENT | OMR      | 0 - 499               | 0.050%        | 2.385%                                  | 2.385%                                   |
| SAVINGS ACCOUNT MASS AFFLUENT | OMR      | 500 - 999             | 0.150%        | 7.154%                                  | 7.154%                                   |
| SAVINGS ACCOUNT MASS AFFLUENT | OMR      | 1,000 - 4,999         | 0.300%        | 14.308%                                 | 14.308%                                  |
| BUSHRA SAVINGS ACCOUNT        | OMR      | 0 - 499               | 0.050%        | 1.200%                                  | 1.200%                                   |
| BUSHRA SAVINGS ACCOUNT        | OMR      | 500 - 4,999           | 0.350%        | 8.400%                                  | 8.400%                                   |
| BUSHRA SAVINGS ACCOUNT        | OMR      | 5,000 - 9,999         | 0.550%        | 13.200%                                 | 13.200%                                  |
| BUSHRA SAVINGS ACCOUNT        | OMR      | 10,000 - 19,999       | 0.750%        | 18.000%                                 | 18.000%                                  |
| BUSHRA SAVINGS ACCOUNT        | OMR      | 20,000 - 29,999       | 1.000%        | 24.000%                                 | 24.000%                                  |
| BUSHRA SAVINGS ACCOUNT        | OMR      | 30,000 - 49,999       | 1.250%        | 30.000%                                 | 30.000%                                  |
| BUSHRA SAVINGS ACCOUNT        | OMR      | 50,000 - 99,999       | 1.500%        | 36.000%                                 | 36.000%                                  |
| BUSHRA SAVINGS ACCOUNT        | OMR      | 100,000 - 149,999     | 1.750%        | 42.000%                                 | 42.000%                                  |
| BUSHRA SAVINGS ACCOUNT        | OMR      | 150,000 - 199,999     | 2.000%        | 48.000%                                 | 48.000%                                  |
| BUSHRA SAVINGS ACCOUNT        | OMR      | 200,000 - 249,999     | 2.250%        | 54.000%                                 | 54.000%                                  |
| BUSHRA SAVINGS ACCOUNT        | OMR      | 250,000 - 299,999     | 2.550%        | 61.200%                                 | 61.200%                                  |
| BUSHRA SAVINGS ACCOUNT        | OMR      | 300,000 - 499,999     | 2.800%        | 67.200%                                 | 67.200%                                  |
| BUSHRA SAVINGS ACCOUNT        | OMR      | 500,000 - 749,999     | 3.150%        | 75.600%                                 | 75.600%                                  |
| BUSHRA SAVINGS ACCOUNT        | OMR      | 750,000 - 999,999     | 3.300%        | 79.200%                                 | 79.200%                                  |
| BUSHRA SAVINGS ACCOUNT        | OMR      | 1,000,000 & above     | 3.550%        | 85.200%                                 | 85.200%                                  |

| Product Type                        | Currency | Product Balance Tiers | Profit Rate % | October-2022 Participation Weightages % | November-2022 Participation Weightages % |
|-------------------------------------|----------|-----------------------|---------------|---|--|
| <b>Investment Tenor : 3 Months</b>  |          |                       |               |   |  |
| TERM INVESTMENT DEPOSIT             | OMR      | 0 - 10,000            | 1.000%        | 13.972%                                 | 13.972%                                  |
| TERM INVESTMENT DEPOSIT             | OMR      | 10,001 - 50,000       | 1.050%        | 14.458%                                 | 14.458%                                  |
| <b>Investment Tenor : 6 Months</b>  |          |                       |               |   |  |
| TERM INVESTMENT DEPOSIT             | OMR      | 0 - 10,000            | 1.250%        | 19.052%                                 | 19.052%                                  |
| TERM INVESTMENT DEPOSIT             | OMR      | 10,001 - 50,000       | 1.300%        | 36.100%                                 | 36.100%                                  |
| TERM INVESTMENT DEPOSIT             | OMR      | 50,001 - 100,000      | 1.400%        | 36.100%                                 | 36.100%                                  |
| <b>Investment Tenor : 9 Months</b>  |          |                       |               |   |  |
| TERM INVESTMENT DEPOSIT             | OMR      | 0 - 10,000            | 1.750%        | 48.140%                                 | 48.140%                                  |
| <b>Investment Tenor : 12 Months</b> |          |                       |               |   |  |
| TERM INVESTMENT DEPOSIT             | OMR      | 0 - 10,000            | 3.000%        | 66.303%                                 | 66.303%                                  |
| TERM INVESTMENT DEPOSIT             | OMR      | 10,001 - 50,000       | 3.050%        | 68.400%                                 | 68.400%                                  |
| TERM INVESTMENT DEPOSIT             | OMR      | 50,001 - 100,000      | 3.150%        | 75.200%                                 | 75.200%                                  |
| TERM INVESTMENT DEPOSIT             | OMR      | 100,001 - 500,000     | 3.250%        | 76.400%                                 | 76.400%                                  |
| TERM INVESTMENT DEPOSIT             | OMR      | 500,001 - 1,000,000   | 3.350%        | 76.400%                                 | 76.400%                                  |
| <b>Investment Tenor : 24 Months</b> |          |                       |               |   |  |
| TERM INVESTMENT DEPOSIT             | OMR      | 0 - 10,000            | 3.250%        | 48.270%                                 | 48.270%                                  |
| TERM INVESTMENT DEPOSIT             | OMR      | 10,001 - 50,000       | 3.300%        | 77.700%                                 | 77.700%                                  |
| TERM INVESTMENT DEPOSIT             | OMR      | 50,001 - 100,000      | 3.400%        | 77.700%                                 | 77.700%                                  |
| TERM INVESTMENT DEPOSIT             | OMR      | 100,001 - 500,000     | 3.500%        | 77.700%                                 | 77.700%                                  |
| TERM INVESTMENT DEPOSIT             | OMR      | 500,001 - 1,000,000   | 3.600%        | 77.700%                                 | 77.700%                                  |
| TERM INVESTMENT DEPOSIT             | OMR      | 1,000,001 & above     | 3.750%        | 77.700%                                 | 77.700%                                  |
| <b>Investment Tenor : 3 Years</b>   |          |                       |               |   |  |
| TERM INVESTMENT DEPOSIT             | OMR      | 0 - 10,000            | 3.500%        | 20.000%                                 | 20.000%                                  |
| TERM INVESTMENT DEPOSIT             | OMR      | 10,001 - 50,000       | 3.550%        | 25.000%                                 | 25.000%                                  |
| TERM INVESTMENT DEPOSIT             | OMR      | 50,001 - 100,000      | 3.650%        | 30.000%                                 | 30.000%                                  |
| TERM INVESTMENT DEPOSIT             | OMR      | 100,001 - 500,000     | 3.750%        | 35.000%                                 | 35.000%                                  |
| TERM INVESTMENT DEPOSIT             | OMR      | 500,001 - 1,000,000   | 3.850%        | 40.000%                                 | 40.000%                                  |
| TERM INVESTMENT DEPOSIT             | OMR      | 1,000,001 & above     | 4.000%        | 45.000%                                 | 45.000%                                  |
| <b>Investment Tenor : 4 Years</b>   |          |                       |               |   |  |
| TERM INVESTMENT DEPOSIT             | OMR      | 0 - 10,000            | 3.750%        | 20.000%                                 | 20.000%                                  |
| TERM INVESTMENT DEPOSIT             | OMR      | 10,001 - 50,000       | 3.800%        | 25.000%                                 | 25.000%                                  |
| TERM INVESTMENT DEPOSIT             | OMR      | 50,001 - 100,000      | 3.900%        | 30.000%                                 | 30.000%                                  |
| TERM INVESTMENT DEPOSIT             | OMR      | 100,001 - 500,000     | 4.000%        | 35.000%                                 | 35.000%                                  |
| TERM INVESTMENT DEPOSIT             | OMR      | 500,001 - 1,000,000   | 4.100%        | 40.000%                                 | 40.000%                                  |
| <b>Investment Tenor : 5 Years</b>   |          |                       |               |   |  |
| TERM INVESTMENT DEPOSIT             | OMR      | 0 - 10,000            | 4.000%        | 85.200%                                 | 85.200%                                  |
| TERM INVESTMENT DEPOSIT             | OMR      | 10,001 - 50,000       | 4.050%        | 85.200%                                 | 85.200%                                  |
| TERM INVESTMENT DEPOSIT             | OMR      | 50,001 - 100,000      | 4.150%        | 85.200%                                 | 85.200%                                  |
| TERM INVESTMENT DEPOSIT             | OMR      | 100,001 - 500,000     | 4.250%        | 85.200%                                 | 85.200%                                  |
| TERM INVESTMENT DEPOSIT             | OMR      | 500,001 - 1,000,000   | 4.350%        | 85.200%                                 | 85.200%                                  |
| TERM INVESTMENT DEPOSIT             | OMR      | 1,000,001 & above     | 4.500%        | 85.200%                                 | 85.200%                                  |

Regards,

**Faisal Zakaria**  
Chief Financial Officer

