



# Declared Profit Rates for January 2025 and Distribution Weightages for February 2025

Products	Profit Rate For January 2025	Weightages for February 2025
<b>KES</b>		
<b>Financial Institutions</b>	N/A	0.360
<b>Savings Accounts</b>		
Sasa Childrens Account	4.2505%	0.360
Kuza Savings Account	4.2505%	0.360
Hajj Savings Account	4.2505%	0.360
<b>Mudaraba (Term Deposit) Accounts</b>		
7 Days Short Term Deposit Account (For Institutional Banking)	3.7501%	0.031
14 Days Short Term Deposit Account (For Institutional Banking)	N/A	0.031
21 Days Short Term Deposit Account (For Institutional Banking)	N/A	0.031
<b>1 Month Mudaraba (Term Deposit) Accounts</b>		
From KES 50,000 - KES 999,999.99	4.2505%	0.360
From KES 1,000,000 - KES 9,999,999.99	4.5001%	0.381
From KES 10,000,000 - KES 29,999,999.99	4.7497%	0.402
From KES 30,000,000 - KES 49,999,999.99	5.5009%	0.466
From KES 50,000,000 - KES 99,999,999.99	6.0001%	0.508
From KES 100,000,000 and above	6.2497%	0.529
<b>3 Months Mudaraba (Term Deposit) Accounts</b>		
From KES 50,000 - KES 999,999.99	4.7509%	0.510
From KES 1,000,000 - KES 9,999,999.99	5.2007%	0.558
From KES 10,000,000 - KES 29,999,999.99	5.7493%	0.617
From KES 30,000,000 - KES 49,999,999.99	6.4994%	0.698
From KES 50,000,000 - KES 99,999,999.99	6.7501%	0.725
From KES 100,000,000 and above	6.9998%	0.752
<b>6 Months Mudaraba (Term Deposit) Accounts</b>		
From KES 50,000 - KES 999,999.99	5.2501%	0.610
From KES 1,000,000 - KES 9,999,999.99	5.7493%	0.668
From KES 10,000,000 - KES 29,999,999.99	6.2497%	0.726
From KES 30,000,000 - KES 49,999,999.99	6.9998%	0.813
From KES 50,000,000 - KES 99,999,999.99	7.2494%	0.842
From KES 100,000,000 and above	7.4990%	0.871
<b>12 Months Mudaraba (Term Deposit) Accounts</b>		
From KES 50,000 - KES 999,999.99	6.7501%	0.660
From KES 1,000,000 - KES 9,999,999.99	6.9998%	0.684
From KES 10,000,000 - KES 29,999,999.99	7.5002%	0.733
From KES 30,000,000 - KES 49,999,999.99	8.0006%	0.782
From KES 50,000,000 - KES 99,999,999.99	8.2490%	0.807
From KES 100,000,000 and above	8.5010%	0.831
<b>Over 12 Months Mudaraba(Term Deposit) Accounts (i.e for 15 Months and above)</b>		
From KES 50,000 - KES 999,999.99	7.2494%	0.660
From KES 1,000,000 - KES 9,999,999.99	7.9994%	0.728
From KES 10,000,000 - KES 29,999,999.99	8.2502%	0.751
From KES 30,000,000 - KES 49,999,999.99	8.7506%	0.797
From KES 50,000,000 - KES 99,999,999.99	8.9990%	0.819
From KES 100,000,000 and above	9.2498%	0.842

Products	Profit Rate For January 2025	Weightages for February 2025
<b>USD</b>		
<b>Financial Institutions</b>	N/A	0.100
<b>Savings Accounts</b>		
Sasa Childrens Account	0.5171%	0.100
Kuza Savings Account	0.5171%	0.100
Hajj Savings Account	0.5171%	0.100
<b>Mudaraba (Term Deposit) Accounts</b>		
7 Days Short Term Deposit Account (For Institutional Banking)	N/A	0.100
14 Days Short Term Deposit Account (For Institutional Banking)	N/A	0.100
21 Days Short Term Deposit Account (For Institutional Banking)	N/A	0.100
<b>1 Month Mudaraba (Term Deposit) Accounts</b>		
From USD 500 - USD 49,999.99	0.5171%	0.100
From USD 50,000 - USD 499,999.99	0.8784%	0.170
From USD 500,000 - USD 999,999.99	1.3432%	0.260
From USD 1,000,000 and above	N/A	0.300
<b>3 Months Mudaraba (Term Deposit) Accounts</b>		
From USD 500 - USD 49,999.99	0.6716%	0.120
From USD 50,000 - USD 499,999.99	1.0330%	0.185
From USD 500,000 - USD 999,999.99	N/A	0.277
From USD 1,000,000 and above	1.7569%	0.314
<b>6 Months Mudaraba (Term Deposit) Accounts</b>		
From USD 500 - USD 49,999.99	0.9819%	0.200
From USD 50,000 - USD 499,999.99	1.3432%	0.274
From USD 500,000 - USD 999,999.99	1.8603%	0.379
From USD 1,000,000 and above	2.0671%	0.421
<b>12 Months Mudaraba (Term Deposit) Accounts</b>		
From USD 500 - USD 49,999.99	1.2921%	0.300
From USD 50,000 - USD 499,999.99	1.7046%	0.396
From USD 500,000 - USD 999,999.99	N/A	0.552
From USD 1,000,000 and above	2.5830%	0.600
<b>Over 12 Months Mudaraba(Term Deposit) Accounts (i.e for 15 Months and above)</b>		
From USD 500 - USD 49,999.99	1.6547%	0.300
From USD 50,000 - USD 499,999.99	N/A	0.375
From USD 500,000 - USD 999,999.99	N/A	0.506
From USD 1,000,000 and above	N/A	0.563