



Declared Profit Rates for October 2025 and Distribution Weightages for November 2025

Products	Profit Rate For October 2025	Weightages for November 2025
KES		
Financial Institutions	N/A	0.350
Savings Accounts		
Sasa Childrens Account	4.1999%	0.350
Kuza Savings Account	4.1999%	0.350
Hajj Savings Account	4.1999%	0.350
Mudaraba (Term Deposit) Accounts		
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
1 Month Mudaraba (Term Deposit) Accounts		
From KES 50,000 - KES 999,999.99	4.1999%	0.350
From KES 1,000,000 - KES 9,999,999.99	4.4495%	0.371
From KES 10,000,000 - KES 29,999,999.99	4.7003%	0.392
From KES 30,000,000 - KES 49,999,999.99	5.4503%	0.454
From KES 50,000,000 - KES 99,999,999.99	5.9483%	0.496
From KES 100,000,000 and above	6.2003%	0.517
3 Months Mudaraba (Term Deposit) Accounts		
From KES 50,000 - KES 999,999.99	4.4506%	0.495
From KES 1,000,000 - KES 9,999,999.99	4.9499%	0.551
From KES 10,000,000 - KES 29,999,999.99	5.4503%	0.606
From KES 30,000,000 - KES 49,999,999.99	6.2003%	0.690
From KES 50,000,000 - KES 99,999,999.99	6.4499%	0.718
From KES 100,000,000 and above	6.7007%	0.745
6 Months Mudaraba (Term Deposit) Accounts		
From KES 50,000 - KES 999,999.99	4.6991%	0.585
From KES 1,000,000 - KES 9,999,999.99	5.2007%	0.647
From KES 10,000,000 - KES 29,999,999.99	5.6999%	0.710
From KES 30,000,000 - KES 49,999,999.99	6.4499%	0.803
From KES 50,000,000 - KES 99,999,999.99	6.6995%	0.834
From KES 100,000,000 and above	6.9503%	0.865
12 Months Mudaraba (Term Deposit) Accounts		
From KES 50,000 - KES 999,999.99	5.9507%	0.635
From KES 1,000,000 - KES 9,999,999.99	6.2003%	0.662
From KES 10,000,000 - KES 29,999,999.99	6.6995%	0.715
From KES 30,000,000 - KES 49,999,999.99	7.1999%	0.768
From KES 50,000,000 - KES 99,999,999.99	7.4507%	0.795
From KES 100,000,000 and above	7.7003%	0.822
Over 12 Months Mudaraba(Term Deposit) Accounts (i.e for 15 Months and above)		
From KES 50,000 - KES 999,999.99	6.1991%	0.635
From KES 1,000,000 - KES 9,999,999.99	6.9491%	0.712
From KES 10,000,000 - KES 29,999,999.99	7.1999%	0.737
From KES 30,000,000 - KES 49,999,999.99	7.6991%	0.789
From KES 50,000,000 - KES 99,999,999.99	7.9511%	0.814
From KES 100,000,000 and above	N/A	0.840

Products	Profit Rate For October 2025	Weightages for November 2025
USD		
Financial Institutions	N/A	0.100
Savings Accounts		
Sasa Childrens Account	0.5134%	0.100
Kuza Savings Account	0.5134%	0.100
Hajj Savings Account	0.5134%	0.100
Mudaraba (Term Deposit) Accounts		
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
1 Month Mudaraba (Term Deposit) Accounts		
From USD 500 - USD 49,999.99	0.5134%	0.100
From USD 50,000 - USD 499,999.99	0.8724%	0.170
From USD 500,000 - USD 999,999.99	1.3335%	0.260
From USD 1,000,000 and above	N/A	0.300
3 Months Mudaraba (Term Deposit) Accounts		
From USD 500 - USD 49,999.99	0.6667%	0.120
From USD 50,000 - USD 499,999.99	1.0257%	0.185
From USD 500,000 - USD 999,999.99	1.5391%	0.277
From USD 1,000,000 and above	1.7447%	0.314
6 Months Mudaraba (Term Deposit) Accounts		
From USD 500 - USD 49,999.99	0.9746%	0.200
From USD 50,000 - USD 499,999.99	1.3347%	0.274
From USD 500,000 - USD 999,999.99	1.8469%	0.379
From USD 1,000,000 and above	2.0513%	0.421
12 Months Mudaraba (Term Deposit) Accounts		
From USD 500 - USD 49,999.99	1.2824%	0.300
From USD 50,000 - USD 499,999.99	1.6936%	0.396
From USD 500,000 - USD 999,999.99	N/A	0.552
From USD 1,000,000 and above	2.5647%	0.600
Over 12 Months Mudaraba(Term Deposit) Accounts (i.e for 15 Months and above)		
From USD 500 - USD 49,999.99	1.6425%	0.300
From USD 50,000 - USD 499,999.99	2.0525%	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