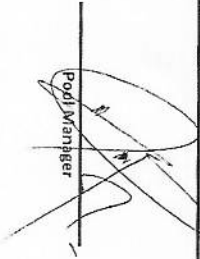


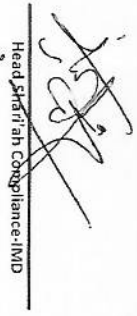
U Microfinance Bank Limited - Islamic Banking

PROFIT SHARING RATIO & WEIGHTAGES
MUDARABAH BASED DEPOSIT FTM OF JANUARY 2024
 Updated on 26TH December, 2023

PROFIT SHARING RATIO		Bank (Mudarb) Share	Customer (Ra'ibul-Ya'ar) Share	
General Deposit Pool		50%	50%	
WEIGHTAGES				
Products	Profit Payment Frequency / Tenure	Weightages		
Ba-Atmaad Bachat Account	Monthly	1.0615		
	1 Months	1.0835		
	3 Months	1.1264		
	6 Months	1.1705		
	1 Year	1.7336		
	2 Years	1.2380		
	3 Years	1.2380		
	Samar Islami Term Deposit (At Maturity)			
	Samar Islami Term Deposit (Monthly)		1 Year	1.6899
			2 Years	1.2160
		3 Years	1.2160	

147 Old Centre 051-111-282-765
 www.upaisa.com.pk


 Prof. Manager


 Head Shari'ah Compliance-IMD


 Shari'ah Advisor