



| U Microfinance Bank Limited - Islamic Banking | PROFIT SHARING RATIO & WEIGHTAGES | | |
|-----------------------------------------------|-----------------------------------------|--|--|
| | MUDARABAH BASED DEPOSIT FTM OF MAY 2024 | | |
| | Updated on 25 April, 2024 | | |

PROFIT SHARING RATIO

General Deposit Pool

Bank (Mudarib) Share

45%

Customer (Rabb-ul-Maal) Share

55%

WEIGHTAGES

| Products | Profit Payment Frequency / Tenure | Weightages | |
|-----------------------------------------|--------------------------------------|------------|--|
| Ba-Aitmaad Bachat Account | Monthly | 1.0615 | |
| U Islamic Asaan Saving Account | Monthly | 1.5602 | |
| Samar Islami Term Deposit (At Maturity) | 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 (Monthly) | 1 Year | 1.6899 | |
| | 2 Years | 1.2160 | |
| | 3 Years | 1.2160 | |

24/7 Call Centre 051-111-282-265

www.ubank.com.pk

Pool Manager

Head Shari'ah Compliance-IMD

Shari'ah Advisor