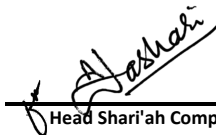


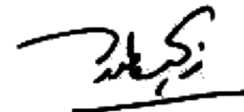
U Microfinance Bank Limited - Islamic Banking		PROFIT SHARING RATIO & WEIGHTAGES
		MUDARABAH BASED DEPOSIT FTM OF December 2025
		Updated on 25 November, 2025
PROFIT SHARING RATIO		
General Deposit Pool	Bank (Mudarib) Share	50%
	Customer (Rabb-ul-Maal) Share	50%
WEIGHTAGES		
Products	Profit Payment Frequency / Tenure	Weightages
Ba-Aitmaad Bachat Account	Monthly	0.7973
U Islamic Salary Transfer Account	Monthly	0.9487
U Islamic Asaan Saving Account	Monthly	0.0008
U Islamic Noor Account (Rs 1/- to Rs 4,999/-)	Monthly	0.8770
U Islamic Noor Account (Rs 5,000/- to Rs 99,999/-)	Monthly	0.9169
U Islamic Noor Account (Rs 100,000/- and Above)	Monthly	0.9966
Samar Islami Term Deposit (On Monthly)	1 Year	0.9966
	2 Years	1.0046
	3 Years	1.0125
Samar Islami Term Deposit (At Maturity)	1 Months	0.8770
	3 Months	0.8969
	6 Months	0.9169
	1 Year	1.0046
	2 Years	1.0125
	3 Years	1.0165
24/7 Call Centre 051-111-282-265		
www.ubank.com.pk		



Pool Manager



Head Shari'ah Compliance-IMD



Shari'ah Advisor