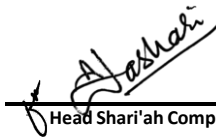



U Microfinance Bank Limited - Islamic Banking		PROFIT SHARING RATIO & WEIGHTAGES	
		MUDARABAH BASED DEPOSIT FTM OF December 2025	
		Updated on 25 November, 2025	
PROFIT SHARING RATIO			
General Deposit Pool	Bank (Mudarib) Share	50%	
	Customer (Rabb-ul-Maal) Share	50%	
WEIGHTAGES			
Products	Profit Payment Frequency / Tenure	Weightages	
Ba-Aitmaad Bachat Account	Monthly	0.7973	
U Islamic Asaan Saving Account	Monthly	0.9487	
U Islamic Salary Transfer 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