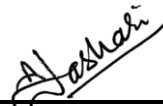


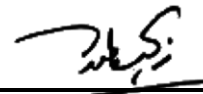
U Microfinance Bank Limited - Islamic Banking		PROFIT SHARING RATIO & WEIGHTAGES
		MUDARABAH BASED DEPOSIT FTM OF January 2026
		Updated on 26 December, 2025
PROFIT SHARING RATIO		
General Deposit Pool	Bank (Mudarib) Share	50%
	Customer (Rabb-ul-Maal) Share	50%
WEIGHTAGES		
Products	Profit Payment Frequency / Tenure	Weightages
Ba-Aitmaad Bachat Account	Monthly	0.7556
U Islamic Salary Transfer Account	Monthly	0.0008
U Islamic Asaan Saving Account	Monthly	0.9071
U Islamic Noor Account (Rs 1/- to Rs 4,999/-)	Monthly	0.8353
U Islamic Noor Account (Rs 5,000/- to Rs 99,999/-)	Monthly	0.8752
U Islamic Noor Account (Rs 100,000/- and Above)	Monthly	0.9549
Samar Islami Term Deposit (On Monthly)	1 Year	0.9549
	2 Years	0.9629
	3 Years	0.9709
Samar Islami Term Deposit (At Maturity)	1 Months	0.8353
	3 Months	0.8553
	6 Months	0.8752
	1 Year	0.9629
	2 Years	0.9709
	3 Years	0.9748
24/7 Call Centre 051-111-282-265		
www.ubank.com.pk		



Pool Manager



Head Shari'ah Compliance-IMD



Shari'ah Advisor