

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES



UBL Ameen is pleased to declare the current Weightages for **March 2025** and **two previous periods** which are applicable on its Savings / Term deposits Accounts. These Weightages are used to calculate the distribution of profit as per the requirements of Shari'ah on the basis of Mudarabah model. The profit sharing ratio between Bank and investors before deduction of tax would be as follows:

UBL AMEEN DEPOSIT PRODUCTS		Mar-25		Feb 2025		Jan 2025		
		PROFIT SHARING RATIO						
		Share of Mudarib	50%		50%		50%	
Share of Rabbul Maal		50%		50%		50%		
Ameen Savings Deposits		Profit Payment Frequency	Weightage	Factor %	Weightage	Factor %	Weightage	Factor %
Savings Accounts	Ameen Zindagi Account (AZA)	Monthly	1.33940	133.94	1.31250	131.25	1.43750	143.75
	Ameen Pensioner Savings Account (APeSA)	Six Monthly	1.33940	133.94	1.31250	131.25	1.43750	143.75
	Ameen Minor Savings Account (AMISA)	Monthly	0.95670	95.67	1.18750	118.75	1.18750	118.75
	Ameen Asaan Savings Account (AASA)	Six Monthly	0.95670	95.67	1.18750	118.75	1.18750	118.75
	Ameen NRP Rupee Value Savings Account (ANRSA)	Monthly	0.95670	95.67	1.18750	118.75	1.18750	118.75
	Ameen Tazraftar Savings Account (ATRSA)	Six Monthly	0.95670	95.67	1.18750	118.75	1.18750	118.75
	Ameen Employee Banking Savings Account (AEBA)	Monthly	0.95670	95.67	1.18750	118.75	1.18750	118.75
	Ameen Urooj Savings Account (AUA)	Monthly	0.95670	95.67	1.18750	118.75	1.18750	118.75
	Ameen Freelance Savings Account (AFA)	Monthly	0.95670	95.67	1.18750	118.75	1.18750	118.75
	Ameen Esaar Savings Account (AESA)	Monthly	0.95670	95.67	1.18750	118.75	1.18750	118.75
	Ameen Priority Savings Account (APSA)	Monthly	0.95670	95.67	1.18750	118.75	1.18750	118.75
	Ameen Daily Munafa Account (ADMA)	Monthly	0.95670	95.67	1.18750	118.75	1.18750	118.75
	Ameen Savings Account (ASA)	Monthly	0.95670	95.67	1.18750	118.75	1.18750	118.75
	Ameen Mukamal Savings Account (AMSA)	Monthly	0.95670	95.67	1.18750	118.75	1.18750	118.75
Ameen Premium Savings Account (APA)	Monthly	0.95670	95.67	1.18750	118.75	1.18750	118.75	
Ameen Other Savings	Ameen Business Account (ABA)	Six Monthly	0.01910	1.91	0.01875	1.88	0.01875	1.88
	Ameen Smart Digital Savings Account (ASDA)	Monthly	0.03190	3.19	0.03125	3.13	0.03125	3.13
	Ameen Good Citizen Savings Account (AGCSA)	Six Monthly	0.03190	3.19	0.03125	3.13	0.03125	3.13
	Ameen Islamic Temporary Economic Refinance Facility (ITERF)	Monthly	0.12760	12.76	0.12500	12.50	0.12500	12.50
Ameen Margin Accounts		Six Monthly	0.00130	0.13	0.00125	0.13	N/A	N/A
Ameen Savings (PSEs)	Ameen Savings (PSEs) - 0 to Rs 4.99 M	Monthly/ Six Monthly	0.95670	95.67	1.00000	100.00	0.68125	68.13
	Ameen Savings (PSEs) - 5 M to 9.99 M		0.95670	95.67	1.01250	101.25		
	Ameen Savings (PSEs) - 10 M to 24.99 M		0.95670	95.67	1.03750	103.75		
	Ameen Savings (PSEs) - 25 M to 49.99 M		0.95670	95.67	1.04375	104.38		
	Ameen Savings (PSEs) - 50 M to 74.99 M		0.95670	95.67	1.05000	105.00		
	Ameen Savings (PSEs) - 75 M to 99.99 M		0.95670	95.67	1.06250	106.25		
	Ameen Savings (PSEs) - 100 M to 249.99 M		0.95670	95.67	1.06875	106.88		
	Ameen Savings (PSEs) - 250 M to 499.99 M		0.95670	95.67	1.07500	107.50		
	Ameen Savings (PSEs) - 500 M to 999.99 M		0.95670	95.67	1.08750	108.75		
Ameen Savings (PSEs) - 1 B & Above	0.95670	95.67	1.09375	109.38				
Ameen Savings (PLCs)	Ameen Savings (PLCs) - 0 to Rs 4.99 M	Monthly/ Six Monthly	0.95670	95.67	1.00000	100.00	0.68125	68.13
	Ameen Savings (PLCs) - 5 M to 9.99 M		0.95670	95.67	1.01250	101.25		
	Ameen Savings (PLCs) - 10 M to 24.99 M		0.95670	95.67	1.03750	103.75		
	Ameen Savings (PLCs) - 25 M to 49.99 M		0.95670	95.67	1.04375	104.38		
	Ameen Savings (PLCs) - 50 M to 74.99 M		0.95670	95.67	1.05000	105.00		
	Ameen Savings (PLCs) - 75 M to 99.99 M		0.95670	95.67	1.06250	106.25		
	Ameen Savings (PLCs) - 100 M to 249.99 M		0.95670	95.67	1.06875	106.88		
	Ameen Savings (PLCs) - 250 M to 499.99 M		0.95670	95.67	1.07500	107.50		
	Ameen Savings (PLCs) - 500 M to 999.99 M		0.95670	95.67	1.08750	108.75		
Ameen Savings (PLCs) - 1 B & Above	0.95670	95.67	1.09375	109.38				
Ameen Certificate of Islamic Investments (COII)		Profit Payment Frequency	Weightage	Factor %	Weightage	Factor %	Weightage	Factor %
Ameen Certificate of Islamic Investments (COII)	Ameen One Month COII - 10 K to 249.99 K	At Maturity	0.90570	90.57	0.88750	88.75	0.88750	88.75
	Ameen One Month COII - 250 K to 499.99 K	At Maturity	0.91200	91.20	0.89375	89.38	0.89375	89.38
	Ameen One Month COII - 500 K to 999.99 K	At Maturity	0.91840	91.84	0.90000	90.00	0.90000	90.00
	Ameen One Month COII - 1 M to 2.49 M	At Maturity	0.92480	92.48	0.90625	90.63	0.90625	90.63
	Ameen One Month COII - 2.50 M & Above	At Maturity	0.93760	93.76	0.91875	91.88	0.91875	91.88
	Ameen Three Month COII - 10 K to 249.99 K	At Maturity	0.91200	91.20	0.89375	89.38	0.89375	89.38
	Ameen Three Month COII - 250 K to 499.99 K	At Maturity	0.93120	93.12	0.91250	91.25	0.91250	91.25
	Ameen Three Month COII - 500 K to 999.99 K	At Maturity	0.93760	93.76	0.91875	91.88	0.91875	91.88
	Ameen Three Month COII - 1 M to 2.49 M	At Maturity	0.94390	94.39	0.92500	92.50	0.92500	92.50
	Ameen Three Month COII - 2.50 M & Above	At Maturity	0.95670	95.67	0.93750	93.75	0.93750	93.75
	Ameen Six Month COII - 10 K to 249.99 K	At Maturity	0.92480	92.48	0.90625	90.63	0.73125	73.13
	Ameen Six Month COII - 250 K to 499.99 K	At Maturity	0.94380	94.38	0.92500	92.50	0.75625	75.63
	Ameen Six Month COII - 500 K to 999.99 K	At Maturity	0.95030	95.03	0.93125	93.13	0.76250	76.25
	Ameen Six Month COII - 1 M to 2.49 M	At Maturity	0.95670	95.67	0.93750	93.75	0.76875	76.88
	Ameen Six Month COII - 2.50 M & Above	At Maturity	0.96940	96.94	0.95000	95.00	0.78125	78.13
	Ameen One Year COII - 10 K to 249.99 K	At Maturity	0.93760	93.76	0.91875	91.88	0.69375	69.38
	Ameen One Year COII - 250 K to 499.99 K	At Maturity	0.95670	95.67	0.93750	93.75	0.69375	69.38
	Ameen One Year COII - 500 K to 999.99 K	At Maturity	0.96310	96.31	0.94375	94.38	0.70000	70.00
	Ameen One Year COII - 1 M to 2.49 M	At Maturity	0.96940	96.94	0.95000	95.00	0.70625	70.63
	Ameen One Year COII - 2.50 M & Above	At Maturity	0.98220	98.22	0.96250	96.25	0.71875	71.88
	Ameen Two Year COII - 10 K to 249.99 K	At Maturity	0.95670	95.67	0.93750	93.75	0.58750	58.75
	Ameen Two Year COII - 250 K to 499.99 K	At Maturity	0.98220	98.22	0.96250	96.25	0.62500	62.50
	Ameen Three Year COII - 10 K to 249.99 K	At Maturity	0.95670	95.67	0.93750	93.75	0.58125	58.13
	Ameen Three Year COII - 250 K to 499.99 K	At Maturity	0.98220	98.22	0.96250	96.25	0.62500	62.50
	Ameen Five Year COII - 10 K to 249.99 K	At Maturity	0.99500	99.50	0.97500	97.50	0.62500	62.50
	Ameen Eight Year COII - 10 K to 249.99 K	At Maturity	0.99500	99.50	0.97500	97.50	0.62500	62.50
	Ameen One Year COII - 50 K to 2.49 M	Monthly	0.92480	92.48	0.90625	90.63	0.56250	56.25
	Ameen One Year COII - 2.50 M & Above	Monthly	0.94390	94.39	0.92500	92.50	0.62500	62.50
	Ameen Two Year COII - 50 K to 2.49 M	Monthly	0.92480	92.48	0.90625	90.63	0.56250	56.25
	Ameen Two Year COII - 2.50 M & Above	Monthly	0.94390	94.39	0.92500	92.50	0.62500	62.50
	Ameen Three Year COII - 50 K to 999.99 K	Monthly	0.93120	93.12	0.91250	91.25	0.50000	50.00
	Ameen Three Year COII - 1 M to 2.49 M	Monthly	0.94390	94.39	0.92500	92.50	0.56250	56.25
Ameen Three Year COII - 2.50 M & Above	Monthly	0.95670	95.67	0.93750	93.75	0.62500	62.50	
Ameen Five Year COII - 50 K to 2.49 M	Monthly	0.93760	93.76	0.91875	91.88	0.60000	60.00	
Ameen Five Year COII - 2.50 M & Above	Monthly	0.96950	96.95	0.95000	95.00	0.62500	62.50	
Ameen One Year COII - 50 K to 2.49 M	Six Monthly	0.96310	96.31	0.94375	94.38	0.61875	61.88	
Ameen One Year COII - 2.50 M & Above	Six Monthly	0.97580	97.58	0.95625	95.63	0.62500	62.50	

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UBL AMEEN DEPOSIT PRODUCTS		Mar-25		Feb 2025		Jan 2025		
		PROFIT SHARING RATIO						
		Share of Mudarib	50%		50%		50%	
Share of Rabbul Maal		50%		50%		50%		
Ameen Premium Certificate (APC)		Profit Payment Frequency	Weightage	Factor %	Weightage	Factor %	Weightage	Factor %
Ameen premium Certificate (APC)	Ameen One Month APC - 5 M to 19.99 K	At Maturity	0.95670	95.67	0.93750	93.75	0.93750	93.75
	Ameen One Month APC - 20 M to 49.99 K	At Maturity	0.98860	98.86	0.96875	96.88	0.96875	96.88
	Ameen One Month APC - 50 M & Above	At Maturity	1.02050	102.05	1.00000	100.00	1.00000	100.00
	Ameen Three Month APC - 5 M to 19.99 K	At Maturity	0.98860	98.86	0.96875	96.88	0.96875	96.88
	Ameen Three Month APC - 20 M to 49.99 K	At Maturity	1.02050	102.05	1.00000	100.00	1.00000	100.00
	Ameen Three Month APC - 50 M & Above	At Maturity	1.05240	105.24	1.03125	103.13	1.03125	103.13
	Ameen Six Month APC - 5 M to 19.99 K	At Maturity	0.98860	98.86	0.96875	96.88	0.96875	96.88
	Ameen Six Month APC - 20 M to 49.99 K	At Maturity	1.02050	102.05	1.00000	100.00	1.00000	100.00
	Ameen Six Month APC - 50 M & Above	At Maturity	1.05240	105.24	1.03125	103.13	1.03125	103.13
	Ameen One Year APC - 5 M to 19.99 K	At Maturity	1.02050	102.05	1.00000	100.00	0.75000	75.00
	Ameen One Year APC - 20 M to 49.99 K	At Maturity	1.05240	105.24	1.03125	103.13	0.75000	75.00
	Ameen One Year APC - 50 M & Above	At Maturity	1.08430	108.43	1.06250	106.25	0.81250	81.25
	Ameen One Year APC Monthly - 5 M to 19.99 K	Monthly	0.95670	95.67	0.93750	93.75	0.68750	68.75
	Ameen One Year APC Monthly - 20 M to 49.99 K	Monthly	0.98860	98.86	0.96875	96.88	0.75000	75.00
	Ameen One Year APC Monthly - 50 M & Above	Monthly	1.02050	102.05	1.00000	100.00	0.75000	75.00

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES



UBL Ameen is pleased to declare the current Weightages for **March 2025 and two previous periods** which are applicable on its FCY Savings Accounts. These Weightages are used to calculate the distribution of profit as per the requirements of Shari'ah on the basis of Mudarabah model.

The profit sharing ratio between Bank and investors before deduction of tax would be as follows:

UBL AMEEN DEPOSIT PRODUCTS		Mar-25		Feb 2025		Jan 2025			
FCY Savings Accounts	USD		80%		50%		50%		
	GBP, EURO, AED & SAR		80%		50%		50%		
	Ameen Savings Deposits		Profit Payment Frequency		Weightage		Factor %		
	Ameen FCY Savings Account (USD)		Monthly	1.00000	100.00	0.00375	0.38	0.00375	0.38
	Ameen FCY Savings Account (GBP)		Monthly	1.60030	160.03	0.00125	0.13	0.00125	0.13
	Ameen FCY Savings Account (EURO)		Monthly	0.16220	16.22	0.00013	0.01	0.00013	0.01
Ameen FCY Savings Account (AED)		Monthly	1.62250	162.25	0.00125	0.13	0.00125	0.13	
Ameen FCY Savings Account (SAR)		Monthly	0.16220	16.22	0.00013	0.01	0.00013	0.01	

UBL Ameen's Weightages of Special Mudaraba Pool

TYPE OF ACCOUNTS		Mar-25		Feb-25		Jan-25	
SMP-1 (Saving / APC Deposit)		Weightages Factors %		Weightages Factors %		Weightages Factors %	
	Rs 0 to Rs 999,999,999,999.99	1.00000	100.00	1.00000	100.00	1.00000	100.00
Mudarib share (Management Fee)		10%		10%		10%	
TYPE OF ACCOUNTS		Mar-25		Feb-25		Jan-25	
SMP-2 (Saving / APC Deposit)		Weightages Factors %		Weightages Factors %		Weightages Factors %	
	Rs 0 to Rs 999,999,999,999.99	1.00000	100.00	1.00000	100.00	1.00000	100.00
Mudarib share (Management Fee)		10%		10%		10%	
TYPE OF ACCOUNTS		Mar-25		Feb-25		Jan-25	
SMP-3 (Saving / APC Deposit)		Weightages Factors %		Weightages Factors %		Weightages Factors %	
	Rs 0 to Rs 999,999,999,999.99	1.00000	100.00	1.00000	100.00	1.00000	100.00
Mudarib share (Management Fee)		10%		10%		10%	
TYPE OF ACCOUNTS		Mar-25		Feb-25		Jan-25	
SMP-4 (Saving / APC Deposit)		Weightages Factors %		Weightages Factors %		Weightages Factors %	
	Rs 0 to Rs 999,999,999,999.99	1.00000	100.00	1.00000	100.00	1.00000	100.00
Mudarib share (Management Fee)		10%		10%		10%	
TYPE OF ACCOUNTS		Mar-25		Feb-25		Jan-25	
SMP-5 (Saving / APC Deposit)		Weightages Factors %		Weightages Factors %		Weightages Factors %	
	Rs 0 to Rs 999,999,999,999.99	1.00000	100.00	0.00000	0.00	0.00000	0.00
Mudarib share (Management Fee)		10%		0%		0%	
TYPE OF ACCOUNTS		Mar-25		Feb-25		Jan-25	
SMP-6 (Saving / APC Deposit)		Weightages Factors %		Weightages Factors %		Weightages Factors %	
	Rs 0 to Rs 999,999,999,999.99	1.00000	100.00	0.00000	0.00	0.00000	0.00
Mudarib share (Management Fee)		10%		0%		0%	
TYPE OF ACCOUNTS		Mar-25		Feb-25		Jan-25	
SMP-7 (Saving / APC Deposit) USD		Weightages Factors %		Weightages Factors %		Weightages Factors %	
	Rs 0 to Rs 999,999,999,999.99	1.00000	0.00	0.00000	0.00	0.00000	0.00
Mudarib share (Management Fee)		50%		0%		0%	
TYPE OF ACCOUNTS		Mar-25		Feb-25		Jan-25	
SMP-8 (Saving / APC Deposit) USD		Weightages Factors %		Weightages Factors %		Weightages Factors %	
	Rs 0 to Rs 999,999,999,999.99	1.00000	100.00	0.00000	0.00	0.00000	0.00
Mudarib share (Management Fee)		50%		0%		0%	
TYPE OF ACCOUNTS		Mar-25		Feb-25		Jan-25	
SMP-9 (Saving / APC Deposit)		Weightages Factors %		Weightages Factors %		Weightages Factors %	
	Rs 0 to Rs 999,999,999,999.99	1.00000	100.00	1.00000	100.00	1.00000	100.00
Mudarib share (Management Fee)		10%		10%		10%	
TYPE OF ACCOUNTS		Mar-25		Feb-25		Jan-25	
SMP-10 (Saving / APC Deposit) USD		Weightages Factors %		Weightages Factors %		Weightages Factors %	
	Rs 0 to Rs 999,999,999,999.99	1.00000	100.00	1.00000	100.00	1.00000	100.00
Mudarib share (Management Fee)		50%		20%		20%	

UBL Ameen's Weightages for Ameen Saving Pool

TYPE OF ACCOUNTS	Mar-25		Feb-25		Jan-25	
	Weightages	Factors %	Weightages	Factors %	Weightages	Factors %
Saving / Transaction Deposit						
Saving - A	1.12500	112.50	1.12500	112.50	1.12500	112.50
Saving - B	1.15625	115.63	1.15625	115.63	1.15625	115.63
Saving - C	1.18750	118.75	1.18750	118.75	1.18750	118.75
Saving - D	1.21875	121.88	1.21875	121.88	1.21875	121.88
Saving - E	1.25000	125.00	1.25000	125.00	1.25000	125.00
Saving - F	1.28125	128.13	1.28125	128.13	1.28125	128.13
Saving - G	1.31250	131.25	1.31250	131.25	1.31250	131.25
Saving - H	1.34375	134.38	1.34375	134.38	1.34375	134.38
Saving - I	0.00000	0.00	0.00000	0.00	1.37500	137.50
Saving - J	0.00000	0.00	0.00000	0.00	1.40625	140.63
Saving - K	0.00000	0.00	0.00000	0.00	1.43750	143.75
	15%		15%		15%	

UBL Ameen's Weightages for Ameen Financial Institution Pool

TYPE OF ACCOUNTS	Mar-25		Feb-25		Jan-25	
	Weightages	Factors %	Weightages	Factors %	Weightages	Factors %
Financial Institution Deposit						
AFIDA - A	0.750000	75.00	0.750000	75.00	0.750000	75.00
AFIDA - B	1.062500	106.25	1.062500	106.25	1.125000	112.50
AFIDA - C	1.093750	109.38	1.093750	109.38	1.156250	115.63
AFIDA - D	1.125000	112.50	1.125000	112.50	1.187500	118.75
AFIDA - E	1.156250	115.63	1.156250	115.63	1.218750	121.88
AFIDA - F	1.187500	118.75	1.187500	118.75	1.250000	125.00
AFIDA - G	1.218750	121.88	1.218750	121.88	1.281250	128.13
	30%		30%		10%	

UBL Ameen's Profit Sharing of MORA Hajj Deposits (MORA)

TYPE OF ACCOUNTS (MORA)	Mar-25	Feb-25	Jan-25
Mudarib Share (Management fee)	30%	30%	30%
MORA Share	70%	70%	70%