

**PROFIT DISTRIBUTION RATIO AND WEIGHTAGES**



UBL Ameen is pleased to declare the current Weightages for **April 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 Modarabah model.

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

UBL AMEEN DEPOSIT PRODUCTS		Apr-25		Mar-25		Feb 2025	
		PROFIT SHARING RATIO					
Share of Mudarib		50%		50%		50%	
Share of Rabbul Maal		50%		50%		50%	
Ameen Savings Deposits		Weightage	Factor %	Weightage	Factor %	Weightage	Factor %
Savings Accounts	Ameen Zindagi Account (AZA)	1.31250	131.25	1.31250	131.25	1.31250	131.25
	Ameen Pensioner Savings Account (APeSA)	1.31250	131.25	1.31250	131.25	1.31250	131.25
	Ameen Minor Savings Account (AMISA)	1.03125	103.13	0.93750	93.75	1.18750	118.75
	Ameen Asaan Savings Account (AASA)	1.03125	103.13	0.93750	93.75	1.18750	118.75
	Ameen NRP Rupee Value Savings Account (ANRSA)	1.03125	103.13	0.93750	93.75	1.18750	118.75
	Ameen Tezraftar Savings Account (ATRSA)	1.03125	103.13	0.93750	93.75	1.18750	118.75
	Ameen Employee Banking Savings Account (AEBA)	1.03125	103.13	0.93750	93.75	1.18750	118.75
	Ameen Urooj Savings Account (AUA)	1.03125	103.13	0.93750	93.75	1.18750	118.75
	Ameen Freelance Savings Account (AFA)	1.03125	103.13	0.93750	93.75	1.18750	118.75
	Ameen Esaar Savings Account (AESA)	1.03125	103.13	0.93750	93.75	1.18750	118.75
	Ameen Priority Savings Account (APSA)	1.03125	103.13	0.93750	93.75	1.18750	118.75
	Ameen Daily Munafa Account (ADMA)	1.03125	103.13	0.93750	93.75	1.18750	118.75
	Ameen Savings Account (ASA)	1.03125	103.13	0.93750	93.75	1.18750	118.75
	Ameen Mukamal Savings Account (AMSA)	1.03125	103.13	0.93750	93.75	1.18750	118.75
	Ameen Premium Savings Account (APA)	1.03125	103.13	0.93750	93.75	1.18750	118.75
Ameen Other Savings	Ameen Business Account (ABA)	0.01875	1.88	0.01875	1.88	0.01875	1.88
	Ameen Smart Digital Savings Account (ASDA)	0.03125	3.13	0.03125	3.13	0.03125	3.13
	Ameen Good Citizen Savings Account (AGCSA)	0.03125	3.13	0.03125	3.13	0.03125	3.13
	Islamic Temporary Economic Refinance Facility (ITERF)	0.12500	12.50	0.12500	12.50	0.12500	12.50
	Ameen Margin Accounts	0.00125	0.13	0.00125	0.13	0.00125	0.13
Ameen Savings (PSEs, PLCs)	0.93750	93.75	0.93750	93.75	0.68125	68.13	
Ameen Certificate of Islamic Investments (COII)		Weightage	Factor %	Weightage	Factor %	Weightage	Factor %
Ameen Certificate of Islamic Investments (COII)	Ameen One Month COII - 10 K to 249.99 K	0.88750	88.75	0.88750	88.75	0.88750	88.75
	Ameen One Month COII - 250 K to 499.99 K	0.89375	89.38	0.89375	89.38	0.89375	89.38
	Ameen One Month COII - 500 K to 999.99 K	0.90000	90.00	0.90000	90.00	0.90000	90.00
	Ameen One Month COII - 1 M to 2.49 M	0.90625	90.63	0.90625	90.63	0.90625	90.63
	Ameen One Month COII - 2.50 M & Above	0.91875	91.88	0.91875	91.88	0.91875	91.88
	Ameen Three Month COII - 10 K to 249.99 K	0.89375	89.38	0.89375	89.38	0.89375	89.38
	Ameen Three Month COII - 250 K to 499.99 K	0.91250	91.25	0.91250	91.25	0.91250	91.25
	Ameen Three Month COII - 500 K to 999.99 K	0.91875	91.88	0.91875	91.88	0.91875	91.88
	Ameen Three Month COII - 1 M to 2.49 M	0.92500	92.50	0.92500	92.50	0.92500	92.50
	Ameen Three Month COII - 2.50 M & Above	0.93750	93.75	0.93750	93.75	0.93750	93.75
	Ameen Six Month COII - 10 K to 249.99 K	0.90625	90.63	0.90625	90.63	0.90625	90.63
	Ameen Six Month COII - 250 K to 499.99 K	0.92500	92.50	0.92500	92.50	0.92500	92.50
	Ameen Six Month COII - 500 K to 999.99 K	0.93125	93.13	0.93125	93.13	0.93125	93.13
	Ameen Six Month COII - 1 M to 2.49 M	0.93750	93.75	0.93750	93.75	0.93750	93.75
	Ameen Six Month COII - 2.50 M & Above	0.95000	95.00	0.95000	95.00	0.95000	95.00
	Ameen One Year COII - 10 K to 249.99 K	0.91875	91.88	0.91875	91.88	0.91875	91.88
	Ameen One Year COII - 250 K to 499.99 K	0.93750	93.75	0.93750	93.75	0.93750	93.75
	Ameen One Year COII - 500 K to 999.99 K	0.94375	94.38	0.94375	94.38	0.94375	94.38
	Ameen One Year COII - 1 M to 2.49 M	0.95000	95.00	0.95000	95.00	0.95000	95.00
	Ameen One Year COII - 2.50 M & Above	0.96250	96.25	0.96250	96.25	0.96250	96.25
	Ameen Two Year COII - 10 K to 249.99 K	0.93750	93.75	0.93750	93.75	0.93750	93.75
	Ameen Two Year COII - 250 K to 499.99 K	0.96250	96.25	0.96250	96.25	0.96250	96.25
	Ameen Three Year COII - 10 K to 249.99 K	0.93750	93.75	0.93750	93.75	0.93750	93.75
	Ameen Three Year COII - 250 K to 499.99 K	0.96250	96.25	0.96250	96.25	0.96250	96.25
	Ameen Five Year COII - 10 K to 249.99 K	0.97500	97.50	0.97500	97.50	0.97500	97.50
	Ameen Eight Year COII - 10 K to 249.99 K	0.97500	97.50	0.97500	97.50	0.97500	97.50
	Ameen One Year COII - 50 K to 2.49 M	0.90625	90.63	0.90625	90.63	0.90625	90.63
	Ameen One Year COII - 2.50 M & Above	0.92500	92.50	0.92500	92.50	0.92500	92.50
	Ameen Two Year COII - 50 K to 2.49 M	0.90625	90.63	0.90625	90.63	0.90625	90.63
	Ameen Two Year COII - 2.50 M & Above	0.92500	92.50	0.92500	92.50	0.92500	92.50
Ameen Three Year COII - 50 K to 999.99 K	0.91250	91.25	0.91250	91.25	0.91250	91.25	
Ameen Three Year COII - 1 M to 2.49 M	0.92500	92.50	0.92500	92.50	0.92500	92.50	
Ameen Three Year COII - 2.50 M & Above	0.93750	93.75	0.93750	93.75	0.93750	93.75	
Ameen Five Year COII - 50 K to 2.49 M	0.91875	91.88	0.91875	91.88	0.91875	91.88	
Ameen Five Year COII - 2.50 M & Above	0.95000	95.00	0.95000	95.00	0.95000	95.00	

**PROFIT DISTRIBUTION RATIO AND WEIGHTAGES**



UBL Ameen is pleased to declare the current Weightages for **April 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 Modarabah model.

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

UBL AMEEN DEPOSIT PRODUCTS		Apr-25		Mar-25		Feb 2025	
		PROFIT SHARING RATIO					
Share of Mudarib		50%		50%		50%	
Share of Rabbul Maal		50%		50%		50%	
	Ameen One Year COII - 50 K to 2.49 M	0.94375	94.38	0.94375	94.38	0.94375	94.38
	Ameen One Year COII - 2.50 M & Above	0.95625	95.63	0.95625	95.63	0.95625	95.63
Ameen Premium Certificate (APC)		Weightage	Factor %	Weightage	Factor %	Weightage	Factor %
Ameen premium Certificate (APC)	Ameen One Month APC - 5 M to 19.99 K	0.93750	93.75	0.93750	93.75	0.93750	93.75
	Ameen One Month APC - 20 M to 49.99 K	0.96875	96.88	0.96875	96.88	0.96875	96.88
	Ameen One Month APC - 50 M & Above	1.00000	100.00	1.00000	100.00	1.00000	100.00
	Ameen Three Month APC - 5 M to 19.99 K	0.96875	96.88	0.96875	96.88	0.96875	96.88
	Ameen Three Month APC - 20 M to 49.99 K	1.00000	100.00	1.00000	100.00	1.00000	100.00
	Ameen Three Month APC - 50 M & Above	1.03125	103.13	1.03125	103.13	1.03125	103.13
	Ameen Six Month APC - 5 M to 19.99 K	0.96875	96.88	0.96875	96.88	0.96875	96.88
	Ameen Six Month APC - 20 M to 49.99 K	1.00000	100.00	1.00000	100.00	1.00000	100.00
	Ameen Six Month APC - 50 M & Above	1.03125	103.13	1.03125	103.13	1.03125	103.13
	Ameen One Year APC - 5 M to 19.99 K	1.00000	100.00	1.00000	100.00	1.00000	100.00
	Ameen One Year APC - 20 M to 49.99 K	1.03125	103.13	1.03125	103.13	1.03125	103.13
	Ameen One Year APC - 50 M & Above	1.06250	106.25	1.06250	106.25	1.06250	106.25
	Ameen One Year APC Monthly - 5 M to 19.99 K	0.93750	93.75	0.93750	93.75	0.93750	93.75
	Ameen One Year APC Monthly - 20 M to 49.99 K	0.96875	96.88	0.96875	96.88	0.96875	96.88
Ameen One Year APC Monthly - 50 M & Above	1.00000	100.00	1.00000	100.00	1.00000	100.00	

**PROFIT DISTRIBUTION RATIO AND WEIGHTAGES**



UBL Ameen is pleased to declare the current Weightages for **April 2025 and two previous periods** which are applicable on its Special Deposits. These Weightages are used to calculate the distribution of profit as per the The profit sharing ratio between Bank and investors before deduction of tax would be as follows:

UBL AMEEN DEPOSIT PRODUCTS		Apr-25		Mar-25		Feb 2025	
Share of Mudarib		50%		Savings - 15% AFIDA - 30% SMPs - 10%		Savings - 15% AFIDA - 30% SMPs - 10%	
Share of Rabbul Maal		50%		Savings - 85% AFIDA - 70% SMPs - 90%		Savings - 85% AFIDA - 70% SMPs - 90%	
Ameen Savings Deposits		Weightage	Factor %	Weightage	Factor %	Weightage	Factor %
Savings Accounts	Saving - A	1.00000	100.00	1.00000	100.00	1.12500	112.50
	Saving - B	1.03125	103.13	1.03125	103.13	1.15625	115.63
	Saving - C	1.06250	106.25	1.06250	106.25	1.18750	118.75
	Saving - D	1.09375	109.38	1.09375	109.38	1.21875	121.88
	Saving - E	1.12500	112.50	1.12500	112.50	1.25000	125.00
	Saving - F	1.15625	115.63	1.15625	115.63	1.28125	128.13
	Saving - G	1.18750	118.75	1.18750	118.75	1.31250	131.25
	Saving - H	1.21875	121.88	1.21875	121.88	1.34375	134.38
Financial Institutions	AFIDA-A	0.75000	75.00	0.75000	75.00	0.75000	75.00
	AFIDA-B	1.06250	106.25	1.06250	106.25	1.06250	106.25
	AFIDA-C	1.09375	109.38	1.09375	109.38	1.09375	109.38
	AFIDA-D	1.12500	112.50	1.12500	112.50	1.12500	112.50
	AFIDA-E	1.15625	115.63	1.15625	115.63	1.15625	115.63
	AFIDA-F	1.18750	118.75	1.18750	118.75	1.18750	118.75
	AFIDA-G	1.21875	121.88	1.21875	121.88	1.21875	121.88
	AFIDA-H	1.25000	125.00	0.00000	0.00	0.00000	0.00000
SMPs	SMP-1	1.12500	112.50	1.00000	100.00	1.00000	100.00
	SMP-2	1.18750	118.75	1.00000	100.00	1.00000	100.00
	SMP-3	1.25000	125.00	1.00000	100.00	1.00000	100.00
	SMP-4	1.15625	115.63	1.00000	100.00	1.00000	100.00
	SMP-5	1.21875	121.88	1.00000	100.00	0.00000	0.00
	SMP-6	1.20000	120.00	1.00000	100.00	0.00000	0.00
	SMP-9	1.18750	118.75	1.00000	100.00	1.00000	100.00

**PROFIT DISTRIBUTION RATIO AND WEIGHTAGES**



UBL Ameen is pleased to declare the current Weightages for **April 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		Apr-25		Mar-25		Feb-25		
FCY Savings Accounts	Profit Sharing Ratio							
	USD	Mudarib Share	80%		80%		50%	
	GBP, EURO, AED & SAR		80%		80%		50%	
	Ameen Savings Deposits	Profit Payment Frequency	Weightage	Factor %	Weightage	Factor %	Weightage	Factor %
	Ameen FCY Savings Account (USD)	Monthly	0.00375	0.38	0.00375	0.38	0.00375	0.38
	Ameen FCY Savings Account (GBP)	Monthly	0.00125	0.13	0.00125	0.13	0.00125	0.13
	Ameen FCY Savings Account (EURO)	Monthly	0.00013	0.01	0.00013	0.01	0.00013	0.01
	Ameen FCY Savings Account (AED)	Monthly	0.00125	0.13	0.00125	0.13	0.00125	0.13
Ameen FCY Savings Account (SAR)	Monthly	0.00013	0.01	0.00013	0.01	0.00013	0.01	

**UBL Ameen's Weightages of Special Mudaraba Pool**

TYPE OF ACCOUNTS	Apr-25		Mar-25		Feb-25	
	Weightages	Factors %	Weightages	Factors %	Weightages	Factors %
<b>SMP-7 (Saving / APC Deposit) USD</b>						
Rs 0 to Rs 999,999,999,999.99	1.00000	100.00	1.00000	100.00	0.00000	0.00
<b>Mudarib share (Management Fee)</b>	50%		50%		0%	

TYPE OF ACCOUNTS	Apr-25		Mar-25		Feb-25	
	Weightages	Factors %	Weightages	Factors %	Weightages	Factors %
<b>SMP-8 (Saving / APC Deposit) USD</b>						
Rs 0 to Rs 999,999,999,999.99	1.00000	100.00	1.00000	1.00	0.00000	0.00
<b>Mudarib share (Management Fee)</b>	50%		50%		0%	

TYPE OF ACCOUNTS	Apr-25		Mar-25		Feb-25	
	Weightages	Factors %	Weightages	Factors %	Weightages	Factors %
<b>SMP-10 (Saving / APC Deposit) USD</b>						
Rs 0 to Rs 999,999,999,999.99	1.00000	100.00	1.00000	100.00	1.00000	100.00
<b>Mudarib share (Management Fee)</b>	50%		50%		20%	

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

MORA	Apr-25	Mar-25	Feb-25
<b>Mudarib Share (Management fee)</b>	30%	30%	30%
<b>MORA Share</b>	70%	70%	70%