

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES



UBL Ameen is pleased to declare the current Weightages for **November 2025 and two previous periods** which are applicable on its Savings / Term deposits Accounts / FCY Savings. 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			Nov-25	Oct-25		Sep-25	
		PROFIT SHARING RATIO					
Share of Mudarib		Share of Mudarib	50%	50%		50%	
Share of Rabbul Maal		Share of Rabbul Maal	50%	50%		50%	
Ameen Savings Deposits		Profit Payment Frequency	Weightage	Weightage	Factor %	Weightage	Factor %
Savings Accounts	Ameen Zindagi Account (AZA)	Monthly	0.03415	1.18750	118.75	1.18750	118.75
	Ameen Pensioner Savings Account (APeSA)	Six Monthly	0.03415	1.18750	118.75	1.18750	118.75
	Ameen Minor Savings Account (AMISA)	Monthly	0.02696	0.93750	93.75	0.93750	93.75
	Ameen Asaan Savings Account (AASA)	Six Monthly	0.02696	0.93750	93.75	0.93750	93.75
	Ameen NRP Rupee Value Savings Account (ANRSA)	Monthly	0.02696	0.93750	93.75	0.93750	93.75
	Ameen Tezraftar Savings Account (ATRSA)	Six Monthly	0.02696	0.93750	93.75	0.93750	93.75
	Ameen Employee Banking Savings Account (AEBA)	Monthly	0.02696	0.93750	93.75	0.93750	93.75
	Ameen Urooj Savings Account (AUA)	Monthly	0.02696	0.93750	93.75	0.93750	93.75
	Ameen Freelance Savings Account (AFA)	Monthly	0.02696	0.93750	93.75	0.93750	93.75
	Ameen Esaar Savings Account (AESA)	Monthly	0.02696	0.93750	93.75	0.93750	93.75
	Ameen Priority Savings Account (APSA)	Monthly	0.02696	0.93750	93.75	0.93750	93.75
	Ameen Daily Munafa Account (ADMA)	Monthly	0.02696	0.93750	93.75	0.93750	93.75
	Ameen Savings Account (ASA)	Six Monthly	0.02696	0.93750	93.75	0.93750	93.75
	Ameen Mukamal Savings Account (AMSA)	Monthly	0.02696	0.93750	93.75	0.93750	93.75
	Ameen Premium Savings Account (APA)	Monthly	0.02696	0.93750	93.75	0.93750	93.75
	Ameen SMC Savings Account (ASMCSA)		0.02696	0.93750	93.75	N/A	
Ameen Sohni Dharti Savings Account (ASDSA)	Six Monthly	0.02696	0.93750	93.75	N/A		
Ameen Other Savings	Ameen Business Account (ABA)	Six Monthly	0.00054	0.01875	1.88	0.01875	1.88
	Ameen Smart Digital Savings Account (ASDA)	Monthly	0.00090	0.03125	3.13	0.03125	3.13
	Ameen Good Citizen Savings Account (AGCSA)	Monthly	0.00090	0.03125	3.13	0.03125	3.13
	Islamic Temporary Economic Refinance Facility (ITERF) SBP	Monthly	0.00360	0.12500	12.50	0.12500	12.50
	Ameen Margin Accounts	Six Monthly	0.00004	0.00125	0.13	0.00125	0.13
	Ameen Savings (PSEs, PLCs)	Monthly/Six Monthly	0.02696	0.93750	93.75	0.93750	93.75
	Ameen BISP Sahulat Account (ABISPSA)		0.00054	0.01875	1.88	N/A	
Ameen Certificate of Islamic Investments (COII)		Profit Payment Frequency	Weightage	Weightage	Factor %	Weightage	Factor %
Ameen Certificate of Islamic Investments (COII)	Ameen One Month COII - 10 K to 249.99 K	At Maturity	0.02588	0.90000	90.00	0.88750	88.75
	Ameen One Month COII - 250 K to 499.99 K					0.89375	89.38
	Ameen One Month COII - 500 K to 999.99 K					0.90000	90.00
	Ameen One Month COII - 1 M to 2.49 M					0.90625	90.63
	Ameen One Month COII - 2.50 M & Above					0.91875	91.88
	Ameen Three Month COII - 10 K to 249.99 K	At Maturity	0.02642	0.91875	91.88	0.89375	89.38
	Ameen Three Month COII - 250 K to 499.99 K					0.91250	91.25
	Ameen Three Month COII - 500 K to 999.99 K					0.91875	91.88
	Ameen Three Month COII - 1 M to 2.49 M					0.92500	92.50
	Ameen Three Month COII - 2.50 M & Above					0.93750	93.75
	Ameen Six Month COII - 10 K to 249.99 K	At Maturity	0.02678	0.93125	93.13	0.90625	90.63
	Ameen Six Month COII - 250 K to 499.99 K					0.92500	92.50
	Ameen Six Month COII - 500 K to 999.99 K					0.93125	93.13
	Ameen Six Month COII - 1 M to 2.49 M					0.93750	93.75
	Ameen Six Month COII - 2.50 M & Above					0.95000	95.00
	Ameen One Year COII - 10 K to 249.99 K	At Maturity	0.02714	0.94375	94.38	0.91875	91.88
	Ameen One Year COII - 250 K to 499.99 K					0.93750	93.75
	Ameen One Year COII - 500 K to 999.99 K					0.94375	94.38
	Ameen One Year COII - 1 M to 2.49 M					0.95000	95.00
	Ameen One Year COII - 2.50 M & Above					0.96250	96.25
	Ameen Two Year COII - 10 K to 249.99 K	At Maturity	0.02732	0.95000	95.00	0.93750	93.75
	Ameen Two Year COII - 250 K to 499.99 K					0.96250	96.25
	Ameen Three Year COII - 10 K to 249.99 K	At Maturity	0.02732	0.95000	95.00	0.93750	93.75
	Ameen Three Year COII - 250 K to 499.99 K					0.96250	96.25
	Ameen Five Year COII - 10 K to 249.99 K	At Maturity	0.02804	0.97500	97.50	0.97500	97.50
	Ameen Eight Year COII - 10 K to 249.99 K	At Maturity	0.02804	0.97500	97.50	0.97500	97.50
Ameen One Year COII - 50 K to 2.49 M	Monthly	0.02624	0.91250	91.25	0.90625	90.63	
Ameen One Year COII - 2.50 M & Above					0.92500	92.50	
Ameen Two Year COII - 50 K to 2.49 M	Monthly	0.02624	0.91250	91.25	0.90625	90.63	
Ameen Two Year COII - 2.50 M & Above					0.92500	92.50	
Ameen Three Year COII - 50 K to 999.99 K	Monthly	0.02660	0.92500	92.50	0.91250	91.25	
Ameen Three Year COII - 1 M to 2.49 M					0.92500	92.50	
Ameen Three Year COII - 2.50 M & Above					0.93750	93.75	
Ameen Five Year COII - 50 K to 2.49 M	Monthly	0.02696	0.93750	93.75	0.91875	91.88	
Ameen Five Year COII - 2.50 M & Above					0.95000	95.00	
Ameen One Year COII - 50 K to 2.49 M	Six Monthly	0.02732	0.95000	95.00	0.94375	94.38	
Ameen One Year COII - 2.50 M & Above					0.95625	95.63	

Ameen Premium Certificate (APC)		Profit Payment Frequency	Weightage	Weightage	Factor %	Weightage	Factor %
Ameen premium Certificate (APC)	Ameen One Month APC - 5 M to 19.99 K	At Maturity	0.02786	0.96875	96.88	0.93750	93.75
	Ameen One Month APC - 20 M to 49.99 K					0.96875	96.88
	Ameen One Month APC - 50 M & Above					1.00000	100.00
	Ameen Three Month APC - 5 M to 19.99 K	At Maturity	0.02876	1.00000	100.00	0.96875	96.88
	Ameen Three Month APC - 20 M to 49.99 K					1.00000	100.00
	Ameen Three Month APC - 50 M & Above					1.03125	103.13
	Ameen Six Month APC - 5 M to 19.99 K	At Maturity	0.02876	1.00000	100.00	0.96875	96.88
	Ameen Six Month APC - 20 M to 49.99 K					1.00000	100.00
	Ameen Six Month APC - 50 M & Above					1.03125	103.13
	Ameen One Year APC - 5 M to 19.99 K	At Maturity	0.02966	1.03125	103.13	1.00000	100.00
	Ameen One Year APC - 20 M to 49.99 K					1.03125	103.13
	Ameen One Year APC - 50 M & Above					1.06250	106.25
Ameen One Year APC Monthly - 5 M to 19.99 K	Monthly	0.02786	0.96875	96.88	0.93750	93.75	
Ameen One Year APC Monthly - 20 M to 49.99 K					0.96875	96.88	
Ameen One Year APC Monthly - 50 M & Above					1.00000	100.00	
Ameen FCY Savings	0 to 99,999.99K USD	Monthly	0.00027	0.00625	0.63	0.00625	0.63
	100,000 to 179,999.99 USD	Monthly		0.01250	1.25	0.01250	1.25
	0 to 99,999.99K GBP			0.00625	0.625	0.00625	0.625
	100,000 to 179,999.99 GBP	Monthly		0.01250	1.250	0.01250	1.250
	0 to 99,999.99K EUR			0.00013	0.013	0.00013	0.013
	100,000 to 179,999.99 EUR	Monthly		0.00013	0.013	0.00013	0.013
	0 to 99,999.99K AED			0.00125	0.125	0.00125	0.125
	100,000 to 179,999.99 AED	Monthly		0.31250	31.250	0.31250	31.250
	0 to 99,999.99K SAR			0.00013	0.013	0.00013	0.013
	100,000 to 179,999.99 SAR	Monthly		0.00013	0.013	0.00013	0.013
Ameen FCY Priority Savings	0 to 99,999.99K USD	Monthly	0.00027	0.00625	0.625	0.00625	0.625
	100,000 to 179,999.99 USD	Monthly		0.01250	1.250	0.01250	1.250
	0 to 99,999.99K GBP			0.00625	0.625	0.00625	0.625
	100,000 to 179,999.99 GBP	Monthly		0.01250	1.250	0.01250	1.250
	0 to 99,999.99K EUR			0.00013	0.013	0.00013	0.013
	100,000 to 179,999.99 EUR	Monthly		0.00013	0.013	0.00013	0.013
	0 to 99,999.99K AED			0.00125	0.000	0.00125	0.000
	100,000 to 179,999.99 AED	Monthly		0.00125	0.000	0.00125	0.000
	0 to 99,999.99K SAR			0.00013	0.013	0.00013	0.013
	100,000 to 179,999.99 SAR	Monthly		0.00013	0.013	0.00013	0.013
USD	Share of Mudarib	50.00%	80.00%		80.00%		
	Share of Rabbul Maal	50.00%	20.00%		20.00%		
GBP, EUR, AED, SAR	Share of Mudarib	50.00%	99% , 95% (AED)		99% , 95% (AED)		
	Share of Rabbul Maal	50.00%	1% , 5% (AED)		1% , 5% (AED)		

Ameen FCY Savings Account (All FCY)

November 2025	
UBL Ameen is pleased to declare the current Weightages for November 2025 which are applicable on its Special Deposits. 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:	
Share of Mudarib	50%
Share of Rabbul Maal	50%
Description	Weightages
Ameen FCY Savings Account (All FCY)	0.0000100
Ameen FCY Savings Account (All FCY)	0.0000101
Ameen FCY Savings Account (All FCY)	0.0000102
Ameen FCY Savings Account (All FCY)	0.0000103
Ameen FCY Savings Account (All FCY)	0.0000104
Ameen FCY Savings Account (All FCY)	0.0000105
Ameen FCY Savings Account (All FCY)	0.0000106
Ameen FCY Savings Account (All FCY)	0.0000107
Ameen FCY Savings Account (All FCY)	0.0000108
Ameen FCY Savings Account (All FCY)	0.0000109
Ameen FCY Savings Account (All FCY)	0.0000110
Ameen FCY Savings Account (All FCY)	0.0000111
Ameen FCY Savings Account (All FCY)	0.0000112
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Ameen FCY Savings Account (All FCY)	0.0000132
Ameen FCY Savings Account (All FCY)	0.0000133
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Ameen FCY Savings Account (All FCY)	0.0000136
Ameen FCY Savings Account (All FCY)	0.0000137
Ameen FCY Savings Account (All FCY)	0.0000138
Ameen FCY Savings Account (All FCY)	0.0000139
Ameen FCY Savings Account (All FCY)	0.0000140
Ameen FCY Savings Account (All FCY)	0.0000141

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Description	Weightages
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Description	Weightages
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Description	Weightages
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Savings Accounts	0.0002013
Savings Accounts	0.0002014

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Savings Accounts	0.0002019
Savings Accounts	0.0002020
Savings Accounts	0.0002021
Savings Accounts	0.0002022
Savings Accounts	0.0002023
Savings Accounts	0.0002024
Savings Accounts	0.0002025
Savings Accounts	0.0002026
Savings Accounts	0.0002027
Savings Accounts	0.0002028
Savings Accounts	0.0002029
Savings Accounts	0.0002030
Savings Accounts	0.0002031
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Savings Accounts	0.0002065
Savings Accounts	0.0002066

Description	Weightages
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Description	Weightages
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Savings Accounts	0.0002220
Savings Accounts	0.0002221
Savings Accounts	0.0002222

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	Financial Institutions	0.0002501
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	SMPs	0.0000502
	SMPs	0.0000503
	SMPs	0.0000504
	SMPs	0.0000505

Description	Weightages
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	SMPs		0.0002013
	SMPs		0.0002014

	Description	Weightages
	SMPs	0.0002015
	SMPs	0.0002016
	SMPs	0.0002017
	SMPs	0.0002018
	SMPs	0.0002019
	SMPs	0.0002020
	SMPs	0.0002021
	SMPs	0.0002022
	SMPs	0.0002023
	SMPs	0.0002024
	SMPs	0.0002025
	SMPs	0.0002026
	SMPs	0.0002027
	SMPs	0.0002028
	SMPs	0.0002029
	SMPs	0.0002030
	SMPs	0.0002031
	SMPs	0.0002032
	SMPs	0.0002033
	SMPs	0.0002034
	SMPs	0.0002035
	SMPs	0.0002036
	SMPs	0.0002037
	SMPs	0.0002038
	SMPs	0.0002039
	SMPs	0.0002040
	SMPs	0.0002041
	SMPs	0.0002042
	SMPs	0.0002043
	SMPs	0.0002044
	SMPs	0.0002045
	SMPs	0.0002046
	SMPs	0.0002047
	SMPs	0.0002048
	SMPs	0.0002049
	SMPs	0.0002050
	SMPs	0.0002051
	SMPs	0.0002052
	SMPs	0.0002053
	SMPs	0.0002054
	SMPs	0.0002055
	SMPs	0.0002056
	SMPs	0.0002057
	SMPs	0.0002058
	SMPs	0.0002059
	SMPs	0.0002060
	SMPs	0.0002061
	SMPs	0.0002062
	SMPs	0.0002063
	SMPs	0.0002064
	SMPs	0.0002065
	SMPs	0.0002066

	Description		Weightages
	SMPs		0.0002067
	SMPs		0.0002068
	SMPs		0.0002069
	SMPs		0.0002070
	SMPs		0.0002071
	SMPs		0.0002072
	SMPs		0.0002073
	SMPs		0.0002074
	SMPs		0.0002075
	SMPs		0.0002076
	SMPs		0.0002077
	SMPs		0.0002078
	SMPs		0.0002079
	SMPs		0.0002080
	SMPs		0.0002081
	SMPs		0.0002082
	SMPs		0.0002083
	SMPs		0.0002084
	SMPs		0.0002085
	SMPs		0.0002086
	SMPs		0.0002087
	SMPs		0.0002088
	SMPs		0.0002089
	SMPs		0.0002090
	SMPs		0.0002091
	SMPs		0.0002092
	SMPs		0.0002093
	SMPs		0.0002094
	SMPs		0.0002095
	SMPs		0.0002096
	SMPs		0.0002097
	SMPs		0.0002098
	SMPs		0.0002099
	SMPs		0.0002100
	SMPs		0.0002101
	SMPs		0.0002102
	SMPs		0.0002103
	SMPs		0.0002104
	SMPs		0.0002105
	SMPs		0.0002106
	SMPs		0.0002107
	SMPs		0.0002108
	SMPs		0.0002109
	SMPs		0.0002110
	SMPs		0.0002111
	SMPs		0.0002112
	SMPs		0.0002113
	SMPs		0.0002114
	SMPs		0.0002115
	SMPs		0.0002116
	SMPs		0.0002117
	SMPs		0.0002118

	Description		Weightages
SMPs			0.0002119
SMPs			0.0002120
SMPs			0.0002121
SMPs			0.0002122
SMPs			0.0002123
SMPs			0.0002124
SMPs			0.0002125
SMPs			0.0002126
SMPs			0.0002127
SMPs			0.0002128
SMPs			0.0002129
SMPs			0.0002130
SMPs			0.0002131
SMPs			0.0002132
SMPs			0.0002133
SMPs			0.0002134
SMPs			0.0002135
SMPs			0.0002136
SMPs			0.0002137
SMPs			0.0002138
SMPs			0.0002139
SMPs			0.0002140
SMPs			0.0002141
SMPs			0.0002142
SMPs			0.0002143
SMPs			0.0002144
SMPs			0.0002145
SMPs			0.0002146
SMPs			0.0002147
SMPs			0.0002148
SMPs			0.0002149
SMPs			0.0002150
SMPs			0.0002151
SMPs			0.0002152
SMPs			0.0002153
SMPs			0.0002154
SMPs			0.0002155
SMPs			0.0002156
SMPs			0.0002157
SMPs			0.0002158
SMPs			0.0002159
SMPs			0.0002160
SMPs			0.0002161
SMPs			0.0002162
SMPs			0.0002163
SMPs			0.0002164
SMPs			0.0002165
SMPs			0.0002166
SMPs			0.0002167
SMPs			0.0002168
SMPs			0.0002169
SMPs			0.0002170

	Description		Weightages
	SMPs		0.0002171
	SMPs		0.0002172
	SMPs		0.0002173
	SMPs		0.0002174
	SMPs		0.0002175
	SMPs		0.0002176
	SMPs		0.0002177
	SMPs		0.0002178
	SMPs		0.0002179
	SMPs		0.0002180
	SMPs		0.0002181
	SMPs		0.0002182
	SMPs		0.0002183
	SMPs		0.0002184
	SMPs		0.0002185
	SMPs		0.0002186
	SMPs		0.0002187
	SMPs		0.0002188
	SMPs		0.0002189
	SMPs		0.0002190
	SMPs		0.0002191
	SMPs		0.0002192
	SMPs		0.0002193
	SMPs		0.0002194
	SMPs		0.0002195
	SMPs		0.0002196
	SMPs		0.0002197
	SMPs		0.0002198
	SMPs		0.0002199
	SMPs		0.0002200
	SMPs		0.0002201
	SMPs		0.0002202
	SMPs		0.0002203
	SMPs		0.0002204
	SMPs		0.0002205
	SMPs		0.0002206
	SMPs		0.0002207
	SMPs		0.0002208
	SMPs		0.0002209
	SMPs		0.0002210
	SMPs		0.0002211
	SMPs		0.0002212
	SMPs		0.0002213
	SMPs		0.0002214
	SMPs		0.0002215
	SMPs		0.0002216
	SMPs		0.0002217
	SMPs		0.0002218
	SMPs		0.0002219
	SMPs		0.0002220
	SMPs		0.0002221
	SMPs		0.0002222

Description	Weightages
SMPs	0.0002223
SMPs	0.0002224
SMPs	0.0002225
SMPs	0.0002226
SMPs	0.0002227
SMPs	0.0002228
SMPs	0.0002229
SMPs	0.0002230
SMPs	0.0002231
SMPs	0.0002232
SMPs	0.0002233
SMPs	0.0002234
SMPs	0.0002235
SMPs	0.0002236
SMPs	0.0002237
SMPs	0.0002238
SMPs	0.0002239
SMPs	0.0002240
SMPs	0.0002241
SMPs	0.0002242
SMPs	0.0002243
SMPs	0.0002244
SMPs	0.0002245
SMPs	0.0002246
SMPs	0.0002247
SMPs	0.0002248
SMPs	0.0002249
SMPs	0.0002250
SMPs	0.0002251
SMPs	0.0002252
SMPs	0.0002253
SMPs	0.0002254
SMPs	0.0002255
SMPs	0.0002256
SMPs	0.0002257
SMPs	0.0002258
SMPs	0.0002259
SMPs	0.0002260
SMPs	0.0002261
SMPs	0.0002262
SMPs	0.0002263
SMPs	0.0002264
SMPs	0.0002265
SMPs	0.0002266
SMPs	0.0002267
SMPs	0.0002268
SMPs	0.0002269
SMPs	0.0002270
SMPs	0.0002271
SMPs	0.0002272
SMPs	0.0002273
SMPs	0.0002274

	Description		Weightages
SMPs			0.0002275
SMPs			0.0002276
SMPs			0.0002277
SMPs			0.0002278
SMPs			0.0002279
SMPs			0.0002280
SMPs			0.0002281
SMPs			0.0002282
SMPs			0.0002283
SMPs			0.0002284
SMPs			0.0002285
SMPs			0.0002286
SMPs			0.0002287
SMPs			0.0002288
SMPs			0.0002289
SMPs			0.0002290
SMPs			0.0002291
SMPs			0.0002292
SMPs			0.0002293
SMPs			0.0002294
SMPs			0.0002295
SMPs			0.0002296
SMPs			0.0002297
SMPs			0.0002298
SMPs			0.0002299
SMPs			0.0002300
SMPs			0.0002301
SMPs			0.0002302
SMPs			0.0002303
SMPs			0.0002304
SMPs			0.0002305
SMPs			0.0002306
SMPs			0.0002307
SMPs			0.0002308
SMPs			0.0002309
SMPs			0.0002310
SMPs			0.0002311
SMPs			0.0002312
SMPs			0.0002313
SMPs			0.0002314
SMPs			0.0002315
SMPs			0.0002316
SMPs			0.0002317
SMPs			0.0002318
SMPs			0.0002319
SMPs			0.0002320
SMPs			0.0002321
SMPs			0.0002322
SMPs			0.0002323
SMPs			0.0002324
SMPs			0.0002325
SMPs			0.0002326

	Description	Weightages
	SMPs	0.0002327
	SMPs	0.0002328
	SMPs	0.0002329
	SMPs	0.0002330
	SMPs	0.0002331
	SMPs	0.0002332
	SMPs	0.0002333
	SMPs	0.0002334
	SMPs	0.0002335
	SMPs	0.0002336
	SMPs	0.0002337
	SMPs	0.0002338
	SMPs	0.0002339
	SMPs	0.0002340
	SMPs	0.0002341
	SMPs	0.0002342
	SMPs	0.0002343
	SMPs	0.0002344
	SMPs	0.0002345
	SMPs	0.0002346
	SMPs	0.0002347
	SMPs	0.0002348
	SMPs	0.0002349
	SMPs	0.0002350
	SMPs	0.0002351
	SMPs	0.0002352
	SMPs	0.0002353
	SMPs	0.0002354
	SMPs	0.0002355
	SMPs	0.0002356
	SMPs	0.0002357
	SMPs	0.0002358
	SMPs	0.0002359
	SMPs	0.0002360
	SMPs	0.0002361
	SMPs	0.0002362
	SMPs	0.0002363
	SMPs	0.0002364
	SMPs	0.0002365
	SMPs	0.0002366
	SMPs	0.0002367
	SMPs	0.0002368
	SMPs	0.0002369
	SMPs	0.0002370
	SMPs	0.0002371
	SMPs	0.0002372
	SMPs	0.0002373
	SMPs	0.0002374
	SMPs	0.0002375
	SMPs	0.0002376
	SMPs	0.0002377
	SMPs	0.0002378

	Description	Weightages
	SMPs	0.0002379
	SMPs	0.0002380
	SMPs	0.0002381
	SMPs	0.0002382
	SMPs	0.0002383
	SMPs	0.0002384
	SMPs	0.0002385
	SMPs	0.0002386
	SMPs	0.0002387
	SMPs	0.0002388
	SMPs	0.0002389
	SMPs	0.0002390
	SMPs	0.0002391
	SMPs	0.0002392
	SMPs	0.0002393
	SMPs	0.0002394
	SMPs	0.0002395
	SMPs	0.0002396
	SMPs	0.0002397
	SMPs	0.0002398
	SMPs	0.0002399
	SMPs	0.0002400
	SMPs	0.0002401
	SMPs	0.0002402
	SMPs	0.0002403
	SMPs	0.0002404
	SMPs	0.0002405
	SMPs	0.0002406
	SMPs	0.0002407
	SMPs	0.0002408
	SMPs	0.0002409
	SMPs	0.0002410
	SMPs	0.0002411
	SMPs	0.0002412
	SMPs	0.0002413
	SMPs	0.0002414
	SMPs	0.0002415
	SMPs	0.0002416
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	SMPs	0.0002418
	SMPs	0.0002419
	SMPs	0.0002420
	SMPs	0.0002421
	SMPs	0.0002422
	SMPs	0.0002423
	SMPs	0.0002424
	SMPs	0.0002425
	SMPs	0.0002426
	SMPs	0.0002427
	SMPs	0.0002428
	SMPs	0.0002429
	SMPs	0.0002430

	Description		Weightages
SMPs			0.0002431
SMPs			0.0002432
SMPs			0.0002433
SMPs			0.0002434
SMPs			0.0002435
SMPs			0.0002436
SMPs			0.0002437
SMPs			0.0002438
SMPs			0.0002439
SMPs			0.0002440
SMPs			0.0002441
SMPs			0.0002442
SMPs			0.0002443
SMPs			0.0002444
SMPs			0.0002445
SMPs			0.0002446
SMPs			0.0002447
SMPs			0.0002448
SMPs			0.0002449
SMPs			0.0002450
SMPs			0.0002451
SMPs			0.0002452
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SMPs			0.0002459
SMPs			0.0002460
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SMPs			0.0002462
SMPs			0.0002463
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SMPs			0.0002465
SMPs			0.0002466
SMPs			0.0002467
SMPs			0.0002468
SMPs			0.0002469
SMPs			0.0002470
SMPs			0.0002471
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SMPs			0.0002473
SMPs			0.0002474
SMPs			0.0002475
SMPs			0.0002476
SMPs			0.0002477
SMPs			0.0002478
SMPs			0.0002479
SMPs			0.0002480
SMPs			0.0002481
SMPs			0.0002482

	Description	Weightages
	SMPs	0.0002483
	SMPs	0.0002484
	SMPs	0.0002485
	SMPs	0.0002486
	SMPs	0.0002487
	SMPs	0.0002488
	SMPs	0.0002489
	SMPs	0.0002490
	SMPs	0.0002491
	SMPs	0.0002492
	SMPs	0.0002493
	SMPs	0.0002494
	SMPs	0.0002495
	SMPs	0.0002496
	SMPs	0.0002497
	SMPs	0.0002498
	SMPs	0.0002499
	SMPs	0.0002500
	SMPs	0.0002501
MORA	MORA	0.0000500

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES



UBL Ameen is pleased to declare the current Weightages for **November 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. Weightages applicable to all customers who became UBL Ameen's customer as a result of the amalgamation of Silkbank Limited with and into UBL

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

DEPOSIT PRODUCTS - SBL PORTFOLIO			Nov-25		Oct-25		Sep-25	
		PROFIT SHARING RATIO						
Share of Mudarib		Share of Mudarib	50%		50%		50%	
Share of Rabbul Maal		Share of Rabbul Maal	50%		50%		50%	
Savings Deposits - SBL - Portfolio (LCY)		Profit Payment Frequency	Weightage	Factor %	Weightage	Factor %	Weightage	Factor %
Saving - Regular	Less than Rs. 25,000	Monthly	0.80556	80.56	0.51000	51.00	0.51000	51.00
	Rs. 25,000 and above - Greater than two transactions	Monthly	0.80556	80.56	0.51000	51.00	0.51000	51.00
	Rs. 25,000 and above - Less than two transactions	Monthly	0.80556	80.56	0.51000	51.00	0.51000	51.00
Saving - Enhanced	Less than 100K	Three Months	0.80556	80.56	0.51000	51.00	0.51000	51.00
	Rs. 100K to Rs. 499.9K	Three Months	0.80556	80.56	0.51000	51.00	0.51500	51.50
	Rs. 500K to Rs. 999.9K	Three Months	0.80556	80.56	0.51000	51.00	0.51500	51.50
	Rs. 1 million to Rs. 4.99 million	Three Months	0.80556	80.56	0.51000	51.00	0.51500	51.50
	Rs. 5 million to Rs. 9.99 million	Three Months	0.80556	80.56	0.51000	51.00	0.51500	51.50
	Rs. 10 million to Rs. 24.99 million	Three Months	0.80556	80.56	0.51000	51.00	0.51500	51.50
	Rs. 25 million to Rs. 49.99 million	Three Months	0.80556	80.56	0.51000	51.00	0.51500	51.50
	Rs 50 million to Rs. 99.99 million	Three Months	0.80556	80.56	0.51000	51.00	0.51500	51.50
	Rs. 100 million to Rs. 250 million	Three Months	0.80556	80.56	0.51000	51.00	0.51500	51.50
	Rs. 250 million to Rs. 500 million	Three Months	0.80556	80.56	0.51000	51.00	0.51500	51.50
	Rs. 500 million to 1 billion	Three Months	0.80556	80.56	0.51000	51.00	0.51500	51.50
	Rs. 1 billion and above	Three Months	0.80556	80.56	0.51000	51.00	0.51500	51.50
	Savings Premium	Up to Rs. 0.99 million	Monthly	0.80556	80.56	0.51000	51.00	0.51000
Rs. 1 million to Rs. 4.99 million		Monthly	0.80556	80.56	0.51000	51.00	0.51000	51.00
Rs. 5 million to Rs. 9.99 million		Monthly	0.80556	80.56	0.51000	51.00	0.51000	51.00
Rs. 10 million to Rs. 24.99 million		Monthly	0.80556	80.56	0.51000	51.00	0.51000	51.00
Rs. 25 million to Rs. 49.99 million		Monthly	0.80556	80.56	0.51000	51.00	0.51000	51.00
Rs 50 million to Rs. 99.99 million		Monthly	0.80556	80.56	0.51000	51.00	0.51000	51.00
Rs. 100 million to Rs. 250 million		Monthly	0.80556	80.56	0.51000	51.00	0.51000	51.00
Rs. 250 million to Rs. 500 million		Monthly	0.80556	80.56	0.51000	51.00	0.51000	51.00
Rs. 500 million to 1 billion		Monthly	0.80556	80.56	0.51000	51.00	0.51000	51.00
Rs. 1 billion to Rs.2 billion		Monthly	0.80556	80.56	0.51000	51.00	0.51000	51.00
Rs. 2 billion to Rs.3 billion		Monthly	0.80556	80.56	0.51000	51.00	0.51000	51.00
Rs. 3 billion to Rs.5 billion		Monthly	0.80556	80.56	0.51000	51.00	0.51000	51.00
Rs.5 billion and above		Monthly	0.80556	80.56	0.51000	51.00	0.51000	51.00
Special Savings	Less Than Rs. 20 mln	Monthly	0.80556	80.56	0.51000	51.00	0.51000	51.00
	Rs. 20 mln to Rs. 29.99mln	Monthly	0.80556	80.56	0.51000	51.00	0.51000	51.00
	Rs. 30 mln to Rs. 39.99mln	Monthly	0.80556	80.56	0.51000	51.00	0.51000	51.00
	Rs. 40 mln to Rs. 49.99mln	Monthly	0.80556	80.56	0.51000	51.00	0.51000	51.00
	Rs. 50 mln to Rs. 59.99 mln	Monthly	0.80556	80.56	0.51000	51.00	0.51000	51.00
	Rs. 60 mln to Rs. 69.99 mln	Monthly	0.80556	80.56	0.51000	51.00	0.51000	51.00
	Rs. 70 mln to Rs. 79.99 mln	Monthly	0.80556	80.56	0.51000	51.00	0.51000	51.00
	Rs. 80 mln to Rs. 89.99 mln	Monthly	0.80556	80.56	0.51000	51.00	0.51000	51.00
	Rs. 90 mln to Rs. 99.99 mln	Monthly	0.80556	80.56	0.51000	51.00	0.51000	51.00
	Rs. 100 mln to Rs. 124.99 mln	Monthly	0.80556	80.56	0.51000	51.00	0.51000	51.00
	Rs. 125 mln to Rs. 149.99 mln	Monthly	0.80556	80.56	0.51000	51.00	0.51000	51.00
	Rs. 150 mln to Rs. 174.99 mln	Monthly	0.80556	80.56	0.51000	51.00	0.51000	51.00
	Rs. 175 mln to Rs. 199.99 mln	Monthly	0.80556	80.56	0.51000	51.00	0.51000	51.00
	Rs. 200 mln to Rs. 249.99 mln	Monthly	0.80556	80.56	0.51000	51.00	0.51000	51.00
	Rs. 250 mln to Rs. 299.99 mln	Monthly	0.80556	80.56	0.51000	51.00	0.51000	51.00
	Rs. 300 mln to Rs. 399.99 mln	Monthly	0.80556	80.56	0.51000	51.00	0.51000	51.00
	Rs. 400 mln to Rs. 499.99 mln	Monthly	0.80556	80.56	0.51000	51.00	0.51000	51.00
	Rs. 500 million to 1 billion	Monthly	0.80556	80.56	0.51000	51.00	0.51000	51.00
	Rs. 1 billion to 2 billion	Monthly	0.80556	80.56	0.51000	51.00	0.51000	51.00
	Rs. 2 billion to 3 billion	Monthly	0.80556	80.56	0.51000	51.00	0.51000	51.00
	Rs. 3 billion to 5 billion	Monthly	0.80556	80.56	0.51000	51.00	0.51000	51.00
	Rs. 5 billion and above	Monthly	0.80556	80.56	0.51000	51.00	0.51000	51.00
TERM DEPOSITS - SBL PORTFOLIO		Profit Payment Frequency	Weightage	Factor %	Weightage	Factor %	Weightage	Factor %
TDR - Monthly	1 year - Rs. 100k to Rs. 0.99 mln	Monthly	0.78333	78.33	0.52700	52.70	0.52700	52.70
	1 year - Rs. 1 mln to Rs. 9.99 mln	Monthly	0.78333	78.33	0.52750	52.75	0.52750	52.75
	1 year - Rs. 10 mln to Rs. 49.99 mln	Monthly	0.78333	78.33	0.52800	52.80	0.52800	52.80
	1 year - Rs. 50 mln to Rs. 99.99 mln	Monthly	0.78333	78.33	0.52850	52.85	0.52850	52.85
	1 year - Rs. 100 mln and above	Monthly	0.78333	78.33	0.52900	52.90	0.52900	52.90
	2 years	Monthly	1.34638	134.64	0.53000	53.00	0.53000	53.00
	3 years	Monthly	0.79444	79.44	0.55000	55.00	0.55000	55.00
5 years	Monthly	0.80556	80.56	0.58000	58.00	0.58000	58.00	
DR - Quarterly	1 year - Rs. 100k to Rs. 0.99 mln	Quarterly	0.80556	80.56	0.52800	52.80	0.52800	52.80
	1 year - Rs. 1 mln to Rs. 9.99 mln	Quarterly	0.80556	80.56	0.52850	52.85	0.52850	52.85
	1 year - Rs. 10 mln to Rs. 49.99 mln	Quarterly	0.80556	80.56	0.52900	52.90	0.52900	52.90
	1 year - Rs. 50 mln to Rs. 99.99 mln	Quarterly	0.80556	80.56	0.52950	52.95	0.52950	52.95
	1 year - Rs. 100 mln and above	Quarterly	0.80556	80.56	0.53000	53.00	0.53000	53.00
	2 years	Quarterly	0.80556	80.56	0.54000	54.00	0.54000	54.00

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES



UBL Ameen is pleased to declare the current Weightages for **November 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. Weightages applicable to all customers who became UBL Ameen's customer as a result of the amalgamation of Silkbank Limited with and into UBL

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

DEPOSIT PRODUCTS - SBL PORTFOLIO			Nov-25		Oct-25		Sep-25		
			PROFIT SHARING RATIO						
Share of Mudarib		Share of Mudarib	50%		50%		50%		
Share of Rabbul Maal		Share of Rabbul Maal	50%		50%		50%		
T	3 years	Quarterly	0.80556	80.56	0.56000	56.00	0.56000	56.00	
	5 years	Quarterly	0.82222	82.22	0.59000	59.00	0.59000	59.00	
TDR - Semi-Annually	1 year - Rs. 100k to Rs. 0.99 mln	Semi-Annually	0.81667	81.67	0.52850	52.85	0.52850	52.85	
	1 year - Rs. 1 mln to Rs. 9.99 mln	Semi-Annually	0.81667	81.67	0.52950	52.95	0.52950	52.95	
	1 year - Rs. 10 mln to Rs. 49.99 mln	Semi-Annually	0.81667	81.67	0.53050	53.05	0.53050	53.05	
	1 year - Rs. 50 mln to Rs. 99.99 mln	Semi-Annually	0.81667	81.67	0.53150	53.15	0.53150	53.15	
	1 year - Rs. 100 mln and above	Semi-Annually	0.81667	81.67	0.53500	53.50	0.53500	53.50	
	2 years	Semi-Annually	0.81889	81.89	0.54500	54.50	0.54500	54.50	
	3 years	Semi-Annually	0.82000	82.00	0.56500	56.50	0.56500	56.50	
	5 years	Semi-Annually	0.82222	82.22	0.59500	59.50	0.59500	59.50	
TDR - Maturity	1 Month - Rs.100k to Rs. 999k	Monthly	0.77222	77.22	0.52500	52.50	0.52500	52.50	
	1 Month - Rs.1mln to Rs.4.99 mln	Monthly	0.77222	77.22	0.52600	52.60	0.52600	52.60	
	1 Month - Rs.5mln to Rs.9.99 mln	Monthly	0.77222	77.22	0.52620	52.62	0.52620	52.62	
	1 Month - Rs.10mln to Rs.49.99 mln	Monthly	0.77222	77.22	0.52640	52.64	0.52640	52.64	
	1 Month - Rs.50mln to Rs.99.99 mln	Monthly	0.77222	77.22	0.52660	52.66	0.52660	52.66	
	1 Month - greater than Rs.100 mln	Monthly	0.77222	77.22	0.52680	52.68	0.52680	52.68	
	3 Month - Rs.100k to Rs. 999k	Quarterly	0.78889	78.89	0.52550	52.55	0.52550	52.55	
	3 Month - Rs.1mln to Rs.4.99 mln	Quarterly	0.78889	78.89	0.52650	52.65	0.52650	52.65	
	3 Month - Rs.5mln to Rs.9.99 mln	Quarterly	0.78889	78.89	0.52670	52.67	0.52670	52.67	
	3 Month - Rs.10mln to Rs.49.99 mln	Quarterly	0.78889	78.89	0.52690	52.69	0.52690	52.69	
	3 Month - Rs.50mln to Rs.99.99 mln	Quarterly	0.78889	78.89	0.52710	52.71	0.52710	52.71	
	3 Month - greater than Rs.100 mln	Quarterly	0.78889	78.89	0.52730	52.73	0.52730	52.73	
	6 Month - Rs.100k to Rs. 999k	Semi-Annually	0.80000	80.00	0.52600	52.60	0.52600	52.60	
	6 Month - Rs.1mln to Rs.4.99 mln	Semi-Annually	0.80000	80.00	0.52700	52.70	0.52700	52.70	
	6 Month - Rs.5mln to Rs.9.99 mln	Semi-Annually	0.80000	80.00	0.52720	52.72	0.52720	52.72	
	6 Month - Rs.10mln to Rs.49.99 mln	Semi-Annually	0.80000	80.00	0.52740	52.74	0.52740	52.74	
	6 Month - Rs.50mln to Rs.99.99 mln	Semi-Annually	0.80000	80.00	0.52760	52.76	0.52760	52.76	
	6 Month - greater than Rs.100 mln	Semi-Annually	0.80000	80.00	0.52780	52.78	0.52780	52.78	
	1 year - Rs. 100k to Rs. 0.99 mln	Annually	0.81111	81.11	0.52700	52.70	0.52700	52.70	
	1 year - Rs. 1 mln to Rs. 9.99 mln	Annually	0.81111	81.11	0.52800	52.80	0.52800	52.80	
	1 year - Rs. 10 mln to Rs. 49.99 mln	Annually	0.81111	81.11	0.52820	52.82	0.52820	52.82	
	1 year - Rs. 50 mln to Rs. 99.99 mln	Annually	0.81111	81.11	0.52840	52.84	0.52840	52.84	
	1 year - Rs. 100 mln and above	Annually	0.81111	81.11	0.52860	52.86	0.52860	52.86	
	2 Years	Twenty Four Months	0.82222	82.22	0.55000	55.00	0.55000	55.00	
	3 Years	Thirty Six Months	0.82222	82.22	0.57000	57.00	0.57000	57.00	
	5 Years	Sixty Months	0.84444	84.44	0.62000	62.00	0.62000	62.00	
	SPECIAL TERM DEPOSITS - SBL PORTFOLIO		Profit Payment Frequency	Weightage	Factor %	Weightage	Factor %	Weightage	Factor %
	STDR - Monthly	1 year - Rs. 10 mln to Rs. 19.99mln	Monthly	0.83333	83.33	0.53000	53.00	0.53000	53.00
		1 year - Rs. 20 mln to Rs. 29.99mln	Monthly	0.83333	83.33	0.53020	53.02	0.53020	53.02
		1 year - Rs. 30 mln to Rs. 39.99mln	Monthly	0.83333	83.33	0.53040	53.04	0.53040	53.04
		1 year - Rs. 40 mln to Rs. 49.99mln	Monthly	0.83333	83.33	0.53060	53.06	0.53060	53.06
		1 year - Rs. 50 mln to Rs. 59.99 mln	Monthly	0.83333	83.33	0.53080	53.08	0.53080	53.08
1 year - Rs. 60 mln to Rs. 69.99 mln		Monthly	0.83333	83.33	0.53100	53.10	0.53100	53.10	
1 year - Rs. 70 mln to Rs. 79.99 mln		Monthly	0.83333	83.33	0.53120	53.12	0.53120	53.12	
1 year - Rs. 80 mln to Rs. 89.99 mln		Monthly	0.83333	83.33	0.53140	53.14	0.53140	53.14	
1 year - Rs. 90 mln to Rs. 99.99 mln		Monthly	0.83333	83.33	0.53160	53.16	0.53160	53.16	
1 year - Rs. 100 mln to Rs. 124.99 mln		Monthly	0.83333	83.33	0.53180	53.18	0.53180	53.18	
1 year - Rs. 125 mln to Rs. 149.99 mln		Monthly	0.83333	83.33	0.53200	53.20	0.53200	53.20	
1 year - Rs. 150 mln to Rs. 174.99 mln		Monthly	0.83333	83.33	0.53220	53.22	0.53220	53.22	
1 year - Rs. 175 mln to Rs. 199.99 mln		Monthly	0.83333	83.33	0.53240	53.24	0.53240	53.24	
1 year - Rs. 200 mln to Rs. 249.99 mln		Monthly	0.83333	83.33	0.53260	53.26	0.53260	53.26	
1 year - Rs. 250 mln to Rs. 299.99 mln		Monthly	0.83333	83.33	0.53280	53.28	0.53280	53.28	
1 year - Rs. 300 mln to Rs. 399.99 mln		Monthly	0.83333	83.33	0.53300	53.30	0.53300	53.30	
1 year - Rs. 400 mln to Rs. 499.99 mln		Monthly	0.83333	83.33	0.53320	53.32	0.53320	53.32	
1 year - Rs. 500 mln and 1 billion		Monthly	0.83333	83.33	0.53340	53.34	0.53340	53.34	
1 year - Rs. 1 billion and 2 billion		Monthly	0.83333	83.33	0.53360	53.36	0.53360	53.36	
1 year - Rs. 2 billion and 3 billion		Monthly	0.83333	83.33	0.53380	53.38	0.53380	53.38	
1 year - Rs. 3 billion and 5 billion		Monthly	0.83333	83.33	0.53400	53.40	0.53400	53.40	
1 year - Rs. 5 billion and above		Monthly	0.83333	83.33	0.53420	53.42	0.53420	53.42	
2 years		Monthly	0.83333	83.33	0.54500	54.50	0.54500	54.50	
3 years		Monthly	0.83333	83.33	0.56500	56.50	0.56500	56.50	
5 years		Monthly	0.83333	83.33	0.59500	59.50	0.59500	59.50	
	1 year - Rs. 10 mln to Rs. 19.99mln	Quarterly	0.86111	86.11	0.53500	53.50	0.53500	53.50	
	1 year - Rs. 20 mln to Rs. 29.99mln	Quarterly	0.86111	86.11	0.53550	53.55	0.53550	53.55	
	1 year - Rs. 30 mln to Rs. 39.99mln	Quarterly	0.86111	86.11	0.53600	53.60	0.53600	53.60	
	1 year - Rs. 40 mln to Rs. 49.99mln	Quarterly	0.86111	86.11	0.53650	53.65	0.53650	53.65	
	1 year - Rs. 50 mln to Rs. 59.99 mln	Quarterly	0.86111	86.11	0.53700	53.70	0.53700	53.70	
	1 year - Rs. 60 mln to Rs. 69.99 mln	Quarterly	0.86111	86.11	0.53750	53.75	0.53750	53.75	

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES



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DEPOSIT PRODUCTS - SBL PORTFOLIO			Nov-25		Oct-25		Sep-25	
			PROFIT SHARING RATIO					
Share of Mudarib		Share of Mudarib	50%		50%		50%	
Share of Rabbul Maal		Share of Rabbul Maal	50%		50%		50%	
STDR - Quarterly	1 year - Rs. 70 mln to Rs. 79.99 mln	Quarterly	0.86111	86.11	0.53800	53.80	0.53800	53.80
	1 year - Rs. 80 mln to Rs. 89.99 mln	Quarterly	0.86111	86.11	0.53850	53.85	0.53850	53.85
	1 year - Rs. 90 mln to Rs. 99.99 mln	Quarterly	0.86111	86.11	0.53900	53.90	0.53900	53.90
	1 year - Rs. 100 mln to Rs. 124.99 mln	Quarterly	0.86111	86.11	0.53950	53.95	0.53950	53.95
	1 year - Rs. 125 mln to Rs. 149.99 mln	Quarterly	0.86111	86.11	0.54000	54.00	0.54000	54.00
	1 year - Rs. 150 mln to Rs. 174.99 mln	Quarterly	0.86111	86.11	0.54050	54.05	0.54050	54.05
	1 year - Rs. 175 mln to Rs. 199.99 mln	Quarterly	0.86111	86.11	0.54100	54.10	0.54100	54.10
	1 year - Rs. 200 mln to Rs. 249.99 mln	Quarterly	0.86111	86.11	0.54150	54.15	0.54150	54.15
	1 year - Rs. 250 mln to Rs. 299.99 mln	Quarterly	0.86111	86.11	0.54200	54.20	0.54200	54.20
	1 year - Rs. 300 mln to Rs. 399.99 mln	Quarterly	0.86111	86.11	0.54250	54.25	0.54250	54.25
	1 year - Rs. 400 mln to Rs. 499.99 mln	Quarterly	0.86111	86.11	0.54300	54.30	0.54300	54.30
	1 year - Rs. 500 mln and 1 billion	Quarterly	0.86111	86.11	0.54350	54.35	0.54350	54.35
	1 year - Rs. 1 billion and 2 billion	Quarterly	0.86111	86.11	0.54400	54.40	0.54400	54.40
	1 year - Rs. 2 billion and 3 billion	Quarterly	0.86111	86.11	0.54450	54.45	0.54450	54.45
	1 year - Rs. 3 billion and 5 billion	Quarterly	0.86111	86.11	0.54500	54.50	0.54500	54.50
	1 year - Rs. 5 billion and above	Quarterly	0.86111	86.11	0.54550	54.55	0.54550	54.55
	2 years	Quarterly	0.86111	86.11	0.55500	55.50	0.55500	55.50
3 years	Quarterly	0.86111	86.11	0.57500	57.50	0.57500	57.50	
5 years	Quarterly	0.86111	86.11	0.60500	60.50	0.60500	60.50	
STDR - Semi Annually	1 year - Rs. 10 mln to Rs. 19.99mln	Semi-Annually	0.86111	86.11	0.54000	54.00	0.54000	54.00
	1 year - Rs. 20 mln to Rs. 29.99mln	Semi-Annually	0.86111	86.11	0.54050	54.05	0.54050	54.05
	1 year - Rs. 30 mln to Rs. 39.99mln	Semi-Annually	0.86111	86.11	0.54100	54.10	0.54100	54.10
	1 year - Rs. 40 mln to Rs. 49.99mln	Semi-Annually	0.86111	86.11	0.54150	54.15	0.54150	54.15
	1 year - Rs. 50 mln to Rs. 59.99 mln	Semi-Annually	0.86111	86.11	0.54200	54.20	0.54200	54.20
	1 year - Rs. 60 mln to Rs. 69.99 mln	Semi-Annually	0.86111	86.11	0.54250	54.25	0.54250	54.25
	1 year - Rs. 70 mln to Rs. 79.99 mln	Semi-Annually	0.86111	86.11	0.54300	54.30	0.54300	54.30
	1 year - Rs. 80 mln to Rs. 89.99 mln	Semi-Annually	0.86111	86.11	0.54350	54.35	0.54350	54.35
	1 year - Rs. 90 mln to Rs. 99.99 mln	Semi-Annually	0.86111	86.11	0.54400	54.40	0.54400	54.40
	1 year - Rs. 100 mln to Rs. 124.99 mln	Semi-Annually	0.86111	86.11	0.54450	54.45	0.54450	54.45
	1 year - Rs. 125 mln to Rs. 149.99 mln	Semi-Annually	0.86111	86.11	0.54500	54.50	0.54500	54.50
	1 year - Rs. 150 mln to Rs. 174.99 mln	Semi-Annually	0.86111	86.11	0.54550	54.55	0.54550	54.55
	1 year - Rs. 175 mln to Rs. 199.99 mln	Semi-Annually	0.86111	86.11	0.54600	54.60	0.54600	54.60
	1 year - Rs. 200 mln to Rs. 249.99 mln	Semi-Annually	0.86111	86.11	0.54650	54.65	0.54650	54.65
	1 year - Rs. 250 mln to Rs. 299.99 mln	Semi-Annually	0.86111	86.11	0.54700	54.70	0.54700	54.70
	1 year - Rs. 300 mln to Rs. 399.99 mln	Semi-Annually	0.86111	86.11	0.54750	54.75	0.54750	54.75
	1 year - Rs. 400 mln to Rs. 499.99 mln	Semi-Annually	0.86111	86.11	0.54800	54.80	0.54800	54.80
	1 year - Rs. 500 mln and 1 billion	Semi-Annually	0.86111	86.11	0.54850	54.85	0.54850	54.85
	1 year - Rs. 1 billion and 2 billion	Semi-Annually	0.86111	86.11	0.54900	54.90	0.54900	54.90
	1 year - Rs. 2 billion and 3 billion	Semi-Annually	0.86111	86.11	0.54950	54.95	0.54950	54.95
	1 year - Rs. 3 billion and 5 billion	Semi-Annually	0.86111	86.11	0.55000	55.00	0.55000	55.00
	1 year - Rs. 5 billion and above	Semi-Annually	0.86111	86.11	0.55050	55.05	0.55050	55.05
	2 years	Semi-Annually	0.86111	86.11	0.56000	56.00	0.56000	56.00
3 years	Semi-Annually	0.86111	86.11	0.58000	58.00	0.58000	58.00	
5 years	Semi-Annually	0.86111	86.11	0.61000	61.00	0.61000	61.00	
	1 month - Rs. 10 mln to Rs. 19.99mln	Monthly	0.83333	83.33	0.52100	52.10	0.52100	52.10
	1 month - Rs. 20 mln to Rs. 29.99mln	Monthly	0.83333	83.33	0.52150	52.15	0.52150	52.15
	1 month - Rs. 30 mln to Rs. 39.99mln	Monthly	0.83333	83.33	0.52200	52.20	0.52200	52.20
	1 month - Rs. 40 mln to Rs. 49.99mln	Monthly	0.83333	83.33	0.52250	52.25	0.52250	52.25
	1 month - Rs. 50 mln to Rs. 59.99 mln	Monthly	0.83333	83.33	0.52300	52.30	0.52300	52.30
	1 month - Rs. 60 mln to Rs. 69.99 mln	Monthly	0.83333	83.33	0.52350	52.35	0.52350	52.35
	1 month - Rs. 70 mln to Rs. 79.99 mln	Monthly	0.83333	83.33	0.52400	52.40	0.52400	52.40
	1 month - Rs. 80 mln to Rs. 89.99 mln	Monthly	0.83333	83.33	0.52450	52.45	0.52450	52.45
	1 month - Rs. 90 mln to Rs. 99.99 mln	Monthly	0.83333	83.33	0.52500	52.50	0.52500	52.50
	1 month - Rs. 100 mln to Rs. 124.99 mln	Monthly	0.83333	83.33	0.52550	52.55	0.52550	52.55
	1 month - Rs. 125 mln to Rs. 149.99 mln	Monthly	0.83333	83.33	0.52600	52.60	0.52600	52.60
	1 month - Rs. 150 mln to Rs. 174.99 mln	Monthly	0.83333	83.33	0.52650	52.65	0.52650	52.65
	1 month - Rs. 175 mln to Rs. 199.99 mln	Monthly	0.83333	83.33	0.52700	52.70	0.52700	52.70
	1 month - Rs. 200 mln to Rs. 249.99 mln	Monthly	0.83333	83.33	0.52750	52.75	0.52750	52.75
	1 month - Rs. 250 mln to Rs. 299.99 mln	Monthly	0.83333	83.33	0.52800	52.80	0.52800	52.80
	1 month - Rs. 300 mln to Rs. 399.99 mln	Monthly	0.83333	83.33	0.52850	52.85	0.52850	52.85
	1 month - Rs. 400 mln to Rs. 499.99 mln	Monthly	0.83333	83.33	0.52900	52.90	0.52900	52.90
	1 month - Rs. 500 mln and 1 billion	Monthly	0.83333	83.33	0.52950	52.95	0.52950	52.95
	1 month - Rs. 1 billion and Rs. 2 billion	Monthly	0.83333	83.33	0.53000	53.00	0.53000	53.00
	1 month - Rs. 2 billion and Rs. 3 billion	Monthly	0.83333	83.33	0.53050	53.05	0.53050	53.05
	1 month - Rs. 3 billion and Rs. 5 billion	Monthly	0.83333	83.33	0.53100	53.10	0.53100	53.10
	1 month - Rs. 5 billion and above	Monthly	0.83333	83.33	0.53150	53.15	0.53150	53.15
	3 month - Rs. 10 mln to Rs. 19.99mln	Quarterly	0.86111	86.11	0.52500	52.50	0.52500	52.50
	3 month - Rs. 20 mln to Rs. 29.99mln	Quarterly	0.86111	86.11	0.52550	52.55	0.52550	52.55
	3 month - Rs. 30 mln to Rs. 39.99mln	Quarterly	0.86111	86.11	0.52600	52.60	0.52600	52.60

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			PROFIT SHARING RATIO					
Share of Mudarib		Share of Mudarib	50%		50%		50%	
Share of Rabbul Maal		Share of Rabbul Maal	50%		50%		50%	
STDR - Maturity	3 month - Rs. 40 mln to Rs. 49.99mln	Quarterly	0.86111	86.11	0.52650	52.65	0.52650	52.65
	3 month - Rs. 50 mln to Rs. 59.99 mln	Quarterly	0.86111	86.11	0.52700	52.70	0.52700	52.70
	3 month - Rs. 60 mln to Rs. 69.99 mln	Quarterly	0.86111	86.11	0.52750	52.75	0.52750	52.75
	3 month - Rs. 70 mln to Rs. 79.99 mln	Quarterly	0.86111	86.11	0.52800	52.80	0.52800	52.80
	3 month - Rs. 80 mln to Rs. 89.99 mln	Quarterly	0.86111	86.11	0.52850	52.85	0.52850	52.85
	3 month - Rs. 90 mln to Rs. 99.99 mln	Quarterly	0.86111	86.11	0.52900	52.90	0.52900	52.90
	3 month - Rs. 100 mln to Rs. 124.99 mln	Quarterly	0.86111	86.11	0.52950	52.95	0.52950	52.95
	3 month - Rs. 125 mln to Rs. 149.99 mln	Quarterly	0.86111	86.11	0.53000	53.00	0.53000	53.00
	3 month - Rs. 150 mln to Rs. 174.99 mln	Quarterly	0.86111	86.11	0.53050	53.05	0.53050	53.05
	3 month - Rs. 175 mln to Rs. 199.99 mln	Quarterly	0.86111	86.11	0.53100	53.10	0.53100	53.10
	3 month - Rs. 200 mln to Rs. 249.99 mln	Quarterly	0.86111	86.11	0.53150	53.15	0.53150	53.15
	3 month - Rs. 250 mln to Rs. 299.99 mln	Quarterly	0.86111	86.11	0.53200	53.20	0.53200	53.20
	3 month - Rs. 300 mln to Rs. 399.99 mln	Quarterly	0.86111	86.11	0.53250	53.25	0.53250	53.25
	3 month - Rs. 400 mln to Rs. 499.99 mln	Quarterly	0.86111	86.11	0.53300	53.30	0.53300	53.30
	3 month - Rs. 500 mln and 1 billion	Quarterly	0.86111	86.11	0.53350	53.35	0.53350	53.35
	3 month - Rs. 1 billion and 2 billion	Quarterly	0.86111	86.11	0.53400	53.40	0.53400	53.40
	3 month - Rs. 2 billion and 3 billion	Quarterly	0.86111	86.11	0.53450	53.45	0.53450	53.45
	3 month - Rs. 3 billion and 5 billion	Quarterly	0.86111	86.11	0.53500	53.50	0.53500	53.50
	3 month - Rs. 5 billion and above	Quarterly	0.86111	86.11	0.53550	53.55	0.53550	53.55
	6 month - Rs. 10 mln to Rs. 19.99mln	Semi-Annually	0.86111	86.11	0.52800	52.80	0.52800	52.80
	6 month - Rs. 20 mln to Rs. 29.99mln	Semi-Annually	0.86111	86.11	0.52850	52.85	0.52850	52.85
	6 month - Rs. 30 mln to Rs. 39.99mln	Semi-Annually	0.86111	86.11	0.52900	52.90	0.52900	52.90
	6 month - Rs. 40 mln to Rs. 49.99mln	Semi-Annually	0.86111	86.11	0.52950	52.95	0.52950	52.95
	6 month - Rs. 50 mln to Rs. 59.99 mln	Semi-Annually	0.86111	86.11	0.53000	53.00	0.53000	53.00
	6 month - Rs. 60 mln to Rs. 69.99 mln	Semi-Annually	0.86111	86.11	0.53050	53.05	0.53050	53.05
	6 month - Rs. 70 mln to Rs. 79.99 mln	Semi-Annually	0.86111	86.11	0.53100	53.10	0.53100	53.10
	6 month - Rs. 80 mln to Rs. 89.99 mln	Semi-Annually	0.86111	86.11	0.53150	53.15	0.53150	53.15
	6 month - Rs. 90 mln to Rs. 99.99 mln	Semi-Annually	0.86111	86.11	0.53200	53.20	0.53200	53.20
	6 month - Rs. 100 mln to Rs. 124.99 mln	Semi-Annually	0.86111	86.11	0.53250	53.25	0.53250	53.25
	6 month - Rs. 125 mln to Rs. 149.99 mln	Semi-Annually	0.86111	86.11	0.53300	53.30	0.53300	53.30
	6 month - Rs. 150 mln to Rs. 174.99 mln	Semi-Annually	0.86111	86.11	0.53350	53.35	0.53350	53.35
	6 month - Rs. 175 mln to Rs. 199.99 mln	Semi-Annually	0.86111	86.11	0.53400	53.40	0.53400	53.40
	6 month - Rs. 200 mln to Rs. 249.99 mln	Semi-Annually	0.86111	86.11	0.53450	53.45	0.53450	53.45
	6 month - Rs. 250 mln to Rs. 299.99 mln	Semi-Annually	0.86111	86.11	0.53500	53.50	0.53500	53.50
	6 month - Rs. 300 mln to Rs. 399.99 mln	Semi-Annually	0.86111	86.11	0.53550	53.55	0.53550	53.55
	6 month - Rs. 400 mln to Rs. 499.99 mln	Semi-Annually	0.86111	86.11	0.53600	53.60	0.53600	53.60
	6 month - Rs. 500 mln and 1 billion	Semi-Annually	0.86111	86.11	0.53650	53.65	0.53650	53.65
	6 month - Rs. 1 billion and Rs. 2 billion	Semi-Annually	0.86111	86.11	0.53700	53.70	0.53700	53.70
	6 month - Rs. 2 billion and Rs. 3 billion	Semi-Annually	0.86111	86.11	0.53750	53.75	0.53750	53.75
	6 month - Rs. 3 billion and Rs. 5 billion	Semi-Annually	0.86111	86.11	0.53800	53.80	0.53800	53.80
	6 month - Rs. 5 billion and above	Semi-Annually	0.86111	86.11	0.53850	53.85	0.53850	53.85
	1 year - Rs. 10 mln to Rs. 19.99mln	Annually	0.88889	88.89	0.54200	54.20	0.54200	54.20
	1 year - Rs. 20 mln to Rs. 29.99mln	Annually	0.88889	88.89	0.54250	54.25	0.54250	54.25
	1 year - Rs. 30 mln to Rs. 39.99mln	Annually	0.88889	88.89	0.54300	54.30	0.54300	54.30
	1 year - Rs. 40 mln to Rs. 49.99mln	Annually	0.88889	88.89	0.54350	54.35	0.54350	54.35
	1 year - Rs. 50 mln to Rs. 59.99 mln	Annually	0.88889	88.89	0.54400	54.40	0.54400	54.40
	1 year - Rs. 60 mln to Rs. 69.99 mln	Annually	0.88889	88.89	0.54450	54.45	0.54450	54.45
	1 year - Rs. 70 mln to Rs. 79.99 mln	Annually	0.88889	88.89	0.54500	54.50	0.54500	54.50
	1 year - Rs. 80 mln to Rs. 89.99 mln	Annually	0.88889	88.89	0.54550	54.55	0.54550	54.55
	1 year - Rs. 90 mln to Rs. 99.99 mln	Annually	0.88889	88.89	0.54600	54.60	0.54600	54.60
1 year - Rs. 100 mln to Rs. 124.99 mln	Annually	0.88889	88.89	0.54650	54.65	0.54650	54.65	
1 year - Rs. 125 mln to Rs. 149.99 mln	Annually	0.88889	88.89	0.54700	54.70	0.54700	54.70	
1 year - Rs. 150 mln to Rs. 174.99 mln	Annually	0.88889	88.89	0.54750	54.75	0.54750	54.75	
1 year - Rs. 175 mln to Rs. 199.99 mln	Annually	0.88889	88.89	0.54800	54.80	0.54800	54.80	
1 year - Rs. 200 mln to Rs. 249.99 mln	Annually	0.88889	88.89	0.54850	54.85	0.54850	54.85	
1 year - Rs. 250 mln to Rs. 299.99 mln	Annually	0.88889	88.89	0.54900	54.90	0.54900	54.90	
1 year - Rs. 300 mln to Rs. 399.99 mln	Annually	0.88889	88.89	0.54950	54.95	0.54950	54.95	
1 year - Rs. 400 mln to Rs. 499.99 mln	Annually	0.88889	88.89	0.55000	55.00	0.55000	55.00	
1 year - Rs. 500 mln and 1 billion	Annually	0.88889	88.89	0.55050	55.05	0.55050	55.05	
1 year - Rs. 1 billion and 2 billion	Annually	0.88889	88.89	0.55100	55.10	0.55100	55.10	
1 year - Rs. 2 billion and 3 billion	Annually	0.88889	88.89	0.55150	55.15	0.55150	55.15	
1 year - Rs. 3 billion and 5 billion	Annually	0.88889	88.89	0.55200	55.20	0.55200	55.20	
1 year - Rs. 5 billion and above	Annually	0.88889	88.89	0.55250	55.25	0.55250	55.25	
2 Years	Twenty Four Months	0.88889	88.89	0.57000	57.00	0.57000	57.00	
3 Years	Thirty Six Months	0.88889	88.89	0.59000	59.00	0.59000	59.00	
5 Years	Sixty Months	0.88889	88.89	0.64000	64.00	0.64000	64.00	
Savings Deposits - SBL - Portfolio (FCY)		Profit Payment Frequency	Weightage	Factor %	Weightage	Factor %	Weightage	Factor %
	Saving - Less than USD 500	Monthly	0.00507	0.51	0.07000	7.00	0.07000	7.00

PROFIT DISTRIBUTION RATIO AND WEIGHTAGES



UBL Ameen is pleased to declare the current Weightages for **November 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. Weightages applicable to all customers who became UBL Ameen's customer as a result of the amalgamation of Silkbank Limited with and into UBL

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

DEPOSIT PRODUCTS - SBL PORTFOLIO				Nov-25		Oct-25		Sep-25	
				PROFIT SHARING RATIO					
Share of Mudarib		Share of Mudarib	50%		50%		50%		
Share of Rabbul Maal		Share of Rabbul Maal	50%		50%		50%		
Foreign Currency Deposits	Saving - USD500 to USD 499.99k	Monthly	0.01105	1.11	0.07750	7.75	0.07750	7.75	
	Saving - USD 500K to USD 999k	Monthly	0.01111	1.11	0.08250	8.25	0.08250	8.25	
	Saving - USD 1 mln and above	Monthly	0.01065	1.06	0.09000	9.00	0.09000	9.00	
	Saving - Less than GBP500	Monthly	0.00564	0.56	0.08000	8.00	0.08000	8.00	
	Saving - GBP 500 to GBP 499.99k	Monthly	0.00578	0.58	0.08250	8.25	0.08250	8.25	
	Saving - GBP 500K to GBP 999k	Monthly	0.01111	1.11	0.08640	8.64	0.08640	8.64	
	Saving - GBP 1 mln and above	Monthly	0.01111	1.11	0.09420	9.42	0.09420	9.42	
	Saving - Less than EUR 500	Monthly	-0.00010	-0.01	0.03350	3.35	0.03350	3.35	
	Saving - EUR 500 to EUR 499.99k	Monthly	0.00011	0.01	0.03560	3.56	0.03560	3.56	
	Saving - EUR 500K to EUR 999k	Monthly	0.00011	0.01	0.03950	3.95	0.03950	3.95	
	Saving - EUR 1 mln and above	Monthly	0.00011	0.01	0.04340	4.34	0.04340	4.34	
	3 Months - USD 2k to USD 499.99k	Three Months	0.04445	4.44	0.08000	8.00	0.08000	8.00	
	3 Months - USD 500K to 999.99k	Three Months	0.04889	4.89	0.10500	10.50	0.10500	10.50	
	3 Months - USD 1 mln and above	Three Months	0.05000	5.00	0.12500	12.50	0.12500	12.50	
	6 Months - USD 2k to USD 499.99k	Semi-Annually	0.05000	5.00	0.09000	9.00	0.09000	9.00	
	6 Months - USD 500K to 999.99k	Semi-Annually	0.05333	5.33	0.12500	12.50	0.12500	12.50	
	6 Months - USD 1 mln and above	Semi-Annually	0.05556	5.56	0.13510	13.51	0.13510	13.51	
	1 Year - USD 2k to USD 499.99k	Annually	0.15493	15.49	0.10510	10.51	0.10510	10.51	
	1 Year - USD 500k and 999.99k	Annually	0.05667	5.67	0.12610	12.61	0.12610	12.61	
	1 Year - USD 1 mln and above	Annually	0.05778	5.78	0.14500	14.50	0.14500	14.50	
	3 Months - GBP 2k to GBP 499.99k	Three Months	0.03333	3.33	0.08630	8.63	0.08630	8.63	
	3 Months - GBP 500K to 999.99k	Three Months	0.03333	3.33	0.09410	9.41	0.09410	9.41	
	3 Months - GBP 1 mln and above	Three Months	0.03667	3.67	0.09800	9.80	0.09800	9.80	
	6 Months - GBP 2k to GBP 499.99k	Semi-Annually	0.03889	3.89	0.09020	9.02	0.09020	9.02	
	6 Months - GBP 500K to 999.99k	Semi-Annually	0.04222	4.22	0.09410	9.41	0.09410	9.41	
	6 Months - GBP 1 mln and above	Semi-Annually	0.04444	4.44	0.10190	10.19	0.10190	10.19	
	1 Year - GBP 2k to GBP 499.99k	Annually	0.04444	4.44	0.09410	9.41	0.09410	9.41	
	1 Year - GBP 500k and 999.99k	Annually	0.04667	4.67	0.11580	11.58	0.11580	11.58	
	1 Year - GBP 1 mln and above	Annually	0.05000	5.00	0.11760	11.76	0.11760	11.76	
	3 Months - EUR 2k to EUR 499.99k	Three Months	0.01111	1.11	0.03570	3.57	0.03570	3.57	
	3 Months - EUR 500K to 999.99k	Three Months	0.01444	1.44	0.03960	3.96	0.03960	3.96	
	3 Months - EUR 1 mln and above	Three Months	0.01667	1.67	0.04730	4.73	0.04730	4.73	
	6 Months - EUR 2k to EUR 499.99k	Semi-Annually	0.02222	2.22	0.03950	3.95	0.03950	3.95	
	6 Months - EUR 500K to 999.99k	Semi-Annually	0.02444	2.44	0.04340	4.34	0.04340	4.34	
	6 Months - EUR 1 mln and above	Semi-Annually	0.02778	2.78	0.04730	4.73	0.04730	4.73	
	1 Year - EUR 2k to EUR 499.99k	Annually	0.02778	2.78	0.04340	4.34	0.04340	4.34	
	1 Year - EUR 500k and 999.99k	Annually	0.03111	3.11	0.05120	5.12	0.05120	5.12	
	1 Year - EUR 1 mln and above	Annually	0.03333	3.33	0.05900	5.90	0.05900	5.90	