

## ISLAMIC BANKING GROUP

### Profit Sharing Ratios and Weightages for General Pool

Profit Sharing Ratios and Weightages for General Pool applicable for the period from Dec 01, 2025 to Dec 31, 2025 are given below:

PROFIT SHARING RATIO		
Zarai Taraqati Bank Limited – Islamic Banking		40%
Depositors		60%
WEIGHTAGES		
Deposit Category	Profit Distribution Period	Weightage
Islamic Saving Account		1.0000
Islamic Asaan Saving Account		1.0000
ZTBL Islamic Pension Saving Account		1.0000
ZTBL Junior Islamic Account		1.0000
ZTBL Senior Citizen Islamic Account		1.0000
Bakht Islamic Saving Account		1.0000
Islamic Business Deposit Account		1.0200
Islamic Term Deposit Account 1 month		1.0000
Islamic Term Deposit Account 3 months	Monthly	1.0000
Islamic Term Deposit Account 3 months	Maturity	1.0000
Islamic Term Deposit Account 6 months	Monthly	1.0000
Islamic Term Deposit Account 6 months	Quarterly	1.0000
Islamic Term Deposit Account 6 months	Maturity	1.0000
Islamic Term Deposit Account 1 Year	Monthly	1.0000
Islamic Term Deposit Account 1 Year	Quarterly	1.0000
Islamic Term Deposit Account 1 Year	Half Yearly	1.0000
Islamic Term Deposit Account 1 Year	Maturity	1.0120
Islamic Term Deposit Account 2 Years	Monthly	1.0000
Islamic Term Deposit Account 2 Years	Quarterly	1.0000
Islamic Term Deposit Account 2 Years	Half Yearly	1.0000
Islamic Term Deposit Account 2 Years	Maturity	1.0000
Islamic Term Deposit Account 3 Years	Monthly	1.0000
Islamic Term Deposit Account 3 Years	Quarterly	1.0000
Islamic Term Deposit Account 3 Years	Half Yearly	1.0000
Islamic Term Deposit Account 3 Years	Maturity	1.0000
Islamic Term Deposit Account 4 Years	Monthly	1.0000
Islamic Term Deposit Account 4 Years	Quarterly	1.0000
Islamic Term Deposit Account 4 Years	Half Yearly	1.0000
Islamic Term Deposit Account 4 Years	Maturity	1.0000
Islamic Term Deposit Account 5 Years	Monthly	1.0000
Islamic Term Deposit Account 5 Years	Quarterly	1.0000
Islamic Term Deposit Account 5 Years	Half Yearly	1.0000
Islamic Term Deposit Account 5 Years	Maturity	1.0000
Zarai Amadani Certificates 3 Years	Monthly	1.0100
Zarai Amadani Certificates 3 Years	Quarterly	1.0100
Zarai Amadani Certificates 3 Years	Maturity	1.0200
Zarai Amadani Certificates 5 Years	Monthly	1.0100
Zarai Amadani Certificates 5 Years	Quarterly	1.0100
Zarai Amadani Certificates 5 Years	Maturity	1.0200

### Profit Sharing Ratios and Weightages for Special Pool – I (SP – I)

Profit Sharing Ratios and Weightages for Special Pool – I (SP – I) applicable for the period from Dec 01, 2025 to Dec 31, 2025 are given below:

PROFIT SHARING RATIO	
Zarai Taraqati Bank Limited – Islamic Banking	10%
Depositors	90%
WEIGHTAGES	
Deposit Category	Weightage
Islamic Business Deposit Account (Rs. 50,000,000 - Rs. 250,000,000)	1.000

### Profit Sharing Ratios and Weightages for Special Pool – II (SP – II)

Profit Sharing Ratios and Weightages for Special Pool – II (SP – II) applicable for the period from Dec 01, 2025 to Dec 31, 2025 are given below:

PROFIT SHARING RATIO	
Zarai Taraqati Bank Limited – Islamic Banking	10%
Depositors	90%
WEIGHTAGES	
Deposit Category	Weightage
Islamic Business Deposit Account	1.000

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**Profit Sharing Ratios and Weightages for Special Pool – III (SP – III)**

Profit Sharing Ratios and Weightages for Special Pool – III (SP – III) applicable for the period from Dec 01, 2025 to Dec 31, 2025 are given below:

PROFIT SHARING RATIO	
Zarai Taraqati Bank Limited – Islamic Banking	10%
Depositors	90%
WEIGHTAGES	
Deposit Category	Weightage
Islamic Business Deposit Account (Over Rs. 250,000,000)	1.000

**Profit Sharing Ratios and Weightages for Special Pool – IV (SP – IV)**

Profit Sharing Ratios and Weightages for Special Pool – IV (SP – IV) applicable for the period Dec 01, 2025 to Dec 31, 2025 are given below:

PROFIT SHARING RATIO		
Zarai Taraqati Bank Limited – Islamic Banking	10%	
Depositors	90%	
WEIGHTAGES		
Deposit Category	Profit Distribution Period	Weightage
Islamic Term Deposit Account 1 Year	Monthly/Quarterly/Half Yearly/Maturity	1.000

**Profit Sharing Ratios and Weightages for Special Pool – V (SP-V)**

Profit Sharing Ratios and Weightages for Special Pool – V (SP-V) applicable for the period from Dec 01, 2025 to Dec 31, 2025 are given below:

PROFIT SHARING RATIO		
Zarai Taraqati Bank Limited – Islamic Banking	15%	
Depositors	85%	
WEIGHTAGES		
Deposit Category	Profit Distribution Period	Weightage
Islamic Term Deposit Account 1 Year	Monthly/Quarterly/Half Yearly/Maturity	1.000

**Profit Sharing Ratios and Weightages for Special Pool-VI (SP-VI)**

Profit Sharing Ratios and Weightages for Special Pool – VI (SP-VI) applicable for the period from Dec 01, 2025 to Dec 31, 2025 are given below:

PROFIT SHARING RATIO		
Zarai Taraqati Bank Limited – Islamic Banking	50%	
Depositors	50%	
WEIGHTAGES		
Deposit Category	Profit Distribution Period	Weightage
Islamic Saving Account		1.000
Islamic Asaan Saving Account		1.000
Islamic Business Deposit Account		1.030

**Profit Sharing Ratios and Weightages for Special Pool-VII (SP-VII)**

Profit Sharing Ratios and Weightages for Special Pool – VII (SP-VII) applicable for the period from Dec 01, 2025 to Dec 31, 2025 are given below:

PROFIT SHARING RATIO		
Zarai Taraqati Bank Limited – Islamic Banking	40%	
Depositors	60%	
WEIGHTAGES		
Deposit Category	Profit Distribution Period	Weightage
Zarai Amadani Certificates 3 Years	Monthly	1.0100
Zarai Amadani Certificates 3 Years	Quarterly	1.0100
Zarai Amadani Certificates 3 Years	Maturity	1.0200
Zarai Amadani Certificates 5 Years	Monthly	1.0100
Zarai Amadani Certificates 5 Years	Quarterly	1.0100
Zarai Amadani Certificates 5 Years	Maturity	1.0200

**Profit Sharing Ratios and Weightages for Special Pool-VIII (SP-VIII)**

Profit Sharing Ratios and Weightages for Special Pool-VIII (SP-VIII) applicable for the period from Dec 01, 2025 to Dec 31, 2025 are given below:

PROFIT SHARING RATIO	
Zarai Taraqati Bank Limited – Islamic Banking	25%
Depositors	75%
WEIGHTAGES	
Deposit Category	Weightage
Islamic Term Deposit Account 1 month	1.000

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**Profit Sharing Ratios and Weightages for Special Pool – IX (SP – IX)**

Profit Sharing Ratios and Weightages for Special Pool – IX (SP – IX) applicable for the period from Dec 01, 2025 to Dec 31, 2025, are given below:

PROFIT SHARING RATIO		
Zarai Taraqati Bank Limited – Islamic Banking		25%
Depositors		75%
WEIGHTAGES		
Deposit Category	Profit Distribution Frequency	Weightage
Islamic Term Deposit Account 3 months	Monthly	1.050
Islamic Term Deposit Account 3 months	Maturity	1.056

**Profit Sharing Ratios and Weightages for Special Pool – X (SP – X)**

Profit Sharing Ratios and Weightages for Special Pool – X (SP – X) applicable for the period from Dec 01, 2025 to Dec 31, 2025 are given below:

PROFIT SHARING RATIO		
Zarai Taraqati Bank Limited – Islamic Banking		25%
Depositors		75%
WEIGHTAGES		
Deposit Category	Profit Distribution Period	Weightage
Islamic Term Deposit Account 6 months	Monthly	1.069
Islamic Term Deposit Account 6 months	Quarterly	1.075
Islamic Term Deposit Account 6 months	Maturity	1.081

**Profit Sharing Ratios and Weightages for Special Pool – XI (SP – XI)**

Profit Sharing Ratios and Weightages for Special Pool – XI (SP – XI) applicable for the period from Dec 01, 2025 to Dec 31, 2025 are given below:

PROFIT SHARING RATIO		
Zarai Taraqati Bank Limited – Islamic Banking		25%
Depositors		75%
WEIGHTAGES		
Deposit Category	Profit Distribution Period	Weightage
Islamic Term Deposit Account 2 Year	Monthly/Quarterly/Half Yearly/Maturity	1.000

**Profit Sharing Ratios and Weightages for Special Pool – XII (SP-XII)**

Profit Sharing Ratios and Weightages for Special Pool – XII (SP-XII) applicable for the period from Dec 01, 2025 to Dec 31, 2025 are given below:

PROFIT SHARING RATIO		
Zarai Taraqati Bank Limited – Islamic Banking		25%
Depositors		75%
WEIGHTAGES		
Deposit Category	Profit Distribution Period	Weightage
Islamic Term Deposit Account 3 Year	Monthly/Quarterly/Half Yearly/Maturity	1.000

**Profit Sharing Ratios and Weightages for Special Pool – XIII (SP-XIII)**

Profit Sharing Ratios and Weightages for Special Pool – XIII (SP-XIII) applicable for the period from Dec 01, 2025 to Dec 31, 2025 are given below:

PROFIT SHARING RATIO		
Zarai Taraqati Bank Limited – Islamic Banking		25%
Depositors		75%
WEIGHTAGES		
Deposit Category	Profit Distribution Period	Weightage
Islamic Term Deposit Account 4 Year	Monthly/Quarterly/Half Yearly/Maturity	1.000

**Profit Sharing Ratios and Weightages for Special Pool – XIV (SP-XIV)**

Profit Sharing Ratios and Weightages for Special Pool – XIV (SP-XIV) applicable for the period from Dec 01, 2025 to Dec 31, 2025 are given below:

PROFIT SHARING RATIO		
Zarai Taraqati Bank Limited – Islamic Banking		25%
Depositors		75%
WEIGHTAGES		
Deposit Category	Profit Distribution Period	Weightage
Islamic Term Deposit Account 5 Year	Monthly/Quarterly/Half Yearly/Maturity	1.000

  
Pool Manager

  
Head Islamic Finance, Budget  
& Accounts Department

  
Group Head Islamic Banking

Date of Declaration: 25<sup>th</sup> November, 2025