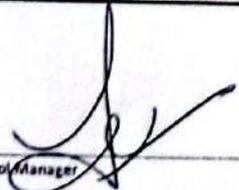


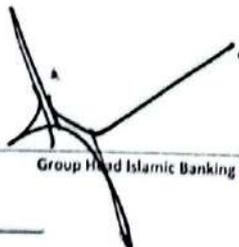
ISLAMIC BANKING GROUP

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


Pool Manager


Group Head Islamic Banking


Head Islamic Finance, Budget & Accounts Dept

Date of Declaration: 23 December, 2025

Profit Sharing Ratios and Weightages for Special Pool-1

ZIHL Islamic Banking Group is pleased to announce the Profit Sharing Ratio (PSR) and Weightages Special Pool applicable for the period from **Jan 01, 2026 to Jan 31, 2026**, which are applicable on its Saving deposit & Term deposit accounts. These Weightages are used to calculate the Profit for distribution on the basis of Mudaraba model.

PROFIT SHARING RATIO Special Pool-1

	Profit Sharing Ratio
Share of Rab-ul-Maal	80%
Share of Mudarib	20%
Islamic Saving Deposits /Islamic Buisness Deposits/Bakht Islamic Deposits/Islamic Asaan Saving Deposits/ All Islamic Term Deposit /All Zarai Amadani Certificates	1.26523
Islamic Saving Deposits /Islamic Buisness Deposits/Bakht Islamic Deposits/Islamic Asaan Saving Deposits/ All Islamic Term Deposit /All Zarai Amadani Certificates	1.26621
Islamic Saving Deposits /Islamic Buisness Deposits/Bakht Islamic Deposits/Islamic Asaan Saving Deposits/ All Islamic Term Deposit /All Zarai Amadani Certificates	1.26719
Islamic Saving Deposits /Islamic Buisness Deposits/Bakht Islamic Deposits/Islamic Asaan Saving Deposits/ All Islamic Term Deposit /All Zarai Amadani Certificates	1.26817
Islamic Saving Deposits /Islamic Buisness Deposits/Bakht Islamic Deposits/Islamic Asaan Saving Deposits/ All Islamic Term Deposit /All Zarai Amadani Certificates	1.26916
Islamic Saving Deposits /Islamic Buisness Deposits/Bakht Islamic Deposits/Islamic Asaan Saving Deposits/ All Islamic Term Deposit /All Zarai Amadani Certificates	1.27014
Islamic Saving Deposits /Islamic Buisness Deposits/Bakht Islamic Deposits/Islamic Asaan Saving Deposits/ All Islamic Term Deposit /All Zarai Amadani Certificates	1.27112
Islamic Saving Deposits /Islamic Buisness Deposits/Bakht Islamic Deposits/Islamic Asaan Saving Deposits/ All Islamic Term Deposit /All Zarai Amadani Certificates	1.27210
Islamic Saving Deposits /Islamic Buisness Deposits/Bakht Islamic Deposits/Islamic Asaan Saving Deposits/ All Islamic Term Deposit /All Zarai Amadani Certificates	1.27308
Islamic Saving Deposits /Islamic Buisness Deposits/Bakht Islamic Deposits/Islamic Asaan Saving Deposits/ All Islamic Term Deposit /All Zarai Amadani Certificates	1.27407
Islamic Saving Deposits /Islamic Buisness Deposits/Bakht Islamic Deposits/Islamic Asaan Saving Deposits/ All Islamic Term Deposit /All Zarai Amadani Certificates	1.27505
Islamic Saving Deposits /Islamic Buisness Deposits/Bakht Islamic Deposits/Islamic Asaan Saving Deposits/ All Islamic Term Deposit /All Zarai Amadani Certificates	1.27603

Pool Manager

Group Head Islamic Banking

Head Islamic Finance, Budget & Accounts Department

Date of Declaration: 23 December, 2025