

ISLAMIC BANKING GROUP

Profit Sharing Ratios and Weightages for General Pool

Profit Sharing Ratios and Weightages for General Pool applicable for the period from Apr 01, 2026 to Apr 30, 2026 are given below:

PROFIT SHARING RATIO		
Zarai Taraqiat 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

F01 

Pool Manager



Group Head Islamic Banking



Head Islamic Finance, Budget & Accounts Department

Date of Declaration: 18, February, 2026

