



ZTBL
Zarai Taraqati Bank Limited
Islamic Banking Group

Actual monthly profit Rates to each category of deposits during last two (2) years

Category of Deposits	2026						2025											
	Jun-26	May-26	Apr-26	Mar-26	Feb-26	Jan-26	Dec-25	Nov-25	Oct-25	Sep-25	Aug-25	Jul-25	Jun-25	May-25	Apr-25	Mar-25	Feb-25	Jan-25
Islamic Saving Account	8.49%	7.97%	7.32%	8.15%	6.86%	7.41%	7.65%	7.63%	7.61%	7.00%	5.26%	8.36%	8.70%	8.47%	8.54%	8.36%	8.74%	8.42%
Islamic Assan Saving Account	8.49%	7.97%	7.32%	8.15%	6.86%	7.41%	7.65%	7.63%	7.61%	7.00%	5.26%	8.36%	8.70%	8.47%	8.54%	8.36%	8.74%	8.42%
ZTBL Junior Islamic Account	8.49%	7.97%	7.32%	8.15%	6.86%	7.41%	7.65%	7.63%	7.61%	7.00%	5.26%	8.36%	8.70%	8.47%	-	-	-	-
ZTBL Senior Citizen Islamic Account	8.49%	7.97%	7.32%	8.15%	6.86%	7.41%	7.65%	7.63%	7.61%	7.00%	5.26%	-	-	-	-	-	-	-
Bakht Islamic Saving Account	8.49%	7.97%	7.32%	8.15%	6.86%	7.41%	7.65%	7.63%	7.61%	7.00%	5.26%	8.36%	8.70%	8.47%	8.54%	8.36%	8.74%	-
Islamic Business Deposit Account	8.66%	8.13%	7.46%	8.32%	6.99%	7.56%	7.80%	7.78%	7.76%	7.14%	5.36%	8.52%	8.87%	8.63%	8.71%	8.52%	8.87%	8.56%
Islamic Term Deposits 3 Month (Maturity)	0.00%	8.10%	6.24%	6.50%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Islamic Term Deposit Account 1 Year (Maturity)	8.50%	8.20%	6.72%	7.00%	-	-	-	-	-	-	-	-	-	9.00%	9.00%	9.00%	9.00%	9.99%
Zarai Amadani Certificates 3 Years (Monthly)	8.55%	8.25%	7.29%	7.60%	6.86%	7.60%	7.73%	7.66%	7.71%	7.00%	5.50%	8.36%	8.70%	8.60%	8.60%	8.44%	9.00%	9.00%
Zarai Amadani Certificates 3 Years (Maturity)	8.60%	8.30%	7.39%	7.70%	6.95%	7.70%	7.81%	7.74%	7.78%	7.06%	5.56%	8.45%	8.80%	8.79%	8.79%	8.52%	9.25%	9.25%
Islamic Term Deposits 6 Month (Maturity)	9.25%	9.25%	8.88%	9.25%	8.35%	9.25%	9.25%	9.25%	9.25%	-	-	-	9.75%	9.75%	9.75%	9.75%	9.75%	9.75%

Category of Deposits	2024											
	Dec-24	Nov-24	Oct-24	Sep-24	Aug-24	Jul-24	Jun-24	May-24	Apr-24	Mar-24	Feb-24	Jan-24
Islamic Saving Account	8.75%	9.25%	9.37%	10.00%	10.06%	10.00%	10.00%	10.00%	11.00%	11.00%	11.00%	14.00%
Islamic Assan Saving Account	8.75%	9.25%	9.37%	10.00%	10.06%	10.00%	10.00%	10.00%	11.00%	11.00%	11.00%	14.00%
Islamic Business Deposit Account	8.90%	9.40%	9.52%	10.30%	10.36%	10.30%	10.30%	10.30%	11.33%	11.33%	11.33%	14.00%
Islamic Term Deposit Account 1 Month	-	-	-	-	-	17.27%	17.50%	17.50%	17.50%	-	17.50%	17.50%
Islamic Term Deposit Account 1 Year (Maturity)	11.50%	12.50%	13.00%	15.25%	16.25%	20.17%	20.77%	20.73%	20.86%	20.86%	20.57%	20.32%
Zarai Amadani Certificates 3 Years (Monthly)	10.00%	11.00%	11.25%	11.30%	13.00%	18.00%	18.30%	19.30%	19.30%	19.30%	19.30%	19.30%
Zarai Amadani Certificates 3 Years (Maturity)	10.23%	11.25%	11.50%	11.70%	13.47%	18.65%	18.95%	20.00%	20.00%	20.00%	20.00%	20.00%
Islamic Term Deposits 6 Month (Maturity)	9.75%	10.00%	12.25%	15.23%	16.23%	17.27%	17.50%	17.50%	17.50%	-	-	-

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ZTBL HQ, Islamabad