ZTBL

Zarai Taraqiati Bank Limited

Islamic Banking Group

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

	2026										2025											
Category of Deposits	**Oct-26**	**Sep-26**	**Aug-26**	**Jul-26**	**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	7.71%	11.97%	9.39%	8.53%	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	7.71%	11.97%	9.39%	8.53%	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	7.71%	11.97%	9.39%	8.53%	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	7.71%	11.97%	9.39%	8.53%	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	7.71%	11.97%	9.39%	8.53%	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	7.87%	12.21%	9.58%	8.70%	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)	-	-	-	-	-	8.10%	6.24%	6.50%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Islamic Term Deposits 1 Month (Maturity)	10.25%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Islamic Term Deposit Account 1 Year (Maturity)	7.90%	9.45%	9.45%	7.70%	8.50%	8.20%	6.72%	7.00%	-	-	-	-	-	-	-	-	-	9.00%	9.00%	9.00%	9.00%	9.99%
Zarai Amadani Certificates 3 Years (Monthly)	8.00%	9.55%	9.55%	7.74%	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)	8.15%	9.65%	9.65%	7.79%	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%	9.25%	8.33%	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%

	2024											
Category of Deposits	**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%	-	-	-