



ZTBL
ZARAI TARAQIATI BANK LIMITED

Islamic Banking
اسلامی بینکاری

ZARAI TARAQIATI BANK LIMITED
ISLAMIC BANKING DIVISION

Date of Declaration : October 25, 2019

Profit Sharing Ratio and Weightages for General Pool

Profit Sharing Ratio and Weightages of General Pool applicable for the period from November 01, 2019 to November 30, 2019 are given below:

PROFIT SHARING RATIO	
Zarai Taraqati Bank Limited – Islamic Banking	50%
Depositors	50%

WEIGHTAGES		
Deposit Category	Profit Distribution Period	Weightage
Islamic Saving Accounts		1.000
Islamic Assan Saving Accounts		1.000
Islamic Business Deposit Accounts		1.050
Islamic Term Deposit Certificates 1 month		1.070
Islamic Term Deposit Certificates 3 months	Monthly	1.090
Islamic Term Deposit Certificates 3 months	Maturity	1.110
Islamic Term Deposit Certificates 6 months	Monthly	1.130
Islamic Term Deposit Certificates 6 months	Quarterly	1.150
Islamic Term Deposit Certificates 6 months	Maturity	1.170
Islamic Term Deposit Certificates 1 Year	Monthly	1.190
Islamic Term Deposit Certificates 1 Year	Quarterly	1.210
Islamic Term Deposit Certificates 1 Year	Half yearly	1.230
Islamic Term Deposit Certificates 1 Year	Maturity	1.250
Islamic Term Deposit Certificates 2 Years	Monthly	1.270
Islamic Term Deposit Certificates 2 Years	Quarterly	1.290
Islamic Term Deposit Certificates 2 Years	Half yearly	1.310
Islamic Term Deposit Certificates 2 Years	Maturity	1.330

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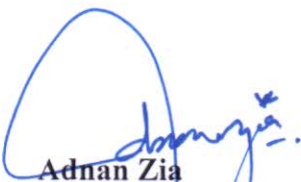
Deposit Category	Profit Distribution Period	Weightage
Islamic Term Deposit Certificates 3 Years	Monthly	1.350
Islamic Term Deposit Certificates 3 Years	Quarterly	1.370
Islamic Term Deposit Certificates 3 Years	Half yearly	1.390
Islamic Term Deposit Certificates 3 Years	Maturity	1.410
Islamic Term Deposit Certificates 4 Years	Monthly	1.430
Islamic Term Deposit Certificates 4 Years	Quarterly	1.450
Islamic Term Deposit Certificates 4 Years	Half yearly	1.470
Islamic Term Deposit Certificates 4 Years	Maturity	1.490
Islamic Term Deposit Certificates 5 Years	Monthly	1.510
Islamic Term Deposit Certificates 5 Years	Quarterly	1.530
Islamic Term Deposit Certificates 5 Years	Half yearly	1.550
Islamic Term Deposit Certificates 5 Years	Maturity	1.570

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

Profit Sharing Ratio and Weightages of Special Pool – I (SP – I) applicable for the period from November 01, 2019 to November 30, 2019 are given below:

PROFIT SHARING RATIO	
Zarai Taraqati Bank Limited – Islamic Banking	3%
Depositors	97%

Deposit Category	Weightage
Islamic Business Deposit Accounts (Rs. 50,000,000 – Rs. 150,000,000)	1.057
Islamic Business Deposit Accounts (Rs. 150,000,001 – Rs. 250,000,000)	1.065
Islamic Business Deposit Accounts (Rs. 250,000,001 and Above)	1.035


Adnan Zia
Head IB Finance & Accounts


Bilal Safdar
Look after DH, ZTBL – IBD