Islamic Banking Group

Basis Of Deposits Mudarabah Name Of Pool Riba Free Special Pool-1 **Declaration Date** December 26, 2024 Applicable Period 01-01-2025 upto 31-01-2025

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O November	Weightages Applicable M/O December	Weightages Applicable M/O January
RFSD-1 Pool - Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
RFSC-01 Month	Monthly	1.036	1.016	1.016
RFSC-03 Month	Monthly	1.107	1.048	1.048
RFSC-06 Month	Monthly	1.214	1.096	1.096
Mudarabah Fee Ratio (Maximum)		15/100	22/100	28/100
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of N	/ludarabah Fee at tim	ne of actual applica	tion	

RFSC-01 Month	IVIONTNIY	1.036	1.016	1.016		
RFSC-03 Month	Monthly	1.107	1.048	1.048		
RFSC-06 Month	Monthly	1.214	1.096	1.096		
Mudarabah Fee Ratio (Maximum)		15/100	22/100	28/100		
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%		
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%		
Note: Management may	reduce the ratio of Mudarabah Fee at ti	me of actual applica	tion			
Equity:	Bank's Investr	Bank's Investment				
Type Of Customer:		All customers. Bank can Refuse to accept deposit fro customer with out assigning reason.				
	Assets Allocated	Assets Allocated				
	GOP Ijarah Sukul	(15.12.2021)		400,000,000		
Assets Of Pool:			-	-		
	GOP Ijarah Sukul	(29.10.2021)		300,000,000		
				100,000,000		
	TOTAL ASSETS	TOTAL ASSETS				
Investment Strategy:	Deposits are in	nvested in above	stated Assets			
Terms Of Pool:	Constructive L	Constructive Liquidation every month.				
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk					
Purpose:	Acceptance of oppourtunity.	Acceptance of Special Deposits for availaing investmen oppourtunity.				

Basis Of Deposits Mudarabah Name Of Pool Riba Free Special Pool - 2 **Declaration Date** December 26, 2024 Applicable Period 01-01-2025 upto 31-01-2025

> These weightages shall remain effective till they are changed. These weightages may be changed from first day of any month BOK (Islamic Banking Operation) declares profit on Monthly basis

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O November	Weightages Applicable M/O December	Weightages Applicable M/O January
RFSD Pool - 2 Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFS	SCs)			
RFSC Pool-2 (01 Month)	Monthly	1.056	1.070	1.070
RFSC Pool-2 (03 Months)	Monthly	1.169	1.209	1.209
RFSC Pool-2 (06 Months)	Monthly	1.338	1.417	1.417
RFSC Pool-2 (01 Year)	Monthly	1.676	1.834	1.834
Mudarabah Fee Ratio (Maximum)		10/100	22/100	22/100
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the	ratio of Mudarabah Fee at tim	ne of actual applica	tion	

RFSC Pool-2 (UT Month)	ivioritrily	1.050	1.070	1.070		
RFSC Pool-2 (03 Months)	Monthly	1.169	1.209	1.209		
RFSC Pool-2 (06 Months)	Monthly	1.338	1.417	1.417		
RFSC Pool-2 (01 Year)	Monthly	1.676	1.834	1.834		
Mudarabah Fee Ratio (Maximum)		10/100	22/100	22/100		
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%		
Investment Risk Reserve (Maximum)		1.00% 1.00%				
Note: Management may	reduce the ratio of Mudarabah Fee at t	ime of actual applica	tion			
Equity:	Bank's Investr	nent				
Type Of Customer:		All customers. Bank can Refuse to accept deposit fro customer with out assigning reason.				
	Assets Allocated	Assets Allocated				
	GOP Ijarah Sukul	GOP Ijarah Sukuk (12.07.2023)				
Assets Of Pool:			-	-		
	GOP Ijarah Sukul	GOP Ijarah Sukuk (29.10.2021)				
	TOTAL ASSETS	TOTAL ASSETS				
Investment Strategy:	Deposits are i	Deposits are invested in above stated Assets				
Terms Of Pool:	Constructive L	Constructive Liquidation every month.				
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk	Market Risk Equity Risk Return Risk				

Acceptance of Special Deposits for availaing investment Purpose:

Islamic Banking Group

Basis Of Deposits Mudarabah Riba Free Special Pool - Mutual Fund Name Of Pool December 26, 2024 **Declaration Date**

Applicable Period 01-01-2025 upto 31-01-2025

> These weightages shall remain effective till they are changed. These weightages may be changed from first day of any month BOK (Islamic Banking Operation) declares profit on Monthly basis

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O November	Weightages Applicable M/O December	Weightages Applicable M/O January
RFSD Pool Mutual Fund - Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)	•			
RFSC-01 Month	Monthly	1.017	1.030	1.042
RFSC-03 Months	Monthly	1.050	1.091	1.125
RFSC-06 Months	Monthly	1.100	1.182	1.250
RFSC-12 Months	Monthly	1.200	1.364	1.500
Mudarabah Fee Ratio (Maximum)		25.00%	25.00%	28.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of	Mudarabah Fee at tim	e of actual applica	tion	

Riba Free Special Certificates (RFS	SCs)				
RFSC-01 Month	Monthly	1.017	1.030	1.042	
RFSC-03 Months	Monthly	1.050	1.091	1.125	
RFSC-06 Months	Monthly	1.100	1.182	1.250	
RFSC-12 Months	Monthly	1.200	1.364	1.500	
Mudarabah Fee Ratio (Maximum)		25.00%	25.00%	28.00%	
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%	
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%	
Note: Management may reduce the	ratio of Mudarabah Fee at ti	ime of actual applicat	tion		
Equity:	Bank's Investr	ment			
Type Of Customer:		All customers. Bank can Refuse to accept deposit from a customer with out assigning reason.			
	Assets Allocated			Amount	
			-	-	
Assets Of Pool:	GOP Ijara Sukuk	GOP Ijara Sukuk (29.07.2020)			
Assets Of Fool.	GOP Ijara Sukuk	GOP Ijara Sukuk (29.10.2021)			
		-			
	TOTAL ASSETS	TOTAL ASSETS 1,0			
Investment Strategy:	Deposits are i	nvested in above	stated Assets		
Terms Of Pool:	Constructive L	iquidation every n	nonth.		
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk				
Durmana	Acceptance of	Special Deposits	for availaing	nvestment	

oppourtunity.

Purpose:

Basis Of Deposits Mudarabah

Name Of Pool Riba Free Special - Mutual Fund Pool-2 **Declaration Date** December 26, 2024

Applicable Period 01-01-2025 upto 31-01-2025

> These weightages shall remain effective till they are changed. These weightages may be changed from first day of any month BOK (Islamic Banking Operation) declares profit on Monthly basis

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O November	Weightages Applicable M/O December	Weightages Applicable M/O January	
RFSD Pool Mutual Fund - Deposit	Monthly	1.000	1.000	1.000	
Riba Free Special Certificates (RFSCs)					
Mudarabah Fee Ratio (Maximum)		30.00%	30.00%	30.00%	
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%	
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%	
Note: Management may reduce the ratio of Mudarabah Fee at time of actual application					

	uroubs	Novellinei	December	January		
RFSD Pool Mutual Fund - Deposit	Monthly	1.000	1.000	1.000		
Riba Free Special Certifica	ates (RFSCs)					
Mudarabah Fee Ratio (Maximum)		30.00%	30.00%	30.00%		
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%		
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%		
Note: Management may r	educe the ratio of Mudarabah Fee at tii	me of actual applica	ation			
Equity:	Bank's Investm	nent				
Type Of Customer:		All customers. Bank can Refuse to accept deposit from customer with out assigning reason.				
	Assets Allocated	Assets Allocated				
	GOP Ijara Sukuk (GOP Ijara Sukuk (29.10.2021)				
		GOP Ijara Sukuk (12.07.2023)				
Assets Of Pool:	PHL Sukuk	PHL Sukuk				
	GOP Ijara Sukuk (GOP Ijara Sukuk (06.10.2021)				
		`	-	200,000,000		
			-	-		
	TOTAL ASSETS			6,700,000,000		
Investment Strategy:	Deposits are in	vested in above	stated Assets			
Terms Of Pool:	Constructive L	Constructive Liquidation every month.				
	Credit Risk					
	Market Risk					
Risks Associated With	Equity Risk					
Assets Of Pool:	Return Risk					
	Shariah Risk					
	Acceptance of	Special Deposits	s for availaing i	nvestment		
Purnose:	/ toooptarioe or	Acceptance of Special Deposits for availaing investment				

Purpose: oppourtunity.

Basis Of Deposits Mudarabah

Name Of Pool Riba Free Special Pool - RFSD Corporate-1 **Declaration Date** December 26, 2024

Applicable Period 01-01-2025 upto 31-01-2025

These weightages may be changed from first day of any month BOK (Islamic Banking Operation) declares profit on Monthly basis

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O November	Weightages Applicable M/O December	Weightages Applicable M/O January
RFSD Pool Corporate 1- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)	•			
RFSC-01 Month	Monthly	1.015	1.018	1.018
RFSC-03 Month	Monthly	1.044	1.053	1.053
RFSC-06 Month	Monthly	1.207	1.207	1.105
RFSC-12 Month	Monthly	1.413	1.413	1.210
Mudarabah Fee Ratio (Maximum)		20.00%	27.00%	20.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of	Mudarabah Fee at tim	ne of actual applica	tion	

RESC-06 Month	ivioniniy	1.207	1.207	1.105		
RFSC-12 Month	Monthly	1.413	1.413	1.210		
Mudarabah Fee Ratio (Maximum)		20.00%	27.00%	20.00%		
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%		
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%		
Note: Management ma	y reduce the ratio of Mudarabah Fee at tir	ne of actual applica	tion			
Equity:	Bank's Investm	nent				
Type Of Customer:		All customers. Bank can Refuse to accept deposit fro customer with out assigning reason.				
	Assets Allocated			Amount		
	GOP Ijarah Sukuk	(15.12.2021)		200,000,000		
Assets Of Pool:			-	-		
	GOP Ijarah Sukuk	GOP Ijarah Sukuk (26.06.2023)				
			=	-		
	TOTAL ASSETS	TOTAL ASSETS				
Investment Strategy:	Deposits are in	vested in above	stated Assets			
Terms Of Pool:	Constructive Li	Constructive Liquidation every month.				
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk	Market Risk Equity Risk Return Risk				
Distriction	Acceptance of	Acceptance of Special Deposits for availaing investmen				

oppourtunity.

Purpose:

Islamic Banking Group

Basis Of Deposits : Mudarabah

Name Of Pool : Riba Free Special Pool - RFSD Corporate-2

Declaration Date : December 26, 2024
Applicable Period : 01-01-2025 upto 31-01-2025

These weightages shall remain effective till they are changed. These weightages may be changed from first day of any month BOK (Islamic Banking Operation) declares profit on Monthly basis

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O November	Weightages Applicable M/O December	Weightages Applicable M/O January
RFSD Pool Corporate 2- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)	•			
RFSC-01 Month	Monthly	1.040	1.053	1.053
RFSC-03 Month	Monthly	1.120	1.158	1.158
RFSC-06 Month	Monthly	1.240	1.315	1.315
Mudarabah Fee Ratio (Maximum)		45.00%	40.00%	20.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of	Mudarabah Fee at tim	ne of actual applica	tion	

RFSC-06 Month	Monthly	1.240	1.315	1.315	
Mudarabah Fee Ratio (Maximum)		45.00%	40.00%	20.00%	
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%	
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%	
Note: Management may	reduce the ratio of Mudarabah Fee at tir	ne of actual applica	tion		
Equity:	Bank's Investm	nent			
Type Of Customer:		All customers. Bank can Refuse to accept deposi customer with out assigning reason.			
	Assets Allocated	Assets Allocated			
			-	-	
Assets Of Pool:	GOP Ijarah Sukuk	GOP Ijarah Sukuk (26.06.2023)			
	GOP Ijarah Sukuk	(29.05.2020)		50,000,000	
			-	-	
	TOTAL ASSETS			250,000,000	
Investment Strategy:	Deposits are in	vested in above	stated Assets		
Terms Of Pool:	Constructive Li	quidation every r	month.		
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk				
Dumass	Acceptance of	Acceptance of Special Deposits for availaing investmer			

oppourtunity.

Purpose:

Islamic Banking Group

Basis Of Deposits Mudarabah

Riba Free Special Pool - Corporate-3 Name Of Pool **Declaration Date** December 26, 2024 Applicable Period 01-01-2025 upto 31-01-2025

> These weightages shall remain effective till they are changed. These weightages may be changed from first day of any month BOK (Islamic Banking Operation) declares profit on Monthly basis

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O November	Weightages Applicable M/O December	Weightages Applicable M/O January
Corporate-3 Pool- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFS	Cs)			
Certificate-03 Month	Monthly	1.300	1.282	1.282
Certificate-06 Month	Monthly	1.600	1.564	1.564
Certificate-01 Year	Monthly	2.200	2.128	2.128
Mudarabah Fee Ratio (Maximum)		16.00%	5.00%	2.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of Mudarabah Fee at time of actual application				

Certificate-06 Month	Monthly	1.600	1.564	1.564	
Certificate-01 Year	Monthly	2.200	2.128	2.128	
Mudarabah Fee Ratio (Maximum)		16.00%	5.00%	2.00%	
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%	
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%	
Note: Management may reduce the ratio of Mu	udarabah Fee at tim	e of actual applicat	ion		
Equity:	Bank's Investment				
Type Of Customer:	All customers. Bank can Refuse to accept deposit from customer with out assigning reason.				
	Assets Allocated				
	GOP Ijara Sukuk (0	250,000,000			
Assets Of Pool:	GOP Ijara Sukuk (2	300,000,000			
Assets of Pool.			-	-	
			-	-	
	TOTAL ASSETS	550,000,000			
Investment Strategy:	Deposits are inv	ested in above	stated Assets		
Terms Of Pool:	Constructive Lic	ıuidation every n	nonth.		
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk				

Acceptance of Special Deposits for availaing investment Purpose: oppourtunity.

Islamic Banking Group

Basis Of Deposits Mudarabah Riba Free Special Pool - Corporate-4 Name Of Pool December 26, 2024 **Declaration Date** Applicable Period 01-01-2025 upto 31-01-2025

> These weightages shall remain effective till they are changed. These weightages may be changed from first day of any month BOK (Islamic Banking Operation) declares profit on Monthly basis

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O November	Weightages Applicable M/O December	Weightages Applicable M/O January
Corporate-4 Pool- Deposit	Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
Certificate-01 Month	Monthly	1.0340	1.0460	1.0460
Certificate-03 Month	Monthly	1.1020	1.1380	1.1380
Certificate-06 Month	Monthly	1.2040	1.2760	1.2760
Certificate-01 Year	Monthly	1.4080	1.5520	1.5520
Mudarabah Fee Ratio (Maximum)		30.00%	35.00%	30.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of N	Mudarabah Fee at tim	ne of actual applica	tion	

Certificate-06 Month	Monthly	1.2040	1.2760	1.2760			
Certificate-01 Year	Monthly	1.4080	1.5520	1.5520			
		20.000/	05.000/	20.000/			
Mudarabah Fee Ratio (Maximum)		30.00%	35.00%	30.00%			
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00% 1.00%			
Investment Risk Reserve (Maximum)	reduce the ratio of Mudarabah Fee at t	1.00% 1.00%					
Note: Management may	reduce the ratio of Mudarabatt Fee at t	inie or actual applica	ILIOIT				
Equity:	Bank's Investi	ment					
Type Of Customer:	All customers. Bank can Refuse to accept deposit						
Type Of Customer.	customer with	customer with out assigning reason.					
	Assets Allocated			Amount			
		GOP Ijarah Sukuk (12.07.2023)					
		GOP Ijarah Sukuk (15.12.2021)					
Assets Of Pool:	GOP Ijarah Suku	GOP Ijarah Sukuk (15.12.2021)					
	GOP Ijara Sukuk	GOP Ijara Sukuk (27.04.2022)					
			=	-			
	TOTAL ASSETS			1,150,000,000			
Investment Christianu	Deposite ere i	nyoatad in abaya	atatad Assata				
Investment Strategy:	Deposits are i	nvested in above	stated Assets	•			
Terms Of Pool:	Constructive L	_iquidation every r	month.				
	Credit Risk						
D. 1	Market Risk						
Risks Associated With	Equity Risk	Equity Risk					
Assets Of Pool:	Return Risk	· ·					
	Shariah Risk	Shariah Risk					
	A 1						

Purpose:

Acceptance of Special Deposits for availaing investment

Islamic Banking Group

Basis Of Deposits : Mudarabah
Name Of Pool : Riba Free Special Pool - Corporate-5
Declaration Date : December 26, 2024
Applicable Period : 01-01-2025 upto 31-01-2025

These weightages shall remain effective till they are changed. These weightages may be changed from first day of any month BOK (Islamic Banking Operation) declares profit on Monthly basis

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O November	Weightages Applicable M/O December	Weightages Applicable M/O January
Corporate-5 Pool- Deposit	Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
Certificate-03 Month	Monthly	1.0018	1.0018	1.0006
Certificate-06 Month	Monthly	1.0036	1.0036	1.0018
Certificate-01 Year	Monthly	1.0072	1.0072	1.0036
Mudarabah Fee Ratio (Maximum)		35.00%	40.00%	20.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of I	Mudarabah Fee at tim	ne of actual applica	tion	

Mudarabah Fee Ratio (Maximum)		35.00%	40.00%	20.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of Mu	udarabah Fee at tim	e of actual applicat	ion	
Equity:	Bank's Investme	ent		
Type Of Customer:	All customers. Bank can Refuse to accept deposit from a customer with out assigning reason.			
	Assets Allocated			Amount
			-	-
Assets Of Pool:	GOP Ijarah Sukuk (12.07.2023)			200,000,000
A33013 011 001.	GOP Ijarah Sukuk (26.06.2023)			200,000,000
	TOTAL ASSETS			
				400,000,000
Investment Strategy:	Deposits are inv	ested in above s	stated Assets	
Terms Of Pool:	Constructive Liq	uidation every n	nonth.	
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk			

Purpose:Acceptance of Special Deposits for availaing investment oppourtunity.

Basis Of Deposits Mudarabah Riba Free Special Pool - Corporate-6 Name Of Pool **Declaration Date** December 26, 2024 Applicable Period 01-01-2025 upto 31-01-2025

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O November	Weightages Applicable M/O December	Weightages Applicable M/O Januarv
Corporate-6 Pool- Deposit	Monthly	0.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
RFSD-Corp-6 (01 Month Certificate)	Monthly	1.002	1.002	1.002
RFSD-Corp-6 (03 Month Certificate)	Monthly	1.006	1.006	1.006
RFSD-Corp-6 (06 Month Certificate)	Monthly	1.012	1.012	1.012
RFSD-Corp-6 (01 Year Certificate)	Monthly	1.024	1.024	1.024
Mudarabah Fee Ratio (Maximum)		35.00%	35.00%	22.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of N	Mudarabah Fee at tim	ne of actual applica	tion	

Profit Equalization Reserve (Maximum)	2.00% 2.00%	% 2.00%
Investment Risk Reserve (Maximum)	1.00% 1.00%	% 1.00%
Note: Management m	nay reduce the ratio of Mudarabah Fee at time of actual application	
Equity:	Bank's Investment	
Type Of Customer:	All customers. Bank can Refuse to accep customer with out assigning reason.	t deposit from any
	Assets Allocated	Amount
	GOP Ijarah Sukuk (12.07.2023)	1,400,000,000
Accests Of Decale	GOP Ijara Sukuk (26.06.2023	2,000,000,000
Assets Of Pool:	GOP Ijara Sukuk (09.12.2020)	500,000,000
	GOP Ijara Sukuk (29.07.2020)	800,000,000
	TOTAL ASSETS	4,700,000,000
Investment Strategy:	Deposits are invested in above stated As	sets
Terms Of Pool:	Constructive Liquidation every month.	
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk	
Purpose:	Acceptance of Special Deposits for availa oppourtunity.	aing investment

Basis Of Deposits Mudarabah Name Of Pool Riba Free Special Pool - Corporate-7

Declaration Date December 26, 2024 Applicable Period 01-01-2025 upto 31-01-2025

> These weightages shall remain effective till they are changed. These weightages may be changed from first day of any month BOK (Islamic Banking Operation) declares profit on Monthly basis

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O November	Weightages Applicable M/O December	Weightages Applicable M/O January
Corporate-7 Pool- Deposit	Monthly	0.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)	•			
RFSD-Corp-7 (01 Month Certificate)	Monthly	1.0402	1.0477	1.058
RFSD-Corp-7 (03 Month Certificate)	Monthly	1.1206	1.1431	1.174
RFSD-Corp-7 (06 Month Certificate)	Monthly	1.2412	1.286	1.348
RFSD-Corp-7 (01 Year Certificate)	Monthly	1.4824	1.572	1.696
Mudarabah Fee Ratio (Maximum)		28.00%	28.00%	20.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio	of Mudarabah Fee at tim	ne of actual applica	tion	

Iviontniy	1.4824	1.572	1.696		
	28.00%	28.00%	20.00%		
	2.00% 2.00%				
	1.00% 1.00%				
of Mudarabah Fee at	time of actual applicat	tion			
Bank's Investment					
All customers. Bank can Refuse to accept deposit from a customer with out assigning reason.					
Assets Allocated	Amount				
GOP Ijara Sukuk (29.07.2020)					
GOP Ijara Sukul	100,000,000				
		-	-		
		-	-		
TOTAL ASSETS			250,000,000		
Deposits are	invested in above	stated Assets			
Constructive					
Credit Risk Market Risk Equity Risk Return Risk Shariah Risk					
	All customers customer with Assets Allocated GOP Ijara Sukul GOP Ijara Sukul TOTAL ASSETS Deposits are Constructive Credit Risk Market Risk Equity Risk Return Risk	28.00% 2.00% 1.00% of Mudarabah Fee at time of actual applicate Bank's Investment All customers. Bank can Refuse customer with out assigning rea Assets Allocated GOP Ijara Sukuk (29.07.2020) GOP Ijara Sukuk (26.06.2023) TOTAL ASSETS Deposits are invested in above some constructive Liquidation every received in Risk Market Risk Equity Risk Return Risk	28.00% 28.00% 2.00% 2.00% 1.00% 1.00% of Mudarabah Fee at time of actual application Bank's Investment All customers. Bank can Refuse to accept decustomer with out assigning reason. Assets Allocated GOP Ijara Sukuk (29.07.2020) GOP Ijara Sukuk (26.06.2023) TOTAL ASSETS Deposits are invested in above stated Assets Constructive Liquidation every month. Credit Risk Market Risk Equity Risk Return Risk		

Acceptance of Special Deposits for availaing investment Purpose: oppourtunity.

Islamic Banking Group

Basis Of Deposits Mudarabah

Riba Free Special Pool - Daily Product-I Name Of Pool **Declaration Date** December 26, 2024

Applicable Period 01-01-2025 upto 31-01-2025

> These weightages shall remain effective till they are changed. These weightages may be changed from first day of any month BOK (Islamic Banking Operation) declares profit on Monthly basis

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O November	Weightages Applicable M/O December	Weightages Applicable M/O January
Daily Product 1 Pool- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)	•			
RFSC-01 Month	Monthly	1.023	1.023	1.0227
RFSC-03 Months	Monthly	1.068	1.068	1.0681
RFSC-06 Months	Monthly	1.136	1.136	1.1362
Mudarabah Fee Ratio (Maximum)		35.00%	25.00%	27.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of Mudarabah Fee at time of actual application				

KESC-03 MOUTINS	IVIOTILITY	1.000	1.000	1.0001		
RFSC-06 Months	Monthly	1.136	1.136	1.1362		
Mudarabah Fee Ratio (Maximum)		35.00%	25.00%	27.00%		
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%		
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%		
Note: Management may	reduce the ratio of Mudarabah Fee at tin	ne of actual applicat	tion			
Equity:	Bank's Investm	Bank's Investment				
Type Of Customer:		All customers. Bank can Refuse to accept deposit from customer with out assigning reason.				
	Assets Allocated			Amount		
	GOP Ijara Sukuk (GOP Ijara Sukuk (06.10.2021)				
Assets Of Pool:	GOP Ijara Sukuk (2	GOP Ijara Sukuk (29.05.2020)				
	GOP Ijara Sukuk (GOP Ijara Sukuk (15.12.2021)				
	GOP Ijara Sukuk (2	GOP Ijara Sukuk (26.10.2022)				
	TOTAL ASSETS	TOTAL ASSETS				
Investment Strategy:	Deposits are in	Deposits are invested in above stated Assets				
Terms Of Pool:	Constructive Lie	quidation every r	nonth.			
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk	Market Risk Equity Risk Return Risk				
Purpose:	Acceptance of	Acceptance of Special Deposits for availaing investment				

Islamic Banking Group

Basis Of Deposits Mudarabah

Riba Free Special Pool - Daily Product-2 Name Of Pool **Declaration Date** December 26, 2024

Applicable Period 01-01-2025 upto 31-01-2025

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O November	Weightages Applicable M/O December	Weightages Applicable M/O January
Daily Product 1 Pool- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSC	s)			
Mudarabah Fee Ratio (Maximum)		50.00%	50.00%	50.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of Mudarabah Fee at time of actual application				

Riba Free Special Certifica	ates (RFSCs)					
Mudarabah Fee Ratio (Maximum)		50.00%	50.00%	50.00%		
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%		
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%		
Note: Management may r	educe the ratio of Mudarabah Fee at tir	ne of actual applica	tion			
Equity:	Bank's Investm	ent				
Type Of Customer:		All customers. Bank can Refuse to accept deposit fron customer with out assigning reason.				
	Assets Allocated			Amount		
	GOP Ijara Sukuk (15.12.2021)		100,000,00		
Assets Of Pool:	NJHPCL			200,000,00		
			-	-		
			-	-		
	Total Assets			300,000,00		
Investment Strategy:	Deposits are in	vested in above	stated Assets	;		
Terms Of Pool:	Constructive Li	quidation every i	month.			
	Credit Risk					
Risks Associated With	Market Risk					
Assets Of Pool:	Equity Risk					
Assets Of Foot.	Return Risk					
	Shariah Risk					
Durnoco	Acceptance of	Special Deposits	s for availaing	investment		
Purpose:	oppourtunity.	oppourtunity.				

Basis Of Deposits Mudarabah

Name Of Pool Riba Free Special Pool - Daily Product-3 **Declaration Date** December 26, 2024

Applicable Period 01-01-2025 upto 31-01-2025

> These weightages shall remain effective till they are changed. These weightages may be changed from first day of any month BOK (Islamic Banking Operation) declares profit on Monthly basis

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O November	Weightages Applicable M/O December	Weightages Applicable M/O January
Daily Product 3 Pool- Deposit	Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)	•			
RFSC-01 Month	Monthly	1.0017	1.0017	1.0017
RFSC-03 Months	Monthly	1.0051	1.0051	1.0051
RFSC-06 Months	Monthly	1.0102	1.0102	1.0102
RFSC-01 Year	Monthly	1.0204	1.0204	1.0204
Mudarabah Fee Ratio (Maximum)		45.00%	47.00%	45.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of N	/ludarabah Fee at tim	ne of actual applica	tion	

RFSC-03 Months	Monthly	1.0051	1.0051	1.0051	
RFSC-06 Months	Monthly	1.0102	1.0102	1.0102	
RFSC-01 Year	Monthly	1.0204	1.0204	1.0204	
Mudarabah Fee Ratio (Maximum)		45.00%	47.00%	45.00%	
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%	
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%	
Note: Management may reduce the ratio of M	udarabah Fee at tim	e of actual applicat	tion		
Equity:	Bank's Investment				
Type Of Customer:	All customers. Bank can Refuse to accept deposit from a customer with out assigning reason.				
	Assets Allocated			Amount	
			-	-	
	GOP Ijara Sukuk (26.06.2023)				
Assets Of Pool:	GOP Ijara Sukuk (29.07.2020)				
Assets Of Pool:	GOP Ijara Sukuk (2	9.07.2020)		200,000,000	
Assets Of Pool:	,	9.07.2020)	-	-	
Assets Of Pool:	GOP Ijara Sukuk (2 TOTAL ASSETS	.9.07.2020)	-	300,000,000	
Assets Of Pool: Investment Strategy:	,	,		-	
	TOTAL ASSETS	vested in above	stated Assets	-	

Acceptance of Special Deposits for availaing investment Purpose:

Islamic Banking Group

Basis Of Deposits : Mudarabah

Name Of Pool : Riba Free Special Pool - Daily Product-4
Declaration Date : December 26, 2024
Applicable Period : 01-01-2025 upto 31-01-2025

These weightages shall remain effective till they are changed. These weightages may be changed from first day of any month BOK (Islamic Banking Operation) declares profit on Monthly basis

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O November	Weightages Applicable M/O December	Weightages Applicable M/O January
Daily Product 4 Pool- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)	•			
§ RFSC–Daily Product-4 (1M)	Monthly	1.015	1.038	1.0650
§ RFSC–Daily Product-4 (3M)	Monthly	1.044	1.115	1.1950
§ RFSC–Daily Product-4 (6M)	Monthly	1.087	1.229	1.3900
§ RFSC–Daily Product-4 (12M)	Monthly	1.174	1.458	1.7800
Mudarabah Fee Ratio (Maximum)		30.00%	30.00%	20.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of N	ludarabah Fee at tim	e of actual applica	tion	

18 RFSC-Daily Product-4 (12IVI)	INIONLINIY	1.174	1.458	1.7800	
Mudarabah Fee Ratio (Maximum)		30.00%	30.00%	20.00%	
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%	
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%	
Note: Management may	reduce the ratio of Mudarabah Fee at tir	ne of actual applica	tion		
Equity:	Bank's Investm	ent			
Type Of Customer:		All customers. Bank can Refuse to accept deposit f customer with out assigning reason.			
	Assets Allocated	Assets Allocated			
			-	-	
Assets Of Pool:		GOP Ijara Sukuk (29.10.2021)			
Assets Of Pool:	3 \	GOP Ijara Sukuk (26.06.2023)			
	, ,	GOP Ijara Sukuk (06.10.2021)			
	TOTAL ASSETS	TOTAL ASSETS			
Investment Strategy:	Deposits are in	vested in above	stated Assets		
Terms Of Pool:	Constructive Li	quidation every r	nonth.		
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk	Market Risk Equity Risk Return Risk			
D	Acceptance of	Special Deposits	for availaing	investment	

Purpose:Acceptance of Special Deposits for availaing investment oppourtunity.

Islamic Banking Group

Basis Of Deposits : Mudarabah

Name Of Pool : Riba Free Special Pool - Daily Product-5
Declaration Date : December 26, 2024

Declaration Date : December 26, 2024
Applicable Period : 01-01-2025 upto 31-01-2025

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O November	Weightages Applicable M/O December	Weightages Applicable M/O January
Daily Product 4 Pool- Deposit	Monthly	0.000	1.000	1.000
Riba Free Special Certificates (RFSCs)	•			
Mudarabah Fee Ratio (Maximum)		35.00%	40.00%	40.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of M	ludarabah Fee at tim	ne of actual applica	tion	

Mudarabah Fee Ratio (Maximum)	35.00% 40.0	0% 40.00%				
Profit Equalization Reserve (Maximum)	2.00% 2.00	2.00%				
Investment Risk Reserve (Maximum)	1.00% 1.00	1.00%				
Note: Management may	reduce the ratio of Mudarabah Fee at time of actual application					
Equity:	Bank's Investment					
Type Of Customer:	All customers. Bank can Refuse to acce customer with out assigning reason.	pt deposit from any				
	Assets Allocated	Amount				
	GOP Ijara Sukuk (26.06.2023)	100,000,000				
Assets Of Pool:	GOP Ijara Sukuk (29.07.2020)	200,000,000				
	TOTAL ASSETS	300,000,000				
Investment Strategy:	Deposits are invested in above stated A	ssets				
Terms Of Pool:	Constructive Liquidation every month.					
	Credit Risk					
	Market Risk					
Risks Associated With	Equity Risk					
Assets Of Pool:	Return Risk					
	Shariah Risk					
Purpose:	Acceptance of Special Deposits for available	laing investment				
P	oppourtunity.	oppourtunity.				

Basis Of Deposits Mudarabah

Riba Free Special Pool - Daily Product-6 Name Of Pool

Declaration Date December 26, 2024 Applicable Period 01-01-2025 upto 31-01-2025

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O November	Weightages Applicable M/O December	Weightages Applicable M/O January
Daily Product 6 Pool- Deposit	Monthly	0.000	1.000	1.000
Riba Free Special Certificates (RFSCs)	•			
Mudarabah Fee Ratio (Maximum)		35.00%	35.00%	20.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of Mudarabah Fee at time of actual application				

Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%	
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%	
Note: Management ma	y reduce the ratio of Mudarabah Fee at tim	e of actual applica	tion		
Equity:	Bank's Investme	ent			
Type Of Customer:	All customers. E customer with o		•	posit from any	
	Assets Allocated			Amount	
	GOP Ijara Sukuk (2	GOP Ijara Sukuk (26.06.2023)		800,000,000	
Assets Of Pool:	GOP Ijara Sukuk (2	- GOP Ijara Sukuk (29.05.2020)			
	GOP Ijara Sukuk (2	9.10.2021)		200,000,000	
	TOTAL ASSETS		-	1,100,000,000	
Investment Strategy:	Deposits are inv	ested in above	stated Assets		
Terms Of Pool:	Constructive Lic	ıuidation every r	nonth.		
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk				
Purpose:	Acceptance of Soppourtunity.	Acceptance of Special Deposits for availaing investme oppourtunity.			

Islamic Banking Group

Basis Of Deposits Mudarabah Khyber Islamic Investment Certificates-I Name Of Pool **Declaration Date** December 26, 2024 Applicable Period 01-01-2025 upto 31-01-2025

> These weightages shall remain effective till they are changed. These weightages may be changed from first day of any month

BOK (Islamic Banking Operation) declares profit on Monthly basis

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O November	Weightages Applicable M/O December	Weightages Applicable M/O January
KIIC Certificate-01 Month (1232)	Monthly	1.0021	1.0021	1.0645
Riba Free Special Certificates (RFSCs)				
KIIC Certificate-03 Months (1234)	Monthly	1.0063	1.0063	1.1935
KIIC Certificate-06 Months (1235)	Monthly	1.0126	1.0126	1.3870
KIIC Certificate-01 Year (1257)	Monthly	1.0252	1.0252	1.7740
Mudarabah Fee Ratio (Maximum)		40.00%	25.00%	15.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of M	ludarabah Fee at tim	e of actual applicat	tion	

KIIC Certificate-03 Months (1234)	Monthly	1.0063	1.0063	1.1935		
KIIC Certificate-06 Months (1235)	Monthly	1.0126	1.0126	1.3870		
KIIC Certificate-01 Year (1257)	Monthly	1.0252	1.0252	1.7740		
Mudarabah Fee Ratio (Maximum)		40.00%	25.00%	15.00%		
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%		
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%		
Note: Management may	reduce the ratio of Mudarabah Fee at t	me of actual applica	tion			
Equity:	Bank's Investr	Bank's Investment				
Type Of Customer:		All customers. Bank can Refuse to accept deposit fro customer with out assigning reason.				
	Assets Allocated	Assets Allocated				
	GOP Ijara Sukuk	(26.06.2023)		100,000,000		
Assets Of Pool:						
	GOP Ijara Sukuk	GOP Ijara Sukuk (29.05.2020)				
		-				
	TOTAL ASSETS			200,000,000		
Investment Strategy:	Deposits are i	nvested in above	stated Assets			
Terms Of Pool:	Constructive L	Constructive Liquidation every month.				
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk					
Purpose:	Acceptance of oppourtunity.	Acceptance of Special Deposits for availaing investment oppourtunity.				

Basis Of Deposits Mudarabah Khyber Islamic Investment Certificates-II Name Of Pool

Declaration Date December 26, 2024 Applicable Period 01-01-2025 upto 31-01-2025

> These weightages shall remain effective till they are changed. These weightages may be changed from first day of any month

BOK (Islamic Banking Operation) declares profit on Monthly basis

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O November	Weightages Applicable M/O December	Weightages Applicable M/O January
KIIC-II Certificate-01 Month (1238)	Monthly	1.0078	1.0078	1.0690
Riba Free Special Certificates (RFSCs)				
KIIC-II Certificate-03 Months (1239)	Monthly	1.0234	1.0234	1.2070
KIIC-II Certificate-06 Months (1240)	Monthly	1.0468	1.0468	1.4140
KIIC-II Certificate-12 Months	Monthly	1.0936	1.0936	1.8280
Mudarabah Fee Ratio (Maximum)		18.00%	25.00%	30.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of N	ludarabah Fee at tim	ne of actual applica	tion	

KIIC-II Certificate-12 Months	Monthly	1.0936	1.0936	1.8280		
Mudarabah Fee Ratio (Maximum)		18.00%	25.00%	30.00%		
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%		
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%		
Note: Management m	ay reduce the ratio of Mudarabah Fee at tim	ne of actual applica	tion			
Equity:	Bank's Investm	ent				
Type Of Customer:		All customers. Bank can Refuse to accept deposit fro customer with out assigning reason.				
	Assets Allocated	Assets Allocated				
			-	-		
Assets Of Pool:	GOP Ijara Sukuk (2	GOP Ijara Sukuk (29.07.2020)				
Assets Of Foot.	NJHPC	NJHPC				
			-	-		
	TOTAL ASSETS			150,000,000		
Investment Strategy:	Deposits are in	vested in above	stated Assets			
Terms Of Pool:	Constructive Lie	quidation every r	month.			
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk	Market Risk Equity Risk Return Risk				
Purpose:	Acceptance of soppourtunity.	Acceptance of Special Deposits for availaing investment oppourtunity.				

Islamic Banking Group

Basis Of Deposits : Mudarabah

Name Of Pool : RFSD - Saving Deposit Pool of Fis, PSEs & PLCs

Declaration Date : December 26, 2024
Applicable Period : 01-01-2025 upto 31-01-2025

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O November	Weightages Applicable M/O December	Weightages Applicable M/O January	
RFSD - Saving Deposit Pool of Fis, PSEs & PLCs	Monthly	0.0000	0.0000	1.0000	
Riba Free Special Certificates (RFSCs)					
Mudarabah Fee Ratio (Maximum)		50.00%	50.00%	50.00%	
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%	
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%	
Note: Management may reduce the ratio of Bank's Additional Profit at time of actual application					

\ /							
Investment Risk Reserve (Maximum)		1.00% 1.00% 1.00%					
Note: Management may re	duce the ratio of Bank's Additional Profit a	time of actual ap	plication				
Equity:	Bank's Investm	Bank's Investment					
Type Of Customer:		All customers. Bank can Refuse to accept deposit from customer with out assigning reason.					
	Assets Allocated			Amount			
	GOP Ijara Sukuk (2	GOP Ijara Sukuk (21.10.2024)					
Assets Of Pool:	GOP Ijara Sukuk (2	GOP Ijara Sukuk (21.10.2024)					
Assets Of Pool:	GOP Ijara Sukuk (2	1.10.2024)		5,000,000,000			
			-	-			
	TOTAL ASSETS			21,000,000,000			
Investment Strategy:	Deposits are in	ested in above	stated Assets	3			
Terms Of Pool:	Constructive Lic	quidation every	month.				
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk	Market Risk Equity Risk Return Risk					
Purpose:	Acceptance of Soppourtunity.	Acceptance of Special Deposits for availaing investmen					

Islamic Banking Group

Basis Of Deposits Mudarabah Raast-Itminan Mahana Certificates Name Of Pool **Declaration Date** December 26, 2024 Applicable Period 01-01-2025 upto 31-01-2025

> These weightages shall remain effective till they are changed. These weightages may be changed from first day of any month

BOK (Islamic Banking Operation) declares profit on Monthly basis

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O November	Weightages Applicable M/O December	Weightages Applicable M/O January		
RFSD-Itminan Mahana Daily Product	Monthly	1.000	1.000	1.000		
Riba Free Special Certificates (RFSCs)						
RFSD-Itminan Mahana Certificate-01 Year (1267)	Monthly	1.0157	1.0157	1.0157		
RFSD-Itminan Mahana Certificate-02 Year (1268)	Monthly	1.0314	1.0314	1.0314		
RFSD-Itminan Mahana Certificate-03 Year (1262)	Monthly	1.0471	1.0471	1.0471		
RFSD-Itminan Mahana Certificate-04 Year (1269)	Monthly	1.0628	1.0628	1.0628		
RFSD-Itminan Mahana Certificate-05 Year (1263)	Monthly	1.0785	1.0785	1.0785		
Mudarabah Fee Ratio (Maximum)		45.00%	40.00%	30.00%		
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%		
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%		
Note: Management may reduce the ratio of N	Note: Management may reduce the ratio of Mudarabah Fee at time of actual application					

N 3D-Millian Mahana Certificate-03 Tear (1203)	ivio na ny	1.07.00	1.07.00	1.07.00		
Mudarabah Fee Ratio (Maximum)		45.00%	40.00%	30.00%		
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%		
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%		
Note: Management ma	ay reduce the ratio of Mudarabah Fee at tin	ne of actual applicat	tion			
Equity:	Bank's Investm	ent				
Type Of Customer:		All customers. Bank can Refuse to accept deposit fron customer with out assigning reason.				
	Assets Allocated	Assets Allocated				
	GOP Ijara Sukuk (2	29.10.2021)		800,000,000		
	GOP Ijara Sukuk (2	26.06.2023)		1,900,000,000		
Assets Of Pool:	GOP Ijara Sukuk (06.10.2021)		500,000,000		
			-	-		
			-	-		
	TOTAL ASSETS			3,200,000,000		
Investment Strategy:	Deposits are in	vested in above	stated Assets			
Terms Of Pool:	Constructive Lie	quidation every r	nonth.			
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk					
Purpose:	Acceptance of a	Acceptance of Special Deposits for availaing investment				

Basis Of Deposits Mudarabah Name Of Pool Raast Financial Institutions Pool December 26, 2024 **Declaration Date** Applicable Period 01-01-2025 upto 31-01-2025

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O November	Weightages Applicable M/O December	Weightages Applicable M/O January	
RFSD - Raast Financial Insitution Pool	Monthly	1.0000	1.0000	1.0000	
Riba Free Special Certificates (RFSCs)	•				
Mudarabah Fee Ratio (Maximum)		35.00%	40.00%	50.00%	
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%	
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%	
Note: Management may reduce the ratio of Mudarabah Fee at time of actual application					

Mudarabah Fee Ratio (Maximum)		35.00%	40.00%	50.00%		
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%		
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%		
Note: Management may re	educe the ratio of Mudarabah Fee at tim	ne of actual applica	tion			
Equity:	Bank's Investm	ent				
Type Of Customer:		Bank can Refuse ut assigning rea		posit from any		
	Assets Allocated	Assets Allocated				
	CODE: C.1.14	5.10.0001)	-	-		
	GOP Ijara Sukuk (1			80,000,00		
Assets Of Pool:	GOP Ijara Sukuk (2	29.10.2021)		100,000,000		
Assets Of Foot.				-		
			-			
			-	_		
	TOTAL ASSETS			180,000,00		
Investment Strategy:	Deposits are in	ested in above	stated Assets			
Terms Of Pool:	Constructive Lice	Constructive Liquidation every month.				
	Credit Risk					
Risks Associated With	Market Risk					
Assets Of Pool:	Equity Risk					
Addition.	Return Risk					
	Shariah Risk					
Purpose:	Acceptance of S	Acceptance of Special Deposits for availaing investment				
ruipose.	oppourtunity.	oppourtunity.				

Islamic Banking Group

Mudarabah **Basis Of Deposits** Name Of Pool Geneal Pool (USD) **Declaration Date** September 1, 2021 Applicable Period 01-01-2025 upto 31-01-2025

> These weightages shall remain effective till they are changed. These weightages may be changed from first day of any month BOK (Islamic Banking Operation) declares profit on Monthly basis

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O November	Weightages Applicable M/O December	Weightages Applicable M/O January	
Mudarabah Fee Ratio (Maximum)		85.00%	85.00%	85.00%	
Profit Equalization Reserve (Maximum)		0.00%	0.00%	0.00%	
Investment Risk Reserve (Maximum)		0.00%	0.00%	0.00%	
Note: Management may reduce the ratio of Mudarabah Fee at time of actual application					

Profit Equalization Reserve (Maximum)	0.00%	0.00%	0.00%		
Investment Risk Reserve (Maximum)	0.00%	0.00%	0.00%		
Note: Management may	reduce the ratio of Mudarabah Fee at time of actual applic	ation			
Equity:	Separate Equity For FCY Gene	Separate Equity For FCY General Pool			
Type Of Customer:	All customers. Bank can Refus customer with out assigning re		osit from an		
	Assets A	llocated			
	Placement of Mashreq Bank (NY)				
Assets Of Pool:					
			т		
Investment Strategy:	Deposits are invested in above	stated Assets			
Terms Of Pool:	Constructive Liquidation every	Constructive Liquidation every month.			
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk	Market Risk Equity Risk Return Risk			
	Exchange Rate Risk				
Purpose:	Acceptance of USD for availai	Acceptance of USD for availaing investment oppourtunit			

Purpose:

Basis Of Deposits Mudarabah

Raast Financial Institutions - 2 Pool Name Of Pool December 26, 2024 **Declaration Date** Applicable Period 01-01-2025 upto 31-01-2025

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O November	Weightages Applicable M/O December	Weightages Applicable M/O January	
RFSD - Raast Financial Insitution-2 Pool	Monthly	1.0000	1.0000	1.0000	
Riba Free Special Certificates (RFSCs)	•				
Mudarabah Fee Ratio (Maximum)		50.00%	50.00%	50.00%	
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%	
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%	
Note: Management may reduce the ratio of Mudarabah Fee at time of actual application					

Deposit Category	Periods/ Tier groups	Applicable M/O November	Applicable M/O December	Applicable M/O January
RFSD - Raast Financial Insitution-2 Pool	Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)	•			
Mudarabah Fee Ratio (Maximum)		50.00%	50.00%	50.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio o	f Mudarabah Fee at tir	ne of actual applica	tion	
Equity:	Bank's Investm	ent		
Type Of Customer:		Bank can Refuse out assigning rea		oosit from any
	Assets Allocated			Amount
	GOP Ijara Sukuk (29.07.2020)			50,000,000
Assets Of Pool:	GOP Ijara Sukuk (15.12.2021)			20,000,000
			-	-
			-	-
	TOTAL ASSETS			70,000,000
Investment Strategy:	Deposits are in	vested in above	stated Assets	
Terms Of Pool:	Constructive Li	quidation every r	month.	
	Credit Risk			
Risks Associated With	Market Risk			
Assets Of Pool:	Equity Risk			
	Return Risk			
	Shariah Risk			
P	Acceptance of	Special Deposits	s for availaing i	nvestment
Purpose:	oppourtunity.			