BASIS OF DEPOSITS MUSHARAKAH NAME OF POOL **GENERAL POOL DECLARATION DATE** July 26, 2024 APPLICABLE PERIODS 1st June 2024 ONWARD

BOK (Islamic Banking Operation	Profit Payment	·	Weightages	Weightages
Product Name	Periods/ Tier	Weightages Applicable M/O June	Applicable M/O	Applicable M/O
PLS Saving	groups Monthly	1.000	July 1.000	1.000
PLS Saving-Free Services Offer	Monthly	0.700	0.700	0.700
PLS Saving Deposits (SD) Special Schemes	Monthly	1.000	1.000	1.000
PLS Saving Deposits (SD) Special Schemes  PLS Saving Deposits Pension Salary	Monthly	1.000	1.000	1.000
· · · · · · · · · · · · · · · · · · ·	Monthly	1.200	1.200	1.200
PLS Hajj Account PLS Umra Account	Monthly	1.100	1.100	1.100
PLS Pensioners Account	Monthly	1.000	1.000	1.000
PLS Asaan Account	Monthly	1.000	1.000	1.000
Asan Remittance Savings Account	Monthly	1.000	1.000	1.000
<u> </u>	Monthly	1.000	1.000	1.000
Raast Youth Saving Account Raast FemPower Account	Monthly	1.000	1.000	1.000
	Monthly	1.000		
Asaan Saving Flood Affectee Account	Monthly	1.000	1.000	1.000
Asaan Saving Digital Account	Monthly	0.000	1.000	1.000
Raast Senior Citizen Account	Monthly	0.000	1.040	1.040
Raast Sahara Account			1.040	1.040
Rast Sahulat Account	Monthly	0.009	0.009	0.009
Raast Tarseel Account	Monthly	0.009	0.009	0.009
Islamic Refinance Scheme for Combating COVID-19 (IRFCC-Filer)	Monthly	0.009	0.009	0.009
Raast Pay Plus Account	Monthly	0.009	0.009	0.009
Islamic SME Asaan Finance Scheme (ISAAF)	Monthly	0.300	0.280	0.280
Islamic Refinance Facility for Modernization of SME	Monthly	0.300	0.280	0.280
Islamic Refinance Facility for Storage of Agri. (FFSAP)	Monthly	0.300	0.280	0.280
Islamic Refinance Scheme for Working Capital of SE&LE	Monthly	0.000	0.280	0.280
SBP SME Finance	Monthly	0.500	0.500	0.500
Riba Free Certificates (RFCs)				
RFCs 6 Month	Monthly	1.002	1.050	1.050
RFCs 6 Month	On Maturity	1.062	1.062	1.062
RFCs 1 year	Monthly	1.144	1.144	1.144
RFCs 1 year	Six Monthly	1.164	1.164	1.164
RFCs 1 year	On Maturity	1.204	1.204	1.204
RFCs 2 year	Monthly	1.328	1.328	1.328
RFCs 2 year	Six Monthly	1.348	1.348	1.348
RFCs 2 year	Yearly	1.368	1.368	1.368
RFCs 2 year	On Maturity	1.388	1.388	1.388
RFCs 3 year	Monthly	1.512	1.512	1.512
RFCs 3 year	Six Monthly	1.532	1.532	1.532
RFCs 3 year	Yearly	1.552	1.552	1.552
RFCs 3 year	On Maturity	1.572	1.572	1.572
RFCs 4 year	Monthly	1.696	1.696	1.696

RFCs 4 year	Six Monthly	1.716	1.716	1.716
RFCs 4 year	Yearly	1.736	1.736	1.736
RFCs 4 year	On Maturity	1.756	1.756	1.756
RFCs 5 year	Monthly	1.880	1.880	1.880
RFCs 5 year	Six Monthly	1.900	1.900	1.900
RFCs 5 year	Yearly	1.920	1.920	1.920
RFCs 5 year	On Maturity	1.940	1.940	1.940
RFCs 5 year (Pensioners)	Monthly	2.000	2.000	2.000
RFCs 5 year (Widows, Orphans & Permanently Disabled Persons)	Monthly	2.080	2.080	2.080
Bank's Additional Profit (Maximum)		1/2	1/2	1/2
Profit Equalization Reserve (Maximum)		2/100	2/100	2/100
Investment Risk Reserve (Maximum)		1/100	1/100	1/100

Note: Management may reduce the ratio of Bank's Additional Profit at time of actual application

**EQUITY:** Islamic Bnking Fund, Retained Earnings and Free Reserves of IBG.

**TYPE OF CUSTOMER:** 

All customers. Bank can Refuse to accept deposit from any customer with-out assigning reason.

**ASSETS OF POOL:** 

All Ijarah Assets, Murabaha Assets, Musharakah Assets, Diminishing Musharakah Assets, Istisna Assets, Investment in Shares, Placement with Islamic Banks, Sukuks Investments, Payables of All above Assets and Bank's Operating Assets etc.

**INVESTMENT STRATEGY:** 

Deposits shall be invested in Shariah compliant, identified, Non-Negative list of Bank, Profitable venture, and approved institutions of the Bank list.

In case assets cross 30% of total assets limit in nature of "Dain", the profit shall be paid to IAH from other Ijarah Assets with the aproval of Shariah Advosor.

**TERMS OF POOL:** Constructive Liquidation every month.

#### **RISKS ASSOCIATED WITH ASSETS FO POOL:**

Operational Risk. Credit Risk Market Risk Equity Risk Return Risk Shariah Risk

**PURPOSE:** Acceptance of General Deposits.

Islamic Banking Group

Basis Of Deposits Musharakah

Sub Pool - Riba Free Special Pool-1 Name Of Pool

**Declaration Date** July 26, 2024 Applicable Period 01-08-2024 upto 31-08-2024

> 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 June	Weightages Applicable M/O July	Weightages Applicable M/O August
RFSD-1 Pool - Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)	•			
RFSC-01 Month	Monthly	1.045	1.036	1.036
RFSC-03 Month	Monthly	1.135	1.107	1.107
RFSC-06 Month	Monthly	1.270	1.214	1.214
Bank's Additional Profit (Maximum)		20/100	20/100	20/100
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 Bank	's Additional Profit a	at time of actual appli	cation	

the earth month.					
RFSC-03 Month	Monthly	1.135	1.107	1.107	
RFSC-06 Month	Monthly	1.270	1.214	1.214	
Bank's Additional Profit (Maximum)		20/100	20/100	20/100	
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 Bank	k's Additional Profit a	t time of actual appli	cation		
Equity:	General Pool Assets  All customers. Bank can Refuse to accept deposit			osit from any	
Type Of Customer:	customer with out assigning reason.			,	
		9 9			
	Assets Allocated			Amount	
Assets Of Pool:	GOP Ijarah Sukuk (15.12.2021)			200,000,000	
			-	-	
Assets Of Pool.	GOP Ijarah Sukuk (	300,000,000			
				-	
	TOTAL ASSETS	500,000,000			
Investment Strategy:	Deposits are inv	ested in above s	tated Assets		
Terms Of Pool:	Constructive Liq	uidation every m	onth.		
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 Musharakah

Name Of Pool Sub Pool - Riba Free Special Pool - 2

**Declaration Date** July 26, 2024 Applicable Period 01-08-2024 upto 31-08-2024

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Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O June	Weightages Applicable M/O July	Weightages Applicable M/O August
RFSD Pool - 2 Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)	•			
RFSC Pool-2 (01 Month)	Monthly	1.010	1.010	1.010
RFSC Pool-2 (03 Months)	Monthly	1.031	1.031	1.031
RFSC Pool-2 (06 Months)	Monthly	1.062	1.062	1.062
RFSC Pool-2 (01 Year)	Monthly	1.125	1.125	1.125
Bank's Additional Profit (Maximum)		20/100	20/100	20/100
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 Bank	's Additional Profit a	at time of actual appli	cation	_

RESC POOI-2 (UT MONTH)	IVIOTILITIY	1.010	1.010	1.010	
RFSC Pool-2 (03 Months)	Monthly	1.031	1.031	1.031	
RFSC Pool-2 (06 Months)	Monthly	1.062	1.062	1.062	
RFSC Pool-2 (01 Year)	Monthly	1.125	1.125	1.125	
Bank's Additional Profit (Maximum)		20/100	20/100	20/100	
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%	
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%	
Note: Management may reduce	ce the ratio of Bank's Additional Profit a	at time of actual appli	cation		
Equity:	General Pool A	ssets			
Type Of Customer:		All customers. Bank can Refuse to accept deposit from a customer with out assigning reason.			
	Assets Allocated			Amount	
	GOP Ijarah Sukuk	(12.07.2023)		100,000,000	
Assets Of Pool:			-	-	
			-	-	
Assets Of Foot.			-	-	
	GOP Ijarah Sukuk	(29.10.2021)		100,000,000	
			-	-	
	TOTAL ASSETS			200,000,000	
Investment Strategy:	Deposits are inv	vested in above st	tated Assets		
Terms Of Pool:	Constructive Lice	quidation every m	onth.		
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk				
	Accontance of 9	Special Deposits f	or availaina in	vootmont	

Purpose:

Acceptance of Special Deposits for availaing investment

oppourtunity.

Basis Of Deposits Musharakah

Name Of Pool Sub Pool - Riba Free Special Pool - Mutual Fund

July 26, 2024 **Declaration Date** Applicable Period 01-08-2024 upto 31-08-2024

> 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 June	Weightages Applicable M/O July	Weightages Applicable M/O August		
RFSD Pool Mutual Fund - Deposit	Monthly	1.000	1.000	1.000		
Riba Free Special Certificates (RFSCs)						
RFSC-01 Month	Monthly	1.069	1.069	1.069		
RFSC-03 Months	Monthly	1.207	1.207	1.207		
RFSC-06 Months	Monthly	1.414	1.414	1.414		
Bank's Additional Profit (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 Bank	Note: Management may reduce the ratio of Bank's Additional Profit at time of actual application					

RFSC-03 Months	iviontniy	1.207	1.207	1.207		
RFSC-06 Months	Monthly	1.414	1.414	1.414		
Bank's Additional Profit (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 re	educe the ratio of Bank's Additional Profit	at time of actual appl	ication			
Equity:	General Pool A	General Pool Assets				
Type Of Customer:		All customers. Bank can Refuse to accept deposit from customer with out assigning reason.				
	Assets Allocated			Amount		
			-	-		
Assets Of Pool:	GOP Ijara Sukuk (	29.10.2021)		200,000,000		
	GOP Ijara Sukuk (	26.10.2022)		300,000,000		
	GOP Ijara Sukuk (	06.10.2021)		400,000,000		
	TOTAL ASSETS	TOTAL ASSETS				
Investment Strategy:	Deposits are in	vested in above s	tated Assets			
Terms Of Pool:	Constructive Li	quidation every m	onth.			
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 investmen				

oppourtunity.

Islamic Banking Group

Basis Of Deposits Musharakah

Sub Pool - Riba Free Special - Mutual Fund Pool-2 Name Of Pool

**Declaration Date** July 26, 2024 Applicable Period 01-08-2024 upto 31-08-2024

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O June	Weightages Applicable M/O Julv	Weightages Applicable M/O August	
RFSD Pool Mutual Fund - Deposit	Monthly	1.000	1.000	1.000	
Riba Free Special Certificates (RFSCs)					
Bank's Additional Profit (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 Bank's Additional Profit at time of actual application					

Bank's Additional Profit (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 re	duce the ratio of Bank's Additional Profit	at time of actual app	lication				
Equity:	General Pool A	ssets					
Type Of Customer:		All customers. Bank can Refuse to accept deposit from ar customer with out assigning reason.					
	Assets Allocated	Assets Allocated					
		GOP Ijara Sukuk (06.10.2021)					
		GOP Ijara Sukuk (26.06.2023)					
Assets Of Pool:		GOP Ijara Sukuk (29.10.2021)					
	, ,	GOP Ijara Sukuk (12.07.2023)					
	PHL Sukuk						
	TOTAL ASSETS		<u>-</u>	6,000,000,00			
Investment Strategy:	Deposits are in	vested in above s	stated Assets				
Terms Of Pool:	Constructive Lie	quidation every m	nonth.				
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.					

Islamic Banking Group

Basis Of Deposits : Musharakah

Name Of Pool : Sub Pool - Riba Free Special Pool - RFSD Corporate-1

Declaration Date : July 26, 2024
Applicable Period : 01-08-2024 upto 31-08-2024

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 June	Weightages Applicable M/O July	Weightages Applicable M/O August		
RFSD Pool Corporate 1- Deposit	Monthly	1.000	1.000	1.000		
Riba Free Special Certificates (RFSCs)	•					
RFSC-01 Month	Monthly	1.034	1.034	1.034		
RFSC-03 Month	Monthly	1.103	1.103	1.103		
RFSC-06 Month	Monthly	1.207	1.207	1.207		
RFSC-12 Month	Monthly	1.413	1.413	1.413		
Bank's Additional Profit (Maximum)		25.00%	20.00%	10.00%		
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	Note: Management may reduce the ratio of Bank's Additional Profit at time of actual application					

RFSC-12 Month	Monthly	1.413	1.413	1.413		
Bank's Additional Profit (Maximum)		25.00%	20.00%	10.00%		
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 Profi	t at time of actual appl	ication			
Equity:	General Pool	General Pool Assets				
Type Of Customer:		All customers. Bank can Refuse to accept deposit from an customer with out assigning reason.				
	Assets Allocated	Assets Allocated				
	GOP Ijarah Sukuk (15.12.2021)			100,000,000		
Assets Of Pool:	GOP Ijarah Suku	GOP Ijarah Sukuk (06.10.2021)				
			-	-		
	TOTAL ASSETS			500,000,000		
Investment Strategy:	Deposits are i	nvested in above s	tated 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				

oppourtunity.

Purpose:

Acceptance of Special Deposits for availaing investment

Basis Of Deposits Musharakah

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

July 26, 2024 **Declaration Date** Applicable Period 01-08-2024 upto 31-08-2024

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O June	Weightages Applicable M/O July	Weightages Applicable M/O August
RFSD Pool Corporate 2- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)	•			
RFSC-01 Month	Monthly	1.088	1.088	1.088
RFSC-03 Month	Monthly	1.265	1.265	1.265
Bank's Additional Profit (Maximum)		15.00%	15.00%	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 Bank	s's Additional Profit	at time of actual appli	cation	

Riba Free Special Certificates (R	RFSCs)				
RFSC-01 Month	Monthly	1.088	1.088	1.088	
RFSC-03 Month	Monthly	1.265	1.265	1.265	
Bank's Additional Profit (Maximum)		15.00%	15.00%	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 Bank's Additional Profit	at time of actual appl	ication		
Equity:	General Pool A	Assets			
Type Of Customer:		All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.			
	Assets Allocated			Amount	
			-	-	
Assets Of Pool:			-	=	
	GOP Ijarah Sukuk	GOP Ijarah Sukuk (06.10.2021)			
	GOP Ijarah Sukuk	GOP Ijarah Sukuk (26.06.2023)			
	TOTAL ASSETS	TOTAL ASSETS			
Investment Strategy:	Deposits are in	nvested in above s	tated Assets		
Terms Of Pool:	Constructive L	iquidation every m	onth.		
	Credit Risk				
Risks Associated With	Market Risk				
Assets Of Pool:	Equity Risk				
	Return Risk Shariah Risk				
Purpose:	Acceptance of oppourtunity.	Acceptance of Special Deposits for availaing investment oppourtunity.			

Islamic Banking Group

**Basis Of Deposits** Musharakah

Sub Pool - Riba Free Special Pool - Corporate-3 Name Of Pool

July 26, 2024 **Declaration Date** Applicable Period 01-08-2024 upto 31-08-2024

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Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O June	Weightages Applicable M/O July	Weightages Applicable M/O August
Corporate-3 Pool- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
Certificate-03 Month	Monthly	1.206	1.251	1.251
Certificate-06 Month	Monthly	1.412	1.503	1.503
Certificate-01 Year	Monthly	1.824	2.006	2.006
Bank's Additional Profit (Maximum)		40.00%	40.00%	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 Bank	s's Additional Profit	at time of actual appli	cation	

Certificate-03 Month	IVIOTILITIY	1.206	1.251	1.251		
Certificate-06 Month	Monthly	1.412	1.503	1.503		
Certificate-01 Year	Monthly	1.824	2.006	2.006		
Bank's Additional Profit (Maximum)		40.00%	40.00%	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 red	luce the ratio of Bank's Additional Profit	at time of actual appl	ication			
Equity:		General Pool Assets				
Type Of Customer:		All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.				
	Assets Allocated	Assets Allocated				
Assets Of Pool:	GOP Ijara Sukuk (	GOP Ijara Sukuk (15.12.2021)				
	GOP Ijara Sukuk (2	GOP Ijara Sukuk (29.07.2020)				
			-	-		
			-	-		
	TOTAL ASSETS	TOTAL ASSETS				
Investment Strategy:	Deposits are in	vested in above s	tated Assets			
Terms Of Pool:	Constructive Li	Constructive Liquidation every month.				
	Credit Risk					
Risks Associated With	Market Risk					
Assets Of Pool:		Equity Risk				
		Return Risk				
	Shariah Risk					
	A countained of	Appartones of Chaniel Denosite for availaing investme				

Acceptance of Special Deposits for availaing investment Purpose: oppourtunity.

Islamic Banking Group

Basis Of Deposits : Musharakah

Name Of Pool : Sub Pool - Riba Free Special Pool - Corporate-4

Declaration Date : July 26, 2024
Applicable Period : 01-08-2024 upto 31-08-2024

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 June	Weightages Applicable M/O July	Weightages Applicable M/O August
Corporate-4 Pool- Deposit	Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
Certificate-01 Month	Monthly	1.0076	1.0078	1.0078
Certificate-03 Month	Monthly	1.0228	1.0234	1.0234
Certificate-06 Month	Monthly	1.0456	1.0468	1.0468
Certificate-01 Year	Monthly	1.0912	1.0936	1.0936
Bank's Additional Profit (Maximum)		15.00%	15.00%	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 Ban	k's Additional Profit	at time of actual appli	cation	

Certificate-06 Month	Monthly	1.0456	1.0468	1.0468		
Certificate-01 Year	Monthly	1.0912	1.0936	1.0936		
Bank's Additional Profit (Maximum)		15.00%	15.00%	15.00%		
Profit Equalization Reserve (Maximum)		2.00% 2.00%				
Investment Risk Reserve (Maximum)		1.00% 1.009		1.00%		
Note: Management may reduce the	ne ratio of Bank's Additional Profit	at time of actual app	lication			
Equity:	General Pool	General Pool Assets				
Type Of Customer:		All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.				
	Assets Allocated	Assets Allocated				
	GOP Ijarah Sukul	100,000,000				
Assets Of Pool:		GOP Ijarah Sukuk (15.12.2021)				
	GOP Ijarah Sukul	GOP Ijarah Sukuk (12.07.2023)				
	GOP Ijara Sukuk	GOP Ijara Sukuk (27.04.2022)				
	TOTAL ASSETS		-	1,000,000,000		
Investment Strategy:	Deposits are in	nvested in above s	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				

Purpose:

Acceptance of Special Deposits for availaing investment oppourtunity.

Islamic Banking Group

Basis Of Deposits : Musharakah

Name Of Pool : Sub Pool - Riba Free Special Pool - Corporate-5

Declaration Date : July 26, 2024
Applicable Period : 01-08-2024 upto 31-08-2024

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 June	Weightages Applicable M/O July	Weightages Applicable M/O August	
Corporate-5 Pool- Deposit	Monthly	1.0000	1.0000	1.0000	
Riba Free Special Certificates (RFSCs)	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	
Bank's Additional Profit (Maximum)		8.00%	10.00%	10.00%	
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					

(						
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%		
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%		
Note: Management may red	luce the ratio of Bank's Additional Profit at	time of actual app	lication			
Equity:	General Pool Ass	sets				
Type Of Customer:		All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.				
	Assets Allocated			Amount		
Assets Of Pool:	GOP Ijarah Sukuk (1	GOP Ijarah Sukuk (12.07.2023)				
	GOP Ijarah Sukuk (2)	GOP Ijarah Sukuk (26.06.2023)				
	TOTAL ASSETS		<del>-</del>	400,000,000		
Investment Strategy:	Deposits are inve	ested in above s	stated Assets			
Terms Of Pool:	Constructive Liqu	uidation every m	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 Special Deposits for availaing investment oppourtunity.

Islamic Banking Group

Basis Of Deposits : Musharakah

Name Of Pool : Sub Pool - Riba Free Special Pool - Corporate-6

 Declaration Date
 :
 July 26, 2024

 Applicable Period
 :
 01-08-2024 upto 31-08-2024

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 June	Weightages Applicable M/O Julv	Weightages Applicable M/O August
Corporate-6 Pool- Deposit	Monthly	0.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
RFSD-Corp-6 (01 Month Certificate)	Monthly	1.00815	1.0095	1.0095
RFSD-Corp-6 (03 Month Certificate)	Monthly	1.02445	1.0285	1.0285
RFSD-Corp-6 (06 Month Certificate)	Monthly	1.0489	1.057	1.057
RFSD-Corp-6 (01 Year Certificate)	Monthly	1.0978	1.114	1.114
Bank's Additional Profit (Maximum)		15.00%	15.00%	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	o of Bank's Additional Profit	at time of actual appli	cation	

Bank's Additional Profit (Maximum	1)		15.00%	15.00%	15.00%	
Profit Equalization Reserve (Maxir	num)		2.00%	2.00%	2.00%	
Investment Risk Reserve (Maximu			1.00%	1.00%	1.00%	
Note:	Management may reduce the ratio of Bank	k's Additional Profit a	at time of actual appli	ication		
Equity:		General Pool Assets				
Type Of Customer:		All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.				
		Assets Allocated			Amount	
				-	-	
Assets Of Pool:		GOP Ijara Sukuk (29.07.2020)			1,000,000,000	
		GOP Ijarah Sukuk (12.07.2023)			1,200,000,000	
		GOP Ijara Sukuk (27.04.2022)			350,000,000	
		TOTAL ASSETS				
Investment Strategy:		Deposits are inv	vested in above s	tated Assets		
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 availaing investment oppourtunity.

Basis Of Deposits Musharakah

Name Of Pool Sub Pool - Riba Free Special Pool - Corporate-7

July 26, 2024 **Declaration Date** Applicable Period 01-08-2024 upto 31-08-2024

> 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 June	Weightages Applicable M/O July	Weightages Applicable M/O August
Corporate-7 Pool- Deposit	Monthly	0.0000	1.0000	1.0000
Riba Free Special Certificates (RFS	SCs)			
RFSD-Corp-7 (01 Month Certificate)	Monthly	1.006	1.0225	1.0225
RFSD-Corp-7 (03 Month Certificate)	Monthly	1.018	1.0675	1.0675
RFSD-Corp-7 (06 Month Certificate)	Monthly	1.036	1.135	1.135
RFSD-Corp-7 (01 Year Certificate)	Monthly	1.072	1.270	1.270
Bank's Additional Profit (Maximum)		35.00%	35.00%	35.00%
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 rat	io of Bank's Additional Profit	at time of actual appli	cation	

RFSD-Corp-7 (01 Year Certificate)	Monthly	1.072	1.270	1.270		
Bank's Additional Profit (Maximum)		35.00%	35.00%	35.00%		
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%		
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%		
Note: Management may re	duce the ratio of Bank's Additional Profit	at time of actual appli	cation			
Equity:	General Pool A	General Pool Assets				
Type Of Customer:		All customers. Bank can Refuse to accept deposit from an customer with out assigning reason.				
	Assets Allocated	Assets Allocated				
Assets Of Pool:	GOP Ijara Sukuk (	GOP Ijara Sukuk (29.07.2020)				
	GOP Ijara Sukuk (	GOP Ijara Sukuk (26.06.2023)				
			-	-		
			-	-		
	TOTAL ASSETS			200,000,000		
Investment Strategy:	Deposits are in	vested in above s	tated Assets			
Terms Of Pool:	Constructive Li	Constructive Liquidation every month.				
	Credit Risk					
Dieles Associated With	Market Risk					
Risks Associated With	Equity Risk					
Assets Of Pool:	Return Risk					
	Shariah Risk					
	Acceptance of	Acceptance of Special Deposits for availaing investmen				

Acceptance of Special Deposits for availaing investment Purpose:

oppourtunity.

Islamic Banking Group

Basis Of Deposits : Musharakah

Name Of Pool : Sub Pool - Riba Free Special Pool - Daily Product-I

Declaration Date : July 26, 2024
Applicable Period : 01-08-2024 upto 31-08-2024

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 June	Weightages Applicable M/O July	Weightages Applicable M/O August
Daily Product 1 Pool- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
RFSC-01 Month	Monthly	1.057	1.048	1.0477
RFSC-03 Months	Monthly	1.170	1.143	1.1431
RFSC-06 Months	Monthly	1.341	1.286	1.2862
Bank's Additional Profit (Maximum)		45.00%	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 Ba	nk's Additional Profit	at time of actual appli	cation	

RFSC-03 Months	Monthly	1.170	1.143	1.1431	
RFSC-06 Months	Monthly	1.341	1.286	1.2862	
Bank's Additional Profit (Maximum)		45.00%	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	e the ratio of Bank's Additional Profit	at time of actual appl	ication		
Equity:	General Pool A	General Pool Assets			
Type Of Customer:		All customers. Bank can Refuse to accept deposit from ar customer with out assigning reason.			
	Assets Allocated			Amount	
Assets Of Pool:			-	-	
	GOP Ijara Sukuk (	GOP Ijara Sukuk (29.05.2020)			
	GOP Ijara Sukuk (	GOP Ijara Sukuk (15.12.2021)			
	GOP Ijara Sukuk (	GOP Ijara Sukuk (26.10.2022)			
	TOTAL ASSETS	TOTAL ASSETS			
Investment Strategy:	Deposits are in	nvested in above s	tated Assets		
Terms Of Pool:	Constructive L	Constructive Liquidation every month.			
	Credit Risk				
Risks Associated With	Market Risk				
Assets Of Pool:	Equity Risk				
ASSELS OF FUUI.	Return Risk				
	Shariah Risk				

Purpose: Acceptance of Special Deposits for availaing investment oppourtunity.

Basis Of Deposits Musharakah

Sub Pool - Riba Free Special Pool - Daily Product-2 Name Of Pool

**Declaration Date** July 26, 2024 Applicable Period 01-08-2024 upto 31-08-2024

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O June	Weightages Applicable M/O July	Weightages Applicable M/O August
Daily Product 1 Pool- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)	•			
Bank's Additional Profit (Maximum)		1.00%	3.00%	10.00%
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				

Kiba Free Special Certii	ilicales (RF3C5)				
Bank's Additional Profit (Maximum)		1.00%	3.00%	10.00%	
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 app	lication		
Equity:	General Pool A	ssets			
Type Of Customer:		All customers. Bank can Refuse to accept deposit from a customer with out assigning reason.			
	Assets Allocated			Amount	
	GOP Ijara Sukuk (	GOP Ijara Sukuk (26.10.2022)			
Assets Of Pool:	NJHPCL			100,000,00	
Assets of Foot.			-	-	
	GOP Ijara Sukuk (	06.10.2021)		200,000,00	
	Total Assets			700,000,0	
Investment Strategy:	Deposits are in	vested in above s	stated Assets		
Terms Of Pool:	Constructive Li	quidation every m	nonth.		
	Credit Risk				
Distance and American INAPPL	Market Risk				
Risks Associated With	Equity Risk				
Assets Of Pool:	Return Risk				
	Shariah Risk				
Purpose:	Acceptance of	Special Deposits	for availaing in	vestment	
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Islamic Banking Group

Basis Of Deposits : Musharakah

Name Of Pool : Sub Pool - Riba Free Special Pool - Daily Product-3

Declaration Date : July 26, 2024
Applicable Period : 01-08-2024 upto 31-08-2024

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 June	Weightages Applicable M/O July	Weightages Applicable M/O August
Daily Product 3 Pool- Deposit	Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)	•			
RFSC-01 Month	Monthly	1.0155	1.0155	1.0155
RFSC-03 Months	Monthly	1.0465	1.0465	1.0465
RFSC-06 Months	Monthly	1.0930	1.0930	1.0930
RFSC-01 Year	Monthly	1.1860	1.1860	1.1860
Bank's Additional Profit (Maximum)		45.00%	45.00%	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 Ban	k's Additional Profit	at time of actual appli	cation	

RFSC-06 MONUTS	MOHITHY	1.0930	1.0930	1.0930	
RFSC-01 Year	Monthly	1.1860	1.1860	1.1860	
Bank's Additional Profit (Maximum)		45.00%	45.00%	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 Bank	s's Additional Profit a	at time of actual appli	cation		
Equity:	General Pool A	ssets			
Type Of Customer:		Bank can Refuse to out assigning reason		osit from any	
	Assets Allocated			Amount	
			-	-	
Assets Of Pool:	GOP Ijara Sukuk (26.06.2023)				
Assets Of Pool:	GOP Ijara Sukuk (29.07.2020)				
			-	-	
	TOTAL ASSETS			300,000,000	
Investment Strategy:	Deposits are in	vested in above st	tated Assets		
Terms Of Pool:	Constructive Li	quidation every m	onth.		
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 Musharakah

Sub Pool - Riba Free Special Pool - Daily Product-4 Name Of Pool

**Declaration Date** July 26, 2024 Applicable Period 01-08-2024 upto 31-08-2024

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O June	Weightages Applicable M/O July	Weightages Applicable M/O August
Daily Product 4 Pool- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)	•			
§ RFSC–Daily Product-4 (1M)	Monthly	1.054	1.021	1.0208
§ RFSC–Daily Product-4 (3M)	Monthly	1.161	1.062	1.0624
§ RFSC–Daily Product-4 (6M)	Monthly	1.321	1.125	1.1248
§ RFSC–Daily Product-4 (12M)	Monthly	1.642	1.250	1.2496
Bank's Additional Profit (Maximum)		25.00%	25.00%	25.00%
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 Ban	k's Additional Profit	at time of actual appli	cation	

zamico manionam mont (maximum)		_0.0070	_0.0070	_0.0070		
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%		
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%		
Note: Management may re	duce the ratio of Bank's Additional Profit a	t time of actual app	lication			
Equity:	General Pool As	General Pool Assets				
Type Of Customer:	All customers. Bank can Refuse to accept deposit from customer with out assigning reason.					
	Assets Allocated	Assets Allocated				
Assets Of Pool:	GOP Jiara Sukuk (2	GOP Ijara Sukuk (29.10.2021)				
	-	GOP Ijara Sukuk (26.06.2023)				
	TOTAL ASSETS					
Investment Strategy: Terms Of Pool:		rested in above s				
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk	Credit Risk Market Risk Equity Risk Return Risk				
Purpose:	Acceptance of Soppourtunity.	Special Deposits	for availaing ir	nvestment		

Basis Of Deposits Musharakah

Sub Pool - Riba Free Special Pool - Daily Product-5 Name Of Pool

**Declaration Date** July 26, 2024 Applicable Period 01-08-2024 upto 31-08-2024

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O June	Weightages Applicable M/O July	Weightages Applicable M/O August
Daily Product 4 Pool- Deposit	Monthly	0.000	1.000	1.000
Riba Free Special Certificates (RFSCs)	•			
Bank's Additional Profit (Maximum)		10.00%	20.00%	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 Bank's Additional Profit at time of actual application				

Bank's Additional Profit (Maximum)	10.0	00%	20.00%	20.00%		
Profit Equalization Reserve (Maximum)	2.0	0%	2.00%	2.00%		
Investment Risk Reserve (Maximum)		0%	1.00%	1.00%		
Note: Management may r	educe the ratio of Bank's Additional Profit at time of a	ctual app	lication			
Equity:	General Pool Assets					
Type Of Customer:		All customers. Bank can Refuse to accept deposit from customer with out assigning reason.				
	Assets Allocated	Assets Allocated				
	GOP Ijara Sukuk (26.06.2023)	GOP Ijara Sukuk (26.06.2023)				
Assets Of Pool:	GOP Ijara Sukuk (29.07.2020)			100,000,000		
Assets Of Foot.			-	-		
			-	-		
	TOTAL ASSETS			200,000,000		
Investment Strategy:	Deposits are invested in	above s	stated Assets			
Terms Of Pool:	Constructive Liquidation	every n	nonth.			
	Credit Risk					
District Associated INCO	Market Risk					
Risks Associated With	Equity Risk					
Assets Of Pool:	Return Risk					
	Shariah Risk					
Purpose:	Acceptance of Special D	eposits	for availaing ir	nvestment		
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Basis Of Deposits Musharakah

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

**Declaration Date** July 26, 2024 Applicable Period 01-08-2024 upto 31-08-2024

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O June	Weightages Applicable M/O July	Weightages Applicable M/O August
Daily Product 6 Pool- Deposit	Monthly	0.000	1.000	1.000
Riba Free Special Certificates (RFSCs)	•			
Bank's Additional Profit (Maximum)		10.00%	10.00%	10.00%
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				

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 Bank's Additional Profit at time of actual application	
Equity:	General Pool Assets	
Type Of Customer:	All customers. Bank can Refuse to account customer with out assigning reason.	ept deposit from any
	Assets Allocated	Amount
	GOP Ijara Sukuk (29.05.2020)	100,000,000
Assets Of Pool:	GOP Ijara Sukuk (29.10.2021)	200,000,000
	GOP Ijara Sukuk (26.06.2023)	800,000,000
	TOTAL ASSETS	1,100,000,00
Investment Strategy:	Deposits are invested in above stated A	√ssets
Terms Of Pool:	Constructive Liquidation every month.	
	Credit Risk	
Diales Associated With	Market Risk	
Risks Associated With Assets Of Pool:	Equity Risk	
Assets Of Pool:	Return Risk	
	Shariah Risk	
Purpose:	Acceptance of Special Deposits for ava oppourtunity.	uilaing investment

Islamic Banking Group

Basis Of Deposits Musharakah

Name Of Pool Sub Pool - Khyber Islamic Investment Certificates-I

**Declaration Date** July 26, 2024 Applicable Period 01-08-2024 upto 31-08-2024

> 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 June	Weightages Applicable M/O July	Weightages Applicable M/O August		
KIIC Certificate-01 Month (1232)	Monthly	1.0085	1.0085	1.0085		
Riba Free Special Certificates (RFSCs)						
KIIC Certificate-03 Months (1234)	Monthly	1.0255	1.0255	1.0255		
KIIC Certificate-06 Months (1235)	Monthly	1.0510	1.0510	1.0510		
KIIC Certificate-01 Year (1257)	Monthly	1.1020	1.1020	1.1020		
Bank's Additional Profit (Maximum)		6.00%	6.00%	6.00%		
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						

KIIC Certificate-06 Months (1235)	INIONTHIY	1.0510	1.0510	1.0510		
KIIC Certificate-01 Year (1257)	Monthly	1.1020	1.1020	1.1020		
Bank's Additional Profit (Maximum)		6.00%	6.00%	6.00%		
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%		
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%		
Note: Management may redu	uce the ratio of Bank's Additional Profit	at time of actual appl	ication			
Equity:	General Pool A	General Pool Assets				
Type Of Customer:		All customers. Bank can Refuse to accept deposit from ar customer with out assigning reason.				
	Assets Allocated	Assets Allocated				
	GOP Ijara Sukuk (	GOP Ijara Sukuk (26.06.2023)				
Assets Of Pool:	GOP Ijara Sukuk (	GOP Ijara Sukuk (29.05.2020)				
	TOTAL ASSETS			200,000,000		
Investment Strategy:	Deposits are in	vested in above s	tated Assets			
Terms Of Pool:	Constructive L	quidation every m	onth.			
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk					
Purnose:	Acceptance of	Acceptance of Special Deposits for availaing investmen				

oppourtunity.

Islamic Banking Group

Basis Of Deposits : Musharakah

Name Of Pool : Sub Pool - Khyber Islamic Investment Certificates-II

Declaration Date : July 26, 2024
Applicable Period : 01-08-2024 upto 31-08-2024

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 June	Weightages Applicable M/O July	Weightages Applicable M/O August
KIIC-II Certificate-01 Month (1238)	Monthly	1.0035	1.0026	1.0026
Riba Free Special Certificates (RFSCs)				
KIIC-II Certificate-03 Months (1239)	Monthly	1.0105	1.0078	1.0078
KIIC-II Certificate-06 Months (1240)	Monthly	1.0210	1.0156	1.0156
KIIC-II Certificate-12 Months	Monthly	1.0420	1.0312	1.0312
Bank's Additional Profit (Maximum)		15.00%	15.00%	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 Ban	k's Additional Profit a	at time of actual appli	cation	

Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%	
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%	
Note: Management may re	duce the ratio of Bank's Additional Profit a	t time of actual app	lication		
Equity:	General Pool As	ssets			
Type Of Customer:		Bank can Refuse ut assigning reas		osit from any	
	Assets Allocated	Assets Allocated			
Assets Of Pool:	,	GOP Ijara Sukuk (29.07.2020)			
	NJHPC			50,000,000	
	TOTAL ASSETS			150,000,000	
Investment Strategy:	Deposits are inv	ested in above s	stated Assets		
Terms Of Pool:	Constructive Lic	quidation every m	nonth.		
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk				
Purpose:	Acceptance of Soppourtunity.	Special Deposits	for availaing ir	nvestment	

Basis Of Deposits Musharakah Sub Pool - RFSD - TMA Pool Name Of Pool **Declaration Date** July 26, 2024 Applicable Period 01-08-2024 upto 31-08-2024

Deposit Category	Profit Payment	Weightages	Weightages	Weightages		
RFSD - TMA Pool (1631)	Monthly	1.0000	1.0000	1.0000		
Riba Free Special Certificates (RFSCs)						
Bank's Additional Profit (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						

Riba Free Special Certificates (	RFSCs)					
Bank's Additional Profit (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	e ratio of Bank's Additional Profit	at time of actual appl	ication			
Equity:	General Pool	Assets				
Type Of Customer:		All customers. Bank can Refuse to accept deposit fro customer with out assigning reason.				
	Assets Allocated			Amount		
	Running Mushara	kah-PFD (Garden Tow	n Br.)	-		
Assets Of Pool:			-	-		
			-	-		
			-	-		
	TOTAL ASSETS			-		
Investment Strategy:	Deposits are in	nvested in above s	tated 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				

Islamic Banking Group

Basis Of Deposits Musharakah

Name Of Pool Sub Pool - Raast-Itminan Mahana Certificates

**Declaration Date** July 26, 2024 Applicable Period 01-08-2024 upto 31-08-2024

> 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 June	Weightages Applicable M/O July	Weightages Applicable M/O August
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
Bank's Additional Profit (Maximum)		25.00%	25.00%	25.00%
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 Ban	k's Additional Profit	at time of actual appli	cation	

KFSD-Ittillinan Mahana Certificate-05 Fear (1263)	IVIOLITII	1.0703	1.0703	1.0703		
Bank's Additional Profit (Maximum)		25.00%	25.00%	25.00%		
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 Bank's Additional Profit	at time of actual app	lication			
Equity:	General Pool A	Assets				
Type Of Customer:		All customers. Bank can Refuse to accept deposit from customer with out assigning reason.				
	Assets Allocated			Amount		
			-	-		
	GOP Ijara Sukuk (	(29.10.2021)		700,000,000		
Assets Of Pool:			-	-		
		GOP Ijara Sukuk (06.10.2021)				
	GOP Ijara Sukuk (	(26.06.2023)		1,150,000,000		
	TOTAL ASSETS			2,500,000,000		
Investment Strategy:	Deposits are in	vested in above s	tated Assets			
Terms Of Pool:	Constructive L	quidation every m	onth.			
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk					
Purpose:	Acceptance of	Acceptance of Special Deposits for availaing investment				

oppourtunity.

Basis Of Deposits Musharakah

Name Of Pool Sub Pool - Raast Financial Institutions Pool

**Declaration Date** July 26, 2024 Applicable Period 01-08-2024 upto 31-08-2024

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O June	Weightages Applicable M/O July	Weightages Applicable M/O August		
RFSD - Raast Financial Insitution Pool	Monthly	1.0000	1.0000	1.0000		
Riba Free Special Certificates (RFSCs)	•					
Bank's Additional Profit (Maximum)		1.00%	4.00%	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 Bank's Additional Profit at time of actual application						

Darint o' ridditional i ront (maximum)	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1					
Profit Equalization Reserve (Maximum)	2.0	00%	2.00%	2.00%		
Investment Risk Reserve (Maximum)	1.0	00%	1.00%	1.00%		
Note: Management may re	educe the ratio of Bank's Additional Profit at time of	actual appl	ication			
Equity:	General Pool Assets	General Pool Assets				
Type Of Customer:	All customers. Bank car customer with out assig		•	osit from any		
	Assets Allocated	Assets Allocated				
	A STATE OF		-	200,000,000		
	NJHPCL					
Access Of Book	K-Electric Sukuk			325,000,000		
Assets Of Pool:	GOP Ijara Sukuk (29.10.2021	)		500,000,000		
		,	-	-		
	GOP Ijara Sukuk (12.07.2023	)		300,000,000		
	TOTAL ASSETS			1,325,000,000		
Investment Strategy:	Deposits are invested in	above s	tated Assets			
Terms Of Pool:	Constructive Liquidation	n every m	onth.			
	Credit Risk					
Risks Associated With	Market Risk					
Assets Of Pool:	Equity Risk					
	Return Risk					
	Shariah Risk					
Durmaga	Acceptance of Special I	Deposits	for availaing ir	vestment		
Purpose:	oppourtunity					

Islamic Banking Group

Basis Of Deposits:MusharakahName Of Pool:Geneal Pool (USD)Declaration Date:September 1, 2021Applicable Period:01-08-2024 upto 31-08-2024

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 June	Weightages Applicable M/O July	Weightages Applicable M/O August		
Bank's Additional Profit (Maximum)		99.00%	99.00%	99.00%		
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 Bank's Additional Profit at time of actual application						

Investment Risk Reserve (Maximum)		0.00% 0.00% 0.00%				
Note: Management may reduce the ra	tio of Bank's Additional Profit a	t time of actual app	lication			
Equity:	Separate Equity	Separate Equity For FCY General Pool				
Type Of Customer:		Bank can Refuse ut assigning reas		sit from any		
		Assets All	ocated			
	Placement of Mashr	eq Bank (NY)				
Assets Of Pool:						
Investment Strategy:	Deposits are inv	ested in above s	stated Assets			
Terms Of Pool:	Constructive Liq	uidation every m	nonth.			
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk					
	Exchange Rate	Risk				

Purpose:

Acceptance of USD for availaing investment oppourtunity.

Basis Of Deposits Musharakah

Name Of Pool Sub Pool - Raast Financial Institutions - 2 Pool

**Declaration Date** July 26, 2024 Applicable Period 01-08-2024 upto 31-08-2024

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O June	Weightages Applicable M/O July	Weightages Applicable M/O August		
RFSD - Raast Financial Insitution-2 Pool	Monthly	1.0000	1.0000	1.0000		
Riba Free Special Certificates (RFSCs)	•					
Bank's Additional Profit (Maximum)		1.00%	2.00%	10.00%		
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						

RFSD - Raast Financial Insitution-2 Pool	Monthly	1.0000	1.0000	1.0000		
Riba Free Special Certificat	tes (RFSCs)					
Bank's Additional Profit (Maximum)		1.00%	2.00%	10.00%		
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%		
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%		
Note: Management may redu	ce the ratio of Bank's Additional Profit	at time of actual appl	ication			
Equity:	General Pool A	General Pool Assets				
Type Of Customer:		All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.				
	Assets Allocated	ets Allocated		Amount		
	GOP Ijara Sukuk (	OP Ijara Sukuk (29.07.2020)				
Assets Of Bask	-		-	200,000,00		
Assets Of Pool:	GOP Ijara Sukuk (	GOP Ijara Sukuk (06.10.2021)				
			-	-		
	TOTAL ASSETS			400,000,00		
Investment Strategy:	Deposits are in	vested in above s	tated 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				
Purpose:	Acceptance of	Acceptance of Special Deposits for availaing investment				