Islamic Banking Group

Basis Of Deposits Musharakah Name Of Pool Sub Pool - Riba Free Special Pool-1

Declaration Date October 28, 2024 Applicable Period 01-11-2024 upto 30-11-2024

> 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 September	Weightages Applicable M/O October	Weightages Applicable M/O November
RFSD-1 Pool - Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)	•			
RFSC-01 Month	Monthly	1.036	1.036	1.036
RFSC-03 Month	Monthly	1.107	1.107	1.107
RFSC-06 Month	Monthly	1.214	1.214	1.214
Bank's Additional Profit (Maximum)		32/100	32/100	15/100
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 at time of actual application				

RFSC-01 Month	Monthly	1.036	1.036	1.036	
RFSC-03 Month	Monthly	1.107	1.107	1.107	
RFSC-06 Month	Monthly	1.214	1.214	1.214	
Bank's Additional Profit (Maximum)		32/100	32/100	15/100	
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%	
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%	
Note: Management may reduce	e the ratio of Bank's Additional Prof	it at time of actual a	pplication		
Equity: Type Of Customer:	All customers.	General Pool Assets All customers. Bank can Refuse to accept deposit from a customer with out assigning reason.			
	Assets Allocated	Assets Allocated			
	GOP Ijarah Sukuk	GOP Ijarah Sukuk (15.12.2021)			
Assets Of Pool:			-	-	
	GOP Ijarah Sukuk	(29.10.2021)		300,000,000	
				-	
	TOTAL ASSETS			500,000,000	
Investment Strategy:	Deposits are in	vested in above	stated Assets		
Terms Of Pool:	Constructive Li	quidation 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 i	nvestment	

Purpose: oppourtunity.

Islamic Banking Group

Basis Of Deposits : Musharakah

Name Of Pool : Sub Pool - Riba Free Special Pool - 2
Declaration Date : October 28, 2024
Applicable Period : 01-11-2024 upto 30-11-2024

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O September	Weightages Applicable M/O October	Weightages Applicable M/O November	
RFSD Pool - 2 Deposit	Monthly	1.000	1.000	1.000	
Riba Free Special Certificates (RFSCs)	•				
RFSC Pool-2 (01 Month)	Monthly	1.042	1.042	1.056	
RFSC Pool-2 (03 Months)	Monthly	1.126	1.126	1.169	
RFSC Pool-2 (06 Months)	Monthly	1.252	1.252	1.338	
RFSC Pool-2 (01 Year)	Monthly	1.504	1.504	1.676	
Bank's Additional Profit (Maximum)		25/100	25/100	10/100	
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 Ba	Note: Management may reduce the ratio of Bank's Additional Profit at time of actual application				

RFSC Pool-2 (06 Months)	Monthly	1.252	1.252	1.338	
RFSC Pool-2 (01 Year)	Monthly	1.504	1.504	1.676	
Bank's Additional Profit (Maximum)		25/100	25/100	10/100	
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 Pro	ofit at time of actual a	pplication		
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			
	GOP Ijarah Suku	GOP Ijarah Sukuk (12.07.2023)			
			-	100,000,000	
Assets Of Pool:			-	-	
			=	-	
	GOP Ijarah Suku	GOP Ijarah Sukuk (29.10.2021)			
			-	-	
	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.			

Islamic Banking Group

Basis Of Deposits Musharakah

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

Declaration Date October 28, 2024 Applicable Period 01-11-2024 upto 30-11-2024

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O September	Weightages Applicable M/O October	Weightages Applicable M/O November	
RFSD Pool Mutual Fund - Deposit	Monthly	1.000	1.000	1.000	
Riba Free Special Certificates (RFSCs)	•				
RFSC-01 Month	Monthly	1.006	1.006	1.017	
RFSC-03 Months	Monthly	1.018	1.018	1.050	
RFSC-06 Months	Monthly	1.036	1.036	1.100	
RFSC-12 Months	Monthly	1.072	1.072	1.200	
Bank's Additional Profit (Maximum)		35.00%	35.00%	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 Ba	Note: Management may reduce the ratio of Bank's Additional Profit at time of actual application				

RFSC-01 Month	Monthly	1.006	1.006	1.017		
RFSC-03 Months	Monthly	1.018	1.018	1.050		
RFSC-06 Months	Monthly	1.036	1.036	1.100		
RFSC-12 Months	Monthly	1.072	1.072	1.200		
Bank's Additional Profit (Maximum)		35.00%	35.00%	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 Profi	it at time of actual a	pplication			
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 (29.07.2020)				
	GOP Ijara Sukuk (GOP Ijara Sukuk (29.10.2021)				
	TOTAL ASSETS		<u> </u>	1,000,000,000		
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					
Purpose:	Acceptance of oppourtunity.	Acceptance of Special Deposits for availaing investment oppourtunity.				

Islamic Banking Group

Basis Of Deposits Musharakah

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

Declaration Date October 28, 2024 Applicable Period 01-11-2024 upto 30-11-2024

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O September	Weightages Applicable M/O October	Weightages Applicable M/O November
RFSD Pool Mutual Fund - Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)	•			
Bank's Additional Profit (Maximum)		31.00%	31.00%	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)		31.00%	31.00%	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	y reduce the ratio of Bank's Additional Pro	fit at time of actual a	pplication			
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 Ijara Sukuk	GOP Ijara Sukuk (29.10.2021)				
	GOP Ijara Sukuk	GOP Ijara Sukuk (12.07.2023)				
Assets Of Pool:	PHL Sukuk			2,000,000,000		
Assets Of Foot.			-	-		
			-	-		
			-	-		
	TOTAL ASSETS			6,500,000,000		
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	Market Risk Equity Risk Return 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 : October 28, 2024
Applicable Period : 01-11-2024 upto 30-11-2024

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 September	Weightages Applicable M/O October	Weightages Applicable M/O November
RFSD Pool Corporate 1- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)	•			
RFSC-01 Month	Monthly	1.015	1.015	1.015
RFSC-03 Month	Monthly	1.044	1.044	1.044
RFSC-06 Month	Monthly	1.207	1.207	1.088
RFSC-12 Month	Monthly	1.413	1.413	1.176
Bank's Additional Profit (Maximum)		10.00%	10.00%	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				

Note: Management ma	ay reduce the ratio of Bank's Additional Profit at time of actual applic	cation
Equity:	General Pool Assets	
Type Of Customer:	All customers. Bank can Refuse to customer with out assigning reason	
	Assets Allocated	Amount
	GOP Ijarah Sukuk (15.12.2021)	200,000,000
Assets Of Pool:		
Assets Of Foot.	GOP Ijarah Sukuk (26.06.2023)	150,000,000
	TOTAL ASSETS	350,000,000
Investment Strategy:	Deposits are invested in above stat	ed Assets
Terms Of Pool:	Constructive Liquidation every mon	ıth.

Risks Associated With
Assets Of Pool:

Credit Risk
Market Risk
Equity Risk
Potum Risk

Return Risk Shariah 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 - RFSD Corporate-2

Declaration Date : October 28, 2024
Applicable Period : 01-11-2024 upto 30-11-2024

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O September	Weightages Applicable M/O October	Weightages Applicable M/O November
RFSD Pool Corporate 2- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)	•			
RFSC-01 Month	Monthly	1.003	1.003	1.040
RFSC-03 Month	Monthly	1.010	1.010	1.120
RFSC-06 Month	Monthly	1.020	1.020	1.240
Bank's Additional Profit (Maximum)		35.00%	35.00%	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 Additional Profi	t at time of actual a	pplication	

KF3C-03 MOHIII	ivioriumy	1.010	1.010	1.120		
RFSC-06 Month	Monthly	1.020	1.020	1.240		
Bank's Additional Profit (Maximum)		35.00%	35.00%	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 Additional Pro	ofit at time of actual	application			
Equity:	General Pool	Assets				
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 Suku	GOP Ijarah Sukuk (26.06.2023)				
	GOP Ijarah Suku	GOP Ijarah Sukuk (29.05.2020)				
			-	-		
	TOTAL ASSETS			250,000,000		
Investment Strategy:	Deposits are i	nvested in above	stated Assets			
Terms Of Pool:	Constructive I	Constructive Liquidation every month.				
	Credit Risk					
Risks Associated With	Market Risk	Market Risk				
Assets Of Pool:		Equity Risk				
7,000,000,000,000,000		Return Risk				
	Shariah Risk					
Durmana	Acceptance o	f Special Deposit	s for availaing	investment		
Purpose:	oppourtunity.	oppourtunity.				

Islamic Banking Group

Basis Of Deposits : Musharakah

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

Declaration Date : October 28, 2024
Applicable Period : 01-11-2024 upto 30-11-2024

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 September	Weightages Applicable M/O October	Weightages Applicable M/O November	
Corporate-3 Pool- Deposit	Monthly	1.000	1.000	1.000	
Riba Free Special Certificates (RFSCs)					
Certificate-03 Month	Monthly	1.251	1.251	1.300	
Certificate-06 Month	Monthly	1.503	1.503	1.600	
Certificate-01 Year	Monthly	2.006	2.006	2.200	
Bank's Additional Profit (Maximum)		16.00%	16.00%	16.00%	
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 reduce the ratio of E	Bank's Additional Profit	at time of actual a	pplication		
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	
	GOP Ijara Sukuk (0	9.12.2020)		250,000,000	
Assets Of Pool:	GOP Ijara Sukuk (29	9.07.2020)		300,000,000	
A33613 OF FOOT.			-	-	
			-	-	
	TOTAL ASSETS			550,000,000	
Investment Strategy:	Deposits are inv	ested in above	stated Assets		

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 availaing investment

The Bank of Khyber Islamic Banking Group

Basis Of Deposits Musharakah

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

Declaration Date October 28, 2024 01-11-2024 upto 30-11-2024 Applicable Period

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 September	Weightages Applicable M/O October	Weightages Applicable M/O November
Corporate-4 Pool- Deposit	Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
Certificate-01 Month	Monthly	1.0200	1.0200	1.0340
Certificate-03 Month	Monthly	1.0600	1.0600	1.1020
Certificate-06 Month	Monthly	1.1200	1.1200	1.2040
Certificate-01 Year	Monthly	1.2400	1.2400	1.4080
Bank's Additional Profit (Maximum)		25.00%	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 B	ank's Additional Profi	t at time of actual a	pplication	

	ivionany	1.0200	110200	1.0010		
Certificate-03 Month	Monthly	1.0600	1.0600	1.1020		
Certificate-06 Month	Monthly	1.1200	1.1200	1.2040		
Certificate-01 Year	Monthly	1.2400	1.2400	1.4080		
Bank's Additional Profit (Maximum)		25.00%	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 red	duce the ratio of Bank's Additional Profit	t at time of actual a	pplication			
Equity:	General Pool As	General Pool Assets				
Type Of Customer	All customers. E	Bank can Refuse	to accept dep	oosit from any		
Type Of Customer:		out assigning rea	-	-		
	Assets Allocated			Amount		
	GOP Ijarah Sukuk ((12.07.2023)		800,000,000		
Assets Of Pool:	GOP Ijarah Sukuk (,		-		
	GOP Ijarah Sukuk (100,000,000 250,000,000		
	GOP Ijara Sukuk (2	GOP Ijara Sukuk (27.04.2022)				
	TOTAL ASSETS			1,150,000,000		
Investment Strategy:	Deposits are inv	vested in above	stated Assets			
Terms Of Pool:	Constructive Lic	Constructive Liquidation every month.				
	Credit Risk					
Picks Associated With	Market Risk	Market Risk				
Risks Associated With	Equity Risk	Equity Risk				
Assets Of Pool:	Return Risk	· ·				
	Shariah Risk	Shariah Risk				
Durage	Acceptance of S	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-5

Declaration Date : October 28, 2024
Applicable Period : 01-11-2024 upto 30-11-2024

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 September	Weightages Applicable M/O October	Weightages Applicable M/O November
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
Bank's Additional Profit (Maximum)		28.00%	28.00%	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 ratio of Ba	ank's Additional Profi	t at time of actual a	pplication	

Treter management may reduce the ratio or	zame / taamena / rem at mile er aetaar appreaden			
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 Ijarah Sukuk (12.07.2023)	200,000,000		
Assets Of Pool.	GOP Ijarah Sukuk (26.06.2023)	200,000,000		
	-	-		
	TOTAL ASSETS	400,000,000		
Investment Strategy:	Deposits are invested in above stated Assets			

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 availaing investment

Islamic Banking Group

Basis Of Deposits : Musharakah

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

Declaration Date : October 28, 2024
Applicable Period : 01-11-2024 upto 30-11-2024

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 September	Weightages Applicable M/O October	Weightages Applicable M/O November
Corporate-6 Pool- Deposit	Monthly	0.0000	1.0000	1.0000
Riba Free Special Certificates (RFSC	s)			
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
Bank's Additional Profit (Maximum)		25.00%	25.00%	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 ratio	o of Bank's Additional Profi	t at time of actual a	pplication	

iti ob-ooip-o (or real ocitilicate)	IVIOTILITY	1.02-	1.024	1.02-		
Bank's Additional Profit (Maximum)		25.00%	25.00%	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	educe the ratio of Bank's Additional Pr	ofit at time of actual	application			
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 Suk	GOP Ijarah Sukuk (12.07.2023)				
Assets Of Pool:	GOP Ijara Sukul	GOP Ijara Sukuk (26.06.2023				
	GOP Ijara Sukul	k (09.12.2020)		500,000,000		
	GOP Ijara Sukul	GOP Ijara Sukuk (29.07.2020)				
	TOTAL ASSETS	TOTAL ASSETS				
Investment Strategy:	Deposits are	invested in above	stated Assets	i		
Terms Of Pool:	Constructive	Constructive Liquidation every month.				
	Credit Risk					
Diales Associated With	Market Risk					
Risks Associated With	Equity Risk					
Assets Of Pool:	Return Risk					
	Shariah Risk	Shariah Risk				
	Accentance (Acceptance of Special Deposits for availaing investme				

Purpose:

Acceptance of Special Deposits for availaing investment oppourtunity.

Islamic Banking Group

Basis Of Deposits Musharakah

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

Declaration Date October 28, 2024 Applicable Period 01-11-2024 upto 30-11-2024

> 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 September	Weightages Applicable M/O October	Weightages Applicable M/O November
Corporate-7 Pool- Deposit	Monthly	0.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)	•			
RFSD-Corp-7 (01 Month Certificate)	Monthly	1.0307	1.0307	1.0402
RFSD-Corp-7 (03 Month Certificate)	Monthly	1.0921	1.0921	1.1206
RFSD-Corp-7 (06 Month Certificate)	Monthly	1.1842	1.184	1.241
RFSD-Corp-7 (01 Year Certificate)	Monthly	1.3684	1.368	1.482
		22.224	22.222	22.224
Bank's Additional Profit (Maximum)		28.00%	28.00%	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 Ba	ank's Additional Profi	t at time of actual a	pplication	

RFSD-Corp-7 (01 Year Certificate)	Iviontniy	1.3684	1.368	1.482		
Bank's Additional Profit (Maximum)		28.00%	28.00%	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	ce the ratio of Bank's Additional Pro	ofit at time of actual a	pplication			
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				
Assets Of Pool:	,	GOP Ijara Sukuk (29.07.2020)				
	GOP Ijara Sukuk	(26.06.2023)		100,000,000		
			-	-		
		TOTAL ASSETS 250,000,0				
	TOTAL ASSETS	TOTAL ASSETS				
Investment Strategy:	Deposits are in	Deposits are invested in above stated Assets				
Terms Of Pool:	Constructive L	Constructive Liquidation every month.				
	Credit Risk	Credit Risk				
Did A 1 to 1 Mari	Market Risk					
Risks Associated With	Equity Risk					
Assets Of Pool:	Return Risk					
	Shariah Risk					

Acceptance of Special Deposits for availaing investment Purpose:

Islamic Banking Group

Basis Of Deposits Musharakah

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

Declaration Date October 28, 2024 Applicable Period 01-11-2024 upto 30-11-2024

> 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 September	Weightages Applicable M/O October	Weightages Applicable M/O November	
Daily Product 1 Pool- Deposit	Monthly	1.000	1.000	1.000	
Riba Free Special Certifi	cates (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	
Bank's Additional Profit (Maximum)		40.00%	40.00%	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 ratio of Bank's Additional Profit at time of actual application					

RFSC-03 Months	Monthly	1.068	1.068	1.0681			
RFSC-06 Months	Monthly	1.136	1.136	1.1362			
Bank's Additional Profit (Maximum)		40.00%	40.00%	35.00%			
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%			
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%			
Note: Management ma	y reduce the ratio of Bank's Additional Pro	fit at time of actual a	pplication				
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	Assets Allocated					
Assets Of Pool:	GOP Ijara Sukuk	GOP Ijara Sukuk (29.05.2020)					
	GOP Ijara Sukuk	` /		300,000,000			
		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 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	Acceptance of Special Deposits for availaing investment					

Islamic Banking Group

Basis Of Deposits : Musharakah

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

Declaration Date : October 28, 2024
Applicable Period : 01-11-2024 upto 30-11-2024

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O September	Weightages Applicable M/O October	Weightages Applicable M/O November	
Daily Product 1 Pool- Deposit	Monthly	1.000	1.000	1.000	
Riba Free Special Certificates (RFSCs)	•				
Bank's Additional Profit (Maximum)		38.00%	38.00%	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					

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 Profi	t at time of actual a	pplication			
Equity:	General Pool A	ssets				
Type Of Customer:	All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.					
	Assets Allocated			Amount		
		GOP Ijara Sukuk (15.12.2021)				
Assets Of Pool:	NJHPCL			200,000,000		
			-	-		
	Total Assets		-	300,000,000		
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					
Purpose:	Acceptance of soppourtunity.	Acceptance of Special Deposits for availaing investment oppourtunity.				

Islamic Banking Group

Basis Of Deposits Musharakah

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

Declaration Date October 28, 2024 Applicable Period 01-11-2024 upto 30-11-2024

> 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 September	Weightages Applicable M/O October	Weightages Applicable M/O November
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
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 Ba	ank's Additional Profi	t at time of actual a	pplication	

		1.0001		1.0001		
RFSC-06 Months	Monthly	1.0102	1.0102	1.0102		
RFSC-01 Year	Monthly	1.0204	1.0204	1.0204		
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 Ba	the ratio of Bank's Additional Profit at time of actual application					
Equity: Type Of Customer:	General Pool Assets All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.					
	Assets Allocated			Amount		
			-	-		
Assets Of Book	GOP Ijara Sukuk (26.06.2023)			100,000,000		
Assets Of Pool:	GOP Ijara Sukuk (2		200,000,000			
			-	-		
	TOTAL ASSETS			300,000,000		
Investment Strategy:	Deposits are invested in above stated Assets					
Terms Of Pool:	Constructive Liquidation every month.					
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk					
	Acceptance of Special Deposits for availaing investment					

Acceptance of Special Deposits for availaing investment Purpose: oppourtunity.

Islamic Banking Group

Basis Of Deposits Musharakah

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

Declaration Date October 28, 2024 Applicable Period 01-11-2024 upto 30-11-2024

> 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 September	Weightages Applicable M/O October	Weightages Applicable M/O November		
Daily Product 4 Pool- Deposit	Monthly	1.000	1.000	1.000		
Riba Free Special Certificates (RFSCs)						
§ RFSC–Daily Product-4 (1M)	Monthly	1.006	1.006	1.0145		
§ RFSC–Daily Product-4 (3M)	Monthly	1.017	1.017	1.0435		
§ RFSC–Daily Product-4 (6M)	Monthly	1.033	1.033	1.0870		
§ RFSC–Daily Product-4 (12M)	Monthly	1.066	1.066	1.1740		
Bank's Additional Profit (Maximum)		45.00%	45.00%	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						

Daily Product 4 Pool- Deposit	Monthly	1.000	1.000	1.000	
Riba Free Special Certificates (RFSCs)					
§ RFSC–Daily Product-4 (1M)	Monthly	1.006	1.006	1.0145	
§ RFSC–Daily Product-4 (3M)	Monthly	1.017	1.017	1.0435	
§ RFSC–Daily Product-4 (6M)	Monthly	1.033	1.033	1.0870	
§ RFSC–Daily Product-4 (12M)	Monthly	1.066	1.066	1.1740	
Bank's Additional Profit (Maximum)		45.00%	45.00%	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	of Bank's Additional Pr	ofit at time of actual a	pplication		
Equity:	General Pool				
Type Of Customer:	All customers. Bank can Refuse to accept deposit from a customer with out assigning reason.				
	Assets Allocated			Amount	
	GODY GI	(20.40.2024)	-	-	
Assets Of Pool:	GOP Ijara Sukuk	200,000,000			
	GOP Ijara Sukuk (26.06.2023)				
	momit i garma		-	-	
	TOTAL ASSETS			300,000,000	
Investment Strategy: Terms Of Pool: Risks Associated With Assets Of Pool:	·	invested in above			

Acceptance of Special Deposits for availaing investment Purpose:

Islamic Banking Group

Basis Of Deposits : Musharakah

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

Declaration Date : October 28, 2024
Applicable Period : 01-11-2024 upto 30-11-2024

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 September	Weightages Applicable M/O October	Weightages Applicable M/O November	
Daily Product 4 Pool- Deposit	Monthly	0.000	1.000	1.000	
Riba Free Special Certificates (RFSCs)	•				
Bank's Additional Profit (Maximum)		30.00%	30.00%	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 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	y reduce the ratio of Bank's Additional Profit	at time of actual a	pplication						
Equity:	General Pool As	General Pool Assets							
Type Of Customer:		All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.							
	Assets Allocated			Amount					
	GOP Ijara Sukuk (2	GOP Ijara Sukuk (26.06.2023)							
Assets Of Pool:	GOP Ijara Sukuk (2	GOP Ijara Sukuk (29.07.2020)							
			-	-					
			-	-					
	TOTAL ASSETS			300,000,000					
Investment Strategy:	Deposits are inv	ested in above	stated Assets						
Terms Of Pool:	Constructive Liq	Constructive Liquidation every month.							
	Credit Risk								
Risks Associated With	Market Risk								
Assets Of Pool:	Equity Risk								
7.656.6	Return Risk								
	Shariah Risk								
_	Acceptance of S	Special Deposits	s for availaing	investment					
Purpose:		Acceptance of Special Deposits for availaing investment							

Islamic Banking Group

Basis Of Deposits : Musharakah

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

Declaration Date : October 28, 2024
Applicable Period : 01-11-2024 upto 30-11-2024

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O September	Weightages Applicable M/O October	Weightages Applicable M/O November	
Daily Product 6 Pool- Deposit	Monthly	0.000	1.000	1.000	
Riba Free Special Certificates (RFSCs)	•				
Bank's Additional Profit (Maximum)		30.00%	30.00%	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 ratio of Bank's Additional Profit at time of actual application					

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 a	pplication			
Equity:	General Pool A	General Pool Assets				
Type Of Customer:		Bank can Refuse out assigning rea		posit from any		
	Assets Allocated			Amount		
	GOP Ijara Sukuk (2	26.06.2023)		1,000,000,0		
Assets Of Pool:	GOP Jiara Sukuk (GOP Ijara Sukuk (29.05.2020)				
		GOP Ijara Sukuk (29.10.2021)				
		·	-			
	TOTAL ASSETS			1,300,000,		
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 : Musharakah

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

Declaration Date : October 28, 2024
Applicable Period : 01-11-2024 upto 30-11-2024

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 September	Weightages Applicable M/O October	Weightages Applicable M/O November	
KIIC Certificate-01 Month (1232)	Monthly	1.0021	1.0021	1.0021	
Riba Free Special Certificates (RFSCs)					
KIIC Certificate-03 Months (1234)	Monthly	1.0063	1.0063	1.0063	
KIIC Certificate-06 Months (1235)	Monthly	1.0126	1.0126	1.0126	
KIIC Certificate-01 Year (1257)	Monthly	1.0252	1.0252	1.0252	
Bank's Additional Profit (Maximum)		40.00%	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 Bank's Additional Profit at time of actual application					

Bank's Additional Profit (Maximum)		40.00%	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 ma	ay reduce the ratio of Bank's Additional Pro	fit at time of actual a	pplication				
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	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	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						
	Acceptance of	Special Deposits	s for availaing i	nvestment			

Purpose: Acceptance of Special Deposits for availaing investment oppourtunity.

Islamic Banking Group

Basis Of Deposits : Musharakah

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

Declaration Date : October 28, 2024
Applicable Period : 01-11-2024 upto 30-11-2024

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 September	Weightages Applicable M/O October	Weightages Applicable M/O November
KIIC-II Certificate-01 Month (1238)	Monthly	1.0050	1.0050	1.0078
Riba Free Special Certificates (RFSCs)				
KIIC-II Certificate-03 Months (1239)	Monthly	1.0150	1.0150	1.0234
KIIC-II Certificate-06 Months (1240)	Monthly	1.0300	1.0300	1.0468
KIIC-II Certificate-12 Months	Monthly	1.0600	1.0600	1.0936
Bank's Additional Profit (Maximum)		18.00%	18.00%	18.00%
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 Bar	nk's Additional Profit	at time of actual a	pplication	

Bank's Additional Profit (Maximum)		18.00%	18.00%	18.00%			
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 tin	ne of actual a	application				
Equity:	General Pool Assets	General Pool Assets					
Type Of Customer:	All customers. Bank can Refuse to accept deposit customer with out assigning reason.						
	Assets Allocated			Amount			
			-	-			
Assets Of Pool:	GOP Ijara Sukuk (29.07.2	2020)		100,000,0			
Assets of Foot.	NJHPC	NJHPC					
			-	-			
	TOTAL ASSETS			150,000,0			
Investment Strategy:	Deposits are investe	d in above	stated Assets				
Terms Of Pool:	Constructive Liquida	tion every i	month.				
	Credit Risk						
District Assessment State 1 March	Market Risk						
Risks Associated With	Equity Risk						
Assets Of Pool:	Return Risk						
	Shariah Risk						
Purpose:	Acceptance of Specioppourtunity.	ial Deposits	s for availaing	investment			

Islamic Banking Group

Basis Of Deposits : Musharakah

Name Of Pool : Sub Pool - Raast-Itminan Mahana Certificates

Declaration Date : October 28, 2024
Applicable Period : 01-11-2024 upto 30-11-2024

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 September	Weightages Applicable M/O October	Weightages Applicable M/O November	
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)		42.00%	42.00%	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 Additional Profit at time of actual application					

11 35 Terrification (1203)	ivioria il	1.0020		1.0020			
RFSD-Itminan Mahana Certificate-05 Year (1263)	Monthly	1.0785	1.0785	1.0785			
Bank's Additional Profit (Maximum)		42.00%	42.00%	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 r	educe the ratio of Bank's Additional Pro	fit at time of actual a	pplication				
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			
	GOP Ijara Sukuk	GOP Ijara Sukuk (29.10.2021)					
Assets Of Pool:	GOP Ijara Sukuk	GOP Ijara Sukuk (26.06.2023)					
		-					
			-	-			
			=	-			
	TOTAL ASSETS	TOTAL ASSETS					
Investment Strategy:	Deposits are ir	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						
_	Acceptance of	Special Deposits	for availaing	investment			

oppourtunity.

Purpose:

Islamic Banking Group

Basis Of Deposits Musharakah

Sub Pool - Raast Financial Institutions Pool Name Of Pool

Declaration Date October 28, 2024 Applicable Period 01-11-2024 upto 30-11-2024

Deposit Category	,	Profit Payment Periods/ Tier groups	Weightages Applicable M/O September	Weightages Applicable M/O October	Weightages Applicable M/O November
RFSD - Raast Financial Institution Pool		Monthly	1.0000	1.0000	1.0000
Riba Free Special	Certificates (RFSCs)	•			
Bank's Additional Profit (Maximum)			50.00%	50.00%	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 ratio of Bank's Additional Profit at time of actual application					

Bank's Additional Front (Maximum)		30.0070	30.0070	00.0070				
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%				
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%				
Note: Management may re	educe the ratio of Bank's Additional Profi	t at time of actual a	application					
Equity:	General Pool A	General Pool Assets						
Type Of Customer:		Bank can Refuse out assigning rea		posit from any				
	Assets Allocated			Amount				
			-	-				
	GOP Ijara Sukuk (GOP Ijara Sukuk (15.12.2021)						
	GOP Ijara Sukuk (2	29.10.2021)		100,000,000				
Assets Of Pool:			-	-				
				-				
			-	-				
			-	-				
	TOTAL ASSETS			180,000,000				
Investment Strategy:	Deposits are in	vested in above	stated Assets					
Terms Of Pool:	Constructive Lie	quidation every i	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:MusharakahName Of Pool:Geneal Pool (USD)Declaration Date:September 1, 2021Applicable Period:01-11-2024 upto 30-11-2024

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O September	Weightages Applicable M/O October	Weightages Applicable M/O November	
Bank's Additional Profit (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 Bank's Additional Profit at time of actual application					

Note: Management may reduce	e the ratio of Bank's Additional Profit at time of actual application
Equity:	Separate Equity For FCY General Pool
Type Of Customer:	All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.
	Assets Allocated
	Placement of Mashreq Bank (NY)
Assets Of Pool:	
	<u> </u>
Investment Strategy:	Deposits are invested in above stated Assets
Terms Of Pool:	Constructive Liquidation every month.
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.

Islamic Banking Group

Basis Of Deposits Musharakah

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

Declaration Date October 28, 2024 Applicable Period 01-11-2024 upto 30-11-2024

> 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	Ŭ I	Profit Payment Periods/ Tier groups	Weightages Applicable M/O September	Weightages Applicable M/O October	Weightages Applicable M/O November
RFSD - Raast Financial Insitution-2 Poo	1	Monthly	1.0000	1.0000	1.0000
Riba Free Special	Certificates (RFSCs)	•			
Bank's Additional Profit (Maximum)			45.00%	45.00%	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 Certific	ates (KF5CS)						
Bank's Additional Profit (Maximum)		45.00%	45.00%	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 Bank's Additional Pro	ofit at time of actual a	application				
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 Ijara Sukuk	GOP Ijara Sukuk (29.07.2020)					
Assets Of Pool:	GOP Ijara Sukuk	GOP Ijara Sukuk (15.12.2021)					
Assets of Foot.			-	-			
			-	-			
	TOTAL ASSETS			70,000,000			
Investment Strategy:	Deposits are i	nvested in above	stated Assets				
Terms Of Pool:	Constructive L	_iquidation every ı	month.				
	Credit Risk						
	Market Risk						
Risks Associated With	Equity Risk						
Assets Of Pool:	Return Risk						
	Shariah Risk						
B	Acceptance of	f Special Deposits	s for availaing i	investment			
Purpose:	oppourtunity.	oppourtunity.					