Islamic Banking Group

Basis Of Deposits : Mudarabah
Name Of Pool : Riba Free Special Pool-1
Declaration Date : September 25, 2025
Applicable Period : 01-10-2025 upto 31-10-2025

Deposit Category	,	Profit Payment Periods/ Tier groups	Weightages Applicable M/O August	Weightages Applicable M/O September	Weightages Applicable M/O October
RFSD-1 Pool - Deposit		Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)					
RFSC-01 Month		Monthly	1.012	1.032	1.032
RFSC-03 Month		Monthly	1.036	1.096	1.096
RFSC-06 Month		Monthly	1.072	1.192	1.192
Mudarabah Fee Ratio (Maximum)			40/100	40/100	40/100
Profit Equalization Reserve (Maximum)			2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)			1.00%	1.00%	1.00%
Note: Management may reduce the ratio of Mudarabah Fee at time of actual application					

Mudarabah Fee Ratio (Maximum)		40/100	40/100	40/100		
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%		
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%		
Note: Management m	ay reduce the ratio of Mudarabah Fee at t	ime of actual applic	ation	•		
Equity:	Bank's Investm	ent				
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 (26.06.2023)				
			-	-		
	TOTAL ASSETS			650,000,000		
Investment Strategy:	Deposits are in	vested in above	stated Assets			
Terms Of Pool:	Constructive Lie	Constructive Liquidation every 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:MudarabahName Of Pool:Riba Free Special Pool - 2Declaration Date:September 25, 2025Applicable Period:01-10-2025 upto 31-10-2025

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

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O August	Weightages Applicable M/O September	Weightages Applicable M/O October
RFSD Pool - 2 Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
RFSC Pool-2 (01 Month)	Monthly	1.025	1.025	1.025
RFSC Pool-2 (03 Months)	Monthly	1.075	1.075	1.075
RFSC Pool-2 (06 Months)	Monthly	1.150	1.150	1.150
RFSC Pool-2 (01 Year)	Monthly	1.300	1.300	1.300
Mudarabah Fee Ratio (Maximum)		40/100	45/100	45/100
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of Mudarabah Fee at time of actual application				

RFSC Pool-2 (06 Months)	Monthly	1.150	1.150	1.150		
RFSC Pool-2 (01 Year)	Monthly	1.300	1.300	1.300		
Mudarabah Fee Ratio (Maximum)		40/100	45/100	45/100		
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%		
Investment Risk Reserve (Maximum)		1.00% 1.00% 1.00%				
Note: Management may	reduce the ratio of Mudarabah Fee at	time of actual applic	cation			
Equity:	Bank's Investm	nent				
Type Of Customer:		All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.				
	Assets Allocated	Assets Allocated				
	GOP Ijarah Sukuk	GOP Ijarah Sukuk (26.06.2023)				
Assets Of Pool:			-	-		
			-	-		
Assets Of Foot.			-	-		
			-	-		
			-	-		
	TOTAL ASSETS			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				

Islamic Banking Group

Basis Of Deposits : Mudarabah

Name Of Pool : Riba Free Special Pool - Mutual Fund Declaration Date : September 25, 2025
Applicable Period : 01-10-2025 upto 31-10-2025

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

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O August	Weightages Applicable M/O September	Weightages Applicable M/O October	
RFSD Pool Mutual Fund - Deposit	Monthly	1.000	1.000	1.000	
Riba Free Special Certificates (RFSCs)					
RFSC-01 Month	Monthly	1.021	1.021	1.027	
RFSC-03 Months	Monthly	1.063	1.063	1.081	
RFSC-06 Months	Monthly	1.126	1.126	1.162	
RFSC-12 Months	Monthly	1.252	1.252	1.324	
Mudarabah Fee Ratio (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	Note: Management may reduce the ratio of Mudarabah Fee at time of actual application				

Mudarabah Fee Ratio (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%				
<b>Note:</b> Management may re	duce the ratio of Mudarabah Fee at time of actual application				
Equity:	Bank's Investment				
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 (26.10.2022) 800,0	)00,0			
	TOTAL ASSETS 800,0	)00,0			
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				

Islamic Banking Group

Basis Of Deposits : Mudarabah

Name Of Pool : Riba Free Special - Mutual Fund Pool-2
Declaration Date : September 25, 2025
Applicable Period : 01-10-2025 upto 31-10-2025

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

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O August	Weightages Applicable M/O September	Weightages Applicable M/O October
RFSD Pool Mutual Fund - Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
Mudarabah Fee Ratio (Maximum)		40.00%	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 Mudarabah Fee at time of actual application				

Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management	may reduce the ratio of Mudarabah Fee at t	ime of actual appl	cation	
Equity:	Bank's Investm	ent		
Type Of Customer:	All customers. I customer with c		e to accept depo ason.	osit from any
	Assets Allocated			Amount
	GOP Ijarah Sukuk	(02.05.2025)		1,200,000,0
Assets Of Pool:			-	
			-	
	TOTAL ASSETS		-	1,200,000,0
Investment Strategy:	Deposits are in	vested in above	stated Assets	
Terms Of Pool:	Constructive Lie	quidation every	month.	
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk			
Burning	Acceptance of Special Deposits for availaing investment			

oppourtunity.

Purpose:

Islamic Banking Group

Basis Of Deposits : Mudarabah

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

Declaration Date : September 25, 2025
Applicable Period : 01-10-2025 upto 31-10-2025

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

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O August	Weightages Applicable M/O September	Weightages Applicable M/O October		
RFSD Pool Corporate 1- Deposit	Monthly	1.000	1.000	1.000		
Riba Free Special Certificates (RFSCs)						
RFSC-01 Month	Monthly	1.030	1.030	1.040		
RFSC-03 Month	Monthly	1.090	1.090	1.120		
RFSC-06 Month	Monthly	1.207	1.207	1.240		
RFSC-12 Month	Monthly	1.413	1.413	1.480		
Mudarabah Fee Ratio (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	Mudarabah Fee at t	Note: Management may reduce the ratio of Mudarabah Fee at time of actual application				

RFSC-06 Month	Monthly	1.207	1.207	1.240			
RFSC-12 Month	Monthly	1.413	1.413	1.480			
Mudarabah Fee Ratio (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 n	nay reduce the ratio of Mudarabah Fee at	time of actual applic	cation				
Equity:	Bank's Investr	nent					
Type Of Customer:		All customers. Bank can Refuse to accept deposit from any					
.ypc c. cuctomer.	customer with	customer with out assigning reason.					
	Assets Allocated	Assets Allocated					
	GOP Ijarah Sukuk	GOP Ijarah Sukuk (26.06.2023)					
Assets Of Pool:			-	-			
Assets Of Fool.			-	-			
			-	-			
	TOTAL ASSETS			800,000,000			
Investment Strategy:	Deposits are i	nvested in above	stated Assets				
Terms Of Pool:	Constructive L	Constructive Liquidation every month.					
	Credit Risk						
Risks Associated With	Market Risk						
Assets Of Pool:	Equity Risk						
ASSERS OF FOUR	Return Risk	Return Risk					

Purpose:

Acceptance of Special Deposits for availaing investment oppourtunity.

Shariah Risk

Islamic Banking Group

Basis Of Deposits : Mudarabah

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

Declaration Date : September 25, 2025
Applicable Period : 01-10-2025 upto 31-10-2025

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

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O August	Weightages Applicable M/O September	Weightages Applicable M/O October	
RFSD Pool Corporate 2- Deposit	Monthly	1.000	1.000	1.000	
Riba Free Special Certificates (RFSCs)					
RFSC-01 Month	Monthly	1.029	1.029	1.062	
RFSC-03 Month	Monthly	1.087	1.087	1.186	
RFSC-06 Month	Monthly	1.174	1.174	1.372	
Mudarabah Fee Ratio (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 Mudarabah Fee at time of actual application					

Mudarabah Fee Ratio (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 Mudarabah Fee at	time of actual appli	cation			
Equity:	Bank's Investm	Bank's Investment				
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 Ijarah Sukuk	(26.06.2023)		550,000,000		
			-	-		
ASSELS OI FUUI.			-	-		
	TOTAL ASSETS		-	550,000,000		
Investment Strategy:	Deposits are in	ovested in above	stated Assets			
Terms Of Pool:	Constructive L	Constructive Liquidation every month.				
Risks Associated With	Credit Risk Market Risk					

Risks Associated With
Assets Of Pool:

Risks Associated With
Assets Of Pool:

Return Risk
Shariah Risk

Islamic Banking Group

Basis Of Deposits : Mudarabah

Name Of Pool : Riba Free Special Pool - Corporate-3
Declaration Date : September 25, 2025
Applicable Period : 01-10-2025 upto 31-10-2025

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

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O August	Weightages Applicable M/O September	Weightages Applicable M/O October	
Corporate-3 Pool- Deposit	Monthly	1.000	1.000	1.000	
Riba Free Special Certificates (RFSCs)					
Certificate-03 Month	Monthly	1.159	1.150	1.111	
Certificate-06 Month	Monthly	1.318	1.300	1.222	
Certificate-01 Year	Monthly	1.636	1.600	1.444	
Mudarabah Fee Ratio (Maximum)		40.00%	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 Mudarabah Fee at time of actual application					

Certificate-06 Month	Monthly	1.318	1.300	1.222			
Certificate-01 Year	Monthly	1.636	1.600	1.444			
Mudarabah Fee Ratio (Maximum)		40.00%	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 m	nay reduce the ratio of Mudarabah Fee at	time of actual appli	cation				
Equity:	Bank's Investm	nent					
Type Of Customer:		All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.					
	<b>Assets Allocated</b>	Assets Allocated					
Assets Of Pool:	GOP Ijarah Sukuk	GOP Ijarah Sukuk (27.04.2022)					
			-	-			
Assets Of Foot.			-	=			
			-	-			
	TOTAL ASSETS			350,000,00			
Investment Strategy:	Deposits are in	Deposits are invested in above stated Assets					
Terms Of Pool:	Constructive L	Constructive Liquidation every month.					
	Credit Risk						
Picks Associated With	Market Risk						
Risks Associated With	Equity Risk						
Assets Of Pool:	Return Risk						
	Shariah Risk						

oppourtunity.

Purpose:

Acceptance of Special Deposits for availaing investment

Islamic Banking Group

Basis Of Deposits:MudarabahName Of Pool:Riba Free Special Pool - Corporate-4Declaration Date:September 25, 2025Applicable Period:01-10-2025 upto 31-10-2025

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

Deposit Category	5 -1	Profit Payment Periods/ Tier groups	Weightages Applicable M/O August	Weightages Applicable M/O September	Weightages Applicable M/O October	
Corporate-4 Pool- Deposit		Monthly	1.0000	1.0000	1.0000	
Riba Free Special	Certificates (RFSCs)					
Certificate-01 Month		Monthly	1.0370	1.0210	1.0210	
Certificate-03 Month		Monthly	1.1110	1.0630	1.0630	
Certificate-06 Month		Monthly	1.2220	1.1260	1.1260	
Certificate-01 Year		Monthly	1.4440	1.2520	1.2520	
Mudarabah Fee Ratio (Maximum)			50.00%	50.00%	50.00%	
Profit Equalization Reserve (Maximum)			2.00%	2.00%	2.00%	
Investment Risk Reserve (Maximum)			1.00%	1.00%	1.00%	
Note: Management may reduce the ratio of Mudarabah Fee at time of actual application						

Mudarabah Fee Ratio (Maximum)		50.00%	50.00%	50.00%			
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%			
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%			
Note: Management	may reduce the ratio of Mudarabah Fee at	time of actual appli	cation				
Equity:	Bank's Investn	Bank's Investment					
Type Of Customer:		All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.					
	Assets Allocated	Assets Allocated					
	GOP Ijarah Sukuk	GOP Ijarah Sukuk (15.12.2021)					
			-	-			
Assets Of Pool:			-	-			
			-	-			
	TOTAL ASSETS		-	300,000,000			
Investment Strategy:	Deposits are in	nvested in above	stated Assets				
Terms Of Pool:	Constructive L	iquidation every	month.				
Risks Associated With	Credit Risk Market Risk Equity Risk						

Risks Associated With
Assets Of Pool:

Risks Associated With
Assets Of Pool:

Return Risk
Shariah Risk

Islamic Banking Group

Basis Of Deposits : Mudarabah

Name Of Pool:Riba Free Special Pool - Corporate-5Declaration Date:September 25, 2025Applicable Period:01-10-2025 upto 31-10-2025

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

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O August	Weightages Applicable M/O September	Weightages Applicable M/O October	
Corporate-5 Pool- Deposit	Monthly	1.0000	1.0000	1.0000	
Riba Free Special Certificates (RFSCs)					
Certificate-03 Month	Monthly	1.0150	1.0270	1.0300	
Certificate-06 Month	Monthly	1.0300	1.0540	1.0900	
Certificate-01 Year	Monthly	1.0600	1.1080	1.1800	
Mudarabah Fee Ratio (Maximum)		40.00%	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 Mudarabah Fee at time of actual application					

Mudarabah Fee Ratio (Maximum)		40.00%	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: Managemen	nt may reduce the ratio of Mudarabah Fee a	at time of actual appli	cation				
Equity:	Bank's Invest	Bank's Investment					
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 Ijarah Suku	GOP Ijarah Sukuk (09.01.2025)					
		-					
	TOTAL ASSETS	TOTAL ASSETS 1,000,0					
Investment Strategy:	Deposits are	invested in above	stated Assets	;			
Terms Of Pool:	Constructive	Constructive Liquidation every month.					
	Consult Diale						
		Credit Risk					
Risks Associated With		Market Risk					
Assets Of Pool:	Return Risk	Equity Risk					
	Shariah Risk						
	Ghanan Nok						
	A	of Conneial Damasit	<b></b>	:			

Islamic Banking Group

Basis Of Deposits Mudarabah

Name Of Pool Riba Free Special Pool - Corporate-6 September 25, 2025 **Declaration Date** 01-10-2025 upto 31-10-2025 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 August	Weightages Applicable M/O September	Weightages Applicable M/O October	
Corporate-6 Pool- Deposit	Monthly	0.0000	1.0000	1.0000	
Riba Free Special Certificates (RFSCs)					
RFSD-Corp-6 (01 Month Certificate)	Monthly	1.067	1.067	1.067	
RFSD-Corp-6 (03 Month Certificate)	Monthly	1.201	1.201	1.201	
RFSD-Corp-6 (06 Month Certificate)	Monthly	1.402	1.402	1.402	
RFSD-Corp-6 (01 Year Certificate)	Monthly	1.804	1.804	1.804	
Mudarabah Fee Ratio (Maximum)		40.00%	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 Mudarabah Fee at time of actual application					

Mudarabah Fee Ratio (Maximum)		40.00%	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 r	educe the ratio of Mudarabah Fee a	t time of actual appli	cation				
Equity:	Bank's Invest	ment					
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)					
Assets Of Pool:			-	-			
Assets Of Foot.			-	-			
			-	-			
	TOTAL ASSETS			3,000,000,000			
Investment Strategy:	Deposits are	Deposits are invested in above stated Assets					
Terms Of Pool:	Constructive I	Constructive Liquidation every month.					
	Credit Risk						
Risks Associated With		Market Risk					
Assets Of Pool:		Equity Risk					
	Raturn Rick						

Return Risk Shariah Risk

Acceptance of Special Deposits for availaing investment Purpose: oppourtunity.

Islamic Banking Group

Basis Of Deposits Mudarabah

Name Of Pool Riba Free Special Pool - Corporate-7 September 25, 2025 **Declaration Date** 01-10-2025 upto 31-10-2025 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 August	Weightages Applicable M/O September	Weightages Applicable M/O October	
Corporate-7 Pool- Deposit	Monthly	0.0000	1.0000	1.0000	
Riba Free Special Certificates (RFSCs)					
RFSD-Corp-7 (01 Month Certificate)	Monthly	1.01	1.057	1.011	
RFSD-Corp-7 (03 Month Certificate)	Monthly	1.03	1.171	1.033	
RFSD-Corp-7 (06 Month Certificate)	Monthly	1.06	1.342	1.066	
RFSD-Corp-7 (01 Year Certificate)	Monthly	1.12	1.684	1.132	
Mudarabah Fee Ratio (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 Mudarabah Fee at time of actual application					

Mudarabah Fee Ratio (Maximum)			40.00%	40.00%	40.00%		
Profit Equalization Reserve (Maximu	m)		2.00%	2.00%	2.00%		
Investment Risk Reserve (Maximum	/		1.00%	1.00%	1.00%		
N	ote: Management may reduce the ratio of N	<u> Mudarabah Fee at t</u>	ime of actual appli	cation			
Equity:		Bank's Investment					
Type Of Customer:		All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.					
		Assets Allocated					
		GOP Ijarah Sukuk		700,000,000			
Assets Of Pool:				-	-		
				-	=		
				-	-		
		TOTAL ASSETS			700,000,000		
Investment Strategy:		Deposits are in	vested 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					

oppourtunity.

Islamic Banking Group

Basis Of Deposits Mudarabah

Name Of Pool Riba Free Special Pool - Daily Product-I September 25, 2025 **Declaration Date** 01-10-2025 upto 31-10-2025 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 August	Weightages Applicable M/O September	Weightages Applicable M/O October
Daily Product 1 Pool- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
RFSC-01 Month	Monthly	1.023	1.023	1.0227
RFSC-03 Months	Monthly	1.068	1.068	1.0681
RFSC-06 Months	Monthly	1.136	1.136	1.1362
Mudarabah Fee Ratio (Maximum)		50.00%	50.00%	50.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of Mudarabah Fee at time of actual application				

RFSC-03 Months	Monthly	1.068	1.068	1.0681		
RFSC-06 Months	Monthly	1.136	1.136	1.1362		
Mudarabah Fee Ratio (Maximum)		50.00%	50.00%	50.00%		
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%		
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%		
Note: Management m	ay reduce the ratio of Mudarabah Fee at	time of actual applic	cation			
Equity:	Bank's Investn	Bank's Investment				
Type Of Customer:		All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.				
	Assets Allocated			Amount		
	GOP Ijarah Sukuk	GOP Ijarah Sukuk (18.09.2024)				
Assets Of Pool:			-	-		
			-	-		
			-	-		
	TOTAL ASSETS			2,500,000,00		
Investment Strategy:	Deposits are in	Deposits are invested in above stated Assets				
Terms Of Pool:	Constructive L	Constructive Liquidation every month.				
	Credit Risk Market Risk					
Risks Associated With						
Assets Of Pool:	Return Risk	Equity Risk				
	Shariah Risk					
Rumana	Acceptance of	Acceptance of Special Deposits for availaing investment				

Purpose: oppourtunity.

Islamic Banking Group

Basis Of Deposits : Mudarabah

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

Declaration Date : September 25, 2025 Applicable Period : 01-10-2025 upto 31-10-2025

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

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

Mudarabah Fee Ratio (Maximum)	50.00% 50.0	0% 50.00%		
Profit Equalization Reserve (Maximum)	2.00% 2.00	2.00%		
Investment Risk Reserve (Maximum)	1.00% 1.00	1.00%		
Note: Management m	nay reduce the ratio of Mudarabah Fee at time of actual application			
Equity:	Bank's Investment			
Type Of Customer:	All customers. Bank can Refuse to account customer with out assigning reason.	ept deposit from any		
	Assets Allocated	Amount		
	GOP Ijarah Sukuk (15.12.2021)	300,000		
Assets Of Pool:		-		
		-		
	Total Assets			
	Total Assets	300,000		
Investment Strategy:	Deposits are invested in above stated A	∖ssets		
Terms Of Pool:	Constructive Liquidation every month.			
	Credit Risk			
Risks Associated With	Market Risk			
Assets Of Pool:	Equity Risk			
Assets Of Fool.	Return Risk			
	Shariah Risk			
	Acceptance of Special Deposits for ava	ilaing investment		
Purpose:	annourtunity			

oppourtunity.

Islamic Banking Group

Basis Of Deposits : Mudarabah

Name Of Pool:Riba Free Special Pool - Daily Product-3Declaration Date:September 25, 2025Applicable Period:01-10-2025 upto 31-10-2025

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O August	Weightages Applicable M/O September	Weightages Applicable M/O October
Daily Product 3 Pool- Deposit	Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
RFSC-01 Month	Monthly	1.0008	1.0008	1.0020
RFSC-03 Months	Monthly	1.0024	1.0024	1.0060
RFSC-06 Months	Monthly	1.0048	1.0048	1.0120
RFSC-01 Year	Monthly	1.0096	1.0096	1.0240
Mudarabah Fee Ratio (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 Mudarabah Fee at time of actual application				

RFSC-01 Year	INIONLINIY	1.0096	1.0096	1.0240	
Mudarabah Fee Ratio (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 m	nay reduce the ratio of Mudarabah Fee at	time of actual appli	cation		
Equity:	Bank's Investm	Bank's Investment			
Type Of Customer:		All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.			
	Assets Allocated			Amount	
	GOP Ijarah Sukuk	GOP Ijarah Sukuk (12.07.2023)			
Access Of Book	-		-	300,000,000	
Assets Of Pool:			-	-	
			-	-	
	TOTAL ASSETS			300,000,000	
Investment Strategy:	Deposits are in	nvested in above	stated Assets		
Terms Of Pool:	Constructive L	iquidation 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** Mudarabah

Name Of Pool Riba Free Special Pool - Daily Product-4 September 25, 2025 **Declaration Date** 

01-10-2025 upto 31-10-2025 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 August	Weightages Applicable M/O September	Weightages Applicable M/O October	
Daily Product 4 Pool- Deposit	Monthly	1.000	1.000	1.000	
Riba Free Special Certificates (RFSCs)					
§ RFSC–Daily Product-4 (1M)-5754	Monthly	1.074	1.050	1.0730	
§ RFSC–Daily Product-4 (3M)-5756	Monthly	1.222	1.150	1.2190	
§ RFSC–Daily Product-4 (6M)-5802	Monthly	1.444	1.300	1.4380	
§ RFSC–Daily Product-4 (12M)	Monthly	1.888	1.600	1.8760	
Mudarabah Fee Ratio (Maximum)		50.00%	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 Mudarabah Fee at time of actual application					

Riba Free Special Certificates (RFSCs)	-			
§ RFSC-Daily Product-4 (1M)-5754	Monthly	1.074	1.050	1.0730
§ RFSC–Daily Product-4 (3M)-5756	Monthly	1.222	1.150	1.2190
§ RFSC–Daily Product-4 (6M)-5802	Monthly	1.444	1.300	1.4380
§ RFSC–Daily Product-4 (12M)	Monthly	1.888	1.600	1.8760
Mudarabah Fee Ratio (Maximum)		50.00%	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	te: Management may reduce the ratio of Mudarabah Fee at time of actual application			
Equity:	Bank's Investm	ent		
Type Of Customer:	All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.			
	Assets Allocated			Amount
	GOP Ijarah Sukuk	(21.10.2024)		200,000,000
Assets Of Pool:			-	-
7,000,000,000			-	-
			-	-
	TOTAL ASSETS			200,000,000
Investment Strategy:	Deposits are in	vested in above	stated Assets	
Terms Of Pool:	Constructive Lie	quidation every r	month.	
	Credit Risk			

Return Risk Shariah Risk

Acceptance of Special Deposits for availaing investment Purpose: oppourtunity.

Islamic Banking Group

Basis Of Deposits : Mudarabah

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

Declaration Date : September 25, 2025
Applicable Period : 01-10-2025 upto 31-10-2025

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O August	Weightages Applicable M/O September	Weightages Applicable M/O October	
Daily Product 4 Pool- Deposit	Monthly	0.000	1.000	1.000	
Riba Free Special Certificates (RFSCs)					
Mudarabah Fee Ratio (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 Mudarabah Fee at time of actual application					

Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%		
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%		
Note: Management ma	ay reduce the ratio of Mudarabah Fee at t	ime of actual appli	cation			
Equity:	Bank's Investm	Bank's Investment				
Type Of Customer:	All customers. Bank can Refuse to accept deposit from customer with out assigning reason.					
	Assets Allocated			Amount		
	GOP Ijarah Sukuk	(02.05.2025)		300,000,000		
Assets Of Pool:			-	-		
			-	-		
			-	-		
	TOTAL ASSETS			300,000,000		
Investment Strategy:	Deposits are in	vested in above	stated Assets			
Terms Of Pool:	Constructive Lie	Constructive Liquidation every month.				
	Credit Risk					
	Market Risk					
Risks Associated With	Equity Risk					
Assets Of Pool:	Return Risk					
	Shariah Risk					
Purpose:	•	Special Deposits	s for availaing	investment		
i dipoooi	oppourtunity.	oppourtunity.				

Islamic Banking Group

Basis Of Deposits : Mudarabah

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

Declaration Date : September 25, 2025
Applicable Period : 01-10-2025 upto 31-10-2025

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O August	Weightages Applicable M/O September	Weightages Applicable M/O October
Daily Product 6 Pool- Deposit	Monthly	0.000	1.000	1.000
Riba Free Special Certificates (	(RFSCs)			
Mudarabah Fee Ratio (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 Mudarabah Fee at time of actual application				

Tolit Equalization Reserve (Maximum)		2.0070	2.0070	2.0070			
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%			
<b>Note:</b> Management r	may reduce the ratio of Mudarabah Fee at	t time of actual appli	cation				
Equity:	Bank's Investr	Bank's Investment					
Type Of Customer:		. Bank can Refus out assigning re	•	posit from any			
	Assets Allocated			Amount			
	GOP Ijarah Sukul	k (21.10.2024)		200,000,0			
Assets Of Pool:			-				
			-				
	TOTAL ASSETS			200,000,			
Investment Strategy:	Deposits are in	nvested in above	stated Assets				
Terms Of Pool:	Constructive L	iquidation 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 Mudarabah

Name Of Pool Khyber Islamic Investment Certificates-I September 25, 2025 **Declaration Date** 01-10-2025 upto 31-10-2025 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 August	Weightages Applicable M/O September	Weightages Applicable M/O October	
KIIC Certificate-01 Month (1232)	Monthly	1.0170	1.0200	1.0150	
Riba Free Special Certificates (RFSCs)					
KIIC Certificate-03 Months (1234)	Monthly	1.0510	1.0600	1.0450	
KIIC Certificate-06 Months (1235)	Monthly	1.1020	1.1200	1.0900	
KIIC Certificate-01 Year (1257)	Monthly	1.2040	1.2400	1.1800	
Mudarabah Fee Ratio (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 Mudarabah Fee at time of actual application					

Title Collineate of Montale (1200)	ivioriany	020	1	1.0000	
KIIC Certificate-01 Year (1257)	Monthly	1.2040	1.2400	1.1800	
Mudarabah Fee Ratio (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 Mudarabah Fee at	time of actual applic	cation		
Equity:	Bank's Investn	nent			
Type Of Customer:		All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.			
	Assets Allocated	Assets Allocated			
	GOP Ijarah Sukuk	GOP Ijarah Sukuk (04.12.2023)			
Assets Of Pool:					
			-	-	
	TOTAL ASSETS	TOTAL ASSETS			
Investment Strategy:	Deposits are in	nvested in above	stated Assets		
Terms Of Pool:	Constructive L	iquidation every ι	month.		
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk				
Purnose:	Acceptance of	Special Deposits	s for availaing	investment	

Purpose: oppourtunity.

Islamic Banking Group

Basis Of Deposits : Mudarabah

Name Of Pool : Khyber Islamic Investment Certificates-II

Declaration Date : September 25, 2025 Applicable Period : 01-10-2025 upto 31-10-2025

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

BOK (Islamic Banking Operation) declares profit on Monthly basis

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O August	Weightages Applicable M/O September	Weightages Applicable M/O October	
KIIC-II Certificate-01 Month (1238)	Monthly	1.0540	1.0340	1.0291	
Riba Free Special Certificates (RFSCs)					
KIIC-II Certificate-03 Months (1239)	Monthly	1.1620	1.1020	1.0873	
KIIC-II Certificate-06 Months (1240)	Monthly	1.3240	1.2040	1.1746	
KIIC-II Certificate-12 Months	Monthly	1.6480	1.4080	1.3492	
Mudarabah Fee Ratio (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 Mudarabah Fee at time of actual application					

KIIC-II Certificate-12 Months	Monthly	1.6480	1.4080	1.3492		
Mudarabah Fee Ratio (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 r	may reduce the ratio of Mudarabah Fee at	time of actual appli	cation	•		
Equity:	Bank's Investn	nent				
Type Of Customer:		All customers. Bank can Refuse to accept deposit customer with out assigning reason.				
	Assets Allocated	Assets Allocated				
	GOP Ijarah Sukuk	GOP Ijarah Sukuk (15.12.2021)				
Assets Of Pool:			-	-		
Assets Of Foot.			-	-		
			-	-		
	TOTAL ASSETS			700,000,000		
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					
_	Acceptance of	Special Deposit	s for availaing	investment		

Islamic Banking Group

Basis Of Deposits:MudarabahName Of Pool:Raast-Itminan Mahana CertificatesDeclaration Date:September 25, 2025Applicable Period:01-10-2025 upto 31-10-2025

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

BOK (Islamic Banking Operation) declares profit on Monthly basis

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O August	Weightages Applicable M/O September	Weightages Applicable M/O October	
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	1.0160	1.0160	1.0160	
RFSD-Itminan Mahana Certificate-02 Year (1268)	Monthly	1.0320	1.0320	1.0320	
RFSD-Itminan Mahana Certificate-03 Year (1262)	Monthly	1.0480	1.0480	1.0480	
RFSD-Itminan Mahana Certificate-04 Year (1269)	Monthly	1.0640	1.0640	1.0640	
RFSD-Itminan Mahana Certificate-05 Year (1263)	Monthly	1.0800	1.0800	1.0800	
Mudarabah Fee Ratio (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 ratio of Mudarabah Fee at time of actual application					

RFSD-Itminan Mahana Certificate-04 Year (1269)	Monthly	1.0640	1.0640	1.0640	
RFSD-Itminan Mahana Certificate-05 Year (1263)	Monthly	1.0800	1.0800	1.0800	
Mudarabah Fee Ratio (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 ma	ay reduce the ratio of Mudarabah Fee at	time of actual applic	cation		
Equity:	Bank's Investn	nent			
Type Of Customer:		All customers. Bank can Refuse to accept deposit from an customer with out assigning reason.			
	Assets Allocated			Amount	
			-	-	
	PHL Sukuk (21.05	PHL Sukuk (21.05.2020)			
Assets Of Pool:	GOP Ijarah Sukuk	GOP Ijarah Sukuk (15.12.2021)			
			-	-	
			-	-	
	TOTAL ASSETS			3,250,000,000	
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				

Islamic Banking Group

Basis Of Deposits : Mudarabah
Name Of Pool : Raast Financial Institutions Pool
Declaration Date : September 25, 2025
Applicable Period : 01-10-2025 upto 31-10-2025

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

Deposit Category	J 1 /	Profit Payment Periods/ Tier groups	Weightages Applicable M/O August	Weightages Applicable M/O September	Weightages Applicable M/O October
RFSD - Raast Financial Insitution Pool		Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (	RFSCs)				
Mudarabah Fee Ratio (Maximum)			50.00%	50.00%	50.00%
Profit Equalization Reserve (Maximum)			2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)			1.00%	1.00%	1.00%
Note: Management may redu	ice the ratio of N	/udarabah Fee at ti	me of actual applic	ation	

Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%		
Investment Risk Reserve (Maximum)	1.00% 1.00%					
Note: Management	may reduce the ratio of Mudarabah Fee at ti	me of actual appli	cation			
Equity:	Bank's Investme	Bank's Investment				
Type Of Customer:	All customers. E customer with o			posit from any		
	Assets Allocated			Amount		
	GOP Ijarah Sukuk (	09.01.2025)	-	100,000,		
	GOT Julius Bustine (	09.01.2025)	-	100,000,		
Assets Of Pool:			-			
			-			
			-			
	TOTAL ASSETS		-	100,000,		
Investment Strategy:	Deposits are in	ested in above	stated Assets			
Terms Of Pool:	Constructive Lice	quidation every	month.			
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk					
Purpose:	Acceptance of S	Special Deposits	s for availaing	investment		

oppourtunity.

Islamic Banking Group

Basis Of Deposits : Mudarabah

Name Of Pool:Raast Financial Institutions - 2 PoolDeclaration Date:September 25, 2025Applicable Period:01-10-2025 upto 31-10-2025

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

Mudarabah Fee Ratio (Maximum)		50.00%	50.00%	50.00%		
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%		
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%		
Note: Management ma	y reduce the ratio of Mudarabah Fe	ee at time of actual appli	cation			
Equity:	Bank's Inv	Bank's Investment				
Type Of Customer:		All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.				
	Assets Alloca	nted		Amount		
	GOP Ijarah S	GOP Ijarah Sukuk (09.01.2025)				
Assets Of Pool:						
			-	-		
			-	-		
	TOTAL ASSE	ETS		100,000,000		
Investment Strategy:	Deposits a	are invested in above	stated Assets			
Terms Of Pool:	Construction	ve Liquidation every	month.			
	Credit Risk	<				
Diales Associated With	Market Ris	sk				
Risks Associated With Assets Of Pool:	Equity Risl	k				
Assets Of Pool:	Return Ris	k				
	Shariah Ri	sk				
Purpose:	Acceptanc	e of Special Deposit	s for availaing	investment		
ruipose.	oppourtuni	oppourtunity.				

Islamic Banking Group

Basis Of Deposits : Mudarabah

Name Of Pool:RFSD - Special Pool (US Dollar)Declaration Date:September 25, 2025Applicable Period:01-10-2025 upto 31-10-2025

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

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O August	Weightages Applicable M/O September	Weightages Applicable M/O October	
RFSD-PLS (US Doller)	Monthly	0.0000	1.0000	1.0000	
Riba Free Special Certificates (RFSCs)					
Certificate - USD (01 Month)	Monthly	1.0000	1.0000	1.0000	
Certificate - USD (03 Months)	Monthly	1.3300	1.3300	1.0480	
Certificate - USD (06 Months)	Monthly	1.9900	1.9900	1.1440	
Certificate - USD (12 Months)	Monthly	2.9800	2.9800	1.2880	
Mudarabah Fee Ratio (Maximum)		30.00%	50.00%	50.00%	
Profit Equalization Reserve (Maximum)		0.00%	2.00%	2.00%	
Investment Risk Reserve (Maximum)		0.00%	1.00%	1.00%	
Note: Management may reduce the ratio of Mudarabah Fee at time of actual application					

Profit Equalization Reserve (Maximum)		0.00%	2.00%	2.00%		
Investment Risk Reserve (Maximum)		0.00%	1.00%	1.00%		
Note: Management n	nay reduce the ratio of Mudarabah Fee at t	ime of actual applic	cation			
Equity:	Bank's Investm	Bank's Investment				
Type Of Customer:	All customers. I	All customers. Bank can Refuse to accept deposit from a				
	Assets Allocated			Amount		
	Investments in Spec	cial Pool FCY Pool-1		Upto 500M		
Assets Of Pool:			-	Upto 0M		
Assets Of Fool.			-	Upto 0M		
			-	Upto 0M		
	TOTAL ASSETS			500,000,000		
Investment Strategy:	Deposits are in	vested in above	stated Assets			
Terms Of Pool:	Constructive Lie	Constructive Liquidation every month.				

Risks Associated With
Assets Of Pool:

Credit Risk
Market Risk
Equity Risk
Return Risk
Shariah Risk