Islamic Banking Group

Basis Of Deposits:MudarabahName Of Pool:Riba Free Special Pool-1Declaration Date:August 27, 2025Applicable Period:01-09-2025 upto 30-09-2025

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O July	Weightages Applicable M/O August	Weightages Applicable M/O September
RFSD-1 Pool - Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
RFSC-01 Month	Monthly	1.012	1.012	1.032
RFSC-03 Month	Monthly	1.036	1.036	1.096
RFSC-06 Month	Monthly	1.072	1.072	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 Mu	darabah Fee at time	of actual application	า	

Investment Risk Reserve (Maximum)	1.00%	1.00%	1.00%			
Note: Management may red	luce 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 customer with out assigning reason.				
	Assets Allocated		Amount			
Assets Of Pool:	GOP Ijarah Sukuk (21.10.2024)	-	- 800,000,000 -			
	TOTAL ASSETS	-	800,000,000			
Investment Strategy:	Deposits are invested in above state	ed Assets				
Terms Of Pool:	Constructive Liquidation every mont	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 oppourtunity.	Acceptance of Special Deposits for availaing investment oppourtunity.				

Islamic Banking Group

Basis Of Deposits Mudarabah Name Of Pool Riba Free Special Pool - 2 **Declaration Date** August 27, 2025 Applicable Period 01-09-2025 upto 30-09-2025

> 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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
RFSD Pool - 2 Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)	•			
RFSC Pool-2 (01 Month)	Monthly	1.046	1.025	1.025
RFSC Pool-2 (03 Months)	Monthly	1.139	1.075	1.075
RFSC Pool-2 (06 Months)	Monthly	1.278	1.150	1.150
RFSC Pool-2 (01 Year)	Monthly	1.556	1.300	1.300
Mudarabah Fee Ratio (Maximum)		40/100	40/100	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 Muc	larabah Fee at time	of actual application	ı	

- / /						
RFSC Pool-2 (06 Months)	Monthly	1.278	1.150	1.150		
RFSC Pool-2 (01 Year)	Monthly	1.556	1.300	1.300		
Mudarabah Fee Ratio (Maximum)		40/100	40/100	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 re	educe the ratio of Mudarabah Fee at time	of actual applicatio	n			
Equity:	Bank's Investm	nent				
Type Of Customer:		All customers. Bank can Refuse to accept deposit from customer with out assigning reason.				
	Assets Allocated			Amount		
	GOP Ijarah Sukuk	GOP Ijarah Sukuk (29.10.2021)				
			-	-		
Assets Of Pool:			-	-		
			-	-		
			-	-		
	TOTAL ASSETS		-	500,000,000		
				500,000,000		
Investment Strategy:	Deposits are in	vested in above	stated Assets			
Terms Of Pool:	Constructive Li	Constructive Liquidation every month.				
	Credit Risk					
Risks Associated With	Market Risk					
Assets Of Pool:	Equity Risk					
ASSELS OF FUUI.	Return Risk	Return Risk				
	Shariah Risk	Shariah Risk				
Purnoco	Acceptance of	Special Deposits	for availaing	investment		
Purpose:	annourtunit.	and a control on the c				

Islamic Banking Group

Basis Of Deposits Mudarabah

Riba Free Special Pool - Mutual Fund Name Of Pool

**Declaration Date** August 27, 2025 Applicable Period 01-09-2025 upto 30-09-2025

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O July	Weightages Applicable M/O August	Weightages Applicable M/O September
RFSD Pool Mutual Fund - Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)	•			
RFSC-01 Month	Monthly	1.065	1.021	1.021
RFSC-03 Months	Monthly	1.195	1.063	1.063
RFSC-06 Months	Monthly	1.390	1.126	1.126
RFSC-12 Months	Monthly	1.780	1.252	1.252
Mudarabah Fee Ratio (Maximum)		50.00%	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 Muc	arabah Fee at time	of actual application	1	

RFSC-03 Months	Monthly	1.195	1.063	1.063			
RFSC-06 Months	Monthly	1.390	1.126	1.126			
RFSC-12 Months	Monthly	1.780	1.252	1.252			
Mudarabah Fee Ratio (Maximum)		50.00%	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	ne ratio of Mudarabah Fee at time	of actual applicatio	n				
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	Assets Allocated					
Assets Of Pool:	GOP Ijarah Sukuk	GOP Ijarah Sukuk (26.10.2022)					
		-					
			-	-			
	TOTAL ASSETS			800,000,000			
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	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

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

**Declaration Date** August 27, 2025 Applicable Period 01-09-2025 upto 30-09-2025

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

Riba Free Special Certific	cates (RFSUS)						
Mudarabah Fee Ratio (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 Mudarabah Fee at time	e of actual application	on				
Equity:	Bank's Investn	nent					
Type Of Customer:		All customers. Bank can Refuse to accept deposit from customer with out assigning reason.					
	Assets Allocated	Assets Allocated					
	GOP Ijarah Sukuk	(02.05.2025)		1,200,000,000			
Assets Of Pool:							
			<del></del>	-			
	TOTAL ASSETS			1,200,000,000			
Investment Strategy:	Deposits are in	vested 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 investmen					

# **The Bank of Khyber** Islamic Banking Group

Basis Of Deposits Mudarabah

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

**Declaration Date** August 27, 2025 01-09-2025 upto 30-09-2025 Applicable Period

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
RFSD Pool Corporate 1- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)	•			
RFSC-01 Month	Monthly	1.015	1.030	1.030
RFSC-03 Month	Monthly	1.046	1.090	1.090
RFSC-06 Month	Monthly	1.207	1.207	1.180
RFSC-12 Month	Monthly	1.413	1.413	1.360
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 Muc	larabah Fee at time	of actual application	1	

RFSC-01 Month	INIONTHIY	1.015	1.030	1.030		
RFSC-03 Month	Monthly	1.046	1.090	1.090		
RFSC-06 Month	Monthly	1.207	1.207	1.180		
RFSC-12 Month	Monthly	1.413	1.413	1.360		
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%				
Note: Management may reduce	e the ratio of Mudarabah Fee at time	e of actual applicatio	n			
Equity:	Bank's Investr	Bank's Investment				
Type Of Customer:		All customers. Bank can Refuse to accept deposit fror customer with out assigning reason.				
	Assets Allocated			Amount		
	GOP Ijarah Sukuk	GOP Ijarah Sukuk (21.10.2024)				
Assets Of Pool:			-	-		
			-	-		
			-	-		
	TOTAL ASSETS			350,000,000		
Investment Strategy:	Deposits are in	nvested in above	stated Assets			
Terms Of Pool:	Constructive L	iquidation every r	nonth.			
	Credit Risk					
Risks Associated With	Market Risk					
Assets Of Pool:	Equity Risk					
7,000,000,000		Return Risk				
	Shariah Risk					
	Acceptance of	Special Deposits	for availaing i	nvestment		
Purpose:	oppourtunity.	·				

Islamic Banking Group

Basis Of Deposits Mudarabah

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

**Declaration Date** August 27, 2025 Applicable Period 01-09-2025 upto 30-09-2025

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O July	Weightages Applicable M/O August	Weightages Applicable M/O September
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	1.029
RFSC-03 Month	Monthly	1.087	1.087	1.087
RFSC-06 Month	Monthly	1.174	1.174	1.174
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 Mu	darabah Fee at time	of actual application	1	

RFSC-01 Month	Monthly	1.029	1.029	1.029	
RFSC-03 Month	Monthly	1.087	1.087	1.087	
RFSC-06 Month	Monthly	1.174	1.174	1.174	
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 time	e of actual applicatio	n		
Equity:	Bank's Investn	nent			
Type Of Customer:		All customers. Bank can Refuse to accept deposit fron customer with out assigning reason.			
	Assets Allocated	Assets Allocated			
	GOP Ijarah Sukuk	GOP Ijarah Sukuk (21.10.2024)			
Assets Of Pool:			-	200,000,000	
			-	-	
		-			
	TOTAL ASSETS	TOTAL ASSETS			
Investment Strategy:	Deposits are in	nvested in above	stated Assets		
Terms Of Pool:	Constructive L	Constructive Liquidation every month.			
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk				
Purpose:	Acceptance of oppourtunity.	Acceptance of Special Deposits for availaing investment			

Islamic Banking Group

Basis Of Deposits Mudarabah

Riba Free Special Pool - Corporate-3 Name Of Pool

**Declaration Date** August 27, 2025 Applicable Period 01-09-2025 upto 30-09-2025

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O July	Weightages Applicable M/O August	Weightages Applicable M/O September
Corporate-3 Pool- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
Certificate-03 Month	Monthly	1.264	1.159	1.150
Certificate-06 Month	Monthly	1.528	1.318	1.300
Certificate-01 Year	Monthly	2.056	1.636	1.600
Mudarabah Fee Ratio (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 Mudarabah Fee at time of actual application				

Riba Free Special Certificates (R	RFSCs)				
Certificate-03 Month	Monthly	1.264	1.159	1.150	
Certificate-06 Month	Monthly	1.528	1.318	1.300	
Certificate-01 Year	Monthly	2.056	1.636	1.600	
Mudarabah Fee Ratio (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	ne ratio of Mudarabah Fee at tim	e of actual applicatio	n		
Equity:	Bank's Investr	nent			
Type Of Customer:		All customers. Bank can Refuse to accept deposit from customer with out assigning reason.			
Assets Of Pool:	Assets Allocated	Assets Allocated			
	GOP Ijarah Sukul	GOP Ijarah Sukuk (27.04.2022)			
			-	-	
7,000,000,000			-	-	
			-	-	
	TOTAL ASSETS			900,000,000	
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				
Purpose:	Acceptance of	Acceptance of Special Deposits for availaing investment			

Islamic Banking Group

Basis Of Deposits : Mudarabah

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

Declaration Date : August 27, 2025
Applicable Period : 01-09-2025 upto 30-09-2025

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September		
Corporate-4 Pool- Deposit	Monthly	1.0000	1.0000	1.0000		
Riba Free Special Certificates (RFSCs)						
Certificate-01 Month	Monthly	1.0370	1.0370	1.0210		
Certificate-03 Month	Monthly	1.1110	1.1110	1.0630		
Certificate-06 Month	Monthly	1.2220	1.2220	1.1260		
Certificate-01 Year	Monthly	1.4440	1.4440	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						

Certificate-01 Year	Monthly	1.4440	1.4440	1.2520	
		F0 000/	50.000/	50.000/	
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 Mud	arabah Fee at time	of actual application	n		
Equity:	Bank's Investme	ent			
Type Of Customer:		Bank can Refuse	•	osit from any	
Type of customer.	customer with o	ut assigning rea	son.		
	Assets Allocated			Amount	
	GOP Ijarah Sukuk (	(09.12.2020)		350,000,000	
		•	-	-	
Assets Of Pool:			-	-	
			-	-	
			-	-	
	TOTAL ASSETS			350,000,000	
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 oppourtunity.

Islamic Banking Group

Basis Of Deposits Mudarabah

Riba Free Special Pool - Corporate-5 Name Of Pool

August 27, 2025 **Declaration Date** 01-09-2025 upto 30-09-2025 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 July	Weightages Applicable M/O August	Weightages Applicable M/O September	
Corporate-5 Pool- Deposit	Monthly	1.0000	1.0000	1.0000	
Riba Free Special Certificates (RFSCs)					
Certificate-03 Month	Monthly	1.0150	1.0150	1.0090	
Certificate-06 Month	Monthly	1.0300	1.0300	1.0270	
Certificate-01 Year	Monthly	1.0600	1.0600	1.0540	
Mudarabah Fee Ratio (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 Mudarabah Fee at time of actual application					

our amounts ou mornar						
Certificate-06 Month	Monthly	Monthly 1.0300 1.0300 1.0270				
Certificate-01 Year	Monthly	1.0600	1.0600	1.0540		
Moderate For Datie (Manipulus)		40.00%	40.000/	45.000/		
Mudarabah Fee Ratio (Maximum) Profit Equalization Reserve (Maximum)		2.00%	40.00% 2.00%	45.00% 2.00%		
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%		
,	reduce the ratio of Mudarabah Fee at tim			1.0070		
Note: Management may	Todace the ratio of Madaraban Foo at time	o or adiaar approarie	211			
Equity:	Bank's Investr	nent				
Type Of Customer:		All customers. Bank can Refuse to accept deposit from an customer with out assigning reason.				
	Assets Allocated			Amount		
		-				
Assets Of Pool:	3	GOP Ijarah Sukuk (06.10.2021)				
	GOP Ijarah Suku	GOP Ijarah Sukuk (29.10.2021)				
	TOTAL ASSETS	TOTAL ASSETS				
Investment Strategy:	Deposits are i	Deposits are invested in above stated Assets				
Terms Of Pool:	Constructive L	Constructive Liquidation every month.				
	Credit Risk					
Risks Associated With	Market Risk					
Assets Of Pool:	Equity Risk	Equity Risk				
A33013 01 1 001.	Return Risk					
	Shariah Risk	Shariah Risk				
P	Acceptance of	Special Deposits	s for availaing	investment		
Purpose:	oppourtunity					

Islamic Banking Group

Basis Of Deposits Mudarabah

Riba Free Special Pool - Corporate-6 Name Of Pool **Declaration Date** August 27, 2025

Applicable Period 01-09-2025 upto 30-09-2025

> 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 July	Weightages Applicable M/O August	Weightages Applicable M/O September	
Corporate-6 Pool- Deposit	Monthly	0.0000	1.0000	1.0000	
Riba Free Special Certificates (RFSC	Cs)				
RFSD-Corp-6 (01 Month Certificate)	Monthly	1.0049	1.067	1.067	
RFSD-Corp-6 (03 Month Certificate)	Monthly	1.0147	1.201	1.201	
RFSD-Corp-6 (06 Month Certificate)	Monthly	1.0294	1.402	1.402	
RFSD-Corp-6 (01 Year Certificate)	Monthly	1.0588	1.804	1.804	
Mudarabah Fee Ratio (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 Mudarabah Fee at time of actual application					

RFSD-Corp-6 (06 Month Certificate)	Monthly	1.0294	1.402	1.402			
RFSD-Corp-6 (01 Year Certificate)	Monthly	1.0588	1.804	1.804			
Mudarabah Fee Ratio (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%			
	educe the ratio of Mudarabah Fee at time	e of actual application		1			
Equity:	Bank's Investr	Bank's Investment					
Type Of Customer:		All customers. Bank can Refuse to accept deposit from a customer with out assigning reason.					
	Assets Allocated			Amount			
	GOP Ijarah Sukul	GOP Ijarah Sukuk (12.07.2023)					
Assets Of Pool:			-	-			
Assets Of Foot.			=	-			
			-	3,000,000,000			
	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						
Risks Associated With		Market Risk					
Assets Of Pool:		Equity Risk					
	Return Risk Shariah Risk						
Durnoso	Acceptance of	Acceptance of Special Deposits for availaing investment					

Islamic Banking Group

Basis Of Deposits Mudarabah

Riba Free Special Pool - Corporate-7 Name Of Pool **Declaration Date** 

August 27, 2025 Applicable Period 01-09-2025 upto 30-09-2025

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O July	Weightages Applicable M/O August	Weightages Applicable M/O September	
Corporate-7 Pool- Deposit	Monthly	0.0000	1.0000	1.0000	
Riba Free Special Certificates (RFSC	Cs)				
RFSD-Corp-7 (01 Month Certificate)	Monthly	1.018	1.01	1.057	
RFSD-Corp-7 (03 Month Certificate)	Monthly	1.054	1.03	1.171	
RFSD-Corp-7 (06 Month Certificate)	Monthly	1.108	1.060	1.342	
RFSD-Corp-7 (01 Year Certificate)	Monthly	1.216	1.120	1.684	
Mudarabah Fee Ratio (Maximum)		35.00%	40.00%	40.00%	
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%	
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%	
Note: Management may reduce the ratio of Mudarabah Fee at time of actual application					

RFSD-Corp-7 (01 Year Certificate)  Mudarabah Fee Ratio (Maximum)  Profit Equalization Reserve (Maximum)  Note: Management may reduce the ratio of Mudarabah Fee at time of actual application  Bank's Investment  All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.  Assets Of Pool:  Assets Of Pool:  Investment Strategy:  Deposits are invested in above stated Assets  Constructive Liquidation every month.  Credit Risk Risks Associated With Assets Of Pool:  Risks Associated With Assets Of Pool:  Risks Associated With Assets Of Pool:  Acceptance of Special Deposits for availaing investment	,	1						
Mudarabah Fee Ratio (Maximum)	RFSD-Corp-7 (06 Month Certificate)	Monthly	1.108	1.060	1.342			
Profit Equalization Reserve (Maximum)    Note: Management may reduce the ratio of Mudarabah Fee at time of actual application    Requity:   Bank's Investment	RFSD-Corp-7 (01 Year Certificate)	Monthly	1.216	1.120	1.684			
Profit Equalization Reserve (Maximum)    Note: Management may reduce the ratio of Mudarabah Fee at time of actual application    Requity:   Bank's Investment								
Investment Risk Reserve (Maximum)  Note: Management may reduce the ratio of Mudarabah Fee at time of actual application  Equity:  Bank's Investment  All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.  Assets Of Pool:  Assets Allocated  GOP Ijarah Sukuk (04.12.2023)  GOP Ijarah Sukuk (04.12.2023)  Furnaser  Deposits are invested in above stated Assets  Credit Risk Market Risk Equity Risk Return Risk Shariah Risk  Acceptance of Special Deposits for availaing investment	Mudarabah Fee Ratio (Maximum)		35.00%	40.00%	40.00%			
Note: Management may reduce the ratio of Mudarabah Fee at time of actual application  Equity:  Bank's Investment  All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.  Assets Of Pool:  Assets Allocated  GOP Ijarah Sukuk (04.12.2023)  COP	Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%			
Equity:  Type Of Customer:  All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.  Assets Allocated GOP Ijarah Sukuk (04.12.2023) 600,000,000	Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%			
All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.  Assets Allocated Amount GOP Ijarah Sukuk (04.12.2023) 600,000,000	Note: Management may reduce th	e ratio of Mudarabah Fee at time	e of actual applicatio	n				
All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.  Assets Allocated Amount GOP Ijarah Sukuk (04.12.2023) 600,000,000								
All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.  Assets Allocated Amount GOP Ijarah Sukuk (04.12.2023) 600,000,000 TOTAL ASSETS 600,000,000  Investment Strategy: Deposits are invested in above stated Assets  Terms Of Pool: Constructive Liquidation every month.  Credit Risk Market Risk Equity Risk Return Risk Shariah Risk  Purpose: Acceptance of Special Deposits for availaing investment	Equity:	Bank's Investr	Bank's Investment					
Assets Of Pool:  Assets Allocated Amount GOP Ijarah Sukuk (04.12.2023) 600,000,000  TOTAL ASSETS 600,000,000  Investment Strategy:  Deposits are invested in above stated Assets  Terms Of Pool:  Constructive Liquidation every month.  Credit Risk Market Risk Equity Risk Return Risk Shariah Risk  Purpose:  Assets Allocated Amount GOP Ijarah Sukuk (04.12.2023) 600,000,000								
Assets Of Pool:  Assets Allocated Amount GOP Ijarah Sukuk (04.12.2023) 600,000,000  TOTAL ASSETS 600,000,000  Investment Strategy:  Deposits are invested in above stated Assets  Terms Of Pool:  Constructive Liquidation every month.  Credit Risk Market Risk Equity Risk Return Risk Shariah Risk  Purpose:  Assets Allocated Amount GOP Ijarah Sukuk (04.12.2023) 600,000,000		All customers.	Bank can Refuse	e to accept der	oosit from any			
Assets Of Pool:  Assets Allocated Amount GOP Ijarah Sukuk (04.12.2023) 600,000,000  TOTAL ASSETS 600,000,000  Investment Strategy:  Deposits are invested in above stated Assets  Terms Of Pool:  Constructive Liquidation every month.  Credit Risk Market Risk Equity Risk Return Risk Shariah Risk  Purpose:  Acceptance of Special Deposits for availaing investment	Type Of Customer:							
Assets Of Pool:  GOP Ijarah Sukuk (04.12.2023)  GOO,000,000								
Assets Of Pool:  GOP Ijarah Sukuk (04.12.2023)  GOO,000,000		Assets Allocated	Assets Allegated					
Assets Of Pool:    Total Assets   Terms Of Pool:   Constructive Liquidation every month.								
Assets Of Pool:    TOTAL ASSETS	Assets Of Pool:	GOT IJaran Sukur	(04.12.2023)		-			
Investment Strategy:  Deposits are invested in above stated Assets  Constructive Liquidation every month.  Credit Risk Market Risk Equity Risk Return Risk Shariah Risk  Acceptance of Special Deposits for availaing investment					_			
Investment Strategy:  Deposits are invested in above stated Assets  Constructive Liquidation every month.  Credit Risk Market Risk Equity Risk Return Risk Shariah Risk  Acceptance of Special Deposits for availaing investment					_			
Investment Strategy:  Deposits are invested in above stated Assets  Constructive Liquidation every month.  Credit Risk Market Risk Equity Risk Return Risk Shariah Risk  Acceptance of Special Deposits for availaing investment		TOTAL ASSETS			600 000 000			
Terms Of Pool:  Constructive Liquidation every month.  Credit Risk Market Risk Equity Risk Return Risk Shariah Risk  Acceptance of Special Deposits for availaing investment		TOTAL ABBLIS			000,000,000			
Terms Of Pool:  Constructive Liquidation every month.  Credit Risk Market Risk Equity Risk Return Risk Shariah Risk  Acceptance of Special Deposits for availaing investment	Investment Strategy:	Denosits are in	ovested in above	stated Assets				
Credit Risk  Market Risk  Assets Of Pool:  Risks Associated With  Assets Of Pool:  Credit Risk  Market Risk  Equity Risk  Return Risk  Shariah Risk  Acceptance of Special Deposits for availaing investment	investment offategy.	Deposite are in	Woodou III abovo					
Credit Risk  Market Risk  Assets Of Pool:  Risks Associated With  Assets Of Pool:  Credit Risk  Market Risk  Equity Risk  Return Risk  Shariah Risk  Acceptance of Special Deposits for availaing investment	Terms Of Pool:	Constructive I	iguidation every r	month				
Risks Associated With Assets Of Pool:  Market Risk Equity Risk Return Risk Shariah Risk  Acceptance of Special Deposits for availaing investment		000						
Risks Associated With Assets Of Pool:  Market Risk Equity Risk Return Risk Shariah Risk  Acceptance of Special Deposits for availaing investment		Credit Risk						
Risks Associated With Assets Of Pool:  Equity Risk Return Risk Shariah Risk  Acceptance of Special Deposits for availaing investment		Market Risk						
Return Risk Shariah Risk  Acceptance of Special Deposits for availaing investment		Fauity Risk						
Shariah Risk  Acceptance of Special Deposits for availaing investment	Assets Of Pool:		• •					
Acceptance of Special Deposits for availaing investment								
Diirnogo'		Onanan Nisk						
Diirnogo'		Acceptance of	Special Deposits	for availaing	nvestment			
	Purpose:	oppourtunity.	· · · · · · · · · · · · · · · · · · ·					

Islamic Banking Group

Basis Of Deposits Mudarabah

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

**Declaration Date** August 27, 2025 Applicable Period 01-09-2025 upto 30-09-2025

Deposit Cate	gory	Profit Payment Periods/ Tier groups	Weightages Applicable M/O July	Weightages Applicable M/O August	Weightages Applicable M/O September
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					

Riba Free Special Certificate	es (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 red	uce the ratio of Mudarabah Fee at time	e of actual application	n		
Equity:	Bank's Investn	nent			
Type Of Customer:		All customers. Bank can Refuse to accept decustomer with out assigning reason.			
	Assets Allocated	Assets Allocated			
Assets Of Pool:	GOP Ijarah Sukuk	GOP Ijarah Sukuk (15.12.2021)			
			-	-	
Assets Of Foot.			-	-	
			=	-	
	TOTAL ASSETS			1,250,000,000	
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				
Purpose:	Acceptance of oppourtunity.	Acceptance of Special Deposits for availaing investmen			

Islamic Banking Group

Basis Of Deposits : Mudarabah

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

Declaration Date : August 27, 2025 Applicable Period : 01-09-2025 upto 30-09-2025

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O July	Weightages Applicable M/O August	Weightages Applicable M/O September
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				

Mudalabali i ee italio (Maxilliulli)		00.0070	00.0070	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	duce the ratio of Mudarabah Fee at time	of actual applicatio	n			
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	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	quidation every r	nonth.			
	Credit Risk					
Risks Associated With	Market Risk					
Assets Of Pool:	Equity Risk					
	Return Risk Shariah Risk					
Purpose:		Special Deposits	for availaing	investment		
•	oppourtunity.	oppourtunity.				

Islamic Banking Group

Basis Of Deposits Mudarabah

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

**Declaration Date** August 27, 2025 Applicable Period 01-09-2025 upto 30-09-2025

> 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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
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	1.0008
RFSC-03 Months	Monthly	1.0024	1.0024	1.0024
RFSC-06 Months	Monthly	1.0048	1.0048	1.0048
RFSC-01 Year	Monthly	1.0096	1.0096	1.0096
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 Mu	udarabah Fee at time	e of actual application	า	

RESC-06 Months	livioritrily	1.0046	1.0046	1.0046	
RFSC-01 Year	Monthly	1.0096	1.0096	1.0096	
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.			
Note: Management may	reduce the ratio of Mudarabah Fee at tim	ne of actual applicatio	n		
Equity:	Bank's Invest	Bank's Investment			
Type Of Customer:		All customers. Bank can Refuse to accept deposit to customer with out assigning reason.			
	Assets Allocated	Assets Allocated			
	GOP Ijarah Suku	ık (12.07.2023)		300,000,000	
Assets Of Pool:			-	-	
			-	-	
			-	-	
	TOTAL ASSETS			300,000,000	
Investment Strategy:	Deposits are	invested in above	stated Assets		
Terms Of Pool:	Constructive I	Constructive Liquidation every month.			
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk				
Purpose:	Acceptance o	Acceptance of Special Deposits for availaing investmen			

Islamic Banking Group

Basis Of Deposits : Mudarabah

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

Declaration Date : August 27, 2025
Applicable Period : 01-09-2025 upto 30-09-2025

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
Daily Product 4 Pool- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)	•			
§ RFSC-Daily Product-4 (1M)-5754	Monthly	1.028	1.074	1.0500
§ RFSC-Daily Product-4 (3M)-5756	Monthly	1.084	1.222	1.1500
§ RFSC–Daily Product-4 (6M)-5802	Monthly	1.168	1.444	1.3000
§ RFSC–Daily Product-4 (12M)	Monthly	1.336	1.888	1.6000
Mudarabah Fee Ratio (Maximum)		50.00%	50.00%	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				

1.00% 1.00%	1.00%				
darabah Fee at time of actual application					
Bank's Investment					
All customers. Bank can Refuse to accept deposit from customer with out assigning reason.					
Assets Allocated	Amount				
GOP Ijarah Sukuk (21.10.2024)	200,000,000				
-	-				
-	-				
-	-				
TOTAL ASSETS	200,000,000				
Deposits are invested in above stated Assets					
Constructive Liquidation every month.					
Credit Risk Market Risk Equity Risk Return Risk Shariah Risk					
	Bank's Investment  All customers. Bank can Refuse to accept decustomer with out assigning reason.  Assets Allocated GOP Ijarah Sukuk (21.10.2024)  TOTAL ASSETS  Deposits are invested in above stated Assets  Constructive Liquidation every month.  Credit Risk Market Risk Equity Risk Return Risk				

**Purpose:**Acceptance of Special Deposits for availaing investment oppourtunity.

Islamic Banking Group

Basis Of Deposits Mudarabah

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

**Declaration Date** August 27, 2025 Applicable Period 01-09-2025 upto 30-09-2025

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O July	Weightages Applicable M/O August	Weightages Applicable M/O September	
Daily Product 4 Pool- Deposit	Monthly	0.000	1.000	1.000	
Riba Free Special Certificates (RFSCs)	•				
Mudarabah Fee Ratio (Maximum)		45.00%	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 Mudarabah Fee at time of actual application					

Riba Free Special Certifica	162 (KL962)					
Mudarabah Fee Ratio (Maximum)		45.00%	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 re	educe the ratio of Mudarabah Fee at tin	ne of actual application	on			
Equity:	Bank's Invest	Bank's Investment				
Type Of Customer:		All customers. Bank can Refuse to accept deposit customer with out assigning reason.				
	Assets Allocated			Amount		
	GOP Ijarah Suku	GOP Ijarah Sukuk (02.05.2025)				
Assets Of Pool:			-	-		
Assets Of Foot.			-	-		
			-	-		
	TOTAL ASSETS			300,000,000		
Investment Strategy:	Deposits are	invested in above	stated Assets			
Terms Of Pool:	Constructive	Constructive Liquidation every month.				
	Credit Risk					
Risks Associated With	Market Risk					
Assets Of Pool:	Equity Risk					
		Return Risk				
	Shariah Risk					
Burnoco	Acceptance of	of Special Deposit	s for availaing	investment		
Purpose:	oppourtunity.	oppourtunity.				

Islamic Banking Group

Basis Of Deposits Mudarabah

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

**Declaration Date** August 27, 2025 Applicable Period 01-09-2025 upto 30-09-2025

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O July	Weightages Applicable M/O August	Weightages Applicable M/O September
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%	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)		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%		
<b>Note:</b> Management may reduce	the ratio of Mudarabah Fee at tir	me of actual application	on			
Equity:	Bank's Inves	Bank's Investment				
Type Of Customer:	All customers. Bank can Refuse to accept dep customer with out assigning reason.					
	Assets Allocated	Amount				
	GOP Ijarah Suk	uk (21.10.2024)		200,000,000		
Assets Of Pool:			-	-		
			-	-		
			-	-		
	TOTAL ASSETS	5		200,000,000		
Investment Strategy:	Deposits are	invested in above	stated Assets			
Terms Of Pool:	Constructive	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 investmer oppourtunity.				

Islamic Banking Group

Basis Of Deposits Mudarabah

Khyber Islamic Investment Certificates-I Name Of Pool

**Declaration Date** August 27, 2025 Applicable Period 01-09-2025 upto 30-09-2025

> 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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
KIIC Certificate-01 Month (1232)	Monthly	1.0208	1.0170	1.0200
Riba Free Special Certificates (RF	SCs)			
KIIC Certificate-03 Months (1234)	Monthly	1.0624	1.0510	1.0600
KIIC Certificate-06 Months (1235)	Monthly	1.1248	1.1020	1.1200
KIIC Certificate-01 Year (1257)	Monthly	1.2496	1.2040	1.2400
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				
Equity:	Bank's Investm	ent		

KIIC Certificate-03 Months (1234)	Monthly	1.0624	1.0510	1.0600		
KIIC Certificate-06 Months (1235)	Monthly	1.1248	1.1020	1.1200		
KIIC Certificate-01 Year (1257)	Monthly	1.2496	1.2040	1.2400		
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 redu	uce the ratio of Mudarabah Fee at time	of actual applicatio	n			
Equity:	Bank's Investm	ent				
Type Of Customer:		All customers. Bank can Refuse to accept deposit from customer with out assigning reason.				
	Assets Allocated			Amount		
	GOP Ijarah Sukuk	GOP Ijarah Sukuk (21.10.2024)				
Assets Of Pool:						
			-	-		
	TOTAL ASSETS	TOTAL ASSETS				
Investment Strategy:	Deposits are in	vested in above	stated Assets			
Terms Of Pool:	Constructive Li	quidation every n	nonth.			
	Credit Risk					
Risks Associated With	Market Risk					
Assets Of Pool:	Equity Risk					
		Return Risk				
	Shariah Risk					
<b>D</b>	Acceptance of	Special Deposits	for availaing	investment		
Purpose:	·	i i i i i i i i i i i i i i i i i i i				

Islamic Banking Group

Basis Of Deposits Mudarabah

Khyber Islamic Investment Certificates-II Name Of Pool

**Declaration Date** August 27, 2025 Applicable Period 01-09-2025 upto 30-09-2025

> 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 July	Weightages Applicable M/O August	Weightages Applicable M/O September				
KIIC-II Certificate-01 Month (1238)	Monthly	1.0540	1.0540	1.0340				
Riba Free Special Certificates (RFSCs)								
KIIC-II Certificate-03 Months (1239)	Monthly	1.1620	1.1620	1.1020				
KIIC-II Certificate-06 Months (1240)	Monthly	1.3240	1.3240	1.2040				
KIIC-II Certificate-12 Months	Monthly	1.6480	1.6480	1.4080				
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 Muc	larabah Fee at time	of actual application	Note: Management may reduce the ratio of Mudarabah Fee at time of actual application					

Riba Free Special Certificates (I	RFSCs)				
KIIC-II Certificate-03 Months (1239)	Monthly	1.1620	1.1620	1.1020	
KIIC-II Certificate-06 Months (1240)	Monthly	1.3240	1.3240	1.2040	
KIIC-II Certificate-12 Months	Monthly	1.6480	1.6480	1.4080	
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	e of actual applicatio	n		
Equity:	Bank's Investn	nent			
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 Ijarah Sukuk	GOP Ijarah Sukuk (15.12.2021)			
			-	-	
Assets Of Foot.			-	-	
			-	-	
	TOTAL ASSETS			700,000,000	
Investment Strategy:	Deposits are ir	nvested in above	stated Assets		
Terms Of Pool:	Constructive L	iquidation every r	nonth.		
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk				
Purpose:	Acceptance of	Special Deposits	for availaing i	nvestment	

Islamic Banking Group

Basis Of Deposits : Mudarabah
Name Of Pool : Raast-Itminan Mahana Certificates
Declaration Date : August 27, 2025
Applicable Period : 01-09-2025 upto 30-09-2025

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
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 Mu	darabah Fee at time	of actual application	า	

RFSD-Itminan Mahana Certificate-03 Year (1262)	INIONTHIY	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 rec	duce the ratio of Mudarabah Fee at time	of actual applicatio	n			
Equity:	Bank's Investm	ent				
Type Of Customer:		Bank can Refuse out assigning rea		oosit from any		
	Assets Allocated			Amount		
			-	-		
	GOP Ijarah Sukuk	GOP Ijarah Sukuk (21.10.2024)				
Assets Of Pool:	GOP Ijarah Sukuk	GOP Ijarah Sukuk (06.10.2021)				
			-	-		
			-	-		
	TOTAL ASSETS			3,200,000,000		
Investment Strategy:	Deposits are in	vested in above	stated Assets			
Terms Of Pool:	Constructive Li	quidation every n	nonth.			
	Credit Risk					
Risks Associated With	Market Risk					
Assets Of Pool:	Equity Risk					
A33613 OI 1 001.	Return Risk	Return Risk				
	Shariah Risk					
	Acceptance of	Special Deposits	for availaing i	nvestment		

**Purpose:**Acceptance of Special Deposits for availaing investment oppourtunity.

Islamic Banking Group

Basis Of Deposits Mudarabah Name Of Pool Raast Financial Institutions Pool **Declaration Date** August 27, 2025 Applicable Period 01-09-2025 upto 30-09-2025

Deposit Category	<b>J</b> 1 /	Profit Payment Periods/ Tier groups	Weightages Applicable M/O July	Weightages Applicable M/O August	Weightages Applicable M/O September	
RFSD - Raast Financial Insitution Pool		Monthly	1.0000	1.0000	1.0000	
Riba Free Special Certifica	tes (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 re	Note: Management may reduce the ratio of Mudarabah Fee at time of actual application					

Riba Free Special Certificates	s (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	ce the ratio of Mudarabah Fee at time	e of actual application	n	
Equity:	Bank's Investr	nent		
Type Of Customer:		Bank can Refuse out assigning rea		posit from any
	<b>Assets Allocated</b>			Amount
			-	-
	GOP Ijarah Sukuk	(09.01.2025)		100,000,000
Assets Of Pool:			-	-
			-	-
			-	-
			-	-
	TOTAL ASSETS		-	-
	TOTAL ASSETS			100,000,000
Investment Strategy:	Deposits are in	nvested in above	stated Assets	
Terms Of Pool:	Constructive L	iquidation every r	month.	
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk			
Purpose:	Acceptance of oppourtunity.	Special Deposits	for availaing	investment

Islamic Banking Group

Basis Of Deposits Mudarabah Name Of Pool General Pool (USD) **Declaration Date** September 1, 2021 01-09-2025 upto 30-09-2025 Applicable Period

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O July	Weightages Applicable M/O August	Weightages Applicable M/O September	
Mudarabah Fee Ratio (Maximum)		60.00%	60.00%	60.00%	
Profit Equalization Reserve (Maximum)		0.00%	0.00%	0.00%	
Investment Risk Reserve (Maximum)		0.00%	0.00%	0.00%	
Note: Management may reduce the ratio of Mudarabah Fee at time of actual application					

Mudarabah Fee Ratio (Maximum)		60.00%	60.00%	60.00%	
Profit Equalization Reserve (Maximum)		0.00%	0.00%	0.00%	
Investment Risk Reserve (Maximum)		0.00%	0.00%	0.00%	
Note: Management may re	duce the ratio of Mudarabah Fee at time	of actual applicatio	n		
Equity:	Bank's Investm	Bank's Investment			
Type Of Customer:		Bank can Refuse out assigning rea		osit from any	
Assets Of Pool:	Placement of Mash	Assets Alleareq Bank (NY)	ocated		
Investment Strategy:	Deposits are in	vested in above	stated Assets		
Terms Of Pool:	Constructive Li	quidation every r	nonth.		
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk				
	Exchange Rate	Risk			
Purpose:	Acceptance of	USD for availain	g investment o	ppourtunity.	

Islamic Banking Group

Basis Of Deposits : Mudarabah

Name Of Pool : Raast Financial Institutions - 2 Pool

Declaration Date : August 27, 2025 Applicable Period : 01-09-2025 upto 30-09-2025

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O July	Weightages Applicable M/O August	Weightages Applicable M/O September
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 Mud	larabah Fee at time	of actual application	า	

Iwudaraban Fee Ratio (waximum)	50.00%	0.0070	30.00%
Profit Equalization Reserve (Maximum)	2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)	1.00%	1.00%	1.00%
Note: Management may	reduce the ratio of Mudarabah Fee at time of actual application		
Equity:	Bank's Investment		
Type Of Customer:	All customers. Bank can Refuse to a customer with out assigning reason.	ccept dep	oosit from any
	Assets Allocated		Amount
	GOP Ijarah Sukuk (09.01.2025)		100,000,000
Assets Of Pool:			
Assets Of Foot.		-	-
		-	=
	TOTAL ASSETS		100,000,000
Investment Strategy:	Deposits are invested in above state	d Assets	
Terms Of Pool:	Constructive Liquidation every month	١.	
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk		
Purpose:	Acceptance of Special Deposits for a oppourtunity.	งvailaing i	nvestment

Islamic Banking Group

Basis Of Deposits:MudarabahName Of Pool:Special Pool FCY Pool-1Declaration Date:August 27, 2025Applicable Period:01-09-2025 upto 30-09-2025

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
RFSD-PLS (US Doller)	Monthly	0.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
Certificate - USD (01 Month)	Monthly	0.0000	0.0000	0.0000
Certificate - USD (03 Months)	Monthly	0.0000	0.0000	0.0000
Certificate - USD (06 Months)	Monthly	0.0000	0.0000	0.0000
Certificate - USD (12 Months)	Monthly	0.0000	0.0000	0.0000
Mudarabah Fee Ratio (Maximum)		0.00%	60.00%	60.00%
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 Mu	darabah Fee at time	e of actual application	1	

Investment Risk Reserve (Maximum)		0.00%	1.00%	1.00%		
Note: Management may re	duce the ratio of Mudarabah Fee at time	of actual application	n			
Equity:	Bank's Investme	ent				
Type Of Customer:	All customers. E	All customers. Bank can Refuse to accept deposit				
	Assets Allocated			Amount		
	GOP Ijarah Sukuk (	(06.10.2021)		500,000,000		
Assets Of Pool:				-		
A3503 011 001.			=	-		
			-	-		
	TOTAL ASSETS			500,000,000		
Investment Strategy:	Deposits are inv	vested in above	stated Assets			
Terms Of Pool:	Constructive Lic	quidation every r	month.			

Credit Risk

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 : Mudarabah
Name Of Pool : RFSD - Special Pool (US Dollar)
Declaration Date : August 27, 2025
Applicable Period : 01-09-2025 upto 30-09-2025

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September	
RFSD-PLS (US Doller)	Monthly	0.0000	1.0000	1.0000	
Riba Free Special Certificates (RFSCs)	•				
Certificate - USD (01 Month)	Monthly	0.0000	1.0240	1.0240	
Certificate - USD (03 Months)	Monthly	0.0000	1.0720	1.0720	
Certificate - USD (06 Months)	Monthly	0.0000	1.1440	1.1440	
Certificate - USD (12 Months)	Monthly	0.0000	1.2880	1.2880	
Mudarabah Fee Ratio (Maximum)		0.00%	45.00%	45.00%	
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					

Type Of Customer:	All customers. Bank can Refuse to accept dep	All customers. Bank can Refuse to accept deposit from any			
	Assets Allocated	Amount			
	Investments in FCY Pool-1	Upto 500M			
Assets Of Pool:	-	Upto 0M			
	-	Upto 0M			

Bank's Investment

TOTAL ASSETS

Upto 0M

500,000,000

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

**Equity:** 

Purpose: Acceptance of Special Deposits for availaing investment