Islamic Banking Group

Basis Of Deposits Mudarabah Riba Free Special Pool-1 Name Of Pool **Declaration Date** March 25, 2025 Applicable Period 01-04-2025 upto 30-04-2025

> 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 February	Weightages Applicable M/O March	Weightages Applicable M/O April
RFSD-1 Pool - Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
RFSC-01 Month	Monthly	1.005	1.005	1.005
RFSC-03 Month	Monthly	1.015	1.015	1.015
RFSC-06 Month	Monthly	1.030	1.030	1.030
Mudarabah Fee Ratio (Maximum)		28/100	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 N	/ludarabah Fee at tim	e of actual applica	tion	

RFSC-01 Month	Monthly	1.005	1.005	1.005
RFSC-03 Month	Monthly	1.015	1.015	1.015
RFSC-06 Month	Monthly	1.030	1.030	1.030
Mudarabah Fee Ratio (Maximum)		28/100	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 ma	y reduce the ratio of Mudarabah Fee at tir	ne of actual applica	tion	
Equity:	Bank's Investm	nent		
Type Of Customer:		All customers. Bank can Refuse to accept deposit customer with out assigning reason.		
	Assets Allocated			Amount
			-	-
Accests Of Deals			-	-
Assets Of Pool:	GOP Ijarah Sukuk	GOP Ijarah Sukuk (21.10.2024)		
				100,000,000
	TOTAL ASSETS			800,000,000
Investment Strategy:	Deposits are in	vested in above	stated Assets	
Terms Of Pool:	Constructive Li	quidation every r	month.	
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk			
Durnoso	Acceptance of	Special Deposits	for availaing i	nvestment

Purpose:

Islamic Banking Group

Basis Of Deposits Mudarabah Name Of Pool Riba Free Special Pool - 2 **Declaration Date** March 25, 2025 Applicable Period 01-04-2025 upto 30-04-2025

> 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 February	Weightages Applicable M/O March	Weightages Applicable M/O April
RFSD Pool - 2 Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSC	s)			
RFSC Pool-2 (01 Month)	Monthly	1.046	1.046	1.046
RFSC Pool-2 (03 Months)	Monthly	1.139	1.139	1.139
RFSC Pool-2 (06 Months)	Monthly	1.278	1.278	1.278
RFSC Pool-2 (01 Year)	Monthly	1.556	1.556	1.556
Mudarabah Fee Ratio (Maximum)		25/100	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 rat	io of Mudarabah Fee at tim	ne of actual applica	tion	•

RFSC Pool-2 (01 Month)	Monthly	1.046	1.046	1.046		
RFSC Pool-2 (03 Months)	Monthly	1.139	1.139	1.139		
RFSC Pool-2 (06 Months)	Monthly	1.278	1.278	1.278		
RFSC Pool-2 (01 Year)	Monthly	1.556	1.556	1.556		
Mudarabah Fee Ratio (Maximum)		25/100	40/100	40/100		
Profit Equalization Reserve (Maximum)		2.00% 2.00%		2.00%		
Investment Risk Reserve (Maximum)		1.00% 1.00%				
Note: Management may	reduce the ratio of Mudarabah Fee at til	me of actual applicat	tion			
Equity:	Bank's Investn	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 Sukuk	GOP Ijarah Sukuk (18.09.2024)				
			-	-		
Assets Of Pool:			-	-		
7,000,001,001.	GOP Ijarah Sukuk	GOP Ijarah Sukuk (29.10.2021)				
	TOTAL ASSETS		-	200,000,000		
Investment Strategy:	Deposits are in	Deposits are invested in above stated Assets				
Terms Of Pool:	Constructive L	Constructive Liquidation every month.				
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk	Market Risk Equity Risk Return Risk				

Acceptance of Special Deposits for availaing investment

Purpose: oppourtunity.

Basis Of Deposits Mudarabah

Name Of Pool Riba Free Special Pool - Mutual Fund

**Declaration Date** March 25, 2025 Applicable Period 01-04-2025 upto 30-04-2025

> 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 February	Weightages Applicable M/O March	Weightages Applicable M/O April
RFSD Pool Mutual Fund - Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)	)			
RFSC-01 Month	Monthly	1.037	1.053	1.071
RFSC-03 Months	Monthly	1.111	1.159	1.212
RFSC-06 Months	Monthly	1.222	1.318	1.423
RFSC-12 Months	Monthly	1.444	1.636	1.846
Mudarabah Fee Ratio (Maximum)		20.00%	40.00%	50.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio	of Mudarabah Fee at tim	e of actual applica	tion	

Riba Free Special Certifi	cates (RFSCs)			
RFSC-01 Month	Monthly	1.037	1.053	1.071
RFSC-03 Months	Monthly	1.111	1.159	1.212
RFSC-06 Months	Monthly	1.222	1.318	1.423
RFSC-12 Months	Monthly	1.444	1.636	1.846
Mudarabah Fee Ratio (Maximum)		20.00%	40.00%	50.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management mag	y reduce the ratio of Mudarabah Fee at tir	ne of actual applica	tion	
Equity:	Bank's Investm	nent		
Type Of Customer:		Bank can Refuse out assigning rea	•	posit from any
	Assets Allocated			Amount
	GOP Jiarah Sukuk	GOP Ijarah Sukuk (21.10.2024)		
Assets Of Pool:		GOP Ijara Sukuk (29.10.2021)		
		, /	_	500,000,000
	TOTAL ASSETS			1,000,000,000
Investment Strategy:	Deposits are in	vested in above	stated Assets	
Terms Of Pool:	Constructive Li	quidation every i	month.	
	Credit Risk			
Risks Associated With	Market Risk			
Assets Of Pool:	Equity Risk			
Assets Of Foot.	Return Risk			
	Shariah Risk			
Dumass	Acceptance of	Special Deposits	s for availaing	investment

oppourtunity.

Purpose:

Basis Of Deposits Mudarabah

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

**Declaration Date** March 25, 2025 Applicable Period 01-04-2025 upto 30-04-2025

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O February	Weightages Applicable M/O March	Weightages Applicable M/O April
RFSD Pool Mutual Fund - Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
Mudarabah Fee Ratio (Maximum)		25.00%	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				

Krob Pool Mulual Fullu - Deposil	livioritiny	1.000	1.000	1.000	
Riba Free Special Certif	ficates (RFSCs)				
Mudarabah Fee Ratio (Maximum)		25.00%	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 ti	me of actual applica	tion		
Equity:	Bank's Investn	nent			
Type Of Customer:		All customers. Bank can Refuse to accept deposit fror customer with out assigning reason.			
	Assets Allocated			Amount	
	3	GOP Ijarah Sukuk (21.10.2024)			
		GOP Ijara Sukuk (12.07.2023)			
Assets Of Pool:	PHL Sukuk	PHL Sukuk			
			-	-	
			-	-	
			-	-	
	TOTAL ASSETS			6,700,000,00	
Investment Strategy:	Deposits are in	nvested in above	stated Assets		
Terms Of Pool:	Constructive L	iquidation every r	month.		
	Credit Risk				
Risks Associated With	Market Risk				
Assets Of Pool:	Equity Risk				
A35013 01 1 001.	Return Risk				
	Shariah Risk				
Purpose:	Acceptance of oppourtunity.	Special Deposits	for availaing i	nvestment	

Basis Of Deposits Mudarabah

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

**Declaration Date** March 25, 2025 Applicable Period 01-04-2025 upto 30-04-2025

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 February	Weightages Applicable M/O March	Weightages Applicable M/O April
RFSD Pool Corporate 1- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)	•			
RFSC-01 Month	Monthly	1.009	1.015	1.015
RFSC-03 Month	Monthly	1.028	1.046	1.046
RFSC-06 Month	Monthly	1.207	1.207	1.091
RFSC-12 Month	Monthly	1.413	1.413	1.182
Mudarabah Fee Ratio (Maximum)		25.00%	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 o	f Mudarabah Fee at tim	ne of actual applica	tion	

RFSC-06 Month	Monthly	1.207	1.207	1.091		
RFSC-12 Month	Monthly	1.413	1.413	1.182		
Mudarabah Fee Ratio (Maximum)		25.00%	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 r	ratio of Mudarabah Fee at ti	me of actual applicat	tion			
Equity:	Bank's Investment					
Type Of Customer:		All customers. Bank can Refuse to accept deposit from a customer with out assigning reason.				
	Assets Allocated			Amount		
	GOP Ijarah Sukuk	200,000,000				
Assets Of Pool:		=				
	GOP Ijarah Sukul	150,000,000				
	-		-	-		
	TOTAL ASSETS		-	350,000,000		
Investment Strategy:		vested in above	stated Assets	350,000,000		
Investment Strategy: Terms Of Pool:	Deposits are in	ivested in above iquidation every r		350,000,000		
_	Deposits are in			350,000,000		
Terms Of Pool:	Deposits are in			350,000,000		
Terms Of Pool: Risks Associated With	Deposits are in Constructive L Credit Risk Market Risk			350,000,000		
Terms Of Pool:	Deposits are in Constructive L Credit Risk			350,000,000		
Terms Of Pool: Risks Associated With	Deposits are in Constructive L Credit Risk Market Risk Equity Risk			350,000,000		

Acceptance of Special Deposits for availaing investment Purpose: oppourtunity.

Islamic Banking Group

Basis Of Deposits : Mudarabah

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

Declaration Date : March 25, 2025
Applicable Period : 01-04-2025 upto 30-04-2025

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 February	Weightages Applicable M/O March	Weightages Applicable M/O April
RFSD Pool Corporate 2- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)	•			
RFSC-01 Month	Monthly	1.005	1.047	1.020
RFSC-03 Month	Monthly	1.015	1.142	1.059
RFSC-06 Month	Monthly	1.030	1.284	1.119
Mudarabah Fee Ratio (Maximum)		28.00%	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 N	ludarabah Fee at tim	ne of actual applica	tion	•

RFSC-03 Month	INIOTHITY	1.013	1.142	1.039		
RFSC-06 Month	Monthly	1.030	1.284	1.119		
Mudarabah Fee Ratio (Maximum)		28.00%	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 tir	ne of actual applica	ition			
Equity:	Bank's Investm	Bank's Investment				
Type Of Customer:		All customers. Bank can Refuse to accept deposit customer with out assigning reason.				
	Assets Allocated			Amount		
			-	-		
Assets Of Pool:	GOP Ijarah Sukuk	GOP Ijarah Sukuk (21.10.2024)				
	GOP Ijarah Sukuk	GOP Ijarah Sukuk (29.05.2020)				
			=	-		
	TOTAL ASSETS			250,000,000		
Investment Strategy:	Deposits are in	vested in above	stated Assets			
Terms Of Pool:	Constructive Li	quidation every r	month.			
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk	Market Risk Equity Risk Return 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-3

Declaration Date : March 25, 2025 Applicable Period : 01-04-2025 upto 30-04-2025

> 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 February	Weightages Applicable M/O March	Weightages Applicable M/O April	
Corporate-3 Pool- Deposit	Monthly	1.000	1.000	1.000	
Riba Free Special Certificates (RFS	Cs)				
Certificate-03 Month	Monthly	1.188	1.210	1.285	
Certificate-06 Month	Monthly	1.375	1.420	1.570	
Certificate-01 Year	Monthly	1.750	1.840	2.140	
Mudarabah Fee Ratio (Maximum)		15.00%	30.00%	10.00%	
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%	
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%	
Note: Management may reduce the ra	Note: Management may reduce the ratio of Mudarabah Fee at time of actual application				

Certificate-06 Month	Monthly	1.375	1.420	1.570	
Certificate-01 Year	Monthly	1.750	1.840	2.140	
Mudarabah Fee Ratio (Maximum)		15.00%	30.00%	10.00%	
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%	
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%	
Note: Management may reduce the ratio of M	udarabah Fee at time	e of actual applicat	ion		
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			
	GOP Ijara Sukuk (09.12.2020)				
Assets Of Pool:	GOP Ijara Sukuk (18.09.2024)			150,000,000	
Assets of Foot.			-	-	
			-	-	
	TOTAL ASSETS	400,000,000			
Investment Strategy:	Deposits are inv	ested in above s	stated Assets		
Terms Of Pool:	Constructive Liq	nonth.			
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk				

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

Islamic Banking Group

**Basis Of Deposits** Mudarabah Riba Free Special Pool - Corporate-4 Name Of Pool

**Declaration Date** March 25, 2025 Applicable Period 01-04-2025 upto 30-04-2025

> 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 February	Weightages Applicable M/O March	Weightages Applicable M/O April
Corporate-4 Pool- Deposit	Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
Certificate-01 Month	Monthly	1.0370	1.0370	1.0178
Certificate-03 Month	Monthly	1.1110	1.1110	1.0534
Certificate-06 Month	Monthly	1.2220	1.2220	1.1068
Certificate-01 Year	Monthly	1.4440	1.4440	1.2136
Mudarabah Fee Ratio (Maximum)		30.00%	35.00%	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 N	/ludarabah Fee at tim	ne of actual applica	tion	

Certificate-03 Month	Monthly	1.1110	1.1110	1.0534	
Certificate-06 Month	Monthly	1.2220	1.2220	1.1068	
Certificate-01 Year	Monthly	1.4440	1.4440	1.2136	
Mudarabah Fee Ratio (Maximum)		30.00%	35.00%	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 N	ludarabah Fee at tim	e of actual applicat	ion		
Equity:	Bank's Investment				
Type Of Customer:	All customers. Bank can Refuse to accept deposit from a customer with out assigning reason.				
	Assets Allocated			Amount	
	GOP Ijarah Sukuk (	12.07.2023)		800,000,000	
	GOP Ijarah Sukuk (	15.12.2021)		-	
Assets Of Pool:	GOP Ijarah Sukuk (	15.12.2021)		100,000,000	
			-	-	
			-	-	
	TOTAL ASSETS			900,000,000	
Investment Strategy:	Deposits are inv	ested in above	stated Assets		
Terms Of Pool:	Constructive Lic	quidation every n	nonth.		

Acceptance of Special Deposits for availaing investment

oppourtunity.

Purpose:

Islamic Banking Group

Mudarabah

**Basis Of Deposits** Name Of Pool

Riba Free Special Pool - Corporate-5 **Declaration Date** March 25, 2025 Applicable Period 01-04-2025 upto 30-04-2025

> 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 February	Weightages Applicable M/O March	Weightages Applicable M/O April
Corporate-5 Pool- Deposit	Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
Certificate-03 Month	Monthly	1.0018	1.0150	1.0050
Certificate-06 Month	Monthly	1.0036	1.0300	1.0150
Certificate-01 Year	Monthly	1.0072	1.0600	1.0300
Mudarabah Fee Ratio (Maximum)		28.00%	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 tim	ne of actual applica	tion	

Mudarabah Fee Ratio (Maximum)		28.00%	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 tim	e of actual applicat	ion		
Equity:	Bank's Investme	ent			
Type Of Customer:	All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.				
	Assets Allocated				
Assets Of Pool:	GOP Ijarah Sukuk (12.07.2023) GOP Ijarah Sukuk (21.10.2024)  TOTAL ASSETS				
Investment Strategy:	Deposits are inv	ested in above s	stated Assets		
Terms Of Pool:	Constructive Liq				
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk				

Acceptance of Special Deposits for availaing investment Purpose: oppourtunity.

Islamic Banking Group

Basis Of Deposits : Mudarabah

Name Of Pool : Riba Free Special Pool - Corporate-6
Declaration Date : March 25, 2025

Applicable Period : 01-04-2025 upto 30-04-2025

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 Februarv	Weightages Applicable M/O March	Weightages Applicable M/O April
Corporate-6 Pool- Deposit	Monthly	0.0000	1.0000	1.0000
Riba Free Special Certificates (RFS	Cs)			
RFSD-Corp-6 (01 Month Certificate)	Monthly	1.002	1.0049	1.0049
RFSD-Corp-6 (03 Month Certificate)	Monthly	1.006	1.0147	1.0147
RFSD-Corp-6 (06 Month Certificate)	Monthly	1.012	1.0294	1.0294
RFSD-Corp-6 (01 Year Certificate)	Monthly	1.024	1.0588	1.0588
Mudarabah Fee Ratio (Maximum)		22.00%	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 r	atio of Mudarabah Fee at tim	e of actual applica	tion	

Mudarabah Fee Ratio (Maximum			22.00%	40.00%	40.00%		
Profit Equalization Reserve (Max	imum)		2.00%	2.00%	2.00%		
Investment Risk Reserve (Maxim	,		1.00%	1.00%	1.00%		
Ne	ote: Management may reduce the ratio of N	ludarabah Fee at tim	e of actual applica	ition			
Equity:		Bank's Investm	ent				
Type Of Customer:		All customers. Bank can Refuse to accept deposit from customer with out assigning reason.					
		Assets Allocated					
		GOP Ijarah Sukuk (12.07.2023)					
Assets Of Pool:		GOP Ijarah Sukuk (21.10.2024)					
				-	-		
				-	-		
		TOTAL ASSETS			4,700,000,000		
Investment Strategy:		Deposits are in	ested in above	stated Assets			
Terms Of Pool:		Constructive Lie	quidation every i	month.			
		Credit Risk					
Risks Associated With		Market Risk					
Assets Of Pool:		Equity Risk					
Assets Of Foot.		Return Risk					
		Shariah Risk					
		A	D : 1 D : 4.	. <b>.</b>	·		

Purpose: Acceptance of Special Deposits for availaing investment oppourtunity.

Basis Of Deposits Mudarabah

Name Of Pool Riba Free Special Pool - Corporate-7 **Declaration Date** March 25, 2025

Applicable Period 01-04-2025 upto 30-04-2025

> 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 February	Weightages Applicable M/O March	Weightages Applicable M/O April
Corporate-7 Pool- Deposit	Monthly	0.0000	1.0000	1.0000
Riba Free Special Certificates (RFS)	Cs)			
RFSD-Corp-7 (01 Month Certificate)	Monthly	1.039	1.03	1.0324
RFSD-Corp-7 (03 Month Certificate)	Monthly	1.117	1.09	1.0972
RFSD-Corp-7 (06 Month Certificate)	Monthly	1.234	1.180	1.194
RFSD-Corp-7 (01 Year Certificate)	Monthly	1.468	1.360	1.389
Mudarabah Fee Ratio (Maximum)		25.00%	40.00%	25.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ra	atio of Mudarabah Fee at tim	e of actual applica	tion	

RFSD-Corp-7 (01 Year Certificate)	Monthly	1.468	1.360	1.389		
Mudarabah Fee Ratio (Maximum)		25.00%	40.00%	25.00%		
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%		
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%		
Note: Management may reduce the ratio of M	udarabah Fee at tim	e of actual applicat	ion			
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 Ijara Sukuk (29.07.2020)			150,000,000		
Assets Of Pool:	GOP Ijara Sukuk (18.09.2024)			300,000,000		
ASSELS OF FUUI.			-	-		
	TOTAL ASSETS		<u>-</u>	450,000,000		
Investment Strategy:	Deposits are invested in above stated Assets					
Terms Of Pool:	Constructive Lic					
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk					

Acceptance of Special Deposits for availaing investment Purpose: oppourtunity.

Islamic Banking Group

Basis Of Deposits Mudarabah

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

**Declaration Date** March 25, 2025 Applicable Period 01-04-2025 upto 30-04-2025

> 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 February	Weightages Applicable M/O March	Weightages Applicable M/O April
Daily Product 1 Pool- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs	s)			
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)		25.00%	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	o of Mudarabah Fee at tim	e of actual applica	tion	

RFSC-03 Months	Monthly	1.068	1.068	1.0681			
RFSC-06 Months	Monthly	1.136	1.136	1.1362			
Mudarabah Fee Ratio (Maximum)		25.00%	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	y reduce the ratio of Mudarabah Fee at ti	me of actual applica	tion				
Equity:	Bank's Investr	Bank's Investment					
Type Of Customer:		All customers. Bank can Refuse to accept deposit from a customer with out assigning reason.					
	Assets Allocated			Amount			
		-					
Assets Of Pool:		GOP Ijara Sukuk (29.05.2020)					
		GOP Ijara Sukuk (15.12.2021)					
		GOP Ijarah Sukuk (21.10.2024)					
	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	Market Risk Equity Risk Return Risk					
Purpose:	Acceptance of	Acceptance of Special Deposits for availaing investment					

Basis Of Deposits Mudarabah

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

**Declaration Date** March 25, 2025 Applicable Period 01-04-2025 upto 30-04-2025

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O February	Weightages Applicable M/O March	Weightages Applicable M/O April
Daily Product 1 Pool- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)	•			
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				

Riba Free Special Certific	ates (RFSCs)						
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 t	ime of actual applica	ation				
Equity:	Bank's Investi	Bank's Investment					
Type Of Customer:		All customers. Bank can Refuse to accept deposit from customer with out assigning reason.					
	Assets Allocated	Assets Allocated					
	GOP Ijara Sukuk	GOP Ijara Sukuk (15.12.2021)					
Assets Of Pool:	NJHPCL			200,000,0			
Assets of 1 ooi.			-	-			
			<u> </u>	-			
	Total Assets			300,000,0			
Investment Strategy:	Deposits are i	nvested in above	stated Assets				
Terms Of Pool:	Constructive L	iquidation every	month.				
	Credit Risk						
	Market Risk						
Risks Associated With	Equity Risk						
Assets Of Pool:	Return Risk	' '					
	Shariah Risk						
Purpose:	·	f Special Deposits	s for availaing	investment			
· aipoooi	oppourtunity.	oppourtunity.					

Islamic Banking Group

Basis Of Deposits Mudarabah

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

**Declaration Date** March 25, 2025 Applicable Period 01-04-2025 upto 30-04-2025

> 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 February	Weightages Applicable M/O March	Weightages Applicable M/O April
Daily Product 3 Pool- Deposit	Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)	•			
RFSC-01 Month	Monthly	1.0017	1.0047	1.0073
RFSC-03 Months	Monthly	1.0051	1.0141	1.0219
RFSC-06 Months	Monthly	1.0102	1.0282	1.0438
RFSC-01 Year	Monthly	1.0204	1.0564	1.0876
Mudarabah Fee Ratio (Maximum)		30.00%	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 tim	ne of actual applica	ition	

RFSC-01 Year	Monthly	1.0204	1.0564	1.0876			
Mudarabah Fee Ratio (Maximum)		30.00%	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 mag	y reduce the ratio of Mudarabah Fee at ti	me of actual applica	ation				
Equity:	Bank's Investr	Bank's Investment					
Type Of Customer:		All customers. Bank can Refuse to accept deposit from an customer with out assigning reason.					
	Assets Allocated	Assets Allocated					
Assets Of Pool:			-	-			
	GOP Ijara Sukuk	GOP Ijara Sukuk (29.07.2020)					
	GOP Ijarah Sukul	GOP Ijarah Sukuk (21.10.2024)					
	TOTAL ASSETS	TOTAL ASSETS					
Investment Strategy:	Deposits are i	Deposits are invested in above stated Assets					
Terms Of Pool:	Constructive L	Constructive Liquidation every month.					
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk	Market Risk Equity Risk Return Risk					

Shariah Risk

Acceptance of Special Deposits for availaing investment Purpose:

Islamic Banking Group

Basis Of Deposits : Mudarabah

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

Declaration Date : March 25, 2025 Applicable Period : 01-04-2025 upto 30-04-2025

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O February	Weightages Applicable M/O March	Weightages Applicable M/O April
Daily Product 4 Pool- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)	•			
§ RFSC–Daily Product-4 (1M)	Monthly	1.008	1.008	1.0075
§ RFSC–Daily Product-4 (3M)	Monthly	1.023	1.023	1.0225
§ RFSC–Daily Product-4 (6M)	Monthly	1.045	1.045	1.0450
§ RFSC–Daily Product-4 (12M)	Monthly	1.090	1.090	1.0900
Mudarabah Fee Ratio (Maximum)		35.00%	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 N	ludarabah Fee at tim	ne of actual applica	tion	

§ RFSC–Daily Product-4 (12M)	Monthly   1.0	090   1.0	090   1.0900				
Mudarabah Fee Ratio (Maximum)	35.0	00% 45.0	00% 45.00%				
Profit Equalization Reserve (Maximum)	2.0	00% 2.0	2.00%				
Investment Risk Reserve (Maximum)			00% 1.00%				
Note: Management may	y reduce the ratio of Mudarabah Fee at time of actua	al application					
Equity:	Bank's Investment	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 Ijara Sukuk (29.10.2021	GOP Ijara Sukuk (29.10.2021)					
Assets Of Foot.	GOP Ijarah Sukuk (21.10.202		100,000,0	100			
	GOP Ijara Sukuk (06.10.2021	.)	200,000,0	100			
	TOTAL ASSETS	TOTAL ASSETS					
Investment Strategy:	Deposits are invested in	າ above stated <i>i</i>	Assets				
Terms Of Pool:	Constructive Liquidation	n 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 [ oppourtunity.	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** March 25, 2025 Applicable Period 01-04-2025 upto 30-04-2025

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O February	Weightages Applicable M/O March	Weightages Applicable M/O April	
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%	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					

Riba Free Special Certificates (RFSCs)						
Mudarabah Fee Ratio (Maximum)		45.00%	40.00%	40.00%		
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%		
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%		
Note: Management may reduce the ratio of	Mudarabah Fee at tim	e of actual applica	ition			
Equity:	Bank's Investment					
Type Of Customer:	All customers. Bank can Refuse to accept deposit from an customer with out assigning reason.					
	Assets Allocated			Amount		
	GOP Ijarah Sukuk (21.10.2024)			100,000,000		
Assets Of Pool:	GOP Ijara Sukuk (2	200,000,000				
7,000,001,001			-	-		
			-	-		
	TOTAL ASSETS			300,000,000		
Investment Strategy:	Deposits are invested in above stated Assets					
Terms Of Pool:	Constructive Liquidation every month.					
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk					
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-6

Declaration Date : March 25, 2025
Applicable Period : 01-04-2025 upto 30-04-2025

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O February	Weightages Applicable M/O March	Weightages Applicable M/O April
Daily Product 6 Pool- Deposit	Monthly	0.000	1.000	1.000
Riba Free Special Certificates (RFSCs)	•			
Mudarabah Fee Ratio (Maximum)		30.00%	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 N	ludarabah Fee at tim	e of actual applica	tion	

Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%	
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%	
Note: Management ma	ay reduce the ratio of Mudarabah Fee at tim	e of actual applica	tion		
Equity:	Bank's Investme	ent			
Type Of Customer:		Bank can Refuse ut assigning rea		oosit from any	
	Assets Allocated	Assets Allocated			
	GOP Ijarah Sukuk (	(21.10.2024)		800,000,000	
Assets Of Pool:	GOP Ijara Sukuk (2	9.05.2020)	-	100,000,000	
	Ţ,	, , , , , , , , , , , , , , , , , , ,	-	-	
			-	-	
	TOTAL ASSETS			900,000,000	
Investment Strategy:	Deposits are inv	vested in above	stated Assets		
Terms Of Pool:	Constructive Lice	Constructive Liquidation every month.			
	Credit Risk				
Risks Associated With	Market Risk				
Assets Of Pool:	Equity Risk Return Risk				
	Shariah Risk				
Purpose:  Acceptance of Special Deposits for available to the special Deposit for available to the sp				nvestment	
ui pose.	oppourtunity.				

Islamic Banking Group

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

**Declaration Date** March 25, 2025 Applicable Period 01-04-2025 upto 30-04-2025

> 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 February	Weightages Applicable M/O March	Weightages Applicable M/O April
KIIC Certificate-01 Month (1232)	Monthly	1.0645	1.0450	1.0166
Riba Free Special Certificates (RFSCs)				
KIIC Certificate-03 Months (1234)	Monthly	1.1935	1.1350	1.0498
KIIC Certificate-06 Months (1235)	Monthly	1.3870	1.2700	1.0996
KIIC Certificate-01 Year (1257)	Monthly	1.7740	1.5400	1.1992
Mudarabah Fee Ratio (Maximum)		15.00%	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 N	/ludarabah Fee at tim	e of actual applica	tion	

KIIC Certificate-06 Months (1235)	Monthly	1.3870	1.2700	1.0996		
KIIC Certificate-01 Year (1257)	Monthly	1.7740	1.5400	1.1992		
Mudarabah Fee Ratio (Maximum)		15.00%	40.00%	40.00%		
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%		
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%		
Note: Management may reduce	e the ratio of Mudarabah Fee at tir	ne of actual applica	tion			
Equity:	Bank's Investm	Bank's Investment				
Type Of Customer:		All customers. Bank can Refuse to accept deposit from customer with out assigning reason.				
	Assets Allocated	Assets Allocated				
	GOP Ijarah Sukuk	GOP Ijarah Sukuk (21.10.2024)				
Assets Of Pool:						
	GOP Ijara Sukuk (	GOP Ijara Sukuk (29.05.2020)				
		-				
	TOTAL ASSETS			200,000,000		
Investment Strategy:	Deposits are in	vested in above	stated Assets			
Terms Of Pool:	Constructive Li	quidation every r	nonth.			
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk	Market Risk Equity Risk Return Risk				
Purpose:	Acceptance of oppourtunity.	Acceptance of Special Deposits for availaing investment oppourtunity.				

Islamic Banking Group

Basis Of Deposits Mudarabah

Khyber Islamic Investment Certificates-II Name Of Pool

**Declaration Date** March 25, 2025 Applicable Period 01-04-2025 upto 30-04-2025

> 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 February	Weightages Applicable M/O March	Weightages Applicable M/O April
KIIC-II Certificate-01 Month (1238)	Monthly	1.0690	1.0540	1.0540
Riba Free Special Certificates (RFSCs)				
KIIC-II Certificate-03 Months (1239)	Monthly	1.2070	1.1620	1.1620
KIIC-II Certificate-06 Months (1240)	Monthly	1.4140	1.3240	1.3240
KIIC-II Certificate-12 Months	Monthly	1.8280	1.6480	1.6480
Mudarabah Fee Ratio (Maximum)		35.00%	35.00%	10.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of Mudarabah Fee at time of actual application				

Mudarabah Fee Ratio (Maximum)	35.00%	35.00%	10.00%				
Profit Equalization Reserve (Maximum)	2.00%	2.00%	2.00%				
Investment Risk Reserve (Maximum)	1.00%	1.00%	1.00%				
Note: Management may	y reduce the ratio of Mudarabah Fee at time of actual application	ı					
Equity:	Bank's Investment						
Type Of Customer:		All customers. Bank can Refuse to accept deposit from a customer with out assigning reason.					
	Assets Allocated	Assets Allocated					
Assets Of Pool:	GOP Ijara Sukuk (29.07.2020)  NJHPC  TOTAL ASSETS	-	50,000,000 200,000,000 - 250,000,000				
Investment Strategy:	Deposits are invested in above sta	ited Assets					
Terms Of Pool:	Constructive Liquidation every more	nth.					
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk	Market Risk Equity Risk Return Risk					
Purnose:	Acceptance of Special Deposits fo	r availaing	investment				

Purpose: oppourtunity.

Islamic Banking Group

Basis Of Deposits : Mudarabah

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

Declaration Date : March 25, 2025
Applicable Period : 01-04-2025 upto 30-04-2025

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O February	Weightages Applicable M/O March	Weightages Applicable M/O April	
RFSD - Saving Deposit Pool of Fis, PSEs & PLCs	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 Bank's Additional Profit at time of actual application					

		4.000/	4.000/	4.000/		
Investment Risk Reserve (Maximum)		1.00% 1.00% 1.00%				
Note: Management may red	uce the ratio of Bank's Additional Profit a	t time of actual ap	plication			
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 Ijara Sukuk (2	GOP Ijara Sukuk (21.10.2024)				
Assets Of Pool:	GOP Ijara Sukuk ((	GOP Ijara Sukuk (09.01.2025)				
A33613 011 001.	GOP Ijara Sukuk (2	GOP Ijara Sukuk (26.06.2023)				
	GOP Ijara Sukuk (2	29.07.2020)		-		
	TOTAL ASSETS			17,500,000,000		
Investment Strategy:	Deposits are in	ested in above	stated Assets			
Terms Of Pool:	Constructive Lic	quidation every	month.			
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk	Market Risk Equity Risk Return Risk				
Purpose:	Acceptance of Soppourtunity.	Acceptance of Special Deposits for availaing investment oppourtunity.				

Islamic Banking Group

Basis Of Deposits Mudarabah Raast-Itminan Mahana Certificates Name Of Pool **Declaration Date** March 25, 2025 Applicable Period 01-04-2025 upto 30-04-2025

> 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 February	Weightages Applicable M/O March	Weightages Applicable M/O April	
RFSD-Itminan Mahana Daily Product	Monthly	1.000	1.000	1.000	
Riba Free Special Certificates (RFSCs)					
RFSD-Itminan Mahana Certificate-01 Year (1267)	Monthly	1.0157	1.0157	1.0157	
RFSD-Itminan Mahana Certificate-02 Year (1268)	Monthly	1.0314	1.0314	1.0314	
RFSD-Itminan Mahana Certificate-03 Year (1262)	Monthly	1.0471	1.0471	1.0471	
RFSD-Itminan Mahana Certificate-04 Year (1269)	Monthly	1.0628	1.0628	1.0628	
RFSD-Itminan Mahana Certificate-05 Year (1263)	Monthly	1.0785	1.0785	1.0785	
Mudarabah Fee Ratio (Maximum)		25.00%	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-05 Year (1263)	Monthly	1.0785	1.0785	1.0785		
Mudarabah Fee Ratio (Maximum)		25.00%	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 tim	e of actual applicat	tion			
Equity:	Bank's Investme	ent				
Type Of Customer:		All customers. Bank can Refuse to accept deposit from a customer with out assigning reason.				
	Assets Allocated			Amount		
			-	-		
	GOP Ijara Sukuk (2	GOP Ijara Sukuk (21.10.2024)				
Assets Of Pool:	GOP Ijara Sukuk (0	GOP Ijara Sukuk (06.10.2021)				
A00010 011 0011			-	-		
			-	-		
	TOTAL ASSETS			3,200,000,000		
Investment Strategy:	Deposits are inv	vested in above	stated Assets			
Terms Of Pool:	Constructive Lic	Constructive Liquidation every month.				
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk					
Purpose:	Acceptance of S	Acceptance of Special Deposits for availaing investment				

Islamic Banking Group

Basis Of DepositsMudarabahName Of Pool:Raast Financial Institutions PoolDeclaration Date:March 25, 2025Applicable Period:01-04-2025 upto 30-04-2025

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 February	Weightages Applicable M/O March	Weightages Applicable M/O April
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 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 r	educe the ratio of Mudarabah Fee at time of actual appli	cation				
Equity:	Bank's Investment					
Type Of Customer:	All customers. Bank can Refu customer with out assigning re		posit from any			
	Assets Allocated		Amount			
		-	-			
	GOP Ijara Sukuk (15.12.2021)		80,000,00			
	GOP Ijara Sukuk (29.10.2021)		100,000,00			
Assets Of Pool:		-	-			
		-	-			
		-	-			
		<u> </u>	-			
	TOTAL ASSETS		180,000,00			
Investment Strategy:	Deposits are invested in abov	e stated Assets				
Terms Of Pool:	Constructive Liquidation every	Constructive Liquidation every month.				
	Credit Risk					
Risks Associated With	Market Risk					
	Equity Risk					
Assets Of Pool:	Return Risk					
	Shariah Risk					
P	Acceptance of Special Depos	its for availaing	investment			
Purpose:						

Islamic Banking Group

Basis Of Deposits:MudarabahName Of Pool:Geneal Pool (USD)Declaration Date:September 1, 2021Applicable Period:01-04-2025 upto 30-04-2025

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 February	Weightages Applicable M/O March	Weightages Applicable M/O April
Mudarabah Fee Ratio (Maximum)		80.00%	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				

Investment Risk Reserve (Maximum)		0.00% 0.00% 0.00%				
Note: Management may reduce	e the ratio of Mudarabah Fee at tim	e of actual applicat	tion			
Equity:	Bank's Investme	Bank's Investment				
Type Of Customer:		All customers. Bank can Refuse to accept deposit from customer with out assigning reason.				
		Assets All	ocated			
	Placement of Mashi	req Bank (NY)				
Assets Of Pool:						
Investment Strategy:	Deposits are inv	ested in above	stated Assets			
Terms Of Pool:	Constructive Lic	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 availaing investment oppourtunity.

Islamic Banking Group

Basis Of Deposits Mudarabah

Raast Financial Institutions - 2 Pool Name Of Pool **Declaration Date** March 25, 2025

Applicable Period 01-04-2025 upto 30-04-2025

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O February	Weightages Applicable M/O March	Weightages Applicable M/O April
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 M	ludarabah Fee at tim	ne of actual applica	tion	

RFSD - Raast Financial Insitution-2 Pool	Monthly	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	educe the ratio of Mudarabah Fee at tin	ne of actual applica	tion			
Equity:	Bank's Investm	ent				
Type Of Customer:		Bank can Refuse out assigning rea		oosit from any		
	Assets Allocated	Assets Allocated				
	GOP Ijara Sukuk (2	GOP Ijara Sukuk (29.07.2020)				
Assets Of Pool:	GOP Ijara Sukuk (	GOP Ijara Sukuk (15.12.2021)				
			=	-		
			-	-		
	TOTAL ASSETS			70,000,000		
Investment Strategy:	Deposits are in	vested in above	stated Assets			
Terms Of Pool:	Constructive Lie	quidation every r	nonth.			
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk					
Purpose:	Acceptance of oppourtunity.	Special Deposits	for availaing	investment		

Islamic Banking Group

Basis Of Deposits : Mudarabah
Name Of Pool : RFSD - Special Pool (US Doller)
Declaration Date : March 25, 2025
Applicable Period : 01-04-2025 upto 30-04-2025

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 February	Weightages Applicable M/O March	Weightages Applicable M/O April
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%	80.00%	80.00%
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 deposit from any		
	Assets Allocated	Amount	
Assets Of Pool:	GOP Ijara Sukuk (06.10.2021)	150,000,000	
	TOTAL ASSETS	150,000,000	

Bank's Investment

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

**Equity:** 

**Risks Associated With** 

**Assets Of Pool:** 

Credit Risk Market Risk Equity Risk Return Risk Shariah Risk

Purpose: Acceptance of Special Deposits for availaing investment