Basis Of Deposits Mudarabah Name Of Pool Riba Free Special Pool-1 **Declaration Date** January 23, 2025 01-02-2025 upto 28-02-2025 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 December	Weightages Applicable M/O January	Weightages Applicable M/O February
RFSD-1 Pool - Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
RFSC-01 Month	Monthly	1.016	1.016	1.005
RFSC-03 Month	Monthly	1.048	1.048	1.015
RFSC-06 Month	Monthly	1.096	1.096	1.030
Mudarabah Fee Ratio (Maximum)		22/100	28/100	28/100
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	

Riba Free Special Certifica	ales (RFSCS)					
RFSC-01 Month	Monthly	1.016	1.016	1.005		
RFSC-03 Month	Monthly	1.048	1.048	1.015		
RFSC-06 Month	Monthly	1.096	1.096	1.030		
Mudarabah Fee Ratio (Maximum)		22/100	28/100	28/100		
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%		
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%		
Note: Management may r	reduce the ratio of Mudarabah Fee at ti	ne of actual applica	tion			
Equity:	Bank's Investn	nent				
Type Of Customer:		All customers. Bank can Refuse to accept deposit fro customer with out assigning reason.				
	Assets Allocated			Amount		
	GOP Ijarah Sukuk	GOP Ijarah Sukuk (15.12.2021)				
Assets Of Pool:			-	-		
	GOP Ijarah Sukuk	GOP Ijarah Sukuk (29.10.2021)				
				100,000,000		
	TOTAL ASSETS			800,000,000		
Investment Strategy:	Deposits are ir	vested in above	stated Assets			
Terms Of Pool:	Constructive L	quidation every r	nonth.			
	Credit Risk					
Risks Associated With	Market Risk					
Assets Of Pool:	Equity Risk					
		Return Risk				
	Shariah Risk					
_	Acceptance of	Special Deposits	for availaing i	nvestment		
Purpose:	and a control on the					

Islamic Banking Group

Basis Of Deposits Mudarabah Name Of Pool Riba Free Special Pool - 2 **Declaration Date** January 23, 2025 Applicable Period 01-02-2025 upto 28-02-2025

> 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 December	Weightages Applicable M/O January	Weightages Applicable M/O February
RFSD Pool - 2 Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFS	SCs)			
RFSC Pool-2 (01 Month)	Monthly	1.070	1.070	1.046
RFSC Pool-2 (03 Months)	Monthly	1.209	1.209	1.139
RFSC Pool-2 (06 Months)	Monthly	1.417	1.417	1.278
RFSC Pool-2 (01 Year)	Monthly	1.834	1.834	1.556
Mudarabah Fee Ratio (Maximum)		22/100	22/100	25/100
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the	ratio of Mudarabah Fee at tim	e of actual applica	tion	

RFSC Pool-2 (03 Months)	Monthly	1.209	1.209	1.139	
RFSC Pool-2 (06 Months)	Monthly	1.417	1.417	1.278	
RFSC Pool-2 (01 Year)	Monthly	1.834	1.834	1.556	
Mudarabah Fee Ratio (Maximum)		22/100	22/100	25/100	
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 M	ludarabah Fee at tim	e of actual applicat	ion		
Equity:	General Pool Assets				
Type Of Customer:	All customers. Bank can Refuse to accept deposit from an customer with out assigning reason.				
	Assets Allocated	Amount			
	GOP Ijarah Sukuk (100,000,000			
			-	-	
Assets Of Pool:			-	-	
A0000 011 0011			-	-	
	GOP Ijarah Sukuk (29.10.2021)		100,000,000	
	GOT IJaran Sakak (
	`		-	-	
	TOTAL ASSETS		-	200,000,000	
Investment Strategy:	`	ested in above s		200,000,000	
Investment Strategy: Terms Of Pool:	TOTAL ASSETS		stated Assets	200,000,000	

Basis Of Deposits Mudarabah

Name Of Pool Riba Free Special Pool - Mutual Fund **Declaration Date** January 23, 2025

Applicable Period 01-02-2025 upto 28-02-2025

> 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 December	Weightages Applicable M/O January	Weightages Applicable M/O February
RFSD Pool Mutual Fund - Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)	1			
RFSC-01 Month	Monthly	1.030	1.042	1.037
RFSC-03 Months	Monthly	1.091	1.125	1.111
RFSC-06 Months	Monthly	1.182	1.250	1.222
RFSC-12 Months	Monthly	1.364	1.500	1.444
Mudarabah Fee Ratio (Maximum)		25.00%	28.00%	20.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio	of Mudarabah Fee at tim	e of actual applica	tion	

	,					
RFSC-01 Month	Monthly	1.030	1.042	1.037		
RFSC-03 Months	Monthly	1.091	1.125	1.111		
RFSC-06 Months	Monthly	1.182	1.250	1.222		
RFSC-12 Months	Monthly	1.364	1.500	1.444		
Mudarabah Fee Ratio (Maximum)		25.00%	28.00%	20.00%		
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%		
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%		
Note: Management may reduce the	ratio of Mudarabah Fee at ti	ime of actual applicat	tion			
Equity:	General Pool Assets					
Type Of Customer:		All customers. Bank can Refuse to accept deposit from customer with out assigning reason.				
	Assets Allocated			Amount		
Assets Of Pool:		-				
	GOP Ijara Sukuk	GOP Ijara Sukuk (29.07.2020)				
ASSELS OF POOL	GOP Ijara Sukuk	GOP Ijara Sukuk (29.10.2021)				
		-				
	TOTAL ASSETS			1,000,000,000		
Investment Strategy:	Deposits are i	nvested in above	stated Assets			
Terms Of Pool:	Constructive L	iquidation every n	month.			
	Credit Risk					
Risks Associated With	Market Risk					
Assets Of Pool:		Equity Risk				
7,000,000,000	Return Risk	Return Risk				
	Shariah Risk					
	Α					

Islamic Banking Group

Basis Of Deposits Mudarabah

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

Declaration Date January 23, 2025 Applicable Period 01-02-2025 upto 28-02-2025

> 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 December	Weightages Applicable M/O Januarv	Weightages Applicable M/O Februarv
RFSD Pool Mutual Fund - Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
Mudarabah Fee Ratio (Maximum)		30.00%	30.00%	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 Mudarabah Fee at time of actual application				

Riba Free Special Certif	icates (RFSCs)				
Mudarabah Fee Ratio (Maximum)		30.00%	30.00%	25.00%	
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%	
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%	
Note: Management ma	y reduce the ratio of Mudarabah Fee at tin	ne of actual applica	tion		
Equity:	General Pool A	ssets			
Type Of Customer:		All customers. Bank can Refuse to accept deposit from a customer with out assigning reason.			
	Assets Allocated			Amount	
	GOP Ijara Sukuk (GOP Ijara Sukuk (09.01.2025)			
	3	GOP Ijara Sukuk (12.07.2023)			
Assets Of Pool:	PHL Sukuk			2,000,000,000	
			-	-	
			-	-	
			-	-	
	TOTAL ASSETS			6,700,000,000	
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 oppourtunity.	Acceptance of Special Deposits for availaing investme oppourtunity.			

Islamic Banking Group

Basis Of Deposits : Mudarabah

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

Declaration Date : January 23, 2025
Applicable Period : 01-02-2025 upto 28-02-2025

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 December	Weightages Applicable M/O January	Weightages Applicable M/O February
RFSD Pool Corporate 1- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)	•			
RFSC-01 Month	Monthly	1.018	1.018	1.009
RFSC-03 Month	Monthly	1.053	1.053	1.028
RFSC-06 Month	Monthly	1.207	1.207	1.055
RFSC-12 Month	Monthly	1.413	1.413	1.110
Mudarabah Fee Ratio (Maximum)		27.00%	20.00%	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 I	Mudarabah Fee at tim	ne of actual applica	tion	

RFSC-06 Month	Monthly	1.207	1.207	1.055		
RFSC-12 Month	Monthly	1.413	1.413	1.110		
Mudarabah Fee Ratio (Maximum)		27.00%	20.00%	25.00%		
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%		
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%		
Note: Management may re	duce the ratio of Mudarabah Fee at ti	me of actual applica	tion			
Equity:	General Pool A	∖ssets				
Type Of Customer:		All customers. Bank can Refuse to accept deposit fro customer with out assigning reason.				
	Assets Allocated	Assets Allocated				
Assets Of Pool:	GOP Ijarah Sukuk	GOP Ijarah Sukuk (15.12.2021)				
		-				
	GOP Ijarah Sukuk	GOP Ijarah Sukuk (26.06.2023)				
			-	-		
	TOTAL ASSETS	TOTAL ASSETS				
Investment Strategy:	Deposits are ir	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	Equity Risk				
Assets Of Fool.	Return Risk	Return Risk				
	Shariah Risk					
	At	Cassial Danasita	. for availains :			

Purpose: Acceptance of Special Deposits for availaing investment oppourtunity.

Islamic Banking Group

Basis Of Deposits : Mudarabah

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

Declaration Date : January 23, 2025 Applicable Period : 01-02-2025 upto 28-02-2025

> 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 December	Weightages Applicable M/O January	Weightages Applicable M/O February
RFSD Pool Corporate 2- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)	•			
RFSC-01 Month	Monthly	1.053	1.053	1.005
RFSC-03 Month	Monthly	1.158	1.158	1.015
RFSC-06 Month	Monthly	1.315	1.315	1.030
Mudarabah Fee Ratio (Maximum)		40.00%	20.00%	28.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of	of Mudarabah Fee at tim	ne of actual applica	tion	

RFSC-03 Month	livioriumy	1.130	1.130	1.013	
RFSC-06 Month	Monthly	1.315	1.315	1.030	
Mudarabah Fee Ratio (Maximum)		40.00%	20.00%	28.00%	
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%	
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%	
Note: Management may r	educe the ratio of Mudarabah Fee at tin	ne of actual applica	tion		
Equity:	General Pool A	General Pool Assets			
Type Of Customer:		All customers. Bank can Refuse to accept deposit from customer with out assigning reason.			
	Assets Allocated	-		Amount	
			-	-	
Assets Of Pool:	GOP Ijarah Sukuk	GOP Ijarah Sukuk (26.06.2023)			
	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				
Purpose:	Acceptance of	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 January 23, 2025 Applicable Period 01-02-2025 upto 28-02-2025

> 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 December	Weightages Applicable M/O January	Weightages Applicable M/O February
Corporate-3 Pool- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
Certificate-03 Month	Monthly	1.282	1.282	1.188
Certificate-06 Month	Monthly	1.564	1.564	1.375
Certificate-01 Year	Monthly	2.128	2.128	1.750
Mudarabah Fee Ratio (Maximum)		5.00%	2.00%	15.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of M	udarabah Fee at tim	ne of actual applica	tion	

Certificate-06 Month	Monthly	1.564	1.564	1.375	
Certificate-01 Year	Monthly	2.128	2.128	1.750	
Mudarabah Fee Ratio (Maximum)		5.00%	2.00%	15.00%	
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%	
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%	
Note: Management may reduce the ratio of M	udarabah Fee at tim	e of actual applicat	tion		
Equity:	General Pool Assets				
Type Of Customer:	All customers. Bank can Refuse to accept deposit from customer with out assigning reason.				
	Assets Allocated				
	GOP Ijara Sukuk (09.12.2020)				
Assets Of Pool:	GOP Ijara Sukuk (18.09.2024)				
ASSEES OF FOOT.			-	-	
			-	-	
	TOTAL ASSETS				
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				

Islamic Banking Group

Mudarabah

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

January 23, 2025 01-02-2025 upto 28-02-2025 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 December	Weightages Applicable M/O January	Weightages Applicable M/O February		
Corporate-4 Pool- Deposit	Monthly	1.0000	1.0000	1.0000		
Riba Free Special Certificates (RFSCs)						
Certificate-01 Month	Monthly	1.0460	1.0460	1.0370		
Certificate-03 Month	Monthly	1.1380	1.1380	1.1110		
Certificate-06 Month	Monthly	1.2760	1.2760	1.2220		
Certificate-01 Year	Monthly	1.5520	1.5520	1.4440		
Mudarabah Fee Ratio (Maximum)		35.00%	30.00%	30.00%		
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%		
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%		
Note: Management may reduce the ratio of N	Note: Management may reduce the ratio of Mudarabah Fee at time of actual application					

Certificate-03 Month	Monthly	1.1380	1.1380	1.1110		
Certificate-06 Month	Monthly	1.2760	1.2760	1.2220		
Certificate-01 Year	Monthly	1.5520	1.5520	1.4440		
M. J. J. J. E. D. C. (M. ci. v.)		35.00%	20.000/	20.00%		
Mudarabah Fee Ratio (Maximum)		35.00%	30.00%	30.00%		
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00% 1.00%		
Investment Risk Reserve (Maximum)		1.00% 1.00%				
Note: Management may	reduce the ratio of Mudarabah Fee at ti	me of actual applica	ation			
Equity:	General Pool A	Assets				
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 (12.07.2023)				
	GOP Ijarah Sukuk	GOP Ijarah Sukuk (15.12.2021)				
Assets Of Pool:	GOP Ijarah Sukuk	GOP Ijarah Sukuk (15.12.2021)				
	GOP Ijara Sukuk	GOP Ijara Sukuk (27.04.2022)				
			-	-		
	TOTAL ASSETS			1,150,000,000		
Investment Strategy:	Deposits are in	nvested in above	stated Assets			
Terms Of Pool:	Constructive L	Constructive Liquidation every month.				
	Credit Risk					
Risks Associated With	Market Risk					
Assets Of Pool:		Equity Risk				
70000 011 0011		Return Risk				
	Shariah Risk					

Islamic Banking Group

Basis Of Deposits : Mudarabah
Name Of Pool : Riba Free Special Pool - Corporate-5
Declaration Date : January 23, 2025
Applicable Period : 01-02-2025 upto 28-02-2025

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 December	Weightages Applicable M/O January	Weightages Applicable M/O February	
Corporate-5 Pool- Deposit	Monthly	1.0000	1.0000	1.0000	
Riba Free Special Certificates (RFSCs)					
Certificate-03 Month	Monthly	1.0018	1.0018	1.0006	
Certificate-06 Month	Monthly	1.0036	1.0036	1.0018	
Certificate-01 Year	Monthly	1.0072	1.0072	1.0036	
Mudarabah Fee Ratio (Maximum)		40.00%	20.00%	28.00%	
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%	
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%	
Note: Management may reduce the ratio of Mudarabah Fee at time of actual application					

ivioriany	1.0012	1.0012	1.0000		
	40.00%	20.00%	28.00%		
	2.00%	2.00%	2.00%		
	1.00%	1.00%	1.00%		
atio of Mudarabah Fee at	time of actual applica	tion			
General Pool	Assets				
	All customers. Bank can Refuse to accept deposit from ar customer with out assigning reason.				
Assets Allocated	Amount				
	-				
GOP Ijarah Suku	200,000,000				
GOP Ijarah Sukuk (26.06.2023)			200,000,000		
		-	-		
TOTAL ASSETS			400,000,000		
Deposits are	invested in above	stated Assets			
Constructive	Constructive Liquidation every month.				
Credit Risk					
Market Risk					
iviarket Kisk					
Equity Risk Return Risk					
Equity Risk					
	atio of Mudarabah Fee at General Pool All customers customer with Assets Allocated GOP Ijarah Suku GOP Ijarah Suku TOTAL ASSETS Deposits are Constructive Credit Risk	40.00% 2.00% 1.00% 1.00% atio of Mudarabah Fee at time of actual applica General Pool Assets All customers. Bank can Refuse customer with out assigning rea Assets Allocated GOP Ijarah Sukuk (12.07.2023) GOP Ijarah Sukuk (26.06.2023) TOTAL ASSETS Deposits are invested in above Constructive Liquidation every r	40.00% 20.00% 2.00% 2.00% 1.00% 1.00% atio of Mudarabah Fee at time of actual application General Pool Assets All customers. Bank can Refuse to accept depondence of the customer with out assigning reason. Assets Allocated GOP Ijarah Sukuk (12.07.2023) GOP Ijarah Sukuk (26.06.2023) TOTAL ASSETS Deposits are invested in above stated Assets Constructive Liquidation every month. Credit Risk		

Purpose: Acceptance of Special Deposits for availaing investment oppourtunity.

Islamic Banking Group

Basis Of Deposits : Mudarabah
Name Of Pool : Riba Free Special Pool - Corporate-6
Declaration Date : January 23, 2025
Applicable Period : 01-02-2025 upto 28-02-2025

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 December	Weightages Applicable M/O Januarv	Weightages Applicable M/O Februarv
Corporate-6 Pool- Deposit	Monthly	0.0000	1.0000	1.0000
Riba Free Special Certificates (R	FSCs)			
RFSD-Corp-6 (01 Month Certificate)	Monthly	1.002	1.002	1.002
RFSD-Corp-6 (03 Month Certificate)	Monthly	1.006	1.006	1.006
RFSD-Corp-6 (06 Month Certificate)	Monthly	1.012	1.012	1.012
RFSD-Corp-6 (01 Year Certificate)	Monthly	1.024	1.024	1.024
Mudarabah Fee Ratio (Maximum)		35.00%	22.00%	22.00%
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 applica	tion	

Mudarabah Fee Ratio (Maximum)			35.00%	22.00%	22.00%	
Profit Equalization Reserve (Maxir	num)		2.00%	2.00%	2.00%	
Investment Risk Reserve (Maximu	um)		1.00%	1.00%	1.00%	
No	te: Management may reduce the ratio of Mu	udarabah Fee at tim	ne of actual applicat	tion		
Equity:		General Pool A	ssets			
Type Of Customer:		All customers. Bank can Refuse to accept deposit from a customer with out assigning reason.				
		Assets Allocated			Amount	
		GOP Ijarah Sukuk (12.07.2023)				
Assets Of Pool:		GOP Ijara Sukuk (26.06.2023				
		GOP Ijara Sukuk (09.01.2025)			500,000,000	
		GOP Ijara Sukuk (29.07.2020)			800,000,000	
		TOTAL ASSETS	4,700,000,000			
Investment Strategy:		Deposits are inv	vested in above	stated Assets		
Terms Of Pool:		Constructive Lic	quidation every n	nonth.		
Risks Associated With Assets Of Pool:		Credit Risk Market Risk Equity Risk Return Risk Shariah Risk				
_		Acceptance of Special Deposits for availaing investment				

Purpose: Acceptance of Special Deposits for availaing investment oppourtunity.

Basis Of Deposits Mudarabah Name Of Pool Riba Free Special Pool - Corporate-7 **Declaration Date** January 23, 2025

Applicable Period 01-02-2025 upto 28-02-2025

> 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 December	Weightages Applicable M/O January	Weightages Applicable M/O February
Corporate-7 Pool- Deposit	Monthly	0.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)	•			
RFSD-Corp-7 (01 Month Certificate)	Monthly	1.0477	1.058	1.039
RFSD-Corp-7 (03 Month Certificate)	Monthly	1.1431	1.174	1.117
RFSD-Corp-7 (06 Month Certificate)	Monthly	1.2862	1.348	1.234
RFSD-Corp-7 (01 Year Certificate)	Monthly	1.5724	1.696	1.468
Mudarabah Fee Ratio (Maximum)		28.00%	20.00%	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	Mudarabah Fee at tim	ne of actual applica	tion	

RFSD-Corp-7 (01 Year Certificate)	Monthly	1.5724	1.696	1.468	
Mudarabah Fee Ratio (Maximum)		28.00%	20.00%	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	tion		
Equity:	General Pool As	ssets			
Type Of Customer:	All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.				
	Assets Allocated				
	GOP Ijara Sukuk (29.07.2020)				
Assets Of Pool:	GOP Ijara Sukuk (18.09.2024)				
Assets Of Pool:			-	-	
			-	-	
	TOTAL ASSETS			250,000,000	
Investment Strategy:	Deposits are inv	ested in above	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:

Islamic Banking Group

Basis Of Deposits Mudarabah

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

Declaration Date January 23, 2025 Applicable Period 01-02-2025 upto 28-02-2025

> 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 December	Weightages Applicable M/O January	Weightages Applicable M/O February
Daily Product 1 Pool- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSC	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%	27.00%	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 rat	io 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%	27.00%	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 Mudarabah Fee at tin	ne of actual applica	tion			
Equity:	General Pool A	General Pool Assets				
Type Of Customer:		All customers. Bank can Refuse to accept deposit from a customer with out assigning reason.				
	Assets Allocated	Assets Allocated				
	GOP Ijara Sukuk (GOP Ijara Sukuk (06.10.2021)				
Assets Of Pool:	GOP Ijara Sukuk (2	GOP Ijara Sukuk (29.05.2020)				
	GOP Ijara Sukuk (GOP Ijara Sukuk (15.12.2021)				
	GOP Ijara Sukuk (GOP Ijara Sukuk (26.10.2022)				
	TOTAL ASSETS	TOTAL ASSETS				
Investment Strategy:	Deposits are in	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					
Assets Of Foot.	Return Risk	Return Risk				
	Shariah Risk	Shariah Risk				
	Acceptance of Special Deposits for availaing investment					

Islamic Banking Group

Basis Of Deposits Mudarabah

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

Declaration Date January 23, 2025 Applicable Period 01-02-2025 upto 28-02-2025

> 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 December	Weightages Applicable M/O January	Weightages Applicable M/O February
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%	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				

ixiba i ree opeciai certificates (ixi ocs)				
Mudarabah Fee Ratio (Maximum)		50.00%	50.00%	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	tion	
Equity:	General Pool Assets			
Type Of Customer:	All customers. Bank can Refuse to accept deposit fro customer with out assigning reason.			
	Assets Allocated			Amount
	GOP Ijara Sukuk (1	5.12.2021)		100,000,0
Assets Of Pool:	NJHPCL			200,000,0
7,000,000,000			-	
	T 1 A		-	
	Total Assets			300,000,0
Investment Strategy:	Deposits are inv	ested in above	stated Assets	
Terms Of Pool:	Constructive Liquidation every month.			
	Credit Risk			
Photo Accessive AMPRIC	Market Risk			
Risks Associated With	Equity Risk			
Assets Of Pool:	Return Risk			
	Shariah Risk			
Purpose:	Acceptance of Special Deposits for availaing investment			investment
	oppourtunity.			

Islamic Banking Group

Basis Of Deposits Mudarabah

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

Declaration Date January 23, 2025 Applicable Period 01-02-2025 upto 28-02-2025

> 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 December	Weightages Applicable M/O January	Weightages Applicable M/O February
Daily Product 3 Pool- Deposit	Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)	•			
RFSC-01 Month	Monthly	1.0017	1.0017	1.0017
RFSC-03 Months	Monthly	1.0051	1.0051	1.0051
RFSC-06 Months	Monthly	1.0102	1.0102	1.0102
RFSC-01 Year	Monthly	1.0204	1.0204	1.0204
Mudarabah Fee Ratio (Maximum)		47.00%	45.00%	30.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of	Mudarabah Fee at tim	ne of actual applica	tion	

RFSC-06 Months	Monthly	1.0102	1.0102	1.0102			
RFSC-01 Year	Monthly	1.0204	1.0204	1.0204			
Mudarabah Fee Ratio (Maximum)		47.00%	45.00%	30.00%			
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%			
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%			
Note: Management may reduce	the ratio of Mudarabah Fee at t			1.0070			
Equity:	General Pool	General Pool Assets					
Type Of Customer:		All customers. Bank can Refuse to accept deposit from an customer with out assigning reason.					
	Assets Allocated			Amount			
Assets Of Pool:			-	-			
	GOP Ijara Sukuk	GOP Ijara Sukuk (26.06.2023)					
Assets Of Fool.	GOP Ijara Sukuk	GOP Ijara Sukuk (29.07.2020)					
			-	-			
	TOTAL ASSETS	TOTAL ASSETS 300,00					
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 Shariah Risk	Market Risk Equity Risk Return Risk					

Islamic Banking Group

Basis Of Deposits Mudarabah

Riba Free Special Pool - Daily Product-4 Name Of Pool **Declaration Date** January 23, 2025

Applicable Period 01-02-2025 upto 28-02-2025

> 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

\ 9 1	·	,			
Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O December	Weightages Applicable M/O January	Weightages Applicable M/O February	
Daily Product 4 Pool- Deposit	Monthly	1.000	1.000	1.000	
Riba Free Special Certificates (RFSCs)	•				
§ RFSC–Daily Product-4 (1M)	Monthly	1.038	1.065	1.0075	
§ RFSC–Daily Product-4 (3M)	Monthly	1.115	1.195	1.0225	
§ RFSC–Daily Product-4 (6M)	Monthly	1.229	1.390	1.0450	
§ RFSC–Daily Product-4 (12M)	Monthly	1.458	1.780	1.0900	
Mudarabah Fee Ratio (Maximum)		30.00%	20.00%	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					

8 RFSC-Daily Product-4 (12IVI)	ivioniniy	1.458	1.780	1.0900		
Mudarabah Fee Ratio (Maximum)		30.00%	20.00%	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 tim	e of actual applica	ation			
Equity:	General Pool As	General Pool Assets				
Type Of Customer:		All customers. Bank can Refuse to accept deposit fro customer with out assigning reason.				
	Assets Allocated			Amount		
			-	-		
Assets Of Pool:	GOP Ijara Sukuk (2	GOP Ijara Sukuk (29.10.2021)				
Assets Of Foot.	GOP Ijara Sukuk (2	GOP Ijara Sukuk (26.06.2023)				
	, ,	GOP Ijara Sukuk (06.10.2021)				
	TOTAL ASSETS	TOTAL ASSETS				
Investment Strategy: Terms Of Pool:	Deposits are inv Constructive Lic			;		
1011110 01 1 0011	33.13t. 33t. 13	, a.				
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 S	Acceptance of Special Deposits for availaing investment				

Islamic Banking Group

Basis Of Deposits Mudarabah

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

January 23, 2025 **Declaration Date** 01-02-2025 upto 28-02-2025 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 December	Weightages Applicable M/O January	Weightages Applicable M/O February
Daily Product 4 Pool- Deposit	Monthly	0.000	1.000	1.000
Riba Free Special Certificates (RFSCs)	•			
Mudarabah Fee Ratio (Maximum)		20.00%	40.00%	30.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of M	ludarabah Fee at tim	ne of actual applica	tion	

Riba Free Special Certificates (Krocs)					
Mudarabah Fee Ratio (Maximum)		20.00%	40.00%	30.00%		
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%		
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%		
Note: Management may reduce	the ratio of Mudarabah Fee at tim	e of actual applica	tion			
Equity:	General Pool A	ssets				
Type Of Customer:		All customers. Bank can Refuse to accept deposit fro customer with out assigning reason.				
	Assets Allocated	Assets Allocated				
	GOP Ijara Sukuk (2	GOP Ijara Sukuk (26.06.2023)				
Assets Of Pool:	GOP Ijara Sukuk (2	GOP Ijara Sukuk (29.07.2020)				
Assets Of Pool:			-	-		
			-	-		
	TOTAL ASSETS			300,000,000		
Investment Strategy:	Deposits are inv	ested in above	stated Assets			
Terms Of Pool:	Constructive Lic	quidation every r	month.			
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk	Market Risk Equity Risk Return Risk				
Purpose:	Acceptance of soppourtunity.	Acceptance of Special Deposits for availaing investment oppourtunity.				

Basis Of Deposits Mudarabah

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

January 23, 2025 **Declaration Date** 01-02-2025 upto 28-02-2025 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 December	Weightages Applicable M/O January	Weightages Applicable M/O February	
Daily Product 6 Pool- Deposit	Monthly	0.000	1.000	1.000	
Riba Free Special Certificates (RFSCs)	•				
Mudarabah Fee Ratio (Maximum)		35.00%	20.00%	30.00%	
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%	
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%	
Note: Management may reduce the ratio of Mudarabah Fee at time of actual application					

Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%	
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%	
Note: Management ma	y reduce the ratio of Mudarabah Fee at tim	e of actual applicat	tion		
Equity:	General Pool A	ssets			
Type Of Customer:	All customers. E customer with o			oosit from any	
	Assets Allocated	Assets Allocated			
	GOP Ijara Sukuk (2	GOP Ijara Sukuk (26.06.2023)			
Assets Of Pool:	GOP Ijara Sukuk (2	9.05.2020)	-	100,000,000	
		· · · · · · · · · · · · · · · · · · ·	-	-	
			-	-	
	TOTAL ASSETS			900,000,000	
Investment Strategy:	Deposits are inv	vested 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				
Purpose:	Acceptance of Soppourtunity.	Acceptance of Special Deposits for availaing investment oppourtunity.			

Islamic Banking Group

Basis Of Deposits Mudarabah Khyber Islamic Investment Certificates-I Name Of Pool **Declaration Date** January 23, 2025 Applicable Period 01-02-2025 upto 28-02-2025

> 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 December	Weightages Applicable M/O January	Weightages Applicable M/O February
KIIC Certificate-01 Month (1232)	Monthly	1.0021	1.0645	1.0645
Riba Free Special Certificates (RFSCs)				
KIIC Certificate-03 Months (1234)	Monthly	1.0063	1.1935	1.1935
KIIC Certificate-06 Months (1235)	Monthly	1.0126	1.3870	1.3870
KIIC Certificate-01 Year (1257)	Monthly	1.0252	1.7740	1.7740
Mudarabah Fee Ratio (Maximum)		25.00%	15.00%	15.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of Mudarabah Fee at time of actual application				

KIIC Certificate-06 Months (1235)	Monthly	1.0126	1.3870	1.3870			
KIIC Certificate-01 Year (1257)	Monthly	1.0252	1.7740	1.7740			
Mudarabah Fee Ratio (Maximum)		25.00%	15.00%	15.00%			
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%			
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%			
Note: Management may	reduce the ratio of Mudarabah Fee at t	me of actual applica	ition				
Equity:	General Pool	General Pool Assets					
Type Of Customer:		All customers. Bank can Refuse to accept deposit from customer with out assigning reason.					
	Assets Allocated			Amount			
	GOP Ijara Sukuk	(26.06.2023)		100,000,000			
Assets Of Pool:							
	GOP Ijara Sukuk	GOP Ijara Sukuk (29.05.2020)					
			-	-			
	TOTAL ASSETS	TOTAL ASSETS					
Investment Strategy:	Deposits are in	nvested in above	stated Assets				
Terms Of Pool:	Constructive L	Constructive Liquidation every month.					
	Credit Risk						
Risks Associated With	Market Risk						
Assets Of Pool:	Equity Risk						
		Return Risk					
	Shariah Risk						
	Acceptance of	Acceptance of Special Deposits for availaing investment					

Purpose: oppourtunity.

Islamic Banking Group

Basis Of Deposits : Mudarabah

Name Of Pool : Khyber Islamic Investment Certificates-II

Declaration Date : January 23, 2025
Applicable Period : 01-02-2025 upto 28-02-2025

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 December	Weightages Applicable M/O January	Weightages Applicable M/O February			
KIIC-II Certificate-01 Month (1238)	Monthly	1.0078	1.0690	1.0690			
Riba Free Special Certificates (RFSCs)							
KIIC-II Certificate-03 Months (1239)	Monthly	1.0234	1.2070	1.2070			
KIIC-II Certificate-06 Months (1240)	Monthly	1.0468	1.4140	1.4140			
KIIC-II Certificate-12 Months	Monthly	1.0936	1.8280	1.8280			
Mudarabah Fee Ratio (Maximum)		25.00%	30.00%	35.00%			
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%			
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%			
Note: Management may reduce the ratio of Mudarabah Fee at time of actual application							

Trito-ii ocitilloate-12 Montilo	IVIOTITITY	1.0000	1.0200	1.0200			
Mudarabah Fee Ratio (Maximum)		25.00%	30.00%	35.00%			
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%			
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%			
Note: Management ma	y reduce the ratio of Mudarabah Fee at tii	ne of actual applica	ation				
Equity:	General Pool A	General Pool Assets					
Type Of Customer:		All customers. Bank can Refuse to accept deposit from a customer with out assigning reason.					
	Assets Allocated			Amount			
			-	-			
Assets Of Pool:	GOP Ijara Sukuk (GOP Ijara Sukuk (29.07.2020)					
Assets Of Pool.	NJHPC	NJHPC					
			-	-			
	TOTAL ASSETS			150,000,000			
Investment Strategy:	Deposits are in	vested in above	stated Assets				
Terms Of Pool:	Constructive L	Constructive Liquidation every month.					
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk	Market Risk Equity Risk Return Risk					
Purpose:	Acceptance of oppourtunity.	Acceptance of Special Deposits for availaing investment oppourtunity.					

Islamic Banking Group

Basis Of Deposits : Mudarabah

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

Declaration Date : January 23, 2025
Applicable Period : 01-02-2025 upto 28-02-2025

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 December	Weightages Applicable M/O January	Weightages Applicable M/O February		
RFSD - Saving Deposit Pool of Fis, PSEs & PLCs	Monthly	0.0000	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						

Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%		
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%		
Note: Management may	y reduce the ratio of Bank's Additional Profit a	t time of actual app	lication	•		
Equity:	General Pool A	ssets				
Type Of Customer:		All customers. Bank can Refuse to accept deposit from customer with out assigning reason.				
	Assets Allocated			Amount		
	GOP Ijara Sukuk (2	GOP Ijara Sukuk (21.10.2024)				
Assets Of Pool:	GOP Ijara Sukuk (2	GOP Ijara Sukuk (21.10.2024)				
A33013 01 1 001.	GOP Ijara Sukuk (2	21.10.2024)		5,000,000,000		
	TOTAL ASSETS		-	21,000,000,000		
Investment Strategy:	Deposits are inv	vested in above	stated Assets	;		
Terms Of Pool:	Constructive Lie	Constructive Liquidation every month.				
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk					
Purpose:	Acceptance of Soppourtunity.	Acceptance of Special Deposits for availaing investment oppourtunity.				

Islamic Banking Group

Basis Of Deposits:MudarabahName Of Pool:Raast-Itminan Mahana CertificatesDeclaration Date:January 23, 2025Applicable Period:01-02-2025 upto 28-02-2025

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 December	Weightages Applicable M/O January	Weightages Applicable M/O February			
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)		40.00%	30.00%	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 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)		40.00%	30.00%	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 Mudarabah Fee at tim	e of actual applica	tion				
Equity:	General Pool A	General Pool Assets					
Type Of Customer:		All customers. Bank can Refuse to accept deposit from ar customer with out assigning reason.					
	Assets Allocated			Amount			
	GOP Ijara Sukuk (0	GOP Ijara Sukuk (09.01.2025)					
Assets Of Pool:	GOP Ijara Sukuk (2	GOP Ijara Sukuk (26.06.2023)					
	GOP Ijara Sukuk (0	GOP Ijara Sukuk (06.10.2021)					
			-	-			
			-	-			
	TOTAL ASSETS			3,200,000,000			
Investment Strategy:	Deposits are in	ested 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						
P	Acceptance of S	Acceptance of Special Deposits for availaing investment					

Purpose:Acceptance of Special Deposits for availaing investment oppourtunity.

Basis Of Deposits Mudarabah Name Of Pool Raast Financial Institutions Pool **Declaration Date** January 23, 2025 Applicable Period 01-02-2025 upto 28-02-2025

> 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 December	Weightages Applicable M/O January	Weightages Applicable M/O February		
RFSD - Raast Financial Insitution Pool	Monthly	1.0000	1.0000	1.0000		
Riba Free Special Certificates (RFSCs)	•					
Mudarabah Fee Ratio (Maximum)		40.00%	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)	40.00%	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 time of actual appli	cation				
Equity:	General Pool Assets					
Type Of Customer:	All customers. Bank can Refu customer with out assigning r	•	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:		-	-			
		-	-			
		-	-			
		-	-			
	TOTAL ASSETS		180,000,00			
Investment Strategy:	Deposits are invested in above	e stated Assets				
Terms Of Pool:	Constructive Liquidation ever	Constructive Liquidation every month.				
	Credit Risk					
B	Market Risk					
Risks Associated With	Equity Risk					
Assets Of Pool:	Return Risk					
	Shariah Risk					
Purpose:	Acceptance of Special Depos	its for availaing	investment			
Purpose:	and a control of the					

Islamic Banking Group

Basis Of Deposits:MudarabahName Of Pool:Geneal Pool (USD)Declaration Date:September 1, 2021Applicable Period:01-02-2025 upto 28-02-2025

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	3 -1		Profit Payment Periods/ Tier	Weightages Applicable M/O	Weightages Applicable M/O	Weightages Applicable M/O
Doposit Sutegory			groups	December	January	February
Mudarabah Fee Ratio (Maximum)				85.00%	85.00%	80.00%
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 the ratio of Mu	ıdarabah Fee at tim	e of actual applicat	ion			
Equity:	Separate Equity For FCY General Pool					
Type Of Customer:	All customers. Bank can Refuse to accept deposit from a customer with out assigning reason.					
		Assets Alle	ocated			
	Placement of Mashr	eq Bank (NY)				
Assets Of Pool:						
Investment Strategy:	Deposits are inv	rested in above s	stated Assets			
Terms Of Pool:	Constructive Lic	uidation every m	nonth.			
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk					
	Exchange Rate	Risk				

Purpose:

Acceptance of USD for availaing investment oppourtunity.

Basis Of Deposits Mudarabah

Raast Financial Institutions - 2 Pool Name Of Pool **Declaration Date** January 23, 2025 Applicable Period 01-02-2025 upto 28-02-2025

> 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 December	Weightages Applicable M/O January	Weightages Applicable M/O February		
RFSD - Raast Financial Insitution-2 Pool	Monthly	1.0000	1.0000	1.0000		
Riba Free Special Certificates (RFSCs)	•					
Mudarabah Fee Ratio (Maximum)		50.00%	50.00%	50.00%		
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%		
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%		
Note: Management may reduce the ratio of Mudarabah Fee at time of actual application						

Deposit Category	Periods/ Tier	Applicable M/O	Applicable M/O	Applicable M/O	
	groups	December	January	February	
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	e of actual applica	tion		
Equity:	General Pool Assets				
Type Of Customer:	All customers. Bank can Refuse to accept deposit from an customer with out assigning reason.				
	Assets Allocated			Amount	
	GOP Ijara Sukuk (29.07.2020)			50,000,000	
Assets Of Pool:	GOP Ijara Sukuk (15.12.2021)			20,000,000	
Assets Of Pool.			-	-	
			-	-	
	TOTAL ASSETS			70,000,000	
Investment Strategy:	Deposits are in	ested in above	stated Assets		
Terms Of Pool:	Constructive Lie	quidation every r	month.		
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk				
Purpose:	Acceptance of Special Deposits for availaing investment oppourtunity.				