INSTRUCTIONS TO THE BOOK BUILDING OF ABHI MICROFINANCE BANK LIMITED

Transaction Structure

Shares to be offered	**132,000,000** ordinary shares
IPO Size (@ Floor Price)	PKR 1,980,000,000
Transaction Structure	Book building: 75% or **99,000,000** ordinary shares Public Portion: 25% or **33,000,000** shares STRIKE PRICE WILL BE DETERMINED POST BOOK BUILDING
Registration Dates	2nd Nov, 3rd Nov, 4th Nov, 5th Nov, 6th Nov 2026
Book Building Dates	5th November 2026 – 6th November 2026
Minimum Bid Amount	**PKR 2,001,000/-**
Pricing for Book Building	Floor price of PKR 15.00/share Bid cannot be less than the floor price and cannot be greater than 10% of the prevailing strike price with a cap of 50% above the floor price

Book Runner Contact Persons:

Hamza Rehan	Email: hamza.rehan@arifhabibltd.com Direct: +92 21 38 28 02 27 Mailing Address: Arif Habib Limited, 2nd Floor Arif Habib Center, 23 MT Khan Road, Karachi
Muhammad Ismail	Email: muhammad.ismail@arifhabibltd.com Direct: +92 21 3828 0642 Mailing Address: Arif Habib Limited, 2nd Floor Arif Habib Center, 23 MT Khan Road, Karachi
Tasweeb Fathe	Email: tasweeb.fathe@arifhabibltd.com Direct: +92 21 3828 0635 Mailing Address: Arif Habib Limited, 2nd Floor Arif Habib Center, 23 MT Khan Road, Karachi
Ali Raza	Email: ali.raza@arifhabibltd.com Direct: +92 21 3889 9272 Mailing Address: Arif Habib Limited, 2nd Floor Arif Habib Center, 23 MT Khan Road, Karachi

Instructions

For Karachi Office:

Investors will be arriving at the designated Arif Habib Limited's offices to submit the following documents related to book building.

1. Registration form
2. Pay order/Payment Proof (In case of Online Transfer & RTGS)
3. CNIC Copy
4. NTN, Incorporation certificate. (If corporate)

Outside of Karachi:

Investors will be arriving at the designated Arif Habib Limited's offices to submit the following documents related to book building.

1. Registration form
2. Pay order/Payment Proof (In case of Online Transfer). In case of Pay order **Fill out a deposit slip and deposit the original pay order in the same bank with respect to the instrument received** and the pay order along with the deposit slip with the registration form is to be shared on email.

- The designated personnel will be required to kindly email scans of all forms, pay orders, and documents received to the Karachi Office.
- The designated personnel can also call the numbers listed above for any clarification.
- Please send one single application (registration form, pay order, CNIC, certificate of incorporation/NTN certificate etc.) in one single email to avoid confusion. The emails to be used hamza.rehan@arifhabibltd.com & muhammad.ismail@arifhabibltd.com
- CC : tasweeb.fathe@arifhabibltd.com, ali.raza@arifhabibltd.com & IB.1@arifhabibltd.com.
- Once the scan is received by AHL, Karachi, it will review the documents and enter the details of the customer/investor in the book building software. Once the details are entered, a bidder number will be issued which will be given to the personnel handling the matter at the designated offices. The designated personnel will be required to write the number on top right corner of all the forms received by him, accept the pay order and write the same number at the back of the pay order.
- The designated personnel will then deposit the pay order in the account
- The designated personnel will then sign and stamp the copy of the registration form (with the bidder number updated) along with customer's copy of deposit slip and give it back to the investor/customer.
- Original documents along with deposit slip (with Book Building form #) should be couriered at the above-mentioned mailing address on day end **of receipt of registration form and deposit slip.**

In addition, on the day of book building, investors might arrive just before the end of book building time.

- The designated personnel will be required to email the scan of all documents at the earliest to the contact persons mentioned above for registration of the investors;
- Once AHL-Karachi has received the scanned documents, it will register the investor and send a confirmation email to its designated offices;
- Only then shall the designated personnel accept the pay order of investors.

Forms / Documents to collect:

Registration Form	• Registration form should include name, mailing address, email, IBAN Number, and signature. ***Kindly ensure that the email and mailing address are correct and free from typos or the bidders will not receive automatic email to place their bids and their refunds may get lost by the courier*** • The individual submitting the form should also provide a pay order • Scan the original registration form and email it
Bidding Form (if in case)	• Should include number of shares of the bid and price of the bid • Scan the original bidding form and send it to Karachi on above given email

Pay Order	• The pay order must be made in the name of the following account "***ARIF HABIB LIMITED CLIENT AC***" • Only one pay order/demand draft/online transfer shall be accepted with one registration form • Minimum amount of pay order/ demand draft/ online transfer shall be PKR 2,001,000 (PKR Two million and One Thousand Only) • Scan the original pay order and email it • Reject any registration that does not include a pay order/ demand draft/ online transfer (no cheques are acceptable) • Only accept ONE pay order per individual / institution
Minimum Bid Amount	• Minimum bid amount is PKR 2,001,000 (PKR Two million and One Thousand Only)
Margin Amount	• No Margin to be provided to any Individual or Corporate Investors (N/A)
Documents	• Registration Form • Pay Order • Reject any registration that does not provide the require documents
Receiving	• After emailing scans of registration form & pay order, the personnel at Karachi will review for accuracy and provide confirmation over email • Once confirmation is received, please provide receiving on the duplicate registration form. ***Do not give receiving to anyone before confirmation from Karachi Office over email*** Fill out a deposit slip and deposit the original pay order in the same bank with respect to the instrument received. **(Annexure A)** • Provide receiving on a copy of the pay order • Write down the Bidding application number provided to you in the email on the original registration form and the duplicate registration form
Courier to Karachi	• On the evening of 6th November 2026, please courier the complete sets of all registration forms (inclusive of all documents and deposit slips) to Karachi at the mailing address provided above addressing **Muhammad Ismail** • Originals of all other forms (if any) shall also be couriered

Note:

i. If you have any queries regarding any step mentioned above, please feel free to contact Muhammad Ismail on Tel: +92 21 3828 0642 or via email: muhammad.ismail@arifhabibltd.com

ii. If you are making the payment via online transfer, kindly email scanned copies of the completed form, CNIC, and the transfer screenshot to tasweeb.fathe@arifhabibltd.com and ali.raza@arifhabibltd.com.

ANNEXURE – A (Account Details)

S.No #	Bank	Account Title	Branch / Code	IBAN No #
1	United Bank Limited	Arif Habib Limited Client AC	Stock Exchange / 682	PK30 UNIL 0109 0002 3509 7985
2	Meezan Bank Limited	Arif Habib Limited Client AC	Stock Exchange / 9909	PK36 MEZN 0099 0901 0247 4294
3	Habib Bank Limited	Arif Habib Limited Client AC	Stock Exchange / 35	PK18 HABB 0000 3579 0003 9603
4	MCB Bank Limited	Arif Habib Limited Client AC	Stock Exchange / 1063	PK05 MUCB 0106 3010 1005 1037
5	Bank Al Habib Limited	Arif Habib Limited Client AC	Stock Exchange / 1012	PK24 BAHL 1012 0081 0069 5701
6	Habib Metropolitan Bank	Arif Habib Limited Client AC	Stock Exchange / 18	PK97 MPBL 0118 2171 4013 9432
7	Dubai Islamic Bank	Arif Habib Limited Client AC	Stock Exchange / 108	PK96 DUIB 0000 0002 0364 5002
8	Allied Bank Limited	Arif Habib Limited Client AC	Stock Exchange / 632	PK44 ABPA 0010 0357 5060 0019
9	Bank Alfalah Limited	Arif Habib Limited Client AC	Stock Exchange / 0012	PK25 ALFH 0012 0010 0822 0567
10	Askari Bank Limited	Arif Habib Limited Client AC	Stock Exchange / 118	PK83 ASCM 0001 1816 5050 1033