Islamic Banking Group

Basis Of Deposits Musharakah

Name Of Pool Sub Pool - Riba Free Special Pool-1 September 27, 2024 **Declaration Date** Applicable Period 01-10-2024 upto 31-10-2024

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

| Deposit Category | Profit Payment Periods/ Tier groups | Weightages Applicable M/O August | Weightages Applicable M/O September | Weightages Applicable M/O October |
|---------------------------------------|---|--|---|---|
| RFSD-1 Pool - Deposit | Monthly | 1.000 | 1.000 | 1.000 |
| Riba Free Special Certificates (RF | SCs) | | | |
| RFSC-01 Month | Monthly | 1.036 | 1.036 | 1.036 |
| RFSC-03 Month | Monthly | 1.107 | 1.107 | 1.107 |
| RFSC-06 Month | Monthly | 1.214 | 1.214 | 1.214 |
| Bank's Additional Profit (Maximum) | | 20/100 | 20/100 | 32/100 |
| 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 Bank's Additional Profit at | t time of actual app | lication | |

| Riba Free Special Certificates (| RFSCs) | | | | | |
|---------------------------------------|-------------------------------------|---|---------------|--------|--|--|
| RFSC-01 Month | Monthly | 1.036 | 1.036 | 1.036 | | |
| RFSC-03 Month | Monthly | 1.107 | 1.107 | 1.107 | | |
| RFSC-06 Month | Monthly | 1.214 | 1.214 | 1.214 | | |
| Bank's Additional Profit (Maximum) | | 20/100 | 20/100 | 32/100 | | |
| 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 | e ratio of Bank's Additional Profit | at time of actual app | olication | | | |
| Equity: | General Pool A | Assets | | | | |
| Type Of Customer: | | All customers. Bank can Refuse to accept deposit from customer with out assigning reason. | | | | |
| | Assets Allocated | | | Amount | | |
| | GOP Ijarah Sukuk | GOP Ijarah Sukuk (15.12.2021) | | | | |
| Assets Of Pool: | | - | | | | |
| | GOP Ijarah Sukuk | GOP Ijarah Sukuk (29.10.2021) | | | | |
| | TOTAL ASSETS | TOTAL ASSETS | | | | |
| Investment Strategy: | Deposits are in | vested in above | stated Assets | | | |
| Terms Of Pool: | Constructive L | iquidation every | month. | | | |
| | Credit Risk | | | | | |
| Risks Associated With | Market Risk | | | | | |
| Assets Of Pool: | | Equity Risk | | | | |
| | Return Risk | | | | | |
| | Shariah Risk | | | | | |
| | A 4 | 0 | | · | | |

Acceptance of Special Deposits for availaing investment Purpose: oppourtunity.

Islamic Banking Group

Basis Of Deposits Musharakah

Name Of Pool Sub Pool - Riba Free Special Pool - 2 **Declaration Date** September 27, 2024 Applicable Period 01-10-2024 upto 31-10-2024

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

| Deposit Category | Profit Payment Periods/ Tier groups | Weightages Applicable M/O August | Weightages Applicable M/O September | Weightages Applicable M/O October |
|---------------------------------------|---|--|---|---|
| RFSD Pool - 2 Deposit | Monthly | 1.000 | 1.000 | 1.000 |
| Riba Free Special Certificates (RFS) | Cs) | | | |
| RFSC Pool-2 (01 Month) | Monthly | 1.010 | 1.028 | 1.042 |
| RFSC Pool-2 (03 Months) | Monthly | 1.031 | 1.083 | 1.126 |
| RFSC Pool-2 (06 Months) | Monthly | 1.062 | 1.167 | 1.252 |
| RFSC Pool-2 (01 Year) | Monthly | 1.125 | 1.334 | 1.504 |
| Bank's Additional Profit (Maximum) | | 20/100 | 20/100 | 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 Bank's Additional Profit at | t time of actual app | lication | |

| RFSC Pool-2 (03 Months) | Monthly | 1.031 | 1.083 | 1.126 | | |
|---------------------------------------|--|---|---------------|--------|--|--|
| RFSC Pool-2 (06 Months) | Monthly | 1.062 | 1.167 | 1.252 | | |
| RFSC Pool-2 (01 Year) | Monthly | 1.125 | 1.334 | 1.504 | | |
| Bank's Additional Profit (Maximum) | | 20/100 | 20/100 | 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 ra | tio of Bank's Additional Profit | at time of actual app | lication | | | |
| 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 | | |
| Assets Of Pool: | GOP Ijarah Sukul | GOP Ijarah Sukuk (12.07.2023) | | | | |
| | | | = | - | | |
| | | | - | - | | |
| Assets Of Pool. | | | - | - | | |
| | GOP Ijarah Sukul | GOP Ijarah Sukuk (29.10.2021) | | | | |
| | | | - | - | | |
| | TOTAL ASSETS | TOTAL ASSETS 200 | | | | |
| Investment Strategy: | Deposits are in | nvested in above | stated Assets | | | |
| Terms Of Pool: | Constructive L | iquidation 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: oppourtunity.

Islamic Banking Group

Basis Of Deposits : Musharakah

Name Of Pool : Sub Pool - Riba Free Special Pool - Mutual Fund

Declaration Date : September 27, 2024
Applicable Period : 01-10-2024 upto 31-10-2024

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

| Deposit Category | Profit Payment Periods/ Tier groups | Weightages Applicable M/O August | Weightages Applicable M/O September | Weightages Applicable M/O October |
|---|---|--|---|---|
| RFSD Pool Mutual Fund - Deposit | Monthly | 1.000 | 1.000 | 1.000 |
| Riba Free Special Certificates (RFSCs) | • | | | |
| RFSC-01 Month | Monthly | 1.035 | 1.003 | 1.006 |
| RFSC-03 Months | Monthly | 1.104 | 1.009 | 1.018 |
| RFSC-06 Months | Monthly | 1.207 | 1.017 | 1.036 |
| RFSC-12 Months | Monthly | 1.414 | 1.035 | 1.072 |
| Bank's Additional Profit (Maximum) | | 30.00% | 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 Bank | s Additional Profit at | time of actual app | lication | |

| RFSC-06 Months | Monthly | 1.207 | 1.017 | 1.036 | | |
|---------------------------------------|---|---|---------------|---------------|--|--|
| RFSC-12 Months | Monthly | 1.414 | 1.035 | 1.072 | | |
| Bank's Additional Profit (Maximum) | | 30.00% | 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 rat | tio of Bank's Additional Profit | at time of actual app | lication | | | |
| 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 | | |
| Assets Of Pool: | | | - | - | | |
| | GOP Ijara Sukuk | 500,000,000 | | | | |
| | GOP Ijara Sukuk | 500,000,000 | | | | |
| | | | - | - | | |
| | TOTAL ASSETS | | | 1,000,000,000 | | |
| 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 | | | | | |
| 70000 OI 1 OOI. | Return Risk | | | | | |
| | Shariah Risk | | | | | |
| | Assentance of Coopiel Deposits for evaluing investmen | | | | | |

Purpose: Acceptance of Special Deposits for availaing investment oppourtunity.

The Bank of Khyber Islamic Banking Group

Basis Of Deposits Musharakah

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

Declaration Date September 27, 2024 Applicable Period 01-10-2024 upto 31-10-2024

| Profit Payment Periods/ Tier groups | Weightages Applicable M/O August | Weightages Applicable M/O September | Weightages Applicable M/O October |
|-------------------------------------|--|--|---|
| Monthly | 1.000 | 1.000 | 1.000 |
| | | | |
| | 30.00% | 30.00% | 31.00% |
| | 2.00% | 2.00% | 2.00% |
| | 1.00% | 1.00% | 1.00% |
| | Periods/ Tier aroups | Periods/ Tier Applicable M/O August Monthly 1.000 30.00% 2.00% | Nonthly Applicable M/O Applicable M/O September Monthly 1.000 1.000 30.00% 30.00% 2.00% 2.00% |

| | aroups | August | September | October |
|---------------------------------------|---|------------------------------|-----------------|---------------|
| RFSD Pool Mutual Fund - Deposit | Monthly | 1.000 | 1.000 | 1.000 |
| Riba Free Special Certifica | ates (RFSCs) | | | |
| Bank's Additional Profit (Maximum) | | 30.00% | 30.00% | 31.00% |
| Profit Equalization Reserve (Maximum) | | 2.00% | 2.00% | 2.00% |
| Investment Risk Reserve (Maximum) | | 1.00% | 1.00% | 1.00% |
| Note: Management may redu | uce the ratio of Bank's Additional Profit a | t time of actual app | lication | |
| Equity: | General Pool A | ssets | | |
| | All customers | Bank can Refuse | e to accept den | osit from any |
| Type Of Customer: | | out assigning rea | | con iroin any |
| | | | | |
| | Assets Allocated | Assets Allocated | | |
| | GOP Ijara Sukuk (| GOP Ijara Sukuk (29.10.2021) | | |
| | GOP Ijara Sukuk (| 12.07.2023) | | 2,500,000,000 |
| Assets Of Pool: | PHL Sukuk | PHL Sukuk | | |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | TOTAL ASSETS | | | 6,500,000,000 |
| Investment Strategy: | Deposits are in | vested in above | stated Assets | |
| Terms Of Pool: | Constructive Li | quidation every r | month. | |
| | Credit Risk | | | |
| Risks Associated With | Market Risk | | | |
| Assets Of Pool: | Equity Risk | | | |
| A33013 01 1 001. | Return Risk | | | |
| | Shariah Risk | | | |
| Burnaca | Acceptance of | Special Deposits | for availaing i | nvestment |
| Purpose: | oppourtunity. | | | |

The Bank of Khyber Islamic Banking Group

Basis Of Deposits Musharakah

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

Declaration Date September 27, 2024 Applicable Period 01-10-2024 upto 31-10-2024

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

| Deposit Category | Profit Payment Periods/ Tier groups | Weightages Applicable M/O August | Weightages Applicable M/O September | Weightages Applicable M/O October |
|--|-------------------------------------|--|---|---|
| RFSD Pool Corporate 1- Deposit | Monthly | 1.000 | 1.000 | 1.000 |
| Riba Free Special Certificates (RFSCs) | • | | | |
| RFSC-01 Month | Monthly | 1.014 | 1.015 | 1.015 |
| RFSC-03 Month | Monthly | 1.043 | 1.044 | 1.044 |
| RFSC-06 Month | Monthly | 1.207 | 1.207 | 1.088 |
| RFSC-12 Month | Monthly | 1.413 | 1.413 | 1.176 |
| Bank's Additional Profit (Maximum) | | 15.00% | 15.00% | 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 B | ank's Additional Profit a | t time of actual app | lication | • |

| RFSC-12 Month | Monthly | 1.413 | 1.413 | 1.176 | | |
|---------------------------------------|--|-------------------------------------|---------------|---------------|--|--|
| Bank's Additional Profit (Maximum) | | 15.00% | 15.00% | 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 | ce the ratio of Bank's Additional Profit a | t time of actual app | lication | | | |
| Equity: | General Pool A | General Pool Assets | | | | |
| Time Of Orientament | All customers. I | Bank can Refuse | to accept dep | osit from any | | |
| Type Of Customer: | customer with o | customer with out assigning reason. | | | | |
| | | | | | | |
| | Assets Allocated | | Amount | | | |
| | GOP Ijarah Sukuk | (15.12.2021) | | 200,000,000 | | |
| Assets Of Pool: | | | = | - | | |
| | GOP Ijarah Sukuk | GOP Ijarah Sukuk (26.06.2023) | | | | |
| | | | - | - | | |
| | TOTAL ASSETS | | | 350,000,000 | | |
| Investment Strategy: | Deposits are in | vested in above | stated Assets | | | |
| Terms Of Pool: | Constructive Li | quidation every r | nonth. | | | |
| | Credit Risk | | | | | |
| Risks Associated With | Market Risk | | | | | |
| Assets Of Pool: | Equity Risk | | | | | |
| Assets Of Foot. | Return Risk | | | | | |
| | Shariah Risk | | | | | |
| | | | | | | |

Acceptance of Special Deposits for availaing investment Purpose: oppourtunity.

Islamic Banking Group

Basis Of Deposits : Musharakah

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

Declaration Date : September 27, 2024
Applicable Period : 01-10-2024 upto 31-10-2024

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

| Deposit Category | Profit Payment Periods/ Tier groups | Weightages Applicable M/O August | Weightages Applicable M/O September | Weightages Applicable M/O October |
|--|---|--|---|---|
| RFSD Pool Corporate 2- Deposit | Monthly | 1.000 | 1.000 | 1.000 |
| Riba Free Special Certificates (RFSCs | · · | | | |
| RFSC-01 Month | Monthly | 1.036 | 1.013 | 1.003 |
| RFSC-03 Month | Monthly | 1.107 | 1.040 | 1.010 |
| RFSC-06 Month | Monthly | 1.213 | 1.080 | 1.020 |
| Bank's Additional Profit (Maximum) | | 20.00% | 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 | Bank's Additional Profit a | t time of actual app | lication | |

| RFSC-06 Month | Monthly | 1.213 | 1.080 | 1.020 | |
|---------------------------------------|--|---|---------------|-------------|--|
| Bank's Additional Profit (Maximum) | | 20.00% | 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 redu | ce the ratio of Bank's Additional Profit a | t time of actual app | lication | | |
| 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. | | |
| | Credit Risk | | | | |
| District Assessment State 1 NAPPA | Market Risk | | | | |
| Risks Associated With | Equity Risk | | | | |
| Assets Of Pool: | Return Risk | | | | |
| | Shariah Risk | | | | |
| | A | O | | | |

Purpose:Acceptance of Special Deposits for availaing investment oppourtunity.

Islamic Banking Group

Basis Of Deposits Musharakah

Sub Pool - Riba Free Special Pool - Corporate-3 Name Of Pool

Declaration Date September 27, 2024 Applicable Period 01-10-2024 upto 31-10-2024

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

| Deposit Category | Profit Payment Periods/ Tier groups | Weightages Applicable M/O August | Weightages Applicable M/O September | Weightages Applicable M/O October |
|---------------------------------------|---|--|---|---|
| Corporate-3 Pool- Deposit | Monthly | 1.000 | 1.000 | 1.000 |
| Riba Free Special Certificates (RFS | Cs) | | | |
| Certificate-03 Month | Monthly | 1.251 | 1.251 | 1.251 |
| Certificate-06 Month | Monthly | 1.503 | 1.503 | 1.503 |
| Certificate-01 Year | Monthly | 2.006 | 2.006 | 2.006 |
| Bank's Additional Profit (Maximum) | | 45.00% | 15.00% | 16.00% |
| 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 | t time of actual app | lication | |

| Certificate-06 Month | Monthly | 1.503 | 1.503 | 1.503 | |
|---|--|----------------------|---------------|-------------|--|
| Certificate-01 Year | Monthly | 2.006 | 2.006 | 2.006 | |
| Bank's Additional Profit (Maximum) | | 45.00% | 15.00% | 16.00% | |
| 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 a | t time of actual app | lication | | |
| 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 (09.12.2020) | | | 250,000,000 | |
| Assets Of Pool: | GOP Ijara Sukuk (29.07.2020) | | | 300,000,000 | |
| Assets Of Pool. | | | - | - | |
| | | | - | - | |
| | TOTAL ASSETS | | | 550,000,000 | |
| 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 | | | | |
| | | | | | |

Acceptance of Special Deposits for availaing investment Purpose: oppourtunity.

Islamic Banking Group

Basis Of Deposits : Musharakah

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

Declaration Date : September 27, 2024
Applicable Period : 01-10-2024 upto 31-10-2024

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

| Deposit Category | Profit Payment Periods/ Tier groups | Weightages Applicable M/O August | Weightages Applicable M/O September | Weightages Applicable M/O October |
|--|---|--|---|---|
| Corporate-4 Pool- Deposit | Monthly | 1.0000 | 1.0000 | 1.0000 |
| Riba Free Special Certificates (RFSCs) | | | | |
| Certificate-01 Month | Monthly | 1.0078 | 1.0126 | 1.0200 |
| Certificate-03 Month | Monthly | 1.0234 | 1.0378 | 1.0600 |
| Certificate-06 Month | Monthly | 1.0468 | 1.0756 | 1.1200 |
| Certificate-01 Year | Monthly | 1.0936 | 1.1512 | 1.2400 |
| Bank's Additional Profit (Maximum) | | 15.00% | 15.00% | 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 Ban | k's Additional Profit a | t time of actual app | lication | • |

| | 11101111 | | | | | |
|---------------------------------------|--|---|-----------------|---------------|--|--|
| Certificate-01 Year | Monthly | 1.0936 | 1.1512 | 1.2400 | | |
| Bank's Additional Profit (Maximum) | | 15.00% | 15.00% | 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 red | duce the ratio of Bank's Additional Profit | at time of actual app | olication | | | |
| Equity: | General Pool | Assets | | | | |
| Type Of Customer: | | All customers. Bank can Refuse to accept deposit from customer with out assigning reason. | | | | |
| | Assets Allocated | Assets Allocated | | | | |
| | GOP Ijarah Suku | GOP Ijarah Sukuk (12.07.2023) | | | | |
| | GOP Ijarah Suku | GOP Ijarah Sukuk (15.12.2021) | | | | |
| Assets Of Pool: | GOP Ijarah Suku | 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 i | nvested in above | stated Assets | | | |
| Terms Of Pool: | Constructive I | Constructive Liquidation every month. | | | | |
| | Credit Risk | | | | | |
| Risks Associated With | Market Risk | | | | | |
| Assets Of Pool: | Equity Risk | | | | | |
| 700000 01 1 001. | | Return Risk | | | | |
| | Shariah Risk | Shariah Risk | | | | |
| Durmana | Acceptance o | f Special Deposits | s for availaing | investment | | |
| Purpose: | oppourtunity | oppourtupity | | | | |

Islamic Banking Group

Basis Of Deposits : Musharakah

Name Of Pool : Sub Pool - Riba Free Special Pool - Corporate-5

Declaration Date : September 27, 2024
Applicable Period : 01-10-2024 upto 31-10-2024

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

| Deposit Category | Profit Payment Periods/ Tier groups | Weightages Applicable M/O August | Weightages Applicable M/O September | Weightages Applicable M/O October |
|---|-------------------------------------|--|---|---|
| Corporate-5 Pool- Deposit | Monthly | 1.0000 | 1.0000 | 1.0000 |
| Riba Free Special Certificates (RFSCs) | | | | |
| Certificate-03 Month | Monthly | 1.0018 | 1.0018 | 1.0006 |
| Certificate-06 Month | Monthly | 1.0036 | 1.0036 | 1.0018 |
| Certificate-01 Year | Monthly | 1.0072 | 1.0072 | 1.0036 |
| Bank's Additional Profit (Maximum) | | 10.00% | 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 Ba | nk's Additional Profit a | t time of actual app | lication | |

| Bank's Additional Profit (Maximum) | | 10.00% | 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 Bank's | s Additional Profit at | time of actual app | lication | | | |
| Equity: | General Pool Assets | | | | | |
| 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 (26.06.2023) | | | | | |
| | TOTAL ASSETS | | | | | |
| 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 : Musharakah

Name Of Pool : Sub Pool - Riba Free Special Pool - Corporate-6

Declaration Date : September 27, 2024
Applicable Period : 01-10-2024 upto 31-10-2024

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

| Deposit Category | Profit Payment Periods/ Tier groups | Weightages Applicable M/O August | Weightages Applicable M/O September | Weightages Applicable M/O October |
|---|-------------------------------------|--|---|---|
| Corporate-6 Pool- Deposit | Monthly | 0.0000 | 1.0000 | 1.0000 |
| Riba Free Special Certificates (RFSCs) | | | | |
| RFSD-Corp-6 (01 Month Certificate) | Monthly | 1.0095 | 1.0117 | 1.002 |
| RFSD-Corp-6 (03 Month Certificate) | Monthly | 1.0285 | 1.0351 | 1.006 |
| RFSD-Corp-6 (06 Month Certificate) | Monthly | 1.057 | 1.0702 | 1.012 |
| RFSD-Corp-6 (01 Year Certificate) | Monthly | 1.114 | 1.1404 | 1.024 |
| | | | | |
| Bank's Additional Profit (Maximum) | | 15.00% | 15.00% | 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 Bank | k's Additional Profit at | t time of actual app | lication | |

| KF3D-Colp-6 (01 Teal Certificate) | IVIOTITITY | 1.114 | 1.1404 | 1.024 | | |
|---------------------------------------|--|---|---------|-------------|--|--|
| | | | | | | |
| Bank's Additional Profit (Maximum) | | 15.00% | 15.00% | 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 t | he ratio of Bank's Additional Profit at time | e of actual appl | ication | | | |
| Equity: | General Pool Asset | General Pool Assets | | | | |
| | All customers. Bank can Refuse to accept deposit fro | | | | | |
| Type Of Customer: | customer with out a | | | | | |
| | odotomor mar out doorgram g rodoom | | | | | |
| | Assets Allocated | Assets Allocated | | | | |
| | GOP Ijarah Sukuk (12.0 | GOP Ijarah Sukuk (12.07.2023) | | | | |
| Assets Of Pool: | GOP Ijara Sukuk (26.06 | GOP Ijara Sukuk (26.06.2023 | | | | |
| | GOP Ijara Sukuk (09.12 | .2020) | | 500,000,000 | | |
| | GOP Ijara Sukuk (29.07 | GOP Ijara Sukuk (29.07.2020) | | | | |
| | TOTAL ASSETS | TOTAL ASSETS | | | | |
| Investment Strategy: | Deposits are invest | Deposits are invested in above stated Assets | | | | |
| Terms Of Pool: | Constructive Liquid | ation every n | nonth. | | | |
| Risks Associated With Assets Of Pool: | Credit Risk Market Risk Equity Risk Return Risk Shariah Risk | Market Risk Equity Risk Return Risk | | | | |
| | Acceptance of Spec | Acceptance of Special Deposits for availaing investment | | | | |

Purpose: Acceptance of Special Deposits for availaing investment oppourtunity.

The Bank of Khyber Islamic Banking Group

Basis Of Deposits Musharakah

Name Of Pool Sub Pool - Riba Free Special Pool - Corporate-7

Declaration Date September 27, 2024 Applicable Period 01-10-2024 upto 31-10-2024

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

| Deposit Category | Profit Payment Periods/ Tier groups | Weightages Applicable M/O August | Weightages Applicable M/O September | Weightages Applicable M/O October |
|--|-------------------------------------|--|---|---|
| Corporate-7 Pool- Deposit | Monthly | 0.0000 | 1.0000 | 1.0000 |
| Riba Free Special Certificates (RFSCs) | • | | | |
| RFSD-Corp-7 (01 Month Certificate) | Monthly | 1.0225 | 1.0225 | 1.0307 |
| RFSD-Corp-7 (03 Month Certificate) | Monthly | 1.0675 | 1.0675 | 1.0921 |
| RFSD-Corp-7 (06 Month Certificate) | Monthly | 1.135 | 1.135 | 1.184 |
| RFSD-Corp-7 (01 Year Certificate) | Monthly | 1.27 | 1.270 | 1.368 |
| Bank's Additional Profit (Maximum) | | 35.00% | 25.00% | 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 Bar | nk's Additional Profit a | t time of actual app | lication | |

| RFSD-Corp-7 (01 Year Certificate) | Monthly | 1.27 | 1.270 | 1.368 | | | |
|---------------------------------------|---|---|---------------|-------------|--|--|--|
| | | | | | | | |
| Bank's Additional Profit (Maximum) | | 35.00% | 25.00% | 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 | e the ratio of Bank's Additional Profit | at time of actual app | lication | | | | |
| Equity: | 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 (29.07.2020) | | | | | |
| Assets Of Pool: | GOP Ijara Sukuk | GOP Ijara Sukuk (26.06.2023) | | | | | |
| | | | - | - | | | |
| | | | - | - | | | |
| | TOTAL ASSETS | | | 250,000,000 | | | |
| Investment Strategy: | Deposits are i | nvested in above | stated Assets | | | | |
| Terms Of Pool: | Constructive I | Constructive Liquidation every month. | | | | | |
| | Credit Risk | | | | | | |
| District Associated LAPRI | Market Risk | | | | | | |
| Risks Associated With | Equity Risk | | | | | | |
| Assets Of Pool: | Return Risk | · · | | | | | |
| | Shariah Risk | Shariah Risk | | | | | |
| | Acceptance of | Acceptance of Special Deposits for availaing investment | | | | | |

Acceptance of Special Deposits for availaing investment Purpose:

Islamic Banking Group

Basis Of Deposits : Musharakah

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

Declaration Date : September 27, 2024
Applicable Period : 01-10-2024 upto 31-10-2024

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

| Deposit Category | Profit Payment Periods/ Tier groups | Weightages Applicable M/O August | Weightages Applicable M/O September | Weightages Applicable M/O October |
|---------------------------------------|---|--|---|---|
| Daily Product 1 Pool- Deposit | Monthly | 1.000 | 1.000 | 1.000 |
| Riba Free Special Certificates (| RFSCs) | | | |
| RFSC-01 Month | Monthly | 1.048 | 1.023 | 1.0227 |
| RFSC-03 Months | Monthly | 1.143 | 1.068 | 1.0681 |
| RFSC-06 Months | Monthly | 1.286 | 1.136 | 1.1362 |
| Bank's Additional Profit (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 Bank's Additional Profit a | t time of actual app | lication | |

| KF3C-03 MOTHES | ivioritiny | 1.173 | 1.000 | 1.0001 | | |
|---------------------------------------|---|---|-----------------|-----------|--|--|
| RFSC-06 Months | Monthly | 1.286 | 1.136 | 1.1362 | | |
| Bank's Additional Profit (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 red | uce the ratio of Bank's Additional Profit a | t time of actual app | lication | | | |
| Equity: | General Pool A | General Pool Assets | | | | |
| Type Of Customer: | | All customers. Bank can Refuse to accept deposit fror customer with out assigning reason. | | | | |
| | Assets Allocated | | | Amount | | |
| | | | - | - | | |
| Assets Of Pool: | GOP Ijara Sukuk (| 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 | quidation every r | nonth. | | | |
| | Credit Risk | | | | | |
| Diales Associated With | Market Risk | | | | | |
| Risks Associated With | Equity Risk | | | | | |
| Assets Of Pool: | Return Risk | | | | | |
| | Shariah Risk | Shariah Risk | | | | |
| | Acceptance of | Snecial Denosits | for availaing i | nvestment | | |

Purpose:Acceptance of Special Deposits for availaing investment oppourtunity.

Islamic Banking Group

Basis Of Deposits Musharakah

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

Declaration Date September 27, 2024 Applicable Period 01-10-2024 upto 31-10-2024

| Deposit Category | Profit Payment Periods/ Tier groups | Weightages Applicable M/O August | Weightages Applicable M/O September | Weightages Applicable M/O October |
|---|---|--|---|---|
| Daily Product 1 Pool- Deposit | Monthly | 1.000 | 1.000 | 1.000 |
| Riba Free Special Certificates (RFSCs) | • | | | |
| Bank's Additional Profit (Maximum) | | 15.00% | 35.00% | 38.00% |
| 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 Ba | nk's Additional Profit a | t time of actual app | lication | |

| Kiba i ree Special Certific | ales (IVI 505) | | | | |
|---------------------------------------|---|--|-----------------|------------|--|
| Bank's Additional Profit (Maximum) | | 15.00% | 35.00% | 38.00% | |
| Profit Equalization Reserve (Maximum) | | 2.00% | 2.00% | 2.00% | |
| Investment Risk Reserve (Maximum) | | 1.00% | 1.00% | 1.00% | |
| Note: Management may red | uce the ratio of Bank's Additional Profit a | t time of actual app | olication | | |
| Equity: | General Pool A | 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 | GOP Ijara Sukuk (15.12.2021) | | | |
| Assets Of Pool: | NJHPCL | | | 200,000,0 | |
| Assets of Fool. | | | - | - | |
| | m . 1 . | | - | - | |
| | Total Assets | | | 400,000,0 | |
| Investment Strategy: | Deposits are in | vested in above | stated Assets | | |
| Terms Of Pool: | Constructive Lie | quidation every | month. | | |
| | Credit Risk | | | | |
| District Associates I NAPPA | Market Risk | | | | |
| Risks Associated With Assets Of Pool: | Equity Risk | | | | |
| Assets Of Pool: | Return Risk | | | | |
| | Shariah Risk | | | | |
| Purnaca | Acceptance of S | Special Deposits | s for availaing | investment | |
| Purpose: | oppourtunity. | oppourtunity. | | | |

The Bank of Khyber Islamic Banking Group

Basis Of Deposits Musharakah

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

Declaration Date September 27, 2024 Applicable Period 01-10-2024 upto 31-10-2024

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

| Deposit Category | Profit Payment Periods/ Tier groups | Weightages Applicable M/O August | Weightages Applicable M/O September | Weightages Applicable M/O October |
|--|---|--|---|---|
| Daily Product 3 Pool- Deposit | Monthly | 1.0000 | 1.0000 | 1.0000 |
| Riba Free Special Certificates (RFSCs) | • | | | |
| RFSC-01 Month | Monthly | 1.0155 | 1.0017 | 1.0017 |
| RFSC-03 Months | Monthly | 1.0465 | 1.0051 | 1.0051 |
| RFSC-06 Months | Monthly | 1.0930 | 1.0102 | 1.0102 |
| RFSC-01 Year | Monthly | 1.1860 | 1.0204 | 1.0204 |
| Bank's Additional Profit (Maximum) | | 45.00% | 40.00% | 45.00% |
| Profit Equalization Reserve (Maximum) | | 2.00% | 2.00% | 2.00% |
| Investment Risk Reserve (Maximum) | | 1.00% | 1.00% | 1.00% |
| Note: Management may reduce the ratio of Ban | k's Additional Profit a | t time of actual app | lication | |

| RFSC-06 Months | Monthly | 1.0930 | 1.0102 | 1.0102 | |
|---|---|---------------------|---------------|-------------|--|
| RFSC-01 Year | Monthly | 1.1860 | 1.0204 | 1.0204 | |
| | | | | | |
| Bank's Additional Profit (Maximum) | | 45.00% | 40.00% | 45.00% | |
| Profit Equalization Reserve (Maximum) | | 2.00% | 2.00% | 2.00% | |
| Investment Risk Reserve (Maximum) | | 1.00% | 1.00% | 1.00% | |
| Note: Management may reduce the ratio of Bank | 's Additional Profit at | time of actual appl | lication | | |
| Equity: | 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 (2 | 100,000,000 | | | |
| Assets of Fool. | GOP Ijara Sukuk (29.07.2020) | | | | |
| | | | - | - | |
| | TOTAL ASSETS | | | 300,000,000 | |
| Investment Strategy: | Deposits are inv | ested in above s | 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 | | | | |

Acceptance of Special Deposits for availaing investment Purpose:

Islamic Banking Group

Basis Of Deposits : Musharakah

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

Declaration Date : September 27, 2024
Applicable Period : 01-10-2024 upto 31-10-2024

| Deposit Category | Profit Payment Periods/ Tier groups | Weightages Applicable M/O August | Weightages Applicable M/O September | Weightages Applicable M/O October | |
|--|---|--|---|---|--|
| Daily Product 4 Pool- Deposit | Monthly | 1.000 | 1.000 | 1.000 | |
| Riba Free Special Certificates (RFSCs) | • | | | | |
| § RFSC–Daily Product-4 (1M) | Monthly | 1.016 | 1.006 | 1.0055 | |
| § RFSC–Daily Product-4 (3M) | Monthly | 1.047 | 1.017 | 1.0165 | |
| § RFSC–Daily Product-4 (6M) | Monthly | 1.093 | 1.033 | 1.0330 | |
| § RFSC–Daily Product-4 (12M) | Monthly | 1.186 | 1.066 | 1.0660 | |
| Bank's Additional Profit (Maximum) | | 25.00% | 30.00% | 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 Ban | Note: Management may reduce the ratio of Bank's Additional Profit at time of actual application | | | | |

| Bank's Additional Profit (Maximum) | | 25.00% | 30.00% | 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 reduc | e the ratio of Bank's Additional Profit at t | time of actual app | lication | | | |
| Equity: | General Pool Ass | sets | | | | |
| Type Of Customer: | All customers. Bacustomer with ou | | | posit from any | | |
| | Assets Allocated | Assets Allocated | | | | |
| Assets Of Pool: | GOP Ijara Sukuk (29 | GOP Ijara Sukuk (29.10.2021) | | | | |
| Assets Of Fool. | GOP Ijara Sukuk (26 | 5.06.2023) | | 100,000,000 | | |
| | TOTAL ASSETS | | - | 300,000,000 | | |
| Investment Strategy: | Deposits are inve | ested in above | stated Assets | | | |
| Terms Of Pool: | Constructive Liqu | uidation every n | 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 Spoppourtunity. | Acceptance of Special Deposits for availaing investment oppourtunity. | | | | |

Islamic Banking Group

Basis Of Deposits Musharakah

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

Declaration Date September 27, 2024 Applicable Period 01-10-2024 upto 31-10-2024

| Deposit Category | Profit Payment Periods/ Tier groups | Weightages Applicable M/O August | Weightages Applicable M/O September | Weightages Applicable M/O October |
|---|---|--|---|---|
| Daily Product 4 Pool- Deposit | Monthly | 0.000 | 1.000 | 1.000 |
| Riba Free Special Certificates (RFSCs) | • | | | |
| Bank's Additional Profit (Maximum) | | 20.00% | 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 Bank's Additional Profit at time of actual application | | | | |

| Riba Free Special Certifica | ites (RFSCS) | | | | | |
|---------------------------------------|---|---|---------------|-------------|--|--|
| Bank's Additional Profit (Maximum) | | 20.00% | 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 redu | ce the ratio of Bank's Additional Profi | t at time of actual app | plication | | | |
| 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 | Assets Allocated | | | | |
| | GOP Ijara Sukul | GOP Ijara Sukuk (26.06.2023) | | | | |
| Assets Of Pool: | GOP Ijara Sukul | GOP Ijara Sukuk (29.07.2020) | | | | |
| ASSEIS OF FOOI. | | | - | - | | |
| | | | - | - | | |
| | TOTAL ASSETS | <u> </u> | | 300,000,000 | | |
| Investment Strategy: | Deposits are | invested in above | stated Assets | | | |
| Terms Of Pool: | Constructive | Constructive Liquidation every month. | | | | |
| | Credit Risk | | | | | |
| Risks Associated With | Market Risk | | | | | |
| Assets Of Pool: | Equity Risk | · · | | | | |
| 7.000.0 0. 1 00.1 | | Return Risk | | | | |
| | Shariah Risk | | | | | |
| Purpose: | • | Acceptance of Special Deposits for availaing investment oppourtunity. | | | | |

Islamic Banking Group

Basis Of Deposits : Musharakah

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

Declaration Date : September 27, 2024
Applicable Period : 01-10-2024 upto 31-10-2024

| Deposit Category | Profit Payment Periods/ Tier groups | Weightages Applicable M/O August | Weightages Applicable M/O September | Weightages Applicable M/O October | |
|---|---|--|---|---|--|
| Daily Product 6 Pool- Deposit | Monthly | 0.000 | 1.000 | 1.000 | |
| Riba Free Special Certificates (RFSCs) | • | | | | |
| Bank's Additional Profit (Maximum) | | 10.00% | 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 Bank | Note: Management may reduce the ratio of Bank's Additional Profit at time of actual application | | | | |

| Profit Equalization Reserve (Maximum) | 2.00% 2 | 2.00% 2.00% |
|---------------------------------------|--|------------------------|
| Investment Risk Reserve (Maximum) | 1.00% 1 | 1.00% 1.00% |
| Note: Management may re | duce the ratio of Bank's Additional Profit at time of actual application | n |
| Equity: | General Pool Assets | |
| Type Of Customer: | All customers. Bank can Refuse to accustomer with out assigning reason. | ccept deposit from any |
| | Assets Allocated | Amount |
| | GOP Ijara Sukuk (26.06.2023) | 1,000,000,000 |
| | | |
| Assets Of Pool: | GOP Ijara Sukuk (29.05.2020) | 100,000,000 |
| | GOP Ijara Sukuk (29.10.2021) | 200,000,000 |
| | TOTAL ASSETS | 1,300,000,000 |
| Investment Strategy: | Deposits are invested in above stated | d Assets |
| Terms Of Pool: | Constructive Liquidation every month | ١. |
| | Credit Risk | |
| Risks Associated With | Market Risk | |
| Assets Of Pool: | Equity Risk | |
| Assets Of Foot. | Return Risk | |
| | Shariah Risk | |
| Purpose: | Acceptance of Special Deposits for a | availaing investment |
| ui pood. | oppourtunity. | |

Islamic Banking Group

Basis Of Deposits Musharakah

Name Of Pool Sub Pool - Khyber Islamic Investment Certificates-I

Declaration Date September 27, 2024 Applicable Period 01-10-2024 upto 31-10-2024

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

BOK (Islamic Banking Operation) declares profit on Monthly basis

| Deposit Category | Profit Payment Periods/ Tier groups | Weightages Applicable M/O August | Weightages Applicable M/O September | Weightages Applicable M/O October | |
|---|---|--|---|---|--|
| KIIC Certificate-01 Month (1232) | Monthly | 1.0085 | 1.0021 | 1.0021 | |
| Riba Free Special Certificates (RFSCs) | | | | | |
| KIIC Certificate-03 Months (1234) | Monthly | 1.0255 | 1.0063 | 1.0063 | |
| KIIC Certificate-06 Months (1235) | Monthly | 1.0510 | 1.0126 | 1.0126 | |
| KIIC Certificate-01 Year (1257) | Monthly | 1.1020 | 1.0252 | 1.0252 | |
| Bank's Additional Profit (Maximum) | | 6.00% | 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 Bank's Additional Profit at time of actual application | | | | | |

| KIIC Certificate-06 Months (1235) | Monthly | 1.0510 | 1.0126 | 1.0126 | | |
|---------------------------------------|--|--|-----------------|-----------|--|--|
| KIIC Certificate-01 Year (1257) | Monthly | 1.1020 | 1.0252 | 1.0252 | | |
| Bank's Additional Profit (Maximum) | | 6.00% | 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 redu | ce the ratio of Bank's Additional Profit | at time of actual app | lication | | | |
| Equity: | General Pool A | General Pool Assets | | | | |
| 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 Ijara Sukuk | GOP Ijara Sukuk (26.06.2023) | | | | |
| | | | | | | |
| | GOP Ijara Sukuk | GOP Ijara Sukuk (29.05.2020) | | | | |
| | | | - | - | | |
| | TOTAL ASSETS | TOTAL ASSETS | | | | |
| 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 | | | | | |
| Purnose: | Acceptance of | Special Deposits | for availaing i | nvestment | | |

Islamic Banking Group

Basis Of Deposits : Musharakah

Name Of Pool : Sub Pool - Khyber Islamic Investment Certificates-II

Declaration Date : September 27, 2024
Applicable Period : 01-10-2024 upto 31-10-2024

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

BOK (Islamic Banking Operation) declares profit on Monthly basis

| Deposit Category | Profit Payment Periods/ Tier groups | Weightages Applicable M/O August | Weightages Applicable M/O September | Weightages Applicable M/O October | |
|---|---|--|-------------------------------------|---|--|
| KIIC-II Certificate-01 Month (1238) | Monthly | 1.0026 | 1.0050 | 1.0050 | |
| Riba Free Special Certificates (RFSCs) | | | | | |
| KIIC-II Certificate-03 Months (1239) | Monthly | 1.0078 | 1.0150 | 1.0150 | |
| KIIC-II Certificate-06 Months (1240) | Monthly | 1.0156 | 1.0300 | 1.0300 | |
| KIIC-II Certificate-12 Months | Monthly | 1.0312 | 1.0600 | 1.0600 | |
| Bank's Additional Profit (Maximum) | | 15.00% | 15.00% | 18.00% | |
| 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 | | | | | |

| Bank's Additional Profit (Maximum) | 15.00% 15.00 | 18.00% | | | | |
|---------------------------------------|--|---------------------|--|--|--|--|
| Profit Equalization Reserve (Maximum) | 2.00% 2.00 | % 2.00% | | | | |
| Investment Risk Reserve (Maximum) | 1.00% 1.00 | % 1.00% | | | | |
| Note: Management may red | duce the ratio of Bank's Additional Profit at time of actual application | | | | | |
| Equity: | General Pool Assets | | | | | |
| Type Of Customer: | All customers. Bank can Refuse to accept customer with out assigning reason. | ot deposit from any | | | | |
| | Assets Allocated | Amount | | | | |
| Assats Of Paul | GOP Ijara Sukuk (29.07.2020) | 100,000,000 | | | | |
| Assets Of Pool: | NJHPC | 50,000,000 | | | | |
| | | = | | | | |
| | TOTAL ASSETS | 150,000,000 | | | | |
| Investment Strategy: | Deposits are invested in above stated As | ssets | | | | |
| Terms Of Pool: | 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 avail oppourtunity. | aing investment | | | | |

Islamic Banking Group

Basis Of Deposits Musharakah

Name Of Pool Sub Pool - Raast-Itminan Mahana Certificates

Declaration Date September 27, 2024 Applicable Period 01-10-2024 upto 31-10-2024

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

BOK (Islamic Banking Operation) declares profit on Monthly basis

| Deposit Category | Profit Payment Periods/ Tier groups | Weightages Applicable M/O August | Weightages Applicable M/O September | Weightages Applicable M/O October | |
|---|---|--|-------------------------------------|---|--|
| RFSD-Itminan Mahana Daily Product | Monthly | 1.000 | 1.000 | 1.000 | |
| Riba Free Special Certificates (RFSCs) | | | | | |
| RFSD-Itminan Mahana Certificate-01 Year (1267) | Monthly | 1.0157 | 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 | |
| Bank's Additional Profit (Maximum) | | 25.00% | 30.00% | 42.00% | |
| 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 | | | | | |

| Bank's Additional Profit (Maximum) | 25.00% | 30.00% | 42.00% | | | |
|---------------------------------------|--|--|---------------|--|--|--|
| 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 Bank's Additional Profit at time of actual app | olication | | | | |
| Equity: | General Pool Assets | | | | | |
| Type Of Customer: | | All customers. Bank can Refuse to accept deposit f customer with out assigning reason. | | | | |
| | Assets Allocated | Assets Allocated | | | | |
| | GOP Ijara Sukuk (29.10.2021) | GOP Ijara Sukuk (29.10.2021) | | | | |
| | GOP Ijara Sukuk (26.06.2023) | | 1,900,000,000 | | | |
| Assets Of Pool: | | - | - | | | |
| | | | - | | | |
| | TOTAL ASSETS | - | 2,700,000,000 | | | |
| Investment Strategy: | Deposits are invested in above | stated Assets | ; | | | |
| Terms Of Pool: | Constructive Liquidation every | 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 | Acceptance of Special Deposits for availaing investment | | | | |

Islamic Banking Group

Basis Of Deposits Musharakah

Sub Pool - Raast Financial Institutions Pool Name Of Pool

Declaration Date September 27, 2024 Applicable Period 01-10-2024 upto 31-10-2024

| Deposit Category | Profit Payment Periods/ Tier groups | Weightages Applicable M/O August | Weightages Applicable M/O September | Weightages Applicable M/O October | |
|---|---|--|---|---|--|
| RFSD - Raast Financial Insitution Pool | Monthly | 1.0000 | 1.0000 | 1.0000 | |
| Riba Free Special Certificates (RFSCs) | • | | | | |
| Bank's Additional Profit (Maximum) | | 20.00% | 30.00% | 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 | | | | | |

| itiba i ice opeciai oci tillo | | | | |
|---------------------------------------|---|--------------------------------------|-----------------|----------------|
| Bank's Additional Profit (Maximum) | | 20.00% | 30.00% | 50.00% |
| Profit Equalization Reserve (Maximum) | | 2.00% | 2.00% | 2.00% |
| Investment Risk Reserve (Maximum) | | 1.00% | 1.00% | 1.00% |
| Note: Management may redu | uce the ratio of Bank's Additional Profit a | t time of actual app | lication | |
| Equity: | General Pool A | ssets | | |
| Type Of Customer: | | Bank can Refuse out assigning rea | | posit from any |
| | Assets Allocated | | | Amount |
| | | | - | - |
| | GOP Ijara Sukuk (| 15.12.2021) | | 80,000,000 |
| | GOP Ijara Sukuk (2 | 29.10.2021) | | 100,000,00 |
| Assets Of Pool: | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | TOTAL ASSETS | | | 180,000,00 |
| Investment Strategy: | Deposits are in | vested in above | stated Assets | |
| Terms Of Pool: | Constructive Lie | quidation every r | nonth. | |
| | Credit Risk | | | |
| Diales Associated Mith | Market Risk | | | |
| Risks Associated With | Equity Risk | | | |
| Assets Of Pool: | Return Risk | | | |
| | Shariah Risk | | | |
| B | Acceptance of | Special Deposits | for availaing i | investment |
| Purpose: | oppourtunity | • | Ü | |

Islamic Banking Group

Basis Of Deposits Musharakah Name Of Pool Geneal Pool (USD) **Declaration Date** September 1, 2021 Applicable Period 01-10-2024 upto 31-10-2024

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

| Deposit Category | Profit Payment Periods/ Tier groups | Weightages Applicable M/O August | Weightages Applicable M/O September | Weightages Applicable M/O October | |
|---|---|--|-------------------------------------|---|--|
| Bank's Additional Profit (Maximum) | | 90.00% | 85.00% | 85.00% | |
| 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 Bank's Additional Profit at time of actual application | | | | | |

| Investment Risk Reserve (Maximum) | | 0.00% | 0.00% | 0.00% | |
|---|---|-------------------|----------------|--------------|--|
| Note: Management may reduce the ratio of Bank's | f Bank's Additional Profit at time of actual application | | | | |
| 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 All | ocated | | |
| | Placement of Mashreq Bank (NY) | | | | |
| Assets Of Pool: | | | | | |
| | | | | | |
| | | | | | |
| Investment Strategy: | Deposits are inv | ested 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 | | | | |
| | Exchange Rate | Risk | | | |
| Purpose: | Acceptance of U | JSD for availaing | g investment o | ppourtunity. | |

Purpose:

Islamic Banking Group

Basis Of Deposits Musharakah

Sub Pool - Raast Financial Institutions - 2 Pool Name Of Pool

Declaration Date September 27, 2024 Applicable Period 01-10-2024 upto 31-10-2024

| Deposit Category | Profit Payment Periods/ Tier groups | Weightages Applicable M/O August | Weightages Applicable M/O September | Weightages Applicable M/O October | |
|---|---|--|---|---|--|
| RFSD - Raast Financial Insitution-2 Pool | Monthly | 1.0000 | 1.0000 | 1.0000 | |
| Riba Free Special Certificates (RFSCs) | • | | | | |
| Bank's Additional Profit (Maximum) | | 12.00% | 35.00% | 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 Bank's Additional Profit at time of actual application | | | | | |

| | groups | August | September | October |
|---|------------------------------|--------------------------------------|-----------------|----------------|
| RFSD - Raast Financial Insitution-2 Pool | Monthly | 1.0000 | 1.0000 | 1.0000 |
| Riba Free Special Certificates (RFSCs) | · | | | |
| Bank's Additional Profit (Maximum) | | 12.00% | 35.00% | 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 Ba | ank's Additional Profit a | at time of actual app | olication | |
| Equity: | General Pool A | ssets | | |
| Type Of Customer: | | Bank can Refuse out assigning rea | • | posit from any |
| | Assets Allocated | Assets Allocated | | |
| | GOP Ijara Sukuk (29.07.2020) | | | 50,000,00 |
| Assets Of Pool: | GOP Ijara Sukuk (| 15.12.2021) | | 20,000,00 |
| Assets Of Pool: | | | - | - |
| | | | - | - |
| | TOTAL ASSETS | | | 70,000,00 |
| Investment Strategy: | Deposits are in | vested in above | stated Assets | ; |
| Terms Of Pool: | Constructive Li | quidation every | month. | |
| | Credit Risk Market Risk | | | |
| Risks Associated With | Equity Risk | | | |
| Assets Of Pool: | Return Risk | | | |
| | Shariah Risk | | | |
| | Shahan Nok | | | |
| Purpose: | Acceptance of | Special Deposits | s for availaing | investment |
| ruipose. | oppourtunity. | | | |