

**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Riba Free Special Pool-1
Declaration Date	:	November 26, 2024
Applicable Period	:	01-12-2024 upto 31-12-2024

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 October	Weightages Applicable M/O November	Weightages Applicable M/O December
RFSD-1 Pool - Deposit	Monthly	1.000	1.000	1.000
<b>Riba Free Special Certificates (RFSCs)</b>				
RFSC-01 Month	Monthly	1.036	1.036	1.016
RFSC-03 Month	Monthly	1.107	1.107	1.048
RFSC-06 Month	Monthly	1.214	1.214	1.096
Mudarabah Fee Ratio (Maximum)		32/100	15/100	22/100
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> Management may reduce the ratio of Mudarabah Fee at time of actual application				

**Equity:** General Pool Assets

**Type Of Customer:** All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.

**Assets Of Pool:**

Assets Allocated	Amount
GOP Ijarah Sukuk (15.12.2021)	200,000,000
-	-
GOP Ijarah Sukuk (29.10.2021)	300,000,000
-	-
<b>TOTAL ASSETS</b>	<b>500,000,000</b>

**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.

**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Riba Free Special Pool - 2
Declaration Date	:	November 26, 2024
Applicable Period	:	01-12-2024 upto 31-12-2024

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 October	Weightages Applicable M/O November	Weightages Applicable M/O December
RFSD Pool - 2 Deposit	Monthly	1.000	1.000	1.000
<b>Riba Free Special Certificates (RFSCs)</b>				
RFSC Pool-2 (01 Month)	Monthly	1.042	1.056	1.070
RFSC Pool-2 (03 Months)	Monthly	1.126	1.169	1.209
RFSC Pool-2 (06 Months)	Monthly	1.252	1.338	1.417
RFSC Pool-2 (01 Year)	Monthly	1.504	1.676	1.834
Mudarabah Fee Ratio (Maximum)		25/100	10/100	22/100
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> Management may reduce the ratio of Mudarabah Fee at time of actual application				

**Equity:** General Pool Assets

**Type Of Customer:** All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.

**Assets Of Pool:**

Assets Allocated	Amount
GOP Ijarah Sukuk (12.07.2023)	100,000,000
-	-
-	-
-	-
GOP Ijarah Sukuk (29.10.2021)	100,000,000
-	-
<b>TOTAL ASSETS</b>	<b>200,000,000</b>

**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.

**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Riba Free Special Pool - Mutual Fund
Declaration Date	:	November 26, 2024
Applicable Period	:	01-12-2024 upto 31-12-2024

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 October	Weightages Applicable M/O November	Weightages Applicable M/O December
RFSD Pool Mutual Fund - Deposit	Monthly	1.000	1.000	1.000
<b>Riba Free Special Certificates (RFSCs)</b>				
RFSC-01 Month	Monthly	1.006	1.017	1.030
RFSC-03 Months	Monthly	1.018	1.050	1.091
RFSC-06 Months	Monthly	1.036	1.100	1.182
RFSC-12 Months	Monthly	1.072	1.200	1.364
Mudarabah Fee Ratio (Maximum)		35.00%	25.00%	25.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> Management may reduce the ratio of Mudarabah Fee at time of actual application				

**Equity:** General Pool Assets

**Type Of Customer:** All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.

**Assets Of Pool:**

Assets Allocated	Amount
-	-
GOP Ijara Sukuk (29.07.2020)	500,000,000
GOP Ijara Sukuk (29.10.2021)	500,000,000
-	-
<b>TOTAL ASSETS</b>	<b>1,000,000,000</b>

**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.

**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits : Mudarabah  
 Name Of Pool : Riba Free Special - Mutual Fund Pool-2  
 Declaration Date : November 26, 2024  
 Applicable Period : 01-12-2024 upto 31-12-2024

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	Weightages	Weightages
		Applicable M/O October	Applicable M/O November	Applicable M/O December
RFSD Pool Mutual Fund - Deposit	Monthly	1.000	1.000	1.000
<b>Riba Free Special Certificates (RFSCs)</b>				
Mudarabah Fee Ratio (Maximum)		31.00%	30.00%	30.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> Management may reduce the ratio of Mudarabah Fee at time of actual application				

**Equity:** General Pool Assets

**Type Of Customer:** All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.

**Assets Of Pool:**

Assets Allocated	Amount
GOP Ijara Sukuk (29.10.2021)	2,500,000,000
GOP Ijara Sukuk (12.07.2023)	2,000,000,000
PHL Sukuk	2,000,000,000
GOP Ijara Sukuk (06.10.2021)	200,000,000
	-
	-
<b>TOTAL ASSETS</b>	<b>6,700,000,000</b>

**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.

**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Riba Free Special Pool - RFSD Corporate-1
Declaration Date	:	November 26, 2024
Applicable Period	:	01-12-2024 upto 31-12-2024

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 October	Weightages Applicable M/O November	Weightages Applicable M/O December
RFSD Pool Corporate 1- Deposit	Monthly	1.000	1.000	1.000
<b>Riba Free Special Certificates (RFSCs)</b>				
RFSC-01 Month	Monthly	1.015	1.015	1.018
RFSC-03 Month	Monthly	1.044	1.044	1.053
RFSC-06 Month	Monthly	1.207	1.207	1.105
RFSC-12 Month	Monthly	1.413	1.413	1.210
Mudarabah Fee Ratio (Maximum)		10.00%	20.00%	27.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> Management may reduce the ratio of Mudarabah Fee at time of actual application				

**Equity:** General Pool Assets

**Type Of Customer:** All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.

**Assets Of Pool:**

Assets Allocated	Amount
GOP Ijarah Sukuk (15.12.2021)	200,000,000
	-
GOP Ijarah Sukuk (26.06.2023)	150,000,000
	-
<b>TOTAL ASSETS</b>	<b>350,000,000</b>

**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.

**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Riba Free Special Pool - RFSD Corporate-2
Declaration Date	:	November 26, 2024
Applicable Period	:	01-12-2024 upto 31-12-2024

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 October	Weightages Applicable M/O November	Weightages Applicable M/O December
RFSD Pool Corporate 2- Deposit	Monthly	1.000	1.000	1.000
<b>Riba Free Special Certificates (RFSCs)</b>				
RFSC-01 Month	Monthly	1.003	1.040	1.053
RFSC-03 Month	Monthly	1.010	1.120	1.158
RFSC-06 Month	Monthly	1.020	1.240	1.315
Mudarabah Fee Ratio (Maximum)		35.00%	45.00%	40.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> Management may reduce the ratio of Mudarabah Fee at time of actual application				

**Equity:** General Pool Assets

**Type Of Customer:** All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.

**Assets Of Pool:**

Assets Allocated	Amount
	-
GOP Ijarah Sukuk (26.06.2023)	200,000,000
GOP Ijarah Sukuk (29.05.2020)	50,000,000
	-
<b>TOTAL ASSETS</b>	<b>250,000,000</b>

**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.

**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Riba Free Special Pool - Corporate-3
Declaration Date	:	November 26, 2024
Applicable Period	:	01-12-2024 upto 31-12-2024

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 October	Weightages Applicable M/O November	Weightages Applicable M/O December
Corporate-3 Pool- Deposit	Monthly	1.000	1.000	1.000
<b>Riba Free Special Certificates (RFSCs)</b>				
Certificate-03 Month	Monthly	1.251	1.300	1.282
Certificate-06 Month	Monthly	1.503	1.600	1.564
Certificate-01 Year	Monthly	2.006	2.200	2.128
Mudarabah Fee Ratio (Maximum)		16.00%	16.00%	5.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> Management may reduce the ratio of Mudarabah Fee at time of actual application				

**Equity:** General Pool Assets

**Type Of Customer:** All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.

**Assets Of Pool:**

Assets Allocated	Amount
GOP Ijara Sukuk (09.12.2020)	250,000,000
GOP Ijara Sukuk (29.07.2020)	300,000,000
-	-
-	-
<b>TOTAL ASSETS</b>	<b>550,000,000</b>

**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.

**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits : Mudarabah  
 Name Of Pool : Riba Free Special Pool - Corporate-4  
 Declaration Date : November 26, 2024  
 Applicable Period : 01-12-2024 upto 31-12-2024

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 October	Weightages Applicable M/O November	Weightages Applicable M/O December
Corporate-4 Pool- Deposit	Monthly	1.0000	1.0000	1.0000
<b>Riba Free Special Certificates (RFSCs)</b>				
Certificate-01 Month	Monthly	1.0200	1.0340	1.0460
Certificate-03 Month	Monthly	1.0600	1.1020	1.1380
Certificate-06 Month	Monthly	1.1200	1.2040	1.2760
Certificate-01 Year	Monthly	1.2400	1.4080	1.5520
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%
<b>Note:</b> Management may reduce the ratio of Mudarabah Fee at time of actual application				

**Equity:** General Pool Assets

**Type Of Customer:** All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.

**Assets Of Pool:**

Assets Allocated	Amount
GOP Ijarah Sukuk (12.07.2023)	800,000,000
GOP Ijarah Sukuk (15.12.2021)	-
GOP Ijarah Sukuk (15.12.2021)	100,000,000
GOP Ijara Sukuk (27.04.2022)	250,000,000
	-
<b>TOTAL ASSETS</b>	<b>1,150,000,000</b>

**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.



**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits : Mudarabah  
 Name Of Pool : Riba Free Special Pool - Corporate-5  
 Declaration Date : November 26, 2024  
 Applicable Period : 01-12-2024 upto 31-12-2024

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	Weightages	Weightages
		Applicable M/O October	Applicable M/O November	Applicable M/O December
Corporate-5 Pool- Deposit	Monthly	1.0000	1.0000	1.0000
<b>Riba Free Special Certificates (RFSCs)</b>				
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)		28.00%	35.00%	40.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> Management may reduce the ratio of Mudarabah Fee at time of actual application				

**Equity:** General Pool Assets

**Type Of Customer:** All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.

**Assets Of Pool:**

Assets Allocated	Amount
-	-
GOP Ijarah Sukuk (12.07.2023)	200,000,000
GOP Ijarah Sukuk (26.06.2023)	200,000,000
-	-
<b>TOTAL ASSETS</b>	<b>400,000,000</b>

**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.

**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits : Mudarabah  
 Name Of Pool : Riba Free Special Pool - Corporate-6  
 Declaration Date : November 26, 2024  
 Applicable Period : 01-12-2024 upto 31-12-2024

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 October	Weightages Applicable M/O November	Weightages Applicable M/O December
Corporate-6 Pool- Deposit	Monthly	0.0000	1.0000	1.0000
<b>Riba Free Special Certificates (RFSCs)</b>				
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)		25.00%	35.00%	35.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> Management may reduce the ratio of Mudarabah Fee at time of actual application				

**Equity:** General Pool Assets

**Type Of Customer:** All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.

**Assets Of Pool:**

Assets Allocated	Amount
GOP Ijarah Sukuk (12.07.2023)	1,400,000,000
GOP Ijara Sukuk (26.06.2023)	2,000,000,000
GOP Ijarah Sukuk (09.12.2020)	500,000,000
GOP Ijarah Sukuk (29.07.2020)	800,000,000
<b>TOTAL ASSETS</b>	<b>4,700,000,000</b>

**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.

**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits : Mudarabah  
 Name Of Pool : Riba Free Special Pool - Corporate-7  
 Declaration Date : November 26, 2024  
 Applicable Period : 01-12-2024 upto 31-12-2024

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 October	Weightages Applicable M/O November	Weightages Applicable M/O December
Corporate-7 Pool- Deposit	Monthly	0.0000	1.0000	1.0000
<b>Riba Free Special Certificates (RFSCs)</b>				
RFSD-Corp-7 (01 Month Certificate)	Monthly	1.0307	1.0402	1.0477
RFSD-Corp-7 (03 Month Certificate)	Monthly	1.0921	1.1206	1.1431
RFSD-Corp-7 (06 Month Certificate)	Monthly	1.1842	1.241	1.286
RFSD-Corp-7 (01 Year Certificate)	Monthly	1.3684	1.482	1.572
Mudarabah Fee Ratio (Maximum)		28.00%	28.00%	28.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> Management may reduce the ratio of Mudarabah Fee at time of actual application				

**Equity:** General Pool Assets

**Type Of Customer:** All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.

**Assets Of Pool:**

Assets Allocated	Amount
GOP Ijara Sukuk (29.07.2020)	150,000,000
GOP Ijara Sukuk (26.06.2023)	100,000,000
-	-
-	-
<b>TOTAL ASSETS</b>	<b>250,000,000</b>

**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.

**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Riba Free Special Pool - Daily Product-I
Declaration Date	:	November 26, 2024
Applicable Period	:	01-12-2024 upto 31-12-2024

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 October	Weightages Applicable M/O November	Weightages Applicable M/O December
Daily Product 1 Pool- Deposit	Monthly	1.000	1.000	1.000
<b>Riba Free Special Certificates (RFSCs)</b>				
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)		40.00%	35.00%	25.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> Management may reduce the ratio of Mudarabah Fee at time of actual application				

**Equity:** General Pool Assets

**Type Of Customer:** All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.

**Assets Of Pool:**

Assets Allocated	Amount
	-
GOP Ijara Sukuk (29.05.2020)	300,000,000
GOP Ijara Sukuk (15.12.2021)	300,000,000
GOP Ijara Sukuk (26.10.2022)	200,000,000
<b>TOTAL ASSETS</b>	<b>800,000,000</b>

**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 availing investment opportunity.

**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Riba Free Special Pool - Daily Product-2
Declaration Date	:	November 26, 2024
Applicable Period	:	01-12-2024 upto 31-12-2024

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 October	Weightages Applicable M/O November	Weightages Applicable M/O December
Daily Product 1 Pool- Deposit	Monthly	1.000	1.000	1.000
<b>Riba Free Special Certificates (RFSCs)</b>				
Mudarabah Fee Ratio (Maximum)		38.00%	50.00%	50.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> Management may reduce the ratio of Mudarabah Fee at time of actual application				

**Equity:** General Pool Assets

**Type Of Customer:** All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.

**Assets Of Pool:**

Assets Allocated	Amount
GOP Ijara Sukuk (15.12.2021)	100,000,000
NJHPCL	200,000,000
	-
	-
<b>Total Assets</b>	<b>300,000,000</b>

**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.

**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits : Mudarabah  
 Name Of Pool : Riba Free Special Pool - Daily Product-3  
 Declaration Date : November 26, 2024  
 Applicable Period : 01-12-2024 upto 31-12-2024

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 October	Weightages Applicable M/O November	Weightages Applicable M/O December
Daily Product 3 Pool- Deposit	Monthly	1.0000	1.0000	1.0000
<b>Riba Free Special Certificates (RFSCs)</b>				
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)		45.00%	45.00%	47.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> Management may reduce the ratio of Mudarabah Fee at time of actual application				

**Equity:** General Pool Assets

**Type Of Customer:** All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.

**Assets Of Pool:**

Assets Allocated	Amount
-	-
GOP Ijara Sukuk (26.06.2023)	100,000,000
GOP Ijara Sukuk (29.07.2020)	200,000,000
-	-
<b>TOTAL ASSETS</b>	<b>300,000,000</b>

**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.

**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits : Mudarabah  
 Name Of Pool : Riba Free Special Pool - Daily Product-4  
 Declaration Date : November 26, 2024  
 Applicable Period : 01-12-2024 upto 31-12-2024

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 October	Weightages Applicable M/O November	Weightages Applicable M/O December
Daily Product 4 Pool- Deposit	Monthly	1.000	1.000	1.000
<b>Riba Free Special Certificates (RFSCs)</b>				
§ RFSC–Daily Product-4 (1M)	Monthly	1.006	1.015	1.0382
§ RFSC–Daily Product-4 (3M)	Monthly	1.017	1.044	1.1146
§ RFSC–Daily Product-4 (6M)	Monthly	1.033	1.087	1.2292
§ RFSC–Daily Product-4 (12M)	Monthly	1.066	1.174	1.4584
Mudarabah Fee Ratio (Maximum)		45.00%	30.00%	30.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> Management may reduce the ratio of Mudarabah Fee at time of actual application				

**Equity:** General Pool Assets

**Type Of Customer:** All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.

**Assets Of Pool:**

Assets Allocated	Amount
-	-
GOP Ijara Sukuk (29.10.2021)	200,000,000
GOP Ijara Sukuk (26.06.2023)	100,000,000
GOP Ijara Sukuk (06.10.2021)	200,000,000
<b>TOTAL ASSETS</b>	<b>500,000,000</b>

**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 availing investment opportunity.

**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits : Mudarabah  
 Name Of Pool : Riba Free Special Pool - Daily Product-5  
 Declaration Date : November 26, 2024  
 Applicable Period : 01-12-2024 upto 31-12-2024

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 October	Weightages Applicable M/O November	Weightages Applicable M/O December
Daily Product 4 Pool- Deposit	Monthly	0.000	1.000	1.000
<b>Riba Free Special Certificates (RFSCs)</b>				
Mudarabah Fee Ratio (Maximum)		35.00%	45.00%	40.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> Management may reduce the ratio of Mudarabah Fee at time of actual application				

**Equity:** General Pool Assets

**Type Of Customer:** All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.

**Assets Of Pool:**

Assets Allocated	Amount
GOP Ijara Sukuk (26.06.2023)	100,000,000
GOP Ijara Sukuk (29.07.2020)	200,000,000
	-
	-
<b>TOTAL ASSETS</b>	<b>300,000,000</b>

**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.



**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits : Mudarabah  
 Name Of Pool : Riba Free Special Pool - Daily Product-6  
 Declaration Date : November 26, 2024  
 Applicable Period : 01-12-2024 upto 31-12-2024

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 October	Weightages Applicable M/O November	Weightages Applicable M/O December
Daily Product 6 Pool- Deposit	Monthly	0.000	1.000	1.000
<b>Riba Free Special Certificates (RFSCs)</b>				
Mudarabah Fee Ratio (Maximum)		30.00%	35.00%	35.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> Management may reduce the ratio of Mudarabah Fee at time of actual application				

**Equity:** General Pool Assets

**Type Of Customer:** All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.

**Assets Of Pool:**

Assets Allocated	Amount
GOP Ijara Sukuk (26.06.2023)	800,000,000
	-
GOP Ijara Sukuk (29.05.2020)	100,000,000
GOP Ijara Sukuk (29.10.2021)	200,000,000
	-
<b>TOTAL ASSETS</b>	<b>1,100,000,000</b>

**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.

**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Khyber Islamic Investment Certificates-I
Declaration Date	:	November 26, 2024
Applicable Period	:	01-12-2024 upto 31-12-2024

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 October	Weightages Applicable M/O November	Weightages Applicable M/O December
KIIC Certificate-01 Month (1232)	Monthly	1.0021	1.0021	1.0021
<b>Riba Free Special Certificates (RFSCs)</b>				
KIIC Certificate-03 Months (1234)	Monthly	1.0063	1.0063	1.0063
KIIC Certificate-06 Months (1235)	Monthly	1.0126	1.0126	1.0126
KIIC Certificate-01 Year (1257)	Monthly	1.0252	1.0252	1.0252
Mudarabah Fee Ratio (Maximum)		40.00%	40.00%	25.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> Management may reduce the ratio of Mudarabah Fee at time of actual application				

**Equity:** General Pool Assets

**Type Of Customer:** All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.

**Assets Of Pool:**

Assets Allocated	Amount
GOP Ijara Sukuk (26.06.2023)	100,000,000
GOP Ijara Sukuk (29.05.2020)	100,000,000
	-
<b>TOTAL ASSETS</b>	<b>200,000,000</b>

**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 availing investment opportunity.

**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits : Mudarabah  
 Name Of Pool : Khyber Islamic Investment Certificates-II  
 Declaration Date : November 26, 2024  
 Applicable Period : 01-12-2024 upto 31-12-2024

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 October	Weightages Applicable M/O November	Weightages Applicable M/O December
KIIC-II Certificate-01 Month (1238)	Monthly	1.0050	1.0078	1.0078
<b>Riba Free Special Certificates (RFSCs)</b>				
KIIC-II Certificate-03 Months (1239)	Monthly	1.0150	1.0234	1.0234
KIIC-II Certificate-06 Months (1240)	Monthly	1.0300	1.0468	1.0468
KIIC-II Certificate-12 Months	Monthly	1.0600	1.0936	1.0936
Mudarabah Fee Ratio (Maximum)		18.00%	18.00%	25.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> Management may reduce the ratio of Mudarabah Fee at time of actual application				

**Equity:** General Pool Assets

**Type Of Customer:** All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.

**Assets Of Pool:**

Assets Allocated	Amount
	-
GOP Ijara Sukuk (29.07.2020)	100,000,000
NJHPC	50,000,000
	-
<b>TOTAL ASSETS</b>	<b>150,000,000</b>

**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.



**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Raast-Itminan Mahana Certificates
Declaration Date	:	November 26, 2024
Applicable Period	:	01-12-2024 upto 31-12-2024

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 October	Weightages Applicable M/O November	Weightages Applicable M/O December
RFSD-Itminan Mahana Daily Product	Monthly	1.000	1.000	1.000
<b>Riba Free Special Certificates (RFSCs)</b>				
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)		42.00%	45.00%	40.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> Management may reduce the ratio of Mudarabah Fee at time of actual application				

**Equity:** General Pool Assets

**Type Of Customer:** All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.

**Assets Of Pool:**

Assets Allocated	Amount
GOP Ijara Sukuk (29.10.2021)	800,000,000
GOP Ijara Sukuk (26.06.2023)	1,900,000,000
GOP Ijara Sukuk (06.10.2021)	500,000,000
	-
	-
<b>TOTAL ASSETS</b>	<b>3,200,000,000</b>

**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.

**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Raast Financial Institutions Pool
Declaration Date	:	November 26, 2024
Applicable Period	:	01-12-2024 upto 31-12-2024

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 October	Weightages Applicable M/O November	Weightages Applicable M/O December
RFSD - Raast Financial Insitution Pool	Monthly	1.0000	1.0000	1.0000
<b>Riba Free Special Certificates (RFSCs)</b>				
Mudarabah Fee Ratio (Maximum)		50.00%	35.00%	40.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> Management may reduce the ratio of Mudarabah Fee at time of actual application				

**Equity:** General Pool Assets

**Type Of Customer:** All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.

**Assets Of Pool:**

Assets Allocated	Amount
	-
GOP Ijara Sukuk (15.12.2021)	80,000,000
GOP Ijara Sukuk (29.10.2021)	100,000,000
	-
	-
	-
	-
<b>TOTAL ASSETS</b>	<b>180,000,000</b>

**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.

**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits : Mudarabah  
 Name Of Pool : Geneal Pool (USD)  
 Declaration Date : September 1, 2021  
 Applicable Period : 01-12-2024 upto 31-12-2024

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 October	Weightages Applicable M/O November	Weightages Applicable M/O December
Mudarabah Fee Ratio (Maximum)		85.00%	85.00%	85.00%
Profit Equalization Reserve (Maximum)		0.00%	0.00%	0.00%
Investment Risk Reserve (Maximum)		0.00%	0.00%	0.00%
<b>Note:</b> Management may reduce the ratio of Mudarabah Fee at time of actual application				

**Equity:** Separate Equity For FCY General Pool

**Type Of Customer:** All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.

**Assets Of Pool:**

Assets Allocated	
Placement of Mashreq Bank (NY)	

**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

Exchange Rate Risk

**Purpose:** Acceptance of USD for availaing investment oppourtunity.

**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Raast Financial Institutions - 2 Pool
Declaration Date	:	November 26, 2024
Applicable Period	:	01-12-2024 upto 31-12-2024

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 October	Weightages Applicable M/O November	Weightages Applicable M/O December
RFSD - Raast Financial Insitution-2 Pool	Monthly	1.0000	1.0000	1.0000
<b>Riba Free Special Certificates (RFSCs)</b>				
Mudarabah Fee Ratio (Maximum)		45.00%	50.00%	50.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> Management may reduce the ratio of Mudarabah Fee at time of actual application				

**Equity:** General Pool Assets

**Type Of Customer:** All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.

**Assets Of Pool:**

Assets Allocated	Amount
GOP Ijara Sukuk (29.07.2020)	50,000,000
GOP Ijara Sukuk (15.12.2021)	20,000,000
	-
	-
<b>TOTAL ASSETS</b>	<b>70,000,000</b>

**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.