

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Musharakah
 Name Of Pool : Sub Pool - Riba Free Special Pool-1
 Declaration Date : October 28, 2024
 Applicable Period : 01-11-2024 upto 30-11-2024

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 September | Weightages Applicable M/O October | Weightages Applicable M/O November |
|--|---|---|---|---------------------------------------|
| RFSD-1 Pool - Deposit | Monthly | 1.000 | 1.000 | 1.000 |
| 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) | | 32/100 | 32/100 | 15/100 |
| 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 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 |
| - | - |
| TOTAL ASSETS | 500,000,000 |

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

Risks Associated With Assets Of Pool:
 Credit Risk
 Market Risk
 Equity Risk
 Return Risk
 Shariah Risk

Purpose: Acceptance of Special Deposits for availing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Musharakah
 Name Of Pool : Sub Pool - Riba Free Special Pool - 2
 Declaration Date : October 28, 2024
 Applicable Period : 01-11-2024 upto 30-11-2024

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 September | Weightages Applicable M/O October | Weightages Applicable M/O November |
|--|-------------------------------------|-------------------------------------|-----------------------------------|------------------------------------|
| RFSD Pool - 2 Deposit | Monthly | 1.000 | 1.000 | 1.000 |
| Riba Free Special Certificates (RFSCs) | | | | |
| RFSC Pool-2 (01 Month) | Monthly | 1.042 | 1.042 | 1.056 |
| RFSC Pool-2 (03 Months) | Monthly | 1.126 | 1.126 | 1.169 |
| RFSC Pool-2 (06 Months) | Monthly | 1.252 | 1.252 | 1.338 |
| RFSC Pool-2 (01 Year) | Monthly | 1.504 | 1.504 | 1.676 |
| Bank's Additional Profit (Maximum) | | 25/100 | 25/100 | 10/100 |
| 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 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 |
| - | - |
| TOTAL ASSETS | 200,000,000 |

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

Risks Associated With Assets Of Pool:
 Credit Risk
 Market Risk
 Equity Risk
 Return Risk
 Shariah Risk

Purpose: Acceptance of Special Deposits for availaing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

| | | |
|-------------------|---|---|
| Basis Of Deposits | : | Musharakah |
| Name Of Pool | : | Sub Pool - Riba Free Special Pool - Mutual Fund |
| Declaration Date | : | October 28, 2024 |
| Applicable Period | : | 01-11-2024 upto 30-11-2024 |

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 September | Weightages Applicable M/O October | Weightages Applicable M/O November |
|--|---|---|---|---------------------------------------|
| RFSD Pool Mutual Fund - Deposit | Monthly | 1.000 | 1.000 | 1.000 |
| Riba Free Special Certificates (RFSCs) | | | | |
| RFSC-01 Month | Monthly | 1.006 | 1.006 | 1.017 |
| RFSC-03 Months | Monthly | 1.018 | 1.018 | 1.050 |
| RFSC-06 Months | Monthly | 1.036 | 1.036 | 1.100 |
| RFSC-12 Months | Monthly | 1.072 | 1.072 | 1.200 |
| Bank's Additional Profit (Maximum) | | 35.00% | 35.00% | 25.00% |
| Profit Equalization Reserve (Maximum) | | 2.00% | 2.00% | 2.00% |
| Investment Risk Reserve (Maximum) | | 1.00% | 1.00% | 1.00% |
| Note: Management may reduce 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 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 |
| | - |
| TOTAL ASSETS | 1,000,000,000 |

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

Risks Associated With Assets Of Pool:
Credit Risk
Market Risk
Equity Risk
Return Risk
Shariah Risk

Purpose: Acceptance of Special Deposits for availaing investment oppourtunity.

The Bank of Khyber
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Basis Of Deposits : Musharakah
 Name Of Pool : Sub Pool - Riba Free Special - Mutual Fund Pool-2
 Declaration Date : October 28, 2024
 Applicable Period : 01-11-2024 upto 30-11-2024

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 September | Weightages Applicable M/O October | Weightages Applicable M/O November |
|--|---|---|---|---------------------------------------|
| RFSD Pool Mutual Fund - Deposit | Monthly | 1.000 | 1.000 | 1.000 |
| Riba Free Special Certificates (RFSCs) | | | | |
| Bank's Additional Profit (Maximum) | | 31.00% | 31.00% | 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 | | | | |

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 |
| | - |
| | - |
| | - |
| TOTAL ASSETS | 6,500,000,000 |

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

Risks Associated With Assets Of Pool:
 Credit Risk
 Market Risk
 Equity Risk
 Return Risk
 Shariah Risk

Purpose: Acceptance of Special Deposits for availaing investment oppourtunity.

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 : October 28, 2024
 Applicable Period : 01-11-2024 upto 30-11-2024

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 September | Weightages Applicable M/O October | Weightages Applicable M/O November |
|--|-------------------------------------|-------------------------------------|-----------------------------------|------------------------------------|
| RFSD Pool Corporate 1- Deposit | Monthly | 1.000 | 1.000 | 1.000 |
| Riba Free Special Certificates (RFSCs) | | | | |
| RFSC-01 Month | Monthly | 1.015 | 1.015 | 1.015 |
| RFSC-03 Month | Monthly | 1.044 | 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) | | 10.00% | 10.00% | 20.00% |
| Profit Equalization Reserve (Maximum) | | 2.00% | 2.00% | 2.00% |
| Investment Risk Reserve (Maximum) | | 1.00% | 1.00% | 1.00% |
| Note: Management may reduce the ratio of Bank's Additional Profit 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 |
| - | - |
| TOTAL ASSETS | 350,000,000 |

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

Risks Associated With Assets Of Pool:
 Credit Risk
 Market Risk
 Equity Risk
 Return Risk
 Shariah Risk

Purpose: Acceptance of Special Deposits for availaing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

| | | |
|-------------------|---|--|
| Basis Of Deposits | : | Musharakah |
| Name Of Pool | : | Sub Pool - Riba Free Special Pool - RFSD Corporate-2 |
| Declaration Date | : | October 28, 2024 |
| Applicable Period | : | 01-11-2024 upto 30-11-2024 |

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 September | Weightages Applicable M/O October | Weightages Applicable M/O November |
|--|-------------------------------------|-------------------------------------|-----------------------------------|------------------------------------|
| RFSD Pool Corporate 2- Deposit | Monthly | 1.000 | 1.000 | 1.000 |
| Riba Free Special Certificates (RFSCs) | | | | |
| RFSC-01 Month | Monthly | 1.003 | 1.003 | 1.040 |
| RFSC-03 Month | Monthly | 1.010 | 1.010 | 1.120 |
| RFSC-06 Month | Monthly | 1.020 | 1.020 | 1.240 |
| Bank's Additional Profit (Maximum) | | 35.00% | 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 | | | | |

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 |
| | - |
| TOTAL ASSETS | 250,000,000 |

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

Risks Associated With Assets Of Pool:
Credit Risk
Market Risk
Equity Risk
Return Risk
Shariah Risk

Purpose: Acceptance of Special Deposits for availaing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Musharakah
 Name Of Pool : Sub Pool - Riba Free Special Pool - Corporate-3
 Declaration Date : October 28, 2024
 Applicable Period : 01-11-2024 upto 30-11-2024

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 September | Weightages Applicable M/O October | Weightages Applicable M/O November |
|--|---|---|---|---------------------------------------|
| Corporate-3 Pool- Deposit | Monthly | 1.000 | 1.000 | 1.000 |
| Riba Free Special Certificates (RFSCs) | | | | |
| Certificate-03 Month | Monthly | 1.251 | 1.251 | 1.300 |
| Certificate-06 Month | Monthly | 1.503 | 1.503 | 1.600 |
| Certificate-01 Year | Monthly | 2.006 | 2.006 | 2.200 |
| Bank's Additional Profit (Maximum) | | 16.00% | 16.00% | 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 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 |
| - | - |
| - | - |
| TOTAL ASSETS | 550,000,000 |

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

Risks Associated With Assets Of Pool:
 Credit Risk
 Market Risk
 Equity Risk
 Return Risk
 Shariah Risk

Purpose: Acceptance of Special Deposits for availaing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Musharakah
 Name Of Pool : Sub Pool - Riba Free Special Pool - Corporate-4
 Declaration Date : October 28, 2024
 Applicable Period : 01-11-2024 upto 30-11-2024

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 September | Weightages Applicable M/O October | Weightages Applicable M/O November |
|--|---|---|---|---------------------------------------|
| Corporate-4 Pool- Deposit | Monthly | 1.0000 | 1.0000 | 1.0000 |
| Riba Free Special Certificates (RFSCs) | | | | |
| Certificate-01 Month | Monthly | 1.0200 | 1.0200 | 1.0340 |
| Certificate-03 Month | Monthly | 1.0600 | 1.0600 | 1.1020 |
| Certificate-06 Month | Monthly | 1.1200 | 1.1200 | 1.2040 |
| Certificate-01 Year | Monthly | 1.2400 | 1.2400 | 1.4080 |
| Bank's Additional Profit (Maximum) | | 25.00% | 25.00% | 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 | | | | |

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 |
| | - |
| TOTAL ASSETS | 1,150,000,000 |

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

Risks Associated With Assets Of Pool:
 Credit Risk
 Market Risk
 Equity Risk
 Return Risk
 Shariah Risk

Purpose: Acceptance of Special Deposits for availaing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Musharakah
 Name Of Pool : Sub Pool - Riba Free Special Pool - Corporate-5
 Declaration Date : October 28, 2024
 Applicable Period : 01-11-2024 upto 30-11-2024

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 September | Weightages Applicable M/O October | Weightages Applicable M/O November |
|--|---|---|---|---------------------------------------|
| 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) | | 28.00% | 28.00% | 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 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 |
| | - |
| TOTAL ASSETS | 400,000,000 |

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

Risks Associated With Assets Of Pool:
 Credit Risk
 Market Risk
 Equity Risk
 Return Risk
 Shariah Risk

Purpose: Acceptance of Special Deposits for availaing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Musharakah
 Name Of Pool : Sub Pool - Riba Free Special Pool - Corporate-6
 Declaration Date : October 28, 2024
 Applicable Period : 01-11-2024 upto 30-11-2024

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 September | Weightages Applicable M/O October | Weightages Applicable M/O November |
|--|---|---|---|---------------------------------------|
| Corporate-6 Pool- Deposit | Monthly | 0.0000 | 1.0000 | 1.0000 |
| Riba Free Special Certificates (RFSCs) | | | | |
| 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 |
| Bank's Additional Profit (Maximum) | | 25.00% | 25.00% | 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 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 Ijarah Sukuk (26.06.2023) | 2,000,000,000 |
| GOP Ijarah Sukuk (09.12.2020) | 500,000,000 |
| GOP Ijarah Sukuk (29.07.2020) | 1,000,000,000 |
| TOTAL ASSETS | 4,900,000,000 |

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

Risks Associated With Assets Of Pool:
 Credit Risk
 Market Risk
 Equity Risk
 Return Risk
 Shariah Risk

Purpose: Acceptance of Special Deposits for availaing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Musharakah
 Name Of Pool : Sub Pool - Riba Free Special Pool - Corporate-7
 Declaration Date : October 28, 2024
 Applicable Period : 01-11-2024 upto 30-11-2024

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 September | Weightages Applicable M/O October | Weightages Applicable M/O November |
|--|---|---|---|---------------------------------------|
| Corporate-7 Pool- Deposit | Monthly | 0.0000 | 1.0000 | 1.0000 |
| Riba Free Special Certificates (RFSCs) | | | | |
| RFSD-Corp-7 (01 Month Certificate) | Monthly | 1.0307 | 1.0307 | 1.0402 |
| RFSD-Corp-7 (03 Month Certificate) | Monthly | 1.0921 | 1.0921 | 1.1206 |
| RFSD-Corp-7 (06 Month Certificate) | Monthly | 1.1842 | 1.184 | 1.241 |
| RFSD-Corp-7 (01 Year Certificate) | Monthly | 1.3684 | 1.368 | 1.482 |
| Bank's Additional Profit (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% |
| Note: Management may reduce 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 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 |
| - | - |
| - | - |
| TOTAL ASSETS | 250,000,000 |

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

Risks Associated With Assets Of Pool:
 Credit Risk
 Market Risk
 Equity Risk
 Return Risk
 Shariah Risk

Purpose: Acceptance of Special Deposits for availing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

| | | |
|-------------------|---|---|
| Basis Of Deposits | : | Musharakah |
| Name Of Pool | : | Sub Pool - Riba Free Special Pool - Daily Product-I |
| Declaration Date | : | October 28, 2024 |
| Applicable Period | : | 01-11-2024 upto 30-11-2024 |

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 September | Weightages Applicable M/O October | Weightages Applicable M/O November |
|--|-------------------------------------|-------------------------------------|-----------------------------------|------------------------------------|
| Daily Product 1 Pool- Deposit | Monthly | 1.000 | 1.000 | 1.000 |
| Riba Free Special Certificates (RFSCs) | | | | |
| 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 |
| Bank's Additional Profit (Maximum) | | 40.00% | 40.00% | 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 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 |
| TOTAL ASSETS | 800,000,000 |

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

Risks Associated With Assets Of Pool:

Credit Risk
Market Risk
Equity Risk
Return Risk
Shariah Risk

Purpose: Acceptance of Special Deposits for availing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

| | | |
|-------------------|---|---|
| Basis Of Deposits | : | Musharakah |
| Name Of Pool | : | Sub Pool - Riba Free Special Pool - Daily Product-2 |
| Declaration Date | : | October 28, 2024 |
| Applicable Period | : | 01-11-2024 upto 30-11-2024 |

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 September | Weightages Applicable M/O October | Weightages Applicable M/O November |
|--|-------------------------------------|-------------------------------------|-----------------------------------|------------------------------------|
| Daily Product 1 Pool- Deposit | Monthly | 1.000 | 1.000 | 1.000 |
| Riba Free Special Certificates (RFSCs) | | | | |
| Bank's Additional Profit (Maximum) | | 38.00% | 38.00% | 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 | | | | |

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 |
| | - |
| | - |
| Total Assets | 300,000,000 |

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

Risks Associated With Assets Of Pool:

Credit Risk
Market Risk
Equity Risk
Return Risk
Shariah Risk

Purpose: Acceptance of Special Deposits for availaing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Musharakah
 Name Of Pool : Sub Pool - Riba Free Special Pool - Daily Product-3
 Declaration Date : October 28, 2024
 Applicable Period : 01-11-2024 upto 30-11-2024

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 September | Weightages Applicable M/O October | Weightages Applicable M/O November |
|--|-------------------------------------|-------------------------------------|-----------------------------------|------------------------------------|
| Daily Product 3 Pool- Deposit | Monthly | 1.0000 | 1.0000 | 1.0000 |
| Riba Free Special Certificates (RFSCs) | | | | |
| RFSC-01 Month | Monthly | 1.0017 | 1.0017 | 1.0017 |
| RFSC-03 Months | Monthly | 1.0051 | 1.0051 | 1.0051 |
| RFSC-06 Months | Monthly | 1.0102 | 1.0102 | 1.0102 |
| RFSC-01 Year | Monthly | 1.0204 | 1.0204 | 1.0204 |
| Bank's Additional Profit (Maximum) | | 45.00% | 45.00% | 45.00% |
| Profit Equalization Reserve (Maximum) | | 2.00% | 2.00% | 2.00% |
| Investment Risk Reserve (Maximum) | | 1.00% | 1.00% | 1.00% |
| Note: Management may reduce the ratio of Bank's Additional Profit 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 |
| - | - |
| TOTAL ASSETS | 300,000,000 |

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

Risks Associated With Assets Of Pool:
 Credit Risk
 Market Risk
 Equity Risk
 Return Risk
 Shariah Risk

Purpose: Acceptance of Special Deposits for availaing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Musharakah
 Name Of Pool : Sub Pool - Riba Free Special Pool - Daily Product-4
 Declaration Date : October 28, 2024
 Applicable Period : 01-11-2024 upto 30-11-2024

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 September | Weightages Applicable M/O October | Weightages Applicable M/O November |
|--|-------------------------------------|-------------------------------------|-----------------------------------|------------------------------------|
| Daily Product 4 Pool- Deposit | Monthly | 1.000 | 1.000 | 1.000 |
| Riba Free Special Certificates (RFSCs) | | | | |
| § RFSC–Daily Product-4 (1M) | Monthly | 1.006 | 1.006 | 1.0145 |
| § RFSC–Daily Product-4 (3M) | Monthly | 1.017 | 1.017 | 1.0435 |
| § RFSC–Daily Product-4 (6M) | Monthly | 1.033 | 1.033 | 1.0870 |
| § RFSC–Daily Product-4 (12M) | Monthly | 1.066 | 1.066 | 1.1740 |
| Bank's Additional Profit (Maximum) | | 45.00% | 45.00% | 30.00% |
| Profit Equalization Reserve (Maximum) | | 2.00% | 2.00% | 2.00% |
| Investment Risk Reserve (Maximum) | | 1.00% | 1.00% | 1.00% |
| Note: Management may reduce the ratio of Bank's Additional Profit 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 |
| - | - |
| TOTAL ASSETS | 300,000,000 |

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

Risks Associated With Assets Of Pool:

Credit Risk
 Market Risk
 Equity Risk
 Return Risk
 Shariah Risk

Purpose: Acceptance of Special Deposits for availaing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Musharakah
 Name Of Pool : Sub Pool - Riba Free Special Pool - Daily Product-5
 Declaration Date : October 28, 2024
 Applicable Period : 01-11-2024 upto 30-11-2024

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 September | Weightages Applicable M/O October | Weightages Applicable M/O November |
|--|---|---|---|---------------------------------------|
| Daily Product 4 Pool- Deposit | Monthly | 0.000 | 1.000 | 1.000 |
| Riba Free Special Certificates (RFSCs) | | | | |
| Bank's Additional Profit (Maximum) | | 30.00% | 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 Bank's Additional Profit 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 |
| | - |
| | - |
| TOTAL ASSETS | 300,000,000 |

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

Risks Associated With Assets Of Pool:
 Credit Risk
 Market Risk
 Equity Risk
 Return Risk
 Shariah Risk

Purpose: Acceptance of Special Deposits for availaing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Musharakah
 Name Of Pool : Sub Pool - Riba Free Special Pool - Daily Product-6
 Declaration Date : October 28, 2024
 Applicable Period : 01-11-2024 upto 30-11-2024

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 September | Weightages Applicable M/O October | Weightages Applicable M/O November |
|--|-------------------------------------|-------------------------------------|-----------------------------------|------------------------------------|
| Daily Product 6 Pool- Deposit | Monthly | 0.000 | 1.000 | 1.000 |
| Riba Free Special Certificates (RFSCs) | | | | |
| 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 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) | 1,000,000,000 |
| - | - |
| 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 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 : Musharakah
 Name Of Pool : Sub Pool - Khyber Islamic Investment Certificates-I
 Declaration Date : October 28, 2024
 Applicable Period : 01-11-2024 upto 30-11-2024

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 September | Weightages Applicable M/O October | Weightages Applicable M/O November |
|--|---|---|---|---------------------------------------|
| KIIC Certificate-01 Month (1232) | Monthly | 1.0021 | 1.0021 | 1.0021 |
| Riba Free Special Certificates (RFSCs) | | | | |
| 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 |
| 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 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 |
| | - |
| TOTAL ASSETS | 200,000,000 |

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

Risks Associated With Assets Of Pool:
 Credit Risk
 Market Risk
 Equity Risk
 Return Risk
 Shariah Risk

Purpose: Acceptance of Special Deposits for availing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Musharakah
 Name Of Pool : Sub Pool - Khyber Islamic Investment Certificates-II
 Declaration Date : October 28, 2024
 Applicable Period : 01-11-2024 upto 30-11-2024

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 September | Weightages Applicable M/O October | Weightages Applicable M/O November |
|--|---|---|---|---------------------------------------|
| KIIC-II Certificate-01 Month (1238) | Monthly | 1.0050 | 1.0050 | 1.0078 |
| Riba Free Special Certificates (RFSCs) | | | | |
| KIIC-II Certificate-03 Months (1239) | Monthly | 1.0150 | 1.0150 | 1.0234 |
| KIIC-II Certificate-06 Months (1240) | Monthly | 1.0300 | 1.0300 | 1.0468 |
| KIIC-II Certificate-12 Months | Monthly | 1.0600 | 1.0600 | 1.0936 |
| Bank's Additional Profit (Maximum) | | 18.00% | 18.00% | 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 | | | | |

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 |
| | - |
| TOTAL ASSETS | 150,000,000 |

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

**Risks Associated With
Assets Of Pool:**

Credit Risk
 Market Risk
 Equity Risk
 Return Risk
 Shariah Risk

Purpose: Acceptance of Special Deposits for availaing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

| | | |
|-------------------|---|--|
| Basis Of Deposits | : | Musharakah |
| Name Of Pool | : | Sub Pool - Raast-Itminan Mahana Certificates |
| Declaration Date | : | October 28, 2024 |
| Applicable Period | : | 01-11-2024 upto 30-11-2024 |

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 September | Weightages Applicable M/O October | Weightages Applicable M/O November |
|--|-------------------------------------|-------------------------------------|-----------------------------------|------------------------------------|
| 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) | | 42.00% | 42.00% | 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 | | | | |

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 |
| | - |
| | - |
| | - |
| TOTAL ASSETS | 2,700,000,000 |

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

Risks Associated With Assets Of Pool:

Credit Risk
Market Risk
Equity Risk
Return Risk
Shariah Risk

Purpose: Acceptance of Special Deposits for availaing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Musharakah
 Name Of Pool : Sub Pool - Raast Financial Institutions Pool
 Declaration Date : October 28, 2024
 Applicable Period : 01-11-2024 upto 30-11-2024

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 September | Weightages Applicable M/O October | Weightages Applicable M/O November |
|--|-------------------------------------|-------------------------------------|-----------------------------------|------------------------------------|
| RFSD - Raast Financial Insitution Pool | Monthly | 1.0000 | 1.0000 | 1.0000 |
| Riba Free Special Certificates (RFSCs) | | | | |
| Bank's Additional Profit (Maximum) | | 50.00% | 50.00% | 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 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 |
| | - |
| | - |
| | - |
| | - |
| TOTAL ASSETS | 180,000,000 |

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

Risks Associated With Assets Of Pool:

Credit Risk
 Market Risk
 Equity Risk
 Return Risk
 Shariah Risk

Purpose: Acceptance of Special Deposits for availaing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Musharakah
 Name Of Pool : Geneal Pool (USD)
 Declaration Date : September 1, 2021
 Applicable Period : 01-11-2024 upto 30-11-2024

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 September | Weightages Applicable M/O October | Weightages Applicable M/O November |
|--|---|---|---|---------------------------------------|
| Bank's Additional Profit (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% |
| Note: Management may reduce the ratio of 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 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 : Musharakah
 Name Of Pool : Sub Pool - Raast Financial Institutions - 2 Pool
 Declaration Date : October 28, 2024
 Applicable Period : 01-11-2024 upto 30-11-2024

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 September | Weightages Applicable M/O October | Weightages Applicable M/O November |
|--|-------------------------------------|-------------------------------------|-----------------------------------|------------------------------------|
| RFSD - Raast Financial Insitution-2 Pool | Monthly | 1.0000 | 1.0000 | 1.0000 |
| Riba Free Special Certificates (RFSCs) | | | | |
| Bank's Additional Profit (Maximum) | | 45.00% | 45.00% | 50.00% |
| Profit Equalization Reserve (Maximum) | | 2.00% | 2.00% | 2.00% |
| Investment Risk Reserve (Maximum) | | 1.00% | 1.00% | 1.00% |
| Note: Management may reduce the ratio of Bank's Additional Profit 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 |
| | - |
| | - |
| TOTAL ASSETS | 70,000,000 |

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

Risks Associated With Assets Of Pool:
 Credit Risk
 Market Risk
 Equity Risk
 Return Risk
 Shariah Risk

Purpose: Acceptance of Special Deposits for availaing investment oppourtunity.