

The Bank of Khyber is pleased to declare the following weightages:

Declaration Date: 30th August 2008
Applicable Periods: 1st September onward
Name of Pool: Riba Free Special Deposit Pool

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 Categories	Weightages
• Deposits upto Rs. 50 Million	1.000
• Deposits above Rs. 50 Million	1.100
• Schedule Banks	1.106
• Equity	1.150

Minimum Share of Equity in total investment: 10%

Assets of the pool with effect from 1 st September, 2008.	Sukuk Certificates of Lahore Electric Supply Company of Face Value of Rs.500 Million.
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Pools Terms & Conditions are as under:

- Pool shall be Musharakah Base.
- Minimum equity contribution in each earning asset of the Pool will be 10%.
- Weightages may be changed before start of any month which shall be applicable till next change. The changes will be communicated to all depositors.
- In case of loss, weightages are ignored.
- Equity holders have opted to absorb all expenses of this Pool.
- Bank has the right to refuse the acceptance of deposits under this Pool.
- Profit shall be paid with in 5 working days of each month.
- Pool shall be terminated on each month end and new Pool will be considered to be started from 1st of each month.
- Minimum balance is Rs.1 to share the profits (loss) of the Pool.
- All depositors holding accounts on the last date of a month shall be entitled to

the profit or liable for loss incurred during the month.

- k. A notice period of 24 hours may be required for withdrawal of any amount.
- l. List of assets where funds of this Pool are invested shall be communicated to you on monthly basis along with expected profit rates.
- m. Expected profit rates may be communicated to customer on the basis of expected earning of the assets of the Pool. However, actual profit rates shall be calculated on the basis of actual earning and related expenses of the Pool, if any, and shall be declared within 5 working days after closing of a month.
- n. All other terms of opening of an account under General Pool with the Bank shall be applicable on account opened under this Pool.