Islamic Banking Group

Basis Of DepositsMudarabahName Of Pool:Riba Free Special Deposit Pool-1Declaration Date:November 25, 2025Applicable Period:01-12-2025 upto 31-12-2025

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	3 1	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
Riba Free Special	Certificates (RFSCs)				
RFSC-01 Month		Monthly	1.032	1.032	1.032
RFSC-03 Month		Monthly	1.096	1.096	1.096
RFSC-06 Month		Monthly	1.192	1.192	1.192
Mudarabah Fee Ratio (Maximum)			40/100	40/100	45/100
Profit Equalization Reserve (Maximum)			2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)			1.00%	1.00%	1.00%
Note: Mana	gement may reduce the ratio of	Mudarabah Fee at time	of actual applicat	ion	

Equity:	Bank's Investment			
Type Of Customer:	All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.			
	Assets Allocated	Amount		
Assets Of Pool:	- GOP Ijarah Sukuk (26.06.2023)	600,000,0		
	-	-		
	TOTAL ASSETS	600,000,0		
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 Mudarabah Name Of Pool Riba Free Special Pool Deposit - 2 November 25, 2025 **Declaration Date** 01-12-2025 upto 31-12-2025 Applicable Period

> 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	5 - 1	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	
Riba Free Special (Certificates (RFSCs)					
RFSC Pool-2 (01 Month)		Monthly	1.025	1.025	1.010	
RFSC Pool-2 (03 Months)		Monthly	1.075	1.075	1.030	
RFSC Pool-2 (06 Months)		Monthly	1.150	1.150	1.060	
RFSC Pool-2 (01 Year)		Monthly	1.300	1.300	1.120	
Mudarabah Fee Ratio (Maximum)			45/100	45/100	45/100	
Profit Equalization Reserve (Maximum)			2.00%	2.00%	2.00%	
Investment Risk Reserve (Maximum)			1.00%	1.00%	1.00%	
Note: Manag	Note: Management may reduce the ratio of Mudarabah Fee at time of actual application					

11 30 F 001-2 (03 MOTRES)	IVIOTILITY	1.073	1.073	1.000	
RFSC Pool-2 (06 Months)	Monthly	1.150	1.150	1.060	
RFSC Pool-2 (01 Year)	Monthly	1.300	1.300	1.120	
Mudarabah Fee Ratio (Maximum)		45/100	45/100	45/100	
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 Mudarabah Fee a	t time of actual applicat	ion		
Equity:	Bank's Investm	nent			
Type Of Customer:		All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.			
	Assets Allocated	Assets Allocated			
	GOP Ijarah Sukuk	GOP Ijarah Sukuk (26.06.2023)			
			-	-	
Assets Of Pool:			-	-	
Assets Of Foot.			-	-	
			-	-	
	TOTAL ASSETS		-	500,000,000	
Investment Strategy:	Deposits are ir	ovested in above sta	ted Assets		
Terms Of Pool:	Constructive L	iquidation every mor	nth.		
Risks Associated With	Credit Risk Market Risk				

Market Risk **Equity Risk** Return Risk Shariah Risk

Acceptance of Special Deposits for availaing investment Purpose:

Assets Of Pool:

Islamic Banking Group

Basis Of Deposits Mudarabah

Riba Free Special Pool - Mutual Fund Pool - 1 Name Of Pool

Declaration Date November 25, 2025 Applicable Period 01-12-2025 upto 31-12-2025

> 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
Riba Free Special Certificates (RFSCs)				
RFSC-01 Month	Monthly	1.027	1.027	1.027
RFSC-03 Months	Monthly	1.081	1.081	1.081
RFSC-06 Months	Monthly	1.162	1.162	1.162
RFSC-12 Months	Monthly	1.324	1.324	1.324
Mudarabah Fee Ratio (Maximum)		40.00%	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	of Mudarabah Fee at time	of actual applicat	ion	

Equity:	Bank's Investment	Bank's Investment		
Type Of Customer:	All customers. Bank can Refuse to accustomer with out assigning reason.	ept depos	it from any	
	Assets Allocated		Amount	
		-	-	
Assets Of Pool:	GOP Ijarah Sukuk (26.10.2022)		800,000,000	
		-	-	
		-	-	
	TOTAL ASSETS	Į.	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

Acceptance of Special Deposits for availaing investment Purpose:

The Bank of Khyber Islamic Banking Group

Basis Of Deposits Mudarabah Name Of Pool Riba Free Special - Mutual Fund Pool-2 **Declaration Date** November 25, 2025 01-12-2025 upto 31-12-2025 Applicable Period

> 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
Riba Free Special	Certificates (RFSCs)				
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%
Note: Management may reduce the ratio of Mudarabah Fee at time of actual application					

Riba Free Special Certific	ates (RFSCs)					
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%		
Note: Management m	nay reduce the ratio of Mudarabah Fee at	time of actual applica	tion			
Equity:	Bank's Investme	ent				
Type Of Customer:		All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.				
	Assets Allocated	Assets Allocated				
	GOP Ijarah Sukuk (GOP Ijarah Sukuk (29.10.2021)				
Assets Of Pool:			_			
			_			
			-	-		
	TOTAL ASSETS			779,600,000		
Investment Strategy:	Deposits are inv	ested in above sta	ated Assets			
Terms Of Pool:	Constructive Lice	Constructive Liquidation every month.				
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk					
Purpose:	Acceptance of Soppourtunity.	Special Deposits fo	or availaing inve	estment		

The Bank of Khyber Islamic Banking Group

Basis Of Deposits Mudarabah

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

Declaration Date November 25, 2025 01-12-2025 upto 31-12-2025 Applicable Period

> 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
Riba Free Special Certificates (RFSCs)				
RFSC-01 Month	Monthly	1.040	1.054	1.054
RFSC-03 Month	Monthly	1.120	1.162	1.162
RFSC-06 Month	Monthly	1.240	1.324	1.324
RFSC-12 Month	Monthly	1.480	1.648	1.648
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%
Note: Management may reduce the ratio of	of Mudarabah Fee at time	of actual applicat	ion	

Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%		
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%		
Note: Management may re	educe the ratio of Mudarabah Fee at time	e of actual applicati	ion			
Equity:	Bank's Investment					
Type Of Customer:		All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.				
	Assets Allocated			Amount		
	GOP Ijarah Sukuk (26.0	6.2023)		800,000,0		
Assets Of Pool:			-			
			-			
	TOTAL ASSETS		<u>-</u>	800,000,0		
Investment Strategy:	Deposits are invest	ed in above sta	ted Assets			
Terms Of Pool:	Constructive Liquidation every month.					
	Credit Risk					
Dialra Associated With	Market Risk					
Risks Associated With Assets Of Pool:	Equity Risk					
ASSELS OF FOOL	Return Risk					
	Shariah Risk					
Purpose:	Acceptance of Special Deposits for availaing investment oppourtunity.					

Islamic Banking Group

Basis Of DepositsMudarabahName Of Pool:Riba Free Special Pool - RFSD Corporate-2Declaration Date:November 25, 2025

Applicable Period : 01-12-2025 upto 31-12-2025

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
Riba Free Special Certificates (RFSCs)				
RFSC-01 Month	Monthly	1.062	1.054	1.054
RFSC-03 Month	Monthly	1.186	1.162	1.162
RFSC-06 Month	Monthly	1.372	1.324	1.324
Mudarabah Fee Ratio (Maximum)		50.00%	50.00%	50.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of	of Mudarabah Fee at time	of actual applicat	ion	

Equity:	Bank's Investment	Bank's Investment			
Type Of Customer:	All customers. Bank can Refuse to accustomer with out assigning reason.				
	Assets Allocated		Amount		
	GOP Ijarah Sukuk (26.06.2023)		750,000,000		
Assets Of Pool:		-	-		
ASSEIS OI FOOI.		-	-		
		-	-		
	TOTAL ASSETS		750,000,000		

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

Purpose:

Acceptance of Special Deposits for availaing investment

oppourtunity.

Shariah Risk

Islamic Banking Group

Basis Of Deposits Mudarabah Name Of Pool Riba Free Special Pool - Corporate-3 **Declaration Date** November 25, 2025 01-12-2025 upto 31-12-2025 Applicable Period

> 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
Riba Free Special Certificates (RFSCs)				
Certificate-03 Month	Monthly	1.111	1.111	1.111
Certificate-06 Month	Monthly	1.222	1.222	1.222
Certificate-01 Year	Monthly	1.444	1.444	1.444
Mudarabah Fee Ratio (Maximum)		50.00%	50.00%	50.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of Mudarabah Fee at time of actual application				

Mudarabah Fee Ratio (Maximum)	50.00% 50.00	0% 50.00%			
Profit Equalization Reserve (Maximum)	2.00% 2.00	2.00%			
Investment Risk Reserve (Maximum)	1.00% 1.00	1.00%			
Note: Management m	nay reduce the ratio of Mudarabah Fee at time of actual application				
Equity:	Bank's Investment				
Type Of Customer:	All customers. Bank can Refuse to accept customer with out assigning reason.	deposit from any			
	Assets Allocated	Amount			
	GOP Ijarah Sukuk (27.04.2022)	300,000,0			
Assets Of Pool:		-			
		-			
	TOTAL ASSETS	300,000,0			
Investment Strategy:	Deposits are invested in above stated Asse	ets			
Terms Of Pool:	Constructive Liquidation every month.				
	Credit Risk				
Risks Associated With	Market Risk				
Assets Of Pool:	Equity Risk				
Assets Of Foot.	Return Risk				
	Shariah Risk				
Durnoon	Acceptance of Special Deposits for availain	ng investment			
Purpose:	oppourtunity.				

Islamic Banking Group

Basis Of Deposits Mudarabah Name Of Pool Riba Free Special Pool - Corporate-4 **Declaration Date** November 25, 2025 01-12-2025 upto 31-12-2025 Applicable Period

> 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
Riba Free Special Certificates (RFSCs)				
Certificate-01 Month	Monthly	1.0210	1.0210	1.0210
Certificate-03 Month	Monthly	1.0630	1.0630	1.0630
Certificate-06 Month	Monthly	1.1260	1.1260	1.1260
Certificate-01 Year	Monthly	1.2520	1.2520	1.2520
Mudarabah Fee Ratio (Maximum)		50.00%	50.00%	50.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of Mudarabah Fee at time of actual application				

Certificate-01 Month	:: :				· · · · · · · · · · · · · · · · · · ·
Certificate-06 Month	Certificate-01 Month	Monthly	1.0210	1.0210	1.0210
Certificate-01 Year	Certificate-03 Month	Monthly	1.0630	1.0630	1.0630
Mudarabah Fee Ratio (Maximum) 50.00% 50.00% 50.00%	Certificate-06 Month	Monthly	1.1260	1.1260	1.1260
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 Mudarabah Fee at time of actual application Equity: Bank's Investment	Certificate-01 Year	Monthly	1.2520	1.2520	1.2520
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 Mudarabah Fee at time of actual application Equity: Bank's Investment					
Investment Risk Reserve (Maximum) Note: Management may reduce the ratio of Mudarabah Fee at time of actual application Equity: Bank's Investment All customers. Bank can Refuse to accept deposit from any customer with out assigning reason. Assets Allocated GOP Ijarah Sukuk (15.12.2021) Assets Allocated GOP Ijarah Sukuk (15.12.2021) TOTAL ASSETS Deposits are invested in above stated Assets Terms Of Pool: Constructive Liquidation every month. Credit Risk Market Risk Equity Risk Return Risk	Mudarabah Fee Ratio (Maximum)		50.00%	50.00%	50.00%
Note: Management may reduce the ratio of Mudarabah Fee at time of actual application Equity: Bank's Investment All customers. Bank can Refuse to accept deposit from any customer with out assigning reason. Assets Allocated GOP Ijarah Sukuk (15.12.2021) Assets Allocated GOP Ijarah Sukuk (15.12.2021) TOTAL ASSETS Deposits are invested in above stated Assets Terms Of Pool: Credit Risk Market Risk Equity Risk Return Risk	Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Equity: Type Of Customer: All customers. Bank can Refuse to accept deposit from any customer with out assigning reason. Assets Allocated Amount GOP Ijarah Sukuk (15.12.2021) 300,000,000	Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Type Of Customer: All customers. Bank can Refuse to accept deposit from any customer with out assigning reason. Assets Allocated GOP Ijarah Sukuk (15.12.2021) 300,000,000 TOTAL ASSETS Deposits are invested in above stated Assets Terms Of Pool: Credit Risk Market Risk Equity Risk Assets Of Pool: Risks Associated With Assets Of Pool: Assets Allocated Amount 300,000,000 300,000,000 Constructive Liquidation every month. Credit Risk Market Risk Equity Risk Return Risk	Note: Management may reduce the ratio	of Mudarabah Fee at tim	e of actual applicat	ion	
Assets Of Pool: Assets Allocated GOP Ijarah Sukuk (15.12.2021) 300,000,000				accept depos	sit from any
Assets Of Pool: Assets Allocated GOP Ijarah Sukuk (15.12.2021) 300,000,000	Type Of Customer:				····,
Assets Of Pool: Assets Of Pool: Orange GOP Ijarah Sukuk (15.12.2021) 300,000,000 Orange GOP Ijarah Sukuk (15.12.2021) 300,000,000					
Assets Of Pool: Constructive Liquidation every month. Credit Risk Market Risk Equity Risk Return Risk Risks Assets Risks Ri		Assets Allocated			Amount
Assets Of Pool: Constructive Liquidation every month. Credit Risk Market Risk Equity Risk Return Risk Risks Assets Constructive Risks Return Risk Risks Risks Return Risk Risks R		GOP Ijarah Sukuk (15.	300,000,000		
Investment Strategy: Deposits are invested in above stated Assets Terms Of Pool: Constructive Liquidation every month. Credit Risk Market Risk Equity Risk Return Risk				-	-
Investment Strategy: Deposits are invested in above stated Assets Constructive Liquidation every month. Credit Risk Market Risk Equity Risk Return Risk	Assets Of Pool:			-	-
Investment Strategy: Deposits are invested in above stated Assets Constructive Liquidation every month. Credit Risk Market Risk Equity Risk Return Risk				-	-
Investment Strategy: Deposits are invested in above stated Assets Constructive Liquidation every month. Credit Risk Market Risk Equity Risk Return Risk				-	-
Terms Of Pool: Constructive Liquidation every month. Credit Risk Market Risk Equity Risk Equity Risk Return Risk		TOTAL ASSETS			300,000,000
Credit Risk Risks Associated With Assets Of Pool: Credit Risk Market Risk Equity Risk Return Risk	Investment Strategy:	Deposits are inves	sted in above sta	ited Assets	
Risks Associated With Assets Of Pool: Market Risk Equity Risk Return Risk	Terms Of Pool:	Constructive Liqui	dation every mo	nth.	
		Market Risk Equity Risk Return Risk			

Purpose:

Acceptance of Special Deposits for availaing investment

Islamic Banking Group

Basis Of Deposits:MudarabahName Of Pool:Riba Free Special Pool - Corporate-5Declaration Date:November 25, 2025Applicable Period:01-12-2025 upto 31-12-2025

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-5 Pool- Deposit	Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
Certificate-03 Month	Monthly	1.0900	1.0900	1.0780
Certificate-06 Month	Monthly	1.1800	1.1800	1.1560
Certificate-01 Year	Monthly	1.3600	1.3600	1.3120
Mudarabah Fee Ratio (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 Mudarabah Fee at time of actual application				

Certificate-01 Year	Monthly	1.3600	1.3600	1.3120	
Mudarabah Fee Ratio (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 ma	y reduce the ratio of Mudarabah Fee at	uce the ratio of Mudarabah Fee at time of actual application			
Equity:	Bank's Investme	Bank's Investment			
Type Of Customer:		All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.			
	Assets Allocated	Assets Allocated Amount			
Assets Of Pool:	GOP Ijarah Sukuk (GOP Ijarah Sukuk (09.01.2025)			
	TOTAL ASSETS		-	800,000,000	
Investment Strategy:	Deposits are in	vested in above sta	ated Assets		
Terms Of Pool:	Constructive Lie	quidation every mo	nth.		
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk	Market Risk Equity Risk Return Risk			

Islamic Banking Group

Basis Of Deposits:MudarabahName Of Pool:Riba Free Special Pool - Corporate-6Declaration Date:November 25, 2025Applicable Period:01-12-2025 upto 31-12-2025

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
Riba Free Special Certificates (RFSCs)				
RFSD-Corp-6 (01 Month Certificate)	Monthly	1.067	1.057	1.057
RFSD-Corp-6 (03 Month Certificate)	Monthly	1.201	1.171	1.171
RFSD-Corp-6 (06 Month Certificate)	Monthly	1.402	1.342	1.342
RFSD-Corp-6 (01 Year Certificate)	Monthly	1.804	1.684	1.684
Mudarabah Fee Ratio (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 Mudarabah Fee at time of actual application				

Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%	
Note: Management m	nay reduce the ratio of Mudarabah Fee at tim	e of actual applicati	on		
Equity:	Bank's Investment	Bank's Investment			
Type Of Customer:		All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.			
	Assets Allocated			Amount	
	GOP Ijarah Sukuk (12.0	07.2023)		3,000,000,000	
Assets Of Pool:			-	-	
7,000,000,100,11			-	<u>-</u>	
	TOTAL ASSETS		-	3,000,000,000	
Investment Strategy:	Deposits are inves	ted in above sta	ted Assets		
Terms Of Pool:	Constructive Liquid	dation every mor	nth.		

Risks Associated With
Assets Of Pool:

Credit Risk
Market Risk
Equity Risk
Return Risk
Shariah Risk

Islamic Banking Group

Basis Of DepositsMudarabahName Of Pool:Riba Free Special Pool - Corporate-7Declaration Date:November 25, 2025Applicable Period:01-12-2025 upto 31-12-2025

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	
Riba Free Special Certificates (RFSC	s)				
RFSD-Corp-7 (01 Month Certificate)	Monthly	1.011	1.011	1.011	
RFSD-Corp-7 (03 Month Certificate)	Monthly	1.033	1.033	1.033	
RFSD-Corp-7 (06 Month Certificate)	Monthly	1.066	1.066	1.066	
RFSD-Corp-7 (01 Year Certificate)	Monthly	1.132	1.132	1.132	
Mudarabah Fee Ratio (Maximum)		40.00%	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 Mudarabah Fee at time of actual application					

RFSD-Corp-7 (01 Year Certificate)	Monthly	1.132	1.132	1.132		
Mudarabah Fee Ratio (Maximum)		40.00%	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 m	nay reduce the ratio of Mudarabah Fee a	t time of actual applicat	ion			
Equity:	Bank's Investm	Bank's Investment				
Type Of Customer:		All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.				
	Assets Allocated	Assets Allocated				
	GOP Ijarah Sukuk	GOP Ijarah Sukuk (12.07.2023)				
Assets Of Pool:			-	-		
Assets Of Fool.			-	-		
			-	-		
	TOTAL ASSETS	TOTAL ASSETS				
Investment Strategy:	Deposits are in	vested in above sta	ited Assets			
Terms Of Pool:	Constructive Li	Constructive Liquidation every month.				
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk	Market Risk Equity Risk Return Risk				
	A					

Islamic Banking Group

Basis Of Deposits Mudarabah Name Of Pool Riba Free Special Pool - Daily Product-I November 25, 2025 **Declaration Date** 01-12-2025 upto 31-12-2025 Applicable Period

> 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
Riba Free Special Certificates (RFSCs)				
RFSC-01 Month	Monthly	1.023	1.023	1.023
RFSC-03 Months	Monthly	1.068	1.068	1.068
RFSC-06 Months	Monthly	1.136	1.136	1.136
Mudarabah Fee Ratio (Maximum)		50.00%	50.00%	50.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of Mudarabah Fee at time of actual application				

Note: Managem	nent may reduce the ratio of Mudarabah Fee at time of actual applica	ation		
Equity:	Bank's Investment	Bank's Investment		
Type Of Customer:	All customers. Bank can Refuse t customer with out assigning reasons.			
	Assets Allocated	Amount		
	GOP Ijarah Sukuk (18.09.2024)	2,500,000,0		
Assets Of Pool:	GOP Ijarah Sukuk (29.10.2021)	200,000,0		
Assets Of Pool:		-		
		-		
	TOTAL ASSETS	2,700,000,0		
Investment Strategy:	Deposits are invested in above st	ated Assets		
Terms Of Pool:	Constructive Liquidation every mo	onth.		
	Credit Risk			
District Associated Militar	Market Risk			
Risks Associated With	Equity Risk	Equity Risk		
Assets Of Pool:	Return Risk	Return Risk		
	Shariah Risk			
Purpose:	Acceptance of Special Deposits for oppourtunity.	Acceptance of Special Deposits for availaing investment oppourtunity.		

Islamic Banking Group

Basis Of Deposits Mudarabah Name Of Pool Riba Free Special Pool - Daily Product-2 November 25, 2025 **Declaration Date** 01-12-2025 upto 31-12-2025 Applicable Period

> 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	
Riba Free Special Certificates (RFSCs)					
Mudarabah Fee Ratio (Maximum)		50.00%	50.00%	50.00%	
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%	
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%	
Note: Management may reduce the ratio of Mudarabah Fee at time of actual application					

Riba Free Special Certifica	ites (RFSCs)					
Mudarabah Fee Ratio (Maximum)		50.00%	50.00%	50.00%		
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%		
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%		
Note: Management ma	ay reduce the ratio of Mudarabah Fee at	time of actual applica	tion			
Equity:	Bank's Investme	ent				
Type Of Customer:		All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.				
	Assets Allocated	Assets Allocated				
	GOP Ijarah Sukuk (2	GOP Ijarah Sukuk (26.10.2022)				
Assets Of Pool:			-	-		
7,000,001,001			-	-		
	Total Assets		<u>-</u>	500,000,000		
Investment Strategy:	Deposits are inv	ested in above sta	ated Assets			
Terms Of Pool:	Constructive Liq	uidation every mo	nth.			
	Credit Risk					
District Control	Market Risk					
Risks Associated With	Equity Risk	Equity Risk				
Assets Of Pool:	Return Risk					
	Shariah Risk					
Burnasa	Acceptance of S	pecial Deposits fo	or availaing inv	estment		
Purpose:	oppourtunity.	oppourtunity.				

Islamic Banking Group

Basis Of DepositsMudarabahName Of Pool:Riba Free Special Pool - Daily Product-3Declaration Date:November 25, 2025Applicable Period:01-12-2025 upto 31-12-2025

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
Riba Free Special Certificates (RFSCs)				
RFSC-01 Month	Monthly	1.0020	1.0020	1.0020
RFSC-03 Months	Monthly	1.0060	1.0060	1.0060
RFSC-06 Months	Monthly	1.0120	1.0120	1.0120
RFSC-01 Year	Monthly	1.0240	1.0240	1.0240
Mudarabah Fee Ratio (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 Mudarabah Fee at time of actual application				

Mudarabah Fee Ratio (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 ma	ay reduce the ratio of Mudarabah Fee at time o	f actual applica	tion		
Equity:	Bank's Investment	Bank's Investment			
Type Of Customer:		All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.			
	Assets Allocated			Amount	
	GOP Ijarah Sukuk (26.06.2	2023)		700,000,00	
Assets Of Pool:			-	-	
			-	-	
	TOTAL ASSETS		-	700,000,00	
Investment Strategy:	Deposits are invested	d in above sta	ated Assets		
Terms Of Pool:	Constructive Liquidat	Constructive Liquidation every month.			
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk				
Purnosa	Acceptance of Specia	Acceptance of Special Deposits for availaing investment			

Islamic Banking Group

Basis Of DepositsMudarabahName Of Pool:Riba Free Special Pool - Daily Product-4Declaration Date:November 25, 2025Applicable Period:01-12-2025 upto 31-12-2025

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	
Riba Free Special Certificates (RFSCs)					
§ RFSC–Daily Product-4 (1M)-5754	Monthly	1.073	1.073	1.076	
§ RFSC–Daily Product-4 (3M)-5756	Monthly	1.219	1.219	1.228	
§ RFSC-Daily Product-4 (6M)-5802	Monthly	1.438	1.438	1.456	
§ RFSC–Daily Product-4 (12M)	Monthly	1.876	1.876	1.912	
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%	
Note: Management may reduce the ratio of Mudarabah Fee at time of actual application					

1						
Investment Risk Reserve (Maximum)	1.00% 1.00% 1.00%					
Note: Management may reduce the	ne ratio of Mudarabah Fee at time	e of actual applicati	on			
Equity:	Bank's Investment					
Type Of Customer:	All customers. Bank can Refuse to accept deposit from an customer with out assigning reason.					
	Assets Allocated			Amount		
	GOP Ijarah Sukuk (21.10.2024)			200,000,0		
Assets Of Pool:			-			
Assets Of Foot.			-			
			-			
	TOTAL ASSETS			200,000,0		
Investment Strategy:	Deposits are invest	ted in above sta	ted Assets			
Terms Of Pool:	Constructive Liquic	dation every mor	nth.			
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk					

Islamic Banking Group

Basis Of DepositsMudarabahName Of Pool:Riba Free Special Pool - Daily Product-5Declaration Date:November 25, 2025Applicable Period:01-12-2025 upto 31-12-2025

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	
Riba Free Special Certificates (RFSCs)					
Mudarabah Fee Ratio (Maximum)		50.00%	50.00%	50.00%	
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%	
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%	
Note: Management may reduce the ratio of Mudarabah Fee at time of actual application					

Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%		
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%		
Note: Management ma	ay reduce the ratio of Mudarabah Fee at tim	e of actual applicat	ion			
Equity:	Bank's Investment	Bank's Investment				
Type Of Customer:	All customers. Bar customer with out			sit from any		
	Assets Allocated			Amount		
	GOP Ijarah Sukuk (02.	05.2025)		300,000,0		
Assets Of Pool:			-			
			-			
			-			
	TOTAL ASSETS			300,000,0		
Investment Strategy:	Deposits are inves	ted in above sta	ted Assets			
Terms Of Pool:	Constructive Liquid	Constructive Liquidation every month.				
	Credit Risk					
District Associated NAPAL	Market Risk					
Risks Associated With Assets Of Pool:	Equity Risk					
Assets Of Pool:	Return Risk	Return Risk				
	Shariah Risk	Shariah Risk				
Purpose:	Acceptance of Spe oppourtunity.	ecial Deposits fo	r availaing inv	restment		
	oppourtainty.	oppourturity.				

Islamic Banking Group

Basis Of Deposits Mudarabah Name Of Pool Riba Free Special Pool - Daily Product-6 November 25, 2025 **Declaration Date** 01-12-2025 upto 31-12-2025 Applicable Period

> 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	
Riba Free Special Certificates (RFSCs)					
Mudarabah Fee Ratio (Maximum)		50.00%	50.00%	50.00%	
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%	
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%	
Note: Management may reduce the ratio of Mudarabah Fee at time of actual application					

Riba Free Special Certificates (F	RFSCS)					
Mudarabah Fee Ratio (Maximum)		50.00%	50.00%	50.00%		
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%		
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%		
Note: Management may redu	ice the ratio of Mudarabah Fee at tim	e of actual applicat	ion			
Equity:	Bank's Investment	Bank's Investment				
Type Of Customer:	All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.					
	Assets Allocated	Assets Allocated				
	GOP Ijarah Sukuk (21.	10.2024)		200,000,00		
Assets Of Pool:			-	-		
			-	-		
			-	-		
	TOTAL ASSETS			200,000,00		
Investment Strategy:	Deposits are inves	ted in above sta	ited Assets			
Terms Of Pool:	Constructive Liquid	Constructive Liquidation every month.				
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 Spe oppourtunity.	Acceptance of Special Deposits for availaing investment oppourtunity.				

Islamic Banking Group

Basis Of DepositsMudarabahName Of Pool:Khyber Islamic Investment Certificates-IDeclaration Date:November 25, 2025Applicable Period:01-12-2025 upto 31-12-2025

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	1.0150	1.0150	1.0150	
Riba Free Special Certificates (RFSCs)					
KIIC Certificate-03 Months (1234)	Monthly	1.0450	1.0450	1.0450	
KIIC Certificate-06 Months (1235)	Monthly	1.0900	1.0900	1.0900	
KIIC Certificate-01 Year (1257)	Monthly	1.1800	1.1800	1.1800	
Mudarabah Fee Ratio (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 Mudarabah Fee at time of actual application					

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 Mudarabah Fee at time	e of actual applica	tion				
Equity:	Bank's Investment	Bank's Investment					
Type Of Customer:	All customers. Ban customer with out a			sit from any			
	Assets Allocated			Amount			
	GOP Ijarah Sukuk (04.1	GOP Ijarah Sukuk (04.12.2023)					
Assets Of Pool:							
			-	-			
	TOTAL ASSETS			600,000,000			
Investment Strategy:	Deposits are inves	ted in above sta	ated Assets				
Terms Of Pool:	Constructive Liquic	dation every mo	nth.				
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 Spe oppourtunity.	Acceptance of Special Deposits for availaing investment oppourtunity.					

Islamic Banking Group

Basis Of DepositsMudarabahName Of Pool:Khyber Islamic Investment Certificates-IIDeclaration Date:November 25, 2025Applicable Period:01-12-2025 upto 31-12-2025

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	1.0291	1.0291	1.0291	
Riba Free Special Certificates (RFSCs)					
KIIC-II Certificate-03 Months (1239)	Monthly	1.0873	1.0873	1.0873	
KIIC-II Certificate-06 Months (1240)	Monthly	1.1746	1.1746	1.1746	
KIIC-II Certificate-12 Months	Monthly	1.3492	1.3492	1.3492	
Mudarabah Fee Ratio (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 Mudarabah Fee at time of actual application					

madarabarr oo rado (maximam)		10.0070	10.0070	10.0070
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	f Mudarabah Fee at tim	e of actual applicati	on	
Equity:	Bank's Investment			
Type Of Customer:	All customers. Ban customer with out			it from any
	Assets Allocated			Amount
	GOP Ijarah Sukuk (15.	12.2021)		700,000,
Assets Of Pool:			-	
Assets Of Foot.			-	
			-	
	TOTAL ASSETS			700,000,
Investment Strategy:	Deposits are inves	ted in above stat	ted Assets	
Terms Of Pool:	Constructive Liquid	dation every mon	nth.	
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk			

Islamic Banking Group

Basis Of DepositsMudarabahName Of Pool:Raast-Itminan Mahana CertificatesDeclaration Date:November 25, 2025Applicable Period:01-12-2025 upto 31-12-2025

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	
Riba Free Special Certificates (RFSCs)					
RFSD-Itminan Mahana Certificate-01 Year (1267)	Monthly	1.0160	1.0160	1.0160	
RFSD-Itminan Mahana Certificate-02 Year (1268)	Monthly	1.0320	1.0320	1.0320	
RFSD-Itminan Mahana Certificate-03 Year (1262)	Monthly	1.0480	1.0480	1.0480	
RFSD-Itminan Mahana Certificate-04 Year (1269)	Monthly	1.0640	1.0640	1.0640	
RFSD-Itminan Mahana Certificate-05 Year (1263)	Monthly	1.0800	1.0800	1.0800	
Mudarabah Fee Ratio (Maximum)		35.00%	35.00%	35.00%	
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%	
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%	
Note: Management may reduce the ratio of Mudarabah Fee at time of actual application					

Investment Risk Reserve (Maximum)	1.00%	1.00%	1.00%			
,	nay reduce the ratio of Mudarabah Fee at time of actual applica		1.00 /0			
Note: Management in	ay reduce the ratio of Mudaraban Fee at time of actual applica	lion				
Equity:	Bank's Investment	Bank's Investment				
Type Of Customer:		All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.				
	Assets Allocated	1.	Amount			
		-				
	PHL Sukuk (21.05.2020)		2,000,000,0			
Assets Of Pool:	GOP Ijarah Sukuk (15.12.2021)		1,250,000,0			
	GOP Ijarah Sukuk (12.07.2023)		300,000,0			
		-				
	TOTAL ASSETS		3,550,000,0			
Investment Strategy: Terms Of Pool:	·	Deposits are invested in above stated Assets Constructive Liquidation every month.				
	Credit Risk					
Risks Associated With	Market Risk					
	Equity Risk	Equity Risk				

Assets Of Pool:

Return Risk
Shariah Risk

The Bank of Khyber Islamic Banking Group

Basis Of Deposits Mudarabah Name Of Pool Raast Financial Institutions Pool **Declaration Date** November 25, 2025 Applicable Period 01-12-2025 upto 31-12-2025

> 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	
Riba Free Special Certificates (RFSCs)					
Mudarabah Fee Ratio (Maximum)		50.00%	50.00%	50.00%	
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%	
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%	
Note: Management may reduce the ratio of Mudarabah Fee at time of actual application					

Riba Free Special Certificates	(RFSCs)			
Mudarabah Fee Ratio (Maximum)	,	50.00%	50.00%	50.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may red	duce the ratio of Mudarabah Fe	e at time of actual applica	tion	•
Equity:	Bank's Inves	stment		
Type Of Customer:		s. Bank can Refuse to th out assigning reaso		sit from any
	Assets Allocated	d		Amount
			-	-
	GOP Ijarah Suk	ruk (09.01.2025)		100,000,000
			-	=
Assets Of Pool:			-	-
			-	-
			-	-
	mortes a correct		-	-
	TOTAL ASSETS	8		100,000,000
Investment Strategy:	Deposits are	invested in above sta	ated Assets	
Terms Of Pool:	Constructive	Liquidation every mo	nth.	
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk	(
Purpose:	Acceptance oppourtunity	of Special Deposits fo	or availaing inv	estment

The Bank of Khyber Islamic Banking Group

Basis Of Deposits Mudarabah Name Of Pool Raast Financial Institutions - 2 Pool **Declaration Date** November 25, 2025 01-12-2025 upto 31-12-2025 Applicable Period

> 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	
Riba Free Special Certificates (RFSCs)					
Mudarabah Fee Ratio (Maximum)		50.00%	50.00%	50.00%	
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%	
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%	
Note: Management may reduce the ratio of Mudarabah Fee at time of actual application					

Deposit Category	Profit Payment Periods/ Tier groups	Applicable M/O October	Applicable M/O November	Weightages Applicable M/O December
RFSD - Raast Financial Insitution-2 Pool	Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
Mudarabah Fee Ratio (Maximum)		50.00%	50.00%	50.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of	f Mudarabah Fee at time	e of actual applicati	on	
Equity:	Bank's Investment			
Type Of Customer:	All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.			it from any
	Assets Allocated			Amount
Assets Of Pool:	GOP Ijarah Sukuk (09.01.2025) 100,000,0			
			-	-
			-	-
	TOTAL ASSETS			100,000,000
Investment Strategy:	Deposits are invest	ted in above sta	ted Assets	
Terms Of Pool:	Constructive Liquid	ation every mor	nth.	
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk			
Purpose:	Acceptance of Spe oppourtunity.	cial Deposits fo	r availaing inve	estment

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Basis Of Deposits Mudarabah RFSD - Special Pool (US Dollar) Name Of Pool **Declaration Date** November 25, 2025 01-12-2025 upto 31-12-2025 Applicable Period

> 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-PLS (US Doller)	Monthly	1.0000	1.0000	1.0000	
Riba Free Special Certificates (RFSCs)					
Certificate - USD (01 Month)	Monthly	1.0480	1.0480	1.0790	
Certificate - USD (03 Months)	Monthly	1.1440	1.1440	1.2370	
Certificate - USD (06 Months)	Monthly	1.2880	1.2880	1.4740	
Certificate - USD (12 Months)	Monthly	1.5760	1.5760	1.9480	
Mudarabah Fee Ratio (Maximum)		50.00%	70.00%	70.00%	
Profit Equalization Reserve (Maximum)		0.00%	2.00%	2.00%	
Investment Risk Reserve (Maximum)		0.00%	1.00%	1.00%	
Note: Management may reduce the ratio of Mudarabah Fee at time of actual application					

Certificate - USD (06 Months)	INIONINIY	1.2880	1.2880	1.4740			
Certificate - USD (12 Months)	Monthly	1.5760	1.5760	1.9480			
Mudarabah Fee Ratio (Maximum)		50.00%	70.00%	70.00%			
Profit Equalization Reserve (Maximum)		0.00%	2.00%	2.00%			
Investment Risk Reserve (Maximum)		0.00%	1.00%	1.00%			
Note: Management	may reduce the ratio of Mudarabah Fee at t	ime of actual applicat	ion				
Equity:	Bank's Investme	nt					
Type Of Customer:		All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.					
	Assets Allocated			Amount			
	Investments in Specia	Investments in Special Pool FCY Pool-1					
Assets Of Pool:			-	Upto 0M			
			-	Upto 0M			
			-	Upto 0M			
	TOTAL ASSETS			800,000,000			
Investment Strategy:	Deposits are inve	ested in above sta	ted Assets				
Terms Of Pool:	Constructive Liqu	uidation every moi	nth.				
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk						
Dumass	Acceptance of S	pecial Deposits fo	r availaing inv	estment			

oppourtunity.

Purpose:

Islamic Banking Group

Basis Of Deposits Mudarabah

RFSD - Special Pool - 2 (US Dollar) Name Of Pool **Declaration Date** November 25, 2025 Applicable Period 01-12-2025 upto 31-12-2025

> 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-PLS (US Doller)	Monthly	0.0000	1.0000	1.0000	
Riba Free Special Certificates (RFSCs)					
Certificate - USD (01 Month)	Monthly	1.0280	1.0500	1.0420	
Certificate - USD (03 Months)	Monthly	1.0840	1.1500	1.1260	
Certificate - USD (06 Months)	Monthly	1.1680	1.3000	1.2520	
Certificate - USD (12 Months)	Monthly	1.3360	1.6000	1.5040	
Mudarabah Fee Ratio (Maximum)		50.00%	70.00%	70.00%	
Profit Equalization Reserve (Maximum)		0.00%	2.00%	2.00%	
Investment Risk Reserve (Maximum)		0.00%	1.00%	1.00%	
Note: Management may reduce the ratio of Mudarabah Fee at time of actual application					

Equity:	Bank's Investment					
Type Of Customer:	All customers. Bank can Refuse to acce	All customers. Bank can Refuse to accept deposit from any				
	Assets Allocated		Amount			
	Investments in Special Pool FCY Pool-1		Upto 800M			
Assets Of Pool:		-	Upto 0M			
ASSELS OF POOL		-	Upto 0M			
		-	Upto 0M			
	TOTAL ASSETS		800,000,000			
			_			

Deposits are invested in above stated Assets **Investment Strategy:**

Constructive Liquidation every month. **Terms Of Pool:**

Risks Associated With

Assets Of Pool:

Credit Risk Market Risk **Equity Risk** Return Risk Shariah Risk

Acceptance of Special Deposits for availaing investment Purpose: