## **The Bank of Khyber** Islamic Banking Group

Basis Of Deposits Mudarabah Name Of Pool Riba Free Special Pool-1 **Declaration Date** October 27, 2025 01-11-2025 upto 30-11-2025 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 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 (RFSC	s)			
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	40/100
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 at time of actual application				

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)	650,000,	
	TOTAL ASSETS		
	IOTAL ASSETS	650,000,	
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 in oppourtunity.	vestment	

Islamic Banking Group

**Basis Of Deposits** Mudarabah Riba Free Special Pool - 2 Name Of Pool **Declaration Date** October 27, 2025 01-11-2025 upto 30-11-2025 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 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	1.025	1.025	1.025
RFSC Pool-2 (03 Months)	Monthly	1.075	1.075	1.075
RFSC Pool-2 (06 Months)	Monthly	1.150	1.150	1.150
RFSC Pool-2 (01 Year)	Monthly	1.300	1.300	1.300
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 at time of actual application				

11 30 F 001-2 (03 MOTILIS)	IVIOTILITY	1.073	1.073	1.073	
RFSC Pool-2 (06 Months)	Monthly	1.150	1.150	1.150	
RFSC Pool-2 (01 Year)	Monthly	1.300	1.300	1.300	
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 redu	uce 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:			-	-	
ASSERS OF FOUR			-	-	
			-	-	
	TOTAL ASSETS		<u>-</u>	500,000,000	
Investment Strategy:	Deposits are in	vested in above sta	ted Assets		
Terms Of Pool:	Constructive Li	quidation every mor	nth.		
Risks Associated With	Credit Risk Market Risk				

**Equity Risk** Return Risk Shariah Risk

Acceptance of Special Deposits for availaing investment

oppourtunity.

Purpose:

**Assets Of Pool:** 

Islamic Banking Group

**Basis Of Deposits** Mudarabah Name Of Pool Riba Free Special Pool - Mutual Fund **Declaration Date** October 27, 2025 01-11-2025 upto 30-11-2025 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 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	1.021	1.027	1.027
RFSC-03 Months	Monthly	1.063	1.081	1.081
RFSC-06 Months	Monthly	1.126	1.162	1.162
RFSC-12 Months	Monthly	1.252	1.324	1.324
Mudarabah Fee Ratio (Maximum)		40.00%	40.00%	45.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of 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	f 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 (26.10	0.2022)		800,000,000	
A33013 01 1 001.			-	-	
			-	-	
	TOTAL ASSETS			800,000,000	
Investment Strategy:	Deposits are investe	ed in above sta	ted Assets		
Terms Of Pool:	Constructive Liquida	ation every mor	nth.		

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

Acceptance of Special Deposits for availaing investment Purpose:

**Risks Associated With** 

**Assets Of Pool:** 

oppourtunity.

# **The Bank of Khyber** Islamic Banking Group

Basis Of Deposits Mudarabah Name Of Pool Riba Free Special - Mutual Fund Pool-2 **Declaration Date** October 27, 2025 01-11-2025 upto 30-11-2025 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 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)				
Mudarabah Fee Ratio (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 Mudarabah Fee at time of actual application					

Riba Free Special Certi	ficates (RFSCs)					
Mudarabah Fee Ratio (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: Managemer	nt may reduce the ratio of Mudarabah Fee at ti	me of actual applica	tion			
Equity:	Bank's Investmen	nt				
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 (29	9.10.2021)		779,600,000		
Assets Of Pool:						
ASSETS OF POOI:			-	-		
			-	-		
			-	-		
	TOTAL ASSETS			779,600,000		
Investment Strategy:	Deposits are inve	sted in above sta	ited Assets			
Terms Of Pool:	Constructive Liqu	idation every mo	nth.			
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk					
Purpose:	Acceptance of Spoppourtunity.	pecial Deposits fo	r availaing inve	estment		

Islamic Banking Group

Basis Of Deposits : Mudarabah

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

Declaration Date : October 27, 2025
Applicable Period : 01-11-2025 upto 30-11-2025

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	1.030	1.040	1.054
RFSC-03 Month	Monthly	1.090	1.120	1.162
RFSC-06 Month	Monthly	1.207	1.207	1.324
RFSC-12 Month	Monthly	1.413	1.413	1.648
Mudarabah Fee Ratio (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 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 redu	ce the ratio of Mudarabah Fee at tim	e of actual applicat	tion			
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.	06.2023)		800,000,0		
Assets Of Pool:			-			
			-			
	TOTAL ASSETS		-	800,000,0		
Investment Strategy:	Deposits are inves	sted in above sta	ated 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 Speopourtunity.	ecial Deposits fo	or availaing inv	vestment		

Islamic Banking Group

Basis Of Deposits : Mudarabah

Name Of Pool:Riba Free Special Pool - RFSD Corporate-2Declaration Date:October 27, 2025

Applicable Period : 01-11-2025 upto 30-11-2025

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 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	1.029	1.062	1.054
RFSC-03 Month	Monthly	1.087	1.186	1.162
RFSC-06 Month	Monthly	1.174	1.372	1.324
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				

Type Of Customer:	All customers. Bank can Refuse to accoustomer with out assigning reason.	All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.				
	Assets Allocated		Amount			
	GOP Ijarah Sukuk (26.06.2023)		750,000,000			
Assets Of Pool:		-	-			
Assets Of Pool.		-	-			
		-	-			
	TOTAL ASSETS	·	750 000 000			

Bank's Investment

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

**Equity:** 

**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** October 27, 2025 01-11-2025 upto 30-11-2025 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 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	1.150	1.111	1.111	
Certificate-06 Month	Monthly	1.300	1.222	1.222	
Certificate-01 Year	Monthly	1.600	1.444	1.444	
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					

Octanidate of Teal	ivioritariy	1.000	1.1.1	1.111		
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 r	may reduce the ratio of Mudarabah Fee a	t time of actual applica	tion			
Equity:	Bank's Investm	ent				
Type Of Customer:		All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.				
	Assets Allocated			Amount		
	GOP Ijarah Sukuk	(27.04.2022)		350,000,0		
Assets Of Pool:			-			
Assets Of Foot.			-			
			-			
	TOTAL ASSETS			350,000,0		
Investment Strategy:	Deposits are in	vested in above sta	ated Assets			
Terms Of Pool:	Constructive Li	Constructive Liquidation every month.				
	Credit Risk					
Distance and Aller	Market Risk					
Risks Associated With	Equity Risk					
Assets Of Pool:	Return Risk					
	Shariah Risk					
P	Acceptance of	Special Deposits fo	or availaing inv	estment		
Purpose:	oppourtunity.					

oppourtunity.

Islamic Banking Group

Basis Of Deposits Mudarabah Name Of Pool Riba Free Special Pool - Corporate-4 **Declaration Date** October 27, 2025 01-11-2025 upto 30-11-2025 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 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	1.0210	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	Note: Management may reduce the ratio of Mudarabah Fee at time of actual application				

Certificate-01 Month	ivioritiily	1.0210	1.0210	1.02.10		
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 m	ay reduce the ratio of Mudarabah Fee at t	ime of actual applica	tion			
Equity:  Type Of Customer:		nt ank can Refuse to ut assigning reaso		sit from any		
	Assets Allocated			Amount		
	GOP Ijarah Sukuk (1	GOP Ijarah Sukuk (15.12.2021) 300,000,0				
			-	-		
Assets Of Pool:			-	-		
			-	-		
				-		
	TOTAL ASSETS			300,000,000		
Investment Strategy:	Deposits are inv	ested in above sta	ated Assets			
Terms Of Pool:	Constructive Liq	uidation 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				
		necial Denosits fo	or availaing inv	estment		

Acceptance of Special Deposits for availaing investment Purpose: oppourtunity.

Islamic Banking Group

Basis Of Deposits Mudarabah Riba Free Special Pool - Corporate-5 Name Of Pool **Declaration Date** October 27, 2025 Applicable Period 01-11-2025 upto 30-11-2025

> 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 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	1.0270	1.0900	1.0300
Certificate-06 Month	Monthly	1.0540	1.1800	1.0900
Certificate-01 Year	Monthly	1.1080	1.3600	1.1800
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-06 Month	Monthly	1.0540	1.1800	1.0900	
Certificate-01 Year	Monthly	1.1080	1.3600	1.1800	
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	o of Mudarabah Fee at tin	ne of actual applicat	ion		
Equity:	Bank's Investmen	t			
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 (09 TOTAL ASSETS	.01.2025)	-	1,000,000,000 - 1,000,000,000	
Investment Strategy:	Deposits are inves	sted in above sta	ted 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: oppourtunity.

Islamic Banking Group

Basis Of Deposits:MudarabahName Of Pool:Riba Free Special Pool - Corporate-6Declaration Date:October 27, 2025Applicable Period:01-11-2025 upto 30-11-2025

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 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	1.067	1.067	1.057
RFSD-Corp-6 (03 Month Certificate)	Monthly	1.201	1.201	1.171
RFSD-Corp-6 (06 Month Certificate)	Monthly	1.402	1.402	1.342
RFSD-Corp-6 (01 Year Certificate)	Monthly	1.804	1.804	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	of Mudarabah Fee at time	of actual applicat	ion	

Tront Equalization reserve (Maximum)		2.0070	2.0070	2.0070	
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%	
Note: Manageme	nt may reduce the ratio of Mudarabah Fee at time	e 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	
	GOP Ijarah Sukuk (12.0	07.2023)		3,000,000,000	
Assets Of Pool:			-	-	
Assets Of Foot.			-	-	
			-	-	
	TOTAL ASSETS			3,000,000,000	
Investment Strategy:	Deposits are inves	ted in above sta	ted Assets		
Terms Of Pool:	Constructive Liquic	dation every mor	nth.		
	Credit Risk				

Risks Associated With
Assets Of Pool:

Credit Risk
Market Risk
Equity Risk
Return Risk
Shariah Risk

Islamic Banking Group

Basis Of Deposits:MudarabahName Of Pool:Riba Free Special Pool - Corporate-7Declaration Date:October 27, 2025Applicable Period:01-11-2025 upto 30-11-2025

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 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	1.057	1.011	1.011
RFSD-Corp-7 (03 Month Certificate)		Monthly	1.171	1.033	1.033
RFSD-Corp-7 (06 Month Certificate)		Monthly	1.342	1.066	1.066
RFSD-Corp-7 (01 Year Certificate)		Monthly	1.684	1.132	1.132
Mudarabah Fee Ratio (Maximum)			40.00%	40.00%	45.00%
Profit Equalization Reserve (Maximum)			2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)			1.00%	1.00%	1.00%
Note: Mana	Note: Management may reduce the ratio of Mudarabah Fee at time of actual application				

RFSD-Corp-7 (01 Year Certificate)	Monthly	1.684	1.132	1.132		
Mudarabah Fee Ratio (Maximum)		40.00%	40.00%	45.00%		
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%		
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%		
Note: Management m	nay reduce the ratio of Mudarabah Fee at	time of actual applicat	tion			
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			Amount		
	GOP Ijarah Sukuk (	GOP Ijarah Sukuk (12.07.2023) 700,000,00				
Assets Of Pool:			-	-		
			-	-		
			-	-		
	TOTAL ASSETS			700,000,000		
Investment Strategy:	Deposits are inv	vested in above sta	ated Assets			
Terms Of Pool:	Constructive Lice	Constructive Liquidation every month.				
	Credit Risk					
Risks Associated With	Market Risk	Market Risk				
Assets Of Pool:	Equity Risk	· ·				
7.000.0 01.1 0011		Return Risk				
	Shariah Risk					
	Acceptance of 9	Special Deposite fo	r ovoiloina inv	aatmant		

Islamic Banking Group

Basis Of DepositsMudarabahName Of Pool:Riba Free Special Pool - Daily Product-IDeclaration Date:October 27, 2025Applicable Period:01-11-2025 upto 30-11-2025

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 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
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				

Equity:	Bank's Investment	Bank's Investment			
Type Of Customer:	All customers. Bank can Refuse to accecustomer with out assigning reason.	All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.			
	Assets Allocated	Amount			
	GOP Ijarah Sukuk (18.09.2024)	2,500,000,000			
Assets Of Pool:	GOP Ijarah Sukuk (29.10.2021)	200,000,000			
Assets Of Foot.					
	TOTAL ASSETS	2,700,000,000			
Investment Strategy:	Deposits are invested in above stated A	Assets			
Terms Of Pool:	Constructive Liquidation every month.				

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

Islamic Banking Group

**Basis Of Deposits** Mudarabah Riba Free Special Pool - Daily Product-2 Name Of Pool October 27, 2025 01-11-2025 upto 30-11-2025 **Declaration Date** 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 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)						
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						

Taba i ree opecial certific	atos (iti oos)					
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 n	nay reduce the ratio of Mudarabah Fee a	at time of actual applica	tion			
Equity:	Bank's Investr	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	x (15.12.2021)		300,000,000		
Assets Of Pool:			-	-		
			-	-		
	Total Assets		-	300,000,000		
	Total Assets			300,000,000		
Investment Strategy:	Deposits are in	nvested in above sta	ated Assets			
Terms Of Pool:	Constructive L	iquidation every mo	nth.			
	Credit Risk					
Risks Associated With	Market Risk	Market Risk				
Assets Of Pool:	Equity Risk	Equity Risk				
Assets Of Foot.	Return Risk					
	Shariah Risk					
P	Acceptance of	f Special Deposits fo	or availaing inv	/estment		
Purpose:	oppourtunity.					

Islamic Banking Group

**Basis Of Deposits** Mudarabah Name Of Pool Riba Free Special Pool - Daily Product-3 October 27, 2025 **Declaration Date** 01-11-2025 upto 30-11-2025 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 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	1.0008	1.0020	1.0020
RFSC-03 Months		Monthly	1.0024	1.0060	1.0060
RFSC-06 Months		Monthly	1.0048	1.0120	1.0120
RFSC-01 Year		Monthly	1.0096	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: Manag	gement may reduce the ratio of	f Mudarabah Fee at time	of actual applicat	ion	

Mudarabah Fee Ratio (Maximum)	40.00	0% 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 a	application	•			
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 (26.06.2023)		700,000,000			
Assets Of Pool:						
Assets Of Pool:						
	TOTAL ASSETS		700,000,000			
Investment Strategy:	Deposits are invested in abo	ve stated Assets	s			
Terms Of Pool:	Constructive Liquidation eve	ry month.				
	Credit Risk					
Risks Associated With	Equity Risk	Market Risk				
Assets Of Pool:	Return Risk	· ·				
	Shariah Risk					
Purpose:	Acceptance of Special Depo	sits for availaing	investment			
·	oppourtunity.	oppourtunity.				

oppourtunity.

Islamic Banking Group

Mudarabah **Basis Of Deposits** Name Of Pool Riba Free Special Pool - Daily Product-4 October 27, 2025 **Declaration Date** 01-11-2025 upto 30-11-2025 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 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)-5754	Monthly	1.050	1.073	1.0730
§ RFSC–Daily Product-4 (3M)-5756	Monthly	1.150	1.219	1.2190
§ RFSC–Daily Product-4 (6M)-5802	Monthly	1.300	1.438	1.4380
§ RFSC–Daily Product-4 (12M)	Monthly	1.600	1.876	1.8760
Mudarabah Fee Ratio (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	f Mudarabah Fee at time	of actual applicat	ion	

INIQUALADAN FEE NAUO (MAXIMUM)		43.0070	43.0070	30.0070		
Profit Equalization Reserve (Maximum)		2.00% 2.00% 2.00%				
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%		
Note: Managemer	nt may reduce the ratio of Mudarabah Fee at tim	e 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		
	GOP Ijarah Sukuk (21.1	10.2024)		200,000,000		
Accests Of Book			-	-		
Assets Of Pool:			-	-		
			-	-		
	TOTAL ASSETS			200,000,000		
Investment Strategy:	Deposits are inves	ted in above sta	ited Assets			
Terms Of Pool:	Constructive Liquid	dation every mo	nth.			
	Credit Risk					

Market Risk

**Equity Risk Assets Of Pool:** Return Risk Shariah Risk

**Risks Associated With** 

Acceptance of Special Deposits for availaing investment Purpose: oppourtunity.

Islamic Banking Group

**Basis Of Deposits** Mudarabah Name Of Pool Riba Free Special Pool - Daily Product-5 October 27, 2025 **Declaration Date** 01-11-2025 upto 30-11-2025 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	ğ .	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)				
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					

Daily Product 4 Pool- Deposit	Monthly	0.000	1.000	1.000	
Riba Free Special Certificates (R	FSCs)				
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	e the ratio of Mudarabah Fee	at time of actual applicat	ion		
Equity:	Bank's Investr	nent			
Type Of Customer:	All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.			it from any	
	Assets Allocated	Assets Allocated A			
	GOP Ijarah Sukuk (02.05.2025) 300				
Assets Of Pool:			-	-	
Assets Of Pool.			-	-	
			-	-	
	TOTAL ASSETS			300,000,000	
Investment Strategy:	Deposits are in	nvested in above sta	ited Assets		
Terms Of Pool:	Constructive L	iquidation every mo	nth.		
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk				
Purpose:	Acceptance of oppourtunity.	Special Deposits fo	r availaing inve	estment	

Islamic Banking Group

Basis Of Deposits Mudarabah Name Of Pool Riba Free Special Pool - Daily Product-6 October 27, 2025 01-11-2025 upto 30-11-2025 **Declaration Date** 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 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)				
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	

Riba Free Special Certi	ficates (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: Managemen	nt may reduce the ratio of Mudarabah Fee at t	ime of actual applica	tion	
Equity:	Bank's Investme	nt		
Type Of Customer:		ank can Refuse to ut assigning reaso		sit from any
	Assets Allocated	Assets Allocated		
	GOP Ijarah Sukuk (2	1.10.2024)		200,000,000
Assets Of Pool:			-	-
			-	-
			-	-
	TOTAL ASSETS			200,000,000
Investment Strategy:	Deposits are inve	ested in above sta	ated Assets	
Terms Of Pool:	Constructive Liq	uidation every mo	nth.	
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk			
Purpose:	Acceptance of S oppourtunity.	pecial Deposits fo	or availaing inv	estment

Islamic Banking Group

Basis Of DepositsMudarabahName Of Pool:Khyber Islamic Investment Certificates-IDeclaration Date:October 27, 2025Applicable Period:01-11-2025 upto 30-11-2025

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 September	Weightages Applicable M/O October	Weightages Applicable M/O November
KIIC Certificate-01 Month (1232)	Monthly	1.0200	1.0150	1.0150
Riba Free Special Certificates (RFSCs)				
KIIC Certificate-03 Months (1234)	Monthly	1.0600	1.0450	1.0450
KIIC Certificate-06 Months (1235)	Monthly	1.1200	1.0900	1.0900
KIIC Certificate-01 Year (1257)	Monthly	1.2400	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	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 ma	y reduce the ratio of Mudarabah Fee at time	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		-	Amount		
	GOP Ijarah Sukuk (04.1	2.2023)		600,000,000		
Assets Of Pool:						
7,000,000,000						
	TOTAL ASSETS		-	600,000,000		
Investment Strategy:	Deposits are inves	ted in above sta	ited Assets			
Terms Of Pool:	Constructive Liquic	lation 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.	cial Deposits fo	r availaing inve	estment		

Islamic Banking Group

Basis Of DepositsMudarabahName Of Pool:Khyber Islamic Investment Certificates-IIDeclaration Date:October 27, 2025Applicable Period:01-11-2025 upto 30-11-2025

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 September	Weightages Applicable M/O October	Weightages Applicable M/O November	
KIIC-II Certificate-01 Month (1238)	Monthly	1.0340	1.0291	1.0291	
Riba Free Special Certificates (RFSCs)					
KIIC-II Certificate-03 Months (1239)	Monthly	1.1020	1.0873	1.0873	
KIIC-II Certificate-06 Months (1240)	Monthly	1.2040	1.1746	1.1746	
KIIC-II Certificate-12 Months	Monthly	1.4080	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					

2.00% 2.00%					fit Equalization Reserve (Maximum) 2.00%			
1.00%	1.00%	1.00%						
ime of actual applicat	tion							
nt								
All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.  Assets Allocated Amount								
		Amount						
5.12.2021)		700,000						
	-							
	-							
	-							
		700,000						
ested in above sta	ated Assets							
uidation every mo	nth.							
1	1.00% time of actual application ank can Refuse to ut assigning reaso  15.12.2021)  ested in above sta	1.00% 1.00%  time of actual application  ank can Refuse to accept deposut assigning reason.						

Islamic Banking Group

Basis Of DepositsMudarabahName Of Pool:Raast-Itminan Mahana CertificatesDeclaration Date:October 27, 2025Applicable Period:01-11-2025 upto 30-11-2025

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 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	1.0160	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 applicat	ion	

Equity:	Bank's Investment	
Type Of Customer:	All customers. Bank can Refuse to a customer with out assigning reason.	ccept deposit from any
	Assets Allocated	Amount
Assets Of Pool:	PHL Sukuk (21.05.2020) GOP Ijarah Sukuk (15.12.2021) GOP Ijarah Sukuk (12.07.2023) TOTAL ASSETS	- 2,000,000 1,250,000 300,000 - 3,550,000
Investment Strategy:	Deposits are invested in above state	d Assets
Terms Of Pool:	Constructive Liquidation every month	1.
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk	

oppourtunity.

Purpose:

Acceptance of Special Deposits for availaing investment

# **The Bank of Khyber** Islamic Banking Group

Basis Of Deposits Mudarabah Name Of Pool Raast Financial Institutions Pool **Declaration Date** October 27, 2025 01-11-2025 upto 30-11-2025 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	ğ .	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)				
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	s (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 re	educe the ratio of Mudarabah Fee at tir	me of actual applicat	tion	·	
Equity:	Bank's Investmer	nt			
Type Of Customer:	All customers. Ba customer with out			sit from any	
	<b>Assets Allocated</b>			Amount	
			-	-	
	GOP Ijarah Sukuk (09	GOP Ijarah Sukuk (09.01.2025)			
			-	-	
Assets Of Pool:			-	-	
			-	-	
			-	-	
	TOTAL ASSETS		-	100,000,000	
Investment Strategy:	Deposits are inve	sted in above sta	ated Assets		
Terms Of Pool:	Constructive Liqu	idation every mo	nth.		
	Credit Risk				
	Market Risk				
Risks Associated With	Equity Risk				
Assets Of Pool:	Return Risk				
	Shariah Risk				
Purpose:	Acceptance of Sp	ecial Deposits fo	or availaing inv	estment	
i uipose.	oppourtunity.				

Islamic Banking Group

Basis Of Deposits Mudarabah Name Of Pool Raast Financial Institutions - 2 Pool **Declaration Date** October 27, 2025 01-11-2025 upto 30-11-2025 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 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)					
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	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)					
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	e 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				
GOP Ijarah Sukuk (09.01.2025)				100,000,000	
Access Of Book					
Assets Of Pool:			-	-	
			-	-	
	TOTAL ASSETS			100,000,000	
Investment Strategy:	Deposits are inves	ted in above sta	ted Assets		
Terms Of Pool:	Constructive Liquic	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	

Islamic Banking Group

Basis Of DepositsMudarabahName Of Pool:RFSD - Special Pool (US Dollar)Declaration Date:October 27, 2025Applicable Period:01-11-2025 upto 30-11-2025

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 September	Weightages Applicable M/O October	Weightages Applicable M/O November
RFSD-PLS (US Doller)	Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
Certificate - USD (01 Month)	Monthly	1.3300	1.0480	1.0480
Certificate - USD (03 Months)	Monthly	1.9900	1.1440	1.1440
Certificate - USD (06 Months)	Monthly	2.9800	1.2880	1.2880
Certificate - USD (12 Months)	Monthly	4.9600	1.5760	1.5760
Mudarabah Fee Ratio (Maximum)		50.00%	50.00%	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 (12 Months)	Monthly	4.9600	1.5760	1.5760		
Mudarabah Fee Ratio (Maximum)		50.00%	50.00%	70.00%		
Profit Equalization Reserve (Maximum)		0.00%	2.00%	2.00%		
Investment Risk Reserve (Maximum)		0.00%	1.00%	1.00%		
Note: Management ma	ay reduce the ratio of Mudarabah Fee at	time of actual applicat	ion			
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				
	Investments in Spec	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 inv	vested in above sta	ited Assets			
Terms Of Pool:	Constructive Lic	quidation every mo	nth.			
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk					

Islamic Banking Group

Basis Of Deposits Mudarabah

RFSD - Special Pool - 2 (US Dollar) Name Of Pool

**Declaration Date** October 27, 2025 Applicable Period 01-11-2025 upto 30-11-2025

> 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 September	Weightages Applicable M/O October	Weightages Applicable M/O November
RFSD-PLS (US Doller)	Monthly	0.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
Certificate - USD (01 Month)	Monthly	0.0000	1.0280	1.0500
Certificate - USD (03 Months)	Monthly	0.0000	1.0840	1.1500
Certificate - USD (06 Months)	Monthly	0.0000	1.1680	1.3000
Certificate - USD (12 Months)	Monthly	0.0000	1.3360	1.6000
Mudarabah Fee Ratio (Maximum)		0.00%	50.00%	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				

All customers. Bank can Refuse to accept deposit from any		
Assets Allocated	Amount	
Investments in Special Pool FCY Pool-1	Upto 8	00M
	- Upto	o 0M
	- Upto	0 OM
	- Upto	0 OM
TOTAL ASSETS	800,000,	,000
	Assets Allocated Investments in Special Pool FCY Pool-1	Assets Allocated Amount  Investments in Special Pool FCY Pool-1 Upto 8  - Upto 9  - Upto 9  - Upto 9

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:

oppourtunity.