**The Bank of Khyber**
Islamic Banking Group

| | | |
|---|---|---|
| Basis Of Deposits | : | Mudarabah |
| Name Of Pool | : | Riba Free Special Deposit Pool-1 |
| Declaration Date | : | July 28, 2026 |
| Applicable Period | : | 01-08-2026 upto 31-08-2026 |

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 June | Weightages Applicable M/O July | Weightages Applicable M/O August |
|---|---|---|---|---|
| RFSD-1 Pool - Deposit | Monthly | 1.000 | 1.000 | 1.000 |
| **Riba Free Special Certificates (RFSCs)** | | | | |
| RFSC-01 Month | Monthly | 1.028 | 1.028 | 1.028 |
| RFSC-03 Month | Monthly | 1.084 | 1.084 | 1.084 |
| RFSC-06 Month | Monthly | 1.168 | 1.168 | 1.168 |
| Mudarabah Fee Ratio (Maximum) | | 50/100 | 50/100 | 50/100 |
| 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 Of Pool:**

| Assets Allocated | Amount |
|---|---|
| - | - |
| GOP Ijarah Sukuk (21.10.2024) | 700,000,000 |
| | - |
| - | - |
| TOTAL ASSETS | 700,000,000 |

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

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

**Risks Associated With Assets Of Pool:**

Credit Risk
Market Risk
Equity Risk
Return Risk
Shariah Risk

**Purpose:** Acceptance of Special Deposits for availaing investment oppourtunity.

# The Bank of Khyber

Islamic Banking Group

| | | |
|---|---|---|
| Basis Of Deposits | : | Mudarabah |
| Name Of Pool | : | Riba Free Special Deposit Pool - 2 |
| Declaration Date | : | July 28, 2026 |
| Applicable Period | : | 01-08-2026 upto 31-08-2026 |

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 June | Weightages Applicable M/O July | Weightages Applicable M/O August |
|---|---|---|---|---|
| RFSD Pool - 2 Deposit | Monthly | 1.000 | 1.000 | 1.000 |
| **Riba Free Special Certificates (RFSCs)** | | | | |
| RFSC Pool-2 (01 Month) | Monthly | 1.023 | 1.023 | 1.024 |
| RFSC Pool-2 (03 Months) | Monthly | 1.069 | 1.069 | 1.072 |
| RFSC Pool-2 (06 Months) | Monthly | 1.138 | 1.138 | 1.144 |
| RFSC Pool-2 (01 Year) | Monthly | 1.276 | 1.276 | 1.288 |
| Mudarabah Fee Ratio (Maximum) | | 50/100 | 50/100 | 50/100 |
| 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 Of Pool:**

| Assets Allocated | Amount |
|---|---|
| GOP Ijarah Sukuk (21.10.2024) | 100,000,000 |
| GOP Ijarah Sukuk (26.06.2023) | 500,000,000 |
| - | - |
| - | - |
| - | - |
| - | - |
| TOTAL ASSETS | 600,000,000 |

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

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

**Risks Associated With Assets Of Pool:**

Credit Risk
Market Risk
Equity Risk
Return Risk
Shariah Risk

**Purpose:** Acceptance of Special Deposits for availaing investment oppourtunity.

## The Bank of Khyber
Islamic Banking Group

| | | |
|---|---|---|
| Basis Of Deposits | : | Mudarabah |
| Name Of Pool | : | Riba Free Special Deposit - Mutual Fund Pool - 1 |
| Declaration Date | : | July 28, 2026 |
| Applicable Period | : | 01-08-2026 upto 31-08-2026 |

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 June | Weightages Applicable M/O July | Weightages Applicable M/O August |
|---|---|---|---|---|
| RFSD Pool Mutual Fund - Deposit | Monthly | 1.000 | 1.000 | 1.000 |
| **Riba Free Special Certificates (RFSCs)** | | | | |
| RFSC-01 Month | Monthly | 1.036 | 1.036 | 1.050 |
| RFSC-03 Months | Monthly | 1.108 | 1.108 | 1.150 |
| RFSC-06 Months | Monthly | 1.216 | 1.216 | 1.300 |
| RFSC-12 Months | Monthly | 1.432 | 1.432 | 1.600 |
| 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

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

**Assets Of Pool:**

| Assets Allocated | Amount |
|---|---|
| - | - |
| GOP Ijarah Sukuk (21.10.2024) | 1,549,000,000 |
| - | - |
| - | - |
| TOTAL ASSETS | 1,549,000,000 |

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

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

**Risks Associated With Assets Of Pool:**

Credit Risk
Market Risk
Equity Risk
Return Risk
Shariah Risk

**Purpose:** Acceptance of Special Deposits for availaing investment oppourtunity.

**The Bank of Khyber**
Islamic Banking Group

| | | |
|---|---|---|
| Basis Of Deposits | : | Mudarabah |
| Name Of Pool | : | Riba Free Special Deposit - Mutual Fund Pool-2 |
| Declaration Date | : | July 28, 2026 |
| Applicable Period | : | 01-08-2026 upto 31-08-2026 |

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 June | Weightages Applicable M/O July | Weightages Applicable M/O August |
|---|---|---|---|---|
| RFSD Pool Mutual Fund - 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

**Equity:** Bank's Investment

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

**Assets Of Pool:**

| Assets Allocated | Amount |
|---|---|
| GOP Ijarah Sukuk (21.10.2024) | 500,000,000 |
| | |
| | |
| - | - |
| - | - |
| - | - |
| TOTAL ASSETS | 500,000,000 |

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

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

**Risks Associated With Assets Of Pool:**

Credit Risk
Market Risk
Equity Risk
Return Risk
Shariah Risk

**Purpose:** Acceptance of Special Deposits for availaing investment oppourtunity.

**The Bank of Khyber**
Islamic Banking Group

| | | |
|---|---|---|
| Basis Of Deposits | : | Mudarabah |
| Name Of Pool | : | Riba Free Special Pool - RFSD Corporate-1 |
| Declaration Date | : | July 28, 2026 |
| Applicable Period | : | 01-08-2026 upto 31-08-2026 |

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 June | Weightages Applicable M/O July | Weightages Applicable M/O August |
|---|---|---|---|---|
| RFSD Pool Corporate 1- Deposit | Monthly | 1.000 | 1.000 | 1.000 |
| **Riba Free Special Certificates (RFSCs)** | | | | |
| RFSC-01 Month | Monthly | 1.061 | 1.061 | 1.061 |
| RFSC-03 Month | Monthly | 1.183 | 1.183 | 1.183 |
| RFSC-06 Month | Monthly | 1.366 | 1.366 | 1.366 |
| RFSC-12 Month | Monthly | 1.732 | 1.732 | 1.732 |
| 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

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

**Assets Of Pool:**

| Assets Allocated | Amount |
|---|---|
| GOP Ijarah Sukuk (21.10.2024) | 600,000,000 |
| - | - |
| - | - |
| - | - |
| TOTAL ASSETS | 600,000,000 |

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

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

**Risks Associated With Assets Of Pool:**

Credit Risk
Market Risk
Equity Risk
Return Risk
Shariah Risk

**Purpose:** Acceptance of Special Deposits for availaing investment oppourtunity.

# The Bank of Khyber
Islamic Banking Group

| | | |
|---|---|---|
| Basis Of Deposits | : | Mudarabah |
| Name Of Pool | : | Riba Free Special Pool - RFSD Corporate-2 |
| Declaration Date | : | July 28, 2026 |
| Applicable Period | : | 01-08-2026 upto 31-08-2026 |

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 June | Weightages Applicable M/O July | Weightages Applicable M/O August |
|---|---|---|---|---|
| RFSD Pool Corporate 2- Deposit | Monthly | 1.000 | 1.000 | 1.000 |
| **Riba Free Special Certificates (RFSCs)** | | | | |
| RFSC-01 Month | Monthly | 1.032 | 1.037 | 1.037 |
| RFSC-03 Month | Monthly | 1.096 | 1.111 | 1.111 |
| RFSC-06 Month | Monthly | 1.192 | 1.222 | 1.222 |
| 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

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

**Assets Of Pool:**

| Assets Allocated | Amount |
|---|---|
| GOP Ijarah Sukuk (21.10.2024) | 1,000,000,000 |
| GOP Ijarah Sukuk (21.10.2024) | 500,000,000 |
| - | - |
| - | - |
| TOTAL ASSETS | 1,500,000,000 |

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

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

**Risks Associated With Assets Of Pool:**

Credit Risk
Market Risk
Equity Risk
Return Risk
Shariah Risk

**Purpose:** Acceptance of Special Deposits for availaing investment oppourtunity.

## The Bank of Khyber
Islamic Banking Group

| | | |
|---|---|---|
| Basis Of Deposits | : | Mudarabah |
| Name Of Pool | : | Riba Free Special Pool - Corporate-3 |
| Declaration Date | : | July 28, 2026 |
| Applicable Period | : | 01-08-2026 upto 31-08-2026 |

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 June | Weightages Applicable M/O July | Weightages Applicable M/O August |
|---|---|---|---|---|
| Corporate-3 Pool- Deposit | Monthly | 1.000 | 1.000 | 1.000 |
| **Riba Free Special Certificates (RFSCs)** | | | | |
| Certificate-03 Month | Monthly | 1.039 | 1.039 | 1.039 |
| Certificate-06 Month | Monthly | 1.078 | 1.078 | 1.078 |
| Certificate-01 Year | Monthly | 1.156 | 1.156 | 1.156 |
| 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

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

**Assets Of Pool:**

| Assets Allocated | Amount |
|---|---|
| GOP Ijarah Sukuk (21.10.2024) | 350,000,000 |
| - | - |
| - | - |
| - | - |
| **TOTAL ASSETS** | **350,000,000** |

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

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

**Risks Associated With Assets Of Pool:**

Credit Risk
Market Risk
Equity Risk
Return Risk
Shariah Risk

**Purpose:** Acceptance of Special Deposits for availaing investment oppourtunity.

## The Bank of Khyber

Islamic Banking Group

| | | |
|---|---|---|
| Basis Of Deposits | : | Mudarabah |
| Name Of Pool | : | Riba Free Special Pool - Corporate-4 |
| Declaration Date | : | July 28, 2026 |
| Applicable Period | : | 01-08-2026 upto 31-08-2026 |

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 June | Weightages Applicable M/O July | Weightages Applicable M/O August |
|---|---|---|---|---|
| Corporate-4 Pool- Deposit | Monthly | 1.0000 | 1.0000 | 1.0000 |
| **Riba Free Special Certificates (RFSCs)** | | | | |
| Certificate-01 Month | Monthly | 1.0050 | 1.0340 | 1.0150 |
| Certificate-03 Month | Monthly | 1.0150 | 1.1020 | 1.0450 |
| Certificate-06 Month | Monthly | 1.0300 | 1.2040 | 1.0900 |
| Certificate-01 Year | Monthly | 1.0600 | 1.4080 | 1.1800 |
| | | | | |
| 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

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

**Assets Of Pool:**

| Assets Allocated | Amount |
|---|---|
| GOP Ijarah Sukuk (09.01.2025) | 300,000,000 |
| - | - |
| - | - |
| - | - |
| - | - |
| **TOTAL ASSETS** | **300,000,000** |

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

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

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

**Purpose:** Acceptance of Special Deposits for availaing investment oppourtunity.

**The Bank of Khyber**
Islamic Banking Group

| | | |
|---|---|---|
| Basis Of Deposits | : | Mudarabah |
| Name Of Pool | : | Riba Free Special Pool - Corporate-5 |
| Declaration Date | : | July 28, 2026 |
| Applicable Period | : | 01-08-2026 upto 31-08-2026 |

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 June | Weightages Applicable M/O July | Weightages Applicable M/O August |
|---|---|---|---|---|
| Corporate-5 Pool- Deposit | Monthly | 1.0000 | 1.0000 | 1.0000 |
| **Riba Free Special Certificates (RFSCs)** | | | | |
| Certificate-03 Month | Monthly | 1.0870 | 1.0870 | 1.0840 |
| Certificate-06 Month | Monthly | 1.1740 | 1.1740 | 1.1680 |
| Certificate-01 Year | Monthly | 1.3480 | 1.3480 | 1.3360 |
| | | | | |
| 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

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

**Assets Of Pool:**

| Assets Allocated | Amount |
|---|---|
| - | - |
| GOP Ijarah Sukuk (21.10.2024) | 1,500,000,000 |
| | |
| - | - |
| TOTAL ASSETS | **1,500,000,000** |

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

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

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

**Purpose:** Acceptance of Special Deposits for availaing investment oppourtunity.

## The Bank of Khyber

Islamic Banking Group

| | | |
|---|---|---|
| Basis Of Deposits | : | Mudarabah |
| Name Of Pool | : | Riba Free Special Pool - Corporate-6 |
| Declaration Date | : | July 28, 2026 |
| Applicable Period | : | 01-08-2026 upto 31-08-2026 |

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 June | Weightages Applicable M/O July | Weightages Applicable M/O August |
|---|---|---|---|---|
| Corporate-6 Pool- Deposit | Monthly | 0.0000 | 1.0000 | 1.0000 |
| **Riba Free Special Certificates (RFSCs)** | | | | |
| RFSD-Corp-6 (01 Month Certificate) | Monthly | 1.0513 | 1.0513 | 1.0513 |
| RFSD-Corp-6 (03 Month Certificate) | Monthly | 1.1539 | 1.1539 | 1.1539 |
| RFSD-Corp-6 (06 Month Certificate) | Monthly | 1.3078 | 1.3078 | 1.3078 |
| RFSD-Corp-6 (01 Year Certificate) | Monthly | 1.6156 | 1.6156 | 1.6156 |
| | | | | |
| 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

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

**Assets Of Pool:**

| Assets Allocated | Amount |
|---|---|
| GOP Ijarah Sukuk (21.10.2024) | 4,000,000,000 |
| - | - |
| - | - |
| - | - |
| **TOTAL ASSETS** | **4,000,000,000** |

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

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

**Risks Associated With Assets Of Pool:**

Credit Risk
Market Risk
Equity Risk
Return Risk
Shariah Risk

**Purpose:** Acceptance of Special Deposits for availaing investment oppourtunity.

# The Bank of Khyber
Islamic Banking Group

| | | |
|---|---|---|
| Basis Of Deposits | : | Mudarabah |
| Name Of Pool | : | Riba Free Special Pool - Corporate-7 |
| Declaration Date | : | July 28, 2026 |
| Applicable Period | : | 01-08-2026 upto 31-08-2026 |

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 June | Weightages Applicable M/O July | Weightages Applicable M/O August |
|---|---|---|---|---|
| Corporate-7 Pool- Deposit | Monthly | 0.0000 | 1.0000 | 1.0000 |
| **Riba Free Special Certificates (RFSCs)** | | | | |
| RFSD-Corp-7 (01 Month Certificate) | Monthly | 1.029 | 1.021 | 1.074 |
| RFSD-Corp-7 (03 Month Certificate) | Monthly | 1.087 | 1.063 | 1.222 |
| RFSD-Corp-7 (06 Month Certificate) | Monthly | 1.174 | 1.126 | 1.444 |
| RFSD-Corp-7 (01 Year Certificate) | Monthly | 1.348 | 1.252 | 1.888 |
| | | | | |
| 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

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

**Assets Of Pool:**

| Assets Allocated | Amount |
|---|---|
| GOP Ijarah Sukuk (02.05.2025) | 1,500,000,000 |
| GOP Ijarah Sukuk (18.09.2024) | 1,000,000,000 |
| - | - |
| - | - |
| **TOTAL ASSETS** | **2,500,000,000** |

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

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

**Risks Associated With Assets Of Pool:**

Credit Risk
Market Risk
Equity Risk
Return Risk
Shariah Risk

**Purpose:** Acceptance of Special Deposits for availaing investment oppourtunity.

# The Bank of Khyber
Islamic Banking Group

| | | |
|---|---|---|
| Basis Of Deposits | : | Mudarabah |
| Name Of Pool | : | Riba Free Special Pool - Daily Product-I |
| Declaration Date | : | July 28, 2026 |
| Applicable Period | : | 01-08-2026 upto 31-08-2026 |

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 June | Weightages Applicable M/O July | Weightages Applicable M/O August |
|---|---|---|---|---|
| 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 | | | | |

**Equity:** Bank's Investment

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

**Assets Of Pool:**

| Assets Allocated | Amount |
|---|---|
| GOP Ijarah Sukuk (09.01.2025) | 1,700,000,000 |
| GOP Ijarah Sukuk (06.10.2021) | 1,100,000,000 |
| GOP Ijarah Sukuk (29.10.2021) | 600,000,000 |
| GOP Ijarah Sukuk (18.09.2024) | 500,000,000 |
| GOP Ijarah Sukuk (09.01.2025) | 650,000,000 |
| **TOTAL ASSETS** | **4,550,000,000** |

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

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

**Risks Associated With Assets Of Pool:**

Credit Risk
Market Risk
Equity Risk
Return Risk
Shariah Risk

**Purpose:** Acceptance of Special Deposits for availaing investment oppourtunity.

## The Bank of Khyber

Islamic Banking Group

| | | |
|---|---|---|
| Basis Of Deposits | : | Mudarabah |
| Name Of Pool | : | Riba Free Special Pool - Daily Product-2 |
| Declaration Date | : | July 28, 2026 |
| Applicable Period | : | 01-08-2026 upto 31-08-2026 |

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 June | Weightages Applicable M/O July | Weightages Applicable M/O August |
|---|---|---|---|---|
| Daily Product 2 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 | | | | |

**Equity:** Bank's Investment

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

**Assets Of Pool:**

| Assets Allocated | Amount |
|---|---|
| GOP Ijarah Sukuk (04.12.2023) | 300,000,000 |
| - | - |
| - | - |
| - | - |
| **Total Assets** | **300,000,000** |

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

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

**Risks Associated With Assets Of Pool:**

Credit Risk
Market Risk
Equity Risk
Return Risk
Shariah Risk

**Purpose:** Acceptance of Special Deposits for availaing investment oppourtunity.

# The Bank of Khyber
Islamic Banking Group

| | | |
|---|---|---|
| Basis Of Deposits | : | Mudarabah |
| Name Of Pool | : | Riba Free Special Pool - Daily Product-3 |
| Declaration Date | : | July 28, 2026 |
| Applicable Period | : | 01-08-2026 upto 31-08-2026 |

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 June | Weightages Applicable M/O July | Weightages Applicable M/O August |
|---|---|---|---|---|
| Daily Product 3 Pool- Deposit | Monthly | 1.0000 | 1.0000 | 1.0000 |
| **Riba Free Special Certificates (RFSCs)** | | | | |
| RFSC-01 Month | Monthly | 1.0110 | 1.0110 | 1.0110 |
| RFSC-03 Months | Monthly | 1.0330 | 1.0330 | 1.0330 |
| RFSC-06 Months | Monthly | 1.0660 | 1.0660 | 1.0660 |
| RFSC-01 Year | Monthly | 1.1320 | 1.1320 | 1.1320 |
| | | | | |
| 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

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

**Assets Of Pool:**

| Assets Allocated | Amount |
|---|---|
| GOP Ijarah Sukuk (29.10.2021) | 740,600,000 |
| GOP Ijarah Sukuk (29.10.2021) | 354,600,000 |
| - | - |
| - | - |
| **TOTAL ASSETS** | **1,095,200,000** |

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

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

**Risks Associated With Assets Of Pool:**

Credit Risk
Market Risk
Equity Risk
Return Risk
Shariah Risk

**Purpose:** Acceptance of Special Deposits for availaing investment oppourtunity.

## The Bank of Khyber
Islamic Banking Group

| | | |
|---|---|---|
| Basis Of Deposits | : | Mudarabah |
| Name Of Pool | : | Riba Free Special Pool - Daily Product-4 |
| Declaration Date | : | July 28, 2026 |
| Applicable Period | : | 01-08-2026 upto 31-08-2026 |

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 June | Weightages Applicable M/O July | Weightages Applicable M/O August |
|---|---|---|---|---|
| Daily Product 4 Pool- Deposit | Monthly | 1.000 | 1.000 | 1.000 |
| **Riba Free Special Certificates (RFSCs)** | | | | |
| § RFSC–Daily Product-4 (1M)-5754 | Monthly | 1.018 | 1.018 | 1.018 |
| § RFSC–Daily Product-4 (3M)-5756 | Monthly | 1.054 | 1.054 | 1.054 |
| § RFSC–Daily Product-4 (6M)-5802 | Monthly | 1.108 | 1.108 | 1.108 |
| § RFSC–Daily Product-4 (12M) | Monthly | 1.216 | 1.216 | 1.216 |
| 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

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

**Assets Of Pool:**

| Assets Allocated | Amount |
|---|---|
| GOP Ijarah Sukuk (21.10.2024) | 1,300,000,000 |
| - | - |
| - | - |
| - | - |
| TOTAL ASSETS | 1,300,000,000 |

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

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

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

**Purpose:** Acceptance of Special Deposits for availaing investment oppourtunity.

**The Bank of Khyber**
Islamic Banking Group

| | | |
|---|---|---|
| Basis Of Deposits | : | Mudarabah |
| Name Of Pool | : | Riba Free Special Pool - Daily Product-5 |
| Declaration Date | : | July 28, 2026 |
| Applicable Period | : | 01-08-2026 upto 31-08-2026 |

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 June | Weightages Applicable M/O July | Weightages Applicable M/O August |
|---|---|---|---|---|
| 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 | | | | |

**Equity:** Bank's Investment

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

**Assets Of Pool:**

| Assets Allocated | Amount |
|---|---|
| GOP Ijarah Sukuk (09.01.2025) | 300,000,000 |
| - | - |
| - | - |
| - | - |
| TOTAL ASSETS | **300,000,000** |

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

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

**Risks Associated With Assets Of Pool:**

Credit Risk
Market Risk
Equity Risk
Return Risk
Shariah Risk

**Purpose:** Acceptance of Special Deposits for availaing investment oppourtunity.

**The Bank of Khyber**
Islamic Banking Group

| | | |
|---|---|---|
| Basis Of Deposits | : | Mudarabah |
| Name Of Pool | : | Riba Free Special Pool - Daily Product-6 |
| Declaration Date | : | July 28, 2026 |
| Applicable Period | : | 01-08-2026 upto 31-08-2026 |

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 June | Weightages Applicable M/O July | Weightages Applicable M/O August |
|---|---|---|---|---|
| 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 | | | | |

**Equity:** Bank's Investment

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

**Assets Of Pool:**

| Assets Allocated | Amount |
|---|---|
| GOP Ijarah Sukuk (21.10.2024) | 401,085,000 |
| | |
| - | - |
| - | - |
| - | - |
| **TOTAL ASSETS** | **401,085,000** |

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

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

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

**Purpose:** Acceptance of Special Deposits for availaing investment oppourtunity.

## The Bank of Khyber
Islamic Banking Group

| | | |
|---|---|---|
| Basis Of Deposits | : | Mudarabah |
| Name Of Pool | : | Khyber Islamic Investment Certificates-I |
| Declaration Date | : | July 28, 2026 |
| Applicable Period | : | 01-08-2026 upto 31-08-2026 |

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 June | Weightages Applicable M/O July | Weightages Applicable M/O August |
|---|---|---|---|---|
| KIIC Certificate-01 Month (1232) | Monthly | 1.0170 | 1.0170 | 1.0170 |
| **Riba Free Special Certificates (RFSCs)** | | | | |
| KIIC Certificate-03 Months (1234) | Monthly | 1.0510 | 1.0510 | 1.0510 |
| KIIC Certificate-06 Months (1235) | Monthly | 1.1020 | 1.1020 | 1.1020 |
| KIIC Certificate-01 Year (1257) | Monthly | 1.2040 | 1.2040 | 1.2040 |
| 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

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

**Assets Of Pool:**

| Assets Allocated | Amount |
|---|---|
| GOP Ijarah Sukuk (21.10.2024) | 400,000,000 |
| | |
| | |
| - | - |
| TOTAL ASSETS | 400,000,000 |

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

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

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

**Purpose:** Acceptance of Special Deposits for availaing investment oppourtunity.

**The Bank of Khyber**
Islamic Banking Group

| | | |
|---|---|---|
| Basis Of Deposits | : | Mudarabah |
| Name Of Pool | : | Khyber Islamic Investment Certificates-II |
| Declaration Date | : | July 28, 2026 |
| Applicable Period | : | 01-08-2026 upto 31-08-2026 |

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 June | Weightages Applicable M/O July | Weightages Applicable M/O August |
|---|---|---|---|---|
| KIIC-II Certificate-01 Month (1238) | Monthly | 1.0080 | 1.0080 | 1.0080 |
| **Riba Free Special Certificates (RFSCs)** | | | | |
| KIIC-II Certificate-03 Months (1239) | Monthly | 1.0240 | 1.0240 | 1.0240 |
| KIIC-II Certificate-06 Months (1240) | Monthly | 1.0480 | 1.0480 | 1.0480 |
| KIIC-II Certificate-12 Months | Monthly | 1.0960 | 1.0960 | 1.0960 |
| 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

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

**Assets Of Pool:**

| Assets Allocated | Amount |
|---|---|
| GOP Ijarah Sukuk (26.10.2022) | 300,000,000 |
| - | - |
| - | - |
| - | - |
| **TOTAL ASSETS** | **300,000,000** |

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

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

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

**Purpose:** Acceptance of Special Deposits for availaing investment oppourtunity.

**The Bank of Khyber**
Islamic Banking Group

| | | |
|---|---|---|
| Basis Of Deposits | : | Mudarabah |
| Name Of Pool | : | Raast-Itminan Mahana Certificates |
| Declaration Date | : | July 28, 2026 |
| Applicable Period | : | 01-08-2026 upto 31-08-2026 |

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 June | Weightages Applicable M/O July | Weightages Applicable M/O August |
|---|---|---|---|---|
| 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 | | | | |

**Equity:** Bank's Investment

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

**Assets Of Pool:**

| Assets Allocated | Amount |
|---|---|
| - | - |
| GOP Ijarah Sukuk (29.10.2021) | 2,000,000,000 |
| GOP Ijarah Sukuk (18.09.2024) | 1,000,000,000 |
| GOP Ijarah Sukuk (09.01.2025) | 250,000,000 |
| - | - |
| **TOTAL ASSETS** | **3,250,000,000** |

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

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

**Risks Associated With Assets Of Pool:**

Credit Risk
Market Risk
Equity Risk
Return Risk
Shariah Risk

**Purpose:** Acceptance of Special Deposits for availaing investment oppourtunity.

**The Bank of Khyber**
Islamic Banking Group

| | | |
|---|---|---|
| Basis Of Deposits | : | Mudarabah |
| Name Of Pool | : | Raast Financial Institutions Pool |
| Declaration Date | : | July 28, 2026 |
| Applicable Period | : | 01-08-2026 upto 31-08-2026 |

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 June | Weightages Applicable M/O July | Weightages Applicable M/O August |
|---|---|---|---|---|
| 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 | | | | |

**Equity:** Bank's Investment

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

**Assets Of Pool:**

| Assets Allocated | Amount |
|---|---|
| - | - |
| GOP Ijarah Sukuk (29.10.2021) | 300,000,000 |
| GOP Ijarah Sukuk (21.10.2024) | 800,000,000 |
| - | - |
| - | - |
| - | - |
| - | - |
| TOTAL ASSETS | 1,100,000,000 |

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

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

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

**Purpose:** Acceptance of Special Deposits for availaing investment oppourtunity.

## The Bank of Khyber

Islamic Banking Group

| | | |
|---|---|---|
| Basis Of Deposits | : | Mudarabah |
| Name Of Pool | : | Raast Financial Institutions - 2 Pool |
| Declaration Date | : | July 28, 2026 |
| Applicable Period | : | 01-08-2026 upto 31-08-2026 |

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 June | Weightages Applicable M/O July | Weightages Applicable M/O August |
|---|---|---|---|---|
| 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 | | | | |

**Equity:** Bank's Investment

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

**Assets Of Pool:**

| Assets Allocated | Amount |
|---|---|
| GOP Ijarah Sukuk (09.01.2025) | 1,200,000,000 |
| - | - |
| - | - |
| - | - |
| TOTAL ASSETS | 1,200,000,000 |

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

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

**Risks Associated With Assets Of Pool:**

Credit Risk
Market Risk
Equity Risk
Return Risk
Shariah Risk

**Purpose:** Acceptance of Special Deposits for availaing investment oppourtunity.

**The Bank of Khyber**
Islamic Banking Group

| | | |
|---|---|---|
| Basis Of Deposits | : | Mudarabah |
| Name Of Pool | : | RFSD - Special Pool (US Dollar) |
| Declaration Date | : | July 28, 2026 |
| Applicable Period | : | 01-08-2026 upto 31-08-2026 |

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 June | Weightages Applicable M/O July | Weightages Applicable M/O August |
|---|---|---|---|---|
| RFSD-PLS (US Doller) | Monthly | 1.0000 | 1.0000 | 1.0000 |
| **Riba Free Special Certificates (RFSCs)** | | | | |
| Certificate - USD (01 Month) | Monthly | 1.0370 | 1.0370 | 1.0830 |
| Certificate - USD (03 Months) | Monthly | 1.1110 | 1.1110 | 1.2490 |
| Certificate - USD (06 Months) | Monthly | 1.2220 | 1.2220 | 1.4980 |
| Certificate - USD (12 Months) | Monthly | 1.4440 | 1.4440 | 1.9960 |
| Mudarabah Fee Ratio (Maximum) | | 70.00% | 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 accept deposit from any customer with out assigning reason.

**Assets Of Pool:**

| Assets Allocated | Amount |
|---|---|
| Investments in Special Pool PKR for FCY | Upto 550M |
| - | Upto 0M |
| - | Upto 0M |
| - | Upto 0M |
| TOTAL ASSETS | 550,000,000 |

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

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

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

**Purpose:** Acceptance of Special Deposits for availaing investment oppourtunity.

**The Bank of Khyber**

Islamic Banking Group

| | | |
|---|---|---|
| Basis Of Deposits | : | Mudarabah |
| Name Of Pool | : | RFSD - Special Pool - 2 (US Dollar) |
| Declaration Date | : | July 28, 2026 |
| Applicable Period | : | 01-08-2026 upto 31-08-2026 |

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 June | Weightages Applicable M/O July | Weightages Applicable M/O August |
|---|---|---|---|---|
| RFSD-PLS (US Doller)-2 | Monthly | 0.0000 | 1.0000 | 1.0000 |
| **Riba Free Special Certificates (RFSCs)** | | | | |
| Certificate - USD (01 Month) | Monthly | 1.0710 | 1.0710 | 1.0260 |
| Certificate - USD (03 Months) | Monthly | 1.2130 | 1.2130 | 1.0780 |
| Certificate - USD (06 Months) | Monthly | 1.4260 | 1.4260 | 1.1560 |
| Certificate - USD (12 Months) | Monthly | 1.8520 | 1.8520 | 1.3120 |
| Mudarabah Fee Ratio (Maximum) | | 70.00% | 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 accept deposit from any

**Assets Of Pool:**

| Assets Allocated | Amount |
|---|---|
| Investments in Special Pool PKR for FCY | Upto 550M |
| - | Upto 0M |
| - | Upto 0M |
| - | Upto 0M |
| TOTAL ASSETS | 550,000,000 |

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

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

**Risks Associated With Assets Of Pool:**

Credit Risk
Market Risk
Equity Risk
Return Risk
Shariah Risk

**Purpose:** Acceptance of Special Deposits for availaing investment oppourtunity.