

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits	:	Musharakah
Name Of Pool	:	Sub Pool - Riba Free Special Pool-1
Declaration Date	:	August 26, 2022
Applicable Period	:	01-09-2022 upto 30-09-2022

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
RFSD-1 Pool - Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
RFSC-01 Month	Monthly	1.025	1.025	1.025
RFSC-03 Month	Monthly	1.074	1.074	1.074
RFSC-06 Month	Monthly	1.147	1.147	1.147
Bank's Additional Profit (Maximum)		45/100	45/100	45/100
Profit Equalization Reserve (Maximum)		0	0	0
Investment Risk Reserve (Maximum)		0	0	0
Note: Management may reduce the ratio of Bank's Additional Profit at time of actual application				

Equity: General Pool Assets

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

Assets Of Pool:

Assets Allocated	Amount
GOP Ijarah Sukuk (15.12.2021)	100,000,000
Running Musharakah-PFD (Garden Town Br.)	200,000,000
	-
	-
TOTAL ASSETS	300,000,000

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

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

Purpose: Acceptance of Special Deposits for availing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Musharakah
 Name Of Pool : Sub Pool - Riba Free Special Pool - 2
 Declaration Date : August 26, 2022
 Applicable Period : 01-09-2022 upto 30-09-2022

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
RFSD Pool - 2 Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
RFSC Pool-2 (01 Month)	Monthly	1.021	1.004	1.004
RFSC Pool-2 (03 Months)	Monthly	1.062	1.013	1.013
RFSC Pool-2 (06 Months)	Monthly	1.125	1.026	1.026
RFSC Pool-2 (01 Year)	Monthly	1.250	1.051	1.051
Bank's Additional Profit (Maximum)		0.200	8/100	8/100
Profit Equalization Reserve (Maximum)		0	0	0
Investment Risk Reserve (Maximum)		0	0	0
Note: Management may reduce the ratio of Bank's Additional Profit at time of actual application				

Equity: General Pool Assets

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

Assets Of Pool:

Assets Allocated	Amount
Running Musharakah-PFD (Garden Town Br.)	1,000,000,000
	-
	-
	-
GOP Ijarah Sukuk (29.10.2021)	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 availing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Musharakah
 Name Of Pool : Sub Pool - Riba Free Special Pool - Mutual Fund
 Declaration Date : August 26, 2022
 Applicable Period : 01-09-2022 upto 30-09-2022

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
RFSD Pool Mutual Fund - Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
RFSC-01 Month	Monthly	1.097	1.105	1.105
RFSC-03 Months	Monthly	1.290	1.315	1.315
RFSC-06 Months	Monthly	1.579	1.630	1.630
Bank's Additional Profit (Maximum)		25.00%	35.00%	35.00%
Profit Equalization Reserve (Maximum)		0	0	0
Investment Risk Reserve (Maximum)		0	0	0
Note: Management may reduce the ratio of Bank's Additional Profit at time of actual application				

Equity: General Pool Assets

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

Assets Of Pool:

Assets Allocated	Amount
-	-
GOP Ijara Sukuk (06.10.2021)	200,000,000
Running Musharakah-PFD (Garden Town Br.)	1,000,000,000
-	-
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 availing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Musharakah
 Name Of Pool : Sub Pool - Riba Free Special Pool - RFSD Corporate-1
 Declaration Date : August 26, 2022
 Applicable Period : 01-09-2022 upto 30-09-2022

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
RFSD Pool Corporate 1- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
RFSC-01 Month	Monthly	1.188	1.188	1.188
RFSC-03 Month	Monthly	1.563	1.563	1.563
Bank's Additional Profit (Maximum)		40.00%	45.00%	45.00%
Profit Equalization Reserve (Maximum)		0	0	0
Investment Risk Reserve (Maximum)		0	0	0
Note: Management may reduce the ratio of Bank's Additional Profit at time of actual application				

Equity: General Pool Assets

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

Assets Of Pool:

Assets Allocated	Amount
GOP Ijarah Sukuk (15.12.2021)	100,000,000
Running Musharakah-PFD (Garden Town Br.)	300,000,000
	-
	-
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 availing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Musharakah
 Name Of Pool : Sub Pool - Riba Free Special Pool - RFSD Corporate-2
 Declaration Date : August 26, 2022
 Applicable Period : 01-09-2022 upto 30-09-2022

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
RFSD Pool Corporate 2- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
RFSC-01 Month	Monthly	1.136	1.012	1.012
RFSC-03 Month	Monthly	1.408	1.036	1.036
Bank's Additional Profit (Maximum)		35.00%	2.00%	3.00%
Profit Equalization Reserve (Maximum)		0	0	0
Investment Risk Reserve (Maximum)		0	0	0
Note: Management may reduce the ratio of Bank's Additional Profit at time of actual application				

Equity: General Pool Assets

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

Assets Of Pool:

Assets Allocated	Amount
PHL Sukuk	100,000,000
Running Musharakah-PFD (Garden Town Br.)	700,000,000
-	-
-	-
TOTAL ASSETS	800,000,000

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

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

Purpose: Acceptance of Special Deposits for availing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Musharakah
 Name Of Pool : Sub Pool - Riba Free Special Pool - Corporate-3
 Declaration Date : August 26, 2022
 Applicable Period : 01-09-2022 upto 30-09-2022

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
Corporate-3 Pool- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
Certificate-03 Month	Monthly	1.042	1.042	1.042
Certificate-06 Month	Monthly	1.083	1.083	1.083
Certificate-01 Year	Monthly	1.167	1.167	1.167
Bank's Additional Profit (Maximum)		50.00%	50.00%	50.00%
Profit Equalization Reserve (Maximum)		0	0	0
Investment Risk Reserve (Maximum)		0	0	0
Note: Management may reduce the ratio of Bank's Additional Profit at time of actual application				

Equity: General Pool Assets

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

Assets Of Pool:

Assets Allocated	Amount
Running Musharakah-PFD (Garden Town Br.)	500,000,000
GOP Ijara Sukuk (06.10.2021)	2,500,000,000
-	-
-	-
TOTAL ASSETS	3,000,000,000

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 availing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Musharakah
 Name Of Pool : Sub Pool - Riba Free Special Pool - Corporate-4
 Declaration Date : August 26, 2022
 Applicable Period : 01-09-2022 upto 30-09-2022

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
Corporate-4 Pool- Deposit	Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
Certificate-01 Month	Monthly	1.0042	1.0042	1.0042
Certificate-03 Month	Monthly	1.0126	1.0126	1.0126
Certificate-06 Month	Monthly	1.0252	1.0252	1.0252
Certificate-01 Year	Monthly	1.0504	1.0504	1.0504
Bank's Additional Profit (Maximum)		25.00%	30.00%	35.00%
Profit Equalization Reserve (Maximum)		0	0	0
Investment Risk Reserve (Maximum)		0	0	0
Note: Management may reduce the ratio of Bank's Additional Profit at time of actual application				

Equity: General Pool Assets

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

Assets Of Pool:

Assets Allocated	Amount
PHL Sukuk	175,000,000
-	-
Running Musharakah-PFD (Garden Town Br.)	525,000,000
-	-
-	-
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 availing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits	:	Musharakah
Name Of Pool	:	Sub Pool - Riba Free Special Pool - Corporate-5
Declaration Date	:	August 26, 2022
Applicable Period	:	01-09-2022 upto 30-09-2022

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
Corporate-5 Pool- Deposit	Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
Certificate-03 Month	Monthly	1.0399	1.0399	1.2142
Certificate-06 Month	Monthly	1.0798	1.0798	1.4284
Certificate-01 Year	Monthly	1.1596	1.1596	1.8568
Bank's Additional Profit (Maximum)		50.00%	50.00%	50.00%
Profit Equalization Reserve (Maximum)		0	0	0
Investment Risk Reserve (Maximum)		0	0	0
Note: Management may reduce the ratio of Bank's Additional Profit at time of actual application				

Equity: General Pool Assets

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

Assets Of Pool:

Assets Allocated	Amount
GOP Ijarah Sukuk (15.12.2021)	100,000,000
Running Musharakah-PFD (Garden Town Br.)	300,000,000
-	-
-	-
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 availing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Musharakah
 Name Of Pool : Sub Pool - Riba Free Special Pool - Corporate-6
 Declaration Date : August 26, 2022
 Applicable Period : 01-09-2022 upto 30-09-2022

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
Corporate-6 Pool- Deposit	Monthly	0.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
RFSD-Corp-6 (01 Month Certificate)	Monthly	1.0125	1.0125	1.0125
RFSD-Corp-6 (03 Month Certificate)	Monthly	1.0375	1.0375	1.0375
RFSD-Corp-6 (06 Month Certificate)	Monthly	1.075	1.075	1.075
RFSD-Corp-6 (01 Year Certificate)	Monthly	1.15	1.15	1.15
Bank's Additional Profit (Maximum)		45.00%	50.00%	50.00%
Profit Equalization Reserve (Maximum)		0	0	0
Investment Risk Reserve (Maximum)		0	0	0
Note: Management may reduce the ratio of Bank's Additional Profit at time of actual application				

Equity: General Pool Assets

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

Assets Of Pool:

Assets Allocated	Amount
Running Musharakah-PFD (Garden Town Br.)	300,000,000
GOP Ijara Sukuk (06.10.2021)	100,000,000
-	-
-	-
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 availing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Musharakah
 Name Of Pool : Sub Pool - Riba Free Special Pool - Corporate-7
 Declaration Date : August 26, 2022
 Applicable Period : 01-09-2022 upto 30-09-2022

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
Corporate-7 Pool- Deposit	Monthly	0.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
RFSD-Corp-7 (01 Month Certificate)	Monthly	1.0032	1.0032	1.0032
RFSD-Corp-7 (03 Month Certificate)	Monthly	1.0096	1.0096	1.0096
RFSD-Corp-7 (06 Month Certificate)	Monthly	1.0192	1.019	1.019
RFSD-Corp-7 (01 Year Certificate)	Monthly	1.0384	1.038	1.038
Bank's Additional Profit (Maximum)		20.00%	20.00%	20.00%
Profit Equalization Reserve (Maximum)		0	0	0
Investment Risk Reserve (Maximum)		0	0	0
Note: Management may reduce the ratio of Bank's Additional Profit at time of actual application				

Equity: General Pool Assets

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

Assets Of Pool:

Assets Allocated	Amount
GOP Ijara Sukuk (06.10.2021)	200,000,000
Running Musharakah-PFD (Garden Town Br.)	400,000,000
-	-
-	-
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 availing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Musharakah
 Name Of Pool : Sub Pool - Riba Free Special Pool - Daily Product-I
 Declaration Date : August 26, 2022
 Applicable Period : 01-09-2022 upto 30-09-2022

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
Daily Product 1 Pool- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
Bank's Additional Profit (Maximum)		25.00%	25.00%	25.00%
Profit Equalization Reserve (Maximum)		0	0	0
Investment Risk Reserve (Maximum)		0	0	0
Note: Management may reduce the ratio of Bank's Additional Profit at time of actual application				

Equity: General Pool Assets

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

Assets Of Pool:

Assets Allocated	Amount
-	-
GOP Ijara Sukuk (29.05.2021)	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 availing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Musharakah
 Name Of Pool : Sub Pool - Riba Free Special Pool - Daily Product-2
 Declaration Date : August 26, 2022
 Applicable Period : 01-09-2022 upto 30-09-2022

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	Weightages Applicable	Weightages Applicable
		July	M/O August	M/O September
Daily Product 1 Pool- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
Bank's Additional Profit (Maximum)		1.00%	2.00%	2.00%
Profit Equalization Reserve (Maximum)		0	0	0
Investment Risk Reserve (Maximum)		0	0	0
Note: Management may reduce the ratio of Bank's Additional Profit at time of actual application				

Equity: General Pool Assets

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

Assets Of Pool:

Assets Allocated	Amount
-	-
DM- Lahore Sialkot Motorway (RWD)	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 availing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Musharakah
 Name Of Pool : Sub Pool - Riba Free Special Pool - Daily Product-3
 Declaration Date : August 26, 2022
 Applicable Period : 01-09-2022 upto 30-09-2022

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
Daily Product 3 Pool- Deposit	Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
RFSC-01 Month	Monthly	1.0155	1.0155	1.0155
RFSC-03 Months	Monthly	1.0465	1.0465	1.0465
RFSC-06 Months	Monthly	1.0930	1.0930	1.0930
RFSC-01 Year	Monthly	1.1860	1.1860	1.1860
Bank's Additional Profit (Maximum)		45.00%	45.00%	45.00%
Profit Equalization Reserve (Maximum)		0	0	0
Investment Risk Reserve (Maximum)		0	0	0
Note: Management may reduce the ratio of Bank's Additional Profit at time of actual application				

Equity: General Pool Assets

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

Assets Of Pool:

Assets Allocated	Amount
-	-
Running Musharakah-PFD (Garden Town Br.)	500,000,000
GOP Ijara Sukuk (06.10.2021)	200,000,000
-	-
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 availing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Musharakah
 Name Of Pool : Sub Pool - Riba Free Special Pool - Daily Product-4
 Declaration Date : August 26, 2022
 Applicable Period : 01-09-2022 upto 30-09-2022

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
Daily Product 4 Pool- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
Bank's Additional Profit (Maximum)		20.00%	20.00%	20.00%
Profit Equalization Reserve (Maximum)		0	0	0
Investment Risk Reserve (Maximum)		0	0	0
Note: Management may reduce the ratio of Bank's Additional Profit at time of actual application				

Equity: General Pool Assets

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

Assets Of Pool:	Assets Allocated	Amount
	-	-
	Running Musharakah-PFD (Garden Town Br.)	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 availing investment oppourtunity.

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Basis Of Deposits : Musharakah
 Name Of Pool : Sub Pool - Riba Free Special Pool - Daily Product-5
 Declaration Date : August 26, 2022
 Applicable Period : 01-09-2022 upto 30-09-2022

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
Daily Product 4 Pool- Deposit	Monthly	0.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
Bank's Additional Profit (Maximum)		35.00%	50.00%	50.00%
Profit Equalization Reserve (Maximum)		0	0	0
Investment Risk Reserve (Maximum)		0	0	0
Note: Management may reduce the ratio of Bank's Additional Profit at time of actual application				

Equity: General Pool Assets

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

Assets Of Pool:

Assets Allocated	Amount
Running Musharakah-PFD (Garden Town Br.)	1,200,000,000.00
GOP Ijara Sukuk (06.10.2021)	100,000,000.00
	-
	-
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 availing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Musharakah
 Name Of Pool : Sub Pool - Riba Free Special Pool - Daily Product-6
 Declaration Date : August 26, 2022
 Applicable Period : 01-09-2022 upto 30-09-2022

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
Daily Product 6 Pool- Deposit	Monthly	0.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
Bank's Additional Profit (Maximum)		35.00%	35.00%	35.00%
Profit Equalization Reserve (Maximum)		0	0	0
Investment Risk Reserve (Maximum)		0	0	0
Note: Management may reduce the ratio of Bank's Additional Profit at time of actual application				

Equity: General Pool Assets

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

Assets Of Pool:

Assets Allocated	Amount
GOP Ijara Sukuk (29.05.2021)	100,000,000.00
Running Musharakah-PFD (Garden Town Br.)	-
	-
	-
TOTAL ASSETS	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 availing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Musharakah
 Name Of Pool : Sub Pool - Khyber Islamic Investment Certificates-I
 Declaration Date : August 26, 2022
 Applicable Period : 01-09-2022 upto 30-09-2022

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
KIIC Certificate-01 Month (1232)	Monthly	1.0262	1.0262	1.0262
Riba Free Special Certificates (RFSCs)				
KIIC Certificate-03 Months (1234)	Monthly	1.0786	1.0786	1.0786
KIIC Certificate-06 Months (1235)	Monthly	1.1572	1.1572	1.1572
KIIC Certificate-01 Year (1257)	Monthly	1.3144	1.3144	1.3144
Bank's Additional Profit (Maximum)		35.00%	35.00%	35.00%
Profit Equalization Reserve (Maximum)		0	0	0
Investment Risk Reserve (Maximum)		0	0	0
Note: Management may reduce the ratio of Bank's Additional Profit at time of actual application				

Equity: General Pool Assets

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

Assets Of Pool:

Assets Allocated	Amount
-	-
GOP Ijara Sukuk (29.05.2020)	50,000,000
Running Musharakah-PFD (Garden Town Br.)	250,000,000
Running Musharakah-PFD (Garden Town Br.)	250,000,000
TOTAL ASSETS	550,000,000

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

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

Purpose: Acceptance of Special Deposits for availing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Musharakah
 Name Of Pool : Sub Pool - Khyber Islamic Investment Certificates-II
 Declaration Date : August 26, 2022
 Applicable Period : 01-09-2022 upto 30-09-2022

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
KIIC-II Certificate-01 Month (1238)	Monthly	1.0150	1.0150	1.1550
Riba Free Special Certificates (RFSCs)				
KIIC-II Certificate-03 Months (1239)	Monthly	1.0450	1.0450	1.4650
KIIC-II Certificate-06 Months (1240)	Monthly	1.0900	1.0900	1.9300
KIIC-II Certificate-12 Months	Monthly	0.0000	0.0000	2.8600
Bank's Additional Profit (Maximum)		30.00%	30.00%	20.00%
Profit Equalization Reserve (Maximum)		0	0	0
Investment Risk Reserve (Maximum)		0	0	0
Note: Management may reduce the ratio of Bank's Additional Profit at time of actual application				

Equity: General Pool Assets

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

Assets Of Pool:

Assets Allocated	Amount
-	-
Running Musharakah-PFD (Garden Town Br.)	400,000,000
W	1
-	-
TOTAL ASSETS	400,000,001

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

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

Purpose: Acceptance of Special Deposits for availing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Musharakah
 Name Of Pool : Sub Pool - RFSD - TMA Pool
 Declaration Date : August 26, 2022
 Applicable Period : 01-09-2022 upto 30-09-2022

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
RFSD - TMA Pool (1631)	Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
Bank's Additional Profit (Maximum)		50.00%	50.00%	50.00%
Profit Equalization Reserve (Maximum)		0	0	0
Investment Risk Reserve (Maximum)		0	0	0
Note: Management may reduce the ratio of Bank's Additional Profit at time of actual application				

Equity: General Pool Assets

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

Assets Of Pool:

Assets Allocated	Amount
Running Musharakah-PFD (Garden Town Br.)	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 availing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits	:	Musharakah
Name Of Pool	:	Sub Pool - Raast-Itminan Mahana Certificates
Declaration Date	:	August 26, 2022
Applicable Period	:	01-09-2022 upto 30-09-2022

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
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	1.0051	1.0051	1.0051
RFSD-Itminan Mahana Certificate-02 Year (1268)	Monthly	1.0102	1.0102	1.0102
RFSD-Itminan Mahana Certificate-03 Year (1262)	Monthly	1.0153	1.0153	1.0153
RFSD-Itminan Mahana Certificate-04 Year (1269)	Monthly	1.0204	1.0204	1.0204
RFSD-Itminan Mahana Certificate-05 Year (1263)	Monthly	1.0255	1.0255	1.0255
Bank's Additional Profit (Maximum)		20.00%	20.00%	20.00%
Profit Equalization Reserve (Maximum)		0	0	0
Investment Risk Reserve (Maximum)		0	0	0
Note: Management may reduce the ratio of Bank's Additional Profit at time of actual application				

Equity: General Pool Assets

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

Assets Of Pool:

Assets Allocated	Amount
-	-
GOP Ijara Sukuk (29.10.2021)	350,000,000
Running Musharakah-PFD (Garden Town Br.)	500,000,000
-	-
TOTAL ASSETS	850,000,000

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

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

Purpose: Acceptance of Special Deposits for availing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Musharakah
 Name Of Pool : Sub Pool - Raast Financial Institutions Pool
 Declaration Date : August 26, 2022
 Applicable Period : 01-09-2022 upto 30-09-2022

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
RFSD - Raast Financial Insitution Pool	Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
Bank's Additional Profit (Maximum)		1.00%	1.00%	4.00%
Profit Equalization Reserve (Maximum)		0	0	0
Investment Risk Reserve (Maximum)		0	0	0
Note: Management may reduce the ratio of Bank's Additional Profit at time of actual application				

Equity: General Pool Assets

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

Assets Of Pool:

Assets Allocated	Amount
DM-The Searle Company Limited	600,000,000
NJHPCL	500,000,000
-	-
Running Musharakah-PFD (Garden Town Br.)	500,000,000
TOTAL ASSETS	1,600,000,000

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 availing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Musharakah
 Name Of Pool : Geneal Pool (USD)
 Declaration Date : September 1, 2021
 Applicable Period : 01-09-2022 upto 30-09-2022

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
PLS Deposit (USD)	Monthly	1.0000	1.0000	1.0000
Bank's Additional Profit (Maximum)		99.00%	99.00%	99.00%
Profit Equalization Reserve (Maximum)		0	0	0
Investment Risk Reserve (Maximum)		0	0	0
Note: Management may reduce the ratio of Bank's Additional Profit at time of actual application				

Equity: Separate Equity For FCY General Pool

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

Assets Of Pool:

Assets Allocated
Placement of Mashreq Bank (NY)

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

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

Purpose: Acceptance of USD for availing investment oppourtunity.