

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits	:	Musharakah
Name Of Pool	:	Sub Pool - Riba Free Special Pool-1
Declaration Date	:	December 28, 2022
Applicable Period	:	01-01-2023 upto 31-01-2023

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 November	Weightages Applicable M/O December	Weightages Applicable M/O January
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	:	December 28, 2022
Applicable Period	:	01-01-2023 upto 31-01-2023

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 November	Weightages Applicable M/O December	Weightages Applicable M/O January
RFSD Pool - 2 Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
RFSC Pool-2 (01 Month)	Monthly	1.004	1.004	1.004
RFSC Pool-2 (03 Months)	Monthly	1.011	1.011	1.011
RFSC Pool-2 (06 Months)	Monthly	1.022	1.022	1.022
RFSC Pool-2 (01 Year)	Monthly	1.043	1.043	1.043
Bank's Additional Profit (Maximum)		0.100	10/100	15/100
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 : December 28, 2022
 Applicable Period : 01-01-2023 upto 31-01-2023

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 November	Weightages Applicable M/O December	Weightages Applicable M/O January
RFSD Pool Mutual Fund - Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
RFSC-01 Month	Monthly	1.105	1.105	1.105
RFSC-03 Months	Monthly	1.315	1.315	1.315
RFSC-06 Months	Monthly	1.630	1.630	1.630
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 (29.10.2021)	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 - Mutual Fund Pool-2
 Declaration Date : December 28, 2022
 Applicable Period : 01-01-2023 upto 31-01-2023

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 November	Weightages Applicable M/O December	Weightages Applicable M/O January
RFSD Pool Mutual Fund - Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
Bank's Additional Profit (Maximum)		8.00%	8.00%	15.00%
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.)	5,100,000,000
	-
TOTAL ASSETS	5,100,000,000

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 : Musharakah
 Name Of Pool : Sub Pool - Riba Free Special Pool - RFSD Corporate-1
 Declaration Date : December 28, 2022
 Applicable Period : 01-01-2023 upto 31-01-2023

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 November	Weightages Applicable M/O December	Weightages Applicable M/O January
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	1.036
RFSC-03 Month	Monthly	1.563	1.563	1.108
Bank's Additional Profit (Maximum)		45.00%	45.00%	10.00%
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 : December 28, 2022
 Applicable Period : 01-01-2023 upto 31-01-2023

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 November	Weightages Applicable M/O December	Weightages Applicable M/O January
RFSD Pool Corporate 2- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
RFSC-01 Month	Monthly	1.012	1.012	1.012
RFSC-03 Month	Monthly	1.036	1.036	1.036
Bank's Additional Profit (Maximum)		10.00%	15.00%	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
PHL Sukuk	100,000,000
Running Musharakah-PFD (Garden Town Br.)	400,000,000
-	-
-	-
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 - Corporate-3
Declaration Date	:	December 28, 2022
Applicable Period	:	01-01-2023 upto 31-01-2023

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 November	Weightages Applicable M/O December	Weightages Applicable M/O January
Corporate-3 Pool- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
Certificate-03 Month	Monthly	1.074	1.074	1.233
Certificate-06 Month	Monthly	1.148	1.148	1.466
Certificate-01 Year	Monthly	1.296	1.296	1.932
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.)	1,000,000,000
GOP Ijara Sukuk (06.10.2021)	2,000,000,000
GOP Ijara Sukuk (15.12.2022)	500,000,000
-	-
TOTAL ASSETS	3,500,000,000

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 - Corporate-4
Declaration Date	:	December 28, 2022
Applicable Period	:	01-01-2023 upto 31-01-2023

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 November	Weightages Applicable M/O December	Weightages Applicable M/O January
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)		40.00%	40.00%	40.00%
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	:	December 28, 2022
Applicable Period	:	01-01-2023 upto 31-01-2023

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 November	Weightages Applicable M/O December	Weightages Applicable M/O January
Corporate-5 Pool- Deposit	Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
Certificate-03 Month	Monthly	1.2142	1.2142	1.2142
Certificate-06 Month	Monthly	1.4284	1.4284	1.4284
Certificate-01 Year	Monthly	1.8568	1.8568	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 : December 28, 2022
 Applicable Period : 01-01-2023 upto 31-01-2023

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 November	Weightages Applicable M/O December	Weightages Applicable M/O January
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	1.0145
RFSD-Corp-6 (03 Month Certificate)	Monthly	1.0375	1.0375	1.0435
RFSD-Corp-6 (06 Month Certificate)	Monthly	1.075	1.075	1.087
RFSD-Corp-6 (01 Year Certificate)	Monthly	1.15	1.15	1.174
Bank's Additional Profit (Maximum)		50.00%	50.00%	6.00%
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 : December 28, 2022
 Applicable Period : 01-01-2023 upto 31-01-2023

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 November	Weightages Applicable M/O December	Weightages Applicable M/O January
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	1.02
RFSD-Corp-7 (03 Month Certificate)	Monthly	1.0096	1.0096	1.06
RFSD-Corp-7 (06 Month Certificate)	Monthly	1.0192	1.019	1.120
RFSD-Corp-7 (01 Year Certificate)	Monthly	1.0384	1.038	1.240
Bank's Additional Profit (Maximum)		20.00%	25.00%	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 : December 28, 2022
 Applicable Period : 01-01-2023 upto 31-01-2023

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 November	Weightages Applicable M/O December	Weightages Applicable M/O January
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
-	-
Running Musharakah-PFD (Garden Town Br.)	500,000,000
TOTAL ASSETS	1,000,000,000

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 - Daily Product-2
 Declaration Date : December 28, 2022
 Applicable Period : 01-01-2023 upto 31-01-2023

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 November	Weightages Applicable M/O December	Weightages Applicable M/O January
Daily Product 1 Pool- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
Bank's Additional Profit (Maximum)		8.00%	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- 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 availaing 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 : December 28, 2022
 Applicable Period : 01-01-2023 upto 31-01-2023

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 November	Weightages Applicable M/O December	Weightages Applicable M/O January
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)		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)	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 : December 28, 2022
 Applicable Period : 01-01-2023 upto 31-01-2023

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 November	Weightages Applicable M/O December	Weightages Applicable M/O January
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%	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
	-	-
	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.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Musharakah
 Name Of Pool : Sub Pool - Riba Free Special Pool - Daily Product-5
 Declaration Date : December 28, 2022
 Applicable Period : 01-01-2023 upto 31-01-2023

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 November	Weightages Applicable M/O December	Weightages Applicable M/O January
Daily Product 4 Pool- Deposit	Monthly	0.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
Bank's Additional Profit (Maximum)		40.00%	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.)	1,000,000,000.00
GOP Ijara Sukuk (06.10.2021)	100,000,000.00
-	-
-	-
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 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 : December 28, 2022
 Applicable Period : 01-01-2023 upto 31-01-2023

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 November	Weightages Applicable M/O December	Weightages Applicable M/O January
Daily Product 6 Pool- Deposit	Monthly	0.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
Bank's Additional Profit (Maximum)		40.00%	40.00%	40.00%
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 : December 28, 2022
 Applicable Period : 01-01-2023 upto 31-01-2023

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 November	Weightages Applicable M/O December	Weightages Applicable M/O January
KIIC Certificate-01 Month (1232)	Monthly	1.0088	1.0088	1.0088
Riba Free Special Certificates (RFSCs)				
KIIC Certificate-03 Months (1234)	Monthly	1.0264	1.0264	1.0264
KIIC Certificate-06 Months (1235)	Monthly	1.0528	1.0528	1.0528
KIIC Certificate-01 Year (1257)	Monthly	1.1056	1.1056	1.1056
Bank's Additional Profit (Maximum)		35.00%	35.00%	40.00%
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 : December 28, 2022
 Applicable Period : 01-01-2023 upto 31-01-2023

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 November	Weightages Applicable M/O December	Weightages Applicable M/O January
KIIC-II Certificate-01 Month (1238)	Monthly	1.1550	1.1550	1.0540
Riba Free Special Certificates (RFSCs)				
KIIC-II Certificate-03 Months (1239)	Monthly	1.4650	1.4650	1.1620
KIIC-II Certificate-06 Months (1240)	Monthly	1.9300	1.9300	1.3240
KIIC-II Certificate-12 Months	Monthly	2.8600	2.8600	1.6480
Bank's Additional Profit (Maximum)		20.00%	12.00%	5.00%
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.)	900,000,000
W	1
-	-
TOTAL ASSETS	900,000,001

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 : December 28, 2022
 Applicable Period : 01-01-2023 upto 31-01-2023

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 November	Weightages Applicable M/O December	Weightages Applicable M/O January
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	:	December 28, 2022
Applicable Period	:	01-01-2023 upto 31-01-2023

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 November	Weightages Applicable M/O December	Weightages Applicable M/O January
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	1.0047	1.0047	1.0047
RFSD-Itminan Mahana Certificate-02 Year (1268)	Monthly	1.0094	1.0094	1.0094
RFSD-Itminan Mahana Certificate-03 Year (1262)	Monthly	1.0141	1.0141	1.0141
RFSD-Itminan Mahana Certificate-04 Year (1269)	Monthly	1.0188	1.0188	1.0188
RFSD-Itminan Mahana Certificate-05 Year (1263)	Monthly	1.0235	1.0235	1.0235
Bank's Additional Profit (Maximum)		15.00%	15.00%	15.00%
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	:	December 28, 2022
Applicable Period	:	01-01-2023 upto 31-01-2023

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 November	Weightages Applicable M/O December	Weightages Applicable M/O January
RFSD - Raast Financial Insitution Pool	Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
Bank's Additional Profit (Maximum)		4.00%	1.00%	1.00%
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	800,000,000
NJHPCL	800,000,000
-	-
Running Musharakah-PFD (Garden Town Br.)	2,000,000,000
TOTAL ASSETS	3,600,000,000

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 : 01-01-2023 upto 31-01-2023

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 November	Weightages Applicable M/O December	Weightages Applicable M/O January
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.