

**The Bank of Khyber**  
Islamic Banking Group

BASIS OF DEPOSITS	:	MUSHARAKAH
NAME OF POOL	:	GENERAL POOL
DECLARATION DATE	:	July 26, 2024
APPLICABLE PERIODS	:	1st June 2024 ONWARD

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

Product Name	Profit Payment Periods/ Tier groups	Weightages Applicable M/O June	Weightages Applicable M/O July	Weightages Applicable M/O August
PLS Saving	Monthly	1.000	1.000	1.000
PLS Saving-Free Services Offer	Monthly	0.700	0.700	0.700
PLS Saving Deposits (SD) Special Schemes	Monthly	1.000	1.000	1.000
PLS Saving Deposits Pension Salary	Monthly	1.000	1.000	1.000
PLS Hajj Account	Monthly	1.200	1.200	1.200
PLS Umra Account	Monthly	1.100	1.100	1.100
PLS Pensioners Account	Monthly	1.000	1.000	1.000
PLS Asaan Account	Monthly	1.000	1.000	1.000
Asaan Remittance Savings Account	Monthly	1.000	1.000	1.000
Raast Youth Saving Account	Monthly	1.000	1.000	1.000
Raast FemPower Account	Monthly	1.000	1.000	1.000
Asaan Saving Flood Affectee Account	Monthly	1.000	1.000	1.000
Asaan Saving Digital Account	Monthly	1.000	1.000	1.000
Raast Senior Citizen Account	Monthly	0.000	1.040	1.040
Raast Sahara Account	Monthly	0.000	1.040	1.040
Raast Sahulat Account	Monthly	0.009	0.009	0.009
Raast Tarseel Account	Monthly	0.009	0.009	0.009
Islamic Refinance Scheme for Combating COVID-19 (IRFCC-Filer)	Monthly	0.009	0.009	0.009
Raast Pay Plus Account	Monthly	0.009	0.009	0.009
Islamic SME Asaan Finance Scheme (ISAAF)	Monthly	0.300	0.280	0.280
Islamic Refinance Facility for Modernization of SME	Monthly	0.300	0.280	0.280
Islamic Refinance Facility for Storage of Agri. (FFSAP)	Monthly	0.300	0.280	0.280
Islamic Refinance Scheme for Working Capital of SE&LE	Monthly	0.000	0.280	0.280
SBP SME Finance	Monthly	0.500	0.500	0.500
<b>Riba Free Certificates (RFCs)</b>				
RFCs 6 Month	Monthly	1.002	1.050	1.050
RFCs 6 Month	On Maturity	1.062	1.062	1.062
RFCs 1 year	Monthly	1.144	1.144	1.144
RFCs 1 year	Six Monthly	1.164	1.164	1.164
RFCs 1 year	On Maturity	1.204	1.204	1.204
RFCs 2 year	Monthly	1.328	1.328	1.328
RFCs 2 year	Six Monthly	1.348	1.348	1.348
RFCs 2 year	Yearly	1.368	1.368	1.368
RFCs 2 year	On Maturity	1.388	1.388	1.388
RFCs 3 year	Monthly	1.512	1.512	1.512
RFCs 3 year	Six Monthly	1.532	1.532	1.532
RFCs 3 year	Yearly	1.552	1.552	1.552
RFCs 3 year	On Maturity	1.572	1.572	1.572
RFCs 4 year	Monthly	1.696	1.696	1.696

RFCs 4 year	Six Monthly	1.716	1.716	1.716
RFCs 4 year	Yearly	1.736	1.736	1.736
RFCs 4 year	On Maturity	1.756	1.756	1.756
RFCs 5 year	Monthly	1.880	1.880	1.880
RFCs 5 year	Six Monthly	1.900	1.900	1.900
RFCs 5 year	Yearly	1.920	1.920	1.920
RFCs 5 year	On Maturity	1.940	1.940	1.940
RFCs 5 year (Pensioners)	Monthly	2.000	2.000	2.000
RFCs 5 year (Widows, Orphans & Permanently Disabled Persons)	Monthly	2.080	2.080	2.080
Bank's Additional Profit (Maximum)		1/2	1/2	1/2
Profit Equalization Reserve (Maximum)		2/100	2/100	2/100
Investment Risk Reserve (Maximum)		1/100	1/100	1/100
<b>Note:</b> Management may reduce the ratio of Bank's Additional Profit at time of actual application				

**EQUITY:** Islamic Bnking Fund, Retained Earnings and Free Reserves of IBG.

**TYPE OF CUSTOMER:** All customers. Bank can Refuse to accept deposit from any customer with-out assigning reason.

**ASSETS OF POOL:** All Ijarah Assets, Murabaha Assets, Musharakah Assets, Diminishing Musharakah Assets, Istisna Assets, Investment in Shares, Placement with Islamic Banks, Sukuks Investments, Payables of All above Assets and Bank's Operating Assets etc.

**INVESTMENT STRATEGY:** Deposits shall be invested in Shariah compliant, identified, Non-Negative list of Bank, Profitable venture, and approved institutions of the Bank list.

In case assets cross 30% of total assets limit in nature of "Dain", the profit shall be paid to IAH from other Ijarah Assets with the aproval of Shariah Advosor.

**TERMS OF POOL:** Constructive Liquidation every month.

**RISKS ASSOCIATED WITH ASSETS FO POOL:**  
Operational Risk.  
Credit Risk  
Market Risk  
Equity Risk  
Return Risk  
Shariah Risk

**PURPOSE:** Acceptance of General Deposits.

**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits	:	Musharakah
Name Of Pool	:	Sub Pool - Riba Free Special Pool-1
Declaration Date	:	July 26, 2024
Applicable Period	:	01-08-2024 upto 31-08-2024

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
<b>Riba Free Special Certificates (RFSCs)</b>				
RFSC-01 Month	Monthly	1.036	1.036	1.036
RFSC-03 Month	Monthly	1.107	1.107	1.107
RFSC-06 Month	Monthly	1.214	1.214	1.214
Bank's Additional Profit (Maximum)		20/100	20/100	20/100
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> 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)	200,000,000
	-
GOP Ijarah Sukuk (06.10.2021)	300,000,000
	-
<b>TOTAL ASSETS</b>	<b>500,000,000</b>

**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 - 2
Declaration Date	:	July 26, 2024
Applicable Period	:	01-08-2024 upto 31-08-2024

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
<b>Riba Free Special Certificates (RFSCs)</b>				
RFSC Pool-2 (01 Month)	Monthly	1.010	1.010	1.010
RFSC Pool-2 (03 Months)	Monthly	1.031	1.031	1.031
RFSC Pool-2 (06 Months)	Monthly	1.062	1.062	1.062
RFSC Pool-2 (01 Year)	Monthly	1.125	1.125	1.125
Bank's Additional Profit (Maximum)		20/100	20/100	20/100
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> 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 (12.07.2023)	100,000,000
-	-
-	-
-	-
GOP Ijarah Sukuk (29.10.2021)	100,000,000
-	-
<b>TOTAL ASSETS</b>	<b>200,000,000</b>

**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 - Mutual Fund  
 Declaration Date : July 26, 2024  
 Applicable Period : 01-08-2024 upto 31-08-2024

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
<b>Riba Free Special Certificates (RFSCs)</b>				
RFSC-01 Month	Monthly	1.069	1.069	1.035
RFSC-03 Months	Monthly	1.207	1.207	1.104
RFSC-06 Months	Monthly	1.414	1.414	1.207
RFSC-12 Months	Monthly	0.000	0.000	1.414
Bank's Additional Profit (Maximum)		30.00%	30.00%	30.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> 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
GOP Ijara Sukuk (26.10.2022)	300,000,000
GOP Ijara Sukuk (06.10.2021)	400,000,000
<b>TOTAL ASSETS</b>	<b>900,000,000</b>

**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 - Mutual Fund Pool-2  
 Declaration Date : July 26, 2024  
 Applicable Period : 01-08-2024 upto 31-08-2024

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
<b>Riba Free Special Certificates (RFSCs)</b>				
Bank's Additional Profit (Maximum)		30.00%	30.00%	30.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> 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)	1,000,000,000
GOP Ijara Sukuk (26.06.2023)	500,000,000
GOP Ijara Sukuk (29.10.2021)	1,500,000,000
GOP Ijara Sukuk (12.07.2023)	1,000,000,000
PHL Sukuk	2,000,000,000
	-
<b>TOTAL ASSETS</b>	<b>6,000,000,000</b>

**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	:	July 26, 2024
Applicable Period	:	01-08-2024 upto 31-08-2024

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
<b>Riba Free Special Certificates (RFSCs)</b>				
RFSC-01 Month	Monthly	1.034	1.034	1.014
RFSC-03 Month	Monthly	1.103	1.103	1.043
RFSC-06 Month	Monthly	1.207	1.207	1.086
RFSC-12 Month	Monthly	1.413	1.413	1.173
Bank's Additional Profit (Maximum)		20.00%	20.00%	15.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> 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)	200,000,000
	-
GOP Ijarah Sukuk (06.10.2021)	400,000,000
	-
<b>TOTAL ASSETS</b>	<b>600,000,000</b>

**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-2
Declaration Date	:	July 26, 2024
Applicable Period	:	01-08-2024 upto 31-08-2024

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
<b>Riba Free Special Certificates (RFSCs)</b>				
RFSC-01 Month	Monthly	1.088	1.088	1.036
RFSC-03 Month	Monthly	1.265	1.265	1.107
RFSC-06 Month	Monthly	0.000	0.000	1.213
Bank's Additional Profit (Maximum)		15.00%	15.00%	20.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> 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 (06.10.2021)	200,000,000
GOP Ijarah Sukuk (26.06.2023)	200,000,000
	-
<b>TOTAL ASSETS</b>	<b>400,000,000</b>

**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 opportunity.



**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits	:	Musharakah
Name Of Pool	:	Sub Pool - Riba Free Special Pool - Corporate-3
Declaration Date	:	July 26, 2024
Applicable Period	:	01-08-2024 upto 31-08-2024

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
<b>Riba Free Special Certificates (RFSCs)</b>				
Certificate-03 Month	Monthly	1.251	1.251	1.251
Certificate-06 Month	Monthly	1.503	1.503	1.503
Certificate-01 Year	Monthly	2.006	2.006	2.006
Bank's Additional Profit (Maximum)		40.00%	40.00%	45.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> 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 (15.12.2021)	300,000,000
GOP Ijara Sukuk (29.07.2020)	300,000,000
	-
	-
<b>TOTAL ASSETS</b>	<b>600,000,000</b>

**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 - Corporate-4  
 Declaration Date : July 26, 2024  
 Applicable Period : 01-08-2024 upto 31-08-2024

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
<b>Riba Free Special Certificates (RFSCs)</b>				
Certificate-01 Month	Monthly	1.0078	1.0078	1.0078
Certificate-03 Month	Monthly	1.0234	1.0234	1.0234
Certificate-06 Month	Monthly	1.0468	1.0468	1.0468
Certificate-01 Year	Monthly	1.0936	1.0936	1.0936
Bank's Additional Profit (Maximum)		15.00%	15.00%	15.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> 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
GOP Ijarah Sukuk (15.12.2021)	-
GOP Ijarah Sukuk (12.07.2023)	700,000,000
GOP Ijara Sukuk (27.04.2022)	200,000,000
	-
<b>TOTAL ASSETS</b>	<b>1,000,000,000</b>

**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 - Corporate-5  
 Declaration Date : July 26, 2024  
 Applicable Period : 01-08-2024 upto 31-08-2024

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
<b>Riba Free Special Certificates (RFSCs)</b>				
Certificate-03 Month	Monthly	1.0018	1.0018	1.0006
Certificate-06 Month	Monthly	1.0036	1.0036	1.0018
Certificate-01 Year	Monthly	1.0072	1.0072	1.0036
Bank's Additional Profit (Maximum)		10.00%	10.00%	10.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> 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 (12.07.2023)	200,000,000
GOP Ijarah Sukuk (26.06.2023)	200,000,000
-	-
<b>TOTAL ASSETS</b>	<b>400,000,000</b>

**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	:	July 26, 2024
Applicable Period	:	01-08-2024 upto 31-08-2024

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
<b>Riba Free Special Certificates (RFSCs)</b>				
RFSD-Corp-6 (01 Month Certificate)	Monthly	1.0095	1.0095	1.0095
RFSD-Corp-6 (03 Month Certificate)	Monthly	1.0285	1.0285	1.0285
RFSD-Corp-6 (06 Month Certificate)	Monthly	1.057	1.057	1.057
RFSD-Corp-6 (01 Year Certificate)	Monthly	1.114	1.114	1.114
Bank's Additional Profit (Maximum)		15.00%	15.00%	15.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> 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 (29.07.2020)	1,000,000,000
GOP Ijarah Sukuk (12.07.2023)	1,200,000,000
GOP Ijara Sukuk (27.04.2022)	350,000,000
GOP Ijara Sukuk (26.06.2023)	2,000,000,000
<b>TOTAL ASSETS</b>	<b>4,550,000,000</b>

**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 - Corporate-7  
 Declaration Date : July 26, 2024  
 Applicable Period : 01-08-2024 upto 31-08-2024

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
<b>Riba Free Special Certificates (RFSCs)</b>				
RFSD-Corp-7 (01 Month Certificate)	Monthly	1.0225	1.0225	1.0225
RFSD-Corp-7 (03 Month Certificate)	Monthly	1.0675	1.0675	1.0675
RFSD-Corp-7 (06 Month Certificate)	Monthly	1.135	1.135	1.135
RFSD-Corp-7 (01 Year Certificate)	Monthly	1.27	1.270	1.270
Bank's Additional Profit (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%
<b>Note:</b> 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 (29.07.2020)	100,000,000
GOP Ijara Sukuk (26.06.2023)	100,000,000
-	-
-	-
<b>TOTAL ASSETS</b>	<b>200,000,000</b>

**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-I
Declaration Date	:	July 26, 2024
Applicable Period	:	01-08-2024 upto 31-08-2024

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
<b>Riba Free Special Certificates (RFSCs)</b>				
RFSC-01 Month	Monthly	1.048	1.048	1.0477
RFSC-03 Months	Monthly	1.143	1.143	1.1431
RFSC-06 Months	Monthly	1.286	1.286	1.2862
Bank's Additional Profit (Maximum)		40.00%	40.00%	40.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> 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)	300,000,000
GOP Ijara Sukuk (15.12.2021)	300,000,000
GOP Ijara Sukuk (26.10.2022)	200,000,000
<b>TOTAL ASSETS</b>	<b>800,000,000</b>

**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 opportunity.

**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 : July 26, 2024  
 Applicable Period : 01-08-2024 upto 31-08-2024

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
<b>Riba Free Special Certificates (RFSCs)</b>				
Bank's Additional Profit (Maximum)		3.00%	3.00%	15.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> 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 (26.10.2022)	400,000,000
NJHPCL	100,000,000
	-
GOP Ijara Sukuk (06.10.2021)	200,000,000
<b>Total Assets</b>	<b>700,000,000</b>

**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 : July 26, 2024  
 Applicable Period : 01-08-2024 upto 31-08-2024

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
<b>Riba Free Special Certificates (RFSCs)</b>				
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)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> 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 (26.06.2023)	100,000,000
GOP Ijara Sukuk (29.07.2020)	200,000,000
-	-
<b>TOTAL ASSETS</b>	<b>300,000,000</b>

**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-4  
 Declaration Date : July 26, 2024  
 Applicable Period : 01-08-2024 upto 31-08-2024

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
<b>Riba Free Special Certificates (RFSCs)</b>				
§ RFSC–Daily Product-4 (1M)	Monthly	1.021	1.021	1.0155
§ RFSC–Daily Product-4 (3M)	Monthly	1.062	1.062	1.0465
§ RFSC–Daily Product-4 (6M)	Monthly	1.125	1.125	1.0930
§ RFSC–Daily Product-4 (12M)	Monthly	1.250	1.250	1.1860
Bank's Additional Profit (Maximum)		25.00%	25.00%	25.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> 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
GOP Ijara Sukuk (26.06.2023)	300,000,000
-	-
<b>TOTAL ASSETS</b>	<b>500,000,000</b>

**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-5  
 Declaration Date : July 26, 2024  
 Applicable Period : 01-08-2024 upto 31-08-2024

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
<b>Riba Free Special Certificates (RFSCs)</b>				
Bank's Additional Profit (Maximum)		10.00%	20.00%	20.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> 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 (26.06.2023)	100,000,000
GOP Ijara Sukuk (29.07.2020)	100,000,000
	-
	-
<b>TOTAL ASSETS</b>	<b>200,000,000</b>

**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-6  
 Declaration Date : July 26, 2024  
 Applicable Period : 01-08-2024 upto 31-08-2024

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
<b>Riba Free Special Certificates (RFSCs)</b>				
Bank's Additional Profit (Maximum)		10.00%	10.00%	10.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> 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)	100,000,000
-	-
GOP Ijara Sukuk (29.10.2021)	200,000,000
GOP Ijara Sukuk (26.06.2023)	800,000,000
-	-
<b>TOTAL ASSETS</b>	<b>1,100,000,000</b>

**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 - Khyber Islamic Investment Certificates-I
Declaration Date	:	July 26, 2024
Applicable Period	:	01-08-2024 upto 31-08-2024

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	1.0085	1.0085	1.0085
<b>Riba Free Special Certificates (RFSCs)</b>				
KIIC Certificate-03 Months (1234)	Monthly	1.0255	1.0255	1.0255
KIIC Certificate-06 Months (1235)	Monthly	1.0510	1.0510	1.0510
KIIC Certificate-01 Year (1257)	Monthly	1.1020	1.1020	1.1020
Bank's Additional Profit (Maximum)		6.00%	6.00%	6.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> 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 (26.06.2023)	100,000,000
GOP Ijara Sukuk (29.05.2020)	100,000,000
	-
<b>TOTAL ASSETS</b>	<b>200,000,000</b>

**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 : July 26, 2024  
 Applicable Period : 01-08-2024 upto 31-08-2024

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	1.0026	1.0026	1.0026
<b>Riba Free Special Certificates (RFSCs)</b>				
KIIC-II Certificate-03 Months (1239)	Monthly	1.0078	1.0078	1.0078
KIIC-II Certificate-06 Months (1240)	Monthly	1.0156	1.0156	1.0156
KIIC-II Certificate-12 Months	Monthly	1.0312	1.0312	1.0312
Bank's Additional Profit (Maximum)		15.00%	15.00%	15.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> 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 (29.07.2020)	100,000,000
NJHPC	50,000,000
	-
<b>TOTAL ASSETS</b>	<b>150,000,000</b>

**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 - RFSD - TMA Pool  
 Declaration Date : July 26, 2024  
 Applicable Period : 01-08-2024 upto 31-08-2024

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	Weightages Applicable M/O June	Weightages Applicable M/O	Weightages Applicable M/O
RFSD - TMA Pool (1631)	Monthly	1.0000	1.0000	1.0000
<b>Riba Free Special Certificates (RFSCs)</b>				
Bank's Additional Profit (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%
<b>Note:</b> 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.)	-
	-
	-
	-
<b>TOTAL ASSETS</b>	-

**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	:	July 26, 2024
Applicable Period	:	01-08-2024 upto 31-08-2024

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
<b>Riba Free Special Certificates (RFSCs)</b>				
RFSD-Itminan Mahana Certificate-01 Year (1267)	Monthly	1.0157	1.0157	1.0157
RFSD-Itminan Mahana Certificate-02 Year (1268)	Monthly	1.0314	1.0314	1.0314
RFSD-Itminan Mahana Certificate-03 Year (1262)	Monthly	1.0471	1.0471	1.0471
RFSD-Itminan Mahana Certificate-04 Year (1269)	Monthly	1.0628	1.0628	1.0628
RFSD-Itminan Mahana Certificate-05 Year (1263)	Monthly	1.0785	1.0785	1.0785
Bank's Additional Profit (Maximum)		25.00%	25.00%	25.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> 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)	700,000,000
	-
GOP Ijara Sukuk (06.10.2021)	650,000,000
GOP Ijara Sukuk (26.06.2023)	1,150,000,000
<b>TOTAL ASSETS</b>	<b>2,500,000,000</b>

**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 - Raast Financial Institutions Pool
Declaration Date	:	July 26, 2024
Applicable Period	:	01-08-2024 upto 31-08-2024

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
<b>Riba Free Special Certificates (RFSCs)</b>				
Bank's Additional Profit (Maximum)		4.00%	4.00%	20.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> 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
	-
NJHPCL	200,000,000
K-Electric Sukuk	325,000,000
	-
GOP Ijara Sukuk (29.10.2021)	500,000,000
	-
GOP Ijara Sukuk (12.07.2023)	300,000,000
<b>TOTAL ASSETS</b>	<b>1,325,000,000</b>

**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 : Geneal Pool (USD)  
 Declaration Date : September 1, 2021  
 Applicable Period : 01-08-2024 upto 31-08-2024

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
Bank's Additional Profit (Maximum)		99.00%	99.00%	90.00%
Profit Equalization Reserve (Maximum)		0.00%	0.00%	0.00%
Investment Risk Reserve (Maximum)		0.00%	0.00%	0.00%
<b>Note:</b> 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 availaing investment oppourtunity.

**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits	:	Musharakah
Name Of Pool	:	Sub Pool - Raast Financial Institutions - 2 Pool
Declaration Date	:	July 26, 2024
Applicable Period	:	01-08-2024 upto 31-08-2024

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
<b>Riba Free Special Certificates (RFSCs)</b>				
Bank's Additional Profit (Maximum)		2.00%	2.00%	12.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> 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 (29.07.2020)	200,000,000
-	-
GOP Ijara Sukuk (06.10.2021)	200,000,000
-	-
<b>TOTAL ASSETS</b>	<b>400,000,000</b>

**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.