

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits	:	Musharakah
Name Of Pool	:	Sub Pool - Riba Free Special Pool-1
Declaration Date	:	September 27, 2024
Applicable Period	:	01-10-2024 upto 31-10-2024

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 August	Weightages Applicable M/O September	Weightages Applicable M/O October
RFSD-1 Pool - Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
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	32/100
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of 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 (29.10.2021)	300,000,000
	-
TOTAL ASSETS	500,000,000

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

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

Purpose: Acceptance of Special Deposits for availaing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Musharakah
 Name Of Pool : Sub Pool - Riba Free Special Pool - 2
 Declaration Date : September 27, 2024
 Applicable Period : 01-10-2024 upto 31-10-2024

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 August	Weightages Applicable M/O September	Weightages Applicable M/O October
RFSD Pool - 2 Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
RFSC Pool-2 (01 Month)	Monthly	1.010	1.028	1.042
RFSC Pool-2 (03 Months)	Monthly	1.031	1.083	1.126
RFSC Pool-2 (06 Months)	Monthly	1.062	1.167	1.252
RFSC Pool-2 (01 Year)	Monthly	1.125	1.334	1.504
Bank's Additional Profit (Maximum)		20/100	20/100	25/100
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of 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
-	-
TOTAL ASSETS	200,000,000

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

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

Purpose: Acceptance of Special Deposits for availaing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Musharakah
 Name Of Pool : Sub Pool - Riba Free Special Pool - Mutual Fund
 Declaration Date : September 27, 2024
 Applicable Period : 01-10-2024 upto 31-10-2024

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 August	Weightages Applicable M/O September	Weightages Applicable M/O October
RFSD Pool Mutual Fund - Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
RFSC-01 Month	Monthly	1.035	1.003	1.006
RFSC-03 Months	Monthly	1.104	1.009	1.018
RFSC-06 Months	Monthly	1.207	1.017	1.036
RFSC-12 Months	Monthly	1.414	1.035	1.072
Bank's Additional Profit (Maximum)		30.00%	30.00%	35.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of 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)	500,000,000
GOP Ijara Sukuk (29.10.2021)	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 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 : September 27, 2024
 Applicable Period : 01-10-2024 upto 31-10-2024

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	Weightages	Weightages
		Applicable M/O August	Applicable M/O September	Applicable M/O October
RFSD Pool Mutual Fund - Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
Bank's Additional Profit (Maximum)		30.00%	30.00%	31.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of 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)	2,500,000,000
GOP Ijara Sukuk (12.07.2023)	2,000,000,000
PHL Sukuk	2,000,000,000
	-
	-
	-
TOTAL ASSETS	6,500,000,000

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

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

Purpose: Acceptance of Special Deposits for availaing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Musharakah
 Name Of Pool : Sub Pool - Riba Free Special Pool - RFSD Corporate-1
 Declaration Date : September 27, 2024
 Applicable Period : 01-10-2024 upto 31-10-2024

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 August	Weightages Applicable M/O September	Weightages Applicable M/O October
RFSD Pool Corporate 1- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
RFSC-01 Month	Monthly	1.014	1.015	1.015
RFSC-03 Month	Monthly	1.043	1.044	1.044
RFSC-06 Month	Monthly	1.207	1.207	1.088
RFSC-12 Month	Monthly	1.413	1.413	1.176
Bank's Additional Profit (Maximum)		15.00%	15.00%	10.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of 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 (26.06.2023)	150,000,000
	-
TOTAL ASSETS	350,000,000

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

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

Purpose: Acceptance of Special Deposits for availaing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Musharakah
 Name Of Pool : Sub Pool - Riba Free Special Pool - RFSD Corporate-2
 Declaration Date : September 27, 2024
 Applicable Period : 01-10-2024 upto 31-10-2024

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 August	Weightages Applicable M/O September	Weightages Applicable M/O October
RFSD Pool Corporate 2- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
RFSC-01 Month	Monthly	1.036	1.013	1.003
RFSC-03 Month	Monthly	1.107	1.040	1.010
RFSC-06 Month	Monthly	1.213	1.080	1.020
Bank's Additional Profit (Maximum)		20.00%	20.00%	35.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of 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 (26.06.2023)	200,000,000
GOP Ijarah Sukuk (29.05.2020)	50,000,000
	-
TOTAL ASSETS	250,000,000

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

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

Purpose: Acceptance of Special Deposits for availaing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Musharakah
 Name Of Pool : Sub Pool - Riba Free Special Pool - Corporate-3
 Declaration Date : September 27, 2024
 Applicable Period : 01-10-2024 upto 31-10-2024

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 August	Weightages Applicable M/O September	Weightages Applicable M/O October
Corporate-3 Pool- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
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)		45.00%	15.00%	16.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of 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 (09.12.2020)	250,000,000
GOP Ijara Sukuk (29.07.2020)	300,000,000
-	-
-	-
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 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 : September 27, 2024
 Applicable Period : 01-10-2024 upto 31-10-2024

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 August	Weightages Applicable M/O September	Weightages Applicable M/O October
Corporate-4 Pool- Deposit	Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
Certificate-01 Month	Monthly	1.0078	1.0126	1.0200
Certificate-03 Month	Monthly	1.0234	1.0378	1.0600
Certificate-06 Month	Monthly	1.0468	1.0756	1.1200
Certificate-01 Year	Monthly	1.0936	1.1512	1.2400
Bank's Additional Profit (Maximum)		15.00%	15.00%	25.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of 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)	800,000,000
GOP Ijarah Sukuk (15.12.2021)	-
GOP Ijarah Sukuk (15.12.2021)	100,000,000
GOP Ijara Sukuk (27.04.2022)	250,000,000
	-
TOTAL ASSETS	1,150,000,000

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 - Corporate-5
 Declaration Date : September 27, 2024
 Applicable Period : 01-10-2024 upto 31-10-2024

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	Weightages	Weightages
		Applicable M/O August	Applicable M/O September	Applicable M/O October
Corporate-5 Pool- Deposit	Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
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%	20.00%	28.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of 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
-	-
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 : September 27, 2024
 Applicable Period : 01-10-2024 upto 31-10-2024

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 August	Weightages Applicable M/O September	Weightages Applicable M/O October
Corporate-6 Pool- Deposit	Monthly	0.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
RFSD-Corp-6 (01 Month Certificate)	Monthly	1.0095	1.0117	1.002
RFSD-Corp-6 (03 Month Certificate)	Monthly	1.0285	1.0351	1.006
RFSD-Corp-6 (06 Month Certificate)	Monthly	1.057	1.0702	1.012
RFSD-Corp-6 (01 Year Certificate)	Monthly	1.114	1.1404	1.024
Bank's Additional Profit (Maximum)		15.00%	15.00%	25.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of 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)	1,400,000,000
GOP Ijara Sukuk (26.06.2023)	2,000,000,000
GOP Ijara Sukuk (09.12.2020)	500,000,000
GOP Ijara Sukuk (29.07.2020)	1,000,000,000
TOTAL ASSETS	4,900,000,000

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 - Corporate-7
 Declaration Date : September 27, 2024
 Applicable Period : 01-10-2024 upto 31-10-2024

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 August	Weightages Applicable M/O September	Weightages Applicable M/O October
Corporate-7 Pool- Deposit	Monthly	0.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
RFSD-Corp-7 (01 Month Certificate)	Monthly	1.0225	1.0225	1.0307
RFSD-Corp-7 (03 Month Certificate)	Monthly	1.0675	1.0675	1.0921
RFSD-Corp-7 (06 Month Certificate)	Monthly	1.135	1.135	1.184
RFSD-Corp-7 (01 Year Certificate)	Monthly	1.27	1.270	1.368
Bank's Additional Profit (Maximum)		35.00%	25.00%	28.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of 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)	150,000,000
GOP Ijara Sukuk (26.06.2023)	100,000,000
-	-
-	-
TOTAL ASSETS	250,000,000

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

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

Purpose: Acceptance of Special Deposits for availaing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Musharakah
 Name Of Pool : Sub Pool - Riba Free Special Pool - Daily Product-I
 Declaration Date : September 27, 2024
 Applicable Period : 01-10-2024 upto 31-10-2024

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 August	Weightages Applicable M/O September	Weightages Applicable M/O October
Daily Product 1 Pool- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
RFSC-01 Month	Monthly	1.048	1.023	1.0227
RFSC-03 Months	Monthly	1.143	1.068	1.0681
RFSC-06 Months	Monthly	1.286	1.136	1.1362
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%
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)	300,000,000
GOP Ijara Sukuk (15.12.2021)	300,000,000
GOP Ijara Sukuk (26.10.2022)	200,000,000
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 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	:	September 27, 2024
Applicable Period	:	01-10-2024 upto 31-10-2024

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 August	Weightages Applicable M/O September	Weightages Applicable M/O October
Daily Product 1 Pool- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
Bank's Additional Profit (Maximum)		15.00%	35.00%	38.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of 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)	200,000,000
NJHPCL	200,000,000
	-
	-
Total Assets	400,000,000

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

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

Purpose: Acceptance of Special Deposits for availaing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Musharakah
 Name Of Pool : Sub Pool - Riba Free Special Pool - Daily Product-3
 Declaration Date : September 27, 2024
 Applicable Period : 01-10-2024 upto 31-10-2024

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 August	Weightages Applicable M/O September	Weightages Applicable M/O October
Daily Product 3 Pool- Deposit	Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
RFSC-01 Month	Monthly	1.0155	1.0017	1.0017
RFSC-03 Months	Monthly	1.0465	1.0051	1.0051
RFSC-06 Months	Monthly	1.0930	1.0102	1.0102
RFSC-01 Year	Monthly	1.1860	1.0204	1.0204
Bank's Additional Profit (Maximum)		45.00%	40.00%	45.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of 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
-	-
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-4
 Declaration Date : September 27, 2024
 Applicable Period : 01-10-2024 upto 31-10-2024

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 August	Weightages Applicable M/O September	Weightages Applicable M/O October
Daily Product 4 Pool- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
§ RFSC–Daily Product-4 (1M)	Monthly	1.016	1.006	1.0055
§ RFSC–Daily Product-4 (3M)	Monthly	1.047	1.017	1.0165
§ RFSC–Daily Product-4 (6M)	Monthly	1.093	1.033	1.0330
§ RFSC–Daily Product-4 (12M)	Monthly	1.186	1.066	1.0660
Bank's Additional Profit (Maximum)		25.00%	30.00%	45.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of 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)	100,000,000
-	-
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 opportunity.

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 : September 27, 2024
 Applicable Period : 01-10-2024 upto 31-10-2024

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 August	Weightages Applicable M/O September	Weightages Applicable M/O October
Daily Product 4 Pool- Deposit	Monthly	0.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
Bank's Additional Profit (Maximum)		20.00%	20.00%	30.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of 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
	-
	-
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-6
 Declaration Date : September 27, 2024
 Applicable Period : 01-10-2024 upto 31-10-2024

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 August	Weightages Applicable M/O September	Weightages Applicable M/O October
Daily Product 6 Pool- Deposit	Monthly	0.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
Bank's Additional Profit (Maximum)		10.00%	20.00%	30.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of 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)	1,000,000,000
	-
GOP Ijara Sukuk (29.05.2020)	100,000,000
GOP Ijara Sukuk (29.10.2021)	200,000,000
	-
TOTAL ASSETS	1,300,000,000

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

**Risks Associated With
Assets Of Pool:**

Credit Risk
 Market Risk
 Equity Risk
 Return Risk
 Shariah Risk

Purpose: Acceptance of Special Deposits for availaing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Musharakah
 Name Of Pool : Sub Pool - Khyber Islamic Investment Certificates-I
 Declaration Date : September 27, 2024
 Applicable Period : 01-10-2024 upto 31-10-2024

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 August	Weightages Applicable M/O September	Weightages Applicable M/O October
KIIC Certificate-01 Month (1232)	Monthly	1.0085	1.0021	1.0021
Riba Free Special Certificates (RFSCs)				
KIIC Certificate-03 Months (1234)	Monthly	1.0255	1.0063	1.0063
KIIC Certificate-06 Months (1235)	Monthly	1.0510	1.0126	1.0126
KIIC Certificate-01 Year (1257)	Monthly	1.1020	1.0252	1.0252
Bank's Additional Profit (Maximum)		6.00%	35.00%	40.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of 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
	-
TOTAL ASSETS	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 opportunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Musharakah
 Name Of Pool : Sub Pool - Khyber Islamic Investment Certificates-II
 Declaration Date : September 27, 2024
 Applicable Period : 01-10-2024 upto 31-10-2024

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 August	Weightages Applicable M/O September	Weightages Applicable M/O October
KIIC-II Certificate-01 Month (1238)	Monthly	1.0026	1.0050	1.0050
Riba Free Special Certificates (RFSCs)				
KIIC-II Certificate-03 Months (1239)	Monthly	1.0078	1.0150	1.0150
KIIC-II Certificate-06 Months (1240)	Monthly	1.0156	1.0300	1.0300
KIIC-II Certificate-12 Months	Monthly	1.0312	1.0600	1.0600
Bank's Additional Profit (Maximum)		15.00%	15.00%	18.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of 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
	-
TOTAL ASSETS	150,000,000

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 - Raast-Itminan Mahana Certificates
 Declaration Date : September 27, 2024
 Applicable Period : 01-10-2024 upto 31-10-2024

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 August	Weightages Applicable M/O September	Weightages Applicable M/O October
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	1.0157	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%	30.00%	42.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of 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)	800,000,000
GOP Ijara Sukuk (26.06.2023)	1,900,000,000
	-
	-
	-
TOTAL ASSETS	2,700,000,000

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

**Risks Associated With
Assets Of Pool:**

Credit Risk
 Market Risk
 Equity Risk
 Return Risk
 Shariah Risk

Purpose: Acceptance of Special Deposits for availaing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Musharakah
 Name Of Pool : Sub Pool - Raast Financial Institutions Pool
 Declaration Date : September 27, 2024
 Applicable Period : 01-10-2024 upto 31-10-2024

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 August	Weightages Applicable M/O September	Weightages Applicable M/O October
RFSD - Raast Financial Insitution Pool	Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
Bank's Additional Profit (Maximum)		20.00%	30.00%	50.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of 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)	80,000,000
GOP Ijara Sukuk (29.10.2021)	100,000,000
	-
	-
	-
	-
TOTAL ASSETS	180,000,000

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 : Geneal Pool (USD)
 Declaration Date : September 1, 2021
 Applicable Period : 01-10-2024 upto 31-10-2024

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 August	Weightages Applicable M/O September	Weightages Applicable M/O October
Bank's Additional Profit (Maximum)		90.00%	85.00%	85.00%
Profit Equalization Reserve (Maximum)		0.00%	0.00%	0.00%
Investment Risk Reserve (Maximum)		0.00%	0.00%	0.00%
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 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 : September 27, 2024
 Applicable Period : 01-10-2024 upto 31-10-2024

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 August	Weightages Applicable M/O September	Weightages Applicable M/O October
RFSD - Raast Financial Insitution-2 Pool	Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
Bank's Additional Profit (Maximum)		12.00%	35.00%	45.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of 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)	50,000,000
GOP Ijara Sukuk (15.12.2021)	20,000,000
	-
	-
TOTAL ASSETS	70,000,000

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.