Islamic Banking Group

Basis Of Deposits Musharakah

Sub Pool - Riba Free Special Pool-1 Name Of Pool **Declaration Date** August 27, 2024

Applicable Period 01-09-2024 upto 30-09-2024

> 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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
RFSD-1 Pool - Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)	•			
RFSC-01 Month	Monthly	1.036	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%
Note: Management may reduce the ratio of Bank's Additional Profit at time of actual application				

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%
Note: Management may reduce the ratio of Bank's	s Additional Profit at	time of actual app	lication	
Equity:	General Pool As	ssets		
Type Of Customer:	All customers. Bank can Refuse to accept deposit fro customer with out assigning reason.			
	Assets Allocated			Amount
	GOP Ijarah Sukuk (15.12.2021)			200,000,000
Assets Of Pool:			-	-
Assets of Foot.	GOP Ijarah Sukuk (06.10.2021)			300,000,000
				-
	TOTAL ASSETS			500,000,000
Investment Strategy:	Deposits are inv	ested in above s	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			

Acceptance of Special Deposits for availaing investment Purpose: oppourtunity.

Islamic Banking Group

Basis Of Deposits Musharakah

Name Of Pool Sub Pool - Riba Free Special Pool - 2 **Declaration Date** August 27, 2024 Applicable Period 01-09-2024 upto 30-09-2024

> 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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
RFSD Pool - 2 Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)	•			
RFSC Pool-2 (01 Month)	Monthly	1.010	1.010	1.028
RFSC Pool-2 (03 Months)	Monthly	1.031	1.031	1.083
RFSC Pool-2 (06 Months)	Monthly	1.062	1.062	1.167
RFSC Pool-2 (01 Year)	Monthly	1.125	1.125	1.334
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%
Note: Management may reduce the ratio of Bank's Additional Profit at time of actual application				

Monthly	1.031	1.031	1.083
Monthly	1.062	1.062	1.167
Monthly	1.125	1.125	1.334
	20/100	20/100	20/100
	2.00%	2.00%	2.00%
	1.00%	1.00%	1.00%
k's Additional Profit a	time of actual appl	lication	
General Pool A	ssets		
All customers. Bank can Refuse to accept deposit from a customer with out assigning reason.			
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
TOTAL ASSETS			200,000,000
	vested in above s	stated Assets	200,000,000
Deposits are inv	vested in above squidation every n		200,000,000
	Monthly Monthly K's Additional Profit at General Pool As All customers. E customer with o Assets Allocated GOP Ijarah Sukuk (Monthly 1.062 Monthly 1.125 20/100 2.00% 1.00% k's Additional Profit at time of actual appl General Pool Assets All customers. Bank can Refuse customer with out assigning reading reading GOP Ijarah Sukuk (12.07.2023) GOP Ijarah Sukuk (29.10.2021)	Monthly 1.062 1.062 Monthly 1.125 1.125 20/100 20/100 2.00% 2.00% 1.00% 1.00% k's Additional Profit at time of actual application General Pool Assets All customers. Bank can Refuse to accept dep customer with out assigning reason. Assets Allocated GOP Ijarah Sukuk (12.07.2023)

Acceptance of Special Deposits for availaing investment Purpose: oppourtunity.

Islamic Banking Group

Basis Of Deposits : Musharakah

Name Of Pool : Sub Pool - Riba Free Special Pool - Mutual Fund

Declaration Date : August 27, 2024
Applicable Period : 01-09-2024 upto 30-09-2024

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O July	Weightages Applicable M/O August	Weightages Applicable M/O September
RFSD Pool Mutual Fund - Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)	•			
RFSC-01 Month	Monthly	1.069	1.035	1.003
RFSC-03 Months	Monthly	1.207	1.104	1.009
RFSC-06 Months	Monthly	1.414	1.207	1.017
RFSC-12 Months	Monthly	0.000	1.414	1.035
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%
Note: Management may reduce the ratio of Bank's Additional Profit at time of actual application				

Bank's Additional Profit (Maximum)	30.00% 30.00	0% 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 red	duce 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 acce customer with out assigning reason.	pt deposit from any
	Assets Allocated	Amount
Assets Of Pool:	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
	TOTAL ASSETS	900,000,000
Investment Strategy:	Deposits are invested in above stated A	ssets
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 avai oppourtunity.	laing investment

The Bank of Khyber Islamic Banking Group

Basis Of Deposits Musharakah

Sub Pool - Riba Free Special - Mutual Fund Pool-2 Name Of Pool

Declaration Date August 27, 2024 Applicable Period 01-09-2024 upto 30-09-2024

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O July	Weightages Applicable M/O August	Weightages Applicable M/O September
RFSD Pool Mutual Fund - Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
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%
Note: Management may reduce the ratio of Bank's Additional Profit at time of actual application				

	groups		August	September		
RFSD Pool Mutual Fund - Deposit	Monthly	1.000	1.000	1.000		
Riba Free Special Certifica	ites (RFSCs)					
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%		
Note: Management may redu	ce the ratio of Bank's Additional Profit a	t time of actual app	lication			
Equity:	General Pool A	ssets				
Type Of Customer:		All customers. Bank can Refuse to accept deposit fro customer with out assigning reason.				
	Assets Allocated			Amount		
	GOP Ijara Sukuk (GOP Ijara Sukuk (06.10.2021)				
	GOP Ijara Sukuk (GOP Ijara Sukuk (26.06.2023)				
Assets Of Pool:	GOP Ijara Sukuk (29.10.2021)		500,000,00 1,500,000,00		
	GOP Ijara Sukuk (GOP Ijara Sukuk (12.07.2023)				
	PHL Sukuk	PHL Sukuk				
			-	-		
	TOTAL ASSETS			6,000,000,00		
Investment Strategy:	Deposits are in	vested in above	stated Assets			
Terms Of Pool:	Constructive Li	quidation every r	nonth.			
	Credit Risk					
Risks Associated With	Market Risk					
Assets Of Pool:	Equity Risk					
A33013 01 1 001.	Return Risk					
	Shariah Risk					
Purpose:	•	Special Deposits	for availaing in	nvestment		
•	oppourtunity.	oppourtunity.				

The Bank of Khyber Islamic Banking Group

Basis Of Deposits Musharakah

Name Of Pool Sub Pool - Riba Free Special Pool - RFSD Corporate-1

Declaration Date August 27, 2024 Applicable Period 01-09-2024 upto 30-09-2024

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
RFSD Pool Corporate 1- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)	•			
RFSC-01 Month	Monthly	1.034	1.014	1.015
RFSC-03 Month	Monthly	1.103	1.043	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)		20.00%	15.00%	15.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of Bank's Additional Profit at time of actual application				

RFSC-12 Month	Monthly	1.413	1.413	1.176	
Bank's Additional Profit (Maximum)		20.00%	15.00%	15.00%	
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%	
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%	
Note: Management may red	luce the ratio of Bank's Additional Profit a	t time of actual app	lication		
Equity:	General Pool A	ssets			
Type Of Customer:		All customers. Bank can Refuse to accept deposit fro customer with out assigning reason.			
	Assets Allocated	Assets Allocated			
	GOP Ijarah Sukuk	(15.12.2021)		200,000,000	
Assets Of Pool:			-	-	
	GOP Ijarah Sukuk	GOP Ijarah Sukuk (06.10.2021)			
		-			
	TOTAL ASSETS	TOTAL ASSETS			
Investment Strategy:	Deposits are in	vested in above	stated Assets		
Terms Of Pool:	Constructive Li	quidation every r	nonth.		
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk	Market Risk Equity Risk Return Risk			
	Accontance of				

Acceptance of Special Deposits for availaing investment Purpose: oppourtunity.

Islamic Banking Group

Basis Of Deposits : Musharakah

Name Of Pool : Sub Pool - Riba Free Special Pool - RFSD Corporate-2

Declaration Date : August 27, 2024
Applicable Period : 01-09-2024 upto 30-09-2024

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
RFSD Pool Corporate 2- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)	•			
RFSC-01 Month	Monthly	1.088	1.036	1.013
RFSC-03 Month	Monthly	1.265	1.107	1.040
RFSC-06 Month	Monthly	0.000	1.213	1.080
Bank's Additional Profit (Maximum)		15.00%	20.00%	20.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of Bank's Additional Profit at time of actual application				

RFSC-06 Month	Monthly	0.000	1.213	1.080	
Bank's Additional Profit (Maximum)		15.00%	20.00%	20.00%	
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%	
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%	
Note: Management may red	duce the ratio of Bank's Additional Profit a	at time of actual app	lication		
Equity:	General Pool A	ssets			
Type Of Customer:		All customers. Bank can Refuse to accept deposit from customer with out assigning reason.			
	Assets Allocated	Assets Allocated			
			-	-	
Assets Of Pool:	GOP Ijarah Sukuk	GOP Ijarah Sukuk (06.10.2021)			
Assets Of Pool:	GOP Ijarah Sukuk	GOP Ijarah Sukuk (26.06.2023)			
			-	-	
	TOTAL ASSETS	TOTAL ASSETS			
Investment Strategy:	Deposits are in	vested in above	stated Assets		
Terms Of Pool:	Constructive Li	quidation every ı	month.		
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk	Market Risk Equity Risk Return Risk			
Purpose:	Acceptance of	Acceptance of Special Deposits for availaing investment			

Islamic Banking Group

Basis Of Deposits Musharakah

Name Of Pool Sub Pool - Riba Free Special Pool - Corporate-3

Declaration Date August 27, 2024 Applicable Period 01-09-2024 upto 30-09-2024

> 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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
Corporate-3 Pool- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
Certificate-03 Month	Monthly	1.251	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%	45.00%	15.00%
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	d's Additional Profit a	at time of actual appl	ication	

Continuate of Montal				
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%	45.00%	15.00%
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 app	lication	
Equity:	General Pool Assets			
Type Of Customer:	All customers. Bank can Refuse to accept deposit from a customer with out assigning reason.			
	Assets Allocated			Amount
	GOP Ijara Sukuk (15.12.2021)			200,000,000
Assets Of Pool:	GOP Ijara Sukuk (29.07.2020)			300,000,000
			-	-
			-	-
	TOTAL ASSETS			500,000,000
Investment Strategy:	Deposits are inv	ested 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			

Acceptance of Special Deposits for availaing investment Purpose: oppourtunity.

Islamic Banking Group

Basis Of Deposits : Musharakah

Name Of Pool : Sub Pool - Riba Free Special Pool - Corporate-4

Declaration Date : August 27, 2024
Applicable Period : 01-09-2024 upto 30-09-2024

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
Corporate-4 Pool- Deposit	Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
Certificate-01 Month	Monthly	1.0078	1.0078	1.0126
Certificate-03 Month	Monthly	1.0234	1.0234	1.0378
Certificate-06 Month	Monthly	1.0468	1.0468	1.0756
Certificate-01 Year	Monthly	1.0936	1.0936	1.1512
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%
Note: Management may reduce the ratio of Ban	k's Additional Profit a	at time of actual appl	ication	

Certificate-01 Year	Monthly	1.0936	1.0936	1.1512		
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%		
Note: Management may re-	duce the ratio of Bank's Additional Profit	at time of actual app	olication			
Equity:	General Pool	Assets				
Type Of Customer:		All customers. Bank can Refuse to accept deposit from customer with out assigning reason.				
	Assets Allocated	Assets Allocated				
	GOP Ijarah Suku	GOP Ijarah Sukuk (15.12.2021)				
	GOP Ijarah Suku	GOP Ijarah Sukuk (15.12.2021)				
Assets Of Pool:	GOP Ijarah Suku	GOP Ijarah Sukuk (12.07.2023)				
	GOP Ijara Sukuk	GOP Ijara Sukuk (27.04.2022)				
			-	-		
	TOTAL ASSETS			1,200,000,000		
Investment Strategy:	Deposits are i	nvested in above	stated Assets	i		
Terms Of Pool:	Constructive I	Constructive Liquidation every month.				
	Credit Risk					
Diales Associated With	Market Risk	Market Risk				
Risks Associated With	Equity Risk	Equity Risk				
Assets Of Pool:	Return Risk	Return Risk				
	Shariah Risk	Shariah Risk				
_	Acceptance of	Acceptance of Special Deposits for availaing investment				

Purpose:Acceptance of Special Deposits for availaing investment oppourtunity.

Islamic Banking Group

Basis Of Deposits : Musharakah

Name Of Pool : Sub Pool - Riba Free Special Pool - Corporate-5

Declaration Date : August 27, 2024
Applicable Period : 01-09-2024 upto 30-09-2024

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
Corporate-5 Pool- Deposit	Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
Certificate-03 Month	Monthly	1.0018	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%	20.00%
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	c's Additional Profit a	at time of actual appl	ication	

Bank's Additional Profit (Maximum)		10.00%	10.00%	20.00%	
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%	
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%	
Note: Management may reduc	e the ratio of Bank's Additional Profit a	t time of actual app	lication		
Equity:	General Pool A	ssets			
Type Of Customer:		All customers. Bank can Refuse to accept deposit from customer with out assigning reason.			
	Assets Allocated			Amount	
		-			
Assets Of Pool:		GOP Ijarah Sukuk (12.07.2023)			
	GOP Ijarah Sukuk	GOP Ijarah Sukuk (26.06.2023)			
	TOTAL ASSETS		-	-	
	TOTAL ASSETS			400,000,000	
Investment Strategy:	Deposits are in	vested in above	stated Assets		
Terms Of Pool:	Constructive Li	Constructive Liquidation every month.			
	Credit Risk				
B	Market Risk				
Risks Associated With	Equity Risk				
Assets Of Pool:	Return Risk				
	Shariah Risk				

Purpose:Acceptance of Special Deposits for availaing investment oppourtunity.

Islamic Banking Group

Basis Of Deposits : Musharakah

Name Of Pool : Sub Pool - Riba Free Special Pool - Corporate-6

Declaration Date : August 27, 2024
Applicable Period : 01-09-2024 upto 30-09-2024

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
Corporate-6 Pool- Deposit	Monthly	0.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
RFSD-Corp-6 (01 Month Certificate)	Monthly	1.0095	1.0095	1.0117
RFSD-Corp-6 (03 Month Certificate)	Monthly	1.0285	1.0285	1.0351
RFSD-Corp-6 (06 Month Certificate)	Monthly	1.057	1.057	1.0702
RFSD-Corp-6 (01 Year Certificate)	Monthly	1.114	1.114	1.1404
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%
Note: Management may reduce the ratio of Bank	's Additional Profit a	at time of actual appl	ication	

Tri OB-Oolp-o (o'i Teal Ocitilleate)	IVIOTILITY	1.117	1.117	1.1707		
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%		
Note: Management may red	luce the ratio of Bank's Additional Profit a	at time of actual app	lication			
Equity:	General Pool A	General Pool Assets				
	All customers.	Bank can Refuse	e to accept de	posit from any		
Type Of Customer:	customer with out assigning reason.			p = =		
		0 0				
	Assets Allocated			Amount		
	GOP Ijara Sukuk (GOP Ijara Sukuk (29.07.2020)				
Assets Of Pool:	GOP Ijarah Sukuk	GOP Ijarah Sukuk (12.07.2023)				
	GOP Ijara Sukuk (GOP Ijara Sukuk (27.04.2022)				
	GOP Ijara Sukuk (GOP Ijara Sukuk (26.06.2023				
	TOTAL ASSETS	TOTAL ASSETS				
Investment Strategy:	Deposits are in	vested in above	stated Assets			
Terms Of Pool:	Constructive Li	Constructive Liquidation every month.				
	Credit Risk					
The state of the s	Market Risk					
Risks Associated With	Equity Risk					
Assets Of Pool:	Return Risk	· ·				
	Shariah Risk	Shariah Risk				
	Accentance of	Special Deposits	s for availaing	investment		

Purpose: Acceptance of Special Deposits for availaing investment oppourtunity.

The Bank of Khyber Islamic Banking Group

Basis Of Deposits Musharakah

Sub Pool - Riba Free Special Pool - Corporate-7 Name Of Pool

Declaration Date August 27, 2024 Applicable Period 01-09-2024 upto 30-09-2024

> 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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
Corporate-7 Pool- Deposit	Monthly	0.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)	•			
RFSD-Corp-7 (01 Month Certificate)	Monthly	1.0225	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%	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	c's Additional Profit a	at time of actual appl	ication	

RFSD-Corp-7 (01 Year Certificate)	Monthly	1.27	1.270	1.270		
Bank's Additional Profit (Maximum)		35.00%	35.00%	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 red	uce the ratio of Bank's Additional Profit	at time of actual app	olication			
Equity:	General Pool	Assets				
Type Of Customer:		All customers. Bank can Refuse to accept deposit from customer with out assigning reason.				
	Assets Allocated	Assets Allocated				
	GOP Ijara Sukuk	GOP Ijara Sukuk (29.07.2020)				
Assets Of Pool:	GOP Ijara Sukuk	GOP Ijara Sukuk (26.06.2023)				
			-	-		
			-	-		
	TOTAL ASSETS			200,000,000		
Investment Strategy:	Deposits are i	nvested in above	stated Assets			
Terms Of Pool:	Constructive I	Constructive Liquidation every month.				
	Credit Risk					
District Associated NAME	Market Risk					
Risks Associated With	Equity Risk					
Assets Of Pool:	Return Risk					
	Shariah Risk	Shariah Risk				
_	Acceptance o	Acceptance of Special Deposits for availaing investment				

Purpose: oppourtunity.

Islamic Banking Group

Basis Of Deposits Musharakah

Name Of Pool Sub Pool - Riba Free Special Pool - Daily Product-I

Declaration Date August 27, 2024 Applicable Period 01-09-2024 upto 30-09-2024

> 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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
Daily Product 1 Pool- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)	•			
RFSC-01 Month	Monthly	1.048	1.048	1.0227
RFSC-03 Months	Monthly	1.143	1.143	1.0681
RFSC-06 Months	Monthly	1.286	1.286	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 a	t time of actual appl	ication	

RFSC-03 Months	iviontniy	1.143	1.143	1.0681		
RFSC-06 Months	Monthly	1.286	1.286	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	ce the ratio of Bank's Additional Profit a	at time of actual app	olication			
Equity:	General Pool A	General Pool Assets				
Type Of Customer:		All customers. Bank can Refuse to accept deposit from a customer with out assigning reason.				
	Assets Allocated			Amount		
			=	-		
Assets Of Pool:	GOP Ijara Sukuk (GOP Ijara Sukuk (29.05.2020)				
	GOP Ijara Sukuk (GOP Ijara Sukuk (15.12.2021)				
	GOP Ijara Sukuk (GOP Ijara Sukuk (26.10.2022)				
	TOTAL ASSETS	TOTAL ASSETS				
Investment Strategy:	Deposits are in	Deposits are invested in above stated Assets				
Terms Of Pool:	Constructive Li	quidation every r	month.			
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk	Market Risk Equity Risk Return Risk				
Purpose:	Acceptance of	Acceptance of Special Deposits for availaing investment				

Islamic Banking Group

Basis Of Deposits Musharakah

Name Of Pool Sub Pool - Riba Free Special Pool - Daily Product-2

Declaration Date August 27, 2024 Applicable Period 01-09-2024 upto 30-09-2024

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O July	Weightages Applicable M/O August	Weightages Applicable M/O September				
Daily Product 1 Pool- Deposit	Monthly	1.000	1.000	1.000				
Riba Free Special Certificates (RFSCs)	•							
Bank's Additional Profit (Maximum)		3.00%	15.00%	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 Banl	c's Additional Profit	at time of actual appl	Note: Management may reduce the ratio of Bank's Additional Profit at time of actual application					

Kiba i ree Special Certific	cales (INI 303)					
Bank's Additional Profit (Maximum)		3.00%	15.00%	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 red	duce the ratio of Bank's Additional Profit a	t time of actual app	olication			
Equity:	General Pool A	General Pool Assets				
Type Of Customer:		All customers. Bank can Refuse to accept deposit fror customer with out assigning reason.				
	Assets Allocated			Amount		
	GOP Ijara Sukuk (2	GOP Ijara Sukuk (26.10.2022)				
Assets Of Pool:	NJHPCL	NJHPCL				
Assets Of Fool.			-			
	GOP Ijara Sukuk ((06.10.2021)		200,000,0		
	Total Assets			500,000,0		
Investment Strategy:	Deposits are in	vested in above	stated Assets			
Terms Of Pool:	Constructive Lie	quidation every	month.			
	Credit Risk					
Dist. Assessing LARGE	Market Risk					
Risks Associated With	Equity Risk					
Assets Of Pool:	Return Risk	· ·				
	Shariah Risk					
Purpose:	Acceptance of soppourtunity.	Acceptance of Special Deposits for availaing investment oppourtunity.				

The Bank of Khyber Islamic Banking Group

Basis Of Deposits Musharakah

Sub Pool - Riba Free Special Pool - Daily Product-3 Name Of Pool

Declaration Date August 27, 2024 Applicable Period 01-09-2024 upto 30-09-2024

> 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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
Daily Product 3 Pool- Deposit	Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)	•			
RFSC-01 Month	Monthly	1.0155	1.0155	1.0017
RFSC-03 Months	Monthly	1.0465	1.0465	1.0051
RFSC-06 Months	Monthly	1.0930	1.0930	1.0102
RFSC-01 Year	Monthly	1.1860	1.1860	1.0204
Bank's Additional Profit (Maximum)		45.00%	45.00%	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's Additional Profit a	at time of actual appl	ication	

THE CO COMMONMENT					
RFSC-06 Months	Monthly	1.0930	1.0930	1.0102	
RFSC-01 Year	Monthly	1.1860	1.1860	1.0204	
Bank's Additional Profit (Maximum)		45.00%	45.00%	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 app	lication		
Equity:	General Pool Assets				
Type Of Customer:	All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.				
	Assets Allocated			Amount	
			-	-	
Assets Of Pool:	GOP Ijara Sukuk (2	100,000,000			
ASSEIS OF POOL	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				

Acceptance of Special Deposits for availaing investment Purpose:

Islamic Banking Group

Basis Of Deposits : Musharakah

Name Of Pool : Sub Pool - Riba Free Special Pool - Daily Product-4

Declaration Date : August 27, 2024
Applicable Period : 01-09-2024 upto 30-09-2024

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O July	Weightages Applicable M/O August	Weightages Applicable M/O September
Daily Product 4 Pool- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)	•			
§ RFSC-Daily Product-4 (1M)	Monthly	1.021	1.016	1.0055
§ RFSC–Daily Product-4 (3M)	Monthly	1.062	1.047	1.0165
§ RFSC–Daily Product-4 (6M)	Monthly	1.125	1.093	1.0330
§ RFSC–Daily Product-4 (12M)	Monthly	1.250	1.186	1.0660
Bank's Additional Profit (Maximum)		25.00%	25.00%	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 a	at time of actual appl	ication	

Daring Fragmistral Front (maximum)		_0.00,0	_0.0070	00.0070		
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 tim	ne of actual app	lication			
Equity:	General Pool Asse	General Pool Assets				
Type Of Customer:	All customers. Bank can Refuse to accept deposit fro customer with out assigning reason.					
	Assets Allocated			Amount		
Assets Of Pool:		GOP Ijara Sukuk (29.10.2021)				
	GOP Ijara Sukuk (26.0	6.2023)		300,000,000		
	TOTAL ASSETS		-	500,000,000		
Investment Strategy:	Deposits are inves	ted in above	stated Assets			
Terms Of Pool:	Constructive Liquid	dation every n	nonth.			
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk					
Purpose:	Acceptance of Speoppourtunity.	Acceptance of Special Deposits for availaing investment oppourtunity.				

Islamic Banking Group

Basis Of Deposits Musharakah

Sub Pool - Riba Free Special Pool - Daily Product-5 Name Of Pool

Declaration Date August 27, 2024 Applicable Period 01-09-2024 upto 30-09-2024

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O July	Weightages Applicable M/O August	Weightages Applicable M/O September	
Daily Product 4 Pool- Deposit	Monthly	0.000	1.000	1.000	
Riba Free Special Certificates (RFSCs)	•				
Bank's Additional Profit (Maximum)		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%	
Note: Management may reduce the ratio of Bank's Additional Profit at time of actual application					

Riba Free Special Certificates (RFSCs)					
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%	
Note: Management may reduce the ratio of Bar	nk's Additional Profit a	time of actual app	lication		
Equity:	General Pool Assets				
Type Of Customer:	All customers. Bank can Refuse to accept deposit from customer with out assigning reason.				
	Assets Allocated			Amount	
	GOP Ijara Sukuk (26.06.2023)			100,000,000	
Assets Of Pool:	GOP Ijara Sukuk (29.07.2020)			100,000,000	
Assets Of Pool.			-	-	
			-	-	
	TOTAL ASSETS			200,000,000	
Investment Strategy:	Deposits are inv	vested in above	stated Assets		
Terms Of Pool:	Constructive Lie	quidation every r	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.				

Islamic Banking Group

Basis Of Deposits : Musharakah

Name Of Pool : Sub Pool - Riba Free Special Pool - Daily Product-6

Declaration Date : August 27, 2024
Applicable Period : 01-09-2024 upto 30-09-2024

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O July	Weightages Applicable M/O August	Weightages Applicable M/O September
Daily Product 6 Pool- Deposit	Monthly	0.000	1.000	1.000
Riba Free Special Certificates (RFSCs)	•			
Bank's Additional Profit (Maximum)		10.00%	10.00%	20.00%
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 a	t time of actual appl	ication	

Barik 3 Additional Front (Maximum)		10.0070	10.0070	20.0070	
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%	
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%	
Note: Management may redu	uce the ratio of Bank's Additional Profit at	time of actual app	lication		
Equity:	General Pool A	General Pool Assets			
Type Of Customer:		Bank can Refuse ut assigning rea	•	oosit from any	
	Assets Allocated			Amount	
	GOP Ijara Sukuk (2	9.05.2020)		100,000,000	
		•	-	-	
Assets Of Pool:	GOP Ijara Sukuk (2	9.10.2021)		200,000,000	
	GOP Ijara Sukuk (2	(6.06.2023)		800,000,000	
			-	-	
	TOTAL ASSETS			1,100,000,00	
Investment Strategy:	Deposits are inv	vested in above	stated Assets		
Terms Of Pool:	Constructive Lic	quidation every r	nonth.		
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk				
Purpose:	Acceptance of S	Special Deposits	for availaing	investment	

Islamic Banking Group

Basis Of Deposits Musharakah

Name Of Pool Sub Pool - Khyber Islamic Investment Certificates-I

Declaration Date August 27, 2024 Applicable Period 01-09-2024 upto 30-09-2024

> 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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
KIIC Certificate-01 Month (1232)	Monthly	1.0085	1.0085	1.0021
Riba Free Special Certificates (RFSCs)				
KIIC Certificate-03 Months (1234)	Monthly	1.0255	1.0255	1.0063
KIIC Certificate-06 Months (1235)	Monthly	1.0510	1.0510	1.0126
KIIC Certificate-01 Year (1257)	Monthly	1.1020	1.1020	1.0252
Bank's Additional Profit (Maximum)		6.00%	6.00%	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 a	t time of actual appl	ication	

KIIC Certificate-03 Months (1234)	IVIOTILITIY	1.0255	1.0255	1.0063	
KIIC Certificate-06 Months (1235)	Monthly	1.0510	1.0510	1.0126	
KIIC Certificate-01 Year (1257)	Monthly	1.1020	1.1020	1.0252	
Bank's Additional Profit (Maximum)		6.00%	6.00%	35.00%	
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%	
Investment Risk Reserve (Maximum)		1.00% 1.00%			
Note: Management may redu	uce the ratio of Bank's Additional Profit	at time of actual app	lication		
Equity:	General Pool A	General Pool Assets			
Type Of Customer:		All customers. Bank can Refuse to accept deposit from a customer with out assigning reason.			
	Assets Allocated	-	-	Amount	
Assets Of Pool:	GOP Ijara Sukuk (GOP Ijara Sukuk (26.06.2023)			
Assets Of Foot.	GOP Ijara Sukuk (GOP Ijara Sukuk (29.05.2020)			
			-	-	
	TOTAL ASSETS	TOTAL ASSETS			
Investment Strategy:	Deposits are in	vested in above	stated Assets		
Terms Of Pool:	Constructive L	iquidation every r	nonth.		
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk				
Durnoco	Acceptance of	Special Deposits	for availaing	investment	

Purpose: oppourtunity.

Islamic Banking Group

Basis Of Deposits Musharakah

Sub Pool - Khyber Islamic Investment Certificates-II Name Of Pool

Declaration Date August 27, 2024 Applicable Period 01-09-2024 upto 30-09-2024

> 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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
KIIC-II Certificate-01 Month (1238)	Monthly	1.0026	1.0026	1.0050
Riba Free Special Certificates (RFSCs)				
KIIC-II Certificate-03 Months (1239)	Monthly	1.0078	1.0078	1.0150
KIIC-II Certificate-06 Months (1240)	Monthly	1.0156	1.0156	1.0300
KIIC-II Certificate-12 Months	Monthly	1.0312	1.0312	1.0600
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%
Note: Management may reduce the ratio of Bank'	s Additional Profit a	t time of actual appl	ication	

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%		
Note: Management may re	educe the ratio of Bank's Additional Profit a	t time of actual app	lication			
Equity:	General Pool A	General Pool Assets				
Type Of Customer:		All customers. Bank can Refuse to accept depocustomer with out assigning reason.				
	Assets Allocated			Amount		
			-	-		
Accests Of Dools	GOP Ijara Sukuk (29.07.2020)		100,000,000		
Assets Of Pool:	NJHPC			50,000,000		
			-	-		
	TOTAL ASSETS			150,000,000		
Investment Strategy:	Deposits are in	vested in above	stated Assets			
Terms Of Pool:	Constructive Li	quidation every r	nonth.			
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk					
Purpose:	Acceptance of	Special Deposits	for availaing	investment		

Islamic Banking Group

Basis Of Deposits : Musharakah

Name Of Pool : Sub Pool - Raast-Itminan Mahana Certificates

Declaration Date : August 27, 2024
Applicable Period : 01-09-2024 upto 30-09-2024

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
RFSD-Itminan Mahana Daily Product	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
RFSD-Itminan Mahana Certificate-01 Year (1267)	Monthly	1.0157	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%	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 a	at time of actual appl	ication	

RESD-Itminan Manana Certificate-05 Year (1263)	IVIOTILITY	1.0765	1.0765	1.0765			
Bank's Additional Profit (Maximum)		25.00%	25.00%	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 red	duce the ratio of Bank's Additional Profit	at time of actual app	olication				
Equity:	General Pool A	General Pool Assets					
Type Of Customer:		Bank can Refuse out assigning rea	•	posit from any			
	Assets Allocated			Amount			
			-	-			
	GOP Ijara Sukuk	GOP Ijara Sukuk (29.10.2021)					
Assets Of Pool:			-	-			
	GOP Ijara Sukuk	GOP Ijara Sukuk (06.10.2021)					
	GOP Ijara Sukuk (GOP Ijara Sukuk (26.06.2023)					
	TOTAL ASSETS	TOTAL ASSETS					
Investment Strategy:	Deposits are in	nvested in above	stated Assets	;			
Terms Of Pool:	Constructive L	Constructive Liquidation every month.					
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk						
Purpose:	Acceptance of oppourtunity.	Acceptance of Special Deposits for availaing investment oppourtunity.					

Islamic Banking Group

Basis Of Deposits : Musharakah

Name Of Pool : Sub Pool - Raast Financial Institutions Pool

Declaration Date : August 27, 2024
Applicable Period : 01-09-2024 upto 30-09-2024

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O July	Weightages Applicable M/O August	Weightages Applicable M/O September	
RFSD - Raast Financial Insitution Pool	Monthly	1.0000	1.0000	1.0000	
Riba Free Special Certificates (RFSCs)	•				
Bank's Additional Profit (Maximum)		4.00%	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					

Bank's Additional Profit (Maximum)		4.00%	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 red	duce the ratio of Bank's Additional Profit a	t time of actual app	lication	
Equity:	General Pool A	ssets		
Type Of Customer:		Bank can Refuse ut assigning rea		oosit from any
	Assets Allocated			Amount
			-	-
	NJHPCL			200,000,00
	K-Electric Sukuk			325,000,00
Assets Of Pool:			-	-
			-	-
			-	-
	GOP Ijara Sukuk (2	29.10.2021)		200,000,00
	TOTAL ASSETS			725,000,00
Investment Strategy:	Deposits are in	vested in above	stated Assets	
Terms Of Pool:	Constructive Lie	quidation every r	nonth.	
	Credit Risk			
District Associated 1980	Market Risk			
Risks Associated With	Equity Risk			
Assets Of Pool:	Return Risk			
	Shariah Risk			
Purpose:	Acceptance of S	Special Deposits	for availaing i	nvestment
i di poso.	oppourtunity.			

Islamic Banking Group

Basis Of Deposits:MusharakahName Of Pool:Geneal Pool (USD)Declaration Date:September 1, 2021Applicable Period:01-09-2024 upto 30-09-2024

Deposit Category	Profit Payment Periods/ Tier groups	Weightages Applicable M/O July	Weightages Applicable M/O August	Weightages Applicable M/O September
Bank's Additional Profit (Maximum)		99.00%	90.00%	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	s Additional Profit a	t time of actual appl	ication	

Investment Risk Reserve (Maximum)		0.00% 0.00% 0.00%					
Note: Management may reduce the ra	atio of Bank's Additional Profit at	time of actual app	lication				
Equity:	Separate Equity	Separate Equity For FCY General Pool					
Type Of Customer:		All customers. Bank can Refuse to accept deposit fror customer with out assigning reason.					
		Assets All	ocated				
	Placement of Mash	req Bank (NY)					
Assets Of Pool:							
				1			
Investment Strategy:	Deposits are inv	ested in above	stated Assets				
Terms Of Pool:	Constructive Lic	Constructive Liquidation every month.					
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk	Market Risk Equity Risk Return Risk					
	Exchange Rate	Risk					
Purpose:	Acceptance of l	Acceptance of USD for availaing investment oppourtunity					

Islamic Banking Group

Basis Of Deposits Musharakah

Name Of Pool Sub Pool - Raast Financial Institutions - 2 Pool

Declaration Date August 27, 2024 Applicable Period 01-09-2024 upto 30-09-2024

> 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 July	Weightages Applicable M/O August	Weightages Applicable M/O September	
RFSD - Raast Financial Insitution-2 Pool	Monthly	1.0000	1.0000	1.0000	
Riba Free Special Certificates (RFSCs)	•				
Bank's Additional Profit (Maximum)		2.00%	12.00%	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					

	groups		Augusi	Jeptellinei	
RFSD - Raast Financial Insitution-2 Pool	Monthly	1.0000	1.0000	1.0000	
Riba Free Special Certificate	es (RFSCs)				
Bank's Additional Profit (Maximum)		2.00%	12.00%	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 a	t time of actual app	lication		
Equity:	General Pool A	ssets			
Type Of Customer:		All customers. Bank can Refuse to accept deposit from customer with out assigning reason.			
	Assets Allocated			Amount	
	GOP Ijara Sukuk (29.07.2020)		100,000,000	
Assets Of Pool:			-	-	
	GOP Ijara Sukuk (GOP Ijara Sukuk (06.10.2021)			
			-	-	
	TOTAL ASSETS			200,000,000	
Investment Strategy:	Deposits are in	vested in above	stated Assets		
Terms Of Pool:	Constructive Li	quidation every r	nonth.		
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk				
Purpose:	Acceptance of	Acceptance of Special Deposits for availaing investment			