

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits	:	Musharakah
Name Of Pool	:	Sub Pool - Riba Free Special Pool-1
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				

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
	-
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	:	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				

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 : 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 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				

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
TOTAL ASSETS	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 - Mutual Fund 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 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				

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
	-
TOTAL ASSETS	6,000,000,000

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 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				

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
	-
TOTAL ASSETS	600,000,000

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

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

Purpose: Acceptance of Special Deposits for 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	:	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				

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
	-
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 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 : 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'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
GOP Ijara Sukuk (29.07.2020)	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 - 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 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)	900,000,000
GOP Ijara Sukuk (27.04.2022)	200,000,000
	-
TOTAL ASSETS	1,200,000,000

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

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

Purpose: Acceptance of Special Deposits for 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 : 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'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 availaing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Musharakah
 Name Of Pool : Sub Pool - Riba Free Special Pool - Corporate-6
 Declaration Date : August 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 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)	1,400,000,000
GOP Ijara Sukuk (27.04.2022)	350,000,000
GOP Ijara Sukuk (26.06.2023)	2,000,000,000
TOTAL ASSETS	4,750,000,000

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 : 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'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
-	-
-	-
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 oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Musharakah
 Name Of Pool : Sub Pool - Riba Free Special Pool - Daily Product-I
 Declaration Date : August 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 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 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-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
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 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)	200,000,000
NJHPCL	100,000,000
	-
GOP Ijara Sukuk (06.10.2021)	200,000,000
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 - Daily Product-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
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 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 : 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 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 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
-	-
TOTAL ASSETS	500,000,000

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

**Risks Associated With
Assets Of Pool:**

Credit Risk
 Market Risk
 Equity Risk
 Return Risk
 Shariah Risk

Purpose: Acceptance of Special Deposits for availing investment 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 : 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 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				

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
	-
	-
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 - Daily Product-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
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 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
	-
TOTAL ASSETS	1,100,000,000

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

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

Purpose: Acceptance of Special Deposits for 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 : 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 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 : 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 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 : 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 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
TOTAL ASSETS	2,500,000,000

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 - Raast Financial Institutions 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 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				

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)	200,000,000
TOTAL ASSETS	725,000,000

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 pouppurtunity.

The Bank of Khyber
Islamic Banking Group

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

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 (06.10.2021)	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.