

The Bank of Khyber

Islamic Banking Operations & Support Division-Islamic Banking Group

HISTORICAL WEIGHTAGES

Weightages applicable on Riba Free Certificates (RFCs) and Interest Free PLS Saving Accounts.

November 22nd to December 31 2003.

Product Name	Profit Payment Periods / Tier Groups	Weightage Assigned
PLS Savings Deposits	Upto 1 million	1.000
PLS Savings Deposits	Above Rs.1 M to Rs. 5 M	1.010
PLS Saving Deposits	Above Rs. 5 M to Rs.10 M)	1.020
PLS Savings Deposits	Above Rs. 10 M to 50 M)	1.030
Riba Free Certificates		
RFC 6 months	On Maturity	1.090
RFC 1 Year	Six Monthly	1.178
RFC 1 Year	On Maturity	1.188
RFC 2 Years	Six Monthly	1.366
RFC 2 Years	Yearly	1.376
RFC 2 Years	On Maturity	1.380
RFC 3 Years	Six Monthly	1.554
RFC 3 Years (yearly)	Yearly	1.564
RFC 3 Years (maturity)	On Maturity	1.608
RFC 5 Years (6 months)	Six Monthly	1.930
RFC 5 Years (yearly)	Yearly	1.940
RFC 5 Years (maturity)	On Maturity	1.984
EQUITY		1.984
Management Fee		15%

Weightages applicable from January 1st, 2004 TO July 31, 2004.

Product Name	Profit Payment Periods / Tier Groups	Weightage Assigned
PLS Savings Deposits	From Rs.5000 to 999,999	1.000
PLS Savings Deposits	Rs. 1.000 million to 4,999,999	1.030
PLS Saving Deposits	Rs. 5 Million to Rs.9,999,999	1.060
PLS Savings Deposits	Rs.10 Million & Above	1.090
Riba Free Certificates		
RFC 6 months	On Maturity	1.090
RFC 1 Year	Six Monthly	1.178
RFC 1 Year	On Maturity	1.200
RFC 2 Years	Six Monthly	1.300
RFC 2 Years	Yearly	1.350
RFC 2 Years	On Maturity	1.380
RFC 3 Years	Six Monthly	1.430
RFC 3 Years (yearly)	Yearly	1.480
RFC 3 Years (maturity)	On Maturity	1.500
RFC 5 Years (6 months)	Six Monthly	1.700
RFC 5 Years (yearly)	Yearly	1.750
RFC 5 Years (maturity)	On Maturity	1.750
EQUITY		3.500
Management Fee		30%

Weightages applicable from August 1st, 2004 December 31, 2004

Product Name	Profit Payment Periods / Tier Groups	Weightage Assigned
PLS Savings Deposits	From Rs.5000 to 999,999	1.000
PLS Savings Deposits	Rs.1.000 million to 4,999,999	1.030
PLS Saving Deposits	Rs. 5 Million to Rs.9,999,999	1.060
PLS Savings Deposits	Rs 10 Million & above	1.090
Riba Free Certificates		
RFC 6 months	On Maturity	1.090
RFC 1 Year	Six Monthly	1.178
RFC 1 Year	On Maturity	1.200
RFC 2 Years	Six Monthly	1.300
RFC 2 Years	Yearly	1.350
RFC 2 Years	On Maturity	1.380
RFC 3 Years	Six Monthly	1.430
RFC 3 Years (yearly)	Yearly	1.480
RFC 3 Years (maturity)	On Maturity	1.500
RFC 5 Years (6 months)	Six Monthly	1.700
RFC 5 Years (yearly)	Yearly	1.750
RFC 5 Years (maturity)	On Maturity	1.800
EQUITY		1.800
Management Fee		30%

Weightages applicable from January 1st, 2005 to February 28, 2005

Product Name	Profit Payment Periods / Tier Groups	Weightage Assigned
PLS Savings Deposits	Upto 1 million	1.000
PLS Savings Deposits	Above Rs.1 M to Rs. 5 M	1.030
PLS Saving Deposits	Above Rs. 5 M to Rs.10 M	1.060
PLS Savings Deposits	Above Rs. 10 M to 50 M	1.100
PLS Savings Deposits	Above Rs. 50 million	1.150
Riba Free Certificates		
RFC 6 months	On Maturity	1.100
RFC 1 Year	Six Monthly	1.178
RFC 1 Year	On Maturity	1.200
RFC 2 Years	Six Monthly	1.300
RFC 2 Years	Yearly	1.350
RFC 2 Years	On Maturity	1.380
RFC 3 Years	Six Monthly	1.430
RFC 3 Years (yearly)	Yearly	1.480
RFC 3 Years (maturity)	On Maturity	1.500
RFC 5 Years (6 months)	Six Monthly	1.700
RFC 5 Years (yearly)	Yearly	1.800
RFC 5 Years (maturity)	On Maturity	1.900
EQUITY		3.800
Management Fee		30%

Weightages applicable from March 1st, 2005 June 30, 2005.

Product Name	Profit Payment Periods / Tier Groups	Weightage Assigned
PLS Savings Deposits	Upto 1 million	1.000
PLS Savings Deposits	Above Rs.1 M to Rs. 5 M	1.030
PLS Saving Deposits	Above Rs. 5 M to Rs.10 M)	1.060
PLS Savings Deposits	Above Rs. 10 M to 50 M)	1.100
PLS Savings Deposits	Above Rs. 50 M)	1.150
Riba Free Certificates		
RFC 6 months	On Maturity	1.100
RFC 1 Year	Six Monthly	1.178
RFC 1 Year	On Maturity	1.200
RFC 2 Years	Six Monthly	1.300
RFC 2 Years	Yearly	1.350
RFC 2 Years	On Maturity	1.380
RFC 3 Years	Six Monthly	1.430
RFC 3 Years (yearly)	Yearly	1.480
RFC 3 Years (maturity)	On Maturity	1.500
RFC 5 Years (6 months)	Six Monthly	1.700
RFC 5 Years (yearly)	Yearly	1.750
RFC 5 Years (maturity)	On Maturity	1.850
EQUITY		1.850
Management Fee		3/10
Stabilization Reserve		1/40

Weightages applicable from July 1st, 2005 December 31, 2005.

Product Name	Profit Payment Periods / Tier Groups	Weightage Assigned
PLS Savings Deposits	Upto 1 million	1.000
PLS Savings Deposits	Above Rs.1 M to Rs. 5 M	1.030
PLS Saving Deposits	Above Rs. 5 M to Rs.10 M)	1.060
PLS Savings Deposits	Above Rs. 10 M to 50 M)	1.100
PLS Savings Deposits	Above Rs. 50 Million	1.150
Riba Free Certificates		
RFC 6 months	On Maturity	1.100
RFC 1 Year	Six Monthly	1.178
RFC 1 Year	On Maturity	1.200
RFC 2 Years	Six Monthly	1.300
RFC 2 Years	Yearly	1.350
RFC 2 Years	On Maturity	1.380
RFC 3 Years	Monthly	1.360
RFC 3 Years	Six Monthly	1.430
RFC 3 Years (yearly)	Yearly	1.480
RFC 3 Years (maturity)	On Maturity	1.500
RFC 5 Years	Monthly	1.630
RFC 5 Years (6 months)	Six Monthly	1.700
RFC 5 Years (yearly)	Yearly	1.800
RFC 5 Years (maturity)	On Maturity	1.900
EQUITY		3.800
Management Fee		1/5
Stabilization Reserve		1/10

Weightages applicable from January 1st, 2006 to April 30, 2006

Product Name	Profit Payment Periods / Tier Groups	Weightage Assigned
PLS Savings Deposits	Less than Rs. 1 million	1.000
PLS Savings Deposits	Rs.1 M and upto 4,999,999	1.030
PLS Saving Deposits	Rs.5 M and upto 9,999,999	1.060
PLS Savings Deposits	Rs.10 M and upto 49,999,999	1.100
PLS Savings Deposits	Rs. 50 Million and Above	1.150
Riba Free Certificates		
RFC 6 months	On Maturity	1.100
RFC 1 Year	Six Monthly	1.178
RFC 1 Year	On Maturity	1.200
RFC 2 Years	Six Monthly	1.300
RFC 2 Years	Yearly	1.350
RFC 2 Years	On Maturity	1.380
RFC 3 Years	Monthly	1.360
RFC 3 Years	Six Monthly	1.430
RFC 3 Years (yearly)	Yearly	1.480
RFC 3 Years (maturity)	On Maturity	1.500
RFC 5 Years	Monthly	1.630
RFC 5 Years (6 months)	Six Monthly	1.700
RFC 5 Years (yearly)	Yearly	1.800
RFC 5 Years (maturity)	On Maturity	1.900
EQUITY		3.800
Management Fee		1/5
Stabilization Reserve		1/10

Weightages applicable from May 1st, 2006 to April 30, 2007.

Product Name	Profit Payment Periods / Tier Groups	Weightage Assigned
PLS Savings Deposits	Less than Rs. 1 million	1.000
PLS Savings Deposits	Rs.1 M and upto 4,999,999	1.030
PLS Saving Deposits	Rs.5 M and upto 9,999,999	1.060
PLS Savings Deposits	Rs.10 M and upto 49,999,999	1.100
PLS Savings Deposits	Rs. 50 Million and Above	1.150
Riba Free Certificates		
RFC 6 months	On Maturity	1.150
RFC 1 Year	Monthly	1.120
RFC 1 Year	Six Monthly	1.178
RFC 1 Year	On Maturity	1.200
RFC 2 Years	Monthly	1.123
RFC 2 Years	Six Monthly	1.300
RFC 2 Years	Yearly	1.350
RFC 2 Years	On Maturity	1.380
RFC 3 Years	Monthly	1.360
RFC 3 Years	Six Monthly	1.430
RFC 3 Years (yearly)	Yearly	1.480
RFC 3 Years (maturity)	On Maturity	1.500
RFC 5 Years	Monthly	1.630
RFC 5 Years (6 months)	Six Monthly	1.700
RFC 5 Years (yearly)	Yearly	1.800
RFC 5 Years (maturity)	On Maturity	1.900
EQUITY		3.800
Management Fee		1/5
Stabilization Reserve		1/10

Weightages applicable from May 1st, 2007 to February 28, 2008		
Product Name	Profit Payment Periods / Tier Groups	Weightage Assigned
PLS Savings Deposits	Upto 1 million	1.000
PLS Savings Deposits	Above Rs.1 M to Rs. 5 M	1.030
PLS Saving Deposits	Above Rs. 5 M to Rs.10 M)	1.060
PLS Savings Deposits	Above Rs. 10 M to 50 M)	1.100
PLS Savings Deposits	Above Rs. 50 Million	1.150
Riba Free Certificates		
RFC 6 months	On Maturity	1.150
RFC 1 Year	Monthly	1.120
RFC 1 Year	Six Monthly	1.178
RFC 1 Year	On Maturity	1.200
RFC 2 Years	Monthly	1.123
RFC 2 Years	Six Monthly	1.300
RFC 2 Years	Yearly	1.350
RFC 2 Years	On Maturity	1.380
RFC 3 Years	Monthly	1.360
RFC 3 Years	Six Monthly	1.430
RFC 3 Years (yearly)	Yearly	1.480
RFC 3 Years (maturity)	On Maturity	1.500
RFC 5 Years	Monthly	1.630
RFC 5 Years (6 months)	Six Monthly	1.700
RFC 5 Years (yearly)	Yearly	1.800
RFC 5 Years (maturity)	On Maturity	1.900
EQUITY		3.800
Management Fee		3/10
Stabilization Reserve		1/10

Weightages applicable from March 1st, 2008 May 31, 2008.		
Product Name	Profit Payment Periods / Tier Groups	Weightage Assigned
PLS Savings Deposits	Upto 1 million	1.000
PLS Savings Deposits	Above Rs.1 M to Rs. 5 M	1.010
PLS Saving Deposits	Above Rs. 5 M to Rs.10 M)	1.025
PLS Savings Deposits	Above Rs. 10 M to 50 M)	1.055
PLS Savings Deposits	Above Rs. 50 Million	1.074
Riba Free Certificates		
RFC 6 months	On Maturity	1.074
RFC 1 Year	Monthly	1.326
RFC 1 Year	Six Monthly	1.336
RFC 1 Year	On Maturity	1.366
RFC 2 Years	Monthly	1.682
RFC 2 Years	Six Monthly	1.692
RFC 2 Years	Yearly	1.712
RFC 2 Years	On Maturity	1.722
RFC 3 Years	Monthly	2.038
RFC 3 Years	Six Monthly	2.048
RFC 3 Years (yearly)	Yearly	2.068
RFC 3 Years (maturity)	On Maturity	2.078
RFC 5 Years	Monthly	2.750
RFC 5 Years (6 months)	Six Monthly	2.760
RFC 5 Years (yearly)	Yearly	2.780
RFC 5 Years (maturity)	On Maturity	2.790
EQUITY		5.580
Management Fee		3/10
Stabilization Reserve		1/10
Share of Bank in Total Investment		1/10

Weightages applicable from June 1st, 2008 December 31, 2008.

Product Name	Profit Payment Periods / Tier Groups	Weightage Assigned
PLS Savings Deposits	Upto 1 million	1.000
PLS Savings Deposits	Above Rs.1 M to Rs. 5 M	1.010
PLS Saving Deposits	Above Rs. 5 M to Rs.10 M)	1.025
PLS Savings Deposits	Above Rs. 10 M to 50 M)	1.055
PLS Savings Deposits	Above Rs. 50 Million	1.074
Riba Free Certificates		
RFC 6 months	On Maturity	1.054
RFC 1 Year	Monthly	1.252
RFC 1 Year	Six Monthly	1.262
RFC 1 Year	On Maturity	1.282
RFC 2 Years	Monthly	1.524
RFC 2 Years	Six Monthly	1.534
RFC 2 Years	Yearly	1.544
RFC 2 Years	On Maturity	1.554
RFC 3 Years	Monthly	1.796
RFC 3 Years	Six Monthly	1.806
RFC 3 Years (yearly)	Yearly	1.816
RFC 3 Years (maturity)	On Maturity	1.826
RFC 5 Years	Monthly	2.340
RFC 5 Years (6 months)	Six Monthly	2.350
RFC 5 Years (yearly)	Yearly	2.360
RFC 5 Years (maturity)	On Maturity	2.370
EQUITY		4.740
Management Fee		3/10
Stabilization Reserve		1/10
Share of Bank in Total Investment		1/10