

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits	:	Musharakah
Name Of Pool	:	Sub Pool - Riba Free Special Pool-1
Declaration Date	:	November 27, 2023
Applicable Period	:	01-12-2023 upto 31-12-2023

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 October	Weightages Applicable M/O November	Weightages Applicable M/O December
RFSD-1 Pool - Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
RFSC-01 Month	Monthly	1.045	1.045	1.045
RFSC-03 Month	Monthly	1.135	1.135	1.135
RFSC-06 Month	Monthly	1.270	1.270	1.270
Bank's Additional Profit (Maximum)		20/100	15/100	15/100
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)	100,000,000
Running Musharakah-PFD (Garden Town Br.)	200,000,000
GOP Ijarah Sukuk (06.10.2021)	300,000,000
-	-
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 availing 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	:	November 27, 2023
Applicable Period	:	01-12-2023 upto 31-12-2023

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 October	Weightages Applicable M/O November	Weightages Applicable M/O December
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	1.010
RFSC Pool-2 (03 Months)	Monthly	1.031	1.031	1.031
RFSC Pool-2 (06 Months)	Monthly	1.062	1.062	1.062
RFSC Pool-2 (01 Year)	Monthly	1.125	1.125	1.125
Bank's Additional Profit (Maximum)		0.250	25/100	25/100
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of Bank's Additional Profit at time of actual application				

Equity: General Pool Assets

Type Of Customer: All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.

Assets Of Pool:

Assets Allocated	Amount
Running Musharakah-PFD (Garden Town Br.)	200,000,000
	-
	-
	-
GOP Ijarah Sukuk (29.10.2021)	300,000,000
	-
TOTAL ASSETS	500,000,000

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

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

Purpose: Acceptance of Special Deposits for availing 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 : November 27, 2023
 Applicable Period : 01-12-2023 upto 31-12-2023

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 October	Weightages Applicable M/O November	Weightages Applicable M/O December
RFSD Pool Mutual Fund - Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
RFSC-01 Month	Monthly	1.071	1.071	1.071
RFSC-03 Months	Monthly	1.214	1.214	1.214
RFSC-06 Months	Monthly	1.428	1.428	1.428
Bank's Additional Profit (Maximum)		35.00%	35.00%	35.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
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
Running Musharakah-PFD (Garden Town Br.)	300,000,000
GOP Ijara Sukuk (12.07.2023)	300,000,000.00
TOTAL ASSETS	800,000,000

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

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

Purpose: Acceptance of Special Deposits for availing investment 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 : November 27, 2023
 Applicable Period : 01-12-2023 upto 31-12-2023

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 October	Weightages Applicable M/O November	Weightages Applicable M/O December
RFSD Pool Mutual Fund - Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
Bank's Additional Profit (Maximum)		35.00%	35.00%	35.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
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 (12.07.2023)	400,000,000
GOP Ijara Sukuk (29.10.2021)	1,500,000,000
Running Musharakah-PFD (Garden Town Br.)	1,000,000,000
	2,000,000,000
TOTAL ASSETS	5,500,000,000

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 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 : November 27, 2023
 Applicable Period : 01-12-2023 upto 31-12-2023

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 October	Weightages Applicable M/O November	Weightages Applicable M/O December
RFSD Pool Corporate 1- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
RFSC-01 Month	Monthly	1.034	1.034	1.034
RFSC-03 Month	Monthly	1.103	1.103	1.103
Bank's Additional Profit (Maximum)		25.00%	25.00%	25.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
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
Running Musharakah-PFD (Garden Town Br.)	400,000,000
GOP Ijarah 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 availing 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 : November 27, 2023
 Applicable Period : 01-12-2023 upto 31-12-2023

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 October	Weightages Applicable M/O November	Weightages Applicable M/O December
RFSD Pool Corporate 2- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
RFSC-01 Month	Monthly	1.086	1.119	1.119
RFSC-03 Month	Monthly	1.258	1.357	1.357
Bank's Additional Profit (Maximum)		10.00%	1.00%	5.00%
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
Running Musharakah-PFD (Garden Town Br.)	300,000,000
GOP Ijarah Sukuk (06.10.2021)	100,000,000
-	-
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 oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Musharakah
 Name Of Pool : Sub Pool - Riba Free Special Pool - Corporate-3
 Declaration Date : November 27, 2023
 Applicable Period : 01-12-2023 upto 31-12-2023

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 October	Weightages Applicable M/O November	Weightages Applicable M/O December
Corporate-3 Pool- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
Certificate-03 Month	Monthly	1.206	1.206	1.206
Certificate-06 Month	Monthly	1.412	1.412	1.412
Certificate-01 Year	Monthly	1.824	1.824	1.824
Bank's Additional Profit (Maximum)		50.00%	50.00%	50.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
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)	300,000,000
GOP Ijara Sukuk (29.07.2020)	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 availing 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	:	November 27, 2023
Applicable Period	:	01-12-2023 upto 31-12-2023

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 October	Weightages Applicable M/O November	Weightages Applicable M/O December
Corporate-4 Pool- Deposit	Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
Certificate-01 Month	Monthly	1.0076	1.0076	1.0076
Certificate-03 Month	Monthly	1.0228	1.0228	1.0228
Certificate-06 Month	Monthly	1.0456	1.0456	1.0456
Certificate-01 Year	Monthly	1.0912	1.0912	1.0912
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
-	-
Running Musharakah-PFD (Garden Town Br.)	600,000,000
GOP Ijara Sukuk (27.04.2022)	200,000,000
GOP Ijara Sukuk (12.07.2023)	100,000,000
TOTAL ASSETS	1,000,000,000

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

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

Purpose: Acceptance of Special Deposits for availing 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 : November 27, 2023
 Applicable Period : 01-12-2023 upto 31-12-2023

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	Weightages Applicable	Weightages Applicable
		October	M/O November	M/O December
Corporate-5 Pool- Deposit	Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
Certificate-03 Month	Monthly	1.0180	1.0180	1.0044
Certificate-06 Month	Monthly	1.0360	1.0360	1.0087
Certificate-01 Year	Monthly	1.0720	1.0720	1.0174
Bank's Additional Profit (Maximum)		35.00%	35.00%	5.00%
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
Running Musharakah-PFD (Garden Town Br.)	300,000,000
GOP Ijarah Sukuk (26.06.2023)	300,000,000
-	-
TOTAL ASSETS	700,000,000

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

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

Purpose: Acceptance of Special Deposits for availing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits	:	Musharakah
Name Of Pool	:	Sub Pool - Riba Free Special Pool - Corporate-6
Declaration Date	:	November 27, 2023
Applicable Period	:	01-12-2023 upto 31-12-2023

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 October	Weightages Applicable M/O November	Weightages Applicable M/O December
Corporate-6 Pool- Deposit	Monthly	0.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
RFSD-Corp-6 (01 Month Certificate)	Monthly	1.0102	1.0102	1.0102
RFSD-Corp-6 (03 Month Certificate)	Monthly	1.0306	1.0306	1.0306
RFSD-Corp-6 (06 Month Certificate)	Monthly	1.0612	1.0612	1.0612
RFSD-Corp-6 (01 Year Certificate)	Monthly	1.1224	1.1224	1.1224
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
Running Musharakah-PFD (Garden Town Br.)	600,000,000
GOP Ijara Sukuk (29.07.2020)	1,000,000,000
GOP Ijara Sukuk (06.10.2021)	450,000,000
GOP Ijara Sukuk (27.04.2022)	350,000,000
TOTAL ASSETS	2,400,000,000

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

Risks Associated With Assets Of Pool:

Credit Risk
Market Risk
Equity Risk
Return Risk
Shariah Risk

Purpose: Acceptance of Special Deposits for availing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Musharakah
 Name Of Pool : Sub Pool - Riba Free Special Pool - Corporate-7
 Declaration Date : November 27, 2023
 Applicable Period : 01-12-2023 upto 31-12-2023

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	Weightages Applicable	Weightages Applicable
		October	M/O November	M/O December
Corporate-7 Pool- Deposit	Monthly	0.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
RFSD-Corp-7 (01 Month Certificate)	Monthly	1.006	1.006	1.006
RFSD-Corp-7 (03 Month Certificate)	Monthly	1.018	1.018	1.018
RFSD-Corp-7 (06 Month Certificate)	Monthly	1.036	1.036	1.036
RFSD-Corp-7 (01 Year Certificate)	Monthly	1.072	1.072	1.072
Bank's Additional Profit (Maximum)		35.00%	35.00%	35.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%

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)	200,000,000
Running Musharakah-PFD (Garden Town Br.)	200,000,000
	-
	-
TOTAL ASSETS	400,000,000

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

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

Purpose: Acceptance of Special Deposits for availing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Musharakah
 Name Of Pool : Sub Pool - Riba Free Special Pool - Daily Product-I
 Declaration Date : November 27, 2023
 Applicable Period : 01-12-2023 upto 31-12-2023

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 October	Weightages Applicable M/O November	Weightages Applicable M/O December
Daily Product 1 Pool- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
RFSC-01 Month	Monthly	1.049	1.049	1.0494
RFSC-03 Months	Monthly	1.148	1.148	1.1482
RFSC-06 Months	Monthly	1.296	1.296	1.2964
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)	500,000,000
	-
Running Musharakah-PFD (Garden Town Br.)	200,000,000
TOTAL ASSETS	700,000,000

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

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

Purpose: Acceptance of Special Deposits for 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-2
 Declaration Date : November 27, 2023
 Applicable Period : 01-12-2023 upto 31-12-2023

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	Weightages Applicable	Weightages Applicable
		October	M/O November	M/O December
Daily Product 1 Pool- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
Bank's Additional Profit (Maximum)		4.00%	3.00%	5.00%
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)	300,000,000
NJHPCL	100,000,000
Running Musharakah-PFD (Garden Town Br.)	500,000,000
GOP Ijara Sukuk (06.10.2021)	600,000,000
Total Assets	1,500,000,000

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 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 : November 27, 2023
 Applicable Period : 01-12-2023 upto 31-12-2023

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 October	Weightages Applicable M/O November	Weightages Applicable M/O December
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	1.0155
RFSC-03 Months	Monthly	1.0465	1.0465	1.0465
RFSC-06 Months	Monthly	1.0930	1.0930	1.0930
RFSC-01 Year	Monthly	1.1860	1.1860	1.1860
Bank's Additional Profit (Maximum)		50.00%	50.00%	50.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
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
-	-
Running Musharakah-PFD (Garden Town Br.)	300,000,000
GOP Ijara Sukuk (29.07.2020)	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 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-4
Declaration Date	:	November 27, 2023
Applicable Period	:	01-12-2023 upto 31-12-2023

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 October	Weightages Applicable M/O November	Weightages Applicable M/O December
Daily Product 4 Pool- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
§ RFSC–Daily Product-4 (1M)	Monthly	1.029	1.029	1.1010
§ RFSC–Daily Product-4 (3M)	Monthly	1.087	1.087	1.3030
§ RFSC–Daily Product-4 (6M)	Monthly	1.173	1.173	1.6060
§ RFSC–Daily Product-4 (12M)	Monthly	1.347	1.347	2.2120
Bank's Additional Profit (Maximum)		30.00%	30.00%	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

Assets Of Pool:

Assets Allocated	Amount
-	-
Running Musharakah-PFD (Garden Town Br.)	300,000,000
GOP Ijara Sukuk (29.10.2021)	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 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-5
 Declaration Date : November 27, 2023
 Applicable Period : 01-12-2023 upto 31-12-2023

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 October	Weightages Applicable M/O November	Weightages Applicable M/O December
Daily Product 4 Pool- Deposit	Monthly	0.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
Bank's Additional Profit (Maximum)		15.00%	50.00%	50.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
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

Assets Of Pool:

Assets Allocated	Amount
Running Musharakah-PFD (Garden Town Br.)	500,000,000.00
GOP Ijara Sukuk (29.07.2020)	100,000,000.00
-	-
-	-
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 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-6
 Declaration Date : November 27, 2023
 Applicable Period : 01-12-2023 upto 31-12-2023

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 October	Weightages Applicable M/O November	Weightages Applicable M/O December
Daily Product 6 Pool- Deposit	Monthly	0.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
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

Assets Of Pool:

Assets Allocated	Amount
GOP Ijara Sukuk (29.05.2020)	100,000,000
Running Musharakah-PFD (Garden Town Br.)	300,000,000
GOP Ijara Sukuk (29.10.2021)	-
-	-
TOTAL ASSETS	400,000,000

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

Risks Associated With Assets Of Pool:

Credit Risk
 Market Risk
 Equity Risk
 Return Risk
 Shariah Risk

Purpose: Acceptance of Special Deposits for availing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Musharakah
 Name Of Pool : Sub Pool - Khyber Islamic Investment Certificates-I
 Declaration Date : November 27, 2023
 Applicable Period : 01-12-2023 upto 31-12-2023

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 October	Weightages Applicable M/O November	Weightages Applicable M/O December
KIIC Certificate-01 Month (1232)	Monthly	1.0088	1.0088	1.0088
Riba Free Special Certificates (RFSCs)				
KIIC Certificate-03 Months (1234)	Monthly	1.0264	1.0264	1.0264
KIIC Certificate-06 Months (1235)	Monthly	1.0528	1.0528	1.0528
KIIC Certificate-01 Year (1257)	Monthly	1.1056	1.1056	1.1056
Bank's Additional Profit (Maximum)		50.00%	50.00%	50.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
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

Assets Of Pool:

Assets Allocated	Amount
	-
	-
GOP Ijara Sukuk (29.05.2020)	50,000,000
Running Musharakah-PFD (Garden Town Br.)	250,000,000
TOTAL ASSETS	300,000,000

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

Risks Associated With Assets Of Pool:

Credit Risk
 Market Risk
 Equity Risk
 Return Risk
 Shariah Risk

Purpose: Acceptance of Special Deposits for availing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Musharakah
 Name Of Pool : Sub Pool - Khyber Islamic Investment Certificates-II
 Declaration Date : November 27, 2023
 Applicable Period : 01-12-2023 upto 31-12-2023

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 October	Weightages Applicable M/O November	Weightages Applicable M/O December
KIIC-II Certificate-01 Month (1238)	Monthly	1.0540	1.0540	1.0540
Riba Free Special Certificates (RFSCs)				
KIIC-II Certificate-03 Months (1239)	Monthly	1.1620	1.1620	1.1620
KIIC-II Certificate-06 Months (1240)	Monthly	1.3240	1.3240	1.3240
KIIC-II Certificate-12 Months	Monthly	1.6480	1.6480	1.6480
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

Assets Of Pool:

Assets Allocated	Amount
-	-
Running Musharakah-PFD (Garden Town Br.)	300,000,000
NJHPC	50,000,000
-	-
TOTAL ASSETS	350,000,000

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

Risks Associated With Assets Of Pool:

Credit Risk
 Market Risk
 Equity Risk
 Return Risk
 Shariah Risk

Purpose: Acceptance of Special Deposits for availing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Musharakah
 Name Of Pool : Sub Pool - RFSD - TMA Pool
 Declaration Date : November 27, 2023
 Applicable Period : 01-12-2023 upto 31-12-2023

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 October	Weightages Applicable M/O November	Weightages Applicable M/O December
RFSD - TMA Pool (1631)	Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
Bank's Additional Profit (Maximum)		50.00%	50.00%	50.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
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

Assets Of Pool:

Assets Allocated	Amount
Running Musharakah-PFD (Garden Town Br.)	-
	-
	-
	-
TOTAL ASSETS	-

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 : November 27, 2023
 Applicable Period : 01-12-2023 upto 31-12-2023

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 October	Weightages Applicable M/O November	Weightages Applicable M/O December
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)		20.00%	20.00%	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

Assets Of Pool:

Assets Allocated	Amount
-	-
GOP Ijara Sukuk (29.10.2021)	350,000,000
Running Musharakah-PFD (Garden Town Br.)	550,000,000
GOP Ijara Sukuk (06.10.2021)	650,000,000
TOTAL ASSETS	1,550,000,000

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

Risks Associated With Assets Of Pool:

Credit Risk
 Market Risk
 Equity Risk
 Return Risk
 Shariah Risk

Purpose: Acceptance of Special Deposits for availing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Musharakah
 Name Of Pool : Sub Pool - Raast Financial Institutions Pool
 Declaration Date : November 27, 2023
 Applicable Period : 01-12-2023 upto 31-12-2023

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 October	Weightages Applicable M/O November	Weightages Applicable M/O December
RFSD - Raast Financial Insitution Pool	Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
Bank's Additional Profit (Maximum)		4.00%	6.00%	5.00%
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

Assets Of Pool:

Assets Allocated	Amount
DM-The Searle Company Limited	600,000,000
NJHPCL	700,000,000
K-Electric Sukuk	375,000,000
Running Musharakah-PFD (Garden Town Br.)	600,000,000
GOP Ijara Sukuk (29.10.2021)	500,000,000
GOP Ijara Sukuk (22.05.2023)	1,500,000,000
TOTAL ASSETS	4,275,000,000

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 : Geneal Pool (USD)
 Declaration Date : September 1, 2021
 Applicable Period : 01-12-2023 upto 31-12-2023

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 October	Weightages Applicable M/O November	Weightages Applicable M/O December
Bank's Additional Profit (Maximum)		99.00%	99.00%	99.00%
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

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

Purpose: Exchange Rate Risk
 Acceptance of USD for availing 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 : November 27, 2023
 Applicable Period : 01-12-2023 upto 31-12-2023

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 October	Weightages Applicable M/O November	Weightages Applicable M/O December
RFSD - Raast Financial Insitution-2 Pool	Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
Bank's Additional Profit (Maximum)		4.00%	7.00%	7.00%
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

Assets Of Pool:

Assets Allocated	Amount
GOP Ijara Sukuk (29.07.2020)	200,000,000
Running Musharakah-PFD (Garden Town Br.)	1,000,000,000
GOP Ijara Sukuk (06.10.2021)	200,000,000
-	-
TOTAL ASSETS	1,400,000,000

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

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

Purpose: Acceptance of Special Deposits for availing investment oppourtunity.