Islamic Banking Group

Basis Of Deposits Musharakah

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

**Declaration Date** April 26, 2024 Applicable Period 01-05-2024 upto 31-05-2024

> 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 March	Weightages Applicable M/O April	Weightages Applicable M/O May	
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)		25/100	25/100	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					

RESC-01 Month	livioritrily	1.043	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)		25/100	25/100	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 appl	ication			
Equity:	General Pool Assets					
Type Of Customer:	All customers. Bank can Refuse to accept deposit from an customer with out assigning reason.					
	Assets Allocated			Amount		
Assets Of Pool:	GOP Ijarah Sukuk (15.12.2021)			100,000,000		
	Running Mushara	200,000,000				
Assets Of Fool.	GOP Ijarah Sukul	300,000,000				
	GOP Ijara Sukuk	300,000,000				
	TOTAL ASSETS	900,000,000				
Investment Strategy:	Deposits are in	Deposits are invested 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					

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 : April 26, 2024
Applicable Period : 01-05-2024 upto 31-05-2024

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 March	Weightages Applicable M/O April	Weightages Applicable M/O May	
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)		25/100	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					

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)		25/100	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 Bar	k's Additional Profit	at time of actual appli	ication		
Equity:	General Pool Assets				
Type Of Customer:	All customers. Bank can Refuse to accept deposit from a customer with out assigning reason.				
	Assets Allocated				
	Running Musharakah-PFD (Garden Town Br.)				
			-	-	
Assets Of Pool:			-	-	
	-				
	GOP Ijarah Sukuk (29.10.2021)				
	TOTAL ASSETS		-	300,000,000	
Investment Strategy:	Deposits are in	nvested in above s	tated Assets		
Terms Of Pool:	Constructive L	iquidation every m	onth.		
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk				

Islamic Banking Group

Basis Of Deposits : Musharakah

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

Declaration Date : April 26, 2024
Applicable Period : 01-05-2024 upto 31-05-2024

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 March	Weightages Applicable M/O April	Weightages Applicable M/O May	
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					

			4.000/	4.000/	4.000/
Investment Risk Reserve (Maximum)			1.00%	1.00%	1.00%
Note: Management may reduce	the ratio of Bank's Addition	nal Profit a	t time of actual appli	cation	
Equity:	Genera	al Pool As	ssets		
Type Of Customer:	All customers. Bank can Refuse to accept deposit from any				
7,60	custom	er with o	ut assigning reas	on.	
	Assets A	llocated			Amount
				=	-
Assets Of Pool:	GOP Ija	ra Sukuk (2	9.10.2021)		200,000,000
Assets Of Foot.	Running	Running Musharakah-PFD (Garden Town Br.)		n Br.)	300,000,000
	GOP Ija	GOP Ijara Sukuk (12.07.2023)			
	TOTAL A	ASSETS			800,000,000
	<u>-</u>	•			
Increase the control Chapter and	Donosi		بم مربمهام من المملامة،		

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

Islamic Banking Group

Basis Of Deposits : Musharakah

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

Declaration Date : April 26, 2024
Applicable Period : 01-05-2024 upto 31-05-2024

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 March	Weightages Applicable M/O April	Weightages Applicable M/O Mav	
RFSD Pool Mutual Fund - Deposit	Monthly	1.000	1.000	1.000	
Riba Free Special Certificates (RFSCs)					
Bank's Additional Profit (Maximum)		35.00%	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					

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 a	t time of actual appl	ication				
Equity:	General Pool A	ssets					
Type Of Customer:	All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.						
	Assets Allocated			Amount			
	GOP Ijara Sukuk (2	600,000,000					
	GOP Ijara Sukuk (12.07.2023)			400,000,000			
Assets Of Pool:	GOP Ijara Sukuk (2	1,500,000,000					
Assets Of Fool.	Running Musharak	Running Musharakah-PFD (Garden Town Br.)					
	PHL Sukuk	2,000,000,000					
	GOP Ijara Sukuk (0	250,000,000					
	TOTAL ASSETS			6,000,000,000			
Investment Strategy:	Deposits are inv	vested in above s	tated Assets				
Terms Of Pool:	Constructive Liquidation every month.						
	Credit Risk						
Risks Associated With	Market Risk						
	Equity Risk						
Assets Of Pool:	Datum Diale						

Purpose:

Return Risk Shariah Risk

Islamic Banking Group

Basis Of Deposits : Musharakah

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

Declaration Date : April 26, 2024
Applicable Period : 01-05-2024 upto 31-05-2024

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 March	Weightages Applicable M/O April	Weightages Applicable M/O May	
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	
RFSC-06 Month	Monthly	1.207	1.207	1.207	
RFSC-12 Month	Monthly	1.413	1.413	1.413	
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					

RFSC-12 Month	Monthly	1.413	1.413	1.413			
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 re	educe the ratio of Bank's Additional Profit	at time of actual app	lication				
Equity:	General Pool A	General Pool Assets					
	All customers.	Bank can Refuse	to accept depo	osit from any			
Type Of Customer:		out assigning reas	•	•			
	Assets Allocated						
Assets Of Pool:	,	GOP Ijarah Sukuk (15.12.2021)					
		Running Musharakah-PFD (Garden Town Br.)					
	, , , , , , , , , , , , , , , , , , ,	GOP Ijarah Sukuk (06.10.2021)					
	,	GOP Ijarah Sukuk (09.10.2023)					
	TOTAL ASSETS	TOTAL ASSETS					
Investment Strategy:	Deposits are in	vested in above s	tated Assets				
Terms Of Pool:	Constructive L	Constructive Liquidation every month.					
	Credit Risk						
Risks Associated With	Market Risk	Market Risk					
Assets Of Pool:	Equity Risk	Equity Risk					
ASSELS OF FOOL	Return Risk						
	Shariah 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** April 26, 2024 Applicable Period 01-05-2024 upto 31-05-2024

> 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 March	Weightages Applicable M/O April	Weightages Applicable M/O May
RFSD Pool Corporate 2- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)	•			
RFSC-01 Month	Monthly	1.107	1.092	1.092
RFSC-03 Month	Monthly	1.321	1.275	1.275
Bank's Additional Profit (Maximum)		5.00%	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				

RFSD Pool Corporate 2- Deposit	Monthly	1.000	1.000	1.000		
Riba Free Special Certifi	cates (RFSCs)					
RFSC-01 Month	Monthly	1.107	1.092	1.092		
RFSC-03 Month	Monthly	1.321	1.275	1.275		
Bank's Additional Profit (Maximum)		5.00%	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	at time of actual app	olication			
Equity:	General Pool A	Assets				
Type Of Customer:		All customers. Bank can Refuse to accept deposit from an customer with out assigning reason.				
	Assets Allocated			Amount		
Assets Of Pool:			-	-		
		Running Musharakah-PFD (Garden Town Br.)				
		GOP Ijarah Sukuk (06.10.2021)				
		GOP Ijarah Sukuk (26.06.2023)				
	TOTAL ASSETS	TOTAL ASSETS 800,00				
Investment Strategy:	Deposits are in	vested in above	stated Assets			
Terms Of Pool:	Constructive L	Constructive Liquidation every month.				
	Credit Risk					
Risks Associated With	Market Risk	Market Risk				
Assets Of Pool:	Equity Risk	• •				
7,000,000,1001.	Return Risk					
	Shariah Risk					
_	Acceptance of	Special Deposits	for availaing in	nvestment		
Purpose:	oppourtunity	oppourtunity				

oppourtunity.

Islamic Banking Group

Basis Of Deposits : Musharakah

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

Declaration Date : April 26, 2024
Applicable Period : 01-05-2024 upto 31-05-2024

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 March	Weightages Applicable M/O April	Weightages Applicable M/O May
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%	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				

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 applica	ition	
Equity:	General Pool Assets		
Type Of Customer:	All customers. Bank can Refuse to customer with out assigning reason		sit from any
	Assets Allocated		Amount
	GOP Ijara Sukuk (15.12.2021)		300,000,000
Assets Of Pool:	GOP Ijara Sukuk (29.07.2020)		500,000,000
Assets Of Pool:		-	-
		-	-
	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

Islamic Banking Group

Basis Of Deposits Musharakah

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

April 26, 2024 **Declaration Date** Applicable Period 01-05-2024 upto 31-05-2024

> 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 March	Weightages Applicable M/O April	Weightages Applicable M/O May
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 Ban	k's Additional Profit	at time of actual appli	cation	

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 red	uce the ratio of Bank's Additional Profit	at time of actual appl	ication			
Equity:	General Pool A	General Pool Assets				
Type Of Customer:		All customers. Bank can Refuse to accept deposit from customer with out assigning reason.				
	Assets Allocated			Amount		
	GOP Ijarah Sukuk	(15.12.2021)		100,000,000		
Assets Of Pool:	Running Mushara	Running Musharakah-PFD (Garden Town Br.)				
	GOP Ijara Sukuk (	GOP Ijara Sukuk (27.04.2022)				
	GOP Ijara Sukuk (	Ijara Sukuk (12.07.2023) 100,00		100,000,000		
	TOTAL ASSETS	TOTAL ASSETS				
Investment Strategy:	Deposits are in	nvested in above s	tated Assets			
Terms Of Pool:	Constructive L	Constructive Liquidation every month.				
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk	Market Risk Equity 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 - Corporate-5

**Declaration Date** April 26, 2024 01-05-2024 upto 31-05-2024 Applicable Period

> 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 March	Weightages Applicable M/O April	Weightages Applicable M/O May
Corporate-5 Pool- Deposit	Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
Certificate-03 Month	Monthly	1.0044	1.0020	1.0020
Certificate-06 Month	Monthly	1.0087	1.0039	1.0039
Certificate-01 Year	Monthly	1.0174	1.0078	1.0078
Bank's Additional Profit (Maximum)		8.00%	8.00%	8.00%
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 Ba	nk's Additional Profit	at time of actual applic	cation	

**Equity:** General Pool Assets

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

Assets Allocated

Assets Allocated		Amount
	-	-
Running Musharakah-PFD (Garden Town Br.)		300,000,000
GOP Ijarah Sukuk (26.06.2023)		200,000,000
	-	-
TOTAL ASSETS	•	500,000,000

Deposits are invested in above stated Assets **Investment Strategy:** 

Terms Of Pool: Constructive Liquidation every month.

> Credit Risk Market Risk **Equity Risk**

**Risks Associated With Assets Of Pool:** Return Risk Shariah Risk

**Assets Of Pool:** 

Islamic Banking Group

Basis Of Deposits : Musharakah

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

Declaration Date : April 26, 2024
Applicable Period : 01-05-2024 upto 31-05-2024

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 March	Weightages Applicable M/O April	Weightages Applicable M/O Mav
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 B	ank's Additional Profit	at time of actual applic	cation	

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		
	Running Musharakah-PFD (Garden Town Br.)	600,000,000		
Access Of Deels	GOP Ijara Sukuk (29.07.2020)	1,000,000,000		
Assets Of Pool:	GOP Ijara Sukuk (06.10.2021)	450,000,000		
	GOP Ijara Sukuk (27.04.2022)	350,000,000		
	TOTAL ASSETS	4,300,000,000		
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

Islamic Banking Group

Basis Of Deposits : Musharakah

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

Declaration Date : April 26, 2024
Applicable Period : 01-05-2024 upto 31-05-2024

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 March	Weightages Applicable M/O April	Weightages Applicable M/O May
Corporate-7 Pool- Deposit	Monthly	0.0000	1.0000	1.0000
Riba Free Special Certificates (RFS	Cs)			
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	o of Bank's Additional Profit	at time of actual applic	cation	

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: Manager	nent may reduce the ratio of Bank's	Additional Profit a	t time of actual appli	cation	
Equity:		General Pool Assets			
Type Of Customer:		All customers. Bank can Refuse to accept deposit fron customer with out assigning reason.			
	[	Assets Allocated			Amount
		GOP Ijara Sukuk (29.07.2020)			100,000,000
Accests Of Dools		Running Musharakah-PFD (Garden Town Br.)			200,000,000
Assets Of Pool:				-	-
				-	-
		TOTAL ASSETS			300,000,000
Investment Strategy:		Deposits are inv	rested in above st	tated Assets	
Terms Of Pool:		Constructive Liquidation every month.			
Risks Associated With Assets Of Pool:		Credit Risk Market Risk Equity Risk Return Risk Shariah Risk			

Islamic Banking Group

Basis Of Deposits Musharakah

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

**Declaration Date** April 26, 2024 Applicable Period 01-05-2024 upto 31-05-2024

> 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 March	Weightages Applicable M/O April	Weightages Applicable M/O May
Daily Product 1 Pool- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)	•			
RFSC-01 Month	Monthly	1.039	1.039	1.0386
RFSC-03 Months	Monthly	1.116	1.116	1.1158
RFSC-06 Months	Monthly	1.232	1.232	1.2316
Bank's Additional Profit (Maximum)		40.00%	45.00%	45.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of E	Bank's Additional Profit	at time of actual appli	cation	

RFSC-03 Months	Monthly	1.116	1.116	1.1158		
RFSC-06 Months	Monthly	1.232	1.232	1.2316		
Bank's Additional Profit (Maximum)		40.00%	45.00%	45.00%		
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%		
Investment Risk Reserve (Maximum)		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 a customer with out assigning reason.					
	Assets Allocated	Amount				
	-					
Assets Of Pool:	GOP Ijara Sukuk (29		300,000,000			
Assets Of Foot.	GOP Ijara Sukuk (1:	5.12.2021)		300,000,000		
	Running Musharakah-PFD (Garden Town Br.)					
	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					

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-2

Declaration Date : April 26, 2024
Applicable Period : 01-05-2024 upto 31-05-2024

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 March	Weightages Applicable M/O April	Weightages Applicable M/O May
Daily Product 1 Pool- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)	•			
Bank's Additional Profit (Maximum)		5.00%	4.00%	1.00%
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	k's Additional Profit	at time of actual applic	cation	

Profit Equalization Reserve (Maximum)		2.0076	2.0076	2.0076			
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%			
Note: Management may rec	luce the ratio of Bank's Additional Profit a	at time of actual appl	ication				
Equity:	General Pool A	ssets					
Type Of Customer:		All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.					
	Assets Allocated	Assets Allocated					
	GOP Ijara Sukuk (2	GOP Ijara Sukuk (26.10.2022)					
Assets Of Pool:	NJHPCL	NJHPCL					
	Running Musharak	Running Musharakah-PFD (Garden Town Br.)					
	GOP Ijara Sukuk (0	GOP Ijara Sukuk (06.10.2021)					
	Total Assets	Total Assets					
Investment Strategy:	Deposits are inv	vested in above s	tated Assets				
Terms Of Pool:	Constructive Lie	Constructive Liquidation every month.					
Risks Associated With	Credit Risk Market Risk						
Assets Of Pool:	Equity Risk Return Risk						

Purpose: Acceptance of Special Deposits for availaing investment

Shariah Risk

Islamic Banking Group

Basis Of Deposits Musharakah

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

**Declaration Date** April 26, 2024 Applicable Period 01-05-2024 upto 31-05-2024

> 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 March	Weightages Applicable M/O April	Weightages Applicable M/O May
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 Bar	nk's Additional Profit	at time of actual appli	cation	

RFSC-06 Months	Monthly	1.0930	1.0930	1.0930		
RFSC-01 Year	Monthly	1.1860	1.1860	1.1860		
Death Additional Design (AA)		F0.000/	50.000/	F0 000/		
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)	Land of the Control of Decide A Life and Decide	1.00%	1.00%	1.00%		
Note: Management may re	educe 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 an customer with out assigning reason.				
	Assets Allocated			Amount		
Assets Of Pool:			-	-		
		Running Musharakah-PFD (Garden Town Br.)				
	GOP Ijara Sukuk (	GOP Ijara Sukuk (29.07.2020)				
			-	-		
	TOTAL ASSETS	TOTAL ASSETS				
Investment Strategy:	Deposits are in	vested in above s	stated Assets			
Terms Of Pool:	Constructive L	iquidation every m	nonth.			
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk	Market Risk Equity Risk Return Risk				
_	Acceptance of	Special Deposits	for availaing ir	vestment		

Purpose: oppourtunity.

Islamic Banking Group

Basis Of Deposits : Musharakah

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

Declaration Date : April 26, 2024
Applicable Period : 01-05-2024 upto 31-05-2024

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 March	Weightages Applicable M/O April	Weightages Applicable M/O May
Daily Product 4 Pool- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)	•			
§ RFSC–Daily Product-4 (1M)	Monthly	1.065	1.068	1.0675
§ RFSC–Daily Product-4 (3M)	Monthly	1.194	1.203	1.2025
§ RFSC–Daily Product-4 (6M)	Monthly	1.388	1.405	1.4050
§ RFSC–Daily Product-4 (12M)	Monthly	1.776	1.810	1.8100
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 Bar	nk's Additional Profit	at time of actual applic	cation	

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 red	luce 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 any customer with out assigning reason.					
	Assets Allocated			Amount			
				-			
Assets Of Pool:		Running Musharakah-PFD (Garden Town Br.)					
ASSELS OF FOOT.		GOP Ijara Sukuk (29.10.2021)					
	•	GOP Ijara Sukuk (26.06.2023)					
	TOTAL ASSETS	TOTAL ASSETS					
Investment Strategy:	Deposits are inv	vested in above s	stated Assets				
Terms Of Pool:	Constructive Lic	quidation every m	nonth.				
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk						

Purpose:

# **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** April 26, 2024 Applicable Period 01-05-2024 upto 31-05-2024

> 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 March	Weightages Applicable M/O April	Weightages Applicable M/O May		
Daily Product 4 Pool- Deposit	Monthly	0.000	1.000	1.000		
Riba Free Special Certificates (RFSCs)	•					
Bank's Additional Profit (Maximum)		10.00%	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 Ba	Note: Management may reduce the ratio of Bank's Additional Profit at time of actual application					

i font Equalization reserve (Maximum)		2.0070	2.0070	2.0070				
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%				
Note: Management may reduce the	ne ratio of Bank's Additional Profit a	t time of actual appl	ication	•				
Equity:	General Pool As	ssets						
Type Of Customer:		All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.						
	Assets Allocated			Amount				
	Running Musharakah-PFD (Garden Town Br.)			300,000,000				
Assets Of Pool:	GOP Ijara Sukuk (29.07.2020)			100,000,000				
			=	-				
			-	-				
	TOTAL ASSETS			400,000,000				
Investment Strategy:	Deposits are inv	ested in above s	tated Assets					
Terms Of Pool:	Constructive Lic	quidation every m	onth.					
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk	Market Risk Equity Risk Return Risk						

Purpose:

Islamic Banking Group

Basis Of Deposits : Musharakah

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

Declaration Date : April 26, 2024
Applicable Period : 01-05-2024 upto 31-05-2024

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 March	Weightages Applicable M/O April	Weightages Applicable M/O May				
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%	10.00%				
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%				
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%				
Note: Management may reduce the ratio of Bank	s's Additional Profit	at time of actual applic	Note: Management may reduce the ratio of Bank's Additional Profit at time of actual application					

Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may r	educe the ratio of Bank's Additional Profit a	t time of actual appl	lication	•
Equity:	General Pool As	ssets		
Type Of Customer:		Bank can Refuse ut assigning reas	•	osit from any
	Assets Allocated			Amount
	GOP Ijara Sukuk (2	GOP Ijara Sukuk (29.05.2020)		
	Running Musharak	Running Musharakah-PFD (Garden Town Br.)		
Assets Of Pool:	GOP Ijara Sukuk (2	GOP Ijara Sukuk (29.10.2021)		
	GOP Ijara Sukuk (0	GOP Ijara Sukuk (09.10.2023)		400,000,00
	GOP Ijara Sukuk (2	(6.06.2023)		600,000,00
	TOTAL ASSETS			1,600,000,00
Investment Strategy:	Deposits are inv	ested in above s	tated Assets	
Terms Of Pool:	Constructive Lic	quidation every m	onth.	
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk			
Purpose:	Acceptance of S	Special Deposits	for availaing ir	nvestment

Islamic Banking Group

Basis Of Deposits : Musharakah

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

Declaration Date : April 26, 2024
Applicable Period : 01-05-2024 upto 31-05-2024

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 March	Weightages Applicable M/O April	Weightages Applicable M/O May		
KIIC Certificate-01 Month (1232)	Monthly	1.0085	1.0085	1.0085		
Riba Free Special Certificates (RFSCs)						
KIIC Certificate-03 Months (1234)	Monthly	1.0255	1.0255	1.0255		
KIIC Certificate-06 Months (1235)	Monthly	1.0510	1.0510	1.0510		
KIIC Certificate-01 Year (1257)	Monthly	1.1020	1.1020	1.1020		
Bank's Additional Profit (Maximum)		20.00%	6.00%	6.00%		
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	Note: Management may reduce the ratio of Bank's Additional Profit at time of actual application					

Bank's Additional Profit (Maximum)		20.00%	6.00%	6.00%			
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 appl	ication				
Equity:	General Pool A	ussets					
Type Of Customer:		All customers. Bank can Refuse to accept deposit from any customer with out assigning reason.					
	Assets Allocated	Assets Allocated					
	GOP Ijara Sukuk (	GOP Ijara Sukuk (26.06.2023)					
Assets Of Pool:							
	GOP Ijara Sukuk (	GOP Ijara Sukuk (29.05.2020)					
	Running Musharak	Running Musharakah-PFD (Garden Town Br.)					
	TOTAL ASSETS	TOTAL ASSETS					
Investment Strategy:	Deposits are in	vested in above s	tated Assets				
Terms Of Pool:	Constructive Li	quidation every m	onth.				
Risks Associated With Assets Of Pool:	Credit Risk Market Risk Equity Risk Return Risk Shariah Risk						

Islamic Banking Group

Basis Of Deposits : Musharakah

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

Declaration Date : April 26, 2024
Applicable Period : 01-05-2024 upto 31-05-2024

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 March	Weightages Applicable M/O April	Weightages Applicable M/O May
KIIC-II Certificate-01 Month (1238)	Monthly	1.0540	1.0540	1.0035
Riba Free Special Certificates (RFSCs)				
KIIC-II Certificate-03 Months (1239)	Monthly	1.1620	1.1620	1.0105
KIIC-II Certificate-06 Months (1240)	Monthly	1.3240	1.3240	1.0210
KIIC-II Certificate-12 Months	Monthly	1.6480	1.6480	1.0420
Bank's Additional Profit (Maximum)		30.00%	30.00%	10.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may reduce the ratio of Bank	k's Additional Profit	at time of actual applic	cation	

Bank's Additional Profit (Maximum)		30.00%	30.00%	10.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
Note: Management may redu	uce the ratio of Bank's Additional Profit a	t time of actual appl	lication	
Equity:	General Pool As	ssets		
Type Of Customer:		ank can Refuse ut assigning reas	•	osit from any
	Assets Allocated			Amount
			-	-
Assets Of Pool:	Running Musharaka	h-PFD (Garden Tow	n Br.)	100,000,000
Assets Of Foot.	NJHPC			50,000,000
			-	-
	TOTAL ASSETS			150,000,000
Investment Strategy:	Deposits are inv	ested in above s	tated Assets	
Terms Of Pool:	Constructive Liq	uidation every m	onth.	
	Credit Risk			
Risks Associated With	Market Risk			
Assets Of Pool:	Equity Risk Return Risk			
	Shariah Risk			

Islamic Banking Group

Basis Of Deposits:MusharakahName Of Pool:Sub Pool - RFSD - TMA PoolDeclaration Date:April 26, 2024Applicable Period:01-05-2024 upto 31-05-2024

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	Weightages Applicable M/O March	Weightages	Weightages
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 applic	cation	

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 at	time of actual appl	lication	
Equity:	General Pool As	sets		
Type Of Customer:	All customers. Be customer with ou			osit from any
	Assets Allocated			Amount
	Running Musharaka	h-PFD (Garden Tow	n Br.)	-
Assets Of Pool:			-	-
Assets Of Pool.			-	-
			-	-
	TOTAL ASSETS			-
Investment Strategy:	Deposits are inve	ested in above s	tated Assets	
Terms Of Pool:	Constructive Liq	uidation every m	onth.	
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 - Raast-Itminan Mahana Certificates

Declaration Date : April 26, 2024
Applicable Period : 01-05-2024 upto 31-05-2024

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 March	Weightages Applicable M/O April	Weightages Applicable M/O May
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%	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's Additional Profit	at time of actual applic	cation	

RFSD-Itminan Mahana Certificate-05 Year (1263)	Monthly	1.0785	1.0785	1.0785	
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 redu	uce the ratio of Bank's Additional Profit	t at time of actual app	lication		
Equity:	General Pool	Assets			
Type Of Customer:		Bank can Refuse out assigning reas		osit from any	
	<b>Assets Allocated</b>			Amount	
			-	-	
Assets Of Pool:	GOP Ijara Sukuk	GOP Ijara Sukuk (29.10.2021)			
	Running Mushara	Running Musharakah-PFD (Garden Town Br.)			
	GOP Ijara Sukuk	GOP Ijara Sukuk (06.10.2021)			
	GOP Ijara Sukuk	GOP Ijara Sukuk (26.06.2023)			
	TOTAL ASSETS			2,150,000,000	
Investment Strategy:	Deposits are in	nvested in above s	stated Assets		
Terms Of Pool:	Constructive L	iquidation every n	nonth.		
	Credit Risk				
	Market Risk				
Risks Associated With	Equity Risk				
Assets Of Pool:	Return Risk				
	Shariah Risk				
_					

Islamic Banking Group

Basis Of Deposits : Musharakah

Name Of Pool : Sub Pool - Raast Financial Institutions Pool

 Declaration Date
 :
 April 26, 2024

 Applicable Period
 :
 01-05-2024 upto 31-05-2024

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 March	Weightages Applicable M/O April	Weightages Applicable M/O May
RFSD - Raast Financial Insitution Pool	Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)	•			
Bank's Additional Profit (Maximum)		2.00%	2.00%	2.00%
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	at time of actual applic	cation	

Investment Risk Reserve (Maximum)	1.00%	00% 1	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 acc customer with out assigning reason.	ept deposit fro	m any
	Assets Allocated	Amou	ınt
	DM-The Searle Company Limited		600,000,000
	NJHPCL	- 1	600,000,00
	K-Electric Sukuk		350,000,00
Assets Of Pool:	Running Musharakah-PFD (Garden Town Br.)	1	850,000,00
	GOP Ijara Sukuk (29.10.2021)	!	500,000,00
	GOP Ijara Sukuk (22.05.2023)	1,5	500,000,00
	GOP Ijara Sukuk (12.07.2023)		800,000,00
	TOTAL ASSETS	5,7	200,000,00
Investment Strategy:	Deposits are invested in above stated	Assets	
Terms Of Pool:	Constructive Liquidation every month.		
	Credit Risk		
Risks Associated With	Market Risk		
	Equity Risk		
Assets Of Pool:	Return Risk		
	Shariah Risk		
Purpose:	Acceptance of Special Deposits for ava	ailaing investm	nent

Islamic Banking Group

Basis Of Deposits Musharakah Name Of Pool Geneal Pool (USD) **Declaration Date** September 1, 2021 01-05-2024 upto 31-05-2024 Applicable Period

> 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 March	Weightages Applicable M/O April	Weightages Applicable M/O May
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's Additional Profit	at time of actual applic	cation	

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 re	duce the ratio of Bank's Additional Profit	at time of actual appl	ication	
Equity:	Separate Equit	y For FCY Genera	al Pool	
Type Of Customer:		Bank can Refuse out assigning reas		osit from any
		Assets Alle	ocated	
Assets Of Pool:	Placement of Mash	req Bank (NY)		
Investment Strategy:	Deposits are in	vested in above s	tated Assets	
Terms Of Pool:	Constructive Li	quidation every m	onth.	
	Credit Risk			
Distance Associate LARGE	Market Risk			
Risks Associated With	Equity Risk			
Assets Of Pool:	Return Risk			
	Shariah Risk			
	Exchange Rate	Risk		

Purpose:

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 : April 26, 2024
Applicable Period : 01-05-2024 upto 31-05-2024

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 March	Weightages Applicable M/O April	Weightages Applicable M/O May
RFSD - Raast Financial Insitution-2 Pool	Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)	•			
Bank's Additional Profit (Maximum)		3.00%	1.00%	1.00%
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	k's Additional Profit	at time of actual applic	cation	

Bank's Additional Profit (Maximum)	3.00%   1.00%	1.00%			
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 an customer with out assigning reason.				
	Assets Allocated	Amount			
	GOP Ijara Sukuk (29.07.2020)				
Assets Of Pool:	Running Musharakah-PFD (Garden Town Br.)				
Assets Of Pool.	GOP Ijara Sukuk (06.10.2021)				
	-	-			
	TOTAL ASSETS	1,300,000,000			
Investment Strategy:	Deposits are invested in above stated Assets	5			
Terms Of Pool:	Constructive Liquidation every month.				
	Credit Risk				
	Market Risk				
Risks Associated With	Equity Risk				
Assets Of Pool:	Return Risk				
	Shariah Risk				
Purpose:	Acceptance of Special Deposits for availaing	investment			