Profit Declared for
the Period 2020
Category
Interest Free PLS
Saving
PLS Saving Deposits
PLS Saving Deposits

PLS Saving Deposits (SD) Special Schemes PLS Saving Deposits Pension Salary PLS Asaan Account PLS Hajj Account PLS Umrah Account PLS Pensioners Account RAAST Youth Saving Account RAST SAHULAT ACCOUNT RAST TARSEEL ACCOUNT
SBP RF SCHEME COVID 19 (FILER) RFC (6 Months)
RFC 1 Year (Monthly)
RFC 1 year (6
Months)
RFC 1 Year(Maturity)
RFC 2 years
(Monthly)
RFC 2 years (6
Months)
RFC 2 Years (Yearly)
RFC 2 years
(Maturity)
RFC 3 years (
Monthly)
RFC 3 years (6
Months)
RFC 3 years (Yearly)

Rate \% p.a.
Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec
$7.50 \% \quad 6.50 \% \quad 9.67 \% \quad 6.25 \% \quad 6.19 \%$
$7.50 \% \quad 6.50 \% \quad 9.67 \% \quad 6.25 \% \quad 6.19 \%$
7.50\% 6.50\%

-     - 

7.50\%
$7.50 \%$
$6.50 \%$
$0.09 \% \quad 0.06 \% \quad 0.06 \%$
$0.07 \% \quad 0.06 \% \quad 0.09 \% \quad 0.06 \% \quad 0.06 \%$
$7.96 \%-6.90 \%$
$8.58 \% \quad 7.44 \%$
8.73\% 7.57\%
$9.03 \%$
9.96\% 8.63\%
$10.11 \%$ 8.76\%
$13.03 \% 8.42 \% 8.35 \%$
$13.23 \% 8.55 \% 8.47 \%$
$13.42 \% 8.67 \% 8.60 \%$
$14.62 \% 9.45 \% 9.37 \%$
$14.81 \% 9.57 \% 9.49 \%$
15.01\% 9.7\% 9.61\%
$5.30 \% ~ 4.00 \% ~ 4.00 \% ~ 3.75 \% \quad 3.60 \% 3.00 \% ~ 3.90 \%$
$5.30 \% ~ 4.00 \% ~ 4.00 \% ~ 3.75 \% \quad 3.60 \% 3.00 \% ~ 3.90 \%$
$5.30 \% ~ 4.00 \% ~ 4.00 \% ~ 3.75 \% \quad 3.60 \% 3.00 \% ~ 3.90 \%$ $5.30 \% ~ 4.00 \% ~ 4.00 \% ~ 3.75 \% ~ 3.60 \% 3.00 \% ~ 3.90 \%$
$5.30 \% ~ 4.00 \% ~ 4.00 \% ~ 3.75 \% \quad 3.60 \% 3.00 \% ~ 3.90 \%$
$5.30 \% ~ 4.00 \% ~ 4.00 \% ~ 3.75 \% ~ 3.60 \% ~ 3.00 \% ~ 3.90 \%$
$0.05 \% ~ 0.04 \% ~ 0.04 \% ~ 0.03 \% ~ 3.03 \% ~ 0.03 \% ~ 0.04 \%$
$0.05 \% ~ 0.04 \% ~ 0.04 \% ~ 0.03 \% ~ 3.03 \% ~ 0.03 \% ~ 0.04 \%$

- $\quad 0.04 \% ~ 0.04 \% \quad 0.03 \% \quad 3.03 \% 0.03 \% ~ 0.04 \%$
5.63\% 4.25\% 4.25\% 3.98\% 3.83\% 3.18\% 4.14\% $6.07 \% \quad 4.58 \% \quad 4.57 \% \quad 4.29 \% \quad 4.12 \% \quad 3.43 \% \quad 4.46 \%$
$6.17 \% \quad 4.66 \% \quad 4.66 \% \quad 4.36 \% \quad 4.20 \% \quad 3.49 \% ~ 4.54 \%$
$6.39 \% ~ 4.82 \% ~ 4.81 \% ~ 4.51 \% ~ 4.34 \% ~ 3.61 \% ~ 4.70 \% ~$
7.04\% 5.31\% 5.31\% 4.98\% 4.79\% 3.98\% 5.18\%
7.15\% 5.39\% 5.39\% 5.05\% 4.86\% 4.04\% 5.34\%
$7.25 \% ~ 5.47 \% ~ 5.47 \% ~ 5.13 \% ~ 4.92 \% ~ 4.10 \% ~ 5.34 \%$
$7.36 \% ~ 5.55 \% ~ 5.55 \% ~ 5.20 \% ~ 5.00 \% ~ 4.16 \% ~ 5.41 \%$
8.02\% 6.05\% 6.05\% 5.67\% 5.45\% 4.53\% 5.90\%
$8.12 \% ~ 6.13 \% ~ 6.13 \% ~ 5.74 \% ~ 5.52 \% ~ 4.59 \% ~ 5.97 \%$
8.23\% 6.21\% 6.21\% 5.82\% 5.59\% 4.65\% 6.05\%

| RFC 3 years <br> (Maturity) | 11.78\% | 10.22\% | 15.20\% | 9.82\% | 9.74\% | 8.34\% | 6.29\% | 6.29\% | 5.89\% | 5.67\% | 4.71\% | 6.13\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| RFC 4 years ( <br> Monthly) | 12.71\% | 11.03\% | 16.40\% | $\begin{aligned} & 10.59 \\ & \% \end{aligned}$ | 10.51\% | 8.99\% | 6.79\% | 6.78\% | 6.36\% | 6.11\% | 5.08\% | 6.61\% |
| RFC 4 years (6 Months) | - | - | - | - | - | - | - | - | - | - | - | - |
| RFC 4 years (Yearly) | - | - | - | - | - | - | - | - | - | - | - | - |
| RFC 4 years <br> (Maturity) | - | - | - | - | - | - | - | - | - | - | - | - |
| RFC 5 years ( <br> Monthly) | 14.09\% | 12.22\% | 18.18\% | $\begin{aligned} & 11.74 \\ & \% \end{aligned}$ | 11.64\% | 9.97\% | 7.52\% | 7.52\% | 7.05\% | 6.78\% | 5.64\% | 7.33\% |
| RFC 5 years (6 Months) | 14.24\% | 12.35\% | 18.37\% | $\begin{aligned} & 11.87 \\ & \% \end{aligned}$ | 11.77\% | $\begin{aligned} & 10.08 \\ & \% \end{aligned}$ | 7.60\% | 7.60\% | 7.12\% | 6.85\% | 5.70\% | 7.41\% |
| RFC 5 years (Yearly) | 14.39\% | 12.48\% | 18.56\% | $\begin{aligned} & 11.99 \\ & \% \end{aligned}$ | 11.89\% | $\begin{aligned} & 10.18 \\ & \% \end{aligned}$ | 7.68\% | 7.68\% | 7.20\% | 6.92\% | 5.76\% | 7.49\% |
| RFC 5 years <br> (Maturity) | 14.54\% | 12.61\% | 18.76\% | $\begin{aligned} & 12.12 \\ & \% \end{aligned}$ | 12.02\% | $\begin{aligned} & 10.29 \\ & \% \end{aligned}$ | 7.76\% | 7.76\% | 7.27\% | 6.99\% | 5.82\% | 7.57\% |
| RFC 5 years <br> (Monthly) Pensioners | 0.00\% | 0.00\% | 0.00\% |  | - | - | - | - | - | - | - | - |
| RFC 5 years (Monthly) Widows \& Orphans | 15.59\% | 13.52\% | 20.11\% | $\begin{aligned} & 12.99 \\ & \% \end{aligned}$ | 12.88\% | $\begin{aligned} & 11.03 \\ & \% \end{aligned}$ | 8.32\% | 8.32\% | 7.80\% | 7.50\% | 6.24\% | 8.11\% |
| Riba Free Special Deposit Pool-1 |  |  |  |  |  |  |  |  |  |  |  |  |


| Category | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| RIBA FREE | $6.80 \% 5$ | $6.80 \%$ | $6.80 \%$ | $6.80 \%$ | $6.37 \%$ | $6.52 \%$ | $5.60 \%$ | $5.66 \%$ | 5.66 | 5.66 | $5.66 \%$ | $5.66 \%$ |
| SPECIAL DEPOSIT |  |  |  |  |  |  |  |  |  |  |  |  |
| RFSC-01 MONTH | $6.97 \%$ | $6.97 \%$ | $6.97 \%$ | $6.97 \%$ | $6.53 \%$ | $6.69 \%$ | $5.74 \%$ | $5.80 \%$ | $5.80 \%$ | $5.80 \%$ | $5.80 \%$ | $5.80 \%$ |
| RFSC-03 MONTHS | $7.31 \%$ | $7.31 \%$ | $7.31 \%$ | $7.31 \%$ | $6.85 \%$ | $7.01 \%$ | $6.02 \%$ | $6.08 \%$ | $6.08 \%$ | $6.08 \%$ | $6.08 \%$ | $6.09 \%$ |
| RFSC-06 MONTHS | $7.82 \%$ | $7.82 \%$ | $7.82 \%$ | $7.82 \%$ | $7.33 \%$ | $7.50 \%$ | $6.44 \%$ | $6.51 \%$ | $6.51 \%$ | $6.51 \%$ | $6.51 \%$ | $6.51 \%$ |
| Riba Free Special |  |  |  |  |  |  |  |  |  |  |  |  |
| Deposit Pool- <br> Treasury Inter- |  |  |  |  |  |  |  |  |  |  |  |  |
| Banks 2 |  |  |  |  |  |  |  |  |  |  |  |  |

Category Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec RFSD-Treasury InterBanks 2 Deposits
Riba Free Special
Deposit Pool-
Corporate
Category
Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

| RFSD-Corporate | $8.53 \%$ | $8.77 \%$ | $8.50 \%$ | $8.50 \%$ | $7.20 \%$ | $7.20 \%$ | $6.30 \%$ | $6.00 \%$ | $5.30 \%$ | $6.06 \%$ | $6.69 \%$ | $7.22 \%$ |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| Deposit |  |  |  |  |  |  |  |  |  |  |  |  |

Category Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec RFSD-Corporate 4 (3
Months)
RFSD-Corporate 4 (6
Months)
RFSD-Corporate 4 (1
Year)
RFSD-
CORPORATE-5
POOL

| Category | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| RFSD-Corporate 5 | - | - | $10.63 \%$ | $8.92 \%$ | $10.50 \%$ | 10.24 |  | $6.54 \%$ | $10.02 \%$ | $10.29 \%$ | $10.29 \%$ | 10.75 |
| Deposit | - |  |  |  | 10.40 | $\%$ |  |  |  |  |  |  |

RFSD-Corporate 5 (1 Year)

## Riba Free Special

Deposit Pool-Mutual
Fund
Category
RFSD-Mutual Fund
Deposit/FI
RFSD-01 Month
RFSD-03 Months
RFSD-06 Months
RFSD-DAILY
PRODUCT-1 POOL
Category
RFSD- Daily Product1 (Deposit)
RFSD-DAILY PRODUCT-3 POOL
RFSC Daily Product-
RFSC Daily Product3 Pool (06 Months)
RFSC Daily Product3 Pool (01 Year)
RFSDeposit- Daily
Product-4 (Deposit)
RFSD- Daily Product4 (Deposit)
RFSDeposit- Daily
Product-5 (Deposit)
RFSD- Daily Product-
5 (Deposit)

## KHYBER ISLAMIC

INVESTMENT
CERTIFICATES

| Category | Jan | Feb | Mar | Apr | May | Jun | Jul | Aug | Sep | Oct | Nov | Dec |
| :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- | :--- |
| KIIC-Certificate - 01 | $7.56 \%$ | $7.55 \%$ | $7.55 \%$ | $7.50 \%$ | $6.90 \%$ | $6.97 \%$ | $6.60 \%$ | $6.04 \%$ | $6.05 \%$ | $6.05 \%$ | $6.05 \%$ | $6.05 \%$ |
| Month |  |  |  |  |  |  |  |  |  |  |  |  |


| KIIC - Certificate - 06 <br> Month | 7.82\% | 7.81\% | 7.82\% | 7.76\% | 7.14\% | 7.21\% | 6.83\% | 6.25\% | 6.26\% | 6.26\% | 6.26\% | 6.26\% |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| KIIC - Certificate - 01 <br> Year |  | - | - | - | 7.43\% | 7.50\% | 7.10\% | 6.51\% | 6.51\% | 6.51\% | 6.51\% | 6.51\% |
| KHYBER ISLAMIC INVESTMENT <br> CERTIFICATES - 2 |  |  |  |  |  |  |  |  |  |  |  |  |
| KIIC 2 - Certificate 03 Month | 12.25\% | 12.25\% | 12.25\% | $\begin{aligned} & 12.25 \\ & \% \end{aligned}$ | - | - | - | - | - | - | - | - |
| KIIC 2 - Certificate - <br> 06 Month | 12.94\% | 12.94\% | 12.94\% | $\begin{aligned} & 12.94 \\ & \% \end{aligned}$ | 10.98\% | - | - | 6.35\% | 6.35\% | 6.35\% | 6.35\% | 6.35\% |
| RFSD-ITMINAN MAHANA CERTIFICATEPOOL |  |  |  |  |  |  |  |  |  |  |  |  |
| RFSD-Itminan <br> Mahana Pool | 10.00\% | 10.13\% | 10.00\% | $\begin{aligned} & 10.00 \\ & \% \end{aligned}$ | 9.20\% | 9.00\% | 6.37\% | 6.20\% | 6.24\% | 6.45\% | 6.90\% | 6.90\% |
| RFSD-Itminan <br> Mahana Certificate (1 <br> Year) | 10.50\% | 10.64\% | 10.50\% | $\begin{aligned} & 10.50 \\ & \% \end{aligned}$ | 9.66\% | 9.45\% | 6.69\% | 6.51\% | 6.55\% | 6.55\% | 7.01\% | 7.01\% |
| RFSD-Itminan <br> Mahana Certificate (2 <br> Year) | $11.00 \%$ | 11.15\% | 11.00\% | $\begin{aligned} & 11.00 \\ & \% \end{aligned}$ | 10.12\% | 9.90\% | 7.01\% | 6.82\% | 6.86\% | 6.65\% | 7.12\% | 7.11\% |
| RFSD-Itminan <br> Mahana Certificate (3 <br> Year) | 11.50\% | 11.65\% | 11.50\% | $\begin{aligned} & 11.50 \\ & \% \end{aligned}$ | 10.58\% | $\begin{aligned} & 10.35 \\ & \% \end{aligned}$ | 7.33\% | 7.13\% | 7.17\% | 6.75\% | 7.22\% | 7.22\% |
| RFSD-Itminan <br> Mahana Certificate (4 <br> Year) | 12.00\% | 12.16\% | 12.00\% | $\begin{aligned} & 12.00 \\ & \% \end{aligned}$ | 11.04\% | $\begin{aligned} & 10.80 \\ & \% \end{aligned}$ | 7.64\% | 7.44\% | 7.48\% | 6.85\% | 7.33\% | 7.33\% |
| RFSD-Itminan <br> Mahana Certificate (5 <br> Year) | 12.51\% | 12.67\% | 12.50\% | $\begin{aligned} & 12.50 \\ & \% \end{aligned}$ | 11.50\% | $\begin{aligned} & 11.25 \\ & \% \end{aligned}$ | 7.96\% | 7.75\% | 7.80\% | 6.95\% | 7.44\% | 7.43\% |

