The Bank of Khyber
Islamic Banking Group

BASIS OF DEPOSITS	:	MUDARABAH
NAME OF POOL	:	GENERAL POOL
DECLARATION DATE	:	March 26, 2026
APPLICABLE PERIODS	:	1st April 2026 ONWARD

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

Product Name	Profit Payment Periods/ Tier groups	Previous - 2 Weightages Applicable	Previous - 1 Weightages Applicable	Currently Applicable Weightages
Asaan Saving Account	Monthly	1.000	1.000	1.000
PLS Saving-Free Services Offer	Monthly	0.700	0.009	0.009
PLS Saving Deposit (MHS)	Monthly	1.000	1.000	1.000
Pensioner Salary Account	Monthly	1.000	1.000	1.000
PLS Hajj Account	Monthly	1.200	1.200	1.020
PLS Umra Account	Monthly	1.100	1.100	1.010
Pensioner Saving Account	Monthly	1.000	1.000	1.000
Raast Saving Account	Monthly	1.000	1.000	1.000
Senior Citizen Account	Monthly	1.000	1.000	1.000
Asaan Savings Remittance Account	Monthly	1.000	1.000	1.000
Raast Youth Saving Account	Monthly	1.000	1.000	1.000
Raast FemPower Account	Monthly	1.000	1.000	1.000
Asaan Saving Flood Affectee Account	Monthly	1.000	1.000	1.000
BOK Asaan Saving Digital Account	Monthly	1.000	1.000	1.000
Raast Senior Citizen Account	Monthly	1.040	1.040	1.040
Raast Sahara Account	Monthly	1.040	1.040	1.040
Raast Sahulat Account	Monthly	0.009	0.009	0.009
Raast Tarseel Account	Monthly	0.009	0.009	0.009
Islamic Refinance Scheme for Combating COVID-19 (IRFCC-Filer)	Monthly	0.009	0.009	0.009
BOK Raast Pay Plus Account	Monthly	0.009	0.009	0.009
FC Pay Plus Account	Monthly	0.009	0.009	0.009
BISP Sahulat Account	Monthly	-	-	0.009
BOK Pay at Work	Monthly	-	-	0.009
Islamic SME Asaan Finance Scheme (ISAAF)	Monthly	0.350	0.375	0.450
Islamic Refinance Facility for Modernization of SME	Monthly	0.350	0.375	0.450
Islamic Refinance Facility for Storage of Agri. (IFFSAP)	Monthly	0.350	0.250	0.300
Islamic Refinance Scheme for Working Capital of SE&LE	Monthly	0.350	0.375	0.450
Sohni Dharti Remittance Account (SDRA SBP)	Monthly	-	1.000	1.000
SBP SME Finance	Monthly	0.500	0.500	0.500
BOKGL.5619 - BOK Financial Institutions SA	Monthly	0.000	0.610	0.610
BOKGL.5621 - BOK Public Sector Enterprises SA	Monthly	0.000	0.610	0.610
BOKGL.5623 - BOK Public Limited Companies SA	Monthly	0.000	0.610	0.610
Riba Free Certificates (RFCs)				
RFC 1 Month (Montly)	Monthly	1.002	1.007	1.007
RFC 3 Month (Montly)	Monthly	1.006	1.010	1.010
RFCs 6 Month	Monthly	1.012	1.014	1.014
RFCs 6 Month	On Maturity	1.042	1.029	1.029
RFCs 1 year	Monthly	1.040	1.039	1.039
RFCs 1 year	Six Monthly	1.050	1.044	1.044
RFCs 1 year	On Maturity	1.070	1.054	1.054
RFCs 2 year	Monthly	1.080	1.073	1.073
RFCs 2 year	Six Monthly	1.090	1.078	1.078

RFCs 2 year	Yearly	1.100	1.083	1.083
RFCs 2 year	On Maturity	1.110	1.088	1.088
RFCs 3 year	Monthly	1.120	1.107	1.107
RFCs 3 year	Six Monthly	1.130	1.112	1.112
RFCs 3 year	Yearly	1.140	1.117	1.117
RFCs 3 year	On Maturity	1.150	1.122	1.122
RFCs 4 year	Monthly	1.160	1.141	1.141
RFCs 4 year	Six Monthly	1.170	1.146	1.146
RFCs 4 year	Yearly	1.180	1.151	1.151
RFCs 4 year	On Maturity	1.190	1.156	1.156
RFCs 5 year	Monthly	1.200	1.175	1.175
RFCs 5 year	Six Monthly	1.210	1.180	1.180
RFCs 5 year	Yearly	1.220	1.185	1.185
RFCs 5 year	On Maturity	1.230	1.190	1.190
RFCs 5 year (Pensioners)	Monthly	1.230	1.205	1.205
RFCs 5 year (Widows, Orphans & Permanently Disabled Persons)	Monthly	1.300	1.215	1.215
Mudarabah Fee Ratio (Maximum)		1/2	1/2	1/2
Profit Equalization Reserve (Maximum)		2/100	2/100	2/100
Investment Risk Reserve (Maximum)		1/100	1/100	1/100
Note: Management may reduce the ratio of Mudarabah Fee at time of actual application				

EQUITY: Islamic Bnking Fund, Retained Earnings and Free Reserves of IBG.

TYPE OF CUSTOMER:

All customers. Bank can Refuse to accept deposit from any customer with-out assigning reason.

ASSETS OF POOL:

All Ijarah Assets, Murabaha Assets, Musharakah Assets, Diminishing Musharakah Assets, Istisna Assets, Investment in Shares, Placement with Islamic Banks, Sukuks Investments, Payables of All above Assets and Bank's Operating Assets etc.

INVESTMENT STRATEGY:

Deposits shall be invested in Shariah compliant, identified, Non-Negative list of Bank, Profitable venture, and approved institutions of the Bank list.

In case assets cross 30% of total assets limit in nature of "Dain", the profit shall be paid to IAH from other Ijarah Assets with the aproval of Shariah Advosor.

TERMS OF POOL: Constructive Liquidation every month.

RISKS ASSOCIATED WITH ASSETS OF POOL:

Operational Risk.
Credit Risk
Market Risk
Equity Risk
Return Risk
Shariah Risk

PURPOSE: Acceptance of General Deposits.

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Basis Of Deposits	:	Mudarabah
Name Of Pool	:	General Pool (USD)
Declaration Date	:	March 26, 2026
Applicable Period	:	01-04-2026 upto 30-04-2026

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 February	Weightages Applicable M/O March	Weightages Applicable M/O April
Mudarabah Fee Ratio (Maximum)		85.00%	85.00%	85.00%
Profit Equalization Reserve (Maximum)		0.00%	0.00%	0.00%
Investment Risk Reserve (Maximum)		0.00%	0.00%	0.00%
Note: Management may reduce the ratio of Mudarabah Fee at time of actual application				

Equity: Bank's Investment

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

Assets Of Pool:

Assets Allocated	
Placement of Mashreq Bank (NY)	

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

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

Exchange Rate Risk

Purpose: Acceptance of USD for availaing investment oppourtunity.