

**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Riba Free Special Deposit Pool-1
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
RFSD-1 Pool - Deposit	Monthly	1.000	1.000	1.000
<b>Riba Free Special Certificates (RFSCs)</b>				
RFSC-01 Month	Monthly	1.023	1.023	1.023
RFSC-03 Month	Monthly	1.069	1.069	1.069
RFSC-06 Month	Monthly	1.138	1.138	1.138
Mudarabah Fee Ratio (Maximum)		45/100	45/100	45/100
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 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	Amount
	-
GOP Ijarah Sukuk (21.10.2024)	770,000,000
	-
<b>TOTAL ASSETS</b>	<b>770,000,000</b>

**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	:	Mudarabah
Name Of Pool	:	Riba Free Special Deposit Pool - 2
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
RFSD Pool - 2 Deposit	Monthly	1.000	1.000	1.000
<b>Riba Free Special Certificates (RFSCs)</b>				
RFSC Pool-2 (01 Month)	Monthly	1.006	1.006	1.014
RFSC Pool-2 (03 Months)	Monthly	1.018	1.018	1.042
RFSC Pool-2 (06 Months)	Monthly	1.036	1.036	1.084
RFSC Pool-2 (01 Year)	Monthly	1.072	1.072	1.168
Mudarabah Fee Ratio (Maximum)		50/100	50/100	50/100
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> 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	Amount
GOP Ijarah Sukuk (12.07.2023)	500,000,000
	-
	-
	-
	-
<b>TOTAL ASSETS</b>	<b>500,000,000</b>

**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 opportunity.

**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Riba Free Special Deposit - Mutual Fund Pool - 1
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
RFSD Pool Mutual Fund - Deposit	Monthly	1.000	1.000	1.000
<b>Riba Free Special Certificates (RFSCs)</b>				
RFSC-01 Month	Monthly	1.022	1.022	1.022
RFSC-03 Months	Monthly	1.066	1.066	1.066
RFSC-06 Months	Monthly	1.132	1.132	1.132
RFSC-12 Months	Monthly	1.264	1.264	1.264
Mudarabah Fee Ratio (Maximum)		45.00%	45.00%	50.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> 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	Amount
	-
GOP Ijarah Sukuk (21.10.2024)	2,000,000,000
GOP Ijarah Sukuk (12.07.2023)	275,000,000
	-
<b>TOTAL ASSETS</b>	<b>2,275,000,000</b>

**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 opportunity.

**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits : Mudarabah  
 Name Of Pool : Riba Free Special Deposit - Mutual Fund Pool-2  
 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
RFSD Pool Mutual Fund - Deposit	Monthly	1.000	1.000	1.000
<b>Riba Free Special Certificates (RFSCs)</b>				
Mudarabah Fee Ratio (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%
<b>Note:</b> 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	Amount
GOP Ijarah Sukuk (21.10.2024)	1,500,000,000
	-
	-
	-
<b>TOTAL ASSETS</b>	<b>1,500,000,000</b>

**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	:	Mudarabah
Name Of Pool	:	Riba Free Special Pool - RFSD Corporate-1
Declaration Date	:	March 26, 2026
Applicable Period	:	01-04-2026 upto 30-04-2026

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
RFSD Pool Corporate 1- Deposit	Monthly	1.000	1.000	1.000
<b>Riba Free Special Certificates (RFSCs)</b>				
RFSC-01 Month	Monthly	1.059	1.059	1.059
RFSC-03 Month	Monthly	1.177	1.177	1.177
RFSC-06 Month	Monthly	1.354	1.354	1.354
RFSC-12 Month	Monthly	1.708	1.708	1.708
Mudarabah Fee Ratio (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%
<b>Note:</b> 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	Amount
GOP Ijarah Sukuk (26.06.2023)	600,000,000
	-
	-
	-
<b>TOTAL ASSETS</b>	<b>600,000,000</b>

**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 opportunity.

**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits : Mudarabah  
 Name Of Pool : Riba Free Special Pool - RFSD Corporate-2  
 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
RFSD Pool Corporate 2- Deposit	Monthly	1.000	1.000	1.000
<b>Riba Free Special Certificates (RFSCs)</b>				
RFSC-01 Month	Monthly	1.004	1.004	1.011
RFSC-03 Month	Monthly	1.012	1.012	1.033
RFSC-06 Month	Monthly	1.024	1.024	1.066
Mudarabah Fee Ratio (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%
<b>Note:</b> 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	Amount
GOP Ijarah Sukuk (26.06.2023)	800,000,000
	-
	-
	-
<b>TOTAL ASSETS</b>	<b>800,000,000</b>

**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 opportunity.

**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Riba Free Special Pool - Corporate-3
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
Corporate-3 Pool- Deposit	Monthly	1.000	1.000	1.000
<b>Riba Free Special Certificates (RFSCs)</b>				
Certificate-03 Month	Monthly	1.021	1.021	1.021
Certificate-06 Month	Monthly	1.042	1.042	1.042
Certificate-01 Year	Monthly	1.084	1.084	1.084
Mudarabah Fee Ratio (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 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	Amount
GOP Ijarah Sukuk (21.10.2024)	1,000,000,000
GOP Ijarah Sukuk (30.05.2025)	6,000,000,000
	-
	-
<b>TOTAL ASSETS</b>	<b>7,000,000,000</b>

**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 : Mudarabah  
 Name Of Pool : Riba Free Special Pool - Corporate-4  
 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
Corporate-4 Pool- Deposit	Monthly	1.0000	1.0000	1.0000
<b>Riba Free Special Certificates (RFSCs)</b>				
Certificate-01 Month	Monthly	1.0180	1.0180	1.0180
Certificate-03 Month	Monthly	1.0540	1.0540	1.0540
Certificate-06 Month	Monthly	1.1080	1.1080	1.1080
Certificate-01 Year	Monthly	1.2160	1.2160	1.2160
Mudarabah Fee Ratio (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%
<b>Note:</b> 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	Amount
GOP Ijarah Sukuk (15.12.2021)	300,000,000
	-
	-
	-
	-
<b>TOTAL ASSETS</b>	<b>300,000,000</b>

**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 opportunity.

**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Riba Free Special Pool - Corporate-5
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
Corporate-5 Pool- Deposit	Monthly	1.0000	1.0000	1.0000
<b>Riba Free Special Certificates (RFSCs)</b>				
Certificate-03 Month	Monthly	1.0870	1.0870	1.0870
Certificate-06 Month	Monthly	1.1740	1.1740	1.1740
Certificate-01 Year	Monthly	1.3480	1.3480	1.3480
Mudarabah Fee Ratio (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%
<b>Note:</b> 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	Amount
	-
GOP Ijarah Sukuk (26.06.2023)	1,300,000,000
	-
<b>TOTAL ASSETS</b>	<b>1,300,000,000</b>

**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 opportunity.

**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits : Mudarabah  
 Name Of Pool : Riba Free Special Pool - Corporate-6  
 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
Corporate-6 Pool- Deposit	Monthly	0.0000	1.0000	1.0000
<b>Riba Free Special Certificates (RFSCs)</b>				
RFSD-Corp-6 (01 Month Certificate)	Monthly	1.067	1.067	1.057
RFSD-Corp-6 (03 Month Certificate)	Monthly	1.201	1.201	1.171
RFSD-Corp-6 (06 Month Certificate)	Monthly	1.402	1.402	1.342
RFSD-Corp-6 (01 Year Certificate)	Monthly	1.804	1.804	1.684
Mudarabah Fee Ratio (Maximum)		45.00%	45.00%	50.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> 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	Amount
GOP Ijarah Sukuk (21.10.2024)	4,000,000,000
	-
	-
	-
<b>TOTAL ASSETS</b>	<b>4,000,000,000</b>

**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 opportunity.

**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits : Mudarabah  
 Name Of Pool : Riba Free Special Pool - Corporate-7  
 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
Corporate-7 Pool- Deposit	Monthly	0.0000	1.0000	1.0000
<b>Riba Free Special Certificates (RFSCs)</b>				
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
Mudarabah Fee Ratio (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%
<b>Note:</b> 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	Amount
GOP Ijarah Sukuk (12.07.2023)	1,000,000,000
	-
	-
	-
<b>TOTAL ASSETS</b>	<b>1,000,000,000</b>

**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 opportunity.

**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Riba Free Special Pool - Daily Product-I
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
Daily Product 1 Pool- Deposit	Monthly	1.000	1.000	1.000
<b>Riba Free Special Certificates (RFSCs)</b>				
RFSC-01 Month	Monthly	1.023	1.023	1.023
RFSC-03 Months	Monthly	1.068	1.068	1.068
RFSC-06 Months	Monthly	1.136	1.136	1.136
Mudarabah Fee Ratio (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%
<b>Note:</b> 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	Amount
GOP Ijarah Sukuk (09.01.2025)	3,000,000,000
	-
	-
<b>TOTAL ASSETS</b>	<b>3,000,000,000</b>

**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 : Mudarabah  
 Name Of Pool : Riba Free Special Pool - Daily Product-2  
 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
Daily Product 1 Pool- Deposit	Monthly	1.000	1.000	1.000
<b>Riba Free Special Certificates (RFSCs)</b>				
Mudarabah Fee Ratio (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%
<b>Note:</b> 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	Amount
GOP Ijarah Sukuk (26.10.2022)	500,000,000
	-
	-
	-
<b>Total Assets</b>	<b>500,000,000</b>

**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 : Mudarabah  
 Name Of Pool : Riba Free Special Pool - Daily Product-3  
 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
Daily Product 3 Pool- Deposit	Monthly	1.0000	1.0000	1.0000
<b>Riba Free Special Certificates (RFSCs)</b>				
RFSC-01 Month	Monthly	1.0110	1.0110	1.0110
RFSC-03 Months	Monthly	1.0330	1.0330	1.0330
RFSC-06 Months	Monthly	1.0660	1.0660	1.0660
RFSC-01 Year	Monthly	1.1320	1.1320	1.1320
Mudarabah Fee Ratio (Maximum)		45.00%	45.00%	50.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> 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	Amount
GOP Ijarah Sukuk (29.10.2021)	740,600,000
	-
	-
	-
<b>TOTAL ASSETS</b>	<b>740,600,000</b>

**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	:	Mudarabah
Name Of Pool	:	Riba Free Special Pool - Daily Product-4
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
Daily Product 4 Pool- Deposit	Monthly	1.000	1.000	1.000
<b>Riba Free Special Certificates (RFSCs)</b>				
§ RFSC–Daily Product-4 (1M)-5754	Monthly	1.067	1.067	1.090
§ RFSC–Daily Product-4 (3M)-5756	Monthly	1.201	1.201	1.270
§ RFSC–Daily Product-4 (6M)-5802	Monthly	1.402	1.402	1.540
§ RFSC–Daily Product-4 (12M)	Monthly	1.804	1.804	2.080
Mudarabah Fee Ratio (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%
<b>Note:</b> 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	Amount
GOP Ijarah Sukuk (09.01.2025)	200,000,000
	-
	-
	-
<b>TOTAL ASSETS</b>	<b>200,000,000</b>

**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 opportunity.

**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits : Mudarabah  
 Name Of Pool : Riba Free Special Pool - Daily Product-5  
 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
Daily Product 4 Pool- Deposit	Monthly	0.000	1.000	1.000
<b>Riba Free Special Certificates (RFSCs)</b>				
Mudarabah Fee Ratio (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%
<b>Note:</b> 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	Amount
GOP Ijarah Sukuk (09.01.2025)	300,000,000
-	-
-	-
-	-
<b>TOTAL ASSETS</b>	<b>300,000,000</b>

**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 : Mudarabah  
 Name Of Pool : Riba Free Special Pool - Daily Product-6  
 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
Daily Product 6 Pool- Deposit	Monthly	0.000	1.000	1.000
<b>Riba Free Special Certificates (RFSCs)</b>				
Mudarabah Fee Ratio (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%
<b>Note:</b> 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	Amount
GOP Ijarah Sukuk (09.01.2025)	200,000,000
	-
	-
	-
<b>TOTAL ASSETS</b>	<b>200,000,000</b>

**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	:	Mudarabah
Name Of Pool	:	Khyber Islamic Investment Certificates-I
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
KIIC Certificate-01 Month (1232)	Monthly	1.0180	1.0180	1.0260
<b>Riba Free Special Certificates (RFSCs)</b>				
KIIC Certificate-03 Months (1234)	Monthly	1.0540	1.0540	1.0780
KIIC Certificate-06 Months (1235)	Monthly	1.1080	1.1080	1.1560
KIIC Certificate-01 Year (1257)	Monthly	1.2160	1.2160	1.3120
Mudarabah Fee Ratio (Maximum)		45.00%	45.00%	50.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> 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	Amount
GOP Ijarah Sukuk (04.12.2023)	600,000,000
	-
	-
<b>TOTAL ASSETS</b>	<b>600,000,000</b>

**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 opportunity.

**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Khyber Islamic Investment Certificates-II
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
KIIC-II Certificate-01 Month (1238)	Monthly	1.0290	1.0050	1.0050
<b>Riba Free Special Certificates (RFSCs)</b>				
KIIC-II Certificate-03 Months (1239)	Monthly	1.0870	1.0150	1.0150
KIIC-II Certificate-06 Months (1240)	Monthly	1.1740	1.0300	1.0300
KIIC-II Certificate-12 Months	Monthly	1.3480	1.0600	1.0600
Mudarabah Fee Ratio (Maximum)		45.00%	50.00%	50.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> 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	Amount
GOP Ijarah Sukuk (29.10.2021)	500,000,000
	-
	-
	-
<b>TOTAL ASSETS</b>	<b>500,000,000</b>

**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	:	Mudarabah
Name Of Pool	:	Raast-Itminan Mahana Certificates
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
RFSD-Itminan Mahana Daily Product	Monthly	1.000	1.000	1.000
<b>Riba Free Special Certificates (RFSCs)</b>				
RFSD-Itminan Mahana Certificate-01 Year (1267)	Monthly	1.0160	1.0160	1.0160
RFSD-Itminan Mahana Certificate-02 Year (1268)	Monthly	1.0320	1.0320	1.0320
RFSD-Itminan Mahana Certificate-03 Year (1262)	Monthly	1.0480	1.0480	1.0480
RFSD-Itminan Mahana Certificate-04 Year (1269)	Monthly	1.0640	1.0640	1.0640
RFSD-Itminan Mahana Certificate-05 Year (1263)	Monthly	1.0800	1.0800	1.0800
Mudarabah Fee Ratio (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%
<b>Note:</b> 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	Amount
	-
GOP Ijarah Sukuk (29.10.2021)	2,000,000,000
GOP Ijarah Sukuk (15.12.2021)	1,550,000,000
	-
	-
<b>TOTAL ASSETS</b>	<b>3,550,000,000</b>

**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 opportunity.

**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Raast Financial Institutions Pool
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
RFSD - Raast Financial Insitution Pool	Monthly	1.0000	1.0000	1.0000
<b>Riba Free Special Certificates (RFSCs)</b>				
Mudarabah Fee Ratio (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%
<b>Note:</b> 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	Amount
-	-
GOP Ijarah Sukuk (09.01.2025)	50,000,000
-	-
-	-
-	-
-	-
-	-
<b>TOTAL ASSETS</b>	<b>50,000,000</b>

**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	:	Mudarabah
Name Of Pool	:	Raast Financial Institutions - 2 Pool
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
RFSD - Raast Financial Insitution-2 Pool	Monthly	1.0000	1.0000	1.0000
<b>Riba Free Special Certificates (RFSCs)</b>				
Mudarabah Fee Ratio (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%
<b>Note:</b> 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	Amount
GOP Ijarah Sukuk (09.01.2025)	50,000,000
	-
	-
<b>TOTAL ASSETS</b>	<b>50,000,000</b>

**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	:	Mudarabah
Name Of Pool	:	RFSD - Special Pool (US Dollar)
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
RFSD-PLS (US Dollar)	Monthly	1.0000	1.0000	1.0000
<b>Riba Free Special Certificates (RFSCs)</b>				
Certificate - USD (01 Month)	Monthly	1.0370	1.0370	1.0370
Certificate - USD (03 Months)	Monthly	1.1110	1.1110	1.1110
Certificate - USD (06 Months)	Monthly	1.2220	1.2220	1.2220
Certificate - USD (12 Months)	Monthly	1.4440	1.4440	1.4440
Mudarabah Fee Ratio (Maximum)		70.00%	70.00%	70.00%
Profit Equalization Reserve (Maximum)		0.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		0.00%	1.00%	1.00%
<b>Note:</b> 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	Amount
Investments in Special Pool PKR for FCY	Upto 600M
	-
	Upto 0M
	-
	Upto 0M
<b>TOTAL ASSETS</b>	<b>600,000,000</b>

**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 : Mudarabah  
 Name Of Pool : RFSD - Special Pool - 2 (US Dollar)  
 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
RFSD-PLS (US Dollar)	Monthly	0.0000	1.0000	1.0000
<b>Riba Free Special Certificates (RFSCs)</b>				
Certificate - USD (01 Month)	Monthly	1.0420	1.0210	1.0710
Certificate - USD (03 Months)	Monthly	1.1260	1.0630	1.2130
Certificate - USD (06 Months)	Monthly	1.2520	1.1260	1.4260
Certificate - USD (12 Months)	Monthly	1.5040	1.2520	1.8520
Mudarabah Fee Ratio (Maximum)		70.00%	70.00%	70.00%
Profit Equalization Reserve (Maximum)		0.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		0.00%	1.00%	1.00%
<b>Note:</b> 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

**Assets Of Pool:**

Assets Allocated	Amount
Investments in Special Pool PKR for FCY	Upto 600M
	-
	Upto 0M
	-
	Upto 0M
	-
	Upto 0M
<b>TOTAL ASSETS</b>	<b>600,000,000</b>

**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 opportunity.