

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Riba Free Special Deposit Pool-1
Declaration Date	:	December 26, 2025
Applicable Period	:	01-01-2026 upto 31-01-2026

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 November	Weightages Applicable M/O December	Weightages Applicable M/O January
RFSD-1 Pool - Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
RFSC-01 Month	Monthly	1.032	1.032	1.025
RFSC-03 Month	Monthly	1.096	1.096	1.075
RFSC-06 Month	Monthly	1.192	1.192	1.150
Mudarabah Fee Ratio (Maximum)		40/100	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 (26.06.2023)	600,000,000
-	-
TOTAL ASSETS	600,000,000

Investment Strategy:

Deposits are invested in above stated Assets

Terms Of Pool:

Constructive Liquidation every month.

**Risks Associated With
Assets Of Pool:**

Credit Risk
 Market Risk
 Equity Risk
 Return Risk
 Shariah Risk

Purpose:

Acceptance of Special Deposits for 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	:	December 26, 2025
Applicable Period	:	01-01-2026 upto 31-01-2026

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 November	Weightages Applicable M/O December	Weightages Applicable M/O January
RFSD Pool - 2 Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
RFSC Pool-2 (01 Month)	Monthly	1.025	1.010	1.010
RFSC Pool-2 (03 Months)	Monthly	1.075	1.030	1.030
RFSC Pool-2 (06 Months)	Monthly	1.150	1.060	1.060
RFSC Pool-2 (01 Year)	Monthly	1.300	1.120	1.120
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 Allocated	Amount
GOP Ijarah Sukuk (26.06.2023)	500,000,000
-	-
-	-
-	-
-	-
TOTAL ASSETS	500,000,000

Investment Strategy:

Deposits are invested in above stated Assets

Terms Of Pool:

Constructive Liquidation every month.

**Risks Associated With
Assets Of Pool:**

Credit Risk
 Market Risk
 Equity Risk
 Return Risk
 Shariah Risk

Purpose:

Acceptance of Special Deposits for availaing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Riba Free Special Deposit - Mutual Fund Pool - 1
Declaration Date	:	December 26, 2025
Applicable Period	:	01-01-2026 upto 31-01-2026

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 November	Weightages Applicable M/O December	Weightages Applicable M/O January
RFSD Pool Mutual Fund - Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
RFSC-01 Month	Monthly	1.027	1.027	1.022
RFSC-03 Months	Monthly	1.081	1.081	1.066
RFSC-06 Months	Monthly	1.162	1.162	1.132
RFSC-12 Months	Monthly	1.324	1.324	1.264
Mudarabah Fee Ratio (Maximum)		45.00%	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 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
-	-
-	-
TOTAL ASSETS	2,000,000,000

Investment Strategy:

Deposits are invested in above stated Assets

Terms Of Pool:

Constructive Liquidation every month.

**Risks Associated With
Assets Of Pool:**

Credit Risk
Market Risk
Equity Risk
Return Risk
Shariah Risk

Purpose:

Acceptance of Special Deposits for availaing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Riba Free Special Deposit - Mutual Fund Pool-2
Declaration Date	:	December 26, 2025
Applicable Period	:	01-01-2026 upto 31-01-2026

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 November	Weightages Applicable M/O December	Weightages Applicable M/O January
RFSD Pool Mutual Fund - Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
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 Allocated	Amount
GOP Ijarah Sukuk (29.10.2021)	779,600,000
TOTAL ASSETS	779,600,000

Investment Strategy:

Deposits are invested in above stated Assets

Terms Of Pool:

Constructive Liquidation every month.

**Risks Associated With
Assets Of Pool:**

Credit Risk
 Market Risk
 Equity Risk
 Return Risk
 Shariah Risk

Purpose:

Acceptance of Special Deposits for 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	:	December 26, 2025
Applicable Period	:	01-01-2026 upto 31-01-2026

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 November	Weightages Applicable M/O December	Weightages Applicable M/O January
RFSD Pool Corporate 1- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
RFSC-01 Month	Monthly	1.054	1.054	1.066
RFSC-03 Month	Monthly	1.162	1.162	1.198
RFSC-06 Month	Monthly	1.324	1.324	1.396
RFSC-12 Month	Monthly	1.648	1.648	1.792
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 (26.06.2023)	600,000,000
-	-
-	-
-	-
TOTAL ASSETS	600,000,000

Investment Strategy:

Deposits are invested in above stated Assets

Terms Of Pool:

Constructive Liquidation every month.

**Risks Associated With
Assets Of Pool:**

Credit Risk
Market Risk
Equity Risk
Return Risk
Shariah Risk

Purpose:

Acceptance of Special Deposits for availaing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Riba Free Special Pool - RFSD Corporate-2
Declaration Date	:	December 26, 2025
Applicable Period	:	01-01-2026 upto 31-01-2026

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 November	Weightages Applicable M/O December	Weightages Applicable M/O January
RFSD Pool Corporate 2- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
RFSC-01 Month	Monthly	1.054	1.054	1.054
RFSC-03 Month	Monthly	1.162	1.162	1.162
RFSC-06 Month	Monthly	1.324	1.324	1.324
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 (26.06.2023)	550,000,000
-	-
-	-
-	-
TOTAL ASSETS	550,000,000

Investment Strategy:

Deposits are invested in above stated Assets

Terms Of Pool:

Constructive Liquidation every month.

**Risks Associated With
Assets Of Pool:**

Credit Risk
Market Risk
Equity Risk
Return Risk
Shariah Risk

Purpose:

Acceptance of Special Deposits for availaing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Riba Free Special Pool - Corporate-3
Declaration Date	:	December 26, 2025
Applicable Period	:	01-01-2026 upto 31-01-2026

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 November	Weightages Applicable M/O December	Weightages Applicable M/O January
Corporate-3 Pool- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
Certificate-03 Month	Monthly	1.111	1.111	1.025
Certificate-06 Month	Monthly	1.222	1.222	1.050
Certificate-01 Year	Monthly	1.444	1.444	1.101
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 (27.04.2022)	300,000,000
-	-
-	-
-	-
TOTAL ASSETS	300,000,000

Investment Strategy:

Deposits are invested in above stated Assets

Terms Of Pool:

Constructive Liquidation every month.

**Risks Associated With
Assets Of Pool:**

Credit Risk
 Market Risk
 Equity Risk
 Return Risk
 Shariah Risk

Purpose:

Acceptance of Special Deposits for 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	:	December 26, 2025
Applicable Period	:	01-01-2026 upto 31-01-2026

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 November	Weightages Applicable M/O December	Weightages Applicable M/O January
Corporate-4 Pool- Deposit	Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
Certificate-01 Month	Monthly	1.0210	1.0210	1.0180
Certificate-03 Month	Monthly	1.0630	1.0630	1.0540
Certificate-06 Month	Monthly	1.1260	1.1260	1.1080
Certificate-01 Year	Monthly	1.2520	1.2520	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%
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 (15.12.2021)	300,000,000
-	-
-	-
-	-
TOTAL ASSETS	300,000,000

Investment Strategy:

Deposits are invested in above stated Assets

Terms Of Pool:

Constructive Liquidation every month.

**Risks Associated With
Assets Of Pool:**

Credit Risk
 Market Risk
 Equity Risk
 Return Risk
 Shariah Risk

Purpose:

Acceptance of Special Deposits for availaing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Mudarabah
 Name Of Pool : Riba Free Special Pool - Corporate-5
 Declaration Date : December 26, 2025
 Applicable Period : 01-01-2026 upto 31-01-2026

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 November	Weightages Applicable M/O December	Weightages Applicable M/O January
Corporate-5 Pool- Deposit	Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
Certificate-03 Month	Monthly	1.0900	1.0780	1.0780
Certificate-06 Month	Monthly	1.1800	1.1560	1.1560
Certificate-01 Year	Monthly	1.3600	1.3120	1.3120
Mudarabah Fee Ratio (Maximum)		45.00%	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 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 Allocated	Amount
-	-
GOP Ijarah Sukuk (09.01.2025)	800,000,000
TOTAL ASSETS	800,000,000

Investment Strategy:

Deposits are invested in above stated Assets

Terms Of Pool:

Constructive Liquidation every month.

**Risks Associated With
Assets Of Pool:**

Credit Risk
 Market Risk
 Equity Risk
 Return Risk
 Shariah Risk

Purpose:

Acceptance of Special Deposits for availaing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Mudarabah
 Name Of Pool : Riba Free Special Pool - Corporate-6
 Declaration Date : December 26, 2025
 Applicable Period : 01-01-2026 upto 31-01-2026

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 November	Weightages Applicable M/O December	Weightages Applicable M/O January
Corporate-6 Pool- Deposit	Monthly	0.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
RFSD-Corp-6 (01 Month Certificate)	Monthly	1.057	1.057	1.067
RFSD-Corp-6 (03 Month Certificate)	Monthly	1.171	1.171	1.201
RFSD-Corp-6 (06 Month Certificate)	Monthly	1.342	1.342	1.402
RFSD-Corp-6 (01 Year Certificate)	Monthly	1.684	1.684	1.804
Mudarabah Fee Ratio (Maximum)		45.00%	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 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 Allocated	Amount
GOP Ijarah Sukuk (12.07.2023)	3,000,000,000
-	-
-	-
-	-
TOTAL ASSETS	3,000,000,000

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

Credit Risk
 Market Risk
 Equity Risk
 Return Risk
 Shariah Risk

Risks Associated With Assets Of Pool:

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-7
 Declaration Date : December 26, 2025
 Applicable Period : 01-01-2026 upto 31-01-2026

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 November	Weightages Applicable M/O December	Weightages Applicable M/O January
Corporate-7 Pool- Deposit	Monthly	0.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
RFSD-Corp-7 (01 Month Certificate)	Monthly	1.011	1.011	1.011
RFSD-Corp-7 (03 Month Certificate)	Monthly	1.033	1.033	1.033
RFSD-Corp-7 (06 Month Certificate)	Monthly	1.066	1.066	1.066
RFSD-Corp-7 (01 Year Certificate)	Monthly	1.132	1.132	1.132
Mudarabah Fee Ratio (Maximum)		45.00%	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 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 Allocated	Amount
GOP Ijarah Sukuk (12.07.2023)	500,000,000
-	-
-	-
-	-
TOTAL ASSETS	500,000,000

Investment Strategy:

Deposits are invested in above stated Assets

Terms Of Pool:

Constructive Liquidation every month.

**Risks Associated With
Assets Of Pool:**

Credit Risk
 Market Risk
 Equity Risk
 Return Risk
 Shariah Risk

Purpose:

Acceptance of Special Deposits for availaing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Riba Free Special Pool - Daily Product-I
Declaration Date	:	December 26, 2025
Applicable Period	:	01-01-2026 upto 31-01-2026

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 November	Weightages Applicable M/O December	Weightages Applicable M/O January
Daily Product 1 Pool- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
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%

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 (18.09.2024)	2,500,000,000
GOP Ijarah Sukuk (29.10.2021)	200,000,000
-	-
-	-
TOTAL ASSETS	2,700,000,000

Investment Strategy:

Deposits are invested in above stated Assets

Terms Of Pool:

Constructive Liquidation every month.

**Risks Associated With
Assets Of Pool:**

Credit Risk
 Market Risk
 Equity Risk
 Return Risk
 Shariah Risk

Purpose:

Acceptance of Special Deposits for 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	:	December 26, 2025
Applicable Period	:	01-01-2026 upto 31-01-2026

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 November	Weightages Applicable M/O December	Weightages Applicable M/O January
Daily Product 1 Pool- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
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 (26.10.2022)	500,000,000
-	-
-	-
-	-
Total Assets	500,000,000

Investment Strategy:

Deposits are invested in above stated Assets

Terms Of Pool:

Constructive Liquidation every month.

**Risks Associated With
Assets Of Pool:**

Credit Risk
 Market Risk
 Equity Risk
 Return Risk
 Shariah Risk

Purpose:

Acceptance of Special Deposits for 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	:	December 26, 2025
Applicable Period	:	01-01-2026 upto 31-01-2026

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 November	Weightages Applicable M/O December	Weightages Applicable M/O January
Daily Product 3 Pool- Deposit	Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
RFSC-01 Month	Monthly	1.0020	1.0020	1.0030
RFSC-03 Months	Monthly	1.0060	1.0060	1.0090
RFSC-06 Months	Monthly	1.0120	1.0120	1.0180
RFSC-01 Year	Monthly	1.0240	1.0240	1.0360
Mudarabah Fee Ratio (Maximum)		40.00%	40.00%	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 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 Allocated	Amount
GOP Ijarah Sukuk (26.06.2023)	700,000,000
-	-
-	-
-	-
TOTAL ASSETS	700,000,000

Investment Strategy:

Deposits are invested in above stated Assets

Terms Of Pool:

Constructive Liquidation every month.

**Risks Associated With
Assets Of Pool:**

Credit Risk
Market Risk
Equity Risk
Return Risk
Shariah Risk

Purpose:

Acceptance of Special Deposits for availaing 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	:	December 26, 2025
Applicable Period	:	01-01-2026 upto 31-01-2026

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 November	Weightages Applicable M/O December	Weightages Applicable M/O January
Daily Product 4 Pool- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
§ RFSC-Daily Product-4 (1M)-5754	Monthly	1.073	1.076	1.067
§ RFSC-Daily Product-4 (3M)-5756	Monthly	1.219	1.228	1.201
§ RFSC-Daily Product-4 (6M)-5802	Monthly	1.438	1.456	1.402
§ RFSC-Daily Product-4 (12M)	Monthly	1.876	1.912	1.804
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 Allocated	Amount
GOP Ijarah Sukuk (21.10.2024)	200,000,000
-	-
-	-
-	-
TOTAL ASSETS	200,000,000

Investment Strategy:

Deposits are invested in above stated Assets

Terms Of Pool:

Constructive Liquidation every month.

**Risks Associated With
Assets Of Pool:**

Credit Risk
 Market Risk
 Equity Risk
 Return Risk
 Shariah Risk

Purpose:

Acceptance of Special Deposits for availaing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Riba Free Special Pool - Daily Product-5
Declaration Date	:	December 26, 2025
Applicable Period	:	01-01-2026 upto 31-01-2026

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 November	Weightages Applicable M/O December	Weightages Applicable M/O January
Daily Product 4 Pool- Deposit	Monthly	0.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
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 Allocated	Amount
GOP Ijarah Sukuk (02.05.2025)	300,000,000
-	-
-	-
-	-
TOTAL ASSETS	300,000,000

Investment Strategy:

Deposits are invested in above stated Assets

Terms Of Pool:

Constructive Liquidation every month.

**Risks Associated With
Assets Of Pool:**

Credit Risk
 Market Risk
 Equity Risk
 Return Risk
 Shariah Risk

Purpose:

Acceptance of Special Deposits for 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	:	December 26, 2025
Applicable Period	:	01-01-2026 upto 31-01-2026

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 November	Weightages Applicable M/O December	Weightages Applicable M/O January
Daily Product 6 Pool- Deposit	Monthly	0.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
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 Allocated	Amount
GOP Ijarah Sukuk (21.10.2024)	200,000,000
-	-
-	-
-	-
TOTAL ASSETS	200,000,000

Investment Strategy:

Deposits are invested in above stated Assets

Terms Of Pool:

Constructive Liquidation every month.

**Risks Associated With
Assets Of Pool:**

Credit Risk
 Market Risk
 Equity Risk
 Return Risk
 Shariah Risk

Purpose:

Acceptance of Special Deposits for availaing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Khyber Islamic Investment Certificates-I
Declaration Date	:	December 26, 2025
Applicable Period	:	01-01-2026 upto 31-01-2026

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 November	Weightages Applicable M/O December	Weightages Applicable M/O January
KIIC Certificate-01 Month (1232)	Monthly	1.0150	1.0150	1.0110
Riba Free Special Certificates (RFSCs)				
KIIC Certificate-03 Months (1234)	Monthly	1.0450	1.0450	1.0330
KIIC Certificate-06 Months (1235)	Monthly	1.0900	1.0900	1.0660
KIIC Certificate-01 Year (1257)	Monthly	1.1800	1.1800	1.1320
Mudarabah Fee Ratio (Maximum)		40.00%	40.00%	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 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 Allocated	Amount
GOP Ijarah Sukuk (04.12.2023)	500,000,000
	-
TOTAL ASSETS	500,000,000

Investment Strategy:

Deposits are invested in above stated Assets

Terms Of Pool:

Constructive Liquidation every month.

**Risks Associated With
Assets Of Pool:**

Credit Risk
Market Risk
Equity Risk
Return Risk
Shariah Risk

Purpose:

Acceptance of Special Deposits for availaing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Khyber Islamic Investment Certificates-II
Declaration Date	:	December 26, 2025
Applicable Period	:	01-01-2026 upto 31-01-2026

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 November	Weightages Applicable M/O December	Weightages Applicable M/O January
KIIC-II Certificate-01 Month (1238)	Monthly	1.0291	1.0291	1.0291
Riba Free Special Certificates (RFSCs)				
KIIC-II Certificate-03 Months (1239)	Monthly	1.0873	1.0873	1.0873
KIIC-II Certificate-06 Months (1240)	Monthly	1.1746	1.1746	1.1746
KIIC-II Certificate-12 Months	Monthly	1.3492	1.3492	1.3492
Mudarabah Fee Ratio (Maximum)		40.00%	40.00%	40.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%

Note: Management may reduce the ratio of 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)	500,000,000
-	-
-	-
-	-
TOTAL ASSETS	500,000,000

Investment Strategy:

Deposits are invested in above stated Assets

Terms Of Pool:

Constructive Liquidation every month.

**Risks Associated With
Assets Of Pool:**

Credit Risk
Market Risk
Equity Risk
Return Risk
Shariah Risk

Purpose:

Acceptance of Special Deposits for availaing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Raast-Itminan Mahana Certificates
Declaration Date	:	December 26, 2025
Applicable Period	:	01-01-2026 upto 31-01-2026

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 November	Weightages Applicable M/O December	Weightages Applicable M/O January
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	1.0160	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%

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
-	-
PHL Sukuk (21.05.2020)	2,000,000,000
GOP Ijarah Sukuk (15.12.2021)	1,250,000,000
GOP Ijarah Sukuk (12.07.2023)	300,000,000
-	-
TOTAL ASSETS	3,550,000,000

Investment Strategy:

Deposits are invested in above stated Assets

Terms Of Pool:

Constructive Liquidation every month.

**Risks Associated With
Assets Of Pool:**

Credit Risk
Market Risk
Equity Risk
Return Risk
Shariah Risk

Purpose:

Acceptance of Special Deposits for availaing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Raast Financial Institutions Pool
Declaration Date	:	December 26, 2025
Applicable Period	:	01-01-2026 upto 31-01-2026

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 November	Weightages Applicable M/O December	Weightages Applicable M/O January
RFSD - Raast Financial Institution Pool	Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
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 Allocated	Amount
-	-
GOP Ijarah Sukuk (21.10.2024)	50,000,000
-	-
-	-
-	-
-	-
TOTAL ASSETS	50,000,000

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

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

Purpose: Acceptance of Special Deposits for availaing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Raast Financial Institutions - 2 Pool
Declaration Date	:	December 26, 2025
Applicable Period	:	01-01-2026 upto 31-01-2026

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 November	Weightages Applicable M/O December	Weightages Applicable M/O January
RFSD - Raast Financial Institution-2 Pool	Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
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 Allocated	Amount
GOP Ijarah Sukuk (21.10.2024)	50,000,000
-	-
-	-
TOTAL ASSETS	50,000,000

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

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

Purpose: Acceptance of Special Deposits for availaing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	RFSD - Special Pool (US Dollar)
Declaration Date	:	December 26, 2025
Applicable Period	:	01-01-2026 upto 31-01-2026

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 November	Weightages Applicable M/O December	Weightages Applicable M/O January
RFSD-PLS (US Dollar)	Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
Certificate - USD (01 Month)	Monthly	1.0480	1.0790	1.0370
Certificate - USD (03 Months)	Monthly	1.1440	1.2370	1.1110
Certificate - USD (06 Months)	Monthly	1.2880	1.4740	1.2220
Certificate - USD (12 Months)	Monthly	1.5760	1.9480	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%

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
Investments in Special Pool FCY Pool-1	Upto 800M
-	Upto 0M
-	Upto 0M
-	Upto 0M
TOTAL ASSETS	800,000,000

Investment Strategy:

Deposits are invested in above stated Assets

Terms Of Pool:

Constructive Liquidation every month.

**Risks Associated With
Assets Of Pool:**

Credit Risk
 Market Risk
 Equity Risk
 Return Risk
 Shariah Risk

Purpose:

Acceptance of Special Deposits for availaing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Mudarabah
 Name Of Pool : RFSD - Special Pool - 2 (US Dollar)
 Declaration Date : December 26, 2025
 Applicable Period : 01-01-2026 upto 31-01-2026

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 November	Weightages Applicable M/O December	Weightages Applicable M/O January
RFSD-PLS (US Dollar)	Monthly	0.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
Certificate - USD (01 Month)	Monthly	1.0500	1.0420	1.0420
Certificate - USD (03 Months)	Monthly	1.1500	1.1260	1.1260
Certificate - USD (06 Months)	Monthly	1.3000	1.2520	1.2520
Certificate - USD (12 Months)	Monthly	1.6000	1.5040	1.5040
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%

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

Assets Of Pool:

Assets Allocated	Amount
Investments in Special Pool FCY Pool-1	Upto 800M
-	Upto 0M
-	Upto 0M
-	Upto 0M
TOTAL ASSETS	800,000,000

Investment Strategy:

Deposits are invested in above stated Assets

Terms Of Pool:

Constructive Liquidation every month.

**Risks Associated With
Assets Of Pool:**

Credit Risk
 Market Risk
 Equity Risk
 Return Risk
 Shariah Risk

Purpose:

Acceptance of Special Deposits for availaing investment oppourtunity.