

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Riba Free Special Deposit Pool-1
Declaration Date	:	May 22, 2026
Applicable Period	:	01-06-2026 upto 30-06-2026

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 April	Weightages Applicable M/O May	Weightages Applicable M/O June
RFSD-1 Pool - Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
RFSC-01 Month	Monthly	1.023	1.028	1.028
RFSC-03 Month	Monthly	1.069	1.084	1.084
RFSC-06 Month	Monthly	1.138	1.168	1.168
Mudarabah Fee Ratio (Maximum)		45/100	50/100	50/100
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%

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)	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 availing investment opportunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Riba Free Special Deposit Pool - 2
Declaration Date	:	May 22, 2026
Applicable Period	:	01-06-2026 upto 30-06-2026

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 April	Weightages Applicable M/O May	Weightages Applicable M/O June
RFSD Pool - 2 Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
RFSC Pool-2 (01 Month)	Monthly	1.014	1.014	1.023
RFSC Pool-2 (03 Months)	Monthly	1.042	1.042	1.069
RFSC Pool-2 (06 Months)	Monthly	1.084	1.084	1.138
RFSC Pool-2 (01 Year)	Monthly	1.168	1.168	1.276
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%
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)	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 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	:	May 22, 2026
Applicable Period	:	01-06-2026 upto 30-06-2026

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 April	Weightages Applicable M/O May	Weightages Applicable M/O June
RFSD Pool Mutual Fund - Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
RFSC-01 Month	Monthly	1.022	1.025	1.036
RFSC-03 Months	Monthly	1.066	1.075	1.108
RFSC-06 Months	Monthly	1.132	1.150	1.216
RFSC-12 Months	Monthly	1.264	1.300	1.432
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)	1,500,000,000
	-
	-
TOTAL ASSETS	1,500,000,000

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 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 : May 22, 2026
 Applicable Period : 01-06-2026 upto 30-06-2026

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 April	Weightages Applicable M/O May	Weightages Applicable M/O June
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 Of Pool:

Assets Allocated	Amount
GOP Ijarah Sukuk (21.10.2024)	1,000,000,000
	-
	-
	-
TOTAL ASSETS	1,000,000,000

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 Pool - RFSD Corporate-1
Declaration Date	:	May 22, 2026
Applicable Period	:	01-06-2026 upto 30-06-2026

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 April	Weightages Applicable M/O May	Weightages Applicable M/O June
RFSD Pool Corporate 1- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
RFSC-01 Month	Monthly	1.059	1.063	1.061
RFSC-03 Month	Monthly	1.177	1.189	1.183
RFSC-06 Month	Monthly	1.354	1.378	1.366
RFSC-12 Month	Monthly	1.708	1.756	1.732
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 (09.01.2025)	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 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 : May 22, 2026
 Applicable Period : 01-06-2026 upto 30-06-2026

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 April	Weightages Applicable M/O May	Weightages Applicable M/O June
RFSD Pool Corporate 2- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
RFSC-01 Month	Monthly	1.011	1.011	1.032
RFSC-03 Month	Monthly	1.033	1.033	1.096
RFSC-06 Month	Monthly	1.066	1.066	1.192
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
	-
	-
	-
TOTAL ASSETS	1,000,000,000

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 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	:	May 22, 2026
Applicable Period	:	01-06-2026 upto 30-06-2026

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 April	Weightages Applicable M/O May	Weightages Applicable M/O June
Corporate-3 Pool- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
Certificate-03 Month	Monthly	1.021	1.021	1.039
Certificate-06 Month	Monthly	1.042	1.042	1.078
Certificate-01 Year	Monthly	1.084	1.084	1.156
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 (09.01.2025)	250,000,000
GOP Ijarah Sukuk (07.03.2025)	6,000,000,000
-	-
-	-
TOTAL ASSETS	6,250,000,000

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 : May 22, 2026
 Applicable Period : 01-06-2026 upto 30-06-2026

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 April	Weightages Applicable M/O May	Weightages Applicable M/O June
Corporate-4 Pool- Deposit	Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
Certificate-01 Month	Monthly	1.0180	1.0180	1.0050
Certificate-03 Month	Monthly	1.0540	1.0540	1.0150
Certificate-06 Month	Monthly	1.1080	1.1080	1.0300
Certificate-01 Year	Monthly	1.2160	1.2160	1.0600
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 (09.01.2025)	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 - Corporate-5
 Declaration Date : May 22, 2026
 Applicable Period : 01-06-2026 upto 30-06-2026

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 April	Weightages Applicable M/O May	Weightages Applicable M/O June
Corporate-5 Pool- Deposit	Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
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%
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)	1,500,000,000
	-
TOTAL ASSETS	1,500,000,000

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 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 : May 22, 2026
 Applicable Period : 01-06-2026 upto 30-06-2026

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 April	Weightages Applicable M/O May	Weightages Applicable M/O June
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	1.053	1.0513
RFSD-Corp-6 (03 Month Certificate)	Monthly	1.171	1.159	1.1539
RFSD-Corp-6 (06 Month Certificate)	Monthly	1.342	1.318	1.3078
RFSD-Corp-6 (01 Year Certificate)	Monthly	1.684	1.636	1.6156
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)	4,000,000,000
	-
	-
	-
TOTAL ASSETS	4,000,000,000

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 Pool - Corporate-7
 Declaration Date : May 22, 2026
 Applicable Period : 01-06-2026 upto 30-06-2026

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 April	Weightages Applicable M/O May	Weightages Applicable M/O June
Corporate-7 Pool- Deposit	Monthly	0.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
RFSD-Corp-7 (01 Month Certificate)	Monthly	1.006	1.029	1.029
RFSD-Corp-7 (03 Month Certificate)	Monthly	1.018	1.087	1.087
RFSD-Corp-7 (06 Month Certificate)	Monthly	1.036	1.174	1.174
RFSD-Corp-7 (01 Year Certificate)	Monthly	1.072	1.348	1.348
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)	500,000,000
GOP Ijarah Sukuk (18.09.2024)	1,000,000,000
GOP Ijarah Sukuk (18.09.2024)	1,000,000,000
-	-
TOTAL ASSETS	2,500,000,000

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 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	:	May 22, 2026
Applicable Period	:	01-06-2026 upto 30-06-2026

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 April	Weightages Applicable M/O May	Weightages Applicable M/O June
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 (09.01.2025)	3,200,000,000
	-
	-
TOTAL ASSETS	3,200,000,000

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-2
 Declaration Date : May 22, 2026
 Applicable Period : 01-06-2026 upto 30-06-2026

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 April	Weightages Applicable M/O May	Weightages Applicable M/O June
Daily Product 2 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 : May 22, 2026
 Applicable Period : 01-06-2026 upto 30-06-2026

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 April	Weightages Applicable M/O May	Weightages Applicable M/O June
Daily Product 3 Pool- Deposit	Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
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)		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 (29.10.2021)	740,600,000
GOP Ijarah Sukuk (29.10.2021)	354,600,000
GOP Ijarah Sukuk (21.10.2024)	300,000,000
-	-
TOTAL ASSETS	1,395,200,000

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 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	:	May 22, 2026
Applicable Period	:	01-06-2026 upto 30-06-2026

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 April	Weightages Applicable M/O May	Weightages Applicable M/O June
Daily Product 4 Pool- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
§ RFSC–Daily Product-4 (1M)-5754	Monthly	1.090	1.090	1.018
§ RFSC–Daily Product-4 (3M)-5756	Monthly	1.270	1.270	1.054
§ RFSC–Daily Product-4 (6M)-5802	Monthly	1.540	1.540	1.108
§ RFSC–Daily Product-4 (12M)	Monthly	2.080	2.080	1.216
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 (09.01.2025)	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 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 : May 22, 2026
 Applicable Period : 01-06-2026 upto 30-06-2026

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 April	Weightages Applicable M/O May	Weightages Applicable M/O June
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 Of Pool:

Assets Allocated	Amount
GOP Ijarah Sukuk (09.01.2025)	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 : May 22, 2026
 Applicable Period : 01-06-2026 upto 30-06-2026

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 April	Weightages Applicable M/O May	Weightages Applicable M/O June
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 Of Pool:

Assets Allocated	Amount
GOP Ijarah Sukuk (21.10.2024)	401,085,000
	-
	-
	-
TOTAL ASSETS	401,085,000

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	:	May 22, 2026
Applicable Period	:	01-06-2026 upto 30-06-2026

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 April	Weightages Applicable M/O May	Weightages Applicable M/O June
KIIC Certificate-01 Month (1232)	Monthly	1.0260	1.0260	1.0170
Riba Free Special Certificates (RFSCs)				
KIIC Certificate-03 Months (1234)	Monthly	1.0780	1.0780	1.0510
KIIC Certificate-06 Months (1235)	Monthly	1.1560	1.1560	1.1020
KIIC Certificate-01 Year (1257)	Monthly	1.3120	1.3120	1.2040
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 (04.12.2023)	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 availing investment opportunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits	:	Mudarabah	
Name Of Pool	:	Khyber Islamic Investment Certificates-II	
Declaration Date	:	May 22, 2026	
Applicable Period	:	01-06-2026 upto 30-06-2026	

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 April	Weightages Applicable M/O May	Weightages Applicable M/O June
KIIC-II Certificate-01 Month (1238)	Monthly	1.0050	1.0080	1.0080
Riba Free Special Certificates (RFSCs)				
KIIC-II Certificate-03 Months (1239)	Monthly	1.0150	1.0240	1.0240
KIIC-II Certificate-06 Months (1240)	Monthly	1.0300	1.0480	1.0480
KIIC-II Certificate-12 Months	Monthly	1.0600	1.0960	1.0960
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)	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 availing investment opportunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Raast-Itminan Mahana Certificates
Declaration Date	:	May 22, 2026
Applicable Period	:	01-06-2026 upto 30-06-2026

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 April	Weightages Applicable M/O May	Weightages Applicable M/O June
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
	-
GOP Ijarah Sukuk (29.10.2021)	2,000,000,000
GOP Ijarah Sukuk (18.09.2024)	1,500,000,000
	-
	-
TOTAL ASSETS	3,500,000,000

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 availing investment opportunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Raast Financial Institutions Pool
Declaration Date	:	May 22, 2026
Applicable Period	:	01-06-2026 upto 30-06-2026

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 April	Weightages Applicable M/O May	Weightages Applicable M/O June
RFSD - Raast Financial Insitution 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 Of Pool:

Assets Allocated	Amount
-	-
GOP Ijarah Sukuk (29.10.2021)	4,100,000,000
GOP Ijarah Sukuk (29.10.2021)	500,000,000
-	-
-	-
-	-
-	-
TOTAL ASSETS	4,600,000,000

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 availing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits : Mudarabah
 Name Of Pool : Raast Financial Institutions - 2 Pool
 Declaration Date : May 22, 2026
 Applicable Period : 01-06-2026 upto 30-06-2026

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 April	Weightages Applicable M/O May	Weightages Applicable M/O June
RFSD - Raast Financial Insitution-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 Of Pool:

Assets Allocated	Amount
GOP Ijarah Sukuk (26.10.2022)	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	:	RFSD - Special Pool (US Dollar)
Declaration Date	:	May 22, 2026
Applicable Period	:	01-06-2026 upto 30-06-2026

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 April	Weightages Applicable M/O May	Weightages Applicable M/O June
RFSD-PLS (US Dollar)	Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
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%
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 PKR for FCY	Upto 550M
-	Upto 0M
-	Upto 0M
-	Upto 0M
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 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	:	May 22, 2026
Applicable Period	:	01-06-2026 upto 30-06-2026

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 April	Weightages Applicable M/O May	Weightages Applicable M/O June
RFSD-PLS (US Dollar)	Monthly	0.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
Certificate - USD (01 Month)	Monthly	1.0710	1.0710	1.0710
Certificate - USD (03 Months)	Monthly	1.2130	1.2130	1.2130
Certificate - USD (06 Months)	Monthly	1.4260	1.4260	1.4260
Certificate - USD (12 Months)	Monthly	1.8520	1.8520	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%
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 PKR for FCY	Upto 550M
	-
	Upto 0M
	-
	Upto 0M
	-
	Upto 0M
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 availing investment opportunity.