

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Riba Free Special Pool-1
Declaration Date	:	August 27, 2025
Applicable Period	:	01-09-2025 upto 30-09-2025

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
RFSD-1 Pool - Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
RFSC-01 Month	Monthly	1.012	1.012	1.032
RFSC-03 Month	Monthly	1.036	1.036	1.096
RFSC-06 Month	Monthly	1.072	1.072	1.192
Mudarabah Fee Ratio (Maximum)		40/100	40/100	40/100
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)	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 availing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Riba Free Special Pool - 2
Declaration Date	:	August 27, 2025
Applicable Period	:	01-09-2025 upto 30-09-2025

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
RFSD Pool - 2 Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
RFSC Pool-2 (01 Month)	Monthly	1.046	1.025	1.025
RFSC Pool-2 (03 Months)	Monthly	1.139	1.075	1.075
RFSC Pool-2 (06 Months)	Monthly	1.278	1.150	1.150
RFSC Pool-2 (01 Year)	Monthly	1.556	1.300	1.300
Mudarabah Fee Ratio (Maximum)		40/100	40/100	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 (29.10.2021)	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	:	Riba Free Special Pool - Mutual Fund
Declaration Date	:	August 27, 2025
Applicable Period	:	01-09-2025 upto 30-09-2025

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
RFSD Pool Mutual Fund - Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
RFSC-01 Month	Monthly	1.065	1.021	1.021
RFSC-03 Months	Monthly	1.195	1.063	1.063
RFSC-06 Months	Monthly	1.390	1.126	1.126
RFSC-12 Months	Monthly	1.780	1.252	1.252
Mudarabah Fee Ratio (Maximum)		50.00%	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 (26.10.2022)	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 - Mutual Fund Pool-2
Declaration Date	:	August 27, 2025
Applicable Period	:	01-09-2025 upto 30-09-2025

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
RFSD Pool Mutual Fund - Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
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 Of Pool:

Assets Allocated	Amount
GOP Ijarah Sukuk (02.05.2025)	1,200,000,000
-	-
-	-
-	-
TOTAL ASSETS	1,200,000,000

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 - RFSD Corporate-1
Declaration Date	:	August 27, 2025
Applicable Period	:	01-09-2025 upto 30-09-2025

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
RFSD Pool Corporate 1- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
RFSC-01 Month	Monthly	1.015	1.030	1.030
RFSC-03 Month	Monthly	1.046	1.090	1.090
RFSC-06 Month	Monthly	1.207	1.207	1.180
RFSC-12 Month	Monthly	1.413	1.413	1.360
Mudarabah Fee Ratio (Maximum)		50.00%	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)	350,000,000
-	-
-	-
-	-
TOTAL ASSETS	350,000,000

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	:	August 27, 2025
Applicable Period	:	01-09-2025 upto 30-09-2025

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
RFSD Pool Corporate 2- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
RFSC-01 Month	Monthly	1.029	1.029	1.029
RFSC-03 Month	Monthly	1.087	1.087	1.087
RFSC-06 Month	Monthly	1.174	1.174	1.174
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)	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 - Corporate-3
Declaration Date	:	August 27, 2025
Applicable Period	:	01-09-2025 upto 30-09-2025

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
Corporate-3 Pool- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
Certificate-03 Month	Monthly	1.264	1.159	1.150
Certificate-06 Month	Monthly	1.528	1.318	1.300
Certificate-01 Year	Monthly	2.056	1.636	1.600
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 Of Pool:

Assets Allocated	Amount
GOP Ijarah Sukuk (27.04.2022)	900,000,000
-	-
-	-
-	-
TOTAL ASSETS	900,000,000

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	:	August 27, 2025
Applicable Period	:	01-09-2025 upto 30-09-2025

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
Corporate-4 Pool- Deposit	Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
Certificate-01 Month	Monthly	1.0370	1.0370	1.0210
Certificate-03 Month	Monthly	1.1110	1.1110	1.0630
Certificate-06 Month	Monthly	1.2220	1.2220	1.1260
Certificate-01 Year	Monthly	1.4440	1.4440	1.2520
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 (09.12.2020)	350,000,000
-	-
-	-
-	-
-	-
TOTAL ASSETS	350,000,000

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	:	August 27, 2025
Applicable Period	:	01-09-2025 upto 30-09-2025

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
Corporate-5 Pool- Deposit	Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
Certificate-03 Month	Monthly	1.0150	1.0150	1.0090
Certificate-06 Month	Monthly	1.0300	1.0300	1.0270
Certificate-01 Year	Monthly	1.0600	1.0600	1.0540
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 Of Pool:

Assets Allocated	Amount
-	-
GOP Ijarah Sukuk (06.10.2021)	1,000,000,000
GOP Ijarah Sukuk (29.10.2021)	379,600,000
-	-
TOTAL ASSETS	1,379,600,000

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 - Corporate-6
Declaration Date	:	August 27, 2025
Applicable Period	:	01-09-2025 upto 30-09-2025

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
Corporate-6 Pool- Deposit	Monthly	0.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
RFSD-Corp-6 (01 Month Certificate)	Monthly	1.0049	1.067	1.067
RFSD-Corp-6 (03 Month Certificate)	Monthly	1.0147	1.201	1.201
RFSD-Corp-6 (06 Month Certificate)	Monthly	1.0294	1.402	1.402
RFSD-Corp-6 (01 Year Certificate)	Monthly	1.0588	1.804	1.804
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 Of Pool:

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.

**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	:	August 27, 2025
Applicable Period	:	01-09-2025 upto 30-09-2025

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
Corporate-7 Pool- Deposit	Monthly	0.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
RFSD-Corp-7 (01 Month Certificate)	Monthly	1.018	1.01	1.057
RFSD-Corp-7 (03 Month Certificate)	Monthly	1.054	1.03	1.171
RFSD-Corp-7 (06 Month Certificate)	Monthly	1.108	1.060	1.342
RFSD-Corp-7 (01 Year Certificate)	Monthly	1.216	1.120	1.684
Mudarabah Fee Ratio (Maximum)		35.00%	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 (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	:	Riba Free Special Pool - Daily Product-I
Declaration Date	:	August 27, 2025
Applicable Period	:	01-09-2025 upto 30-09-2025

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
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	1.0227
RFSC-03 Months	Monthly	1.068	1.068	1.0681
RFSC-06 Months	Monthly	1.136	1.136	1.1362
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)	1,250,000,000
-	-
-	-
-	-
TOTAL ASSETS	1,250,000,000

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 - Daily Product-2
Declaration Date	:	August 27, 2025
Applicable Period	:	01-09-2025 upto 30-09-2025

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
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 (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
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Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Riba Free Special Pool - Daily Product-3
Declaration Date	:	August 27, 2025
Applicable Period	:	01-09-2025 upto 30-09-2025

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
Daily Product 3 Pool- Deposit	Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
RFSC-01 Month	Monthly	1.0008	1.0008	1.0008
RFSC-03 Months	Monthly	1.0024	1.0024	1.0024
RFSC-06 Months	Monthly	1.0048	1.0048	1.0048
RFSC-01 Year	Monthly	1.0096	1.0096	1.0096
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 (12.07.2023)	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 oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Riba Free Special Pool - Daily Product-4
Declaration Date	:	August 27, 2025
Applicable Period	:	01-09-2025 upto 30-09-2025

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
Daily Product 4 Pool- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
§ RFSC–Daily Product-4 (1M)-5754	Monthly	1.028	1.074	1.0500
§ RFSC–Daily Product-4 (3M)-5756	Monthly	1.084	1.222	1.1500
§ RFSC–Daily Product-4 (6M)-5802	Monthly	1.168	1.444	1.3000
§ RFSC–Daily Product-4 (12M)	Monthly	1.336	1.888	1.6000
Mudarabah Fee Ratio (Maximum)		50.00%	50.00%	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)	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	:	August 27, 2025
Applicable Period	:	01-09-2025 upto 30-09-2025

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
Daily Product 4 Pool- Deposit	Monthly	0.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
Mudarabah Fee Ratio (Maximum)		45.00%	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 Of Pool:

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	:	August 27, 2025
Applicable Period	:	01-09-2025 upto 30-09-2025

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
Daily Product 6 Pool- Deposit	Monthly	0.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
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)	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	:	August 27, 2025
Applicable Period	:	01-09-2025 upto 30-09-2025

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
KIIC Certificate-01 Month (1232)	Monthly	1.0208	1.0170	1.0200
Riba Free Special Certificates (RFSCs)				
KIIC Certificate-03 Months (1234)	Monthly	1.0624	1.0510	1.0600
KIIC Certificate-06 Months (1235)	Monthly	1.1248	1.1020	1.1200
KIIC Certificate-01 Year (1257)	Monthly	1.2496	1.2040	1.2400
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 (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 availaing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Khyber Islamic Investment Certificates-II
Declaration Date	:	August 27, 2025
Applicable Period	:	01-09-2025 upto 30-09-2025

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
KIIC-II Certificate-01 Month (1238)	Monthly	1.0540	1.0540	1.0340
Riba Free Special Certificates (RFSCs)				
KIIC-II Certificate-03 Months (1239)	Monthly	1.1620	1.1620	1.1020
KIIC-II Certificate-06 Months (1240)	Monthly	1.3240	1.3240	1.2040
KIIC-II Certificate-12 Months	Monthly	1.6480	1.6480	1.4080
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)	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 oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Raast-Itminan Mahana Certificates
Declaration Date	:	August 27, 2025
Applicable Period	:	01-09-2025 upto 30-09-2025

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
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 (21.10.2024)	1,500,000,000
GOP Ijarah Sukuk (06.10.2021)	1,700,000,000
-	-
-	-
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	:	Raast Financial Institutions Pool
Declaration Date	:	August 27, 2025
Applicable Period	:	01-09-2025 upto 30-09-2025

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
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 (09.01.2025)	100,000,000
-	-
-	-
-	-
-	-
-	-
TOTAL ASSETS	100,000,000

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	:	General Pool (USD)
Declaration Date	:	September 1, 2021
Applicable Period	:	01-09-2025 upto 30-09-2025

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
Mudarabah Fee Ratio (Maximum)		60.00%	60.00%	60.00%
Profit Equalization Reserve (Maximum)		0.00%	0.00%	0.00%
Investment Risk Reserve (Maximum)		0.00%	0.00%	0.00%
Note: Management may reduce the ratio of Mudarabah Fee at time of actual application				

Equity: Bank's Investment

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

Assets Of Pool:

Assets Allocated	
Placement of Mashreq Bank (NY)	

Investment Strategy: Deposits are invested in above stated Assets

Terms Of Pool: Constructive Liquidation every month.

Risks Associated With Assets Of Pool:

- Credit Risk
- Market Risk
- Equity Risk
- Return Risk
- Shariah Risk

Exchange Rate Risk

Purpose: Acceptance of USD for availing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Raast Financial Institutions - 2 Pool
Declaration Date	:	August 27, 2025
Applicable Period	:	01-09-2025 upto 30-09-2025

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
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 (09.01.2025)	100,000,000
-	-
-	-
TOTAL ASSETS	100,000,000

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	:	Special Pool FCY Pool-1
Declaration Date	:	August 27, 2025
Applicable Period	:	01-09-2025 upto 30-09-2025

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
RFSD-PLS (US Dollar)	Monthly	0.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
Certificate - USD (01 Month)	Monthly	0.0000	0.0000	0.0000
Certificate - USD (03 Months)	Monthly	0.0000	0.0000	0.0000
Certificate - USD (06 Months)	Monthly	0.0000	0.0000	0.0000
Certificate - USD (12 Months)	Monthly	0.0000	0.0000	0.0000
Mudarabah Fee Ratio (Maximum)		0.00%	60.00%	60.00%
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
GOP Ijarah Sukuk (06.10.2021)	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 availing investment

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	RFSD - Special Pool (US Dollar)
Declaration Date	:	August 27, 2025
Applicable Period	:	01-09-2025 upto 30-09-2025

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 July	Weightages Applicable M/O August	Weightages Applicable M/O September
RFSD-PLS (US Dollar)	Monthly	0.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
Certificate - USD (01 Month)	Monthly	0.0000	1.0240	1.0240
Certificate - USD (03 Months)	Monthly	0.0000	1.0720	1.0720
Certificate - USD (06 Months)	Monthly	0.0000	1.1440	1.1440
Certificate - USD (12 Months)	Monthly	0.0000	1.2880	1.2880
Mudarabah Fee Ratio (Maximum)		0.00%	45.00%	45.00%
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 FCY Pool-1	Upto 500M
-	Upto 0M
-	Upto 0M
-	Upto 0M
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