

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Riba Free Special Pool-1
Declaration Date	:	March 25, 2025
Applicable Period	:	01-04-2025 upto 30-04-2025

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 February	Weightages Applicable M/O March	Weightages Applicable M/O April
RFSD-1 Pool - Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
RFSC-01 Month	Monthly	1.005	1.005	1.005
RFSC-03 Month	Monthly	1.015	1.015	1.015
RFSC-06 Month	Monthly	1.030	1.030	1.030
Mudarabah Fee Ratio (Maximum)		28/100	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)	700,000,000
	100,000,000
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 - 2
Declaration Date	:	March 25, 2025
Applicable Period	:	01-04-2025 upto 30-04-2025

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 February	Weightages Applicable M/O March	Weightages Applicable M/O April
RFSD Pool - 2 Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
RFSC Pool-2 (01 Month)	Monthly	1.046	1.046	1.046
RFSC Pool-2 (03 Months)	Monthly	1.139	1.139	1.139
RFSC Pool-2 (06 Months)	Monthly	1.278	1.278	1.278
RFSC Pool-2 (01 Year)	Monthly	1.556	1.556	1.556
Mudarabah Fee Ratio (Maximum)		25/100	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 (18.09.2024)	100,000,000
-	-
-	-
-	-
GOP Ijarah Sukuk (29.10.2021)	100,000,000
-	-
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 - Mutual Fund
Declaration Date	:	March 25, 2025
Applicable Period	:	01-04-2025 upto 30-04-2025

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 February	Weightages Applicable M/O March	Weightages Applicable M/O April
RFSD Pool Mutual Fund - Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
RFSC-01 Month	Monthly	1.037	1.053	1.071
RFSC-03 Months	Monthly	1.111	1.159	1.212
RFSC-06 Months	Monthly	1.222	1.318	1.423
RFSC-12 Months	Monthly	1.444	1.636	1.846
Mudarabah Fee Ratio (Maximum)		20.00%	40.00%	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)	500,000,000
GOP Ijara Sukuk (29.10.2021)	500,000,000
-	-
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 - Mutual Fund Pool-2
Declaration Date	:	March 25, 2025
Applicable Period	:	01-04-2025 upto 30-04-2025

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 February	Weightages Applicable M/O March	Weightages Applicable M/O April
RFSD Pool Mutual Fund - Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
Mudarabah Fee Ratio (Maximum)		25.00%	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)	2,700,000,000
GOP Ijara Sukuk (12.07.2023)	2,000,000,000
PHL Sukuk	2,000,000,000
	-
	-
	-
TOTAL ASSETS	6,700,000,000

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 - RFSD Corporate-1
Declaration Date	:	March 25, 2025
Applicable Period	:	01-04-2025 upto 30-04-2025

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 February	Weightages Applicable M/O March	Weightages Applicable M/O April
RFSD Pool Corporate 1- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
RFSC-01 Month	Monthly	1.009	1.015	1.015
RFSC-03 Month	Monthly	1.028	1.046	1.046
RFSC-06 Month	Monthly	1.207	1.207	1.091
RFSC-12 Month	Monthly	1.413	1.413	1.182
Mudarabah Fee Ratio (Maximum)		25.00%	45.00%	50.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
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)	200,000,000
-	-
GOP Ijarah Sukuk (21.10.2024)	150,000,000
-	-
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	:	March 25, 2025
Applicable Period	:	01-04-2025 upto 30-04-2025

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 February	Weightages Applicable M/O March	Weightages Applicable M/O April
RFSD Pool Corporate 2- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
RFSC-01 Month	Monthly	1.005	1.047	1.020
RFSC-03 Month	Monthly	1.015	1.142	1.059
RFSC-06 Month	Monthly	1.030	1.284	1.119
Mudarabah Fee Ratio (Maximum)		28.00%	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
GOP Ijarah Sukuk (29.05.2020)	50,000,000
-	-
TOTAL ASSETS	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-3
Declaration Date	:	March 25, 2025
Applicable Period	:	01-04-2025 upto 30-04-2025

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 February	Weightages Applicable M/O March	Weightages Applicable M/O April
Corporate-3 Pool- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
Certificate-03 Month	Monthly	1.188	1.210	1.285
Certificate-06 Month	Monthly	1.375	1.420	1.570
Certificate-01 Year	Monthly	1.750	1.840	2.140
Mudarabah Fee Ratio (Maximum)		15.00%	30.00%	10.00%
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 Ijara Sukuk (09.12.2020)	250,000,000
GOP Ijara Sukuk (18.09.2024)	150,000,000
-	-
-	-
TOTAL ASSETS	400,000,000

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	:	March 25, 2025
Applicable Period	:	01-04-2025 upto 30-04-2025

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 February	Weightages Applicable M/O March	Weightages Applicable M/O April
Corporate-4 Pool- Deposit	Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
Certificate-01 Month	Monthly	1.0370	1.0370	1.0178
Certificate-03 Month	Monthly	1.1110	1.1110	1.0534
Certificate-06 Month	Monthly	1.2220	1.2220	1.1068
Certificate-01 Year	Monthly	1.4440	1.4440	1.2136
Mudarabah Fee Ratio (Maximum)		30.00%	35.00%	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)	800,000,000
GOP Ijarah Sukuk (15.12.2021)	-
GOP Ijarah Sukuk (15.12.2021)	100,000,000
-	-
-	-
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-5
Declaration Date	:	March 25, 2025
Applicable Period	:	01-04-2025 upto 30-04-2025

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 February	Weightages Applicable M/O March	Weightages Applicable M/O April
Corporate-5 Pool- Deposit	Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
Certificate-03 Month	Monthly	1.0018	1.0150	1.0050
Certificate-06 Month	Monthly	1.0036	1.0300	1.0150
Certificate-01 Year	Monthly	1.0072	1.0600	1.0300
Mudarabah Fee Ratio (Maximum)		28.00%	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)	200,000,000
GOP Ijarah Sukuk (21.10.2024)	200,000,000
-	-
TOTAL ASSETS	400,000,000

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	:	March 25, 2025
Applicable Period	:	01-04-2025 upto 30-04-2025

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 February	Weightages Applicable M/O March	Weightages Applicable M/O April
Corporate-6 Pool- Deposit	Monthly	0.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
RFSD-Corp-6 (01 Month Certificate)	Monthly	1.002	1.0049	1.0049
RFSD-Corp-6 (03 Month Certificate)	Monthly	1.006	1.0147	1.0147
RFSD-Corp-6 (06 Month Certificate)	Monthly	1.012	1.0294	1.0294
RFSD-Corp-6 (01 Year Certificate)	Monthly	1.024	1.0588	1.0588
Mudarabah Fee Ratio (Maximum)		22.00%	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)	1,400,000,000
GOP Ijarah Sukuk (21.10.2024)	3,300,000,000
-	-
-	-
TOTAL ASSETS	4,700,000,000

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 - Corporate-7
Declaration Date	:	March 25, 2025
Applicable Period	:	01-04-2025 upto 30-04-2025

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 February	Weightages Applicable M/O March	Weightages Applicable M/O April
Corporate-7 Pool- Deposit	Monthly	0.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
RFSD-Corp-7 (01 Month Certificate)	Monthly	1.039	1.03	1.0324
RFSD-Corp-7 (03 Month Certificate)	Monthly	1.117	1.09	1.0972
RFSD-Corp-7 (06 Month Certificate)	Monthly	1.234	1.180	1.194
RFSD-Corp-7 (01 Year Certificate)	Monthly	1.468	1.360	1.389
Mudarabah Fee Ratio (Maximum)		25.00%	40.00%	25.00%
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 Ijara Sukuk (29.07.2020)	150,000,000
GOP Ijara Sukuk (18.09.2024)	300,000,000
-	-
-	-
TOTAL ASSETS	450,000,000

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	:	March 25, 2025
Applicable Period	:	01-04-2025 upto 30-04-2025

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 February	Weightages Applicable M/O March	Weightages Applicable M/O April
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)		25.00%	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 Ijara Sukuk (29.05.2020)	300,000,000
GOP Ijara Sukuk (15.12.2021)	300,000,000
GOP Ijarah Sukuk (21.10.2024)	200,000,000
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 - Daily Product-2
Declaration Date	:	March 25, 2025
Applicable Period	:	01-04-2025 upto 30-04-2025

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 February	Weightages Applicable M/O March	Weightages Applicable M/O April
Daily Product 1 Pool- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
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 Ijara Sukuk (15.12.2021)	100,000,000
NJHPCL	200,000,000
	-
	-
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-3
Declaration Date	:	March 25, 2025
Applicable Period	:	01-04-2025 upto 30-04-2025

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 February	Weightages Applicable M/O March	Weightages Applicable M/O April
Daily Product 3 Pool- Deposit	Monthly	1.0000	1.0000	1.0000
Riba Free Special Certificates (RFSCs)				
RFSC-01 Month	Monthly	1.0017	1.0047	1.0073
RFSC-03 Months	Monthly	1.0051	1.0141	1.0219
RFSC-06 Months	Monthly	1.0102	1.0282	1.0438
RFSC-01 Year	Monthly	1.0204	1.0564	1.0876
Mudarabah Fee Ratio (Maximum)		30.00%	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 Ijara Sukuk (29.07.2020)	200,000,000
GOP Ijarah Sukuk (21.10.2024)	100,000,000
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-4
Declaration Date	:	March 25, 2025
Applicable Period	:	01-04-2025 upto 30-04-2025

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 February	Weightages Applicable M/O March	Weightages Applicable M/O April
Daily Product 4 Pool- Deposit	Monthly	1.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
§ RFSC–Daily Product-4 (1M)	Monthly	1.008	1.008	1.0075
§ RFSC–Daily Product-4 (3M)	Monthly	1.023	1.023	1.0225
§ RFSC–Daily Product-4 (6M)	Monthly	1.045	1.045	1.0450
§ RFSC–Daily Product-4 (12M)	Monthly	1.090	1.090	1.0900
Mudarabah Fee Ratio (Maximum)		35.00%	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 Ijara Sukuk (29.10.2021)	200,000,000
GOP Ijarah Sukuk (21.10.2024)	100,000,000
GOP Ijara Sukuk (06.10.2021)	200,000,000
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-5
Declaration Date	:	March 25, 2025
Applicable Period	:	01-04-2025 upto 30-04-2025

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 February	Weightages Applicable M/O March	Weightages Applicable M/O April
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%	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)	100,000,000
GOP Ijara Sukuk (29.07.2020)	200,000,000
	-
	-
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	:	March 25, 2025
Applicable Period	:	01-04-2025 upto 30-04-2025

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 February	Weightages Applicable M/O March	Weightages Applicable M/O April
Daily Product 6 Pool- Deposit	Monthly	0.000	1.000	1.000
Riba Free Special Certificates (RFSCs)				
Mudarabah Fee Ratio (Maximum)		30.00%	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)	800,000,000
-	-
GOP Ijara Sukuk (29.05.2020)	100,000,000
-	-
-	-
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	:	Khyber Islamic Investment Certificates-I
Declaration Date	:	March 25, 2025
Applicable Period	:	01-04-2025 upto 30-04-2025

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 February	Weightages Applicable M/O March	Weightages Applicable M/O April
KIIC Certificate-01 Month (1232)	Monthly	1.0645	1.0450	1.0166
Riba Free Special Certificates (RFSCs)				
KIIC Certificate-03 Months (1234)	Monthly	1.1935	1.1350	1.0498
KIIC Certificate-06 Months (1235)	Monthly	1.3870	1.2700	1.0996
KIIC Certificate-01 Year (1257)	Monthly	1.7740	1.5400	1.1992
Mudarabah Fee Ratio (Maximum)		15.00%	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)	100,000,000
GOP Ijara Sukuk (29.05.2020)	100,000,000
-	-
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-II
Declaration Date	:	March 25, 2025
Applicable Period	:	01-04-2025 upto 30-04-2025

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 February	Weightages Applicable M/O March	Weightages Applicable M/O April
KIIC-II Certificate-01 Month (1238)	Monthly	1.0690	1.0540	1.0540
Riba Free Special Certificates (RFSCs)				
KIIC-II Certificate-03 Months (1239)	Monthly	1.2070	1.1620	1.1620
KIIC-II Certificate-06 Months (1240)	Monthly	1.4140	1.3240	1.3240
KIIC-II Certificate-12 Months	Monthly	1.8280	1.6480	1.6480
Mudarabah Fee Ratio (Maximum)		35.00%	35.00%	10.00%
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 Ijara Sukuk (29.07.2020)	50,000,000
NJHPC	200,000,000
-	-
TOTAL ASSETS	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 : RFSD - Saving Deposit Pool of Fis, PSEs & PLCs
Declaration Date : March 25, 2025
Applicable Period : 01-04-2025 upto 30-04-2025

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 February	Weightages Applicable M/O March	Weightages Applicable M/O April
RFSD - Saving Deposit Pool of Fis, PSEs & PLCs	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 Bank's Additional Profit 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 Ijara Sukuk (21.10.2024)	7,000,000,000
GOP Ijara Sukuk (09.01.2025)	4,000,000,000
GOP Ijara Sukuk (26.06.2023)	6,500,000,000
GOP Ijara Sukuk (29.07.2020)	-
TOTAL ASSETS	17,500,000,000

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	:	March 25, 2025
Applicable Period	:	01-04-2025 upto 30-04-2025

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 February	Weightages Applicable M/O March	Weightages Applicable M/O April
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	1.0157	1.0157	1.0157
RFSD-Itminan Mahana Certificate-02 Year (1268)	Monthly	1.0314	1.0314	1.0314
RFSD-Itminan Mahana Certificate-03 Year (1262)	Monthly	1.0471	1.0471	1.0471
RFSD-Itminan Mahana Certificate-04 Year (1269)	Monthly	1.0628	1.0628	1.0628
RFSD-Itminan Mahana Certificate-05 Year (1263)	Monthly	1.0785	1.0785	1.0785
Mudarabah Fee Ratio (Maximum)		25.00%	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 Ijara Sukuk (21.10.2024)	2,700,000,000
GOP Ijara Sukuk (06.10.2021)	500,000,000
-	-
-	-
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	:	March 25, 2025
Applicable Period	:	01-04-2025 upto 30-04-2025

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 February	Weightages Applicable M/O March	Weightages Applicable M/O April
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 Ijara Sukuk (15.12.2021)	80,000,000
GOP Ijara Sukuk (29.10.2021)	100,000,000
-	-
-	-
-	-
-	-
TOTAL ASSETS	180,000,000

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	:	Geneal Pool (USD)
Declaration Date	:	September 1, 2021
Applicable Period	:	01-04-2025 upto 30-04-2025

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 February	Weightages Applicable M/O March	Weightages Applicable M/O April
Mudarabah Fee Ratio (Maximum)		80.00%	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 availaing investment oppourtunity.

The Bank of Khyber
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Raast Financial Institutions - 2 Pool
Declaration Date	:	March 25, 2025
Applicable Period	:	01-04-2025 upto 30-04-2025

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 February	Weightages Applicable M/O March	Weightages Applicable M/O April
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 Ijara Sukuk (29.07.2020)	50,000,000
GOP Ijara Sukuk (15.12.2021)	20,000,000
	-
	-
TOTAL ASSETS	70,000,000

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 Doller)
Declaration Date	:	March 25, 2025
Applicable Period	:	01-04-2025 upto 30-04-2025

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 February	Weightages Applicable M/O March	Weightages Applicable M/O April
RFSD-PLS (US Doller)	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%	80.00%	80.00%
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 Ijara Sukuk (06.10.2021)	150,000,000
-	-
-	-
-	-
TOTAL ASSETS	150,000,000

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