

**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Riba Free Special Pool-1
Declaration Date	:	June 26, 2025
Applicable Period	:	01-07-2025 upto 31-07-2025

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 May	Weightages Applicable M/O June	Weightages Applicable M/O July
RFSD-1 Pool - Deposit	Monthly	1.000	1.000	1.000
<b>Riba Free Special Certificates (RFSCs)</b>				
RFSC-01 Month	Monthly	1.012	1.012	1.012
RFSC-03 Month	Monthly	1.036	1.036	1.036
RFSC-06 Month	Monthly	1.072	1.072	1.072
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%
<b>Note: Management may reduce the ratio of Mudarabah Fee at time of actual application</b>				

**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
GOP Ijarah Sukuk (06.10.2021)	100,000,000
-	-
<b>TOTAL ASSETS</b>	<b>800,000,000</b>

**Investment Strategy:**

Deposits are invested in above stated Assets

**Terms Of Pool:**

Constructive Liquidation every month.

**Risks Associated With Assets Of Pool:**

Credit Risk  
Market Risk  
Equity Risk  
Return Risk  
Shariah Risk

**Purpose:**

Acceptance of Special Deposits for availaing investment oppourtunity.

**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Riba Free Special Pool - 2
Declaration Date	:	June 26, 2025
Applicable Period	:	01-07-2025 upto 31-07-2025

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 May	Weightages Applicable M/O June	Weightages Applicable M/O July
RFSD Pool - 2 Deposit	Monthly	1.000	1.000	1.000
<b>Riba Free Special Certificates (RFSCs)</b>				
RFSC Pool-2 (01 Month)	Monthly	1.046	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)		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%
<b>Note:</b> Management may reduce the ratio of Mudarabah Fee at time of actual application				

**Equity:** Bank's Investment

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

**Assets Of Pool:**

Assets Allocated	Amount
GOP Ijarah Sukuk (18.09.2024)	100,000,000
GOP Ijarah Sukuk (29.10.2021)	200,000,000
	-
	-
	-
	-
<b>TOTAL ASSETS</b>	<b>300,000,000</b>

**Investment Strategy:** Deposits are invested in above stated Assets

**Terms Of Pool:** Constructive Liquidation every month.

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

**Purpose:** Acceptance of Special Deposits for availaing investment oppourtunity.

**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Riba Free Special Pool - Mutual Fund
Declaration Date	:	June 26, 2025
Applicable Period	:	01-07-2025 upto 31-07-2025

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 May	Weightages Applicable M/O June	Weightages Applicable M/O July
RFSD Pool Mutual Fund - Deposit	Monthly	1.000	1.000	1.000
<b>Riba Free Special Certificates (RFSCs)</b>				
RFSC-01 Month	Monthly	1.071	1.065	1.065
RFSC-03 Months	Monthly	1.212	1.195	1.195
RFSC-06 Months	Monthly	1.423	1.390	1.390
RFSC-12 Months	Monthly	1.846	1.780	1.780
Mudarabah Fee Ratio (Maximum)		50.00%	50.00%	50.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> Management may reduce the ratio of Mudarabah Fee at time of actual application				

**Equity:** Bank's Investment

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

**Assets Of Pool:**

Assets Allocated	Amount
-	-
GOP Ijarah Sukuk (21.10.2024)-394	500,000,000
GOP Ijarah Sukuk (29.10.2021)-315	500,000,000
-	-
<b>TOTAL ASSETS</b>	<b>1,000,000,000</b>

**Investment Strategy:** Deposits are invested in above stated Assets

**Terms Of Pool:** Constructive Liquidation every month.

**Risks Associated With Assets Of Pool:**

Credit Risk  
Market Risk  
Equity Risk  
Return Risk  
Shariah Risk

**Purpose:** Acceptance of Special Deposits for 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 : June 26, 2025  
 Applicable Period : 01-07-2025 upto 31-07-2025

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 May	Weightages Applicable M/O June	Weightages Applicable M/O July
RFSD Pool Mutual Fund - Deposit	Monthly	1.000	1.000	1.000
<b>Riba Free Special Certificates (RFSCs)</b>				
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%
<b>Note:</b> Management may reduce the ratio of Mudarabah Fee at time of actual application				

**Equity:** Bank's Investment

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

**Assets Of Pool:**

Assets Allocated	Amount
GOP Ijarah Sukuk (29.10.2021)	700,000,000
	-
	-
	-
<b>TOTAL ASSETS</b>	<b>700,000,000</b>

**Investment Strategy:** Deposits are invested in above stated Assets

**Terms Of Pool:** Constructive Liquidation every month.

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

**Purpose:** Acceptance of Special Deposits for availaing investment oppourtunity.

**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Riba Free Special Pool - RFSD Corporate-1
Declaration Date	:	June 26, 2025
Applicable Period	:	01-07-2025 upto 31-07-2025

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 May	Weightages Applicable M/O June	Weightages Applicable M/O July
RFSD Pool Corporate 1- Deposit	Monthly	1.000	1.000	1.000
<b>Riba Free Special Certificates (RFSCs)</b>				
RFSC-01 Month	Monthly	1.015	1.015	1.015
RFSC-03 Month	Monthly	1.046	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)		50.00%	50.00%	50.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> Management may reduce the ratio of Mudarabah Fee at time of actual application				

**Equity:** Bank's Investment

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

**Assets Of Pool:**

Assets Allocated	Amount
GOP Ijarah Sukuk (15.12.2021)-553	200,000,000
GOP Ijarah Sukuk (21.10.2024)-392	150,000,000
	-
	-
<b>TOTAL ASSETS</b>	<b>350,000,000</b>

**Investment Strategy:** Deposits are invested in above stated Assets

**Terms Of Pool:** Constructive Liquidation every month.

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

**Purpose:** Acceptance of Special Deposits for availaing investment oppourtunity.

**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Riba Free Special Pool - RFSD Corporate-2
Declaration Date	:	June 26, 2025
Applicable Period	:	01-07-2025 upto 31-07-2025

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 May	Weightages Applicable M/O June	Weightages Applicable M/O July
RFSD Pool Corporate 2- Deposit	Monthly	1.000	1.000	1.000
<b>Riba Free Special Certificates (RFSCs)</b>				
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%
<b>Note:</b> Management may reduce the ratio of Mudarabah Fee at time of actual application				

**Equity:** Bank's Investment

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

**Assets Of Pool:**

Assets Allocated	Amount
	-
GOP Ijarah Sukuk (21.10.2024)-392	200,000,000
	-
	-
<b>TOTAL ASSETS</b>	<b>200,000,000</b>

**Investment Strategy:** Deposits are invested in above stated Assets

**Terms Of Pool:** Constructive Liquidation every month.

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

**Purpose:** Acceptance of Special Deposits for availaing investment oppourtunity.

**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits : Mudarabah  
 Name Of Pool : Riba Free Special Pool - Corporate-3  
 Declaration Date : June 26, 2025  
 Applicable Period : 01-07-2025 upto 31-07-2025

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 May	Weightages Applicable M/O June	Weightages Applicable M/O July
Corporate-3 Pool- Deposit	Monthly	1.000	1.000	1.000
<b>Riba Free Special Certificates (RFSCs)</b>				
Certificate-03 Month	Monthly	1.264	1.264	1.264
Certificate-06 Month	Monthly	1.528	1.528	1.528
Certificate-01 Year	Monthly	2.056	2.056	2.056
Mudarabah Fee Ratio (Maximum)		10.00%	40.00%	40.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> Management may reduce the ratio of Mudarabah Fee at time of actual application				

**Equity:** Bank's Investment

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

**Assets Of Pool:**

Assets Allocated	Amount
GOP Ijarah Sukuk (18.09.2024)	700,000,000
	-
	-
	-
<b>TOTAL ASSETS</b>	<b>700,000,000</b>

**Investment Strategy:** Deposits are invested in above stated Assets

**Terms Of Pool:** Constructive Liquidation every month.

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

**Purpose:** Acceptance of Special Deposits for availaing investment oppourtunity.

**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Riba Free Special Pool - Corporate-4
Declaration Date	:	June 26, 2025
Applicable Period	:	01-07-2025 upto 31-07-2025

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 May	Weightages Applicable M/O June	Weightages Applicable M/O July
Corporate-4 Pool- Deposit	Monthly	1.0000	1.0000	1.0000
<b>Riba Free Special Certificates (RFSCs)</b>				
Certificate-01 Month	Monthly	1.0370	1.0370	1.0370
Certificate-03 Month	Monthly	1.1110	1.1110	1.1110
Certificate-06 Month	Monthly	1.2220	1.2220	1.2220
Certificate-01 Year	Monthly	1.4440	1.4440	1.4440
Mudarabah Fee Ratio (Maximum)		50.00%	50.00%	50.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> Management may reduce the ratio of Mudarabah Fee at time of actual application				

**Equity:** Bank's Investment

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

**Assets Of Pool:**

Assets Allocated	Amount
GOP Ijarah Sukuk (12.07.2023)	300,000,000
GOP Ijarah Sukuk (15.12.2021)	200,000,000
	-
	-
	-
<b>TOTAL ASSETS</b>	<b>500,000,000</b>

**Investment Strategy:** Deposits are invested in above stated Assets

**Terms Of Pool:** Constructive Liquidation every month.

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

**Purpose:** Acceptance of Special Deposits for availaing investment oppourtunity.



**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits : Mudarabah  
 Name Of Pool : Riba Free Special Pool - Corporate-5  
 Declaration Date : June 26, 2025  
 Applicable Period : 01-07-2025 upto 31-07-2025

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 May	Weightages Applicable M/O June	Weightages Applicable M/O July
Corporate-5 Pool- Deposit	Monthly	1.0000	1.0000	1.0000
<b>Riba Free Special Certificates (RFSCs)</b>				
Certificate-03 Month	Monthly	1.0150	1.0150	1.0050
Certificate-06 Month	Monthly	1.0300	1.0300	1.0150
Certificate-01 Year	Monthly	1.0600	1.0600	1.0300
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%
<b>Note:</b> Management may reduce the ratio of Mudarabah Fee at time of actual application				

**Equity:** Bank's Investment

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

**Assets Of Pool:**

Assets Allocated	Amount
-	-
GOP Ijarah Sukuk (06.10.2021)	2,000,000,000
-	-
-	-
<b>TOTAL ASSETS</b>	<b>2,000,000,000</b>

**Investment Strategy:** Deposits are invested in above stated Assets

**Terms Of Pool:** Constructive Liquidation every month.

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

**Purpose:** Acceptance of Special Deposits for availaing investment oppourtunity.

**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits : Mudarabah  
 Name Of Pool : Riba Free Special Pool - Corporate-6  
 Declaration Date : June 26, 2025  
 Applicable Period : 01-07-2025 upto 31-07-2025

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 May	Weightages Applicable M/O June	Weightages Applicable M/O July
Corporate-6 Pool- Deposit	Monthly	0.0000	1.0000	1.0000
<b>Riba Free Special Certificates (RFSCs)</b>				
RFSD-Corp-6 (01 Month Certificate)	Monthly	1.0049	1.0049	1.0049
RFSD-Corp-6 (03 Month Certificate)	Monthly	1.0147	1.0147	1.0147
RFSD-Corp-6 (06 Month Certificate)	Monthly	1.0294	1.0294	1.0294
RFSD-Corp-6 (01 Year Certificate)	Monthly	1.0588	1.0588	1.0588
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%
<b>Note:</b> Management may reduce the ratio of Mudarabah Fee at time of actual application				

**Equity:** Bank's Investment

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

**Assets Of Pool:**

Assets Allocated	Amount
GOP Ijarah Sukuk (12.07.2023)	1,400,000,000
GOP Ijarah Sukuk (21.10.2024)	3,300,000,000
	-
	-
<b>TOTAL ASSETS</b>	<b>4,700,000,000</b>

**Investment Strategy:** Deposits are invested in above stated Assets

**Terms Of Pool:** Constructive Liquidation every month.

**Risks Associated With  
Assets Of Pool:**

Credit Risk  
 Market Risk  
 Equity Risk  
 Return Risk  
 Shariah Risk

**Purpose:** Acceptance of Special Deposits for availaing investment oppourtunity.

**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits : Mudarabah  
 Name Of Pool : Riba Free Special Pool - Corporate-7  
 Declaration Date : June 26, 2025  
 Applicable Period : 01-07-2025 upto 31-07-2025

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 May	Weightages Applicable M/O June	Weightages Applicable M/O July
Corporate-7 Pool- Deposit	Monthly	0.0000	1.0000	1.0000
<b>Riba Free Special Certificates (RFSCs)</b>				
RFSD-Corp-7 (01 Month Certificate)	Monthly	1.0324	1.04	1.018
RFSD-Corp-7 (03 Month Certificate)	Monthly	1.0972	1.12	1.054
RFSD-Corp-7 (06 Month Certificate)	Monthly	1.1944	1.240	1.108
RFSD-Corp-7 (01 Year Certificate)	Monthly	1.3888	1.480	1.216
Mudarabah Fee Ratio (Maximum)		25.00%	25.00%	35.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> Management may reduce the ratio of Mudarabah Fee at time of actual application				

**Equity:** Bank's Investment

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

**Assets Of Pool:**

Assets Allocated	Amount
GOP Ijarah Sukuk (29.07.2020)	150,000,000
GOP Ijarah Sukuk (18.09.2024)	300,000,000
-	-
-	-
<b>TOTAL ASSETS</b>	<b>450,000,000</b>

**Investment Strategy:** Deposits are invested in above stated Assets

**Terms Of Pool:** Constructive Liquidation every month.

**Risks Associated With Assets Of Pool:**

Credit Risk  
 Market Risk  
 Equity Risk  
 Return Risk  
 Shariah Risk

**Purpose:** Acceptance of Special Deposits for availing investment oppourtunity.

**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits : Mudarabah  
 Name Of Pool : Riba Free Special Pool - Daily Product-I  
 Declaration Date : June 26, 2025  
 Applicable Period : 01-07-2025 upto 31-07-2025

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 May	Weightages Applicable M/O June	Weightages Applicable M/O July
Daily Product 1 Pool- Deposit	Monthly	1.000	1.000	1.000
<b>Riba Free Special Certificates (RFSCs)</b>				
RFSC-01 Month	Monthly	1.023	1.023	1.0227
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%
<b>Note:</b> Management may reduce the ratio of Mudarabah Fee at time of actual application				

**Equity:** Bank's Investment

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

**Assets Of Pool:**

Assets Allocated	Amount
GOP Ijarah Sukuk (15.12.2021)	300,000,000
GOP Ijarah Sukuk (06.10.2021)	1,000,000,000
	-
	-
<b>TOTAL ASSETS</b>	<b>1,300,000,000</b>

**Investment Strategy:** Deposits are invested in above stated Assets

**Terms Of Pool:** Constructive Liquidation every month.

**Risks Associated With  
Assets Of Pool:**

Credit Risk  
 Market Risk  
 Equity Risk  
 Return Risk  
 Shariah Risk

**Purpose:** Acceptance of Special Deposits for availing investment opportunity.

**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Riba Free Special Pool - Daily Product-2
Declaration Date	:	June 26, 2025
Applicable Period	:	01-07-2025 upto 31-07-2025

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 May	Weightages Applicable M/O June	Weightages Applicable M/O July
Daily Product 1 Pool- Deposit	Monthly	1.000	1.000	1.000
<b>Riba Free Special Certificates (RFSCs)</b>				
Mudarabah Fee Ratio (Maximum)		50.00%	50.00%	50.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> Management may reduce the ratio of Mudarabah Fee at time of actual application				

**Equity:** Bank's Investment

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

**Assets Of Pool:**

Assets Allocated	Amount
GOP Ijarah Sukuk (15.12.2021)	100,000,000
NJHPC	200,000,000
	-
	-
<b>Total Assets</b>	<b>300,000,000</b>

**Investment Strategy:** Deposits are invested in above stated Assets

**Terms Of Pool:** Constructive Liquidation every month.

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

**Purpose:** Acceptance of Special Deposits for availaing investment oppourtunity.

**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits : Mudarabah  
 Name Of Pool : Riba Free Special Pool - Daily Product-3  
 Declaration Date : June 26, 2025  
 Applicable Period : 01-07-2025 upto 31-07-2025

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 May	Weightages Applicable M/O June	Weightages Applicable M/O July
Daily Product 3 Pool- Deposit	Monthly	1.0000	1.0000	1.0000
<b>Riba Free Special Certificates (RFSCs)</b>				
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%
<b>Note:</b> Management may reduce the ratio of Mudarabah Fee at time of actual application				

**Equity:** Bank's Investment

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

**Assets Of Pool:**

Assets Allocated	Amount
GOP Ijarah Sukuk (29.07.2020)	200,000,000
GOP Ijarah Sukuk (21.10.2024)	100,000,000
	-
	-
<b>TOTAL ASSETS</b>	<b>300,000,000</b>

**Investment Strategy:** Deposits are invested in above stated Assets

**Terms Of Pool:** Constructive Liquidation every month.

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

**Purpose:** Acceptance of Special Deposits for availaing investment oppourtunity.

**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits : Mudarabah  
 Name Of Pool : Riba Free Special Pool - Daily Product-4  
 Declaration Date : June 26, 2025  
 Applicable Period : 01-07-2025 upto 31-07-2025

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 May	Weightages Applicable M/O June	Weightages Applicable M/O July
Daily Product 4 Pool- Deposit	Monthly	1.000	1.000	1.000
<b>Riba Free Special Certificates (RFSCs)</b>				
§ RFSC–Daily Product-4 (1M)-5754	Monthly	1.028	1.028	1.0280
§ RFSC–Daily Product-4 (3M)-5756	Monthly	1.084	1.084	1.0840
§ RFSC–Daily Product-4 (6M)-5802	Monthly	1.168	1.168	1.1680
§ RFSC–Daily Product-4 (12M)	Monthly	1.336	1.336	1.3360
Mudarabah Fee Ratio (Maximum)		50.00%	50.00%	50.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> Management may reduce the ratio of Mudarabah Fee at time of actual application				

**Equity:** Bank's Investment

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

**Assets Of Pool:**

Assets Allocated	Amount
-	-
GOP Ijarah Sukuk (29.10.2021)	200,000,000
-	-
-	-
<b>TOTAL ASSETS</b>	<b>200,000,000</b>

**Investment Strategy:** Deposits are invested in above stated Assets

**Terms Of Pool:** Constructive Liquidation every month.

**Risks Associated With  
Assets Of Pool:**

Credit Risk  
 Market Risk  
 Equity Risk  
 Return Risk  
 Shariah Risk

**Purpose:** Acceptance of Special Deposits for availing investment opportunity.

**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits : Mudarabah  
 Name Of Pool : Riba Free Special Pool - Daily Product-5  
 Declaration Date : June 26, 2025  
 Applicable Period : 01-07-2025 upto 31-07-2025

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 May	Weightages Applicable M/O June	Weightages Applicable M/O July
Daily Product 4 Pool- Deposit	Monthly	0.000	1.000	1.000
<b>Riba Free Special Certificates (RFSCs)</b>				
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%
<b>Note:</b> Management may reduce the ratio of Mudarabah Fee at time of actual application				

**Equity:** Bank's Investment

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

**Assets Of Pool:**

Assets Allocated	Amount
GOP Ijarah Sukuk (21.10.2024)	200,000,000
GOP Ijarah Sukuk (29.07.2020)	200,000,000
	-
	-
<b>TOTAL ASSETS</b>	<b>400,000,000</b>

**Investment Strategy:** Deposits are invested in above stated Assets

**Terms Of Pool:** Constructive Liquidation every month.

**Risks Associated With  
Assets Of Pool:**

Credit Risk  
 Market Risk  
 Equity Risk  
 Return Risk  
 Shariah Risk

**Purpose:** Acceptance of Special Deposits for availaing investment oppourtunity.



**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits : Mudarabah  
 Name Of Pool : Riba Free Special Pool - Daily Product-6  
 Declaration Date : June 26, 2025  
 Applicable Period : 01-07-2025 upto 31-07-2025

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 May	Weightages Applicable M/O June	Weightages Applicable M/O July
Daily Product 6 Pool- Deposit	Monthly	0.000	1.000	1.000
<b>Riba Free Special Certificates (RFSCs)</b>				
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%
<b>Note:</b> Management may reduce the ratio of Mudarabah Fee at time of actual application				

**Equity:** Bank's Investment

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

**Assets Of Pool:**

Assets Allocated	Amount
GOP Ijarah Sukuk (29.07.2020)	200,000,000
	-
	-
	-
<b>TOTAL ASSETS</b>	<b>200,000,000</b>

**Investment Strategy:** Deposits are invested in above stated Assets

**Terms Of Pool:** Constructive Liquidation every month.

**Risks Associated With Assets Of Pool:**

Credit Risk  
 Market Risk  
 Equity Risk  
 Return Risk  
 Shariah Risk

**Purpose:** Acceptance of Special Deposits for availaing investment oppourtunity.

**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Khyber Islamic Investment Certificates-I
Declaration Date	:	June 26, 2025
Applicable Period	:	01-07-2025 upto 31-07-2025

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 May	Weightages Applicable M/O June	Weightages Applicable M/O July
KIIC Certificate-01 Month (1232)	Monthly	1.0166	1.0166	1.0208
<b>Riba Free Special Certificates (RFSCs)</b>				
KIIC Certificate-03 Months (1234)	Monthly	1.0498	1.0498	1.0624
KIIC Certificate-06 Months (1235)	Monthly	1.0996	1.0996	1.1248
KIIC Certificate-01 Year (1257)	Monthly	1.1992	1.1992	1.2496
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%
<b>Note:</b> Management may reduce the ratio of Mudarabah Fee at time of actual application				

**Equity:** Bank's Investment

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

**Assets Of Pool:**

Assets Allocated	Amount
GOP Ijarah Sukuk (21.10.2024)	1,000,000,000
	-
	-
<b>TOTAL ASSETS</b>	<b>1,000,000,000</b>

**Investment Strategy:** Deposits are invested in above stated Assets

**Terms Of Pool:** Constructive Liquidation every month.

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

**Purpose:** Acceptance of Special Deposits for availing investment opportunity.

**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Khyber Islamic Investment Certificates-II
Declaration Date	:	June 26, 2025
Applicable Period	:	01-07-2025 upto 31-07-2025

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 May	Weightages Applicable M/O June	Weightages Applicable M/O July
KIIC-II Certificate-01 Month (1238)	Monthly	1.0540	1.0540	1.0540
<b>Riba Free Special Certificates (RFSCs)</b>				
KIIC-II Certificate-03 Months (1239)	Monthly	1.1620	1.1620	1.1620
KIIC-II Certificate-06 Months (1240)	Monthly	1.3240	1.3240	1.3240
KIIC-II Certificate-12 Months	Monthly	1.6480	1.6480	1.6480
Mudarabah Fee Ratio (Maximum)		10.00%	10.00%	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
	-
NJHPC	430,000,000
	-
	-
<b>TOTAL ASSETS</b>	<b>430,000,000</b>

**Investment Strategy:** Deposits are invested in above stated Assets

**Terms Of Pool:** Constructive Liquidation every month.

**Risks Associated With  
Assets Of Pool:**

Credit Risk  
Market Risk  
Equity Risk  
Return Risk  
Shariah Risk

**Purpose:** Acceptance of Special Deposits for availaing investment oppourtunity.

**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Raast-Itminan Mahana Certificates
Declaration Date	:	June 26, 2025
Applicable Period	:	01-07-2025 upto 31-07-2025

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 May	Weightages Applicable M/O June	Weightages Applicable M/O July
RFSD-Itminan Mahana Daily Product	Monthly	1.000	1.000	1.000
<b>Riba Free Special Certificates (RFSCs)</b>				
RFSD-Itminan Mahana Certificate-01 Year (1267)	Monthly	1.0160	1.0160	1.0160
RFSD-Itminan Mahana Certificate-02 Year (1268)	Monthly	1.0320	1.0320	1.0320
RFSD-Itminan Mahana Certificate-03 Year (1262)	Monthly	1.0480	1.0480	1.0480
RFSD-Itminan Mahana Certificate-04 Year (1269)	Monthly	1.0640	1.0640	1.0640
RFSD-Itminan Mahana Certificate-05 Year (1263)	Monthly	1.0800	1.0800	1.0800
Mudarabah Fee Ratio (Maximum)		35.00%	35.00%	35.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> Management may reduce the ratio of Mudarabah Fee at time of actual application				

**Equity:** Bank's Investment

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

**Assets Of Pool:**

Assets Allocated	Amount
-	-
GOP Ijarah Sukuk (21.10.2024)	2,700,000,000
GOP Ijarah Sukuk (06.10.2021)	800,000,000
-	-
-	-
<b>TOTAL ASSETS</b>	<b>3,500,000,000</b>

**Investment Strategy:** Deposits are invested in above stated Assets

**Terms Of Pool:** Constructive Liquidation every month.

**Risks Associated With  
Assets Of Pool:**

Credit Risk  
Market Risk  
Equity Risk  
Return Risk  
Shariah Risk

**Purpose:** Acceptance of Special Deposits for availing investment opportunity.

**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Raast Financial Institutions Pool
Declaration Date	:	June 26, 2025
Applicable Period	:	01-07-2025 upto 31-07-2025

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 May	Weightages Applicable M/O June	Weightages Applicable M/O July
RFSD - Raast Financial Insitution Pool	Monthly	1.0000	1.0000	1.0000
<b>Riba Free Special Certificates (RFSCs)</b>				
Mudarabah Fee Ratio (Maximum)		50.00%	50.00%	50.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> Management may reduce the ratio of Mudarabah Fee at time of actual application				

**Equity:** Bank's Investment

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

**Assets Of Pool:**

Assets Allocated	Amount
	-
GOP Ijarah Sukuk (09.01.2025)	100,000,000
	-
	-
	-
	-
	-
<b>TOTAL ASSETS</b>	<b>100,000,000</b>

**Investment Strategy:** Deposits are invested in above stated Assets

**Terms Of Pool:** Constructive Liquidation every month.

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

**Purpose:** Acceptance of Special Deposits for availaing investment oppourtunity.

**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits : Mudarabah  
 Name Of Pool : General Pool (USD)  
 Declaration Date : September 1, 2021  
 Applicable Period : 01-07-2025 upto 31-07-2025

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 May	Weightages Applicable M/O June	Weightages Applicable M/O July
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%
<b>Note:</b> Management may reduce the ratio of Mudarabah Fee at time of actual application				

**Equity:** Bank's Investment

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

**Assets Of Pool:**

Assets Allocated
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 : June 26, 2025  
 Applicable Period : 01-07-2025 upto 31-07-2025

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 May	Weightages Applicable M/O June	Weightages Applicable M/O July
RFSD - Raast Financial Insitution-2 Pool	Monthly	1.0000	1.0000	1.0000
<b>Riba Free Special Certificates (RFSCs)</b>				
Mudarabah Fee Ratio (Maximum)		50.00%	50.00%	50.00%
Profit Equalization Reserve (Maximum)		2.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		1.00%	1.00%	1.00%
<b>Note:</b> Management may reduce the ratio of Mudarabah Fee at time of actual application				

**Equity:** Bank's Investment

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

**Assets Of Pool:**

Assets Allocated	Amount
GOP Ijarah Sukuk (09.01.2025)	100,000,000
	-
	-
<b>TOTAL ASSETS</b>	<b>100,000,000</b>

**Investment Strategy:** Deposits are invested in above stated Assets

**Terms Of Pool:** Constructive Liquidation every month.

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

**Purpose:** Acceptance of Special Deposits for availaing investment oppourtunity.

**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits	:	Mudarabah
Name Of Pool	:	Special Pool FCY Pool-1
Declaration Date	:	June 26, 2025
Applicable Period	:	01-07-2025 upto 31-07-2025

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 May	Weightages Applicable M/O June	Weightages Applicable M/O July
RFSD-PLS (US Doller)	Monthly	0.0000	1.0000	1.0000
<b>Riba Free Special Certificates (RFSCs)</b>				
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%
<b>Note:</b> Management may reduce the ratio of Mudarabah Fee at time of actual application				

**Equity:** Bank's Investment

**Type Of Customer:** All customers. Bank can Refuse to accept deposit from any

**Assets Of Pool:**

Assets Allocated	Amount
GOP Ijarah Sukuk (06.10.2021)	500,000,000
	-
	-
	-
<b>TOTAL ASSETS</b>	<b>500,000,000</b>

**Investment Strategy:** Deposits are invested in above stated Assets

**Terms Of Pool:** Constructive Liquidation every month.

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

**Purpose:** Acceptance of Special Deposits for availaing investment



**The Bank of Khyber**  
Islamic Banking Group

Basis Of Deposits : Mudarabah  
 Name Of Pool : RFSD - Special Pool (US Dollar)  
 Declaration Date : June 26, 2025  
 Applicable Period : 01-07-2025 upto 31-07-2025

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 May	Weightages Applicable M/O June	Weightages Applicable M/O July
RFSD-PLS (US Dollar)	Monthly	0.0000	1.0000	1.0000
<b>Riba Free Special Certificates (RFSCs)</b>				
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%	50.00%	50.00%
Profit Equalization Reserve (Maximum)		0.00%	2.00%	2.00%
Investment Risk Reserve (Maximum)		0.00%	1.00%	1.00%
<b>Note:</b> Management may reduce the ratio of Mudarabah Fee at time of actual application				

**Equity:** Bank's Investment

**Type Of Customer:** All customers. Bank can Refuse to accept deposit from any

**Assets Of Pool:**

Assets Allocated	Amount
Investments in FCY Pool-1	Upto 500M
	-
	Upto 0M
	-
	Upto 0M
<b>TOTAL ASSETS</b>	<b>500,000,000</b>

**Investment Strategy:** Deposits are invested in above stated Assets

**Terms Of Pool:** Constructive Liquidation every month.

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

**Purpose:** Acceptance of Special Deposits for availaing investment