

Habib Metropolitan Bank Limited - Islamic Banking
Historical Declared Profit Rates of Last 2 Years - Local Currency (LCY)

Product name	Payment Frequency	Profit Rates for the Month MAY 2026	Profit Rates for the Month APRIL 2026	Profit Rates for the Month MARCH 2026	Profit Rates for the Month FEBRUARY 2026	Profit Rates for the Month JANUARY 2026	Profit Rates for the Month DECEMBER 2025	Profit Rates for the Month NOVEMBER 2025	Profit Rates for the Month OCTOBER 2025	Profit Rates for the Month SEPTEMBER 2025
Sirat Ladies Saving Accounts	Monthly	7.53%	6.97%	6.66%	7.14%	6.96%	7.00%	7.34%	7.67%	8.08%
Habib Metro Sirat Asaan Account-Saving	Six Monthly	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%	7.36%	7.87%
Sirat NRP Rupee Value Account RDA - Saving	Six Monthly	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%	7.36%	7.87%
Sirat Junior Savers	Quarterly	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.34%	7.67%	8.08%
Sirat Privilege 55+	Monthly	7.53%	6.97%	6.66%	7.14%	6.96%	7.00%	7.34%	7.67%	8.08%
SIRAT - Saving Accounts	Six Monthly	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.34%	7.67%	8.08%
SIRAT - Islamic Saving Plus (Promotional)	Monthly	9.59%	9.00%	9.00%	9.00%	9.01%	9.72%	9.75%	9.75%	
SIRAT - Islamic Saving Plus	Monthly	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%	7.36%	7.87%
SIRAT - PLS - Premium Accounts	Monthly	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%	7.36%	7.87%
SIRAT Saving Habibmetro@work Gold - Platinum	Six Monthly	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%	7.36%	7.87%
SIRAT Saving Super Salary Accounts	Six Monthly	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%	7.36%	7.87%
SIRAT - Islamic New Deposit Book Account - Non Resident	Six Monthly	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%	7.36%	7.87%
SIRAT - Saving Account-FI / Mutual Funds	Monthly	6.16%	5.01%	4.80%	5.14%	5.33%	6.71%	5.60%	5.85%	6.21%
SIRAT Saving Categories - PSE & PLC	Monthly	5.58%	5.15%	4.90%	5.97%	5.50%	5.91%	6.00%	6.27%	6.37%
Margin & Security Deposits										
Margin Accounts & Security Deposits	Six Monthly	0.27%	0.02%	0.02%	0.02%	0.02%	0.01%	0.01%	0.02%	0.02%
Term Deposits - Habib Islamic Investment Certificate (HIIC)										
H.I.I.C - 00 To Above Amount - Seven Days	Maturity	6.16%	5.23%	4.80%	5.14%	5.33%	5.96%	5.60%	5.85%	6.21%
H.I.I.C - 00 To Above Amount - Fifteen Days	Maturity	6.16%	5.23%	4.80%	5.14%	5.33%	5.96%	5.60%	5.85%	6.21%
H.I.I.C - 00 To Above Amount - One Month	Maturity	8.56%	6.97%	4.80%	5.14%	5.87%	5.47%	7.46%	7.80%	8.08%
H.I.I.C - 00 To Above Amount - Three Months	Maturity	7.88%	7.03%	4.85%	5.20%	5.92%	5.71%	7.26%	7.58%	7.25%
H.I.I.C - 00 To Above Amount - Six Months	Maturity	7.94%	7.08%	4.90%	5.25%	5.97%	5.96%	6.63%	6.93%	6.63%
H.I.I.C - 00 To Above Amount - One Year Monthly	Monthly	8.22%	7.14%	4.90%	5.25%	7.04%	5.96%	7.46%	7.80%	8.08%
H.I.I.C - 00 To Above Amount - One Year Quarterly	Quarterly	8.42%	7.20%	4.96%	5.31%	7.09%	6.21%	6.63%	6.93%	6.63%
H.I.I.C - 00 To Above Amount - One Year Half-yearly	Six Monthly	8.49%	7.26%	5.01%	5.37%	7.15%	6.46%	6.84%	7.15%	6.83%
H.I.I.C - 00 To Above Amount - One Year Maturity	Maturity	8.56%	7.32%	5.06%	5.42%	7.20%	6.71%	7.59%	7.93%	8.16%
H.I.I.C - 00 To Above Amount - Two Years Monthly	Monthly	6.85%	7.14%	5.06%	5.42%	6.13%	6.71%	6.63%	6.93%	6.63%
H.I.I.C - 00 To Above Amount - Two Years Quarterly	Quarterly	6.85%	7.14%	5.06%	5.48%	6.13%	0.00%	6.84%	6.93%	6.63%
H.I.I.C - 00 To Above Amount - Two Year Half-yearly	Six Monthly	6.98%	7.26%	5.17%	5.54%	6.24%	7.21%	7.05%	7.36%	7.04%
H.I.I.C - 00 To Above Amount - Two Year Maturity	Maturity	7.05%	7.32%	5.22%	5.60%	6.29%	7.45%	7.26%	7.58%	7.25%
H.I.I.C - 00 To Above Amount - Three Years Monthly	Monthly	7.05%	6.97%	5.22%	5.60%	6.29%	7.45%	6.84%	7.15%	6.83%
H.I.I.C - 00 To Above Amount - Three Years Quarterly	Quarterly	7.12%	7.03%	5.27%	5.65%	6.35%	7.70%	7.05%	7.36%	7.04%
H.I.I.C - 00 To Above Amount - Three Year Half-yearly	Six Monthly	7.19%	7.08%	5.33%	5.71%	6.40%	7.95%	7.26%	7.58%	7.25%
H.I.I.C - 00 To Above Amount - Three Years Maturity	Maturity	7.26%	7.14%	5.38%	5.77%	6.45%	8.20%	7.46%	7.80%	7.46%
H.I.I.C - 00 To Above Amount - Five Years Monthly	Monthly	7.26%	7.03%	5.38%	5.77%	6.45%	8.20%	7.05%	7.36%	7.04%
H.I.I.C - 00 To Above Amount - Five Years Quarterly	Quarterly	7.33%	7.08%	5.44%	5.82%	6.51%	8.45%	7.26%	7.58%	7.25%
H.I.I.C - 00 To Above Amount - Five Year Half-yearly	Six Monthly	7.40%	7.14%	5.49%	5.88%	6.56%	8.70%	7.46%	7.80%	7.46%
H.I.I.C - 00 To Above Amount - Five Years Maturity	Maturity	7.46%	7.20%	5.54%	5.94%	6.61%	8.95%	7.67%	8.01%	7.66%
SBP SCHEMES										
SBP - ILTF - 00 To Above Amount - -	Quarterly	1.03%	1.67%	1.60%	1.71%	1.97%	2.48%	2.07%	2.17%	4.14%
SBP - IFFSAP - 00 To Above Amount - -	Quarterly	0.68%	1.39%	1.33%	1.43%	1.60%	1.24%	1.04%	1.08%	3.11%
SBP - IFWS - 00 To Above Amount - -	Quarterly	0.00%	0.00%	0.00%	1.14%	0.00%	0.00%	0.21%	0.00%	0.00%
SBP - ITERS - 00 To Above Amount - -	Quarterly	0.68%	1.39%	1.33%	1.43%	1.60%	3.23%	2.69%	2.82%	3.73%
SBP - IFFRE - 00 To Above Amount - -	Quarterly	0.68%	1.39%	1.33%	1.43%	1.60%	3.23%	2.69%	2.82%	3.94%
* Profit Sharing Ratio		50:50	50:50	50:50	50:50	50:50	50:50	50:50	50:50	50:50

Habib Metropolitan Bank Limited - Islamic Banking
Historical Declared Profit Rates of Last 2 Years - Local Currency (LCY)

Product name	Payment Frequency	Profit Rates for the Month AUGUST 2025	Profit Rates for the Month JULY 2025	Profit Rates for the Month JUNE 2025	Profit Rates for the Month MAY 2025	Profit Rates for the Month APRIL 2025	Profit Rates for the Month MARCH 2025	Profit Rates for the Month FEBRUARY 2025	Profit Rates for the Month JANUARY 2025
Sirat Ladies Saving Accounts	Monthly	8.05%	8.04%	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%
Habib Metro Sirat Asaan Account-Saving	Six Monthly	7.85%	7.83%	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%
Sirat NRP Rupee Value Account RDA - Saving	Six Monthly	7.85%	7.83%	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%
Sirat Junior Savers	Quarterly	8.05%	8.04%	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%
Sirat Privilege 55+	Monthly	8.05%	8.04%	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%
SIRAT - Saving Accounts	Six Monthly	8.05%	8.04%	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%
SIRAT - Islamic Saving Plus (Promotional)	Monthly								
SIRAT - Islamic Saving Plus	Monthly	7.85%	7.83%	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%
SIRAT - PLS - Premium Accounts	Monthly	7.85%	7.83%	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%
SIRAT Saving Habibmetro@work Gold - Platinum	Six Monthly	7.85%	7.83%	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%
SIRAT Saving Super Salary Accounts	Six Monthly	7.85%	7.83%	8.01%	7.77%	7.77%	7.78%	8.14%	0.00%
SIRAT - Islamic New Deposit Book Account - Non Resident	Six Monthly	7.85%	7.83%	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%
SIRAT - Saving Account-FI / Mutual Funds	Monthly	6.19%	6.18%	6.00%	5.83%	5.83%	5.84%	5.08%	5.54%
SIRAT Saving Categories - PSE & PLC	Monthly	6.31%	6.93%	6.80%	6.04%	5.29%	5.00%	5.13%	5.79%
Margin & Security Deposits									
Margin Accounts & Security Deposits	Six Monthly	0.02%	0.02%	0.01%	0.01%	0.04%	0.04%	0.04%	0.04%
Term Deposits - Habib Islamic Investment Certificate (HIIC)									
H.I.I.C - 00 To Above Amount - Seven Days	Maturity	6.19%	6.18%	6.01%	5.83%	5.83%	5.84%	5.08%	5.54%
H.I.I.C - 00 To Above Amount - Fifteen Days	Maturity	6.19%	6.18%	6.01%	5.83%	5.83%	5.84%	5.08%	5.54%
H.I.I.C - 00 To Above Amount - One Month	Maturity	8.05%	8.04%	6.01%	5.83%	5.83%	5.84%	5.08%	5.54%
H.I.I.C - 00 To Above Amount - Three Months	Maturity	7.23%	7.21%	6.21%	6.03%	6.03%	6.03%	5.19%	5.65%
H.I.I.C - 00 To Above Amount - Six Months	Maturity	6.61%	6.59%	6.41%	6.22%	6.22%	6.23%	5.29%	5.76%
H.I.I.C - 00 To Above Amount - One Year Monthly	Monthly	8.05%	8.04%	6.21%	6.03%	6.03%	6.03%	5.19%	5.65%
H.I.I.C - 00 To Above Amount - One Year Quarterly	Quarterly	6.61%	6.59%	6.41%	6.22%	6.22%	6.23%	5.29%	5.76%
H.I.I.C - 00 To Above Amount - One Year Half-yearly	Six Monthly	6.81%	6.80%	6.61%	6.41%	6.41%	6.42%	5.39%	5.87%
H.I.I.C - 00 To Above Amount - One Year Maturity	Maturity	8.13%	8.12%	6.81%	6.61%	6.61%	6.61%	5.49%	5.98%
H.I.I.C - 00 To Above Amount - Two Years Monthly	Monthly	6.61%	6.59%	6.41%	6.22%	6.22%	6.23%	5.29%	5.76%
H.I.I.C - 00 To Above Amount - Two Years Quarterly	Quarterly	0.00%	6.59%	6.41%	0.00%	0.00%	6.23%	5.76%	5.76%
H.I.I.C - 00 To Above Amount - Two Year Half-yearly	Six Monthly	7.02%	7.01%	6.81%	6.61%	6.61%	6.61%	5.49%	5.98%
H.I.I.C - 00 To Above Amount - Two Year Maturity	Maturity	7.23%	7.21%	7.01%	6.80%	6.80%	6.81%	5.59%	6.09%
H.I.I.C - 00 To Above Amount - Three Years Monthly	Monthly	6.81%	6.80%	6.61%	6.41%	6.41%	6.42%	5.39%	5.87%
H.I.I.C - 00 To Above Amount - Three Years Quarterly	Quarterly	7.02%	7.01%	6.81%	6.61%	6.61%	6.61%	5.49%	5.98%
H.I.I.C - 00 To Above Amount - Three Year Half-yearly	Six Monthly	7.23%	7.21%	7.01%	6.80%	6.80%	6.81%	5.59%	6.09%
H.I.I.C - 00 To Above Amount - Three Years Maturity	Maturity	7.43%	7.42%	7.21%	7.00%	7.00%	7.00%	5.69%	6.21%
H.I.I.C - 00 To Above Amount - Five Years Monthly	Monthly	7.02%	7.01%	6.81%	6.61%	6.61%	6.61%	5.49%	5.98%
H.I.I.C - 00 To Above Amount - Five Years Quarterly	Quarterly	7.23%	7.21%	7.01%	6.80%	6.80%	6.81%	5.59%	6.09%
H.I.I.C - 00 To Above Amount - Five Year Half-yearly	Six Monthly	7.43%	7.42%	7.21%	7.00%	7.00%	7.00%	5.69%	6.21%
H.I.I.C - 00 To Above Amount - Five Years Maturity	Maturity	7.64%	7.63%	7.41%	7.19%	7.19%	7.20%	5.80%	6.32%
SBP SCHEMES									
SBP - ILTF - 00 To Above Amount - -	Quarterly	4.13%	4.12%	4.01%	3.89%	3.89%	3.89%	3.56%	3.88%
SBP - IFFSAP - 00 To Above Amount - -	Quarterly	3.10%	3.09%	3.00%	2.92%	2.92%	2.92%	1.42%	1.55%
SBP - IFWS - 00 To Above Amount - -	Quarterly	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
SBP - ITERF - 00 To Above Amount - -	Quarterly	3.72%	3.71%	3.60%	3.50%	3.50%	3.50%	1.83%	2.00%
SBP - IFFR - 00 To Above Amount - -	Quarterly	3.92%	3.92%	3.81%	3.70%	3.70%	3.70%	1.93%	2.11%
* Profit Sharing Ratio		50:50	50:50	50:50	50:50	50:50	50:50	50:50	50:50

Habib Metropolitan Bank Limited - Islamic Banking
Historical Declared Profit Rates of Last 2 Years - Local Currency (LCY)

Sirat Pls Premium Accounts

PLS - Premium Account	Monthly	8.14%	7.95%	8.52%	11.07%	13.76%	15.83%	15.36%	16.85%	17.55%
PLS - Premium Account	Monthly	8.19%	8.01%	8.56%	11.12%	13.82%	15.89%	15.42%	16.92%	17.62%
PLS - Premium Account	Monthly	8.25%	8.06%	8.61%	11.17%	13.87%	15.95%	15.48%	16.99%	17.69%
PLS - Premium Account	Monthly	8.30%	8.11%	8.65%	11.23%	13.93%	16.02%	15.54%	17.05%	17.75%
PLS - Premium Account	Monthly	8.36%	8.16%	8.69%	11.27%	13.98%	16.08%	15.60%	17.12%	17.82%
PLS - Premium Account	Monthly	8.41%	8.22%	8.74%	11.32%	14.04%	16.14%	15.66%	17.18%	17.88%
PLS - Premium Account	Monthly	8.47%	8.27%	8.78%	11.37%	14.10%	16.20%	15.72%	17.25%	17.95%
PLS - Premium Account	Monthly	8.47%	8.27%	8.78%	11.32%	14.04%	16.14%	15.72%	17.25%	18.03%
PLS - Premium Account	Monthly	8.57%	8.38%	8.78%	11.32%	14.04%	16.14%	15.72%	17.25%	18.03%
PLS - Premium Account	Monthly	8.57%	8.38%	8.91%	11.53%	14.26%	16.40%	15.90%	17.45%	18.17%
PLS - Premium Account	Monthly	8.57%	8.38%	8.91%	11.53%	14.26%	16.40%	15.90%	17.45%	18.17%
PLS - Premium Account	Monthly	8.57%	8.38%	8.91%	11.53%	14.26%	16.40%	15.90%	17.45%	18.17%
PLS - Premium Account	Monthly	8.57%	8.38%	8.91%	11.53%	14.26%	16.40%	15.90%	17.45%	18.17%
PLS - Premium Account	Monthly	8.57%	8.38%	8.91%	11.53%	14.26%	16.40%	15.90%	17.45%	18.17%
PLS - Premium Account	Monthly	8.57%	8.38%	8.91%	11.53%	14.26%	16.40%	15.90%	17.45%	18.17%

Term Deposits - Habib Islamic Investment Certificate (HIIC)

H.I.I.C. Seven Days	Maturity	7.05%	6.89%	7.04%	9.55%	12.11%	13.93%	13.85%	15.20%	15.83%
H.I.I.C. Fifteen Days	Maturity	7.05%	6.89%	7.04%	9.55%	12.11%	13.93%	13.85%	15.20%	15.83%
H.I.I.C One Month	Maturity	7.60%	7.42%	7.61%	10.82%	13.49%	15.51%	15.05%	16.52%	17.20%
H.I.I.C Three Months	Maturity	7.71%	7.53%	7.69%	10.97%	13.65%	15.70%	15.36%	16.85%	17.55%
H.I.I.C Six Months	Maturity	7.81%	7.63%	7.78%	11.12%	13.82%	15.89%	15.54%	17.05%	17.75%
H.I.I.C 1 Year	Monthly	8.41%	8.22%	7.82%	10.97%	13.65%	15.70%	15.48%	16.99%	17.69%
H.I.I.C 1 Year	Quarterly	8.52%	8.32%	7.91%	11.12%	13.82%	15.89%	15.66%	17.18%	17.89%
H.I.I.C 1 Year	Six Monthly	8.63%	8.43%	8.00%	11.27%	13.98%	16.08%	15.84%	17.38%	18.10%
H.I.I.C 1 Year	Maturity	8.74%	8.54%	8.08%	11.43%	14.15%	16.27%	16.02%	17.58%	18.31%
H.I.I.C 2 Years	Monthly	7.60%	7.42%	7.82%	8.53%	11.01%	12.66%	12.04%	13.22%	13.76%
H.I.I.C 2 Years	Quarterly	7.60%	7.42%	7.82%	8.53%	0.00%	12.66%	12.04%	13.22%	13.76%
H.I.I.C 2 Years	Six Monthly	7.71%	7.53%	7.91%	8.64%	11.12%	12.79%	12.16%	13.35%	13.90%
H.I.I.C 2 Years	Maturity	7.76%	7.58%	7.95%	8.69%	11.17%	12.85%	12.22%	13.42%	13.97%
H.I.I.C 3 Years	Monthly	7.65%	7.47%	7.87%	8.58%	11.06%	12.72%	12.10%	13.29%	13.83%
H.I.I.C 3 Years	Quarterly	7.71%	7.53%	7.91%	8.64%	11.12%	12.79%	12.16%	13.35%	13.90%
H.I.I.C 3 Years	Six Monthly	7.76%	7.58%	7.95%	8.69%	11.17%	12.85%	12.22%	13.42%	13.97%
H.I.I.C 3 Years	Maturity	7.81%	7.63%	8.00%	8.74%	11.23%	12.91%	12.28%	13.48%	14.04%
H.I.I.C 5 Years	Monthly	7.71%	7.53%	7.91%	8.64%	11.12%	12.79%	12.16%	13.35%	13.90%
H.I.I.C 5 Years	Quarterly	7.76%	7.58%	7.95%	8.69%	11.17%	12.85%	12.22%	13.42%	13.97%
H.I.I.C 5 Years	Six Monthly	7.81%	7.63%	8.00%	8.74%	11.23%	12.91%	12.28%	13.48%	14.04%
H.I.I.C 5 Years	Maturity	7.87%	7.69%	8.04%	8.79%	11.28%	12.98%	12.34%	13.55%	14.11%
SBP Subsidized Schemes										
SBP - ILTFE	Quarterly	3.26%	3.18%	2.61%	2.40%	1.65%	3.80%	3.61%	3.97%	3.94%
SBP - IFFSAP	Quarterly	2.17%	2.12%	1.30%	1.60%	2.20%	2.53%	2.41%	2.64%	2.63%
SBP - IFWS	Quarterly	0.00%	0.00%	0.00%	1.20%	0.00%	0.00%	0.00%	0.00%	0.00%
SBP - ITERF	Quarterly	1.63%	1.59%	0.91%	1.20%	3.30%	1.90%	1.81%	1.98%	1.97%
SBP - IFFRE	Quarterly	2.17%	2.12%	1.21%	1.60%	2.20%	2.53%	2.41%	2.64%	2.63%

* Profit Sharing Ratio		50:50	50:50	50:50	50:50	50:50	50:50	50:50	50:50	50:50
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