

Historical Declared Profit Rates Last 2 Years - Local Currency

Product name	Tiers	Profit Rates from December 01, 2023 to December 31, 2023	Profit Rates from November 01, 2023 to November 30, 2023	Profit Rates from October 01, 2023 to October 31, 2023	Profit Rates from September 01, 2023 to September 30, 2023	Profit Rates from August 01, 2023 to August 31, 2023	Profit Rates from July 01, 2023 to July 31, 2023
Margin Accounts	00 To Above Amount	0.04%	0.04%	0.04%	0.04%	0.05%	0.05%
Security Deposit	00 To Above Amount	0.04%	0.04%	0.04%	0.04%	0.05%	0.05%

Sirat Other Saving Accounts

Sirat Ladies Account - Saving	00 To Above Amount	19.36%	18.35%	18.27%	18.35%	19.17%	20.38%
Asaan Saving Account	00 To Above Amount	12.18%	11.54%	11.97%	12.02%	11.22%	11.93%
Sirat NRP Rupee Value Account RDA - Saving	00 To Above Amount	15.49%	14.68%	15.12%	15.18%	16.83%	17.89%
Junior Savings Account	00 To Above Amount	18.09%	17.15%	17.33%	17.40%	18.70%	19.88%
Privilege 55+	00 To Above Amount	18.51%	17.55%	18.59%	18.66%	19.63%	20.88%

Sirat Savings Plus Account

Savings Plus Account	0 to 5 M	17.10%	16.21%	16.70%	16.76%	13.60%	14.46%
Savings Plus Account	5.001 M to 25 M	17.32%	16.41%	17.01%	17.08%	13.79%	14.66%
Savings Plus Account	25.001 M to 200 M	17.46%	16.54%	17.33%	17.40%	13.88%	14.76%
Savings Plus Account	200.001 M and Above	17.60%	16.68%	17.64%	17.71%	13.98%	14.76%

Sirat Saving Account - FI / Mutual Funds

Habib Islamic - Financial Institutions	Upto 9.999 M	8.45%	8.01%	8.82%	8.86%	8.51%	9.05%
Habib Islamic - Financial Institutions	10.000M - 99.999 M	8.52%	8.07%	8.89%	8.92%	8.60%	9.15%
Habib Islamic - Financial Institutions	100.000M - 199.999 M	8.59%	8.14%	8.95%	8.92%	8.60%	9.15%
Habib Islamic - Financial Institutions	200.000M - 499.999 M	8.66%	8.14%	8.95%	8.92%	8.79%	9.35%
Habib Islamic - Financial Institutions	500.000 M & Above	8.66%	8.14%	9.07%	9.11%	8.79%	9.35%

Sirat Saving Accounts

Savings Account	0 to 24.99K	16.19%	15.34%	14.81%	14.87%	12.53%	13.32%
Savings Account	25 K to 99.99 K	16.33%	15.48%	14.93%	14.99%	12.71%	13.51%
Savings Account	100 K to 499.99 K	16.47%	15.61%	15.06%	15.12%	12.89%	13.70%
Savings Account	500 K to 999.99 K	16.61%	15.74%	15.19%	15.25%	13.07%	13.89%
Savings Account	1 M to 9.99 M	16.75%	15.88%	15.31%	15.37%	13.24%	14.08%
Savings Account	10 M to 19.99 M	16.89%	16.01%	15.44%	15.50%	13.42%	14.27%
Savings Account	20 M to 29.99 M	17.04%	16.15%	15.56%	15.63%	13.60%	14.46%
Savings Account	30 M to 39.99 M	17.18%	16.28%	15.69%	15.75%	13.78%	14.65%
Savings Account	40 M to 49.99 M	17.32%	16.41%	15.82%	15.88%	13.96%	14.84%
Savings Account	50 M to 59.99 M	17.46%	16.54%	15.94%	16.01%	14.14%	14.84%
Savings Account	60 M to 69.99 M	17.6%	16.54%	16.07%	16.13%	14.32%	15.23%
Savings Account	70 M to 79.99 M	17.74%	16.81%	16.19%	16.26%	14.50%	15.42%
Savings Account	80 M to 89.99 M	17.74%	16.81%	16.19%	16.38%	14.50%	15.42%
Savings Account	90 M to 99.99 M	17.74%	16.81%	16.19%	16.38%	14.50%	15.42%
Savings Account	100 M and above	18.16%	17.21%	16.57%	16.64%	15.03%	15.99%

Sirat Habibmetro@work (Green, Gold & Platinum)

SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	0 to 24.99K	12.67%	12.01%	8.19%	8.22%	9.17%	9.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	25 K to 99.99 K	12.67%	12.01%	8.19%	8.22%	9.17%	9.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	100 K to 499.99 K	12.67%	12.01%	8.19%	8.22%	9.17%	9.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	500 K to 999.99 K	12.67%	12.01%	8.19%	8.22%	9.17%	9.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	1 M to 9.99 M	12.67%	12.01%	8.19%	8.22%	9.17%	9.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	10 M to 19.99 M	12.67%	12.01%	8.19%	8.22%	9.17%	9.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	20 M to 29.99 M	12.67%	12.01%	8.19%	8.22%	9.17%	9.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	30 M to 39.99 M	12.67%	12.01%	8.19%	8.22%	9.17%	9.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	40 M to 49.99 M	12.67%	12.01%	8.19%	8.22%	9.17%	9.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	50 M to 59.99 M	12.67%	12.01%	8.19%	8.22%	9.17%	9.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	60 M to 69.99 M	12.67%	12.01%	8.19%	8.22%	9.17%	9.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	70 M to 79.99 M	12.67%	12.01%	8.19%	8.22%	9.17%	9.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	80 M to 89.99 M	12.67%	12.01%	8.19%	8.22%	9.17%	9.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	90 M to 99.99 M	12.67%	12.01%	8.19%	8.22%	9.17%	9.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	100 M and above	12.67%	12.01%	8.19%	8.22%	9.17%	9.75%

Sirat Islamic Non Resident Saving Accounts

Islamic New Deposit Book Account - Non Resident	0 to 24.99K	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
Islamic New Deposit Book Account - Non Resident	25 K to 99.99 K	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
Islamic New Deposit Book Account - Non Resident	100 K to 499.99 K	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
Islamic New Deposit Book Account - Non Resident	500 K to 999.99 K	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
Islamic New Deposit Book Account - Non Resident	1 M to 9.99 M	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
Islamic New Deposit Book Account - Non Resident	10 M to 19.99 M	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
Islamic New Deposit Book Account - Non Resident	20 M to 29.99 M	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
Islamic New Deposit Book Account - Non Resident	30 M to 39.99 M	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
Islamic New Deposit Book Account - Non Resident	40 M to 49.99 M	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
Islamic New Deposit Book Account - Non Resident	50 M to 59.99 M	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
Islamic New Deposit Book Account - Non Resident	60 M to 69.99 M	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
Islamic New Deposit Book Account - Non Resident	70 M to 79.99 M	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
Islamic New Deposit Book Account - Non Resident	80 M to 89.99 M	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
Islamic New Deposit Book Account - Non Resident	90 M to 99.99 M	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
Islamic New Deposit Book Account - Non Resident	100 M and above	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%

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Sirat Pls Premium Accounts							
PLS Premium Account	0 to 4.99 M	17.95%	17.01%	16.51%	16.57%	14.32%	15.23%
PLS Premium Account	5 M to 24.99 M	18.02%	17.08%	16.70%	16.76%	14.50%	15.42%
PLS Premium Account	25 M to 49.99 M	18.09%	17.15%	16.83%	16.89%	14.68%	15.61%
PLS Premium Account	50 M to 99.99 M	18.16%	17.21%	16.95%	17.02%	14.86%	15.80%
PLS Premium Account	100 M to 199.99 M	18.23%	17.28%	17.08%	17.14%	15.03%	15.99%
PLS Premium Account	200 M to 399.99 M	18.30%	17.35%	17.20%	17.27%	15.21%	16.18%
PLS Premium Account	400 M to 599.99 M	18.30%	17.41%	17.33%	17.27%	15.21%	16.18%
PLS Premium Account	600 M to 799.99 M	18.30%	17.41%	17.33%	17.27%	15.21%	16.18%
PLS Premium Account	800 M to 0.99 B	18.51%	17.41%	17.33%	17.27%	15.21%	16.18%
PLS Premium Account	1.000 billion to 1.199 Billion	18.51%	17.61%	17.64%	17.71%	15.93%	16.18%
PLS Premium Account	1.200 billion to 1.399 Billion	18.51%	17.61%	17.64%	17.71%	15.93%	16.18%
PLS Premium Account	1.400 billion to 1.599 Billion	18.51%	17.61%	17.64%	17.71%	15.93%	16.18%
PLS Premium Account	1.600 billion to 1.799 Billion	18.51%	17.61%	17.64%	17.71%	15.93%	16.18%
PLS Premium Account	1.800 billion to 1.999 Billion	18.51%	17.61%	17.64%	17.71%	15.93%	16.18%
PLS Premium Account	Above 2 Billion	18.51%	17.61%	17.96%	17.71%	15.93%	16.18%

Sirat Habibmetro Islamic Investment Certificate (H.I.I.C)							
	Tenor						
H.I.I.C. Seven Days	Maturity	16.19%	15.34%	14.81%	14.87%	12.53%	13.32%
H.I.I.C. Fifteen Days	Maturity	16.19%	15.34%	14.81%	14.87%	12.53%	13.32%

H.I.I.C One Month	Maturity	17.60%	16.68%	17.64%	17.71%	18.00%	19.14%
H.I.I.C Three Months	Maturity	17.95%	17.01%	17.96%	18.03%	18.23%	19.39%
H.I.I.C Six Months	Maturity	18.16%	17.21%	18.27%	18.35%	18.70%	19.88%

H.I.I.C 1 Year	Monthly	18.09%	17.15%	18.09%	18.16%	17.86%	18.99%
H.I.I.C 1 Year	Quarterly	18.30%	17.35%	18.34%	18.41%	17.95%	19.09%
H.I.I.C 1 Year	Six Monthly	18.51%	17.55%	18.46%	18.54%	18.04%	19.19%
H.I.I.C 1 Year	Maturity	18.72%	17.75%	18.84%	18.92%	18.14%	19.29%

H.I.I.C 2 Years	Monthly	14.08%	13.34%	16.38%	16.45%	15.05%	16.01%
H.I.I.C 2 Years	Quarterly	14.15%	13.41%	16.45%	16.51%	15.15%	16.11%
H.I.I.C 2 Years	Six Monthly	14.22%	13.48%	16.51%	16.57%	15.24%	16.20%
H.I.I.C 2 Years	Maturity	14.29%	13.54%	17.01%	17.08%	15.33%	16.30%

H.I.I.C 3 Years	Monthly	14.15%	13.41%	16.57%	16.64%	15.99%	17.00%
H.I.I.C 3 Years	Quarterly	14.22%	13.48%	16.70%	16.76%	16.08%	17.10%
H.I.I.C 3 Years	Six Monthly	14.29%	13.54%	17.01%	17.08%	16.17%	17.20%
H.I.I.C 3 Years	Maturity	14.36%	13.61%	17.33%	17.40%	16.27%	17.30%

H.I.I.C 5 Years	Monthly	14.22%	13.48%	17.64%	17.71%	16.92%	17.99%
H.I.I.C 5 Years	Quarterly	14.29%	13.54%	17.71%	17.78%	17.02%	18.09%
H.I.I.C 5 Years	Six Monthly	14.36%	13.61%	17.77%	17.84%	17.11%	18.19%
H.I.I.C 5 Years	Maturity	14.43%	13.68%	17.96%	18.03%	17.20%	18.29%

SBP Subsidized Schemes							
SBP - ILTFF	00 To Above Amount	4.22%	4.00%	8.82%	8.86%	6.36%	7.46%
SBP - IFFSAP	00 To Above Amount	2.82%	2.67%	3.15%	3.16%	5.14%	6.03%
SBP - IFWS	00 To Above Amount	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
SBP - ITERF	00 To Above Amount	2.11%	2.00%	1.89%	1.90%	3.86%	6.03%
SBP - IFFRE	00 To Above Amount	2.82%	2.67%	3.78%	3.80%	5.14%	4.52%

* Profit Sharing Ratio		50:50	50:50	50:50	50:50	50:50	50:50
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Product name	Tiers	Profit Rates from June 01, 2023 to June 30, 2023	Profit Rates from May 01, 2023 to May 31, 2023	Profit Rates from April 01, 2023 to April 30, 2023	Profit Rates from March 01, 2023 to March 31, 2023	Profit Rates from February 01, 2023 to February 28, 2023	Profit Rates from January 01, 2023 to January 31, 2023
Margin Accounts	00 To Above Amount	0.09%	0.07%	0.07%	0.07%	0.07%	0.05%
Security Deposit	00 To Above Amount	0.09%	0.07%	0.07%	0.07%	0.07%	0.05%

Sirat Other Saving Accounts							
Sirat Ladies Account - Saving	00 To Above Amount	16.09%	13.72%	13.36%	9.27%	8.96%	7.03%
Asaan Saving Account	00 To Above Amount	8.05%	6.86%	6.68%	10.67%	10.31%	8.09%
Sirat NRP Rupee Value Account RDA - Saving	00 To Above Amount	13.47%	11.48%	11.18%	10.67%	10.31%	8.09%
Junior Savings Account	00 To Above Amount	14.97%	12.76%	12.42%	13.04%	12.60%	9.89%
Privilege 55+	00 To Above Amount	15.72%	13.40%	13.05%	14.23%	13.75%	10.79%

Sirat Savings Plus Account							
Savings Plus Account	0 to 5 M	12.18%	10.38%	10.11%	10.08%	9.74%	7.64%
Savings Plus Account	5.001 M to 25 M	12.32%	10.50%	10.23%	10.20%	9.85%	7.73%
Savings Plus Account	25.001 M to 200 M	12.46%	10.63%	10.35%	10.32%	9.97%	7.82%
Savings Plus Account	200.001 M and Above	12.61%	10.75%	10.47%	10.43%	10.08%	7.91%

Sirat Saving Account - FI / Mutual Funds							
Habib Islamic - Financial Institutions	Upto 9.999 M	8.60%	7.33%	7.14%	7.11%	6.87%	5.39%
Habib Islamic - Financial Institutions	10.000M - 99.999 M	8.74%	7.45%	7.25%	7.23%	6.99%	5.48%
Habib Islamic - Financial Institutions	100.000M - 199.999 M	8.88%	7.45%	7.25%	7.35%	7.10%	5.48%
Habib Islamic - Financial Institutions	200.000M - 499.999 M	8.88%	7.45%	7.25%	7.35%	7.10%	5.66%
Habib Islamic - Financial Institutions	500.000 M & Above	9.17%	7.45%	7.25%	7.35%	7.10%	5.66%

Historical Declared Profit Rates Last 2 Years - Local Currency

Sirat Saving Accounts							
Savings Account	0 to 24.99K	10.03%	8.55%	8.32%	8.30%	8.02%	6.29%
Savings Account	25 K to 99.99 K	10.17%	8.67%	8.44%	8.42%	8.13%	6.38%
Savings Account	100 K to 499.99 K	10.31%	8.79%	8.56%	8.54%	8.25%	6.47%
Savings Account	500 K to 999.99 K	10.46%	8.92%	8.68%	8.66%	8.36%	6.56%
Savings Account	1 M to 9.99 M	10.60%	9.04%	8.80%	8.77%	8.48%	6.65%
Savings Account	10 M to 19.99 M	10.74%	9.16%	8.92%	8.89%	8.59%	6.74%
Savings Account	20 M to 29.99 M	10.89%	9.28%	9.04%	9.01%	8.71%	6.83%
Savings Account	30 M to 39.99 M	11.03%	9.40%	9.16%	9.13%	8.82%	6.92%
Savings Account	40 M to 49.99 M	11.17%	9.53%	9.28%	9.25%	8.94%	7.01%
Savings Account	50 M to 59.99 M	11.17%	9.53%	9.39%	9.37%	9.05%	7.10%
Savings Account	60 M to 69.99 M	11.46%	9.77%	9.51%	9.49%	9.17%	7.19%
Savings Account	70 M to 79.99 M	11.60%	9.89%	9.63%	9.60%	9.28%	7.28%
Savings Account	80 M to 89.99 M	11.60%	9.89%	9.63%	9.60%	9.28%	7.28%
Savings Account	90 M to 99.99 M	11.60%	9.89%	9.63%	9.60%	9.28%	7.28%
Savings Account	100 M and above	12.03%	10.26%	9.99%	9.96%	9.62%	7.55%

Sirat Habibmetro@work (Green, Gold & Platinum)							
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	0 to 24.99K	8.60%	7.33%	7.14%	7.11%	6.87%	5.39%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	25 K to 99.99 K	8.74%	7.45%	7.25%	7.23%	6.99%	5.48%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	100 K to 499.99 K	8.88%	7.57%	7.37%	7.35%	7.10%	5.57%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	500 K to 999.99 K	9.03%	7.69%	7.49%	7.47%	7.22%	5.66%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	1 M to 9.99 M	9.17%	7.82%	7.61%	7.59%	7.33%	5.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	10 M to 19.99 M	9.31%	7.94%	7.73%	7.71%	7.33%	5.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	20 M to 29.99 M	9.31%	7.94%	7.73%	7.71%	7.33%	5.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	30 M to 39.99 M	9.31%	7.94%	7.73%	7.71%	7.33%	5.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	40 M to 49.99 M	9.31%	7.94%	7.73%	7.71%	7.33%	5.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	50 M to 59.99 M	9.31%	7.94%	7.73%	7.71%	7.33%	5.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	60 M to 69.99 M	9.31%	7.94%	7.73%	7.71%	7.33%	5.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	70 M to 79.99 M	9.31%	7.94%	7.73%	7.71%	7.33%	5.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	80 M to 89.99 M	9.31%	7.94%	7.73%	7.71%	7.33%	5.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	90 M to 99.99 M	9.31%	7.94%	7.73%	7.71%	7.33%	5.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	100 M and above	9.31%	7.94%	7.73%	7.71%	7.33%	5.75%

Sirat Islamic Non Resident Saving Accounts							
Islamic New Deposit Book Account - Non Resident	0 to 24.99K	10.03%	8.55%	8.32%	8.30%	8.02%	6.29%
Islamic New Deposit Book Account - Non Resident	25 K to 99.99 K	10.17%	8.67%	8.44%	8.42%	8.13%	6.38%
Islamic New Deposit Book Account - Non Resident	100 K to 499.99 K	10.31%	8.79%	8.56%	8.54%	8.25%	6.47%
Islamic New Deposit Book Account - Non Resident	500 K to 999.99 K	10.46%	8.92%	8.68%	8.66%	8.36%	6.56%
Islamic New Deposit Book Account - Non Resident	1 M to 9.99 M	10.60%	9.04%	8.80%	8.77%	8.48%	6.65%
Islamic New Deposit Book Account - Non Resident	10 M to 19.99 M	10.74%	9.16%	8.92%	8.89%	8.59%	6.74%
Islamic New Deposit Book Account - Non Resident	20 M to 29.99 M	10.89%	9.28%	9.04%	9.01%	8.71%	6.83%
Islamic New Deposit Book Account - Non Resident	30 M to 39.99 M	11.03%	9.40%	9.16%	9.13%	8.82%	6.92%
Islamic New Deposit Book Account - Non Resident	40 M to 49.99 M	11.03%	9.53%	9.28%	9.25%	8.94%	7.01%
Islamic New Deposit Book Account - Non Resident	50 M to 59.99 M	11.03%	9.53%	9.39%	9.37%	9.05%	7.10%
Islamic New Deposit Book Account - Non Resident	60 M to 69.99 M	11.03%	9.77%	9.51%	9.49%	9.17%	7.19%
Islamic New Deposit Book Account - Non Resident	70 M to 79.99 M	11.03%	9.89%	9.63%	9.60%	9.28%	7.28%
Islamic New Deposit Book Account - Non Resident	80 M to 89.99 M	11.03%	9.89%	9.63%	9.60%	9.28%	7.28%
Islamic New Deposit Book Account - Non Resident	90 M to 99.99 M	11.03%	9.89%	9.63%	9.60%	9.28%	7.28%
Islamic New Deposit Book Account - Non Resident	100 M and above	11.03%	10.26%	9.99%	9.96%	9.62%	7.55%

Sirat Pls Premium Accounts							
PLS Premium Account	0 to 4.99 M	11.46%	9.77%	9.51%	9.49%	9.17%	7.19%
PLS Premium Account	5 M to 24.99 M	11.60%	9.89%	9.63%	9.60%	9.28%	7.28%
PLS Premium Account	25 M to 49.99 M	11.75%	10.01%	9.75%	9.72%	9.39%	7.37%
PLS Premium Account	50 M to 99.99 M	11.89%	10.14%	9.87%	9.84%	9.51%	7.46%
PLS Premium Account	100 M to 199.99 M	12.03%	10.26%	9.99%	9.96%	9.62%	7.55%
PLS Premium Account	200 M to 399.99 M	12.18%	10.38%	10.11%	10.08%	9.74%	7.55%
PLS Premium Account	400 M to 599.99 M	12.32%	10.38%	10.11%	10.08%	9.74%	7.55%
PLS Premium Account	600 M to 799.99 M	12.32%	10.38%	10.11%	10.08%	9.74%	7.55%
PLS Premium Account	800 M to 0.99 B	12.32%	10.38%	10.11%	10.08%	9.74%	7.55%
PLS Premium Account	1.000 billion to 1.199 Billion	12.32%	10.38%	10.11%	10.08%	9.74%	7.55%
PLS Premium Account	1.200 billion to 1.399 Billion	12.32%	10.38%	10.11%	10.08%	9.74%	7.55%
PLS Premium Account	1.400 billion to 1.599 Billion	12.32%	10.38%	10.11%	10.08%	9.74%	7.55%
PLS Premium Account	1.600 billion to 1.799 Billion	12.32%	10.38%	10.11%	10.08%	9.74%	7.55%
PLS Premium Account	1.800 billion to 1.999 Billion	12.32%	10.38%	10.11%	10.08%	9.74%	7.55%
PLS Premium Account	Above 2 Billion	12.32%	10.38%	10.11%	11.15%	10.77%	7.55%

Sirat Habibmetro Islamic Investment Certificate (H.I.I.C)							
Tenor							
H.I.I.C. Seven Days	Maturity	10.03%	8.55%	8.32%	8.30%	8.02%	6.29%
H.I.I.C. Fifteen Days	Maturity	10.03%	8.55%	8.32%	8.30%	8.02%	6.29%
H.I.I.C One Month	Maturity	15.04%	12.82%	12.49%	12.45%	12.03%	9.44%
H.I.I.C Three Months	Maturity	15.76%	13.43%	13.08%	13.04%	12.60%	9.89%
H.I.I.C Six Months	Maturity	16.48%	14.05%	13.68%	13.64%	13.18%	10.34%

H.I.I.C 1 Year	Monthly	15.76%	13.43%	13.08%	13.04%	12.60%	9.89%
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Historical Declared Profit Rates Last 2 Years - Local Currency

H.I.I.C 1 Year	Quarterly	15.90%	13.56%	13.20%	13.16%	12.72%	9.98%
H.I.I.C 1 Year	Six Monthly	16.05%	13.68%	13.32%	13.28%	12.83%	10.07%
H.I.I.C 1 Year	Maturity	16.09%	13.72%	13.36%	13.32%	12.87%	10.09%

H.I.I.C 2 Years	Monthly	16.48%	14.05%	13.68%	13.64%	13.18%	10.34%
H.I.I.C 2 Years	Quarterly	16.62%	14.17%	13.80%	13.75%	13.18%	10.34%
H.I.I.C 2 Years	Six Monthly	16.76%	14.29%	13.91%	13.87%	13.40%	10.52%
H.I.I.C 2 Years	Maturity	16.65%	14.20%	13.82%	13.78%	13.32%	10.45%

H.I.I.C 3 Years	Monthly	17.19%	14.66%	14.27%	14.23%	13.75%	10.79%
H.I.I.C 3 Years	Quarterly	17.33%	14.78%	14.39%	14.35%	13.86%	10.87%
H.I.I.C 3 Years	Six Monthly	17.48%	14.90%	14.51%	14.47%	13.98%	10.96%
H.I.I.C 3 Years	Maturity	17.59%	14.99%	14.60%	14.56%	14.06%	11.03%

H.I.I.C 5 Years	Monthly	17.91%	15.27%	14.87%	14.82%	14.32%	11.23%
H.I.I.C 5 Years	Quarterly	18.05%	15.39%	14.98%	14.94%	14.44%	11.32%
H.I.I.C 5 Years	Six Monthly	18.19%	15.51%	15.10%	15.06%	14.55%	11.41%
H.I.I.C 5 Years	Maturity	18.34%	15.63%	15.22%	15.18%	14.66%	11.50%

SBP Subsidized Schemes							
SBP - ILTFF	00 To Above Amount	15.88%	13.53%	4.76%	4.74%	4.58%	3.59%
SBP - IFFSAP	00 To Above Amount	4.54%	3.87%	3.77%	5.93%	5.73%	4.49%
SBP - IFWS	00 To Above Amount	0.00%	3.87%	0.00%	-	4.04%	4.04%
SBP - ITERF	00 To Above Amount	3.40%	2.90%	2.82%	1.66%	1.60%	1.26%
SBP - IFFRE	00 To Above Amount	4.54%	3.87%	3.77%	1.66%	1.60%	1.26%

* Profit Sharing Ratio		50:50	50:50	50:50	50:50	50:50	50:50
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Product name	Tiers	Profit Rates from December 01, 2022 to December 31, 2022	Profit Rates from November 01, 2022 to November 30, 2022	Profit Rates from October 01, 2022 to October 31, 2022	Profit Rates from September 01, 2022 to September 30, 2022	Profit Rates from August 01, 2022 to August 31, 2022	Profit Rates from July 01, 2022 to July 31, 2022
Margin Accounts	00 To Above Amount	0.07%	0.07%	0.06%	0.06%	0.06%	0.04%
Security Deposit	00 To Above Amount	0.07%	0.07%	0.06%	0.06%	0.06%	0.04%

Sirat Other Saving Accounts							
Sirat Ladies Account - Saving	00 To Above Amount	9.13%	8.97%	0.00%	0.00%	0.00%	0.00%
Asaan Saving Account	00 To Above Amount	10.50%	10.33%	9.54%	9.12%	8.54%	6.11%
Sirat NRP Rupee Value Account RDA - Saving	00 To Above Amount	10.50%	10.33%	9.54%	9.12%	8.54%	6.11%
Junior Savings Account	00 To Above Amount	12.84%	12.62%	11.66%	11.14%	10.44%	7.47%
Privilege 55+	00 To Above Amount	14.01%	13.77%	12.72%	12.15%	11.38%	8.15%

Sirat Savings Plus Account							
Savings Plus Account	0 to 5 M	9.92%	9.75%	9.01%	8.61%	8.06%	5.77%
Savings Plus Account	5.001 M to 25 M	10.04%	9.87%	9.11%	8.71%	8.16%	5.84%
Savings Plus Account	25.001 M to 200 M	10.15%	9.98%	9.22%	8.81%	8.25%	5.91%
Savings Plus Account	200.001 M and Above	10.27%	10.10%	9.33%	8.91%	8.35%	5.97%

Sirat Saving Account - FI / Mutual Funds							
Habib Islamic - Financial Institutions	Upto 9.999 M	7.00%	6.88%	6.36%	6.08%	5.69%	4.07%
Habib Islamic - Financial Institutions	10.000M - 99.999 M	7.12%	7.00%	6.46%	6.18%	5.79%	4.14%
Habib Islamic - Financial Institutions	100.000M - 199.999 M	7.12%	7.00%	6.46%	6.28%	5.88%	4.14%
Habib Islamic - Financial Institutions	200.000M - 499.999 M	7.35%	7.00%	6.46%	6.38%	5.98%	4.28%
Habib Islamic - Financial Institutions	500.000 M & Above	7.35%	7.00%	6.46%	6.38%	5.98%	4.28%

Sirat Saving Accounts							
Savings Account	0 to 24.99K	8.17%	8.03%	7.42%	7.09%	6.64%	4.75%
Savings Account	25 K to 99.99 K	8.29%	8.15%	7.52%	7.19%	6.74%	4.82%
Savings Account	100 K to 499.99 K	8.40%	8.26%	7.63%	7.29%	6.83%	4.89%
Savings Account	500 K to 999.99 K	8.52%	8.38%	7.74%	7.39%	6.93%	4.96%
Savings Account	1 M to 9.99 M	8.64%	8.49%	7.84%	7.49%	7.02%	5.02%
Savings Account	10 M to 19.99 M	8.75%	8.60%	7.95%	7.60%	7.11%	5.09%
Savings Account	20 M to 29.99 M	8.87%	8.72%	8.05%	7.70%	7.21%	5.16%
Savings Account	30 M to 39.99 M	8.99%	8.83%	8.16%	7.80%	7.30%	5.23%
Savings Account	40 M to 49.99 M	9.10%	8.95%	8.27%	7.90%	7.40%	5.30%
Savings Account	50 M to 59.99 M	9.22%	9.06%	8.37%	8.00%	7.49%	5.36%
Savings Account	60 M to 69.99 M	9.34%	9.18%	8.48%	8.10%	7.59%	5.43%
Savings Account	70 M to 79.99 M	9.45%	9.29%	8.58%	8.10%	7.68%	5.50%
Savings Account	80 M to 89.99 M	9.45%	9.29%	8.58%	8.10%	7.68%	5.50%
Savings Account	90 M to 99.99 M	9.69%	9.29%	8.58%	8.41%	7.87%	5.63%
Savings Account	100 M and above	9.80%	9.64%	8.90%	8.51%	7.97%	5.70%

Sirat Habibmetro@work (Green, Gold & Platinum)							
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	0 to 24.99K	7.00%	6.88%	6.36%	6.08%	5.69%	4.07%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	25 K to 99.99 K	7.12%	7.00%	6.46%	6.18%	5.79%	4.14%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	100 K to 499.99 K	7.24%	7.11%	6.57%	6.28%	5.88%	4.21%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	500 K to 999.99 K	7.35%	7.23%	6.68%	6.38%	5.98%	4.28%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	1 M to 9.99 M	7.47%	7.34%	6.78%	6.48%	6.07%	4.34%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	10 M to 19.99 M	7.47%	7.34%	6.78%	6.48%	6.07%	4.41%

Historical Declared Profit Rates Last 2 Years - Local Currency

SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	20 M to 29.99 M	7.47%	7.34%	6.78%	6.48%	6.07%	4.41%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	30 M to 39.99 M	7.47%	7.34%	6.78%	6.48%	6.07%	4.41%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	40 M to 49.99 M	7.47%	7.34%	6.78%	6.48%	6.07%	4.41%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	50 M to 59.99 M	7.47%	7.34%	6.78%	6.48%	6.07%	4.41%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	60 M to 69.99 M	7.47%	7.34%	6.78%	6.48%	6.07%	4.41%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	70 M to 79.99 M	7.47%	7.34%	6.78%	6.48%	6.07%	4.41%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	80 M to 89.99 M	7.47%	7.34%	6.78%	6.48%	6.07%	4.41%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	90 M to 99.99 M	7.47%	7.34%	6.78%	6.48%	6.07%	4.41%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	100 M and above	7.47%	7.34%	6.78%	6.48%	6.07%	4.41%

Sirat Islamic Non Resident Saving Accounts

Islamic New Deposit Book Account - Non Resident	0 to 24.99K	8.17%	8.03%	7.42%	7.09%	6.64%	4.75%
Islamic New Deposit Book Account - Non Resident	25 K to 99.99 K	8.29%	8.15%	7.52%	7.19%	6.74%	4.82%
Islamic New Deposit Book Account - Non Resident	100 K to 499.99 K	8.40%	8.26%	7.63%	7.29%	6.83%	4.89%
Islamic New Deposit Book Account - Non Resident	500 K to 999.99 K	8.52%	8.38%	7.74%	7.39%	6.93%	4.96%
Islamic New Deposit Book Account - Non Resident	1 M to 9.99 M	8.64%	8.49%	7.84%	7.49%	7.02%	5.02%
Islamic New Deposit Book Account - Non Resident	10 M to 19.99 M	8.75%	8.60%	7.95%	7.60%	7.11%	5.09%
Islamic New Deposit Book Account - Non Resident	20 M to 29.99 M	8.87%	8.72%	8.05%	7.70%	7.21%	5.16%
Islamic New Deposit Book Account - Non Resident	30 M to 39.99 M	8.99%	8.83%	8.16%	7.80%	7.30%	5.23%
Islamic New Deposit Book Account - Non Resident	40 M to 49.99 M	9.10%	8.95%	8.27%	7.90%	7.40%	5.30%
Islamic New Deposit Book Account - Non Resident	50 M to 59.99 M	9.22%	9.06%	8.37%	8.00%	7.49%	5.36%
Islamic New Deposit Book Account - Non Resident	60 M to 69.99 M	9.34%	9.18%	8.48%	8.10%	7.59%	5.43%
Islamic New Deposit Book Account - Non Resident	70 M to 79.99 M	9.45%	9.29%	8.58%	8.10%	7.68%	5.50%
Islamic New Deposit Book Account - Non Resident	80 M to 89.99 M	9.45%	9.29%	8.58%	8.10%	7.68%	5.50%
Islamic New Deposit Book Account - Non Resident	90 M to 99.99 M	9.69%	9.29%	8.58%	8.41%	7.87%	5.63%
Islamic New Deposit Book Account - Non Resident	100 M and above	9.80%	9.64%	8.90%	8.51%	7.97%	5.70%

Sirat Pls Premium Accounts

PLS Premium Account	0 to 4.99 M	9.34%	9.18%	8.48%	8.10%	7.59%	5.43%
PLS Premium Account	5 M to 24.99 M	9.45%	9.29%	8.58%	8.20%	7.68%	5.50%
PLS Premium Account	25 M to 49.99 M	9.57%	9.41%	8.69%	8.30%	7.78%	5.57%
PLS Premium Account	50 M to 99.99 M	9.69%	9.52%	8.80%	8.41%	7.87%	5.63%
PLS Premium Account	100 M to 199.99 M	9.80%	9.64%	8.90%	8.51%	7.97%	5.70%
PLS Premium Account	200 M to 399.99 M	9.80%	9.75%	8.90%	8.51%	7.97%	5.77%
PLS Premium Account	400 M to 599.99 M	9.80%	9.75%	8.90%	8.51%	7.97%	5.77%
PLS Premium Account	600 M to 799.99 M	9.80%	9.75%	8.90%	8.51%	7.97%	5.77%
PLS Premium Account	800 M to 0.99 B	9.80%	9.75%	8.90%	8.51%	7.97%	5.77%
PLS Premium Account	1.000 billion to 1.199 Billion	9.80%	9.75%	8.90%	8.51%	7.97%	5.77%
PLS Premium Account	1.200 billion to 1.399 Billion	9.80%	9.75%	8.90%	8.51%	7.97%	5.77%
PLS Premium Account	1.400 billion to 1.599 Billion	9.80%	9.75%	8.90%	8.51%	7.97%	5.77%
PLS Premium Account	1.600 billion to 1.799 Billion	9.80%	9.75%	8.90%	8.51%	7.97%	5.77%
PLS Premium Account	1.800 billion to 1.999 Billion	9.80%	9.75%	8.90%	8.51%	7.97%	5.77%
PLS Premium Account	Above 2 Billion	9.80%	9.75%	8.90%	8.51%	7.97%	5.77%

Sirat Habibmetro Islamic Investment Certificate (H.I.I.C)

	Tenor						
H.I.I.C. Seven Days	Maturity	8.17%	8.03%	7.42%	7.09%	6.64%	4.75%
H.I.I.C. Fifteen Days	Maturity	8.17%	8.03%	7.42%	7.09%	6.64%	4.75%

H.I.I.C One Month	Maturity	12.25%	12.05%	11.13%	10.63%	9.96%	7.13%
H.I.I.C Three Months	Maturity	12.84%	12.62%	11.66%	11.14%	10.44%	7.47%
H.I.I.C Six Months	Maturity	13.42%	13.19%	12.19%	11.65%	10.91%	7.81%

H.I.I.C 1 Year	Monthly	12.84%	12.62%	11.66%	11.14%	10.44%	7.47%
H.I.I.C 1 Year	Quarterly	12.96%	12.74%	11.76%	11.24%	10.53%	7.54%
H.I.I.C 1 Year	Six Monthly	13.07%	12.85%	11.87%	11.34%	10.62%	7.60%
H.I.I.C 1 Year	Maturity	13.11%	14.59%	13.48%	11.44%	10.72%	7.67%

H.I.I.C 2 Years	Monthly	13.42%	13.19%	12.19%	11.65%	10.91%	7.81%
H.I.I.C 2 Years	Quarterly	13.54%	13.19%	12.19%	11.65%	11.00%	7.87%
H.I.I.C 2 Years	Six Monthly	13.66%	13.42%	12.40%	11.85%	11.10%	7.94%
H.I.I.C 2 Years	Maturity	13.57%	15.45%	14.27%	11.95%	11.19%	8.01%

H.I.I.C 3 Years	Monthly	14.01%	13.77%	12.72%	12.15%	11.38%	8.15%
H.I.I.C 3 Years	Quarterly	14.12%	13.88%	12.82%	12.25%	11.48%	8.21%
H.I.I.C 3 Years	Six Monthly	14.24%	14.00%	12.93%	12.36%	11.57%	8.28%
H.I.I.C 3 Years	Maturity	14.33%	16.31%	15.06%	12.46%	11.67%	8.35%

H.I.I.C 5 Years	Monthly	14.59%	14.34%	13.25%	12.66%	11.86%	8.49%
H.I.I.C 5 Years	Quarterly	14.71%	14.46%	13.35%	12.76%	11.95%	8.55%
H.I.I.C 5 Years	Six Monthly	14.82%	14.57%	13.46%	12.86%	12.05%	8.62%
H.I.I.C 5 Years	Maturity	14.94%	17.17%	15.86%	12.96%	12.14%	8.69%

SBP Subsidized Schemes

SBP - ILTF	00 To Above Amount	4.67%	4.59%	4.24%	4.05%	3.79%	2.72%
SBP - IFFSAP	00 To Above Amount	5.84%	5.74%	5.30%	5.06%	4.74%	3.39%
SBP - IFWS	00 To Above Amount	5.25%	5.16%	4.77%	4.56%	4.27%	3.05%
SBP - ITERF	00 To Above Amount	1.63%	1.61%	1.48%	1.42%	1.33%	0.95%
SBP - IFRE	00 To Above Amount	1.63%	1.61%	1.48%	1.42%	1.33%	0.95%

Historical Declared Profit Rates Last 2 Years - Local Currency

* Profit Sharing Ratio		50:50	50:50	50:50	50:50	50:50	50:50
Product name	Tiers	Profit Rates from June 01, 2022 to June 30, 2022	Profit Rates from May 01, 2022 to May 31, 2022	Profit Rates from April 01, 2022 to April 30, 2022	Profit Rates from March 01, 2022 to March 31, 2022	Profit Rates from February 01, 2022 to February 28, 2022	Profit Rates from January 01, 2022 to January 31, 2022
Margin Accounts	00 To Above Amount	0.05%	0.04%	0.03%	0.03%	0.03%	0.04%
Security Deposit	00 To Above Amount	0.05%	0.04%	0.03%	0.03%	0.03%	0.04%
Sirat Other Saving Accounts							
Sirat Ladies Account - Saving	00 To Above Amount	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Asaan Saving Account	00 To Above Amount	7.20%	6.44%	5.12%	4.36%	3.95%	6.46%
Sirat NRP Rupee Value Account RDA - Saving	00 To Above Amount	7.20%	6.44%	5.12%	4.36%	3.95%	6.46%
Junior Savings Account	00 To Above Amount	8.79%	7.87%	6.26%	5.33%	4.82%	7.90%
Privilege 55+	00 To Above Amount	9.59%	8.59%	6.83%	5.82%	5.26%	8.61%
Sirat Savings Plus Account							
Savings Plus Account	0 to 5 M	6.80%	6.08%	4.84%	4.12%	3.73%	6.10%
Savings Plus Account	5.001 M to 25 M	6.88%	6.15%	4.89%	4.17%	3.77%	6.17%
Savings Plus Account	25.001 M to 200 M	6.96%	6.23%	4.95%	4.22%	3.82%	6.24%
Savings Plus Account	200.001 M and Above	7.04%	6.30%	5.01%	4.27%	3.86%	6.32%
Sirat Saving Account - FI / Mutual Funds							
Habib Islamic - Financial Institutions	Upto 9.999 M	4.80%	4.29%	3.41%	2.91%	2.63%	4.31%
Habib Islamic - Financial Institutions	10.000M - 99.999 M	4.88%	4.37%	3.47%	2.96%	2.67%	4.38%
Habib Islamic - Financial Institutions	100.000M - 199.999 M	4.96%	4.37%	3.47%	2.96%	2.67%	4.38%
Habib Islamic - Financial Institutions	200.000M - 499.999 M	5.04%	4.51%	3.58%	3.05%	2.76%	4.52%
Habib Islamic - Financial Institutions	500.000 M & Above	5.04%	4.51%	3.58%	3.05%	2.76%	4.52%
Sirat Saving Accounts							
Savings Account	0 to 24.99K	5.60%	5.01%	3.98%	3.39%	3.07%	5.02%
Savings Account	25 K to 99.99 K	5.68%	5.08%	4.04%	3.44%	3.11%	5.10%
Savings Account	100 K to 499.99 K	5.76%	5.15%	4.10%	3.49%	3.16%	5.17%
Savings Account	500 K to 999.99 K	5.84%	5.22%	4.15%	3.54%	3.20%	5.24%
Savings Account	1 M to 9.99 M	5.92%	5.30%	4.21%	3.59%	3.24%	5.31%
Savings Account	10 M to 19.99 M	6.00%	5.37%	4.27%	3.64%	3.29%	5.38%
Savings Account	20 M to 29.99 M	6.08%	5.44%	4.32%	3.69%	3.33%	5.46%
Savings Account	30 M to 39.99 M	6.16%	5.51%	4.38%	3.73%	3.38%	5.53%
Savings Account	40 M to 49.99 M	6.24%	5.58%	4.44%	3.78%	3.42%	5.60%
Savings Account	50 M to 59.99 M	6.32%	5.65%	4.50%	3.83%	3.46%	5.67%
Savings Account	60 M to 69.99 M	6.32%	5.73%	4.55%	3.88%	3.51%	5.67%
Savings Account	70 M to 79.99 M	6.48%	5.80%	4.61%	3.93%	3.55%	5.81%
Savings Account	80 M to 89.99 M	6.48%	5.87%	4.67%	3.93%	3.55%	5.81%
Savings Account	90 M to 99.99 M	6.64%	5.94%	4.72%	4.02%	3.64%	5.96%
Savings Account	100 M and above	6.72%	6.01%	4.78%	4.07%	3.68%	6.03%
Sirat Habibmetro@work (Green, Gold & Platinum)							
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	0 to 24.99K	4.80%	4.29%	3.41%	2.91%	2.63%	4.31%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	25 K to 99.99 K	4.88%	4.37%	3.47%	2.96%	2.67%	4.38%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	100 K to 499.99 K	4.96%	4.44%	3.53%	3.01%	2.72%	4.45%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	500 K to 999.99 K	5.04%	4.51%	3.58%	3.05%	2.76%	4.52%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	1 M to 9.99 M	5.12%	4.58%	3.64%	3.10%	2.81%	4.59%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	10 M to 19.99 M	5.12%	4.58%	3.64%	3.10%	2.81%	4.59%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	20 M to 29.99 M	5.28%	4.58%	3.64%	3.10%	2.81%	4.59%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	30 M to 39.99 M	5.28%	4.58%	3.64%	3.10%	2.81%	4.59%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	40 M to 49.99 M	5.28%	4.58%	3.64%	3.10%	2.81%	4.59%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	50 M to 59.99 M	5.28%	4.58%	3.64%	3.10%	2.81%	4.59%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	60 M to 69.99 M	5.28%	4.58%	3.64%	3.10%	2.81%	4.59%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	70 M to 79.99 M	5.28%	4.58%	3.64%	3.10%	2.81%	4.59%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	80 M to 89.99 M	5.28%	4.58%	3.64%	3.10%	2.81%	4.59%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	90 M to 99.99 M	5.28%	4.58%	3.64%	3.10%	2.81%	4.59%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	100 M and above	5.28%	4.58%	3.64%	3.10%	2.81%	4.59%
Sirat Islamic Non Resident Saving Accounts							
Islamic New Deposit Book Account - Non Resident	0 to 24.99K	5.60%	5.01%	3.98%	3.39%	3.07%	5.02%
Islamic New Deposit Book Account - Non Resident	25 K to 99.99 K	5.68%	5.08%	4.04%	3.44%	3.11%	5.10%
Islamic New Deposit Book Account - Non Resident	100 K to 499.99 K	5.76%	5.15%	4.10%	3.49%	3.16%	5.17%
Islamic New Deposit Book Account - Non Resident	500 K to 999.99 K	5.84%	5.22%	4.15%	3.54%	3.20%	5.24%
Islamic New Deposit Book Account - Non Resident	1 M to 9.99 M	5.92%	5.30%	4.21%	3.59%	3.24%	5.31%
Islamic New Deposit Book Account - Non Resident	10 M to 19.99 M	6.00%	5.37%	4.27%	3.64%	3.29%	5.38%
Islamic New Deposit Book Account - Non Resident	20 M to 29.99 M	6.08%	5.44%	4.32%	3.69%	3.33%	5.46%
Islamic New Deposit Book Account - Non Resident	30 M to 39.99 M	6.16%	5.51%	4.38%	3.73%	3.38%	5.53%
Islamic New Deposit Book Account - Non Resident	40 M to 49.99 M	6.24%	5.58%	4.44%	3.78%	3.42%	5.60%
Islamic New Deposit Book Account - Non Resident	50 M to 59.99 M	6.32%	5.65%	4.50%	3.83%	3.46%	5.67%
Islamic New Deposit Book Account - Non Resident	60 M to 69.99 M	6.32%	5.73%	4.55%	3.88%	3.51%	5.67%
Islamic New Deposit Book Account - Non Resident	70 M to 79.99 M	6.48%	5.80%	4.61%	3.93%	3.55%	5.81%
Islamic New Deposit Book Account - Non Resident	80 M to 89.99 M	6.48%	5.87%	4.67%	3.93%	3.55%	5.89%
Islamic New Deposit Book Account - Non Resident	90 M to 99.99 M	6.64%	5.94%	4.72%	4.02%	3.64%	5.96%
Islamic New Deposit Book Account - Non Resident	100 M and above	6.72%	6.01%	4.78%	4.07%	3.68%	6.03%

Historical Declared Profit Rates Last 2 Years - Local Currency

Sirat Pls Premium Accounts							
PLS Premium Account	0 to 4.99 M	6.40%	5.73%	4.55%	3.88%	3.51%	5.74%
PLS Premium Account	5 M to 24.99 M	6.48%	5.80%	4.61%	3.93%	3.55%	5.81%
PLS Premium Account	25 M to 49.99 M	6.56%	5.87%	4.67%	3.98%	3.60%	5.89%
PLS Premium Account	50 M to 99.99 M	6.64%	5.94%	4.72%	4.02%	3.64%	5.96%
PLS Premium Account	100 M to 199.99 M	6.72%	6.01%	4.78%	4.07%	3.68%	6.03%
PLS Premium Account	200 M to 399.99 M	6.72%	6.01%	4.78%	4.07%	3.68%	6.03%
PLS Premium Account	400 M to 599.99 M	6.72%	6.01%	4.78%	4.07%	3.68%	6.03%
PLS Premium Account	600 M to 799.99 M	6.72%	6.01%	4.78%	4.07%	3.68%	6.03%
PLS Premium Account	800 M to 0.99 B	6.72%	6.01%	4.78%	4.07%	3.68%	6.03%
PLS Premium Account	1.000 billion to 1.199 billion	6.72%	6.01%	4.78%	4.07%	3.68%	6.03%
PLS Premium Account	1.200 billion to 1.399 billion	6.72%	6.01%	4.78%	4.07%	3.68%	6.03%
PLS Premium Account	1.400 billion to 1.599 billion	6.72%	6.01%	4.78%	4.07%	3.68%	6.03%
PLS Premium Account	1.600 billion to 1.799 billion	6.72%	6.01%	4.78%	4.07%	3.68%	6.03%
PLS Premium Account	1.800 billion to 1.999 billion	6.72%	6.01%	4.78%	4.07%	3.68%	6.03%
PLS Premium Account	Above 2 Billion	6.72%	6.01%	4.78%	4.07%	3.68%	6.03%

Sirat Habibmetro Islamic Investment Certificate (H.I.I.C)							
Tenor							
H.I.I.C. Seven Days	Maturity	5.60%	5.01%	3.98%	3.39%	3.07%	5.02%
H.I.I.C. Fifteen Days	Maturity	5.60%	5.01%	3.98%	3.39%	3.07%	5.02%

H.I.I.C One Month	Maturity	8.39%	7.51%	5.97%	5.09%	4.60%	7.54%
H.I.I.C Three Months	Maturity	8.79%	7.87%	6.26%	5.33%	4.82%	7.90%
H.I.I.C Six Months	Maturity	9.19%	8.23%	6.54%	5.58%	5.04%	8.25%

H.I.I.C 1 Year	Monthly	8.79%	7.87%	6.26%	5.33%	4.91%	7.90%
H.I.I.C 1 Year	Quarterly	8.87%	7.94%	6.32%	5.38%	4.96%	7.97%
H.I.I.C 1 Year	Six Monthly	8.95%	8.02%	6.37%	5.43%	4.82%	8.04%
H.I.I.C 1 Year	Maturity	9.03%	8.09%	6.43%	5.48%	4.87%	8.11%

H.I.I.C 2 Years	Monthly	9.19%	8.23%	6.54%	5.58%	5.04%	8.25%
H.I.I.C 2 Years	Quarterly	9.27%	8.30%	6.60%	5.62%	5.09%	8.33%
H.I.I.C 2 Years	Six Monthly	9.35%	8.37%	6.66%	5.67%	5.13%	8.40%
H.I.I.C 2 Years	Maturity	9.43%	8.45%	6.71%	5.72%	5.17%	8.47%

H.I.I.C 3 Years	Monthly	9.59%	8.59%	6.83%	5.82%	5.26%	8.61%
H.I.I.C 3 Years	Quarterly	9.67%	8.66%	6.88%	5.87%	5.31%	8.68%
H.I.I.C 3 Years	Six Monthly	9.75%	8.73%	6.94%	5.92%	5.35%	8.76%
H.I.I.C 3 Years	Maturity	9.83%	8.80%	7.00%	5.96%	5.39%	8.83%

H.I.I.C 5 Years	Monthly	9.99%	8.95%	7.11%	6.06%	5.48%	8.97%
H.I.I.C 5 Years	Quarterly	10.07%	9.02%	7.17%	6.11%	5.52%	9.04%
H.I.I.C 5 Years	Six Monthly	10.15%	9.09%	7.23%	6.16%	5.57%	9.12%
H.I.I.C 5 Years	Maturity	10.23%	9.16%	7.28%	6.21%	5.61%	9.19%

SBP Subsidized Schemes							
SBP - ILTFF	00 To Above Amount	3.20%	2.86%	2.28%	1.94%	1.75%	2.87%
SBP - IFFSAP	00 To Above Amount	4.00%	3.58%	2.85%	2.42%	2.19%	3.59%
SBP - IFWS	00 To Above Amount	3.60%	3.22%	2.56%	2.18%	1.97%	3.23%
SBP - ITERF	00 To Above Amount	1.12%	1.00%	0.80%	0.68%	0.61%	1.00%
SBP - IFFRE	00 To Above Amount	1.12%	1.00%	0.80%	0.68%	0.61%	1.00%

* Profit Sharing Ratio		50:50	50:50	50:50	50:50	50:50	50:50
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Product name	Tiers	Profit Rates from December 01, 2021 to December 31, 2021	Profit Rates from November 01, 2021 to November 30, 2021	Profit Rates from October 01, 2021 to October 31, 2021	Profit Rates from September 01, 2021 to September 30, 2021	Profit Rates from August 01, 2021 to August 31, 2021	Profit Rates from July 01, 2021 to July 31, 2021
Margin Accounts	00 To Above Amount	0.03%	0.03%	0.03%	0.02%	0.02%	0.03%
Security Deposit	00 To Above Amount	0.03%	0.03%	0.03%	0.02%	0.02%	0.03%

Sirat Other Saving Accounts							
Sirat Ladies Account - Saving	00 To Above Amount	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Asaan Saving Account	00 To Above Amount	5.25%	4.83%	5.37%	4.63%	3.80%	5.11%
Sirat NRP Rupee Value Account RDA - Saving	00 To Above Amount	4.70%	4.32%	4.80%	4.15%	3.40%	4.59%
Junior Savings Account	00 To Above Amount	6.64%	6.10%	6.78%	5.85%	4.80%	6.40%
Privilege 55+	00 To Above Amount	6.50%	5.97%	6.64%	5.73%	4.70%	6.27%

Sirat Savings Plus Account							
Savings Plus Account	0 to 5 M	4.42%	4.07%	4.52%	3.90%	3.20%	4.33%
Savings Plus Account	5.001 M to 25 M	4.42%	4.07%	4.52%	3.90%	3.20%	4.33%
Savings Plus Account	25.001 M to 200 M	4.42%	4.07%	4.52%	3.90%	3.20%	4.33%
Savings Plus Account	200.001 M and Above	4.42%	4.07%	4.52%	3.20%	3.20%	4.33%

Sirat Saving Account - FI / Mutual Funds							
Habib Islamic - Financial Institutions	Upto 9.999 M	2.56%	2.35%	2.61%	2.26%	1.85%	2.20%
Habib Islamic - Financial Institutions	10.000M - 99.999 M	2.56%	2.35%	2.61%	1.85%	1.85%	2.20%
Habib Islamic - Financial Institutions	100.000M - 199.999 M	2.56%	2.35%	2.61%	1.85%	1.85%	2.63%

Historical Declared Profit Rates Last 2 Years - Local Currency

Habib Islamic - Financial Institutions	200.000M - 499.999 M	2.56%	2.35%	2.61%	2.26%	1.85%	1.96%
Habib Islamic - Financial Institutions	500.000 M & Above	2.56%	2.35%	2.00%	2.00%	2.00%	2.59%
Sirat Saving Accounts							
Savings Account	0 to 24.99K	3.73%	3.43%	3.81%	3.29%	2.70%	3.68%
Savings Account	25 K to 99.99 K	3.80%	3.49%	3.88%	3.35%	2.75%	3.75%
Savings Account	100 K to 499.99 K	3.87%	3.56%	3.95%	3.42%	2.80%	3.81%
Savings Account	500 K to 999.99 K	3.87%	3.56%	3.95%	3.42%	2.80%	3.81%
Savings Account	1 M to 9.99 M	4.91%	4.51%	5.01%	4.33%	3.55%	4.78%
Savings Account	10 M to 19.99 M	4.01%	3.68%	4.09%	3.54%	2.90%	3.94%
Savings Account	20 M to 29.99 M	4.01%	3.68%	4.09%	3.54%	2.90%	3.94%
Savings Account	30 M to 39.99 M	4.01%	3.68%	4.09%	3.54%	2.90%	3.94%
Savings Account	40 M to 49.99 M	4.01%	3.68%	4.09%	3.54%	2.90%	3.94%
Savings Account	50 M to 59.99 M	4.22%	3.88%	4.31%	3.72%	3.05%	4.14%
Savings Account	60 M to 69.99 M	4.22%	3.88%	4.52%	3.90%	3.20%	4.33%
Savings Account	70 M to 79.99 M	4.42%	4.07%	4.52%	3.90%	3.20%	4.33%
Savings Account	80 M to 89.99 M	4.42%	4.07%	4.52%	3.90%	3.20%	4.33%
Savings Account	90 M to 99.99 M	4.42%	4.07%	4.52%	3.20%	3.20%	4.37%
Savings Account	100 M and above	4.70%	4.32%	4.80%	4.15%	3.40%	4.59%
Sirat Habibmetro@work (Green, Gold & Platinum)							
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	0 to 24.99K	2.42%	2.22%	2.47%	2.13%	1.75%	2.33%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	25 K to 99.99 K	2.42%	2.22%	2.47%	2.13%	1.75%	2.33%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	100 K to 499.99 K	2.42%	2.22%	2.47%	2.13%	1.75%	2.33%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	500 K to 999.99 K	2.42%	2.22%	2.47%	2.13%	1.75%	2.33%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	1 M to 9.99 M	2.42%	2.22%	2.47%	2.13%	1.75%	2.33%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	10 M to 19.99 M	2.42%	2.22%	2.47%	1.75%	1.75%	2.24%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	20 M to 29.99 M	2.42%	2.22%	2.47%	1.75%	1.75%	2.35%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	30 M to 39.99 M	2.42%	2.22%	2.47%	1.75%	1.75%	2.44%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	40 M to 49.99 M	2.42%	2.22%	2.47%	1.75%	1.75%	2.53%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	50 M to 59.99 M	2.42%	2.22%	2.47%	1.75%	1.75%	2.57%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	60 M to 69.99 M	2.42%	2.22%	2.47%	1.75%	1.75%	2.62%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	70 M to 79.99 M	2.42%	2.22%	2.47%	1.75%	1.75%	2.66%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	80 M to 89.99 M	2.42%	2.22%	2.47%	1.75%	1.75%	2.70%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	90 M to 99.99 M	2.42%	2.22%	2.47%	1.75%	1.75%	2.72%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	100 M and above	2.42%	2.22%	2.05%	2.05%	2.05%	2.75%
Sirat Islamic Non Resident Saving Accounts							
Islamic New Deposit Book Account - Non Resident	0 to 24.99K	3.73%	3.43%	3.81%	3.29%	2.70%	3.68%
Islamic New Deposit Book Account - Non Resident	25 K to 99.99 K	3.80%	3.49%	3.88%	3.35%	2.75%	3.75%
Islamic New Deposit Book Account - Non Resident	100 K to 499.99 K	3.87%	3.56%	3.95%	3.42%	2.80%	3.81%
Islamic New Deposit Book Account - Non Resident	500 K to 999.99 K	3.87%	3.56%	3.95%	3.42%	2.80%	3.81%
Islamic New Deposit Book Account - Non Resident	1 M to 9.99 M	4.91%	4.51%	5.01%	4.33%	3.55%	4.78%
Islamic New Deposit Book Account - Non Resident	10 M to 19.99 M	4.01%	3.68%	4.09%	3.54%	2.90%	3.94%
Islamic New Deposit Book Account - Non Resident	20 M to 29.99 M	4.01%	3.68%	4.09%	3.54%	2.90%	3.94%
Islamic New Deposit Book Account - Non Resident	30 M to 39.99 M	4.01%	3.68%	4.09%	3.54%	2.90%	3.94%
Islamic New Deposit Book Account - Non Resident	40 M to 49.99 M	4.01%	3.68%	4.09%	3.54%	2.90%	3.94%
Islamic New Deposit Book Account - Non Resident	50 M to 59.99 M	4.22%	3.88%	4.31%	3.72%	3.05%	4.14%
Islamic New Deposit Book Account - Non Resident	60 M to 69.99 M	4.22%	3.88%	4.52%	3.90%	3.20%	4.33%
Islamic New Deposit Book Account - Non Resident	70 M to 79.99 M	4.42%	4.07%	4.52%	3.90%	3.20%	4.33%
Islamic New Deposit Book Account - Non Resident	80 M to 89.99 M	4.42%	4.07%	4.52%	3.90%	3.20%	4.33%
Islamic New Deposit Book Account - Non Resident	90 M to 99.99 M	4.42%	4.07%	4.52%	3.20%	3.20%	4.37%
Islamic New Deposit Book Account - Non Resident	100 M and above	4.70%	4.32%	4.80%	4.15%	3.40%	4.59%
Sirat Pls Premium Accounts							
PLS Premium Account	0 to 4.99 M	4.01%	3.68%	4.09%	3.54%	2.90%	3.94%
PLS Premium Account	5 M to 24.99 M	4.08%	3.75%	4.17%	3.60%	2.95%	4.01%
PLS Premium Account	25 M to 49.99 M	4.08%	3.75%	4.17%	3.60%	2.95%	4.01%
PLS Premium Account	50 M to 99.99 M	4.08%	3.75%	4.17%	3.60%	2.95%	4.01%
PLS Premium Account	100 M to 199.99 M	4.08%	3.75%	4.17%	3.60%	2.95%	4.01%
PLS Premium Account	200 M to 399.99 M	4.08%	3.75%	3.05%	3.05%	3.05%	3.70%
PLS Premium Account	400 M to 599.99 M	4.08%	3.75%	3.05%	3.05%	3.05%	3.87%
PLS Premium Account	600 M to 799.99 M	4.08%	3.75%	3.20%	3.20%	3.20%	3.87%
PLS Premium Account	800 M to 0.99 B	4.08%	3.75%	3.20%	3.20%	3.20%	3.87%
PLS Premium Account	1.000 billion to 1.199 Billion	4.08%	3.75%	3.45%	3.45%	3.45%	3.87%
PLS Premium Account	1.200 billion to 1.399 Billion	4.08%	3.75%	3.45%	3.45%	3.45%	3.87%
PLS Premium Account	1.400 billion to 1.599 Billion	4.08%	3.75%	3.45%	3.45%	3.45%	3.87%
PLS Premium Account	1.600 billion to 1.799 Billion	4.08%	3.75%	3.45%	3.45%	3.45%	3.87%
PLS Premium Account	1.800 billion to 1.999 Billion	4.08%	3.75%	3.45%	3.45%	3.45%	3.87%
PLS Premium Account	Above 2 Billion	4.08%	3.75%	3.45%	3.45%	3.45%	3.87%
Sirat Habibmetro Islamic Investment Certificate (H.I.I.C)							
H.I.I.C. Seven Days	Maturity	3.73%	3.43%	3.81%	3.29%	2.70%	3.68%
H.I.I.C. Fifteen Days	Maturity	3.73%	3.43%	3.81%	3.29%	2.70%	3.68%
H.I.I.C One Month	Maturity	5.60%	5.15%	5.72%	4.94%	4.05%	5.43%
H.I.I.C Three Months	Maturity	6.43%	5.91%	6.57%	5.67%	4.65%	6.21%
H.I.I.C Six Months	Maturity	6.43%	5.91%	6.57%	5.67%	4.65%	6.21%

Historical Declared Profit Rates Last 2 Years - Local Currency

H.I.I.C 1 Year	Monthly	6.01%	5.53%	6.14%	5.31%	4.35%	5.82%
H.I.I.C 1 Year	Quarterly	5.46%	5.02%	5.88%	4.82%	3.95%	5.30%
H.I.I.C 1 Year	Six Monthly	5.53%	5.08%	5.65%	4.88%	4.00%	5.37%
H.I.I.C 1 Year	Maturity	6.29%	5.78%	6.42%	5.55%	4.55%	6.08%
H.I.I.C 2 Years	Monthly	5.39%	4.96%	5.51%	4.76%	3.90%	5.24%
H.I.I.C 2 Years	Quarterly	5.39%	3.95%	3.95%	3.95%	3.95%	4.79%
H.I.I.C 2 Years	Six Monthly	5.53%	5.08%	5.65%	4.88%	4.00%	5.37%
H.I.I.C 2 Years	Maturity	5.81%	5.34%	5.93%	5.12%	4.20%	5.62%
H.I.I.C 3 Years	Monthly	5.60%	5.15%	5.72%	4.94%	4.05%	5.43%
H.I.I.C 3 Years	Quarterly	5.74%	5.27%	5.86%	5.06%	4.15%	5.56%
H.I.I.C 3 Years	Six Monthly	5.94%	5.46%	6.07%	5.25%	4.30%	5.75%
H.I.I.C 3 Years	Maturity	6.43%	5.91%	6.57%	5.67%	4.65%	6.21%
H.I.I.C 5 Years	Monthly	6.29%	5.78%	6.42%	5.55%	4.55%	6.08%
H.I.I.C 5 Years	Quarterly	6.50%	5.97%	6.64%	5.73%	4.70%	6.27%
H.I.I.C 5 Years	Six Monthly	6.64%	6.10%	6.78%	5.85%	4.80%	6.40%
H.I.I.C 5 Years	Maturity	6.70%	6.16%	6.85%	5.92%	4.85%	6.46%
SBP Subsidized Schemes							
SBP - ILTFF	00 To Above Amount	2.68%	2.47%	2.74%	2.37%	1.94%	2.84%
SBP - IFFSAP	00 To Above Amount	2.83%	2.60%	2.89%	2.50%	2.05%	2.84%
SBP - IFWS	00 To Above Amount	2.83%	2.60%	2.89%	2.50%		
SBP - ITERF	00 To Above Amount	0.76%	0.70%	0.78%	0.67%		
SBP - IFFRE	00 To Above Amount	0.76%	0.70%	0.78%	0.67%		
* Profit Sharing Ratio		50:50	50:50	50:50	50:50	50:50	50:50