Historical Declared Profit Rates Last 2 Years - Local Currency			
Product name	Profit Rates from March 01, 202 to March 31, 2025	5 Profit Rates from February 01, 2025 to February 28, 2025	Profit Rates from January 01, 2025 to January 31, 2025
Sirat Ladies Saving Account	7.78%	8.14%	8.87%
Habib Metro Sirat Asaan Account-Saving Sirat NRP Rupee Value Account RDA - Saving	7.78%	8.14% 8.14%	8.87% 8.87%
Sirat Junior Savers	7.78%	8.14%	8.87%
Sirat Privilige 55+	7.78%	8.14%	8.87%
and things 55.	11,0,0	0.175	0.0770
SIRAT - Islamic Saving Plus	7.78%	8.14%	8.87%
SIRAT - Saving Account	7.78%	8.14%	8.87%
SIRAT - PLS - Premium Accounts	7.78%	8.14%	8.87%
		-	•
SIRAT Saving Habibmetro@work Gold - Platinum	7.78%	8.14%	8.87%
SIDAT Saving Super Salary Account	7 700/	0.4.40/	0.00%
SIRAT Saving Super Salary Account	7.78%	8.14%	0.00%
SIRAT - Islamic New Deposit Book Account - Non Resident	7.78%	8.14%	8.87%
	11,0,0	0.175	0.0770
SIRAT - Saving Account-FI / Mutual Funds	5.84%	5.08%	5.54%
SIRAT Saving Account - PSE & PLC	5.00%	5.13%	5.79%
Margin & Security Deposits Margin Accounts	0.04%	0.04%	0.04%
Security Deposits	0.04%	0.04%	0.04%
Term Deposits - Habib Islamic Investment Certificate (HIIC)	-		
H.I.I.C - 00 To Above Amount - Seven Days	5.84%	5.08%	5.54%
I.I.I.C - 00 To Above Amount - Fifteen Days	5.84%	5.08%	5.54%
I.I.I.C - 00 To Above Amount - One Month	5.84%	5.08%	5.54%
I.I.I.C - 00 To Above Amount - Three Months	6.03%	5.19%	5.65%
I.I.I.C - 00 To Above Amount - Six Months	6.23%	5.29%	5.76%
I.I.I.C - 00 To Above Amount - One Year Monthly	6.03%	5.19%	5.65%
I.I.I.C - 00 To Above Amount - One Year Quarterly	6.23%	5.29%	5.76%
I.I.I.C - 00 To Above Amount - One Year Half-yearly I.I.I.C - 00 To Above Amount - One Year Maturity	6.42% 6.61%	5.39% 5.49%	5.87% 5.98%
	c 22%	5 200/	5 700
I.I.I.C - 00 To Above Amount - Two Years Monthly	6.23%	5.29%	5.76%
I.I.I.C - 00 To Above Amount - Two Years Quarterly	6.23%	5.76%	5.76% 5.98%
I.I.I.C - 00 To Above Amount - Two Year Half-yearly I.I.I.C - 00 To Above Amount - Two Year Maturity	6.61% 6.81%	5.59%	6.09%
I.I.I.C - 00 To Above Amount - Three Years Monthly	6.42%	5.39%	5.87%
I.I.C - 00 To Above Amount - Three Years Quarterly	6.61%	5.49%	5.98%
I.I.I.C - 00 To Above Amount - Three Year Half-yearly	6.81%	5.59%	6.09%
I.I.I.C - 00 To Above Amount - Three Years Maturity	7.00%	5.69%	6.21%
I.I.I.C - 00 To Above Amount - Five Years Monthly	6.61%	5.49%	5.98%
H.I.I.C - 00 To Above Amount - Five Years Quarterly	6.81%	5.59%	6.09%
I.I.I.C - 00 To Above Amount - Five Year Half-yearly	7.00%	5.69%	6.21%
H.I.I.C - 00 To Above Amount - Five Years Maturity	7.20%	5.80%	6.32%
SBP SCHEMES	2.00%	2.5.0%	2.00%
BP - ILTFF - 00 To Above Amount BP - IFFSAP - 00 To Above Amount	3.89% 2.92%	3.56%	3.88% 1.55%
BP - IFFSAP - 00 To Above Amount BP - IFWS - 00 To Above Amount	0.00%	0.00%	0.00%
SBP - IFWS - 00 TO Above Amount	3.50%	1.83%	2.00%

3.50%

3.70%

50:50

SBP - ITERF - 00 To Above Amount - -

SBP - IFFRE - 00 To Above Amount - -

* Profit Sharing Ratio

1.83%

1.93%

2.00%

2.11%

50:50

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

	Profit Rates from December 01.	Profit Rates from November 01,	Profit Rates from October 01,	Durfit Data a farm Cantanthan Of	Profit Rates from August 01, 2024	Des 64 Data a from July 01, 2024 to
Product name	2024 to December 31, 2024	2023 to November 30, 2023	2024 to October 31, 2024	Profit Rates from September 01, 2024 to September 30, 2024	to August 31, 2024	July 31, 2024 to
Margin Accounts	0.02%	0.02%	0.02%	0.03%	0.04%	0.05%
Security Deposit	0.02%	0.02%	0.02%	0.03%	0.04%	0.05%
Sirat Other Saving Accounts						
Sirat Ladies Account - Saving	7.60%	7.42%	8.69%	11.58%	14.31%	16.46%
Habib Metro Sirat Asaan Account-Saving	5.97%	5.83%	5.65%	7.53%	9.91%	11.40%
Sirat NRP Rupee Value Account RDA - Saving	7.05%	6.89%	7.39%	9.55%	12.11%	13.93%
Sirat Junior Savers Account	7.60%	7.42%	7.61%	11.07%	13.76%	15.83%
Sirat Privilige 55+ Saving Account	8.14%	7.95%	8.26%	11.32%	14.04%	16.14%
Sight Coulings Dive Account						
Sirat Savings Plus Account Islamic Savings Plus	6.51%	6.36%	6.95%	10.82%	13.49%	15.51%
Islamic Savings Plus	6.57%	6.42%	7.00%	10.92%	13.60%	15.64%
Islamic Savings Plus	6.62%	6.47%	7.04%	11.02%	13.71%	15.76%
Islamic Savings Plus	6.68%	6.52%	7.08%	11.12%	13.82%	15.89%
Sirat Saving Account - FI / Mutual Funds						
Saving Account-FI / Mutual Funds	4.88%	4.77%	4.78%	4.99%	7.16%	8.23%
Saving Account-FI / Mutual Funds	4.94%	4.82%	4.82%	5.04%	7.21%	8.29%
Saving Account-FI / Mutual Funds	4.99%	4.88%	4.87%	5.09%	7.27%	8.36%
Saving Account-FI / Mutual Funds	5.05%	4.93%	4.91%	5.14%	7.32%	8.42%
Saving Account-FI / Mutual Funds	5.10%	4.93%	4.91%	5.14%	7.32%	8.42%
Sirat Saving Accounts				1		
Savings Account	7.05%	6.89%	7.04%	9.55%	12.11%	13.93%
Savings Account	7.11%	6.95%	7.08%	9.60%	12.17%	13.99%
Savings Account	7.16%	7.00%	7.13%	9.65%	12.22%	14.05%
Savings Account	7.22%	7.05%	7.17%	9.70%	12.28% 12.33%	14.12%
Savings Account	7.27% 7.33%	7.10% 7.16%	7.21% 7.26%	9.75% 9.80%	12.33%	14.18% 14.24%
Savings Account Savings Account	7.38%	7.21%	7.30%	9.86%	12.39%	14.24%
Savings Account	7.43%	7.21%	7.35%	9.80%	12.44%	14.37%
Savings Account	7.49%	7.32%	7.39%	9.95%	12.55%	14.37%
Savings Account	7.49%	7.37%	7.43%	10.01%	12.61%	14.50%
Savings Account	7.60%	7.42%	7.43%	10.06%	12.61%	14.56%
Savings Account	7.65%	7.47%	7.43%	10.06%	12.61%	14.56%
Savings Account	7.65%	7.47%	7.56%	10.06%	12.77%	14.56%
Savings Account	7.65%	7.47%	7.56%	10.21%	12.83%	14.75%
Savings Account	7.81%	7.63%	7.65%	10.26%	12.88%	14.81%
Sirat Habibmetro@work (Green, Gold & Platinum)				•		
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	4.34%	4.24%	5.22%	7.53%	9.91%	11.40%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	4.34%	4.24%	5.22%	7.53%	9.91%	11.40%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	4.34%	4.24%	5.22%	7.53%	9.91%	11.40%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	4.34%	4.24%	5.22%	7.53%	9.91%	11.40%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	4.34%	4.24%	5.22%	7.53%	9.91%	11.40%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	4.34%	4.24%	5.22%	7.53%	9.91%	11.40%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum) SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	4.34%	4.24% 4.24%	5.22%	7.53% 7.53%	9.91% 9.91%	11.40% 11.40%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	4.34%	4.24%	5.22%	7.53%	9.91%	11.40%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	4.34%	4.24%	5.22%	7.53%	9.91%	11.40%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	4.34%	4.24%	5.22%	7.53%	9.91%	11.40%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	4.34%	4.24%	5.22%	7.53%	9.91%	11.40%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	4.34%	4.24%	5.22%	7.53%	9.91%	11.40%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	4.34%	4.24%	5.22%	7.53%	9.91%	11.40%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	4.34%	4.24%	5.22%	7.53%	9.91%	11.40%
Sirat Islamic Non Resident Saving Accounts						
SIRAT Non - Resident Account - Saving	4.88%	4.77%	5.65%	9.04%	11.56%	13.29%
SIRAT Non - Resident Account - Saving	4.88%	4.77%	5.65%	9.04%	11.56%	13.29%
SIRAT Non - Resident Account - Saving	4.88%	4.77%	5.65%	9.04%	11.56%	13.29%
SIRAT Non - Resident Account - Saving	4.88%	4.77%	5.65%	9.04%	11.56%	13.29%
SIRAT Non - Resident Account - Saving	4.88%	4.77%	5.65%	9.04%	11.56%	13.29%
SIRAT Non - Resident Account - Saving	4.88%	4.77%	5.65%	9.04%	11.56%	13.29%
SIRAT Non - Resident Account - Saving	4.88%	4.77%	5.65%	9.04%	11.56%	13.29%
SIRAT Non - Resident Account - Saving	4.88%	4.77% 4.77%	5.65%	9.04%	11.56%	13.29%
SIRAT Non - Resident Account - Saving SIRAT Non - Resident Account - Saving	4.88%	4.//% 4.77%	5.65% 5.65%	9.04% 9.04%	11.56% 11.56%	13.29% 13.29%
SIRAT Non - Resident Account - Saving	4.88%	4.77%	5.65%	9.04%	11.56%	13.29%
SIRAT Non - Resident Account - Saving	4.88%	4.77%	5.65%	9.04%	11.56%	13.29%
SIRAT Non - Resident Account - Saving	4.88%	4.77%	5.65%	9.04%	11.56%	13.29%
SIRAT Non - Resident Account - Saving	4.88%	4.77%	5.65%	9.04%	11.56%	13.29%
SIRAT Non - Resident Account - Saving	4.88%	4.77%	5.65%	9.04%	11.56%	13.29%
	4.0070		5.55%	5.5470	11.30%	10.2070

Sirat Pls Premium Accounts						
PLS - Premium Account	8.14%	7.95%	8.52%	11.07%	13.76%	15.83%
PLS - Premium Account	8.19%	8.01%	8.56%	11.12%	13.82%	15.89%
LS - Premium Account	8.25%	8.06%	8.61%	11.17%	13.87%	15.95%
LS - Premium Account	8.30%	8.11%	8.65%	11.23%	13.93%	16.02%
LS - Premium Account	8.36%	8.16%	8.69%	11.27%	13.98%	16.08%
LS - Premium Account	8.41%	8.22%	8.74%	11.32%	14.04%	16.14%
LS - Premium Account	8.47%	8.27%	8.78%	11.32%	14.04%	16.14%
LS - Premium Account	8.47%	8.27%	8.78%	11.32%	14.04%	16.14%
LS - Premium Account	8.57%	8.38%	8.78%	11.32%	14.04%	16.14%
LS - Premium Account	8.57%	8.38%	8.91%	11.53%	14.26%	16.40%
LS - Premium Account	8.57%	8.38%	8.91%	11.53%	14.26%	16.40%
LS - Premium Account	8.57%	8.38%	8.91%	11.53%	14.26%	16.40%
LS - Premium Account	8.57%	8.38%	8.91%	11.53%	14.26%	16.40%
LS - Premium Account	8.57%	8.38%	8.91%	11.53%	14.26%	16.40%
LS - Premium Account	8.57%	8.38%	8.91%	11.53%	14.26%	16.40%
rat Habibmetro Islamic Investment Certificate (H.I.I.C)						
.I.I.C. Seven Days	7.05%	6.89%	7.04%	9.55%	12.11%	13.93%
I.I.I.C. Fifteen Days	7.05%	6.89%	7.04%	9.55%	12.11%	13.93%
	•	•	•			
.I.I.C One Month	7.60%	7.42%	7.61%	10.82%	13.49%	15.51%
.I.I.C Three Months	7.71%	7.53%	7.69%	10.97%	13.65%	15.70%
.I.I.C Six Months	7.81%	7.63%	7.78%	11.12%	13.82%	15.89%
	·					
.I.I.C 1 Year	8.41%	8.22%	7.82%	10.97%	13.65%	15.70%
I.I.I.C 1 Year	8.52%	8.32%	7.91%	11.12%	13.82%	15.89%
.I.I.C 1 Year	8.63%	8.43%	8.00%	11.27%	13.98%	16.08%
I.I.I.C 1 Year	8.74%	8.54%	8.08%	11.43%	14.15%	16.27%
I.I.I.C 2 Years	7.60%	7.42%	7.82%	8.53%	11.01%	12.66%
I.I.I.C 2 Years	7.60%	7.42%	7.82%	8.53%	0.00%	12.66%
I.I.I.C 2 Years	7.71%	7.53%	7.91%	8.64%	11.12%	12.79%
I.I.I.C 2 Years	7.76%	7.58%	7.95%	8.69%	11.17%	12.85%
I.I.I.C 3 Years	7.65%	7.47%	7.87%	8.58%	11.06%	12.72%
I.I.I.C 3 Years	7.71%	7.53%	7.91%	8.64%	11.12%	12.79%
I.I.I.C 3 Years	7.76%	7.58%	7.95%	8.69%	11.17%	12.85%
I.I.I.C 3 Years	7.81%	7.63%	8.00%	8.74%	11.23%	12.91%
			1			
I.I.I.C 5 Years	7.71%	7.53%	7.91%	8.64%	11.12%	12.79%
I.I.I.C 5 Years	7.76%	7.58%	7.95%	8.69%	11.17%	12.85%
I.I.I.C 5 Years	7.81%	7.63%	8.00%	8.74%	11.23%	12.91%
I.I.I.C 5 Years	7.87%	7.69%	8.04%	8.79%	11.28%	12.98%
BP Subsidized Schemes						
BP - ILTFF	3.26%	3.18%	2.61%	2.40%	1.65%	3.80%
BP - IFFSAP	2.17%	2.12%	1.30%	1.60%	2.20%	2.53%
BP - IFWS	0.00%	0.00%	0.00%	1.20%	0.00%	0.00%
BP - ITERF	1.63%	1.59%	0.91%	1.20%	3.30%	1.90%
BP - IFFRE	2.17%	2.12%	1.21%	1.60%	2.20%	2.53%
Profit Sharing Ratio	50:50	50:50	50:50	50:50	50:50	50:50

Product name	Profit Rates from June 01, 2024 to	Profit Rates from May 01, 2024 to	Profit Rates from April 01, 2024 to	Profit Rates from March 01, 2024	Profit Rates from February 01,	Profit Rates from January 01,
r loddet name	June 30, 2024	May 31, 2024	April 30, 2024	to March 31, 2024	2024 to February 29, 2024	2024 to January 31, 2024
Margin Accounts	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%
Security Deposit	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%
Sirat Other Saving Accounts	7					
Sirat Ladies Account - Saving	16.56%	18.18%	18.92%	18.05%	18.02%	18.89%
Habib Metro Sirat Asaan Account-Saving	10.42%	11.43%	11.91%	11.36%	11.33%	11.89%
Sirat NRP Rupee Value Account RDA - Saving	13.25%	14.54%	15.14%	14.44%	14.41%	15.11%
Sirat Junior Savers Account	15.48%	16.99%	17.69%	16.87%	16.84%	17.66%
Sirat Privilige 55+ Saving Account	15.84%	17.38%	18.10%	17.26%	17.23%	18.07%
	-					
Sirat Savings Plus Account						
Islamic Savings Plus	14.63%	16.06%	16.72%	15.95%	15.92%	16.69%
Islamic Savings Plus	14.81%	16.26%	16.93%	16.15%	16.12%	16.90%
Islamic Savings Plus	14.93%	16.39%	17.07%	16.28%	16.25%	17.04%
Islamic Savings Plus	15.05%	16.52%	17.20%	16.41%	16.38%	17.17%
Sirat Saving Account - FI / Mutual Funds	Г					
Saving Account-FI / Mutual Funds	7.23%	7.93%	8.26%	7.88%	7.86%	8.24%
Saving Account-FI / Mutual Funds	7.29%	8.00%	8.33%	7.94%	7.93%	8.31%
Saving Account-FI / Mutual Funds	7.35%	8.00%	8.33%	8.01%	7.99%	8.38%
Saving Account-FI / Mutual Funds	7.35%	8.00%	8.33%	8.01%	7.99%	8.38%
Saving Account-FI / Mutual Funds	7.35%	Page % of 11	8.33%	8.01%	7.99%	8.38%

Historical Declared Profit Rates Last 2 Years - Local Currency

	-					
Sirat Saving Accounts Savings Account	13.85%	15.20%	15.83%	15.10%	15.07%	15.80%
Savings Account	13.97%	15.33%	15.97%	15.23%	15.20%	15.94%
Savings Account	14.09%	15.47%	16.10%	15.36%	15.33%	16.08%
Savings Account	14.21%	15.60%	16.24%	15.49%	15.46%	16.21%
Savings Account	14.33%	15.73%	16.38%	15.62%	15.59%	16.35%
Savings Account	14.45%	15.86%	16.52%	15.75%	15.72%	16.49%
Savings Account	14.57%	15.99%	16.65%	15.89%	15.86%	16.63%
Savings Account	14.69%	16.13%	16.79%	16.02%	15.99%	16.76%
Savings Account	14.81%	16.26%	16.93%	16.15%	16.12%	16.90%
Savings Account Savings Account	14.93% 15.05%	16.39% 16.52%	17.07% 17.20%	16.28% 16.41%	16.25% 16.38%	17.04% 17.17%
Savings Account	15.05%	16.66%	17.20%	16.41%	16.38%	17.17%
Savings Account	15.30%	16.79%	17.48%	16.67%	16.64%	17.45%
Savings Account	15.42%	16.79%	17.48%	16.67%	16.64%	17.59%
Savings Account	15.54%	17.05%	17.75%	16.94%	16.90%	17.72%
	-					
Sirat Habibmetro@work (Green, Gold & Platinum)				1		-
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	10.84%	11.90%	12.39%	11.82%	11.79%	12.37%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	10.84%	11.90%	12.39%	11.82%	11.79%	12.37%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum) SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	10.84%	11.90%	12.39%	11.82% 11.82%	11.79%	12.37%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum) SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	10.84% 10.84%	11.90% 11.90%	12.39% 12.39%	11.82%	11.79% 11.79%	12.37% 12.37%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	10.84%	11.90%	12.39%	11.82%	11.79%	12.37%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	10.84%	11.90%	12.39%	11.82%	11.79%	12.37%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	10.84%	11.90%	12.39%	11.82%	11.79%	12.37%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	10.84%	11.90%	12.39%	11.82%	11.79%	12.37%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	10.84%	11.90%	12.39%	11.82%	11.79%	12.37%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	10.84%	11.90%	12.39%	11.82%	11.79%	12.37%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	10.84%	11.90%	12.39%	11.82%	11.79%	12.37%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	10.84%	11.90%	12.39%	11.82%	11.79%	12.37%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	10.84%	11.90%	12.39%	11.82%	11.79%	12.37%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	10.84%	11.90%	12.39%	11.82%	11.79%	12.37%
Sirat Islamic Non Resident Saving Accounts	7					
SIRAT Non - Resident Account - Saving	11.26%	12.36%	12.87%	12.27%	12.25%	12.85%
SIRAT Non - Resident Account - Saving	11.26%	12.36%	12.87%	12.27%	12.25%	12.85%
SIRAT Non - Resident Account - Saving	11.26%	12.36%	12.87%	12.27%	12.25%	12.85%
SIRAT Non - Resident Account - Saving	11.26%	12.36%	12.87%	12.27%	12.25%	12.85%
SIRAT Non - Resident Account - Saving	11.26%	12.36%	12.87%	12.27%	12.25%	12.85%
SIRAT Non - Resident Account - Saving	11.26%	12.36%	12.87%	12.27%	12.25%	12.85%
SIRAT Non - Resident Account - Saving SIRAT Non - Resident Account - Saving	11.26% 11.26%	12.36% 12.36%	12.87% 12.87%	12.27% 12.27%	12.25% 12.25%	12.85% 12.85%
SIRAT Non - Resident Account - Saving	11.26%	12.36%	12.87%	12.27%	12.25%	12.85%
SIRAT Non - Resident Account - Saving	11.26%	12.36%	12.87%	12.27%	12.25%	12.85%
SIRAT Non - Resident Account - Saving	11.26%	12.36%	12.87%	12.27%	12.25%	12.85%
SIRAT Non - Resident Account - Saving	11.26%	12.36%	12.87%	12.27%	12.25%	12.85%
SIRAT Non - Resident Account - Saving	11.26%	12.36%	12.87%	12.27%	12.25%	12.85%
SIRAT Non - Resident Account - Saving	11.26%	12.36%	12.87%	12.27%	12.25%	12.85%
SIRAT Non - Resident Account - Saving	11.26%	12.36%	12.87%	12.27%	12.25%	12.85%
Sirat Pls Premium Accounts	1					
PLS - Premium Account	15.36%	16.85%	17.55%	16.74%	16.71%	17.52%
PLS - Premium Account	15.42%	16.92%	17.62%	16.80%	16.77%	17.59%
PLS - Premium Account	15.48%	16.99%	17.69%	16.87%	16.84%	17.66%
PLS - Premium Account	15.54%	17.05%	17.75%	16.94%	16.90%	17.72%
PLS - Premium Account	15.60%	17.12%	17.82%	17.00%	16.97%	17.79%
PLS - Premium Account	15.60%	17.12%	17.89%	17.07%	17.03%	17.86%
PLS - Premium Account	15.72%	17.25%	17.89%	17.07%	17.10%	17.93%
PLS - Premium Account PLS - Premium Account	15.72% 15.72%	17.25% 17.25%	18.03% 18.03%	17.07% 17.26%	17.10% 17.23%	18.00% 18.07%
PLS - Premium Account PLS - Premium Account	15.90%	17.25%	18.03%	17.26%	17.23%	18.07%
PLS - Premium Account	15.90%	17.45%	18.17%	17.26%	17.23%	18.07%
PLS - Premium Account	15.90%	17.45%	18.17%	17.26%	18.41%	18.07%
PLS - Premium Account	15.90%	17.45%	18.17%	17.26%	18.41%	18.07%
PLS - Premium Account	15.90%	17.45%	18.17%	18.58%	18.41%	18.07%
PLS - Premium Account	15.90%	17.45%	18.17%	18.58%	18.41%	18.07%
Circle Habilymatra Islamia Invactment Contificate (1111-C)						
Sirat Habibmetro Islamic Investment Certificate (H.I.I.C) H.I.I.C. Seven Days	13.85%	15.20%	15.83%	15.10%	15.07%	15.80%
H.I.I.C. Fifteen Days	13.85%	15.20%	15.83%	15.10%	15.07%	15.80%
	25.0576	10.2070	10.0070	10.10/0	20.0770	10.0070
H.I.I.C One Month	15.05%	16.52%	17.20%	16.41%	16.38%	17.17%
H.I.I.C Three Months	15.36%	16.85%	17.55%	16.74%	16.71%	17.52%
				1		
H.I.I.C Six Months	15.54%	17.05%	17.75%	16.94%	16.90%	17.72%

16.99% Page 5 of 11 17.69%

16.87%

16.84%

17.66%

15.48%

H.I.I.C 1 Year

Historical Declared Profit Rates Last 2 Years - Local Currency						
	45.659/	47.40%	47.000/	47.070/	47.000/	47.000/
H.I.I.C 1 Year H.I.I.C 1 Year	15.66% 15.84%	17.18% 17.38%	17.89% 18.10%	17.07% 17.26%	17.03% 17.23%	17.86% 18.07%
I.I.I.C 1 Year	16.02%	17.58%	18.31%	17.46%	17.43%	18.27%
.I.I.C 2 Years	12.04%	13.22%	13.76%	13.13%	13.10%	13.74%
I.I.I.C 2 Years	12.04%	13.22%	13.76%	13.19%	13.17%	13.81%
I.I.I.C 2 Years	12.16%	13.35%	13.90%	13.26%	13.23%	13.88%
I.I.I.C 2 Years	12.22%	13.42%	13.97%	13.33%	13.30%	13.95%
.I.I.C 3 Years	12.10%	13.29%	13.83%	13.19%	13.17%	13.81%
.I.I.C 3 Years	12.16%	13.35%	13.90%	13.26%	13.23%	13.88%
I.I.I.C 3 Years	12.22%	13.42%	13.97%	13.33%	13.30%	13.95%
I.I.I.C 3 Years	12.28%	13.48%	14.04%	13.39%	13.36%	14.01%
.I.I.C 5 Years	12.10%	12.259/	12.00%	12.20%	13.23%	12.00%
.I.I.C 5 Years	12.16%	13.35% 13.42%	13.90% 13.97%	13.26% 13.33%	13.23%	13.88% 13.95%
I.I.I.C 5 Years	12.22%	13.42%	13.97%	13.33%	13.30%	13.95%
I.I.I.C 5 Years	12.28%	13.48%	14.04%	13.39%	13.36%	14.01%
and 5 rears	12.54%	13.33%	14.1170	13.40%	13.43%	14.00%
BP Subsidized Schemes						
BP - ILTFF	3.61%	3.97%	3.94%	3.94%	3.93%	4.12%
BP - IFFSAP	2.41%	2.64%	2.63%	2.63%	2.62%	2.75%
BP - IFWS	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
BP - ITERF	1.81%	1.98%	1.97%	1.97%	1.97%	2.06%
3P - IFFRE	2.41%	2.64%	2.63%	2.63%	2.62%	2.75%
		1			r	
Profit Sharing Ratio	50:50	50:50	50:50	50:50	50:50	50:50
Product name	Profit Rates from December 01,	Profit Rates from November 01,	Profit Rates from October 01,	Profit Rates from September 01,	Profit Rates from August 01, 2023	Profit Rates from July 01, 2023
	2022 to Desembles 21, 2022	2022 to November 20, 2022				
	2023 to December 31, 2023	2023 to November 30, 2023	2023 to October 31, 2023	2023 to September 30, 2023	to August 31, 2023	July 31, 2023
1argin Accounts	0.04%	0.04%	2023 to October 31, 2023 0.04%	2023 to September 30, 2023 0.04%	to August 31, 2023 0.05%	July 31, 2023 0.05%
1argin Accounts			2023 to October 31, 2023	2023 to September 30, 2023	to August 31, 2023	July 31, 2023
Aargin Accounts ecurity Deposit	0.04%	0.04%	2023 to October 31, 2023 0.04%	2023 to September 30, 2023 0.04%	to August 31, 2023 0.05%	July 31, 2023 0.05%
Nargin Accounts ecurity Deposit irat Other Saving Accounts	0.04%	0.04%	2023 to October 31, 2023 0.04%	2023 to September 30, 2023 0.04%	to August 31, 2023 0.05%	July 31, 2023 0.05%
largin Accounts ecurity Deposit i rat Other Saving Accounts rat Ladies Account - Saving	0.04%	0.04%	2023 to October 31, 2023 0.04% 0.04%	2023 to September 30, 2023 0.04% 0.04%	to August 31, 2023 0.05% 0.05%	July 31, 2023 0.05% 0.05%
largin Accounts ecurity Deposit i rat Other Saving Accounts irat Ladies Account - Saving abib Metro Sirat Asaan Account-Saving	0.04% 0.04% 19.36%	0.04% 0.04% 18.35%	2023 to October 31, 2023 0.04% 0.04% 18.27%	2023 to September 30, 2023 0.04% 0.04% 18.35%	to August 31, 2023 0.05% 0.05% 19.17%	July 31, 2023 0.05% 0.05% 20.38%
fargin Accounts ecurity Deposit i rat Other Saving Accounts irat Ladies Account - Saving abib Metro Sirat Asaan Account-Saving irat NRP Rupee Value Account RDA - Saving	0.04% 0.04% 19.36% 12.18%	0.04% 0.04% 18.35% 11.54%	2023 to October 31, 2023 0.04% 0.04% 18.27% 11.97%	2023 to September 30, 2023 0.04% 0.04% 18.35% 12.02%	to August 31, 2023 0.05% 0.05% 19.17% 11.22%	July 31, 2023 0.05% 0.05% 20.38% 11.93%
largin Accounts ecurity Deposit irat Other Saving Accounts rat Ladies Account - Saving abib Metro Sirat Asaan Account-Saving rat NRP Rupee Value Account RDA - Saving rat Junior Savers Account	0.04% 0.04% 19.36% 12.18% 15.49%	0.04% 0.04% 18.35% 11.54% 14.68%	2023 to October 31, 2023 0.04% 0.04% 18.27% 11.97% 15.12%	2023 to September 30, 2023 0.04% 0.04% 18.35% 12.02% 15.18%	to August 31, 2023 0.05% 0.05% 19.17% 11.22% 16.83%	July 31, 2023 0.05% 0.05% 20.38% 11.93% 17.89%
largin Accounts scurity Deposit irat Other Saving Accounts rat Ladies Account - Saving abib Metro Sirat Asaan Account-Saving rat NRP Rupee Value Account RDA - Saving rat Junior Savers Account rat Junior Savers Account rat Privilige 55+ Saving Account	0.04% 0.04% 19.36% 12.18% 15.49% 18.09%	0.04% 0.04% 18.35% 11.54% 14.68% 17.15%	2023 to October 31, 2023 0.04% 0.04% 18.27% 11.97% 15.12% 17.33%	2023 to September 30, 2023 0.04% 0.04% 18.35% 12.02% 15.18% 17.40%	to August 31, 2023 0.05% 0.05% 19.17% 11.22% 16.83% 18.70%	July 31, 2023 0.05% 0.05% 20.38% 11.93% 17.89% 19.88%
largin Accounts ecurity Deposit irat Other Saving Accounts rat Ladies Account - Saving abib Metro Sirat Asaan Account-Saving rat NRP Rupee Value Account RDA - Saving rat Junior Savers Account rat Privilige 55+ Saving Account irat Savings Plus Account	0.04% 0.04% 19.36% 12.18% 15.49% 18.09% 18.51%	0.04% 0.04% 18.35% 11.54% 14.68% 17.15% 17.55%	2023 to October 31, 2023 0.04% 0.04% 18.27% 11.97% 15.12% 17.33% 18.59%	2023 to September 30, 2023 0.04% 0.04% 18.35% 12.02% 15.18% 17.40% 18.66%	to August 31, 2023 0.05% 0.05% 19.17% 11.22% 16.83% 18.70% 19.63%	July 31, 2023 0.05% 0.05% 20.38% 11.93% 17.89% 19.88% 20.88%
Iargin Accounts ecurity Deposit irat Other Saving Accounts irat Ladies Account - Saving abib Metro Sirat Asaan Account-Saving irat NRP Rupee Value Account RDA - Saving irat Junior Savers Account irat Privilige SS+ Saving Account irat Savings Plus Account lamic Savings Plus	0.04% 0.04% 19.36% 12.18% 15.49% 18.09% 18.51% 17.10%	0.04% 0.04% 18.35% 11.54% 14.68% 17.15% 17.55% 16.21%	2023 to October 31, 2023 0.04% 0.04% 18.27% 11.97% 15.12% 17.33% 18.59% 16.70%	2023 to September 30, 2023 0.04% 0.04% 18.35% 12.02% 15.18% 17.40% 18.66% 16.76%	to August 31, 2023 0.05% 0.05% 19.17% 11.22% 16.83% 18.70% 19.63% 13.60%	July 31, 2023 0.05% 0.05% 20.38% 11.93% 17.89% 19.88% 20.88% 14.46%
largin Accounts ecurity Deposit irat Other Saving Accounts rat Ladies Account - Saving abib Metro Sirat Asaan Account-Saving rat NRP Rupee Value Account RDA - Saving rat Junior Savers Account rat Privilige 55+ Saving Account irat Savings Plus Account lamic Savings Plus lamic Savings Plus	0.04% 0.04% 19.36% 12.18% 15.49% 18.09% 18.51% 77.10% 17.32%	0.04% 0.04% 18.35% 11.54% 14.68% 17.15% 17.55% 16.21% 16.41%	2023 to October 31, 2023 0.04% 0.04% 18.27% 11.97% 15.12% 17.33% 18.59% 16.70% 17.01%	2023 to September 30, 2023 0.04% 0.04% 18.35% 12.02% 15.18% 17.40% 18.66% 16.76% 17.08%	to August 31, 2023 0.05% 0.05% 19.17% 11.22% 16.83% 18.70% 19.63% 13.60% 13.79%	July 31, 2023 0.05% 0.05% 20.38% 11.93% 17.89% 19.88% 20.88% 20.88% 14.46% 14.66%
Aargin Accounts ecurity Deposit irat Other Saving Accounts irat Ladies Account - Saving irat Ladies Account - Saving irat NPR Pupee Value Account-Saving irat NPR Pupee Value Account RDA - Saving irat Junior Savers Account irat Privilige S5+ Saving Account irat Savings Plus Account ilamic Savings Plus ilamic Savings Plus	0.04% 0.04% 19.36% 12.18% 15.49% 18.09% 18.51% 17.10% 17.32% 17.46%	0.04% 0.04% 18.35% 11.54% 14.68% 17.15% 17.55% 16.21% 16.41% 16.54%	2023 to October 31, 2023 0.04% 0.04% 18.27% 11.97% 15.12% 17.33% 18.59% 16.70% 17.01% 17.33%	2023 to September 30, 2023 0.04% 0.04% 18.35% 12.02% 15.18% 17.40% 18.66% 16.76% 17.08% 17.40%	to August 31, 2023 0.05% 0.05% 19.17% 11.22% 16.83% 18.70% 19.63% 19.63% 13.60% 13.79% 13.88%	July 31, 2023 0.05% 0.05% 20.38% 11.93% 17.89% 19.88% 20.88% 20.88% 14.46% 14.66% 14.76%
Iargin Accounts ecurity Deposit irat Other Saving Accounts irat Ladies Account - Saving abib Metro Sirat Asaan Account-Saving irat NPR Rupee Value Account RDA - Saving irat NPR Rupee Value Account RDA - Saving irat NPR Rupee Value Account irat Privilige 55+ Saving Account irat Savings Plus Account lamic Savings Plus lamic Savings Plus lamic Savings Plus	0.04% 0.04% 19.36% 12.18% 15.49% 18.09% 18.51% 77.10% 17.32%	0.04% 0.04% 18.35% 11.54% 14.68% 17.15% 17.55% 16.21% 16.41%	2023 to October 31, 2023 0.04% 0.04% 18.27% 11.97% 15.12% 17.33% 18.59% 16.70% 17.01%	2023 to September 30, 2023 0.04% 0.04% 18.35% 12.02% 15.18% 17.40% 18.66% 16.76% 17.08%	to August 31, 2023 0.05% 0.05% 19.17% 11.22% 16.83% 18.70% 19.63% 13.60% 13.79%	July 31, 2023 0.05% 0.05% 20.38% 11.93% 17.89% 19.88% 20.88% 20.88% 14.46% 14.46%
Iargin Accounts ecurity Deposit irat Other Saving Accounts irat Ladies Account - Saving abib Metro Sirat Asaan Account-Saving irat NRP Rupee Value Account RDA - Saving irat Privilige 55+ Saving Account irat Savings Plus Account lamic Savings Plus lamic Savings Plus lamic Savings Plus lamic Savings Plus	0.04% 0.04% 19.36% 12.18% 15.49% 18.09% 18.51% 17.10% 17.32% 17.46%	0.04% 0.04% 18.35% 11.54% 14.68% 17.15% 17.55% 16.21% 16.41% 16.54%	2023 to October 31, 2023 0.04% 0.04% 18.27% 11.97% 15.12% 17.33% 18.59% 16.70% 17.01% 17.33%	2023 to September 30, 2023 0.04% 0.04% 18.35% 12.02% 15.18% 17.40% 18.66% 16.76% 17.08% 17.40%	to August 31, 2023 0.05% 0.05% 19.17% 11.22% 16.83% 18.70% 19.63% 19.63% 13.60% 13.79% 13.88%	July 31, 2023 0.05% 0.05% 20.38% 11.93% 17.89% 19.88% 20.88% 20.88% 14.46% 14.66% 14.76%
Iargin Accounts ecurity Deposit irat Other Saving Accounts rat Ladies Account - Saving abib Metro Sirat Asaan Account-Saving rat NRP Rupee Value Account RDA - Saving rat Junior Savers Account rat Privilige 55+ Saving Account irat Savings Plus Account lamic Savings Plus	0.04% 0.04% 19.36% 12.18% 15.49% 18.09% 18.51% 17.10% 17.32% 17.46%	0.04% 0.04% 18.35% 11.54% 14.68% 17.15% 17.55% 16.21% 16.41% 16.54%	2023 to October 31, 2023 0.04% 0.04% 18.27% 11.97% 15.12% 17.33% 18.59% 16.70% 17.01% 17.33%	2023 to September 30, 2023 0.04% 0.04% 18.35% 12.02% 15.18% 17.40% 18.66% 16.76% 17.08% 17.40%	to August 31, 2023 0.05% 0.05% 19.17% 11.22% 16.83% 18.70% 19.63% 19.63% 13.60% 13.79% 13.88%	July 31, 2023 0.05% 0.05% 20.38% 11.93% 17.89% 19.88% 20.88% 20.88% 14.46% 14.66% 14.76%
largin Accounts ecurity Deposit irat Other Saving Accounts rat Ladies Account - Saving abib Metro Sirat Asaan Account-Saving rat NRP Rupee Value Account RDA - Saving rat Junior Savers Account rat Privilige SS+ Saving Account irat Savings Plus Account lamic Savings Plus lamic Saving Plus lamic Plus	0.04% 0.04% 19.36% 12.18% 15.49% 18.09% 18.51% 17.10% 17.32% 17.46% 17.60%	0.04% 0.04% 11.54% 14.68% 17.15% 17.55% 16.21% 16.41% 16.41% 16.54% 16.68%	2023 to October 31, 2023 0.04% 0.04% 18.27% 11.97% 15.12% 17.33% 18.59% 16.70% 17.01% 17.33% 17.64%	2023 to September 30, 2023 0.04% 0.04% 18.35% 12.02% 15.18% 17.40% 18.66% 16.76% 17.08% 17.40% 17.71%	to August 31, 2023 0.05% 0.05% 19.17% 11.22% 16.83% 18.70% 19.63% 13.60% 13.79% 13.88% 13.98%	July 31, 2023 0.05% 0.05% 20.38% 11.93% 17.89% 19.88% 20.88% 20.88% 14.46% 14.46% 14.66% 14.76%
Iargin Accounts ecurity Deposit irat Other Saving Accounts rat Ladies Account - Saving abib Metro Sirat Asaan Account-Saving rat NBP Rupee Value Account RDA - Saving rat NBP Rupee Value Account Account rat Privilige 55+ Saving Account irat Savings Plus Account Iamic Savings Plus Iamic Saving Plus Iamic Saving Account - FI / Mutual Funds aving Account-FI / Mutual Funds	0.04% 0.04% 19.36% 12.18% 15.49% 18.09% 18.51% 17.10% 17.32% 17.46% 17.66% 8.45%	0.04% 0.04% 18.35% 11.54% 14.68% 17.15% 17.15% 16.21% 16.41% 16.54% 16.68%	2023 to October 31, 2023 0.04% 0.04% 18.27% 11.97% 15.12% 17.33% 18.59% 16.70% 17.01% 17.33% 17.64% 8.82%	2023 to September 30, 2023 0.04% 0.04% 18.35% 12.02% 15.18% 17.40% 18.66% 16.76% 17.08% 17.40% 17.71% 8.86%	to August 31, 2023 0.05% 0.05% 19.17% 11.22% 16.83% 18.70% 19.63% 13.60% 13.79% 13.88% 13.98%	July 31, 2023 0.05% 0.05% 20.38% 11.93% 17.89% 19.88% 20.88% 20.88% 14.46% 14.66% 14.76% 14.76% 9.05%
largin Accounts ecurity Deposit irat Other Saving Accounts rat Ladies Account - Saving abib Metro Sirat Asaan Account-Saving irat NRP Rupee Value Account RDA - Saving irat I Niro Favers Account irat Savings Plus Account Jamic Savings Plus Jamic Saving Account - FI / Mutual Funds aving Account-FI / Mutual Funds	0.04% 0.04% 19.36% 12.18% 15.49% 18.09% 18.51% 17.10% 17.32% 17.46% 17.66% 8.45% 8.52% 8.59% 8.66%	0.04% 0.04% 11.54% 14.68% 17.15% 17.55% 16.21% 16.41% 16.54% 16.68% 8.01% 8.01% 8.14%	2023 to October 31, 2023 0.04% 0.04% 18.27% 11.97% 15.12% 17.33% 18.59% 16.70% 17.01% 17.01% 17.33% 17.64% 8.82% 8.82% 8.89% 8.95%	2023 to September 30, 2023 0.04% 0.04% 18.35% 12.02% 15.18% 17.40% 18.66% 16.76% 17.08% 17.40% 17.71% 8.86% 8.92% 8.92% 8.92%	to August 31, 2023 0.05% 0.05% 19.17% 11.22% 16.83% 18.70% 19.63% 13.60% 13.79% 13.88% 13.98% 8.51% 8.60% 8.60% 8.79%	July 31, 2023 0.05% 0.05% 20.38% 11.93% 17.89% 19.88% 20.88% 20.88% 14.46% 14.66% 14.66% 14.76% 14.76% 9.05% 9.15% 9.15% 9.35%
largin Accounts ecurity Deposit irat Other Saving Accounts rat Ladies Account - Saving abib Metro Sirat Asaan Account-Saving irat NRP Rupee Value Account RDA - Saving irat I Niro Favers Account irat Savings Plus Account Jamic Savings Plus Jamic Saving Account - FI / Mutual Funds aving Account-FI / Mutual Funds	0.04% 0.04% 19.36% 12.18% 15.49% 18.09% 18.51% 17.10% 17.32% 17.46% 17.60% 8.45% 8.52% 8.52% 8.59%	0.04% 0.04% 11.54% 11.54% 14.68% 17.15% 17.55% 16.21% 16.41% 16.54% 16.54% 16.68% 8.01% 8.01% 8.14%	2023 to October 31, 2023 0.04% 0.04% 18.27% 11.97% 15.12% 17.33% 18.59% 16.70% 17.01% 17.33% 17.64% 8.82% 8.89% 8.95%	2023 to September 30, 2023 0.04% 18.35% 12.02% 15.18% 17.40% 18.66% 16.76% 17.08% 17.40% 17.71% 8.86% 8.92% 8.92%	to August 31, 2023 0.05% 0.05% 19.17% 11.22% 16.83% 18.70% 19.63% 13.60% 13.88% 13.88% 13.98% 8.51% 8.60% 8.60%	July 31, 2023 0.05% 0.05% 20.38% 11.93% 17.89% 19.88% 20.88% 14.46% 14.46% 14.66% 14.76% 14.76% 9.05% 9.15% 9.15%
largin Accounts ecurity Deposit irat Other Saving Accounts irat Ladies Account - Saving abib Metro Sirat Asaan Account-Saving rat NEP Rupee Value Account RDA - Saving irat Ner Puspee Value Account irat Tri Junior Savers Account irat Savings Plus Account alamic Savings Plus alamic Savings Plus alamic Savings Plus alamic Savings Plus alamic Saving Account - FI / Mutual Funds aving Account-FI / Mutual Funds	0.04% 0.04% 19.36% 12.18% 15.49% 18.09% 18.51% 17.10% 17.32% 17.46% 17.66% 8.45% 8.52% 8.59% 8.66%	0.04% 0.04% 11.54% 14.68% 17.15% 17.55% 16.21% 16.41% 16.54% 16.68% 8.01% 8.01% 8.14%	2023 to October 31, 2023 0.04% 0.04% 18.27% 11.97% 15.12% 17.33% 18.59% 16.70% 17.01% 17.01% 17.33% 17.64% 8.82% 8.82% 8.89% 8.95%	2023 to September 30, 2023 0.04% 0.04% 18.35% 12.02% 15.18% 17.40% 18.66% 16.76% 17.08% 17.40% 17.71% 8.86% 8.92% 8.92% 8.92%	to August 31, 2023 0.05% 0.05% 19.17% 11.22% 16.83% 18.70% 19.63% 13.60% 13.79% 13.88% 13.98% 8.51% 8.60% 8.60% 8.79%	July 31, 2023 0.05% 0.05% 20.38% 11.93% 17.89% 19.88% 20.88% 14.46% 14.46% 14.76% 14.76% 14.76% 9.05% 9.15% 9.15% 9.35%
largin Accounts ecurity Deposit irat Other Saving Accounts rat Ladies Account - Saving abib Metro Sirat Asaan Account-Saving irat NRP Rupee Value Account RDA - Saving irat I Junior Savers Account irat Savings Plus Account iamic Savings Plus iamic Saving Account - FI / Mutual Funds aving Account-FI / Mutual Funds	0.04% 0.04% 19.36% 12.18% 15.49% 18.09% 18.51% 17.10% 17.32% 17.46% 17.60% 8.45% 8.52% 8.52% 8.59% 8.66%	0.04% 0.04% 11.54% 14.68% 17.15% 17.55% 16.21% 16.41% 16.54% 16.68% 8.01% 8.07% 8.14% 8.14%	2023 to October 31, 2023 0.04% 0.04% 18.27% 11.97% 15.12% 17.33% 18.59% 16.70% 17.01% 17.33% 17.64% 8.82% 8.89% 8.89% 8.95% 8.95% 8.95%	2023 to September 30, 2023 0.04% 18.35% 12.02% 15.18% 17.40% 18.66% 16.76% 17.08% 17.40% 17.71% 8.86% 8.92% 8.92% 8.92% 9.11%	to August 31, 2023 0.05% 0.05% 19.17% 11.22% 16.83% 18.70% 19.63% 13.60% 13.79% 13.88% 13.98% 8.51% 8.60% 8.60% 8.79% 8.79%	July 31, 2023 0.05% 0.05% 20.38% 11.93% 17.89% 19.88% 20.88% 14.46% 14.46% 14.66% 14.76% 14.76% 9.05% 9.15% 9.15% 9.35%
Aargin Accounts ecurity Deposit irat Other Saving Accounts irat Ladies Account - Saving labib Metro Sirat Asaan Account-Saving irat NRP Rupee Value Account RDA - Saving irat Junior Savers Account irat Privilige 55+ Saving Account irat Savings Plus Account slamic Savings Plus slamic Savings Plus slamic Saving Account - FI / Mutual Funds aving Account-FI / Mutual Funds	0.04% 0.04% 19.36% 12.18% 15.49% 18.51% 17.10% 17.32% 17.46% 17.46% 17.66% 8.45% 8.52% 8.52% 8.52% 8.59% 8.66% 8.66%	0.04% 0.04% 18.35% 11.54% 14.68% 17.15% 17.15% 16.21% 16.41% 16.54% 16.68% 8.01% 8.01% 8.14% 8.14% 8.14%	2023 to October 31, 2023 0.04% 0.04% 18.27% 11.97% 15.12% 17.33% 18.59% 16.70% 17.01% 17.01% 17.04% 17.64% 8.82% 8.89% 8.89% 8.95% 9.07% 14.81%	2023 to September 30, 2023 0.04% 0.04% 18.35% 12.02% 15.18% 17.40% 18.66% 16.76% 17.40% 17.40% 17.71% 8.86% 8.92% 8.92% 8.92% 9.11%	to August 31, 2023 0.05% 19.17% 11.22% 16.83% 18.70% 19.63% 13.60% 13.79% 13.88% 13.98% 8.51% 8.60% 8.79% 8.79% 12.53%	July 31, 2023 0.05% 0.05% 20.38% 11.93% 17.89% 19.88% 20.88% 20.88% 14.46% 14.46% 14.76% 14.76% 9.05% 9.15% 9.35% 9.35%
Aargin Accounts ecurity Deposit irat Other Saving Accounts irat Ladies Account - Saving labib Metro Sirat Asaan Account-Saving irat NRP Rupee Value Account RDA - Saving irat NRP Ruyeer Value Account and the saving Account irat Privilige 55+ Saving Account irat Savings Plus Account slamic Savings Plus slamic Savings Plus slamic Saving Account - FI / Mutual Funds aving Account-FI / Mutual Funds aving Account	0.04% 0.04% 19.36% 12.18% 15.49% 18.09% 18.51% 17.10% 17.32% 17.46% 17.32% 17.46% 17.60% 8.45% 8.52% 8.59% 8.66% 8.66% 8.66%	0.04% 0.04% 11.54% 11.54% 14.68% 17.15% 17.55% 16.21% 16.41% 16.54% 16.68% 8.01% 8.07% 8.14% 8.14% 8.14% 15.34% 15.48%	2023 to October 31, 2023 0.04% 0.04% 18.27% 11.97% 15.12% 17.33% 18.59% 16.70% 17.01% 17.01% 17.01% 17.64% 8.82% 8.82% 8.89% 8.95% 9.07%	2023 to September 30, 2023 0.04% 18.35% 12.02% 15.18% 17.40% 18.66% 16.76% 17.08% 17.40% 17.71% 8.86% 8.92% 8.92% 8.92% 8.92% 9.11%	to August 31, 2023 0.05% 19.17% 11.22% 16.83% 18.70% 19.63% 13.60% 13.79% 13.88% 13.98% 8.51% 8.60% 8.60% 8.79% 12.53% 12.71%	July 31, 2023 0.05% 0.05% 11.93% 11.93% 17.89% 19.88% 20.88% 20.88% 14.46% 14.46% 14.66% 14.76% 9.05% 9.15% 9.15% 9.15% 9.15% 9.35% 13.32% 13.51%
Aargin Accounts iecurity Deposit irat Other Saving Accounts irat Ladies Account - Saving tabib Metro Sirat Asaan Account-Saving irat NRP Rupee Value Account RDA - Saving irat NRP Rupee Value Account RDA - Saving irat Privilige 55+ Saving Account irat Savings Plus Account slamic Savings Plus slamic Saving Account - FI / Mutual Funds iaving Account-FI / Mutual Funds	0.04% 0.04% 19.36% 12.18% 15.49% 18.09% 18.51% 17.10% 17.32% 17.46% 17.60% 8.45% 8.52% 8.52% 8.55% 8.66% 8.66% 16.33% 16.47%	0.04% 0.04% 11.54% 11.54% 14.68% 17.15% 17.55% 16.21% 16.41% 16.41% 16.54% 16.68% 8.01% 8.01% 8.14% 8.14% 8.14% 15.34% 15.48% 15.61%	2023 to October 31, 2023 0.04% 0.04% 18.27% 11.97% 15.12% 17.33% 18.59% 16.70% 17.01% 17.01% 17.33% 17.64% 8.82% 8.89% 8.95% 8.95% 9.07% 14.81% 14.93% 15.06%	2023 to September 30, 2023 0.04% 18.35% 12.02% 15.18% 17.40% 18.66% 16.76% 17.08% 17.40% 17.71% 8.86% 8.92% 8.92% 8.92% 9.11% 14.87% 14.87% 15.12%	to August 31, 2023 0.05% 0.05% 19.17% 11.22% 16.83% 18.70% 19.63% 13.60% 13.79% 13.88% 13.98% 8.51% 8.60% 8.79% 8.79% 12.53% 12.71% 12.89%	July 31, 2023 0.05% 0.05% 20.38% 11.93% 17.89% 19.88% 20.88% 20.88% 14.46% 14.46% 14.66% 14.76% 14.76% 9.05% 9.15% 9.15% 9.15% 9.35% 9.35% 13.32% 13.51% 13.70%
Arrigin Accounts Security Deposit Sirat Other Saving Accounts Sirat Ladies Account - Saving Habib Metro Sirat Asaan Account-Saving Sirat Junior Savers Account NDA - Saving Sirat Junior Savers Account Sirat Savings Plus Account Sirat Savings Plus Account Sistamic Savings Plus Islamic Savings Plus Sista Saving Account - FI / Mutual Funds Saving Account-FI / Mutual Funds Saving Account	0.04% 0.04% 19.36% 12.18% 15.49% 18.09% 18.51% 17.10% 17.32% 17.46% 17.32% 17.46% 17.60% 8.45% 8.52% 8.59% 8.66% 8.66% 8.66%	0.04% 0.04% 11.54% 11.54% 14.68% 17.15% 17.55% 16.21% 16.41% 16.54% 16.68% 8.01% 8.07% 8.14% 8.14% 8.14% 15.34% 15.48%	2023 to October 31, 2023 0.04% 0.04% 18.27% 11.97% 15.12% 17.33% 18.59% 16.70% 17.01% 17.01% 17.01% 17.64% 8.82% 8.82% 8.89% 8.95% 9.07%	2023 to September 30, 2023 0.04% 18.35% 12.02% 15.18% 17.40% 18.66% 16.76% 17.08% 17.40% 17.71% 8.86% 8.92% 8.92% 8.92% 8.92% 9.11%	to August 31, 2023 0.05% 19.17% 11.22% 16.83% 18.70% 19.63% 13.60% 13.79% 13.88% 13.98% 8.51% 8.60% 8.60% 8.79% 12.53% 12.71%	July 31, 2023 0.05% 0.05% 20.38% 11.93% 17.89% 19.88% 20.88% 20.88% 14.46% 14.66% 14.76% 9.05% 9.15% 9.15% 9.15% 9.15% 9.35% 13.32% 13.32%

Savings Account	16.75%	15.88%	15.31%	15.37%	13.24%	14.08%
Savings Account	16.89%	16.01%	15.44%	15.50%	13.42%	14.27%
Savings Account	17.04%	16.15%	15.56%	15.63%	13.60%	14.46%
Savings Account	17.18%	16.28%	15.69%	15.75%	13.78%	14.65%
Savings Account	17.32%	16.41%	15.82%	15.88%	13.96%	14.84%
Savings Account	17.46%	16.54%	15.94%	16.01%	14.14%	14.84%
Savings Account	17.46%	16.54%	16.07%	16.13%	14.32%	15.23%
Savings Account	17.74%	16.81%	16.19%	16.26%	14.50%	15.42%
Savings Account	17.74%	16.81%	16.19%	16.38%	14.50%	15.42%
Savings Account	17.74%	16.81%	16.19%	16.38%	14.50%	15.42%
Savings Account	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)	12.67%	12.01%	8.19%	8.22%	9.17%	9.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	12.67%	12.01%	8.19%	8.22%	9.17%	9.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	12.67%	12.01%	8.19%	8.22%	9.17%	9.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	12.67%	12.01%	8.19%	8.22%	9.17%	9.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	12.67%	12.01%	8.19%	8.22%	9.17%	9.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	12.67%	12.01%	8.19%	8.22%	9.17%	9.75%
		Page 0 01 11				

Classification: Internal

Historical Declared Profit Rates Last 2 Years - Local Currency

SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	12.67%	12.01%	8.19%	8.22%	9.17%	9.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	12.67%	12.01%	8.19%	8.22%	9.17%	9.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	12.67%	12.01%	8.19%	8.22%	9.17%	9.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	12.67%	12.01%	8.19%	8.22%	9.17%	9.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	12.67%	12.01%	8.19%	8.22%	9.17%	9.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	12.67%	12.01%	8.19%	8.22%	9.17%	9.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	12.67%	12.01%	8.19%	8.22%	9.17%	9.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	12.67%	12.01%	8.19%	8.22%	9.17%	9.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	12.67%	12.01%	8.19%	8.22%	9.17%	9.75%

Sirat Islamic Non Resident Saving Accounts

Shar islamic Non Resident Saving Accounts						
SIRAT Non - Resident Account - Saving	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
SIRAT Non - Resident Account - Saving	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
SIRAT Non - Resident Account - Saving	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
SIRAT Non - Resident Account - Saving	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
SIRAT Non - Resident Account - Saving	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
SIRAT Non - Resident Account - Saving	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
SIRAT Non - Resident Account - Saving	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
SIRAT Non - Resident Account - Saving	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
SIRAT Non - Resident Account - Saving	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
SIRAT Non - Resident Account - Saving	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
SIRAT Non - Resident Account - Saving	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
SIRAT Non - Resident Account - Saving	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
SIRAT Non - Resident Account - Saving	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
SIRAT Non - Resident Account - Saving	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
SIRAT Non - Resident Account - Saving	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%

Sirat Pls Premium Accounts						
PLS - Premium Account	17.95%	17.01%	16.51%	16.57%	14.32%	15.23%
PLS - Premium Account	18.02%	17.08%	16.70%	16.76%	14.50%	15.42%
PLS - Premium Account	18.09%	17.15%	16.83%	16.89%	14.68%	15.61%
PLS - Premium Account	18.16%	17.21%	16.95%	17.02%	14.86%	15.80%
PLS - Premium Account	18.23%	17.28%	17.08%	17.14%	15.03%	15.99%
PLS - Premium Account	18.30%	17.35%	17.20%	17.27%	15.21%	16.18%
PLS - Premium Account	18.30%	17.41%	17.33%	17.27%	15.21%	16.18%
PLS - Premium Account	18.30%	17.41%	17.33%	17.27%	15.21%	16.18%
PLS - Premium Account	18.51%	17.41%	17.33%	17.27%	15.21%	16.18%
PLS - Premium Account	18.51%	17.61%	17.64%	17.71%	15.93%	16.18%
PLS - Premium Account	18.51%	17.61%	17.64%	17.71%	15.93%	16.18%
PLS - Premium Account	18.51%	17.61%	17.64%	17.71%	15.93%	16.18%
PLS - Premium Account	18.51%	17.61%	17.64%	17.71%	15.93%	16.18%
PLS - Premium Account	18.51%	17.61%	17.64%	17.71%	15.93%	16.18%
PLS - Premium Account	18.51%	17.61%	17.96%	17.71%	15.93%	16.18%
PL3 - Premium Account	18.51%	17.01%	17.50%	17.7176	13.5376	10.10%
Sirat Habibmetro Islamic Investment Certificate (H.I.I.C)						
H.I.I.C. Seven Days	16.19%	15.34%	14.81%	14.87%	12.53%	13.32%
H.I.I.C. Fifteen Days	16.19%	15.34%	14.81%	14.87%	12.53%	13.32%
	· · · · ·					
H.I.I.C One Month	17.60%	16.68%	17.64%	17.71%	18.00%	19.14%
H.I.I.C Three Months	17.95%	17.01%	17.96%	18.03%	18.23%	19.39%
H.I.I.C Six Months	18.16%	17.21%	18.27%	18.35%	18.70%	19.88%
	· · · · · ·					
H.I.I.C 1 Year	18.09%	17.15%	18.09%	18.16%	17.86%	18.99%
H.I.I.C 1 Year	18.30%	17.35%	18.34%	18.41%	17.95%	19.09%
H.I.I.C 1 Year	18.51%	17.55%	18.46%	18.54%	18.04%	19.19%
H.I.I.C 1 Year	18.72%	17.75%	18.84%	18.92%	18.14%	19.29%
H.I.I.C 2 Years	14.08%	13.34%	16.38%	16.45%	15.05%	16.01%
H.I.I.C 2 Years	14.15%	13.41%	16.45%	16.51%	15.15%	16.11%
H.I.I.C 2 Years	14.22%	13.48%	16.51%	16.57%	15.24%	16.20%
H.I.I.C 2 Years	14.29%	13.54%	17.01%	17.08%	15.33%	16.30%
	· · · · ·					
H.I.I.C 3 Years	14.15%	13.41%	16.57%	16.64%	15.99%	17.00%
H.I.I.C 3 Years	14.22%	13.48%	16.70%	16.76%	16.08%	17.10%
H.I.I.C 3 Years	14.29%	13.54%	17.01%	17.08%	16.17%	17.20%
H.I.I.C 3 Years	14.36%	13.61%	17.33%	17.40%	16.27%	17.30%
H.I.I.C 5 Years	14.22%	13.48%	17.64%	17.71%	16.92%	17.99%
H.I.I.C 5 Years	14.29%	13.54%	17.71%	17.78%	17.02%	18.09%
H.I.I.C 5 Years	14.36%	13.61%	17.77%	17.84%	17.11%	18.19%
H.I.I.C 5 Years	14.43%	13.68%	17.96%	18.03%	17.20%	18.29%
SBP Subsidized Schemes	1					
600 H TEC	4.22%	4.00%	8.82%	8.86%	6.36%	7.46%
SBP - ILTFF			2.459/	3.16%	5.14%	6.03%
SBP - ILT FF SBP - IFFSAP	2.82%	2.67%	3.15%	5.10%	J.1470	0.0370
	2.82% 0.00%	2.67%	0.00%	0.00%	0.00%	0.00%
SBP - IFFSAP						

Historical Declared Profit Rates Last 2 Years - Local Currency

* Profit Sharing Ratio	50:50	50:50	50:50	50:50	50:50	50:50
Paral and a second s	Profit Rates from June 01, 2023 to	Profit Rates from May 01, 2023 to	Profit Rates from April 01, 2023 to	Profit Rates from March 01, 202	Profit Rates from February 01,	Profit Rates from January 01
Product name	June 30, 2023	May 31, 2023	April 30, 2023	to March 31, 2023	2023 to February 28, 2023	2023 to January 31, 2023
Margin Accounts Security Deposit	0.09%	0.07%	0.07%	0.07%	0.07%	0.05%
ecunty Deposit	0.09%	0.07%	0.07%	0.07%	0.07%	0.03%
irat Other Saving Accounts						
Sirat Ladies Account - Saving	16.09%	13.72%	13.36%	9.27%	8.96%	7.03%
Habib Metro Sirat Asaan Account-Saving	8.05%	6.86%	6.68%	10.67%	10.31%	8.09%
Sirat NRP Rupee Value Account RDA - Saving	13.47%	11.48%	11.18%	10.67%	10.31%	8.09%
Sirat Junior Savers Account Sirat Privilige 55+ Saving Account	14.97% 15.72%	12.76% 13.40%	12.42% 13.05%	13.04% 14.23%	12.60% 13.75%	9.89% 10.79%
Shat Frivinge 55+ Saving Account	13.7276	13.40%	13.0376	14.2376	13.7376	10.73%
irat Savings Plus Account						
slamic Savings Plus	12.18%	10.38%	10.11%	10.08%	9.74%	7.64%
slamic Savings Plus	12.32%	10.50%	10.23%	10.20%	9.85%	7.73%
slamic Savings Plus	12.46%	10.63%	10.35%	10.32%	9.97%	7.82%
slamic Savings Plus	12.61%	10.75%	10.47%	10.43%	10.08%	7.91%
irat Saving Account - FI / Mutual Funds						
aving Account-FI / Mutual Funds	8.60%	7.33%	7.14%	7.11%	6.87%	5.39%
aving Account-FI / Mutual Funds	8.74%	7.45%	7.25%	7.23%	6.99%	5.48%
aving Account-FI / Mutual Funds	8.88%	7.45%	7.25%	7.35%	7.10%	5.48%
aving Account-FI / Mutual Funds	8.88%	7.45%	7.25%	7.35%	7.10%	5.66%
Saving Account-FI / Mutual Funds	9.17%	7.45%	7.25%	7.35%	7.10%	5.66%
Sirat Saving Accounts						
aving Account	10.03%	8.55%	8.32%	8.30%	8.02%	6.29%
avings Account	10.17%	8.67%	8.44%	8.42%	8.13%	6.38%
avings Account	10.31%	8.79%	8.56%	8.54%	8.25%	6.47%
avings Account	10.46%	8.92%	8.68%	8.66%	8.36%	6.56%
avings Account avings Account	10.60% 10.74%	9.04% 9.16%	8.80% 8.92%	8.77% 8.89%	8.48% 8.59%	6.65% 6.74%
avings Account	10.89%	9.28%	9.04%	9.01%	8.71%	6.83%
avings Account	11.03%	9.40%	9.16%	9.13%	8.82%	6.92%
avings Account	11.17%	9.53%	9.28%	9.25%	8.94%	7.01%
avings Account	11.17%	9.53%	9.39%	9.37%	9.05%	7.10%
avings Account	11.46%	9.77% 9.89%	9.51%	9.49% 9.60%	9.17% 9.28%	7.19%
Savings Account	11.60% 11.60%	9.89%	9.63% 9.63%	9.60%	9.28%	7.28%
avings Account	11.60%	9.89%	9.63%	9.84%	9.28%	7.28%
avings Account	12.03%	10.26%	9.99%	9.96%	9.62%	7.55%
Sirat Habibmetro@work (Green, Gold & Platinum)			T	1	1	
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	8.60%	7.33%	7.14%	7.11%	6.87%	5.39%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum) SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	8.74%	7.45%	7.25%	7.23%	6.99% 7.10%	5.48% 5.57%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	9.03%	7.69%	7.49%	7.47%	7.22%	5.66%
IRAT Saving Habibmetro@work (Green, Gold & Platinum)	9.17%	7.82%	7.61%	7.59%	7.33%	5.75%
IRAT Saving Habibmetro@work (Green, Gold & Platinum)	9.31%	7.94%	7.73%	7.71%	7.33%	5.75%
IRAT Saving Habibmetro@work (Green, Gold & Platinum)	9.31%	7.94%	7.73%	7.71%	7.33%	5.75%
IRAT Saving Habibmetro@work (Green, Gold & Platinum)	9.31% 9.31%	7.94%	7.73%	7.71%	7.33% 7.33%	5.75%
IRAT Saving Habibmetro@work (Green, Gold & Platinum) IRAT Saving Habibmetro@work (Green, Gold & Platinum)	9.31%	7.94%	7.73%	7.71%	7.33%	5.75% 5.75%
IRAT Saving Habibmetro@work (Green, Gold & Platinum)	9.31%	7.94%	7.73%	7.71%	7.33%	5.75%
IRAT Saving Habibmetro@work (Green, Gold & Platinum)	9.31%	7.94%	7.73%	7.71%	7.33%	5.75%
IRAT Saving Habibmetro@work (Green, Gold & Platinum)	9.31%	7.94%	7.73%	7.71%	7.33%	5.75%
IRAT Saving Habibmetro@work (Green, Gold & Platinum)	9.31%	7.94%	7.73%	7.71%	7.33%	5.75%
IRAT Saving Habibmetro@work (Green, Gold & Platinum)	9.31%	7.94%	7.73%	7.71%	7.33%	5.75%
irat Islamic Non Resident Saving Accounts						
IRAT Non - Resident Account - Saving	10.03%	8.55%	8.32%	8.30%	8.02%	6.29%
IRAT Non - Resident Account - Saving	10.17%	8.67%	8.44%	8.42%	8.13%	6.38%
IRAT Non - Resident Account - Saving	10.31%	8.79%	8.56%	8.54%	8.25%	6.47%
IRAT Non - Resident Account - Saving	10.46%	8.92%	8.68%	8.66%	8.36%	6.56%
IRAT Non - Resident Account - Saving IRAT Non - Resident Account - Saving	10.60% 10.74%	9.04% 9.16%	8.80% 8.92%	8.77% 8.89%	8.48% 8.59%	6.65% 6.74%
IRAT Non - Resident Account - Saving	10.74%	9.16%	9.04%	9.01%	8.59%	6.83%
IRAT Non - Resident Account - Saving	11.03%	9.40%	9.16%	9.13%	8.82%	6.92%
IRAT Non - Resident Account - Saving	11.03%	9.53%	9.28%	9.25%	8.94%	7.01%
IRAT Non - Resident Account - Saving	11.03%	9.53%	9.39%	9.37%	9.05%	7.10%
IRAT Non - Resident Account - Saving	11.03%	9.77%	9.51%	9.49%	9.17%	7.19%
						7.28%
SIRAT Non - Resident Account - Saving	11.03%	9.89%	9.63%	9.60%	9.28%	
	11.03% 11.03% 11.03%	9.89% 9.89% 9.89%	9.63% 9.63% 9.63%	9.60% 9.60% 9.84%	9.28% 9.28% 9.28%	7.28%

Sirat Pls Premium Accounts						
PLS - Premium Account	11.46%	9.77%	9.51%	9.49%	9.17%	7.19%
PLS - Premium Account	11.60%	9.89%	9.63%	9.60%	9.28%	7.28%
PLS - Premium Account	11.75%	10.01%	9.75%	9.72%	9.39%	7.37%
PLS - Premium Account	11.89%	10.14%	9.87%	9.84%	9.51%	7.46%
PLS - Premium Account	12.03%	10.26%	9.99%	9.96%	9.62%	7.55%
PLS - Premium Account	12.18%	10.38%	10.11%	10.08%	9.74%	7.55%
PLS - Premium Account	12.32%	10.38%	10.11%	10.08%	9.74%	7.55%
PLS - Premium Account	12.32%	10.38%	10.11%	10.08%	9.74%	7.55%
PLS - Premium Account	12.32%	10.38%	10.11%	10.08%	9.74%	7.55%
PLS - Premium Account	12.32%	10.38%	10.11%	10.08%	9.74%	7.55%
PLS - Premium Account	12.32%	10.38%	10.11%	10.08%	9.74%	7.55%
PLS - Premium Account	12.32%	10.38%	10.11%	10.08%	9.74%	7.55%
PLS - Premium Account	12.32%	10.38%	10.11%	10.08%	9.74%	7.55%
PLS - Premium Account	12.32%	10.38%	10.11%	10.08%	9.74%	7.55%
PLS - Premium Account	12.32%	10.38%	10.11%	11.15%	10.77%	7.55%
PL3 - Preifildin Account	12.32%	10.38%	10.11%	11.13%	10.77%	7.55%
Sirat Habibmetro Islamic Investment Certificate (H.I.I.C)						
H.I.I.C. Seven Days	10.03%	8.55%	8.32%	8.30%	8.02%	6.29%
H.I.I.C. Fifteen Days	10.03%	8.55%	8.32%	8.30%	8.02%	6.29%
Thinker Fricer Dogs	10,007/0	0.5574	0.0270	0.0070	0.0270	0.2570
H.I.I.C One Month	15.04%	12.82%	12.49%	12.45%	12.03%	9.44%
H.I.I.C Three Months	15.76%	13.43%	13.08%	13.04%	12.60%	9.89%
H.I.I.C Six Months	16.48%	14.05%	13.68%	13.64%	13.18%	10.34%
H.I.I.C 1 Year	15.76%	13.43%	13.08%	13.04%	12.60%	9.89%
H.I.I.C 1 Year	15.90%	13.56%	13.20%	13.16%	12.72%	9.98%
H.I.I.C 1 Year	16.05%	13.68%	13.32%	13.28%	12.83%	10.07%
H.I.I.C 1 Year	16.09%	13.72%	13.36%	13.32%	12.87%	10.09%
H.I.I.C 2 Years	16.48%	14.05%	13.68%	13.64%	13.18%	10.34%
H.I.I.C 2 Years	16.62%	14.17%	13.80%	13.75%	13.18%	10.34%
H.I.I.C 2 Years	16.76%	14.29%	13.91%	13.87%	13.40%	10.52%
H.I.I.C 2 Years	16.65%	14.20%	13.82%	13.78%	13.32%	10.45%
H.I.I.C 3 Years	17.19%	14.66%	14.27%	14.23%	13.75%	10.79%
H.I.I.C 3 Years	17.33%	14.78%	14.39%	14.35%	13.86%	10.87%
H.I.I.C 3 Years	17.48%	14.90%	14.51%	14.47%	13.98%	10.96%
H.I.I.C 3 Years	17.59%	14.99%	14.60%	14.56%	14.06%	11.03%
H.I.I.C 5 Years	17.91%	15.27%	14.87%	14.82%	14.32%	11.23%
H.I.I.C 5 Years	18.05%	15.39%	14.98%	14.94%	14.44%	11.32%
H.I.I.C 5 Years	18.19%	15.51%	15.10%	15.06%	14.55%	11.41%
H.I.I.C 5 Years	18.34%	15.63%	15.22%	15.18%	14.66%	11.50%
CDD Cutatilized Calendary						
SBP Subsidized Schemes	45.00%	12 529/	4 7(9/	4 740/	4 500/	2.50%
SBP - ILTFF	15.88%	13.53%	4.76%	4.74%	4.58%	3.59%
SBP - IFFSAP	4.54%	3.87%	3.77%	5.93%	5.73%	4.49%
SBP - IFWS	0.00%	3.87%	0.00%	-	4.04%	4.04%
SBP - ITERF	3.40%	2.90%	2.82%	1.66%	1.60%	1.26%
SBP - IFFRE	4.54%	3.87%	3.77%	1.66%	1.60%	1.26%
* Drofit Charing Datio	50:50	50:50	50:50	50:50	50:50	50:50
* Profit Sharing Ratio	50:50	50:50	50:50	50:50	50:50	50:50

Product name	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	0.07%	0.07%	0.06%	0.06%	0.06%	0.04%
Security Deposit	0.07%	0.07%	0.06%	0.06%	0.06%	0.04%
Sirat Other Saving Accounts						
Sirat Ladies Account - Saving	9.13%	8.97%	0.00%	0.00%	0.00%	0.00%
Habib Metro Sirat Asaan Account-Saving	10.50%	10.33%	9.54%	9.12%	8.54%	6.11%
Sirat NRP Rupee Value Account RDA - Saving	10.50%	10.33%	9.54%	9.12%	8.54%	6.11%
Sirat Junior Savers Account	12.84%	12.62%	11.66%	11.14%	10.44%	7.47%
Sirat Privilige 55+ Saving Account	14.01%	13.77%	12.72%	12.15%	11.38%	8.15%
Sirat Savings Plus Account						
Islamic Savings Plus	9.92%	9.75%	9.01%	8.61%	8.06%	5.77%
Islamic Savings Plus	10.04%	9.87%	9.11%	8.71%	8.16%	5.84%
Islamic Savings Plus	10.15%	9.98%	9.22%	8.81%	8.25%	5.91%
Islamic Savings Plus	10.27%	10.10%	9.33%	8.91%	8.35%	5.97%
Sirat Saving Account - FI / Mutual Funds						
Saving Account-FI / Mutual Funds	7.00%	6.88%	6.36%	6.08%	5.69%	4.07%
Saving Account-FI / Mutual Funds	7.12%	7.00%	6.46%	6.18%	5.79%	4.14%
Saving Account-FI / Mutual Funds	7.12%	Page% of 11	6.46%	6.28%	5.88%	4.14%

Saving Account-FI / Mutual Funds	7.35%	7.00%	6.46%	6.38%	5.98%	4.28%
Saving Account-FI / Mutual Funds	7.35%	7.00%	6.46%	6.38%	5.98%	4.28%
Sirat Saving Accounts						
Savings Account	8.17%	8.03%	7.42%	7.09%	6.64%	4.75%
Savings Account	8.29%	8.15%	7.52%	7.19%	6.74%	4.82%
Savings Account	8.40%	8.26%	7.63%	7.29%	6.83%	4.89%
Savings Account	8.52%	8.38%	7.74%	7.39%	6.93%	4.96%
Savings Account	8.64%	8.49%	7.84%	7.49%	7.02%	5.02%
	8.75%	8.60%	7.95%	7.60%	7.11%	5.09%
Savings Account	8.87%	8.72%	8.05%	7.70%	7.21%	5.16%
Savings Account						
Savings Account	8.99%	8.83%	8.16%	7.80%	7.30%	5.23%
Savings Account	9.10%	8.95%	8.27%	7.90%	7.40%	5.30%
Savings Account	9.22%	9.06%	8.37%	8.00%	7.49%	5.36%
Savings Account	9.34%	9.18%	8.48%	8.10%	7.59%	5.43%
Savings Account	9.45%	9.29%	8.58%	8.10%	7.68%	5.50%
Savings Account	9.45%	9.29%	8.58%	8.10%	7.68%	5.50%
Savings Account	9.69%	9.29%	8.58%	8.41%	7.87%	5.63%
Savings Account	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)	7.00%	6.88%	6.36%	6.08%	5.69%	4.07%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	7.12%	7.00%	6.46%	6.18%	5.79%	4.14%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	7.24%	7.11%	6.57%	6.28%	5.88%	4.21%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	7.35%	7.23%	6.68%	6.38%	5.98%	4.21%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	7.47%	7.34%	6.78%	6.48%	6.07%	4.28%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum) SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	7.47%	7.34%	6.78%	6.48%	6.07%	4.34%
	7.47%	7.34%		6.48%	6.07%	4.41%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)			6.78%			
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	7.47%	7.34%	6.78%	6.48%	6.07%	4.41%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	7.47%	7.34%	6.78%	6.48%	6.07%	4.41%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	7.47%	7.34%	6.78%	6.48%	6.07%	4.41%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	7.47%	7.34%	6.78%	6.48%	6.07%	4.41%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	7.47%	7.34%	6.78%	6.48%	6.07%	4.41%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	7.47%	7.34%	6.78%	6.48%	6.07%	4.41%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	7.47%	7.34%	6.78%	6.48%	6.07%	4.41%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	7.47%	7.34%	6.78%	6.48%	6.07%	4.41%
Sirat Islamic Non Resident Saving Accounts						
SIRAT Non - Resident Account - Saving	8.17%	8.03%	7.42%	7.09%	6.64%	4.75%
SIRAT Non - Resident Account - Saving	8.29%	8.15%	7.52%	7.19%	6.74%	4.82%
SIRAT Non - Resident Account - Saving	8.40%	8.26%	7.63%	7.29%	6.83%	4.89%
SIRAT Non - Resident Account - Saving	8.52%	8.38%	7.74%	7.39%	6.93%	4.96%
SIRAT Non - Resident Account - Saving	8.64%	8.49%	7.84%	7.49%	7.02%	5.02%
SIRAT Non - Resident Account - Saving	8.75%	8.60%	7.95%	7.60%	7.11%	5.09%
SIRAT Non - Resident Account - Saving	8.87%	8.72%	8.05%	7.70%	7.21%	5.16%
SIRAT Non - Resident Account - Saving	8.99%	8.83%	8.16%	7.80%	7.30%	5.23%
SIRAT Non - Resident Account - Saving	9.10%	8.95%	8.27%	7.90%	7.40%	5.30%
SIRAT Non - Resident Account - Saving	9.22%	9.06%	8.37%	8.00%	7.49%	5.36%
SIRAT Non - Resident Account - Saving	9.34%	9.18%	8.48%	8.10%	7.59%	5.43%
SIRAT Non - Resident Account - Saving	9.45%	9.29%	8.58%	8.10%	7.68%	5.50%
SIRAT Non - Resident Account - Saving	9.45%	9.29%	8.58%	8.10%	7.68%	5.50%
SIRAT Non - Resident Account - Saving	9.69%	9.29%	8.58%	8.41%	7.87%	5.63%
SIRAT Non - Resident Account - Saving	9.80%	9.64%	8.90%	8.51%	7.97%	5.70%
Sirat Pls Premium Accounts						
PLS - Premium Account	9.34%	9.18%	8.48%	8.10%	7.59%	5.43%
PLS - Premium Account	9.45%	9.29%	8.58%	8.20%	7.68%	5.50%
PLS - Premium Account	9.57%	9.41%	8.69%	8.30%	7.78%	5.57%
PLS - Premium Account	9.69%	9.52%	8.80%	8.41%	7.87%	5.63%
PLS - Premium Account	9.80%	9.64%	8.90%	8.51%	7.97%	5.70%
PLS - Premium Account	9.80%	9.75%	8.90%	8.51%	7.97%	5.77%
PLS - Premium Account	9.80%	9.75%	8.90%	8.51%	7.97%	5.77%
	9.80%	9.75%	8.90%	8.51%	7.97%	5.77%
PLS - Premium Account PLS - Premium Account	9.80%				7.97%	5.77%
		9.75%	8.90%	8.51%		
PLS - Premium Account	9.80%	9.75%	8.90%	8.51%	7.97%	5.77%
PLS - Premium Account	9.80%	9.75%	8.90%	8.51%	7.97%	5.77%
PLS - Premium Account	9.80%	9.75%	8.90%	8.51%	7.97%	5.77%
PLS - Premium Account	9.80%	9.75%	8.90%	8.51%	7.97%	5.77%
PLS - Premium Account	9.80%	9.75%	8.90%	8.51%	7.97%	5.77%
	9.80%	9.75%	8.90%	8.51%	7.97%	5.77%
PLS - Premium Account	9.80%		· · · · · · · · · · · · · · · · · · ·			
	5.80%					
Sirat Habibmetro Islamic Investment Certificate (H.I.I.C)	5.60%					
	8.17%	8.03%	7.42%	7.09%	6.64%	4.75%
Sirat Habibmetro Islamic Investment Certificate (H.I.I.C)		8.03% 8.03%	7.42%	7.09% 7.09%	6.64% 6.64%	4.75% 4.75%
Sirat Habibmetro Islamic Investment Certificate (H.I.I.C) H.I.I.C. Seven Days	8.17%					
Sirat Habibmetro Islamic Investment Certificate (H.I.I.C) H.I.I.C. Seven Days	8.17%					
Sirat Habibmetro Islamic Investment Certificate (H.I.I.C) H.I.I.C. Seven Days H.I.I.C. Fifteen Days H.I.I.C One Month	8.17% 8.17% 12.25%	8.03%	7.42%	7.09%	6.64% 9.96%	4.75%
Sirat Habibmetro Islamic Investment Certificate (H.I.I.C) H.I.I.C. Seven Days H.I.I.C. Fifteen Days	8.17% 8.17%	8.03%	7.42%	7.09%	6.64%	4.75%

* Profit Sharing Ratio	50:50	50:50	50:50	50:50	50:50	50:50
SBP - IFFRE	1.63%	1.61%	1.48%	1.42%	1.33%	0.95%
BP - ITERF	1.63%	1.61%	1.48%	1.42%	1.33%	0.95%
BP - IFWS	5.25%	5.16%	4.77%	4.56%	4.27%	3.05%
BP - IFFSAP	5.84%	5.74%	5.30%	5.06%	4.74%	3.39%
BP - ILTFF	4.67%	4.59%	4.24%	4.05%	3.79%	2.72%
BP Subsidized Schemes						
I.I.I.C 5 Years	14.94%	17.17%	15.86%	12.96%	12.14%	8.69%
1.1.1.C 5 Years	14.82%	14.57%	13.46%	12.86%	12.05%	8.62%
I.I.I.C 5 Years	14.71%	14.46%	13.35%	12.76%	11.95%	8.55%
I.I.I.C 5 Years	14.59%	14.34%	13.25%	12.66%	11.86%	8.49%
I.I.I.C 3 Years	14.33%	16.31%	15.06%	12.46%	11.67%	8.35%
I.I.I.C 3 Years	14.24%	14.00%	12.93%	12.36%	11.57%	8.28%
.I.I.C 3 Years	14.12%	13.88%	12.82%	12.25%	11.48%	8.21%
.I.I.C 3 Years	14.01%	13.77%	12.72%	12.15%	11.38%	8.15%
I.I.I.C 2 Years	13.57%	15.45%	14.27%	11.95%	11.19%	8.01%
I.I.I.C 2 Years	13.66%	13.42%	12.40%	11.85%	11.10%	7.94%
I.I.I.C 2 Years	13.54%	13.19%	12.19%	11.65%	11.00%	7.87%
I.I.I.C 2 Years	13.42%	13.19%	12.19%	11.65%	10.91%	7.81%
	10/11/0	110070	10.10/0	11.11/0	10//2/0	1.0770
I.I.I.C 1 Year	13.11%	14.59%	13.48%	11.44%	10.72%	7.67%
I.I.I.C 1 Year	13.07%	12.85%	11.87%	11.34%	10.62%	7.60%
I.I.I.C 1 Year	12.96%	12.74%	11.76%	11.24%	10.53%	7.54%
.I.I.C 1 Year	12.84%	12.62%	11.66%	11.14%	10.44%	7.47%