

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

Product name	Profit Rates from April 01, 2025 to April 30, 2025	Profit Rates from March 01, 2025 to March 31, 2025	Profit Rates from February 01, 2025 to February 28, 2025	Profit Rates from January 01, 2025 to January 31, 2025
Sirat Ladies Saving Account	7.77%	7.78%	8.14%	8.87%
Habib Metro Sirat Asaan Account-Saving	7.77%	7.78%	8.14%	8.87%
Sirat NRP Rupee Value Account RDA - Saving	7.77%	7.78%	8.14%	8.87%
Sirat Junior Savers	7.77%	7.78%	8.14%	8.87%
Sirat Privilege 55+	7.77%	7.78%	8.14%	8.87%

<b>SIRAT - Islamic Saving Plus</b>	7.77%	7.78%	8.14%	8.87%
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<b>SIRAT - Saving Account</b>	7.77%	7.78%	8.14%	8.87%
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<b>SIRAT - PLS - Premium Accounts</b>	7.77%	7.78%	8.14%	8.87%
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<b>SIRAT Saving Habibmetro@work Gold - Platinum</b>	7.77%	7.78%	8.14%	8.87%
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<b>SIRAT Saving Super Salary Account</b>	7.77%	7.78%	8.14%	0.00%
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<b>SIRAT - Islamic New Deposit Book Account - Non Resident</b>	7.77%	7.78%	8.14%	8.87%
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<b>SIRAT - Saving Account-FI / Mutual Funds</b>	5.83%	5.84%	5.08%	5.54%
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<b>SIRAT Saving Account - PSE &amp; PLC</b>	5.29%	5.00%	5.13%	5.79%
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**Margin & Security Deposits**

Margin Accounts	0.04%	0.04%	0.04%	0.04%
Security Deposits	0.04%	0.04%	0.04%	0.04%

**Term Deposits - Habib Islamic Investment Certificate (HIIC)**

H.I.I.C - 00 To Above Amount - Seven Days	5.83%	5.84%	5.08%	5.54%
H.I.I.C - 00 To Above Amount - Fifteen Days	5.83%	5.84%	5.08%	5.54%

H.I.I.C - 00 To Above Amount - One Month	5.83%	5.84%	5.08%	5.54%
H.I.I.C - 00 To Above Amount - Three Months	6.03%	6.03%	5.19%	5.65%
H.I.I.C - 00 To Above Amount - Six Months	6.22%	6.23%	5.29%	5.76%

H.I.I.C - 00 To Above Amount - One Year Monthly	6.03%	6.03%	5.19%	5.65%
H.I.I.C - 00 To Above Amount - One Year Quarterly	6.22%	6.23%	5.29%	5.76%
H.I.I.C - 00 To Above Amount - One Year Half-yearly	6.41%	6.42%	5.39%	5.87%
H.I.I.C - 00 To Above Amount - One Year Maturity	6.61%	6.61%	5.49%	5.98%

H.I.I.C - 00 To Above Amount - Two Years Monthly	6.22%	6.23%	5.29%	5.76%
H.I.I.C - 00 To Above Amount - Two Years Quarterly	0.00%	6.23%	5.76%	5.76%
H.I.I.C - 00 To Above Amount - Two Year Half-yearly	6.61%	6.61%	5.49%	5.98%
H.I.I.C - 00 To Above Amount - Two Year Maturity	6.80%	6.81%	5.59%	6.09%

H.I.I.C - 00 To Above Amount - Three Years Monthly	6.41%	6.42%	5.39%	5.87%
H.I.I.C - 00 To Above Amount - Three Years Quarterly	6.61%	6.61%	5.49%	5.98%
H.I.I.C - 00 To Above Amount - Three Year Half-yearly	6.80%	6.81%	5.59%	6.09%
H.I.I.C - 00 To Above Amount - Three Years Maturity	7.00%	7.00%	5.69%	6.21%

H.I.I.C - 00 To Above Amount - Five Years Monthly	6.61%	6.61%	5.49%	5.98%
H.I.I.C - 00 To Above Amount - Five Years Quarterly	6.80%	6.81%	5.59%	6.09%
H.I.I.C - 00 To Above Amount - Five Year Half-yearly	7.00%	7.00%	5.69%	6.21%
H.I.I.C - 00 To Above Amount - Five Years Maturity	7.19%	7.20%	5.80%	6.32%

**SBP SCHEMES**

SBP - ILTFF - 00 To Above Amount - -	3.89%	3.89%	3.56%	3.88%
SBP - IFFSAP - 00 To Above Amount - -	2.92%	2.92%	1.42%	1.55%
SBP - IFWS - 00 To Above Amount - -	0.00%	0.00%	0.00%	0.00%
SBP - ITERF - 00 To Above Amount - -	3.50%	3.50%	1.83%	2.00%
SBP - IFFRE - 00 To Above Amount - -	3.70%	3.70%	1.93%	2.11%

<b>* Profit Sharing Ratio</b>	<b>50:50</b>	<b>50:50</b>	<b>50:50</b>	<b>50:50</b>
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Product name	Profit Rates from December 01, 2024 to December 31, 2024	Profit Rates from November 01, 2023 to November 30, 2023	Profit Rates from October 01, 2024 to October 31, 2024	Profit Rates from September 01, 2024 to September 30, 2024	Profit Rates from August 01, 2024 to August 31, 2024	Profit Rates from July 01, 2024 to July 31, 2024
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%
<b>Sirat Other Saving Accounts</b>						
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 Privilege 55+ Saving Account	8.14%	7.95%	8.26%	11.32%	14.04%	16.14%
<b>Sirat Savings Plus Account</b>						
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%
<b>Sirat Saving Account - FI / Mutual Funds</b>						
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%
<b>Sirat Saving Accounts</b>						
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%	14.12%
Savings Account	7.27%	7.10%	7.21%	9.75%	12.33%	14.18%
Savings Account	7.33%	7.16%	7.26%	9.80%	12.39%	14.24%
Savings Account	7.38%	7.21%	7.30%	9.86%	12.44%	14.31%
Savings Account	7.43%	7.26%	7.35%	9.90%	12.50%	14.37%
Savings Account	7.49%	7.32%	7.39%	9.95%	12.55%	14.43%
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%
<b>Sirat Habibmetro@work (Green, Gold &amp; Platinum)</b>						
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	4.34%	4.24%	5.22%	7.53%	9.91%	11.40%
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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%
<b>Sirat Islamic Non Resident Saving Accounts</b>						
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%	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%	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%

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

<b>Sirat Pls Premium Accounts</b>						
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%
PLS - Premium Account	8.25%	8.06%	8.61%	11.17%	13.87%	15.95%
PLS - Premium Account	8.30%	8.11%	8.65%	11.23%	13.93%	16.02%
PLS - Premium Account	8.36%	8.16%	8.69%	11.27%	13.98%	16.08%
PLS - Premium Account	8.41%	8.22%	8.74%	11.32%	14.04%	16.14%
PLS - Premium Account	8.47%	8.27%	8.78%	11.32%	14.04%	16.14%
PLS - Premium Account	8.47%	8.27%	8.78%	11.32%	14.04%	16.14%
PLS - Premium Account	8.57%	8.38%	8.78%	11.32%	14.04%	16.14%
PLS - Premium Account	8.57%	8.38%	8.91%	11.53%	14.26%	16.40%
PLS - Premium Account	8.57%	8.38%	8.91%	11.53%	14.26%	16.40%
PLS - Premium Account	8.57%	8.38%	8.91%	11.53%	14.26%	16.40%
PLS - Premium Account	8.57%	8.38%	8.91%	11.53%	14.26%	16.40%
PLS - Premium Account	8.57%	8.38%	8.91%	11.53%	14.26%	16.40%
PLS - Premium Account	8.57%	8.38%	8.91%	11.53%	14.26%	16.40%
PLS - Premium Account	8.57%	8.38%	8.91%	11.53%	14.26%	16.40%
<b>Sirat Habibmetro Islamic Investment Certificate (H.I.I.C)</b>						
H.I.I.C. Seven Days	7.05%	6.89%	7.04%	9.55%	12.11%	13.93%
H.I.I.C. Fifteen Days	7.05%	6.89%	7.04%	9.55%	12.11%	13.93%
<b>H.I.I.C One Month</b>						
H.I.I.C Three Months	7.60%	7.42%	7.61%	10.82%	13.49%	15.51%
H.I.I.C Six Months	7.71%	7.53%	7.69%	10.97%	13.65%	15.70%
H.I.I.C One Month	7.81%	7.63%	7.78%	11.12%	13.82%	15.89%
<b>H.I.I.C 1 Year</b>						
H.I.I.C 1 Year	8.41%	8.22%	7.82%	10.97%	13.65%	15.70%
H.I.I.C 1 Year	8.52%	8.32%	7.91%	11.12%	13.82%	15.89%
H.I.I.C 1 Year	8.63%	8.43%	8.00%	11.27%	13.98%	16.08%
H.I.I.C 1 Year	8.74%	8.54%	8.08%	11.43%	14.15%	16.27%
<b>H.I.I.C 2 Years</b>						
H.I.I.C 2 Years	7.60%	7.42%	7.82%	8.53%	11.01%	12.66%
H.I.I.C 2 Years	7.60%	7.42%	7.82%	8.53%	0.00%	12.66%
H.I.I.C 2 Years	7.71%	7.53%	7.91%	8.64%	11.12%	12.79%
H.I.I.C 2 Years	7.76%	7.58%	7.95%	8.69%	11.17%	12.85%
<b>H.I.I.C 3 Years</b>						
H.I.I.C 3 Years	7.65%	7.47%	7.87%	8.58%	11.06%	12.72%
H.I.I.C 3 Years	7.71%	7.53%	7.91%	8.64%	11.12%	12.79%
H.I.I.C 3 Years	7.76%	7.58%	7.95%	8.69%	11.17%	12.85%
H.I.I.C 3 Years	7.81%	7.63%	8.00%	8.74%	11.23%	12.91%
<b>H.I.I.C 5 Years</b>						
H.I.I.C 5 Years	7.71%	7.53%	7.91%	8.64%	11.12%	12.79%
H.I.I.C 5 Years	7.76%	7.58%	7.95%	8.69%	11.17%	12.85%
H.I.I.C 5 Years	7.81%	7.63%	8.00%	8.74%	11.23%	12.91%
H.I.I.C 5 Years	7.87%	7.69%	8.04%	8.79%	11.28%	12.98%
<b>SBP Subsidized Schemes</b>						
SBP - ILTF	3.26%	3.18%	2.61%	2.40%	1.65%	3.80%
SBP - IFFSAP	2.17%	2.12%	1.30%	1.60%	2.20%	2.53%
SBP - IFWS	0.00%	0.00%	0.00%	1.20%	0.00%	0.00%
SBP - ITERF	1.63%	1.59%	0.91%	1.20%	3.30%	1.90%
SBP - IFFRE	2.17%	2.12%	1.21%	1.60%	2.20%	2.53%
<b>* Profit Sharing Ratio</b>						
	50:50	50:50	50:50	50:50	50:50	50:50
<b>Product name</b>						
Profit Rates from June 01, 2024 to June 30, 2024	Profit Rates from May 01, 2024 to May 31, 2024	Profit Rates from April 01, 2024 to April 30, 2024	Profit Rates from March 01, 2024 to March 31, 2024	Profit Rates from February 01, 2024 to February 29, 2024	Profit Rates from January 01, 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%
<b>Sirat Other Saving Accounts</b>						
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 Privilege 55+ Saving Account	15.84%	17.38%	18.10%	17.26%	17.23%	18.07%
<b>Sirat Savings Plus Account</b>						
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%
<b>Sirat Saving Account - FI / Mutual Funds</b>						
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%	8.00%	8.33%	8.01%	7.99%	8.38%
<b>Sirat Saving Accounts</b>						
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%

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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	14.93%	16.39%	17.07%	16.28%	16.25%	17.04%
Savings Account	15.05%	16.52%	17.20%	16.41%	16.38%	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)**

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 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**

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 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 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**

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	15.72%	17.25%	18.03%	17.07%	17.10%	18.00%
PLS - Premium Account	15.72%	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%	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%

**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%

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%
H.I.I.C Six Months	15.54%	17.05%	17.75%	16.94%	16.90%	17.72%

H.I.I.C 1 Year	15.48%	16.99%	17.69%	16.87%	16.84%	17.66%
H.I.I.C 1 Year	15.66%	17.18%	17.89%	17.07%	17.03%	17.86%
H.I.I.C 1 Year	15.84%	17.38%	18.10%	17.26%	17.23%	18.07%
H.I.I.C 1 Year	16.02%	17.58%	18.31%	17.46%	17.43%	18.27%

H.I.I.C 2 Years	12.04%	13.22%	13.76%	13.13%	13.10%	13.74%
H.I.I.C 2 Years	12.04%	13.22%	13.76%	13.19%	13.17%	13.81%
H.I.I.C 2 Years	12.16%	13.35%	13.90%	13.26%	13.23%	13.88%
H.I.I.C 2 Years	12.22%	13.42%	13.97%	13.33%	13.30%	13.95%

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

H.I.I.C 3 Years	12.10%	13.29%	13.83%	13.19%	13.17%	13.81%
H.I.I.C 3 Years	12.16%	13.35%	13.90%	13.26%	13.23%	13.88%
H.I.I.C 3 Years	12.22%	13.42%	13.97%	13.33%	13.30%	13.95%
H.I.I.C 3 Years	12.28%	13.48%	14.04%	13.39%	13.36%	14.01%

H.I.I.C 5 Years	12.16%	13.35%	13.90%	13.26%	13.23%	13.88%
H.I.I.C 5 Years	12.22%	13.42%	13.97%	13.33%	13.30%	13.95%
H.I.I.C 5 Years	12.28%	13.48%	14.04%	13.39%	13.36%	14.01%
H.I.I.C 5 Years	12.34%	13.55%	14.11%	13.46%	13.43%	14.08%

<b>SBP Subsidized Schemes</b>						
SBP - ILTFF	3.61%	3.97%	3.94%	3.94%	3.93%	4.12%
SBP - IFFSAP	2.41%	2.64%	2.63%	2.63%	2.62%	2.75%
SBP - IFWS	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
SBP - ITERF	1.81%	1.98%	1.97%	1.97%	1.97%	2.06%
SBP - IFRE	2.41%	2.64%	2.63%	2.63%	2.62%	2.75%

<b>* Profit Sharing Ratio</b>	<b>50:50</b>	<b>50:50</b>	<b>50:50</b>	<b>50:50</b>	<b>50:50</b>	<b>50:50</b>
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Product name	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	0.04%	0.04%	0.04%	0.04%	0.05%	0.05%
Security Deposit	0.04%	0.04%	0.04%	0.04%	0.05%	0.05%

<b>Sirat Other Saving Accounts</b>						
Sirat Ladies Account - Saving	19.36%	18.35%	18.27%	18.35%	19.17%	20.38%
Habib Metro Sirat Asaan Account-Saving	12.18%	11.54%	11.97%	12.02%	11.22%	11.93%
Sirat NRP Rupee Value Account RDA - Saving	15.49%	14.68%	15.12%	15.18%	16.83%	17.89%
Sirat Junior Savers Account	18.09%	17.15%	17.33%	17.40%	18.70%	19.88%
Sirat Privilege 55+ Saving Account	18.51%	17.55%	18.59%	18.66%	19.63%	20.88%

<b>Sirat Savings Plus Account</b>						
Islamic Savings Plus	17.10%	16.21%	16.70%	16.76%	13.60%	14.46%
Islamic Savings Plus	17.32%	16.41%	17.01%	17.08%	13.79%	14.66%
Islamic Savings Plus	17.46%	16.54%	17.33%	17.40%	13.88%	14.76%
Islamic Savings Plus	17.60%	16.68%	17.64%	17.71%	13.98%	14.76%

<b>Sirat Saving Account - FI / Mutual Funds</b>						
Saving Account-FI / Mutual Funds	8.45%	8.01%	8.82%	8.86%	8.51%	9.05%
Saving Account-FI / Mutual Funds	8.52%	8.07%	8.89%	8.92%	8.60%	9.15%
Saving Account-FI / Mutual Funds	8.59%	8.14%	8.95%	8.92%	8.60%	9.15%
Saving Account-FI / Mutual Funds	8.66%	8.14%	8.95%	8.92%	8.79%	9.35%
Saving Account-FI / Mutual Funds	8.66%	8.14%	9.07%	9.11%	8.79%	9.35%

<b>Sirat Saving Accounts</b>						
Savings Account	16.19%	15.34%	14.81%	14.87%	12.53%	13.32%
Savings Account	16.33%	15.48%	14.93%	14.99%	12.71%	13.51%
Savings Account	16.47%	15.61%	15.06%	15.12%	12.89%	13.70%
Savings Account	16.61%	15.74%	15.19%	15.25%	13.07%	13.89%
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%

<b>Sirat Habibmetro@work (Green, Gold &amp; Platinum)</b>						
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 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 Saving Habibmetro@work (Green, Gold & Platinum)	12.67%	12.01%	8.19%	8.22%	9.17%	9.75%

<b>Sirat Islamic Non Resident Saving Accounts</b>						
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%

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

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%	17.64%	17.71%	15.93%	16.18%
PLS - Premium Account	18.51%	17.61%	17.96%	17.71%	15.93%	16.18%

**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**

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

<b>* Profit Sharing Ratio</b>	<b>50:50</b>	<b>50:50</b>	<b>50:50</b>	<b>50:50</b>	<b>50:50</b>	<b>50:50</b>
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Product name	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	0.09%	0.07%	0.07%	0.07%	0.07%	0.05%
Security Deposit	0.09%	0.07%	0.07%	0.07%	0.07%	0.05%

**Sirat 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	14.97%	12.76%	12.42%	13.04%	12.60%	9.89%
Sirat Privilege 55+ Saving Account	15.72%	13.40%	13.05%	14.23%	13.75%	10.79%

**Sirat Savings Plus Account**

Islamic Savings Plus	12.18%	10.38%	10.11%	10.08%	9.74%	7.64%
Islamic Savings Plus	12.32%	10.50%	10.23%	10.20%	9.85%	7.73%

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

Islamic Savings Plus	12.46%	10.63%	10.35%	10.32%	9.97%	7.82%
Islamic Savings Plus	12.61%	10.75%	10.47%	10.43%	10.08%	7.91%
<b>Sirat Saving Account - FI / Mutual Funds</b>						
Saving Account-FI / Mutual Funds	8.60%	7.33%	7.14%	7.11%	6.87%	5.39%
Saving Account-FI / Mutual Funds	8.74%	7.45%	7.25%	7.23%	6.99%	5.48%
Saving Account-FI / Mutual Funds	8.88%	7.45%	7.25%	7.35%	7.10%	5.48%
Saving 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%
<b>Sirat Saving Accounts</b>						
Savings Account	10.03%	8.55%	8.32%	8.30%	8.02%	6.29%
Savings Account	10.17%	8.67%	8.44%	8.42%	8.13%	6.38%
Savings Account	10.31%	8.79%	8.56%	8.54%	8.25%	6.47%
Savings Account	10.46%	8.92%	8.68%	8.66%	8.36%	6.56%
Savings Account	10.60%	9.04%	8.80%	8.77%	8.48%	6.65%
Savings Account	10.74%	9.16%	8.92%	8.89%	8.59%	6.74%
Savings Account	10.89%	9.28%	9.04%	9.01%	8.71%	6.83%
Savings Account	11.03%	9.40%	9.16%	9.13%	8.82%	6.92%
Savings Account	11.17%	9.53%	9.28%	9.25%	8.94%	7.01%
Savings Account	11.17%	9.53%	9.39%	9.37%	9.05%	7.10%
Savings Account	11.46%	9.77%	9.51%	9.49%	9.17%	7.19%
Savings Account	11.60%	9.89%	9.63%	9.60%	9.28%	7.28%
Savings Account	11.60%	9.89%	9.63%	9.60%	9.28%	7.28%
Savings Account	11.60%	9.89%	9.63%	9.84%	9.28%	7.28%
Savings Account	12.03%	10.26%	9.99%	9.96%	9.62%	7.55%
<b>Sirat Habibmetro@work (Green, Gold &amp; Platinum)</b>						
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)	8.74%	7.45%	7.25%	7.23%	6.99%	5.48%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	8.88%	7.57%	7.37%	7.35%	7.10%	5.57%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	9.03%	7.69%	7.49%	7.47%	7.22%	5.66%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	9.17%	7.82%	7.61%	7.59%	7.33%	5.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	9.31%	7.94%	7.73%	7.71%	7.33%	5.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	9.31%	7.94%	7.73%	7.71%	7.33%	5.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	9.31%	7.94%	7.73%	7.71%	7.33%	5.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	9.31%	7.94%	7.73%	7.71%	7.33%	5.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	9.31%	7.94%	7.73%	7.71%	7.33%	5.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	9.31%	7.94%	7.73%	7.71%	7.33%	5.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	9.31%	7.94%	7.73%	7.71%	7.33%	5.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	9.31%	7.94%	7.73%	7.71%	7.33%	5.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	9.31%	7.94%	7.73%	7.71%	7.33%	5.75%
<b>Sirat Islamic Non Resident Saving Accounts</b>						
SIRAT Non - Resident Account - Saving	10.03%	8.55%	8.32%	8.30%	8.02%	6.29%
SIRAT Non - Resident Account - Saving	10.17%	8.67%	8.44%	8.42%	8.13%	6.38%
SIRAT Non - Resident Account - Saving	10.31%	8.79%	8.56%	8.54%	8.25%	6.47%
SIRAT Non - Resident Account - Saving	10.46%	8.92%	8.68%	8.66%	8.36%	6.56%
SIRAT Non - Resident Account - Saving	10.60%	9.04%	8.80%	8.77%	8.48%	6.65%
SIRAT Non - Resident Account - Saving	10.74%	9.16%	8.92%	8.89%	8.59%	6.74%
SIRAT Non - Resident Account - Saving	10.89%	9.28%	9.04%	9.01%	8.71%	6.83%
SIRAT Non - Resident Account - Saving	11.03%	9.40%	9.16%	9.13%	8.82%	6.92%
SIRAT Non - Resident Account - Saving	11.03%	9.53%	9.28%	9.25%	8.94%	7.01%
SIRAT Non - Resident Account - Saving	11.03%	9.53%	9.39%	9.37%	9.05%	7.10%
SIRAT Non - Resident Account - Saving	11.03%	9.77%	9.51%	9.49%	9.17%	7.19%
SIRAT Non - Resident Account - Saving	11.03%	9.89%	9.63%	9.60%	9.28%	7.28%
SIRAT Non - Resident Account - Saving	11.03%	9.89%	9.63%	9.60%	9.28%	7.28%
SIRAT Non - Resident Account - Saving	11.03%	9.89%	9.63%	9.84%	9.28%	7.28%
SIRAT Non - Resident Account - Saving	11.03%	10.26%	9.99%	9.96%	9.62%	7.55%
<b>Sirat Pls Premium Accounts</b>						
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%
<b>Sirat Habibmetro Islamic Investment Certificate (H.I.I.C)</b>						
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%
H.I.I.C One Month	15.04%	12.82% of 9	12.49%	12.45%	12.03%	9.44%

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

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%

**SBP Subsidized Schemes**

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%

<b>* Profit Sharing Ratio</b>	<b>50:50</b>	<b>50:50</b>	<b>50:50</b>	<b>50:50</b>	<b>50:50</b>	<b>50:50</b>
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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 Privilege 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%	7.00%	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%
Savings Account	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	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%	4.28%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	7.47%	7.34%	6.78%	6.48%	6.07%	4.34%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	7.47%	7.34%	6.78%	6.48%	6.07%	4.41%



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

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 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%
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%
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%

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

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

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

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

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

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

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

**SBP Subsidized Schemes**

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

<b>* Profit Sharing Ratio</b>	<b>50:50</b>	<b>50:50</b>	<b>50:50</b>	<b>50:50</b>	<b>50:50</b>	<b>50:50</b>
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