

Habib Metropolitan Bank Limited - Islamic Banking SIRAT				
WEIGHTAGES FOR THE MONTH OF NOVEMBER 2025				
Local Currency Deposits (LCY)				
Deposit Products	Payment Frequency	NOVEMBER 01, 2025 to NOVEMBER 30, 2025	OCTOBER 01, 2025 to OCTOBER 31, 2025	SEPTEMBER 01, 2025 to SEPTEMBER 30, 2025
Profit Sharing Ratio				
Share of Rab-ul-Maal (Depositors)		50%	50%	50%
Share of Mudarib (Bank)		50%	50%	50%
Weightages (Assigned)				
SIRAT Other Saving Products				
SIRAT Ladies Account - Saving	Monthly	1.1612	1.1376	1.2271
SIRAT Asaan Account-Saving	Six Monthly	1.1153	1.0926	1.1956
SIRAT NRP Rupee Value Account RDA - Saving	Six Monthly	1.1153	1.0926	1.1956
SIRAT Junior Savers Account	Quarterly	1.1612	1.1376	1.2271
SIRAT Privillage 55+ Saving Account	Monthly	1.1612	1.1376	1.2271
SIRAT Saving Accounts	Six Monthly	1.1612	1.1376	1.2271
SIRAT Savings Plus Account	Monthly	1.4105	1.4461	1.1956
SIRAT Savings Plus Account MDR	Monthly	1.1153	1.0926	1.1956
SIRAT Pls Premium Accounts	Monthly	1.1153	1.0926	1.1956
SIRAT Saving Habibmetro@work (Gold & Platinum)	Six Monthly	1.1153	1.0926	1.1956
SIRAT Saving Super Salary Account	Six Monthly	1.1153	1.0926	1.1956
SIRAT Islamic Non Resident Saving Accounts	Six Monthly	1.1153	1.0926	1.1956
SIRAT Saving Account - FI / Mutual Funds	Monthly	0.8857	0.8677	0.9439
SIRAT Public Sector Enterprise & Public Limited Companies	Monthly	0.9439	0.9439	0.9439
Margin and Security Accounts	Six Monthly	0.0013	0.0013	0.0031
SIRAT Habibmetro Islamic Investment Certificate (H.I.I.C)				
SIRAT H.I.I.C. Seven Days	Maturity	0.8857	0.8677	0.9439
SIRAT H.I.I.C. Fifteen Days	Maturity	0.8857	0.8677	0.9439
SIRAT H.I.I.C. One Month	Maturity	1.1809	1.1569	1.2271
SIRAT H.I.I.C. Three Months	Maturity	1.1481	1.1248	1.1013
SIRAT H.I.I.C. Six Months	Maturity	1.0497	1.0283	1.0069
SIRAT H.I.I.C. One Year	Monthly	1.1809	1.1569	1.2271
SIRAT H.I.I.C. One Year	Quarterly	1.0497	1.0283	1.0069
SIRAT H.I.I.C. One Year	Six Monthly	1.0825	1.0605	1.0383
SIRAT H.I.I.C. One Year	Maturity	1.2006	1.1762	1.2397
SIRAT H.I.I.C. Two Years	Monthly	1.0497	1.0283	1.0069
SIRAT H.I.I.C. Two Years	Quarterly	1.0825	1.0605	1.0383
SIRAT H.I.I.C. Two Years	Six Monthly	1.1153	1.0926	1.0698
SIRAT H.I.I.C. Two Years	Maturity	1.1481	1.1248	1.1013
SIRAT H.I.I.C. Three Years	Monthly	1.0825	1.0605	1.0383
SIRAT H.I.I.C. Three Years	Quarterly	1.1153	1.0926	1.0698
SIRAT H.I.I.C. Three Years	Six Monthly	1.1481	1.1248	1.1013
SIRAT H.I.I.C. Three Years	Maturity	1.1809	1.1569	1.1327
SIRAT H.I.I.C. Five Years	Monthly	1.1153	1.0926	1.0698
SIRAT H.I.I.C. Five Years	Quarterly	1.1481	1.1248	1.1013
SIRAT H.I.I.C. Five Years	Six Monthly	1.1809	1.1569	1.1327
SIRAT H.I.I.C. Five Years	Maturity	1.2137	1.1890	1.1642
SBP Refinancing Schemes				
SBP - ILTFF 03 Years 00 To Above	Quarterly	0.3280	0.3214	0.6293
SBP - ILTFF 05 Years 00 To Above	Quarterly	0.3280	0.3214	0.6293
SBP - ILTFF 10 Years 00 To Above	Quarterly	0.3280	0.3214	0.6293
SBP - IFFSAP - 00 To Above Amount - -	Quarterly	0.1640	0.1607	0.4720
SBP - IFWS - 00 To Above Amount - -	Quarterly	0.0328	0.0321	0.5349
SBP - ITERF - 00 To Above Amount - -	Quarterly	0.4264	0.4178	0.5664
SBP - IFFRE - 00 To Above Amount - -	Quarterly	0.4264	0.4178	0.5978