

Habib Metropolitan Bank Limited - Islamic Banking SIRAT				
WEIGHTAGES FOR THE MONTH OF DECEMBER 2025				
Local Currency Deposits (LCY)				
Deposit Products	Payment Frequency	DECEMBER 01, 2025 to DECEMBER 31, 2025	NOVEMBER 01, 2025 to NOVEMBER 30, 2025	OCTOBER 01, 2025 to OCTOBER 31, 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	1.0817	1.1612	1.1376
SIRAT Asaan Account-Saving	Six Monthly	1.0817	1.1153	1.0926
SIRAT NRP Rupee Value Account RDA - Saving	Six Monthly	1.0817	1.1153	1.0926
SIRAT Junior Savers Account	Quarterly	1.0817	1.1612	1.1376
SIRAT Privilege 55+ Saving Account	Monthly	1.0817	1.1612	1.1376
SIRAT Saving Accounts	Six Monthly	1.0817	1.1612	1.1376
SIRAT Islamic Saving Plus (Promotional)	Monthly	1.4022	1.4105	1.4461
SIRAT Islamic Saving Plus	Monthly	1.0817	1.1153	1.0926
SIRAT Pls Premium Accounts	Monthly	1.0817	1.1153	1.0926
SIRAT Saving Habibmetro@work (Gold & Platinum)	Six Monthly	1.0817	1.1153	1.0926
SIRAT Saving Super Salary Account	Six Monthly	1.0817	1.1153	1.0926
SIRAT Islamic Non Resident Saving Accounts	Six Monthly	1.0817	1.1153	1.0926
SIRAT Saving Account - FI / Mutual Funds	Monthly	1.0817	0.8857	0.8677
SIRAT Saving Categories - PSE & PLC	Monthly	0.9439	0.9439	0.9439
Margin and Security Accounts	Six Monthly	0.0008	0.0013	0.0013
SIRAT Habibmetro Islamic Investment Certificate (H.I.I.C)				
SIRAT H.I.I.C. Seven Days	Maturity	0.9615	0.8857	0.8677
SIRAT H.I.I.C. Fifteen Days	Maturity	0.9615	0.8857	0.8677
SIRAT H.I.I.C. One Month	Maturity	0.8814	1.1809	1.1569
SIRAT H.I.I.C. Three Months	Maturity	0.9214	1.1481	1.1248
SIRAT H.I.I.C. Six Months	Maturity	0.9615	1.0497	1.0283
SIRAT H.I.I.C. One Year	Monthly	0.9615	1.1809	1.1569
SIRAT H.I.I.C. One Year	Quarterly	1.0016	1.0497	1.0283
SIRAT H.I.I.C. One Year	Six Monthly	1.0416	1.0825	1.0605
SIRAT H.I.I.C. One Year	Maturity	1.0817	1.2006	1.1762
SIRAT H.I.I.C. Two Years	Monthly	1.0817	1.0497	1.0283
SIRAT H.I.I.C. Two Years	Quarterly	1.1218	1.0825	1.0605
SIRAT H.I.I.C. Two Years	Six Monthly	1.1618	1.1153	1.0926
SIRAT H.I.I.C. Two Years	Maturity	1.2019	1.1481	1.1248
SIRAT H.I.I.C. Three Years	Monthly	1.2019	1.0825	1.0605
SIRAT H.I.I.C. Three Years	Quarterly	1.2419	1.1153	1.0926
SIRAT H.I.I.C. Three Years	Six Monthly	1.2820	1.1481	1.1248
SIRAT H.I.I.C. Three Years	Maturity	1.3221	1.1809	1.1569
SIRAT H.I.I.C. Five Years	Monthly	1.3221	1.1153	1.0926
SIRAT H.I.I.C. Five Years	Quarterly	1.3621	1.1481	1.1248
SIRAT H.I.I.C. Five Years	Six Monthly	1.4022	1.1809	1.1569
SIRAT H.I.I.C. Five Years	Maturity	1.4423	1.2137	1.1890
SBP Refinancing Schemes				
SBP - ILTFF 03 Years 00 To Above	Quarterly	0.4006	0.3280	0.3214
SBP - ILTFF 05 Years 00 To Above	Quarterly	0.4006	0.3280	0.3214
SBP - ILTFF 10 Years 00 To Above	Quarterly	0.4006	0.3280	0.3214
SBP - IFFSAP - 00 To Above Amount - -	Quarterly	0.2003	0.1640	0.1607
SBP - IFWS - 00 To Above Amount - -	Quarterly	0.0401	0.0328	0.0321
SBP - ITERF - 00 To Above Amount - -	Quarterly	0.5208	0.4264	0.4178
SBP - IFFRE - 00 To Above Amount - -	Quarterly	0.5208	0.4264	0.4178