

Deposit Products	Payment Frequency	JANUARY 01, 2026 to JANUARY 31, 2026	DECEMBER 01, 2025 to DECEMBER 31, 2025	NOVEMBER 01, 2025 to NOVEMBER 30, 2025
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Profit Sharing Ratio				
Share of Rab-ul-Maal (Depositors)		20%	20%	20%
Share of Mudarib (Bank)		80%	80%	80%

Weightages (Assigned)

Saving Accounts				
Savings Account	Six Monthly	0.9844	0.9844	0.9844
Sirat Non - Resident Account - Saving	Six Monthly	0.9844	0.9844	0.9844
Sirat Resident New FCY Value Account RDA - Saving	Six Monthly	0.9844	0.9844	0.9844
Sirat Non-Resident New FCY Value Account RDA - Saving	Six Monthly	0.9844	0.9844	0.9844
SIRAT Junior Savers Account	Quarterly	0.9844	0.9844	0.9844

Sirat Habib Islamic Investment Certificate (H.I.I.C)				
H.I.I.C. One Month	Maturity	0.9844	0.9844	0.9844
H.I.I.C. Three Months	Maturity	1.0041	1.0041	1.0041
H.I.I.C. Six Months	Maturity	1.0238	1.0238	1.0238
H.I.I.C. 1 year	Monthly	1.0041	1.0041	1.0041
H.I.I.C. 1 year	Quarterly	1.0238	1.0238	1.0238
H.I.I.C. 1 year	Six Monthly	1.0435	1.0435	1.0435
H.I.I.C. 1 year	Maturity	1.0632	1.0632	1.0632
H.I.I.C. 2 years	Monthly	1.0238	1.0238	1.0238
H.I.I.C. 2 years	Quarterly	1.0435	1.0435	1.0435
H.I.I.C. 2 years	Six Monthly	1.0632	1.0632	1.0632
H.I.I.C. 2 years	Maturity	1.0829	1.0829	1.0829
H.I.I.C. 3 years	Monthly	1.0435	1.0435	1.0435
H.I.I.C. 3 years	Quarterly	1.0632	1.0632	1.0632
H.I.I.C. 3 years	Six Monthly	1.0829	1.0829	1.0829
H.I.I.C. 3 years	Maturity	1.1026	1.1026	1.1026
H.I.I.C. 5 years	Monthly	1.0632	1.0632	1.0632
H.I.I.C. 5 years	Quarterly	1.0829	1.0829	1.0829
H.I.I.C. 5 years	Six Monthly	1.1026	1.1026	1.1026
H.I.I.C. 5 years	Maturity	1.1222	1.1222	1.1222