

Habib Metropolitan Bank Limited - Islamic Banking SIRAT				
WEIGHTAGES FOR THE MONTH OF JANUARY 2026				
Local Currency Deposits (LCY)				
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
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	1.0315	1.0817	1.1612
SIRAT Asaan Account-Saving	Six Monthly	1.0315	1.0817	1.1153
SIRAT NRP Rupee Value Account RDA - Saving	Six Monthly	1.0315	1.0817	1.1153
SIRAT Junior Savers Account	Quarterly	1.0315	1.0817	1.1612
SIRAT Privilege 55+ Saving Account	Monthly	1.0315	1.0817	1.1612
SIRAT Saving Accounts	Six Monthly	1.0315	1.0817	1.1612
SIRAT Islamic Saving Plus (Promotional)	Monthly	1.3946	1.4022	1.4105
SIRAT Islamic Saving Plus	Monthly	1.0315	1.0817	1.1153
SIRAT Pls Premium Accounts	Monthly	1.0315	1.0817	1.1153
SIRAT Saving Habibmetro@work (Gold & Platinum)	Six Monthly	1.0315	1.0817	1.1153
SIRAT Saving Super Salary Account	Six Monthly	1.0315	1.0817	1.1153
SIRAT Islamic Non Resident Saving Accounts	Six Monthly	1.0315	1.0817	1.1153
SIRAT Saving Account - FI / Mutual Funds	Monthly	0.8252	1.0817	0.8857
SIRAT Saving Categories - PSE & PLC	Monthly	0.9439	0.9439	0.9439
Margin and Security Accounts	Six Monthly	0.0033	0.0008	0.0013
SIRAT Habibmetro Islamic Investment Certificate (H.I.I.C)				
SIRAT H.I.I.C. Seven Days	Maturity	0.8252	0.9615	0.8857
SIRAT H.I.I.C. Fifteen Days	Maturity	0.8252	0.9615	0.8857
SIRAT H.I.I.C. One Month	Maturity	0.9077	0.8814	1.1809
SIRAT H.I.I.C. Three Months	Maturity	0.9160	0.9214	1.1481
SIRAT H.I.I.C. Six Months	Maturity	0.9243	0.9615	1.0497
SIRAT H.I.I.C. One Year	Monthly	1.0893	0.9615	1.1809
SIRAT H.I.I.C. One Year	Quarterly	1.0975	1.0016	1.0497
SIRAT H.I.I.C. One Year	Six Monthly	1.1058	1.0416	1.0825
SIRAT H.I.I.C. One Year	Maturity	1.1141	1.0817	1.2006
SIRAT H.I.I.C. Two Years	Monthly	0.9490	1.0817	1.0497
SIRAT H.I.I.C. Two Years	Quarterly	0.9573	1.1218	1.0825
SIRAT H.I.I.C. Two Years	Six Monthly	0.9655	1.1618	1.1153
SIRAT H.I.I.C. Two Years	Maturity	0.9738	1.2019	1.1481
SIRAT H.I.I.C. Three Years	Monthly	0.9738	1.2019	1.0825
SIRAT H.I.I.C. Three Years	Quarterly	0.9820	1.2419	1.1153
SIRAT H.I.I.C. Three Years	Six Monthly	0.9903	1.2820	1.1481
SIRAT H.I.I.C. Three Years	Maturity	0.9985	1.3221	1.1809
SIRAT H.I.I.C. Five Years	Monthly	0.9985	1.3221	1.1153
SIRAT H.I.I.C. Five Years	Quarterly	1.0068	1.3621	1.1481
SIRAT H.I.I.C. Five Years	Six Monthly	1.0150	1.4022	1.1809
SIRAT H.I.I.C. Five Years	Maturity	1.0233	1.4423	1.2137
SBP Refinancing Schemes				
SBP - ILTFF 03 Years 00 To Above	Quarterly	0.3053	0.4006	0.3280
SBP - ILTFF 05 Years 00 To Above	Quarterly	0.3053	0.4006	0.3280
SBP - ILTFF 10 Years 00 To Above	Quarterly	0.3053	0.4006	0.3280
SBP - IFFSAP - 00 To Above Amount - -	Quarterly	0.2476	0.2003	0.1640
SBP - IFWS - 00 To Above Amount - -	Quarterly	0.1650	0.0401	0.0328
SBP - ITERF - 00 To Above Amount - -	Quarterly	0.2476	0.5208	0.4264
SBP - IFFRE - 00 To Above Amount - -	Quarterly	0.2476	0.5208	0.4264