

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

Product name	Payment Frequency	Profit Rates from December 01, 2025 to December 31, 2025	Profit Rates from November 01, 2025 to November 30, 2025	Profit Rates from October 01, 2025 to October 31, 2025	Profit Rates from September 01, 2025 to September 30, 2025	Profit Rates from AUGUST 01, 2025 to AUGUST 31, 2025	Profit Rates from JULY 01, 2025 to JULY 31, 2025
Sirat Ladies Saving Accounts	Monthly	7.00%	7.34%	7.67%	8.08%	8.05%	8.04%
Habib Metro Sirat Asaan Account-Saving	Six Monthly	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
Sirat NRP Rupee Value Account RDA - Saving	Six Monthly	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
Sirat Junior Savers	Quarterly	6.71%	7.34%	7.67%	8.08%	8.05%	8.04%
Sirat Privilege 55+	Monthly	7.00%	7.34%	7.67%	8.08%	8.05%	8.04%
<b>SIRAT - Saving Accounts</b>	Six Monthly	6.71%	7.34%	7.67%	8.08%	8.05%	8.04%
<b>SIRAT - Islamic Saving Plus (Promotional)</b>	Monthly	9.72%	9.75%	9.75%			
<b>SIRAT - Islamic Saving Plus</b>	Monthly	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
<b>SIRAT - PLS - Premium Accounts</b>	Monthly	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
<b>SIRAT Saving Habibmetro@work Gold - Platinum</b>	Six Monthly	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
<b>SIRAT Saving Super Salary Accounts</b>	Six Monthly	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
<b>SIRAT - Islamic New Deposit Book Account - Non Resident</b>	Six Monthly	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
<b>SIRAT - Saving Account-FI / Mutual Funds</b>	Monthly	6.71%	5.60%	5.85%	6.21%	6.19%	6.18%
<b>SIRAT Saving Categories - PSE &amp; PLC</b>	Monthly	5.91%	6.00%	6.27%	6.37%	6.31%	6.93%
<b>Margin &amp; Security Deposits</b>							
Margin Accounts	Six Monthly	0.01%	0.01%	0.02%	0.02%	0.02%	0.02%
Security Deposits	Six Monthly	0.01%	0.01%	0.02%	0.02%	0.02%	0.02%
<b>Term Deposits - Habib Islamic Investment Certificate (HIIC)</b>							
H.I.I.C - 00 To Above Amount - Seven Days	Maturity	5.96%	5.60%	5.85%	6.21%	6.19%	6.18%
H.I.I.C - 00 To Above Amount - Fifteen Days	Maturity	5.96%	5.60%	5.85%	6.21%	6.19%	6.18%
H.I.I.C - 00 To Above Amount - One Month	Maturity	5.47%	7.46%	7.80%	8.08%	8.05%	8.04%
H.I.I.C - 00 To Above Amount - Three Months	Maturity	5.71%	7.26%	7.58%	7.25%	7.23%	7.21%
H.I.I.C - 00 To Above Amount - Six Months	Maturity	5.96%	6.63%	6.93%	6.63%	6.61%	6.59%
H.I.I.C - 00 To Above Amount - One Year Monthly	Monthly	5.96%	7.46%	7.80%	8.08%	8.05%	8.04%
H.I.I.C - 00 To Above Amount - One Year Quarterly	Quarterly	6.21%	6.63%	6.93%	6.63%	6.61%	6.59%
H.I.I.C - 00 To Above Amount - One Year Half-yearly	Six Monthly	6.46%	6.84%	7.15%	6.83%	6.81%	6.80%
H.I.I.C - 00 To Above Amount - One Year Maturity	Maturity	6.71%	7.59%	7.93%	8.16%	8.13%	8.12%
H.I.I.C - 00 To Above Amount - Two Years Monthly	Monthly	6.71%	6.63%	6.93%	6.63%	6.61%	6.59%
H.I.I.C - 00 To Above Amount - Two Years Quarterly	Quarterly	6.71%	6.84%	6.93%	6.63%	6.61%	6.59%
H.I.I.C - 00 To Above Amount - Two Year Half-yearly	Six Monthly	7.21%	7.05%	7.36%	7.04%	7.02%	7.01%
H.I.I.C - 00 To Above Amount - Two Year Maturity	Maturity	7.45%	7.26%	7.58%	7.25%	7.23%	7.21%
H.I.I.C - 00 To Above Amount - Three Years Monthly	Monthly	7.45%	6.84%	7.15%	6.83%	6.81%	6.80%
H.I.I.C - 00 To Above Amount - Three Years Quarterly	Quarterly	7.70%	7.05%	7.36%	7.04%	7.02%	7.01%
H.I.I.C - 00 To Above Amount - Three Year Half-yearly	Six Monthly	7.95%	7.26%	7.58%	7.25%	7.23%	7.21%
H.I.I.C - 00 To Above Amount - Three Years Maturity	Maturity	8.20%	7.46%	7.80%	7.46%	7.43%	7.42%
H.I.I.C - 00 To Above Amount - Five Years Monthly	Monthly	8.20%	7.05%	7.36%	7.04%	7.02%	7.01%
H.I.I.C - 00 To Above Amount - Five Years Quarterly	Quarterly	8.45%	7.26%	7.58%	7.25%	7.23%	7.21%
H.I.I.C - 00 To Above Amount - Five Year Half-yearly	Six Monthly	8.70%	7.46%	7.80%	7.46%	7.43%	7.42%
H.I.I.C - 00 To Above Amount - Five Years Maturity	Maturity	8.95%	7.67%	8.01%	7.66%	7.64%	7.63%
<b>SBP SCHEMES</b>							
SBP - ILTFF - 00 To Above Amount -	Quarterly	2.48%	2.07%	2.17%	4.14%	4.13%	4.12%
SBP - IFFSAP - 00 To Above Amount -	Quarterly	1.24%	1.04%	1.08%	3.11%	3.10%	3.09%
SBP - IFWS - 00 To Above Amount -	Quarterly	0.00%	0.21%	0.00%	0.00%	0.00%	0.00%
SBP - ITERF - 00 To Above Amount -	Quarterly	3.23%	2.69%	2.82%	3.73%	3.72%	3.71%
SBP - IFFRE - 00 To Above Amount -	Quarterly	3.23%	2.69%	2.82%	3.94%	3.92%	3.92%
<b>* Profit Sharing Ratio</b>		50:50	50:50	50:50	50:50	50:50	50:50

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

Product name	Payment Frequency	Profit Rates from June 01, 2025 to June 30, 2025	Profit Rates from May 01, 2025 to May 31, 2025	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 Accounts	Monthly	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%
Habib Metro Sirat Asaan Account-Saving	Six Monthly	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%
Sirat NRP Rupee Value Account RDA - Saving	Six Monthly	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%
Sirat Junior Savers	Quarterly	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%
Sirat Privilege 55+	Monthly	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%
<b>SIRAT - Saving Accounts</b>	Six Monthly	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%
<b>SIRAT - Islamic Saving Plus (Promotional)</b>	Monthly						
<b>SIRAT - Islamic Saving Plus</b>	Monthly	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%
<b>SIRAT - PLS - Premium Accounts</b>	Monthly	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%
<b>SIRAT Saving Habibmetro@work Gold - Platinum</b>	Six Monthly	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%
<b>SIRAT Saving Super Salary Accounts</b>	Six Monthly	8.01%	7.77%	7.77%	7.78%	8.14%	0.00%
<b>SIRAT - Islamic New Deposit Book Account - Non Resident</b>	Six Monthly	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%
<b>SIRAT - Saving Account-FI / Mutual Funds</b>	Monthly	6.00%	5.83%	5.83%	5.84%	5.08%	5.54%
<b>SIRAT Saving Categories - PSE &amp; PLC</b>	Monthly	6.80%	6.04%	5.29%	5.00%	5.13%	5.79%
<b>Margin &amp; Security Deposits</b>							
Margin Accounts	Six Monthly	0.01%	0.01%	0.04%	0.04%	0.04%	0.04%
Security Deposits	Six Monthly	0.01%	0.01%	0.04%	0.04%	0.04%	0.04%
<b>Term Deposits - Habib Islamic Investment Certificate (HIIIC)</b>							
H.I.I.C - 00 To Above Amount - Seven Days	Maturity	6.01%	5.83%	5.83%	5.84%	5.08%	5.54%
H.I.I.C - 00 To Above Amount - Fifteen Days	Maturity	6.01%	5.83%	5.83%	5.84%	5.08%	5.54%
H.I.I.C - 00 To Above Amount - One Month	Maturity	6.01%	5.83%	5.83%	5.84%	5.08%	5.54%
H.I.I.C - 00 To Above Amount - Three Months	Maturity	6.21%	6.03%	6.03%	6.03%	5.19%	5.65%
H.I.I.C - 00 To Above Amount - Six Months	Maturity	6.41%	6.22%	6.22%	6.23%	5.29%	5.76%
H.I.I.C - 00 To Above Amount - One Year Monthly	Monthly	6.21%	6.03%	6.03%	6.03%	5.19%	5.65%
H.I.I.C - 00 To Above Amount - One Year Quarterly	Quarterly	6.41%	6.22%	6.22%	6.23%	5.29%	5.76%
H.I.I.C - 00 To Above Amount - One Year Half-yearly	Six Monthly	6.61%	6.41%	6.41%	6.42%	5.39%	5.87%
H.I.I.C - 00 To Above Amount - One Year Maturity	Maturity	6.81%	6.61%	6.61%	6.61%	5.49%	5.98%
H.I.I.C - 00 To Above Amount - Two Years Monthly	Monthly	6.41%	6.22%	6.22%	6.23%	5.29%	5.76%
H.I.I.C - 00 To Above Amount - Two Years Quarterly	Quarterly	6.41%	0.00%	0.00%	6.23%	5.76%	5.76%
H.I.I.C - 00 To Above Amount - Two Year Half-yearly	Six Monthly	6.81%	6.61%	6.61%	6.61%	5.49%	5.98%
H.I.I.C - 00 To Above Amount - Two Year Maturity	Maturity	7.01%	6.80%	6.80%	6.81%	5.59%	6.09%
H.I.I.C - 00 To Above Amount - Three Years Monthly	Monthly	6.61%	6.41%	6.41%	6.42%	5.39%	5.87%
H.I.I.C - 00 To Above Amount - Three Years Quarterly	Quarterly	6.81%	6.61%	6.61%	6.61%	5.49%	5.98%
H.I.I.C - 00 To Above Amount - Three Year Half-yearly	Six Monthly	7.01%	6.80%	6.80%	6.81%	5.59%	6.09%
H.I.I.C - 00 To Above Amount - Three Years Maturity	Maturity	7.21%	7.00%	7.00%	7.00%	5.69%	6.21%
H.I.I.C - 00 To Above Amount - Five Years Monthly	Monthly	6.81%	6.61%	6.61%	6.61%	5.49%	5.98%
H.I.I.C - 00 To Above Amount - Five Years Quarterly	Quarterly	7.01%	6.80%	6.80%	6.81%	5.59%	6.09%
H.I.I.C - 00 To Above Amount - Five Year Half-yearly	Six Monthly	7.21%	7.00%	7.00%	7.00%	5.69%	6.21%
H.I.I.C - 00 To Above Amount - Five Years Maturity	Maturity	7.41%	7.19%	7.19%	7.20%	5.80%	6.32%
<b>SBP SCHEMES</b>							
SBP - ILTFF - 00 To Above Amount - -	Quarterly	4.01%	3.89%	3.89%	3.89%	3.56%	3.88%
SBP - IFFSAP - 00 To Above Amount - -	Quarterly	3.00%	2.92%	2.92%	2.92%	1.42%	1.55%
SBP - IFWS - 00 To Above Amount - -	Quarterly	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
SBP - ITERF - 00 To Above Amount - -	Quarterly	3.60%	3.50%	3.50%	3.50%	1.83%	2.00%
SBP - IFFRE - 00 To Above Amount - -	Quarterly	3.81%	3.70%	3.70%	3.70%	1.93%	2.11%
<b>* Profit Sharing Ratio</b>		50:50	50:50	50:50	50:50	50:50	50:50

## **Habib Metropolitan Bank Limited - Islamic Banking**

### **Historical Declared Profit Rates Last 2 Years - Local Currency**

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

**Sirat Pls Premium Accounts**

PLS - Premium Account	Monthly	8.14%	7.95%	8.52%	11.07%	13.76%	15.83%
PLS - Premium Account	Monthly	8.19%	8.01%	8.56%	11.12%	13.82%	15.89%
PLS - Premium Account	Monthly	8.25%	8.06%	8.61%	11.17%	13.87%	15.95%
PLS - Premium Account	Monthly	8.30%	8.11%	8.65%	11.23%	13.93%	16.02%
PLS - Premium Account	Monthly	8.36%	8.16%	8.69%	11.27%	13.98%	16.08%
PLS - Premium Account	Monthly	8.41%	8.22%	8.74%	11.32%	14.04%	16.14%
PLS - Premium Account	Monthly	8.47%	8.27%	8.78%	11.32%	14.04%	16.14%
PLS - Premium Account	Monthly	8.47%	8.27%	8.78%	11.32%	14.04%	16.14%
PLS - Premium Account	Monthly	8.57%	8.38%	8.78%	11.32%	14.04%	16.14%
PLS - Premium Account	Monthly	8.57%	8.38%	8.91%	11.53%	14.26%	16.40%
PLS - Premium Account	Monthly	8.57%	8.38%	8.91%	11.53%	14.26%	16.40%
PLS - Premium Account	Monthly	8.57%	8.38%	8.91%	11.53%	14.26%	16.40%
PLS - Premium Account	Monthly	8.57%	8.38%	8.91%	11.53%	14.26%	16.40%
PLS - Premium Account	Monthly	8.57%	8.38%	8.91%	11.53%	14.26%	16.40%

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

H.I.I.C Seven Days	Maturity	7.05%	6.89%	7.04%	9.55%	12.11%	13.93%
H.I.I.C Fifteen Days	Maturity	7.05%	6.89%	7.04%	9.55%	12.11%	13.93%
H.I.I.C One Month	Maturity	7.60%	7.42%	7.61%	10.82%	13.49%	15.51%
H.I.I.C Three Months	Maturity	7.71%	7.53%	7.69%	10.97%	13.65%	15.70%
H.I.I.C Six Months	Maturity	7.81%	7.63%	7.78%	11.12%	13.82%	15.89%
H.I.I.C 1 Year	Monthly	8.41%	8.22%	7.82%	10.97%	13.65%	15.70%
H.I.I.C 1 Year	Quarterly	8.52%	8.32%	7.91%	11.12%	13.82%	15.89%
H.I.I.C 1 Year	Six Monthly	8.63%	8.43%	8.00%	11.27%	13.98%	16.08%
H.I.I.C 1 Year	Maturity	8.74%	8.54%	8.08%	11.43%	14.15%	16.27%
H.I.I.C 2 Years	Monthly	7.60%	7.42%	7.82%	8.53%	11.01%	12.66%
H.I.I.C 2 Years	Quarterly	7.60%	7.42%	7.82%	8.53%	0.00%	12.66%
H.I.I.C 2 Years	Six Monthly	7.71%	7.53%	7.91%	8.64%	11.12%	12.79%
H.I.I.C 2 Years	Maturity	7.76%	7.58%	7.95%	8.69%	11.17%	12.85%
H.I.I.C 3 Years	Monthly	7.65%	7.47%	7.87%	8.58%	11.06%	12.72%
H.I.I.C 3 Years	Quarterly	7.71%	7.53%	7.91%	8.64%	11.12%	12.79%
H.I.I.C 3 Years	Six Monthly	7.76%	7.58%	7.95%	8.69%	11.17%	12.85%
H.I.I.C 3 Years	Maturity	7.81%	7.63%	8.00%	8.74%	11.23%	12.91%
H.I.I.C 5 Years	Monthly	7.71%	7.53%	7.91%	8.64%	11.12%	12.79%
H.I.I.C 5 Years	Quarterly	7.76%	7.58%	7.95%	8.69%	11.17%	12.85%
H.I.I.C 5 Years	Six Monthly	7.81%	7.63%	8.00%	8.74%	11.23%	12.91%
H.I.I.C 5 Years	Maturity	7.87%	7.69%	8.04%	8.79%	11.28%	12.98%

**SBP Subsidized Schemes**

SBP - ILTFF	00 To Above Aounit	3.26%	3.18%	2.61%	2.40%	1.65%	3.80%
SBP - IFFSAP	00 To Above Aounit	2.17%	2.12%	1.30%	1.60%	2.20%	2.53%
SBP - IFWS	00 To Above Aounit	0.00%	0.00%	0.00%	1.20%	0.00%	0.00%
SBP - ITERF	00 To Above Aounit	1.63%	1.59%	0.91%	1.20%	3.30%	1.90%
SBP - IFFNE	00 To Above Aounit	2.17%	2.12%	1.21%	1.60%	2.20%	2.53%

**\* Profit Sharing Ratio**

	50:50	50:50	50:50	50:50	50:50	50:50	50:50
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Product name	Payment Frequency	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	Six Monthly	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%
Security Deposit	Six Monthly	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%

**Sirat Other Saving Accounts**

Sirat Ladies Account - Saving	Monthly	16.56%	18.18%	18.92%	18.05%	18.02%	18.89%
Habib Metro Sirat Asaan Account-Saving	Six Monthly	10.42%	11.43%	11.91%	11.36%	11.33%	11.89%
Sirat NRP Rupee Value Account RDA - Saving	Six Monthly	13.25%	14.54%	15.14%	14.44%	14.41%	15.11%
Sirat Junior Savers Account	Quarterly	15.48%	16.99%	17.69%	16.87%	16.84%	17.66%
Sirat Privilege 55+ Saving Account	Monthly	15.84%	17.38%	18.10%	17.26%	17.23%	18.07%

**Sirat Savings Plus Account**

Islamic Savings Plus	Monthly	14.63%	16.06%	16.72%	15.95%	15.92%	16.69%
Islamic Savings Plus	Monthly	14.81%	16.26%	16.93%	16.15%	16.12%	16.90%
Islamic Savings Plus	Monthly	14.93%	16.39%	17.07%	16.28%	16.25%	17.04%
Islamic Savings Plus	Monthly	15.05%	16.52%	17.20%	16.41%	16.38%	17.17%

**Sirat Saving Account - FI / Mutual Funds**

Saving Account-FI / Mutual Funds	Monthly	7.23%	7.93%	8.26%	7.88%	7.86%	8.24%
Saving Account-FI / Mutual Funds	Monthly	7.29%	8.00%	8.33%	7.94%	7.93%	8.31%
Saving Account-FI / Mutual Funds	Monthly	7.35%	8.00%	8.33%	8.01%	7.99%	8.38%
Saving Account-FI / Mutual Funds	Monthly	7.35%	8.00%	8.33%	8.01%	7.99%	8.38%
Saving Account-FI / Mutual Funds	Monthly	7.35%	8.00%	8.33%	8.01%	7.99%	8.38%

**Sirat Saving Accounts**

Savings Account	Six Monthly	13.85%	15.20%	15.83%	15.10%	15.07%	15.80%
Savings Account	Six Monthly	13.97%	Page 4 of 19.33%	15.97%	15.23%	15.20%	15.94%

## **Habib Metropolitan Bank Limited - Islamic Banking**

### **Historical Declared Profit Rates Last 2 Years - Local Currency**

Savings Account	Six Monthly	14.09%	15.47%	16.10%	15.36%	15.33%	16.08%
Savings Account	Six Monthly	14.21%	15.60%	16.24%	15.49%	15.46%	16.21%
Savings Account	Six Monthly	14.33%	15.73%	16.38%	15.62%	15.59%	16.35%
Savings Account	Six Monthly	14.45%	15.86%	16.52%	15.75%	15.72%	16.49%
Savings Account	Six Monthly	14.57%	15.99%	16.65%	15.89%	15.86%	16.63%
Savings Account	Six Monthly	14.69%	16.13%	16.79%	16.02%	15.99%	16.76%
Savings Account	Six Monthly	14.81%	16.26%	16.93%	16.15%	16.12%	16.90%
Savings Account	Six Monthly	14.93%	16.39%	17.07%	16.28%	16.25%	17.04%
Savings Account	Six Monthly	15.05%	16.52%	17.20%	16.41%	16.38%	17.17%
Savings Account	Six Monthly	15.05%	16.66%	17.20%	16.41%	16.38%	17.17%
Savings Account	Six Monthly	15.30%	16.79%	17.48%	16.67%	16.64%	17.45%
Savings Account	Six Monthly	15.42%	16.79%	17.48%	16.67%	16.64%	17.59%
Savings Account	Six Monthly	15.54%	17.05%	17.75%	16.94%	16.90%	17.72%

Sirat Pls Premium Accounts							
PLS - Premium Account	Monthly	15.36%	16.85%	17.55%	16.74%	16.71%	17.52%
PLS - Premium Account	Monthly	15.42%	16.92%	17.62%	16.80%	16.77%	17.59%
PLS - Premium Account	Monthly	15.48%	16.99%	17.69%	16.87%	16.84%	17.66%
PLS - Premium Account	Monthly	15.54%	17.05%	17.75%	16.94%	16.90%	17.72%
PLS - Premium Account	Monthly	15.60%	17.12%	17.82%	17.00%	16.97%	17.79%
PLS - Premium Account	Monthly	15.60%	17.12%	17.89%	17.07%	17.03%	17.86%
PLS - Premium Account	Monthly	15.72%	17.25%	17.89%	17.07%	17.10%	17.93%
PLS - Premium Account	Monthly	15.72%	17.25%	18.03%	17.07%	17.10%	18.00%
PLS - Premium Account	Monthly	15.72%	17.25%	18.03%	17.26%	17.23%	18.07%
PLS - Premium Account	Monthly	15.90%	17.45%	18.17%	17.26%	17.23%	18.07%
PLS - Premium Account	Monthly	15.90%	17.45%	18.17%	17.26%	17.23%	18.07%
PLS - Premium Account	Monthly	15.90%	17.45%	18.17%	17.26%	18.41%	18.07%
PLS - Premium Account	Monthly	15.90%	17.45%	18.17%	17.26%	18.41%	18.07%
PLS - Premium Account	Monthly	15.90%	17.45%	18.17%	18.58%	18.41%	18.07%
PLS - Premium Account	Monthly	15.90%	17.45%	18.17%	18.58%	18.41%	18.07%

Term Deposits - Habib Islamic Investment Certificate (HIIC)							
H.I.I.C Seven Days	Maturity	13.85%	15.20%	15.83%	15.10%	15.07%	15.80%
H.I.I.C Fifteen Days	Maturity	13.85%	15.20%	15.83%	15.10%	15.07%	15.80%
H.I.I.C One Month	Maturity	15.05%	16.52%	17.20%	16.41%	16.38%	17.17%
H.I.I.C Three Months	Maturity	15.36%	16.85%	17.55%	16.74%	16.71%	17.52%
H.I.I.C Six Months	Maturity	15.54%	17.05%	17.75%	16.94%	16.90%	17.72%

H.I.I.C 1 Year	Monthly	15.48%	16.99%	17.69%	16.87%	16.84%	17.66%
H.I.I.C 1 Year	Quarterly	15.66%	17.18%	17.89%	17.07%	17.03%	17.86%
H.I.I.C 1 Year	Six Monthly	15.84%	17.38%	18.10%	17.26%	17.23%	18.07%
H.I.I.C 1 Year	Maturity	16.02%	17.58%	18.31%	17.46%	17.43%	18.27%
H.I.I.C 2 Years	Monthly	12.04%	13.22%	13.76%	13.13%	13.10%	13.74%
H.I.I.C 2 Years	Quarterly	12.04%	13.22%	13.76%	13.19%	13.17%	13.81%
H.I.I.C 2 Years	Six Monthly	12.16%	13.35%	13.90%	13.26%	13.23%	13.88%
H.I.I.C 2 Years	Maturity	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	Monthly	12.10%	13.29%	13.83%	13.19%	13.17%	13.81%
H.I.I.C 3 Years	Quarterly	12.16%	13.35%	13.90%	13.26%	13.23%	13.88%
H.I.I.C 3 Years	Six Monthly	12.22%	13.42%	13.97%	13.33%	13.30%	13.95%
H.I.I.C 3 Years	Annual	12.29%	13.49%	14.04%	13.20%	13.26%	14.01%

H.I.I.C 5 Years	Monthly	12.16%	13.35%	13.90%	13.26%	13.23%	13.88%
H.I.I.C 5 Years	Quarterly	12.22%	13.42%	13.97%	13.33%	13.30%	13.95%
H.I.I.C 5 Years	Six Monthly	12.28%	13.48%	14.04%	13.39%	13.36%	14.01%
H.I.I.C 5 Years	Maturity	12.24%	13.55%	14.11%	13.46%	13.42%	14.09%

SBP Subsidized Schemes							
SBP - ILTFF	Quarterly	3.61%	3.97%	3.94%	3.94%	3.93%	4.12%
SBP - IFFSAP	Quarterly	2.41%	2.64%	2.63%	2.63%	2.62%	2.75%
SBP - IFWS	Quarterly	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
SBP - ITERF	Quarterly	1.81%	1.98%	1.97%	1.97%	1.97%	2.06%
SBP - IEEBE	Quarterly	2.41%	2.64%	2.63%	2.63%	2.62%	2.75%

\* Profit Sharing Ratio

Product name	Tiers	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	Six Monthly	0.04%	0.04%	0.04%	0.04%	0.05%	0.05%
Security Deposit	Six Monthly	0.04%	0.04%	0.04%	0.04%	0.05%	0.05%

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

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

Sirat Saving Accounts	Six Monthly	16.19%	15.34%	14.81%	14.87%	12.53%	13.32%
Savings Account	Six Monthly	16.33%	15.48%	14.93%	14.99%	12.71%	13.51%
Savings Account	Six Monthly	16.47%	15.61%	15.06%	15.12%	12.89%	13.70%
Savings Account	Six Monthly	16.61%	15.74%	15.19%	15.25%	13.07%	13.89%
Savings Account	Six Monthly	16.75%	15.88%	15.31%	15.37%	13.24%	14.08%
Savings Account	Six Monthly	16.89%	16.01%	15.44%	15.50%	13.42%	14.27%
Savings Account	Six Monthly	17.04%	16.15%	15.56%	15.63%	13.60%	14.46%
Savings Account	Six Monthly	17.18%	16.28%	15.69%	15.75%	13.78%	14.65%
Savings Account	Six Monthly	17.32%	16.41%	15.82%	15.88%	13.96%	14.84%
Savings Account	Six Monthly	17.46%	16.54%	15.94%	16.01%	14.14%	14.84%
Savings Account	Six Monthly	17.46%	16.54%	16.07%	16.13%	14.32%	15.23%
Savings Account	Six Monthly	17.74%	16.81%	16.19%	16.26%	14.50%	15.42%
Savings Account	Six Monthly	17.74%	16.81%	16.19%	16.38%	14.50%	15.42%
Savings Account	Six Monthly	17.74%	16.81%	16.19%	16.38%	14.50%	15.42%
Savings Account	Six Monthly	18.16%	17.21%	16.57%	16.64%	15.03%	15.99%

Sirat Islamic Non Resident Saving Accounts	Six Monthly	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
SIRAT Non - Resident Account - Saving	Six Monthly	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
SIRAT Non - Resident Account - Saving	Six Monthly	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
SIRAT Non - Resident Account - Saving	Six Monthly	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%

## **Historical Declared Profit Rates Last 2 Years - Local Currency**

Term Deposits - Habib Islamic Investment Certificate (HIIC)

H.I.I.C Seven Days	Maturity	16.19%	15.34%	14.81%	14.87%	12.53%	13.32%
H.I.I.C Fifteen Days	Maturity	16.19%	15.34%	14.81%	14.87%	12.53%	13.32%
H.I.I.C One Month	Maturity	17.60%	16.68%	17.64%	17.71%	18.00%	19.14%
H.I.I.C Three Months	Maturity	17.95%	17.01%	17.96%	18.03%	18.23%	19.39%
H.I.I.C Six Months	Maturity	18.16%	17.21%	18.27%	18.35%	18.70%	19.88%
H.I.I.C 1 Year	Monthly	18.09%	17.15%	18.09%	18.16%	17.86%	18.99%
H.I.I.C 1 Year	Quarterly	18.30%	17.35%	18.34%	18.41%	17.95%	19.09%
H.I.I.C 1 Year	Six Monthly	18.51%	17.55%	18.46%	18.54%	18.04%	19.19%
H.I.I.C 1 Year	Maturity	18.72%	17.75%	18.84%	18.92%	18.14%	19.29%
H.I.I.C 2 Years	Monthly	14.08%	13.34%	16.38%	16.45%	15.05%	16.01%
H.I.I.C 2 Years	Quarterly	14.15%	13.41%	16.45%	16.51%	15.15%	16.11%
H.I.I.C 2 Years	Six Monthly	14.22%	13.48%	16.51%	16.57%	15.24%	16.20%
H.I.I.C 2 Years	Maturity	14.29%	13.54%	17.01%	17.08%	15.33%	16.30%
H.I.I.C 3 Years	Monthly	14.15%	13.41%	16.57%	16.64%	15.99%	17.00%
H.I.I.C 3 Years	Quarterly	14.22%	13.48%	16.70%	16.76%	16.08%	17.10%
H.I.I.C 3 Years	Six Monthly	14.29%	13.54%	17.01%	17.08%	16.17%	17.20%
H.I.I.C 3 Years	Maturity	14.36%	13.61%	17.33%	17.40%	16.27%	17.30%
H.I.I.C 5 Years	Monthly	14.22%	13.48%	17.64%	17.71%	16.92%	17.99%
H.I.I.C 5 Years	Quarterly	14.29%	13.54%	17.71%	17.78%	17.02%	18.09%
H.I.I.C 5 Years	Six Monthly	14.36%	13.61%	17.77%	17.84%	17.11%	18.19%
H.I.I.C 5 Years	Maturity	14.43%	13.68%	17.96%	18.03%	17.20%	18.29%

SBP Subsidized Schemes							
SBP - ILTF	Quarterly	4.22%	4.00%	8.82%	8.86%	6.36%	7.46%
SBP - IFFSAP	Quarterly	2.82%	2.67%	3.15%	3.16%	5.14%	6.03%
SBP - IFWS	Quarterly	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
SBP - ITERF	Quarterly	2.11%	2.00%	1.89%	1.90%	3.86%	6.03%
SBP - IEFRE	Quarterly	2.82%	2.67%	3.78%	3.80%	5.14%	4.52%

\* Profit Sharing Ratio

Product name	Tiers	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	Six Monthly	0.09%	0.07%	0.07%	0.07%	0.07%	0.05%
Security Deposit	Six Monthly	0.09%	0.07%	0.07%	0.07%	0.07%	0.05%

Sirat Other Saving Accounts							
Sirat Ladies Account - Saving	Monthly	16.09%	13.72%	13.36%	9.27%	8.96%	7.03%
Habib Metro Sirat Asaan Account-Saving	Six Monthly	8.05%	6.86%	6.68%	10.67%	10.31%	8.09%
Sirat NRP Rupee Value Account RDA - Saving	Six Monthly	13.47%	11.48%	11.18%	10.67%	10.31%	8.09%
Sirat Junior Savers Account	Quarterly	14.97%	12.76%	12.42%	13.04%	12.60%	9.89%
Sirat Privilige 55+ Saving Account	Monthly	15.72%	13.40%	13.05%	14.23%	13.75%	10.79%

<b>Sirat Savings Plus Account</b>	Monthly	12.18%	10.38%	10.11%	10.08%	9.74%	7.64%
Islamic Savings Plus	Monthly	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	Monthly	12.46%	10.63%	10.35%	10.32%	9.97%	7.82%
Islamic Savings Plus	Monthly	12.61%	10.75%	10.47%	10.43%	10.08%	7.91%

Sirat Saving Account - FI / Mutual Funds							
Saving Account-FI / Mutual Funds	Monthly	8.60%	7.33%	7.14%	7.11%	6.87%	5.39%
Saving Account-FI / Mutual Funds	Monthly	8.74%	7.45%	7.25%	7.23%	6.99%	5.48%
Saving Account-FI / Mutual Funds	Monthly	8.88%	7.45%	7.25%	7.35%	7.10%	5.48%
Saving Account-FI / Mutual Funds	Monthly	8.88%	7.45%	7.25%	7.35%	7.10%	5.66%
Saving Account-FI / Mutual Funds	Monthly	9.17%	7.45%	7.25%	7.35%	7.10%	5.66%

Sirat Saving Accounts		Six Monthly	10.03%	8.55%	8.32%	8.30%	8.02%	6.29%
Savings Account	Six Monthly	10.17%	8.67%	8.44%	8.42%	8.13%	6.38%	
Savings Account	Six Monthly	10.31%	8.79%	8.56%	8.54%	8.25%	6.47%	
Savings Account	Six Monthly	10.46%	8.92%	8.68%	8.66%	8.36%	6.56%	
Savings Account	Six Monthly	10.60%	9.04%	8.80%	8.77%	8.48%	6.65%	
Savings Account	Six Monthly	10.74%	9.16%	8.92%	8.89%	8.59%	6.74%	
Savings Account	Six Monthly	10.89%	9.28%	9.04%	9.01%	8.71%	6.83%	
Savings Account	Six Monthly	11.03%	9.40%	9.16%	9.13%	8.82%	6.92%	
Savings Account	Six Monthly	11.17%	9.53%	9.28%	9.25%	8.94%	7.01%	
Savings Account	Six Monthly	11.17%	9.53%	9.39%	9.37%	9.05%	7.10%	
Savings Account	Six Monthly	11.46%	9.77%	9.51%	9.49%	9.17%	7.19%	
Savings Account	Six Monthly	11.60%	9.89%	9.63%	9.60%	9.28%	7.28%	
Savings Account	Six Monthly	11.60%	9.89%	9.63%	9.60%	9.28%	7.28%	
Savings Account	Six Monthly	11.60%	9.89%	9.63%	9.84%	9.28%	7.28%	
Savings Account	Six Monthly	12.03%	10.26%	9.99%	9.96%	9.62%	7.55%	

Sirat Islamic Non Resident Saving Accounts	Six Monthly	10.03%	8.55%	8.32%	8.30%	8.02%	6.29%
SIRAT Non - Resident Account - Saving	Six Monthly	10.17%	8.67%	8.44%	8.42%	8.13%	6.38%
SIRAT Non - Resident Account - Saving	Six Monthly	10.31%	8.79%	8.56%	8.54%	8.25%	6.47%
SIRAT Non - Resident Account - Saving	Six Monthly	10.46%	8.92%	8.68%	8.66%	8.36%	6.56%
SIRAT Non - Resident Account - Saving	Six Monthly	10.60%	9.04%	8.80%	8.77%	8.48%	6.65%
SIRAT Non - Resident Account - Saving	Six Monthly	10.74%	9.16%	8.92%	8.89%	8.59%	6.74%
SIRAT Non - Resident Account - Saving	Six Monthly	10.89%	9.28%	9.04%	9.01%	8.71%	6.83%
SIRAT Non - Resident Account - Saving	Six Monthly	11.03%	9.40%	9.16%	9.13%	8.82%	6.92%
SIRAT Non - Resident Account - Saving	Six Monthly	11.03%	9.53%	9.28%	9.25%	8.94%	7.01%
SIRAT Non - Resident Account - Saving	Six Monthly	11.03%	9.53%	9.39%	9.37%	9.05%	7.10%
SIRAT Non - Resident Account - Saving	Six Monthly	11.03%	9.77%	9.51%	9.49%	9.17%	7.19%
SIRAT Non - Resident Account - Saving	Six Monthly	11.03%	9.89%	9.63%	9.60%	9.28%	7.28%
SIRAT Non - Resident Account - Saving	Six Monthly	11.03%	9.89%	9.63%	9.60%	9.28%	7.28%
SIRAT Non - Resident Account - Saving	Six Monthly	11.03%	9.89%	9.63%	9.84%	9.28%	7.28%
SIRAT Non - Resident Account - Saving	Six Monthly	11.03%	10.26%	9.99%	9.96%	9.62%	7.55%

Term Deposits - Habib Islamic Investment Certificate (HIIC)							
H.I.I.C. Seven Days	Maturity	10.03%	8.55%	8.32%	8.30%	8.02%	6.29%
H.I.I.C. Fifteen Days	Maturity	10.03%	8.55%	8.32%	8.30%	8.02%	6.29%

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

H.I.I.C Three Months	Maturity	15.76%	13.43%	13.08%	13.04%	12.60%	9.89%
H.I.I.C Six Months	Maturity	16.48%	14.05%	13.68%	13.64%	13.18%	10.34%

H.I.I.C 1 Year	Monthly	15.76%	13.43%	13.08%	13.04%	12.60%	9.89%
H.I.I.C 1 Year	Quarterly	15.90%	13.56%	13.20%	13.16%	12.72%	9.98%
H.I.I.C 1 Year	Six Monthly	16.05%	13.68%	13.32%	13.28%	12.83%	10.07%
H.I.I.C 1 Year	Maturity	16.09%	13.72%	13.36%	13.32%	12.87%	10.09%

H.I.I.C 2 Years	Monthly	16.48%	14.05%	13.68%	13.64%	13.18%	10.34%
H.I.I.C 2 Years	Quarterly	16.62%	14.17%	13.80%	13.75%	13.18%	10.34%
H.I.I.C 2 Years	Six Monthly	16.76%	14.29%	13.91%	13.87%	13.40%	10.52%
H.I.I.C 2 Years	Maturity	16.65%	14.20%	13.82%	13.78%	13.32%	10.45%

H.I.I.C 3 Years	Monthly	17.19%	14.66%	14.27%	14.23%	13.75%	10.79%
H.I.I.C 3 Years	Quarterly	17.33%	14.78%	14.39%	14.35%	13.86%	10.87%
H.I.I.C 3 Years	Six Monthly	17.48%	14.90%	14.51%	14.47%	13.98%	10.96%
H.I.I.C 3 Years	Maturity	17.59%	14.99%	14.60%	14.56%	14.06%	11.03%

H.I.I.C 5 Years	Monthly	17.91%	15.27%	14.87%	14.82%	14.32%	11.23%
H.I.I.C 5 Years	Quarterly	18.05%	15.39%	14.98%	14.94%	14.44%	11.32%
H.I.I.C 5 Years	Six Monthly	18.19%	15.51%	15.10%	15.06%	14.55%	11.41%
H.I.I.C 5 Years	Maturity	18.34%	15.63%	15.22%	15.18%	14.66%	11.50%

SBP Subsidized Schemes	Quarterly	15.88%	13.53%	4.76%	4.74%	4.58%	3.59%
SBP - ILTFF	Quarterly	4.54%	3.87%	3.77%	5.93%	5.73%	4.49%
SBP - IFFSAP	Quarterly	0.00%	3.87%	0.00%	-	4.04%	4.04%
SBP - IFWS	Quarterly	3.40%	2.90%	2.82%	1.66%	1.60%	1.26%
SBP - ITERF	Quarterly	4.54%	3.87%	3.77%	1.66%	1.60%	1.26%
SBP - IFFRE	Quarterly						

* Profit Sharing Ratio	50:50	50:50	50:50	50:50	50:50	50:50	50:50
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Product name	Tiers	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	Six Monthly	0.07%	0.07%	0.06%	0.06%	0.06%	0.04%
Security Deposit	Six Monthly	0.07%	0.07%	0.06%	0.06%	0.06%	0.04%

Sirat Other Saving Accounts	Monthly	9.13%	8.97%	0.00%	0.00%	0.00%	0.00%
Sirat Ladies Account - Saving	Monthly	10.50%	10.33%	9.54%	9.12%	8.54%	6.11%
Habib Metro Sirat Asaan Account-Saving	Six Monthly	10.50%	10.33%	9.54%	9.12%	8.54%	6.11%
Sirat NRP Rupee Value Account RDA - Saving	Six Monthly	10.50%	10.33%	9.54%	9.12%	8.54%	6.11%
Sirat Junior Savers Account	Quarterly	12.84%	12.62%	11.66%	11.14%	10.44%	7.47%
Sirat Privilege 5+ Saving Account	Monthly	14.01%	13.77%	12.72%	12.15%	11.38%	8.15%

Sirat Savings Plus Account	Monthly	9.92%	9.75%	9.01%	8.61%	8.06%	5.77%
Islamic Savings Plus	Monthly	10.04%	9.87%	9.11%	8.71%	8.16%	5.84%
Islamic Savings Plus	Monthly	10.15%	9.98%	9.22%	8.81%	8.25%	5.91%
Islamic Savings Plus	Monthly	10.27%	10.10%	9.33%	8.91%	8.35%	5.97%

Sirat Saving Account - FI / Mutual Funds	Monthly	7.00%	6.88%	6.36%	6.08%	5.69%	4.07%
Saving Account-FI / Mutual Funds	Monthly	7.12%	7.00%	6.46%	6.18%	5.79%	4.14%
Saving Account-FI / Mutual Funds	Monthly	7.12%	7.00%	6.46%	6.28%	5.88%	4.14%
Saving Account-FI / Mutual Funds	Monthly	7.35%	7.00%	6.46%	6.38%	5.98%	4.28%
Saving Account-FI / Mutual Funds	Monthly	7.35%	7.00%	6.46%	6.38%	5.98%	4.28%

Sirat Saving Accounts	Six Monthly	8.17%	8.03%	7.42%	7.09%	6.64%	4.75%
Savings Account	Six Monthly	8.29%	8.15%	7.52%	7.19%	6.74%	4.82%
Savings Account	Six Monthly	8.40%	8.26%	7.63%	7.29%	6.83%	4.89%
Savings Account	Six Monthly	8.52%	8.38%	7.74%	7.39%	6.93%	4.96%
Savings Account	Six Monthly	8.64%	8.49%	7.84%	7.49%	7.02%	5.02%
Savings Account	Six Monthly	8.75%	8.60%	7.95%	7.60%	7.11%	5.09%
Savings Account	Six Monthly	8.87%	8.72%	8.05%	7.70%	7.21%	5.16%
Savings Account	Six Monthly	8.99%	8.83%	8.16%	7.80%	7.30%	5.23%
Savings Account	Six Monthly	9.10%	8.95%	8.27%	7.90%	7.40%	5.30%
Savings Account	Six Monthly	9.22%	9.06%	8.37%	8.00%	7.49%	5.36%
Savings Account	Six Monthly	9.34%	9.18%	8.48%	8.10%	7.59%	5.43%
Savings Account	Six Monthly	9.45%	9.29%	8.58%	8.10%	7.68%	5.50%
Savings Account	Six Monthly	9.45%	9.29%	8.58%	8.10%	7.68%	5.50%
Savings Account	Six Monthly	9.69%	9.29%	8.58%	8.41%	7.87%	5.63%
Savings Account	Six Monthly	9.80%	9.64%	8.90%	8.51%	7.97%	5.70%

Sirat Habibmetro@work (Green, Gold & Platinum)	Six Monthly	7.00%	6.88%	6.36%	6.08%	5.69%	4.07%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	7.12%	7.00%	6.46%	6.18%	5.79%	4.14%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	7.24%	7.11%	6.57%	6.28%	5.88%	4.21%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	7.35%	7.23%	6.68%	6.38%	5.98%	4.28%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	7.47%	7.34%	6.78%	6.48%	6.07%	4.34%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	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)	Six Monthly	7.47%	7.34%	6.78%	6.48%	6.07%	4.41%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	7.47%	7.34%	6.78%	6.48%	6.07%	4.41%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	7.47%	7.34%	6.78%	6.48%	6.07%	4.41%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	7.47%	7.34%	6.78%	6.48%	6.07%	4.41%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	7.47%	7.34%	6.78%	6.48%	6.07%	4.41%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	7.47%	7.34%	6.78%	6.48%	6.07%	4.41%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	7.47%	7.34%	6.78%	6.48%	6.07%	4.41%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	7.47%	7.34%	6.78%	6.48%	6.07%	4.41%

**Sirat Islamic Non Resident Saving Accounts**

SIRAT Non - Resident Account - Saving	Six Monthly	8.17%	8.03%	7.42%	7.09%	6.64%	4.75%
SIRAT Non - Resident Account - Saving	Six Monthly	8.29%	8.15%	7.52%	7.19%	6.74%	4.82%
SIRAT Non - Resident Account - Saving	Six Monthly	8.40%	8.26%	7.63%	7.29%	6.83%	4.89%
SIRAT Non - Resident Account - Saving	Six Monthly	8.52%	8.38%	7.74%	7.39%	6.93%	4.96%
SIRAT Non - Resident Account - Saving	Six Monthly	8.64%	8.49%	7.84%	7.49%	7.02%	5.02%
SIRAT Non - Resident Account - Saving	Six Monthly	8.75%	8.60%	7.95%	7.60%	7.11%	5.09%
SIRAT Non - Resident Account - Saving	Six Monthly	8.87%	8.72%	8.05%	7.70%	7.21%	5.16%
SIRAT Non - Resident Account - Saving	Six Monthly	8.99%	8.83%	8.16%	7.80%	7.30%	5.23%
SIRAT Non - Resident Account - Saving	Six Monthly	9.10%	8.95%	8.27%	7.90%	7.40%	5.30%
SIRAT Non - Resident Account - Saving	Six Monthly	9.22%	9.06%	8.37%	8.00%	7.49%	5.36%
SIRAT Non - Resident Account - Saving	Six Monthly	9.34%	9.18%	8.48%	8.10%	7.59%	5.43%
SIRAT Non - Resident Account - Saving	Six Monthly	9.45%	9.29%	8.58%	8.10%	7.68%	5.50%
SIRAT Non - Resident Account - Saving	Six Monthly	9.45%	9.29%	8.58%	8.10%	7.68%	5.50%
SIRAT Non - Resident Account - Saving	Six Monthly	9.69%	9.29%	8.58%	8.41%	7.87%	5.63%
SIRAT Non - Resident Account - Saving	Six Monthly	9.80%	9.64%	8.90%	8.51%	7.97%	5.70%

**Sirat Pls Premium Accounts**

PLS - Premium Account	Monthly	9.34%	9.18%	8.48%	8.10%	7.59%	5.43%
PLS - Premium Account	Monthly	9.45%	9.29%	8.58%	8.20%	7.68%	5.50%
PLS - Premium Account	Monthly	9.57%	9.41%	8.69%	8.30%	7.78%	5.57%
PLS - Premium Account	Monthly	9.69%	9.52%	8.80%	8.41%	7.87%	5.63%
PLS - Premium Account	Monthly	9.80%	9.64%	8.90%	8.51%	7.97%	5.70%
PLS - Premium Account	Monthly	9.80%	9.75%	8.90%	8.51%	7.97%	5.77%
PLS - Premium Account	Monthly	9.80%	9.75%	8.90%	8.51%	7.97%	5.77%
PLS - Premium Account	Monthly	9.80%	9.75%	8.90%	8.51%	7.97%	5.77%
PLS - Premium Account	Monthly	9.80%	9.75%	8.90%	8.51%	7.97%	5.77%
PLS - Premium Account	Monthly	9.80%	9.75%	8.90%	8.51%	7.97%	5.77%
PLS - Premium Account	Monthly	9.80%	9.75%	8.90%	8.51%	7.97%	5.77%
PLS - Premium Account	Monthly	9.80%	9.75%	8.90%	8.51%	7.97%	5.77%
PLS - Premium Account	Monthly	9.80%	9.75%	8.90%	8.51%	7.97%	5.77%
PLS - Premium Account	Monthly	9.80%	9.75%	8.90%	8.51%	7.97%	5.77%
PLS - Premium Account	Monthly	9.80%	9.75%	8.90%	8.51%	7.97%	5.77%
PLS - Premium Account	Monthly	9.80%	9.75%	8.90%	8.51%	7.97%	5.77%

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

H.I.I.C. Seven Days	Maturity	8.17%	8.03%	7.42%	7.09%	6.64%	4.75%
H.I.I.C. Fifteen Days	Maturity	8.17%	8.03%	7.42%	7.09%	6.64%	4.75%
H.I.I.C One Month	Maturity	12.25%	12.05%	11.13%	10.63%	9.96%	7.13%
H.I.I.C Three Months	Maturity	12.84%	12.62%	11.66%	11.14%	10.44%	7.47%
H.I.I.C Six Months	Maturity	13.42%	13.19%	12.19%	11.65%	10.91%	7.81%
H.I.I.C 1 Year	Monthly	12.84%	12.62%	11.66%	11.14%	10.44%	7.47%
H.I.I.C 1 Year	Quarterly	12.96%	12.74%	11.76%	11.24%	10.53%	7.54%
H.I.I.C 1 Year	Six Monthly	13.07%	12.85%	11.87%	11.34%	10.62%	7.60%
H.I.I.C 1 Year	Maturity	13.11%	14.59%	13.48%	11.44%	10.72%	7.67%
H.I.I.C 2 Years	Monthly	13.42%	13.19%	12.19%	11.65%	10.91%	7.81%
H.I.I.C 2 Years	Quarterly	13.54%	13.19%	12.19%	11.65%	11.00%	7.87%
H.I.I.C 2 Years	Six Monthly	13.66%	13.42%	12.40%	11.85%	11.10%	7.94%
H.I.I.C 2 Years	Maturity	13.57%	15.45%	14.27%	11.95%	11.19%	8.01%
H.I.I.C 3 Years	Monthly	14.01%	13.77%	12.72%	12.15%	11.38%	8.15%
H.I.I.C 3 Years	Quarterly	14.12%	13.88%	12.82%	12.25%	11.48%	8.21%
H.I.I.C 3 Years	Six Monthly	14.24%	14.00%	12.93%	12.36%	11.57%	8.28%
H.I.I.C 3 Years	Maturity	14.33%	16.31%	15.06%	12.46%	11.67%	8.35%
H.I.I.C 5 Years	Monthly	14.59%	14.34%	13.25%	12.66%	11.86%	8.49%
H.I.I.C 5 Years	Quarterly	14.71%	14.46%	13.35%	12.76%	11.95%	8.55%
H.I.I.C 5 Years	Six Monthly	14.82%	14.57%	13.46%	12.86%	12.05%	8.62%
H.I.I.C 5 Years	Maturity	14.94%	17.17%	15.86%	12.96%	12.14%	8.69%

**SBP Subsidized Schemes**

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

* Profit Sharing Ratio		50:50	50:50	50:50	50:50	50:50	50:50
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