

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% |
| | | | | | | | |
| SIRAT - Saving Accounts | Six Monthly | 6.71% | 7.34% | 7.67% | 8.08% | 8.05% | 8.04% |
| | | | | | | | |
| SIRAT - Islamic Saving Plus (Promotional) | Monthly | 9.72% | 9.75% | 9.75% | | | |
| | | | | | | | |
| SIRAT - Islamic Saving Plus | Monthly | 6.71% | 7.05% | 7.36% | 7.87% | 7.85% | 7.83% |
| | | | | | | | |
| SIRAT - PLS - Premium Accounts | Monthly | 6.71% | 7.05% | 7.36% | 7.87% | 7.85% | 7.83% |
| | | | | | | | |
| SIRAT Saving Habibmetro@work Gold - Platinum | Six Monthly | 6.71% | 7.05% | 7.36% | 7.87% | 7.85% | 7.83% |
| | | | | | | | |
| SIRAT Saving Super Salary Accounts | Six Monthly | 6.71% | 7.05% | 7.36% | 7.87% | 7.85% | 7.83% |
| | | | | | | | |
| SIRAT - Islamic New Deposit Book Account - Non Resident | Six Monthly | 6.71% | 7.05% | 7.36% | 7.87% | 7.85% | 7.83% |
| | | | | | | | |
| SIRAT - Saving Account-FI / Mutual Funds | Monthly | 6.71% | 5.60% | 5.85% | 6.21% | 6.19% | 6.18% |
| | | | | | | | |
| SIRAT Saving Categories - PSE & PLC | Monthly | 5.91% | 6.00% | 6.27% | 6.37% | 6.31% | 6.93% |
| | | | | | | | |
| Margin & Security Deposits | | | | | | | |
| 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% |
| | | | | | | | |
| Term Deposits - Habib Islamic Investment Certificate (HIIC) | | | | | | | |
| 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% |
| | | | | | | | |
| SBP SCHEMES | | | | | | | |
| SBP - ILTFF - 00 To Above Amount - - | Quarterly | 2.48% | 2.07% | 2.17% | 4.14% | 4.13% | 4.12% |
| SBP - IFSAP - 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 - IFRE - 00 To Above Amount - - | Quarterly | 3.23% | 2.69% | 2.82% | 3.94% | 3.92% | 3.92% |
| | | | | | | | |
| * Profit Sharing Ratio | | 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% |
| SIRAT - Saving Accounts | Six Monthly | 8.01% | 7.77% | 7.77% | 7.78% | 8.14% | 8.87% |
| SIRAT - Islamic Saving Plus (Promotional) | Monthly | | | | | | |
| SIRAT - Islamic Saving Plus | Monthly | 8.01% | 7.77% | 7.77% | 7.78% | 8.14% | 8.87% |
| SIRAT - PLS - Premium Accounts | Monthly | 8.01% | 7.77% | 7.77% | 7.78% | 8.14% | 8.87% |
| SIRAT Saving Habibmetro@work Gold - Platinum | Six Monthly | 8.01% | 7.77% | 7.77% | 7.78% | 8.14% | 8.87% |
| SIRAT Saving Super Salary Accounts | Six Monthly | 8.01% | 7.77% | 7.77% | 7.78% | 8.14% | 0.00% |
| SIRAT - Islamic New Deposit Book Account - Non Resident | Six Monthly | 8.01% | 7.77% | 7.77% | 7.78% | 8.14% | 8.87% |
| SIRAT - Saving Account-FI / Mutual Funds | Monthly | 6.00% | 5.83% | 5.83% | 5.84% | 5.08% | 5.54% |
| SIRAT Saving Categories - PSE & PLC | Monthly | 6.80% | 6.04% | 5.29% | 5.00% | 5.13% | 5.79% |
| Margin & Security Deposits | | | | | | | |
| 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% |
| Term Deposits - Habib Islamic Investment Certificate (HIIC) | | | | | | | |
| 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% |
| SBP SCHEMES | | | | | | | |
| 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% |
| * Profit Sharing Ratio | | 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 December 01, 2024 to December 31, 2024 | Profit Rates from November 01, 2024 to November 30, 2024 | Profit Rates from October 01, 2024 to October 31, 2024 | Profit Rates from September 01, 2024 to September 30, 2024 | Profit Rates from August 01, 2024 to August 31, 2024 | Profit Rates from July 01, 2024 to July 31, 2024 |
|------------------|-------------------|--|--|--|--|--|--|
| Margin Accounts | Six Monthly | 0.02% | 0.02% | 0.02% | 0.03% | 0.04% | 0.05% |
| Security Deposit | Six Monthly | 0.02% | 0.02% | 0.02% | 0.03% | 0.04% | 0.05% |

Sirat Other Saving Accounts

| | | | | | | | |
|--|-------------|-------|-------|-------|--------|--------|--------|
| Sirat Ladies Account - Saving | Monthly | 7.60% | 7.42% | 8.69% | 11.58% | 14.31% | 16.46% |
| Habib Metro Sirat Asaan Account-Saving | Six Monthly | 5.97% | 5.83% | 5.65% | 7.53% | 9.91% | 11.40% |
| Sirat NRP Rupee Value Account RDA - Saving | Six Monthly | 7.05% | 6.89% | 7.39% | 9.55% | 12.11% | 13.93% |
| Sirat Junior Savers Account | Quarterly | 7.60% | 7.42% | 7.61% | 11.07% | 13.76% | 15.83% |
| Sirat Privilege 55+ Saving Account | Monthly | 8.14% | 7.95% | 8.26% | 11.32% | 14.04% | 16.14% |

Sirat Savings Plus Account

| | | | | | | | |
|----------------------|---------|-------|-------|-------|--------|--------|--------|
| Islamic Savings Plus | Monthly | 6.51% | 6.36% | 6.95% | 10.82% | 13.49% | 15.51% |
| Islamic Savings Plus | Monthly | 6.57% | 6.42% | 7.00% | 10.92% | 13.60% | 15.64% |
| Islamic Savings Plus | Monthly | 6.62% | 6.47% | 7.04% | 11.02% | 13.71% | 15.76% |
| Islamic Savings Plus | Monthly | 6.68% | 6.52% | 7.08% | 11.12% | 13.82% | 15.89% |

Sirat Saving Account - FI / Mutual Funds

| | | | | | | | |
|----------------------------------|---------|-------|-------|-------|-------|-------|-------|
| Saving Account-FI / Mutual Funds | Monthly | 4.88% | 4.77% | 4.78% | 4.99% | 7.16% | 8.23% |
| Saving Account-FI / Mutual Funds | Monthly | 4.94% | 4.82% | 4.82% | 5.04% | 7.21% | 8.29% |
| Saving Account-FI / Mutual Funds | Monthly | 4.99% | 4.88% | 4.87% | 5.09% | 7.27% | 8.36% |
| Saving Account-FI / Mutual Funds | Monthly | 5.05% | 4.93% | 4.91% | 5.14% | 7.32% | 8.42% |
| Saving Account-FI / Mutual Funds | Monthly | 5.10% | 4.93% | 4.91% | 5.14% | 7.32% | 8.42% |

Sirat Saving Accounts

| | | | | | | | |
|-----------------|-------------|-------|-------|-------|--------|--------|--------|
| Savings Account | Six Monthly | 7.05% | 6.89% | 7.04% | 9.55% | 12.11% | 13.93% |
| Savings Account | Six Monthly | 7.11% | 6.95% | 7.08% | 9.60% | 12.17% | 13.99% |
| Savings Account | Six Monthly | 7.16% | 7.00% | 7.13% | 9.65% | 12.22% | 14.05% |
| Savings Account | Six Monthly | 7.22% | 7.05% | 7.17% | 9.70% | 12.28% | 14.12% |
| Savings Account | Six Monthly | 7.27% | 7.10% | 7.21% | 9.75% | 12.33% | 14.18% |
| Savings Account | Six Monthly | 7.33% | 7.16% | 7.26% | 9.80% | 12.39% | 14.24% |
| Savings Account | Six Monthly | 7.38% | 7.21% | 7.30% | 9.86% | 12.44% | 14.31% |
| Savings Account | Six Monthly | 7.43% | 7.26% | 7.35% | 9.90% | 12.50% | 14.37% |
| Savings Account | Six Monthly | 7.49% | 7.32% | 7.39% | 9.95% | 12.55% | 14.43% |
| Savings Account | Six Monthly | 7.49% | 7.37% | 7.43% | 10.01% | 12.61% | 14.50% |
| Savings Account | Six Monthly | 7.60% | 7.42% | 7.43% | 10.06% | 12.61% | 14.56% |
| Savings Account | Six Monthly | 7.65% | 7.47% | 7.43% | 10.06% | 12.61% | 14.56% |
| Savings Account | Six Monthly | 7.65% | 7.47% | 7.56% | 10.06% | 12.77% | 14.56% |
| Savings Account | Six Monthly | 7.65% | 7.47% | 7.56% | 10.21% | 12.83% | 14.75% |
| Savings Account | Six Monthly | 7.81% | 7.63% | 7.65% | 10.26% | 12.88% | 14.81% |

Sirat Habibmetro@work (Green, Gold & Platinum)

| | | | | | | | |
|---|-------------|-------|-------|-------|-------|-------|--------|
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 4.34% | 4.24% | 5.22% | 7.53% | 9.91% | 11.40% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 4.34% | 4.24% | 5.22% | 7.53% | 9.91% | 11.40% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 4.34% | 4.24% | 5.22% | 7.53% | 9.91% | 11.40% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 4.34% | 4.24% | 5.22% | 7.53% | 9.91% | 11.40% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 4.34% | 4.24% | 5.22% | 7.53% | 9.91% | 11.40% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 4.34% | 4.24% | 5.22% | 7.53% | 9.91% | 11.40% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 4.34% | 4.24% | 5.22% | 7.53% | 9.91% | 11.40% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 4.34% | 4.24% | 5.22% | 7.53% | 9.91% | 11.40% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 4.34% | 4.24% | 5.22% | 7.53% | 9.91% | 11.40% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 4.34% | 4.24% | 5.22% | 7.53% | 9.91% | 11.40% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 4.34% | 4.24% | 5.22% | 7.53% | 9.91% | 11.40% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 4.34% | 4.24% | 5.22% | 7.53% | 9.91% | 11.40% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 4.34% | 4.24% | 5.22% | 7.53% | 9.91% | 11.40% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 4.34% | 4.24% | 5.22% | 7.53% | 9.91% | 11.40% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 4.34% | 4.24% | 5.22% | 7.53% | 9.91% | 11.40% |

Sirat Islamic Non Resident Saving Accounts

| | | | | | | | |
|---------------------------------------|-------------|-------|-------|-------|-------|--------|--------|
| SIRAT Non - Resident Account - Saving | Six Monthly | 4.88% | 4.77% | 5.65% | 9.04% | 11.56% | 13.29% |
| SIRAT Non - Resident Account - Saving | Six Monthly | 4.88% | 4.77% | 5.65% | 9.04% | 11.56% | 13.29% |
| SIRAT Non - Resident Account - Saving | Six Monthly | 4.88% | 4.77% | 5.65% | 9.04% | 11.56% | 13.29% |
| SIRAT Non - Resident Account - Saving | Six Monthly | 4.88% | 4.77% | 5.65% | 9.04% | 11.56% | 13.29% |
| SIRAT Non - Resident Account - Saving | Six Monthly | 4.88% | 4.77% | 5.65% | 9.04% | 11.56% | 13.29% |
| SIRAT Non - Resident Account - Saving | Six Monthly | 4.88% | 4.77% | 5.65% | 9.04% | 11.56% | 13.29% |
| SIRAT Non - Resident Account - Saving | Six Monthly | 4.88% | 4.77% | 5.65% | 9.04% | 11.56% | 13.29% |
| SIRAT Non - Resident Account - Saving | Six Monthly | 4.88% | 4.77% | 5.65% | 9.04% | 11.56% | 13.29% |
| SIRAT Non - Resident Account - Saving | Six Monthly | 4.88% | 4.77% | 5.65% | 9.04% | 11.56% | 13.29% |
| SIRAT Non - Resident Account - Saving | Six Monthly | 4.88% | 4.77% | 5.65% | 9.04% | 11.56% | 13.29% |
| SIRAT Non - Resident Account - Saving | Six Monthly | 4.88% | 4.77% | 5.65% | 9.04% | 11.56% | 13.29% |
| SIRAT Non - Resident Account - Saving | Six Monthly | 4.88% | 4.77% | 5.65% | 9.04% | 11.56% | 13.29% |
| SIRAT Non - Resident Account - Saving | Six Monthly | 4.88% | 4.77% | 5.65% | 9.04% | 11.56% | 13.29% |
| SIRAT Non - Resident Account - Saving | Six Monthly | 4.88% | 4.77% | 5.65% | 9.04% | 11.56% | 13.29% |
| SIRAT Non - Resident Account - Saving | Six Monthly | 4.88% | 4.77% | 5.65% | 9.04% | 11.56% | 13.29% |

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% |
| 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 | 30 To Above Amount | 3.26% | 3.18% | 2.61% | 2.40% | 1.65% | 3.80% |
| SBP - IFFSAP | 30 To Above Amount | 2.17% | 2.12% | 1.30% | 1.60% | 2.20% | 2.53% |
| SBP - IFWS | 30 To Above Amount | 0.00% | 0.00% | 0.00% | 1.20% | 0.00% | 0.00% |
| SBP - ITERF | 30 To Above Amount | 1.63% | 1.59% | 0.91% | 1.20% | 3.30% | 1.90% |
| SBP - IFFRE | 30 To Above Amount | 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 |
|-------------------------------|--|--------------|--------------|--------------|--------------|--------------|--------------|

| 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% | 15.33% | 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 Habibmetro@work (Green, Gold & Platinum)

| | | | | | | | |
|---|-------------|--------|--------|--------|--------|--------|--------|
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 10.84% | 11.90% | 12.39% | 11.82% | 11.79% | 12.37% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 10.84% | 11.90% | 12.39% | 11.82% | 11.79% | 12.37% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 10.84% | 11.90% | 12.39% | 11.82% | 11.79% | 12.37% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 10.84% | 11.90% | 12.39% | 11.82% | 11.79% | 12.37% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 10.84% | 11.90% | 12.39% | 11.82% | 11.79% | 12.37% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 10.84% | 11.90% | 12.39% | 11.82% | 11.79% | 12.37% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 10.84% | 11.90% | 12.39% | 11.82% | 11.79% | 12.37% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 10.84% | 11.90% | 12.39% | 11.82% | 11.79% | 12.37% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 10.84% | 11.90% | 12.39% | 11.82% | 11.79% | 12.37% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 10.84% | 11.90% | 12.39% | 11.82% | 11.79% | 12.37% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 10.84% | 11.90% | 12.39% | 11.82% | 11.79% | 12.37% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 10.84% | 11.90% | 12.39% | 11.82% | 11.79% | 12.37% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 10.84% | 11.90% | 12.39% | 11.82% | 11.79% | 12.37% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 10.84% | 11.90% | 12.39% | 11.82% | 11.79% | 12.37% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 10.84% | 11.90% | 12.39% | 11.82% | 11.79% | 12.37% |

Sirat Islamic Non Resident Saving Accounts

| | | | | | | | |
|---------------------------------------|-------------|--------|--------|--------|--------|--------|--------|
| SIRAT Non - Resident Account - Saving | Six Monthly | 11.26% | 12.36% | 12.87% | 12.27% | 12.25% | 12.85% |
| SIRAT Non - Resident Account - Saving | Six Monthly | 11.26% | 12.36% | 12.87% | 12.27% | 12.25% | 12.85% |
| SIRAT Non - Resident Account - Saving | Six Monthly | 11.26% | 12.36% | 12.87% | 12.27% | 12.25% | 12.85% |
| SIRAT Non - Resident Account - Saving | Six Monthly | 11.26% | 12.36% | 12.87% | 12.27% | 12.25% | 12.85% |
| SIRAT Non - Resident Account - Saving | Six Monthly | 11.26% | 12.36% | 12.87% | 12.27% | 12.25% | 12.85% |
| SIRAT Non - Resident Account - Saving | Six Monthly | 11.26% | 12.36% | 12.87% | 12.27% | 12.25% | 12.85% |
| SIRAT Non - Resident Account - Saving | Six Monthly | 11.26% | 12.36% | 12.87% | 12.27% | 12.25% | 12.85% |
| SIRAT Non - Resident Account - Saving | Six Monthly | 11.26% | 12.36% | 12.87% | 12.27% | 12.25% | 12.85% |
| SIRAT Non - Resident Account - Saving | Six Monthly | 11.26% | 12.36% | 12.87% | 12.27% | 12.25% | 12.85% |
| SIRAT Non - Resident Account - Saving | Six Monthly | 11.26% | 12.36% | 12.87% | 12.27% | 12.25% | 12.85% |
| SIRAT Non - Resident Account - Saving | Six Monthly | 11.26% | 12.36% | 12.87% | 12.27% | 12.25% | 12.85% |
| SIRAT Non - Resident Account - Saving | Six Monthly | 11.26% | 12.36% | 12.87% | 12.27% | 12.25% | 12.85% |
| SIRAT Non - Resident Account - Saving | Six Monthly | 11.26% | 12.36% | 12.87% | 12.27% | 12.25% | 12.85% |
| SIRAT Non - Resident Account - Saving | Six Monthly | 11.26% | 12.36% | 12.87% | 12.27% | 12.25% | 12.85% |
| SIRAT Non - Resident Account - Saving | Six Monthly | 11.26% | 12.36% | 12.87% | 12.27% | 12.25% | 12.85% |

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 | Maturity | 12.28% | 13.48% | 14.04% | 13.39% | 13.36% | 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 | 12.34% | 13.55% | 14.11% | 13.46% | 13.43% | 14.08% |

| | | | | | | | |
|-------------------------------|-----------|-------|-------|-------|-------|-------|-------|
| 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 - IFFRE | Quarterly | 2.41% | 2.64% | 2.63% | 2.63% | 2.62% | 2.75% |

| | | | | | | | |
|-------------------------------|--|-------|-------|-------|-------|-------|-------|
| * Profit Sharing Ratio | | 50:50 | 50:50 | 50:50 | 50:50 | 50:50 | 50:50 |
|-------------------------------|--|-------|-------|-------|-------|-------|-------|

| 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% |

| | | | | | | | |
|--|-------------|--------|--------|--------|--------|--------|--------|
| Sirat Other Saving Accounts | | | | | | | |
| Sirat Ladies Account - Saving | Monthly | 19.36% | 18.35% | 18.27% | 18.35% | 19.17% | 20.38% |
| Habib Metro Sirat Asaan Account-Saving | Six Monthly | 12.18% | 11.54% | 11.97% | 12.02% | 11.22% | 11.93% |
| Sirat NRP Rupee Value Account RDA - Saving | Six Monthly | 15.49% | 14.68% | 15.12% | 15.18% | 16.83% | 17.89% |
| Sirat Junior Savers Account | Quarterly | 18.09% | 17.15% | 17.33% | 17.40% | 18.70% | 19.88% |
| Sirat Privilege 55+ Saving Account | Monthly | 18.51% | 17.55% | 18.59% | 18.66% | 19.63% | 20.88% |

| | | | | | | | |
|-----------------------------------|---------|--------|--------|--------|--------|--------|--------|
| Sirat Savings Plus Account | | | | | | | |
| 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 | | | | | | | |
| 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 | | | | | | | |
| Savings Account | 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 Habibmetro@work (Green, Gold & Platinum) | | | | | | | |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 12.67% | 12.01% | 8.19% | 8.22% | 9.17% | 9.75% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 12.67% | 12.01% | 8.19% | 8.22% | 9.17% | 9.75% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 12.67% | 12.01% | 8.19% | 8.22% | 9.17% | 9.75% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 12.67% | 12.01% | 8.19% | 8.22% | 9.17% | 9.75% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 12.67% | 12.01% | 8.19% | 8.22% | 9.17% | 9.75% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 12.67% | 12.01% | 8.19% | 8.22% | 9.17% | 9.75% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 12.67% | 12.01% | 8.19% | 8.22% | 9.17% | 9.75% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 12.67% | 12.01% | 8.19% | 8.22% | 9.17% | 9.75% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 12.67% | 12.01% | 8.19% | 8.22% | 9.17% | 9.75% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 12.67% | 12.01% | 8.19% | 8.22% | 9.17% | 9.75% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 12.67% | 12.01% | 8.19% | 8.22% | 9.17% | 9.75% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 12.67% | 12.01% | 8.19% | 8.22% | 9.17% | 9.75% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 12.67% | 12.01% | 8.19% | 8.22% | 9.17% | 9.75% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 12.67% | 12.01% | 8.19% | 8.22% | 9.17% | 9.75% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 12.67% | 12.01% | 8.19% | 8.22% | 9.17% | 9.75% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 12.67% | 12.01% | 8.19% | 8.22% | 9.17% | 9.75% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 12.67% | 12.01% | 8.19% | 8.22% | 9.17% | 9.75% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 12.67% | 12.01% | 8.19% | 8.22% | 9.17% | 9.75% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 12.67% | 12.01% | 8.19% | 8.22% | 9.17% | 9.75% |

| | | | | | | | |
|---|-------------|--------|--------|-------|-------|--------|--------|
| Sirat Islamic Non Resident Saving Accounts | | | | | | | |
| 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% |

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

| | | | | | | | |
|---------------------------------------|-------------|--------|--------|-------|-------|--------|--------|
| 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% |
| 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% |
| 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% |
| 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% |
| 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% |

Sirat Pls Premium Accounts

| | | | | | | | |
|-----------------------|---------|--------|--------|--------|--------|--------|--------|
| PLS - Premium Account | Monthly | 17.95% | 17.01% | 16.51% | 16.57% | 14.32% | 15.23% |
| PLS - Premium Account | Monthly | 18.02% | 17.08% | 16.70% | 16.76% | 14.50% | 15.42% |
| PLS - Premium Account | Monthly | 18.09% | 17.15% | 16.83% | 16.89% | 14.68% | 15.61% |
| PLS - Premium Account | Monthly | 18.16% | 17.21% | 16.95% | 17.02% | 14.86% | 15.80% |
| PLS - Premium Account | Monthly | 18.23% | 17.28% | 17.08% | 17.14% | 15.03% | 15.99% |
| PLS - Premium Account | Monthly | 18.30% | 17.35% | 17.20% | 17.27% | 15.21% | 16.18% |
| PLS - Premium Account | Monthly | 18.30% | 17.41% | 17.33% | 17.27% | 15.21% | 16.18% |
| PLS - Premium Account | Monthly | 18.30% | 17.41% | 17.33% | 17.27% | 15.21% | 16.18% |
| PLS - Premium Account | Monthly | 18.51% | 17.41% | 17.33% | 17.27% | 15.21% | 16.18% |
| PLS - Premium Account | Monthly | 18.51% | 17.61% | 17.64% | 17.71% | 15.93% | 16.18% |
| PLS - Premium Account | Monthly | 18.51% | 17.61% | 17.64% | 17.71% | 15.93% | 16.18% |
| PLS - Premium Account | Monthly | 18.51% | 17.61% | 17.64% | 17.71% | 15.93% | 16.18% |
| PLS - Premium Account | Monthly | 18.51% | 17.61% | 17.64% | 17.71% | 15.93% | 16.18% |
| PLS - Premium Account | Monthly | 18.51% | 17.61% | 17.64% | 17.71% | 15.93% | 16.18% |
| PLS - Premium Account | Monthly | 18.51% | 17.61% | 17.96% | 17.71% | 15.93% | 16.18% |

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 - ILTFF | 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 - IFFRE | Quarterly | 2.82% | 2.67% | 3.78% | 3.80% | 5.14% | 4.52% |

| | | | | | | | |
|-------------------------------|--|--------------|--------------|--------------|--------------|--------------|--------------|
| * Profit Sharing Ratio | | 50:50 | 50:50 | 50:50 | 50:50 | 50:50 | 50:50 |
|-------------------------------|--|--------------|--------------|--------------|--------------|--------------|--------------|

| 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 Privilege 55+ Saving Account | Monthly | 15.72% | 13.40% | 13.05% | 14.23% | 13.75% | 10.79% |

Sirat Savings Plus Account

| | | | | | | | |
|----------------------|---------|--------|--------|--------|--------|-------|-------|
| Islamic Savings Plus | 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 | | | | | | | |
| Savings Account | 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% | 9.60% | 9.28% | 7.28% |
| Savings Account | Six Monthly | 12.03% | 10.26% | 9.99% | 9.96% | 9.62% | 7.55% |
| Sirat Habibmetro@work (Green, Gold & Platinum) | | | | | | | |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 8.60% | 7.33% | 7.14% | 7.11% | 6.87% | 5.39% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 8.74% | 7.45% | 7.25% | 7.23% | 6.99% | 5.48% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 8.88% | 7.57% | 7.37% | 7.35% | 7.10% | 5.57% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 9.03% | 7.69% | 7.49% | 7.47% | 7.22% | 5.66% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 9.17% | 7.82% | 7.61% | 7.59% | 7.33% | 5.75% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 9.31% | 7.94% | 7.73% | 7.71% | 7.33% | 5.75% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 9.31% | 7.94% | 7.73% | 7.71% | 7.33% | 5.75% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 9.31% | 7.94% | 7.73% | 7.71% | 7.33% | 5.75% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 9.31% | 7.94% | 7.73% | 7.71% | 7.33% | 5.75% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 9.31% | 7.94% | 7.73% | 7.71% | 7.33% | 5.75% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 9.31% | 7.94% | 7.73% | 7.71% | 7.33% | 5.75% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 9.31% | 7.94% | 7.73% | 7.71% | 7.33% | 5.75% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 9.31% | 7.94% | 7.73% | 7.71% | 7.33% | 5.75% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 9.31% | 7.94% | 7.73% | 7.71% | 7.33% | 5.75% |
| SIRAT Saving Habibmetro@work (Green, Gold & Platinum) | Six Monthly | 9.31% | 7.94% | 7.73% | 7.71% | 7.33% | 5.75% |
| Sirat Islamic Non Resident Saving Accounts | | | | | | | |
| SIRAT Non - Resident Account - Saving | 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% | 9.60% | 9.28% | 7.28% |
| SIRAT Non - Resident Account - Saving | Six Monthly | 11.03% | 10.26% | 9.99% | 9.96% | 9.62% | 7.55% |
| Sirat Pls Premium Accounts | | | | | | | |
| PLS - Premium Account | Monthly | 11.46% | 9.77% | 9.51% | 9.49% | 9.17% | 7.19% |
| PLS - Premium Account | Monthly | 11.60% | 9.89% | 9.63% | 9.60% | 9.28% | 7.28% |
| PLS - Premium Account | Monthly | 11.75% | 10.01% | 9.75% | 9.72% | 9.39% | 7.37% |
| PLS - Premium Account | Monthly | 11.89% | 10.14% | 9.87% | 9.84% | 9.51% | 7.46% |
| PLS - Premium Account | Monthly | 12.03% | 10.26% | 9.99% | 9.96% | 9.62% | 7.55% |
| PLS - Premium Account | Monthly | 12.18% | 10.38% | 10.11% | 10.08% | 9.74% | 7.55% |
| PLS - Premium Account | Monthly | 12.32% | 10.38% | 10.11% | 10.08% | 9.74% | 7.55% |
| PLS - Premium Account | Monthly | 12.32% | 10.38% | 10.11% | 10.08% | 9.74% | 7.55% |
| PLS - Premium Account | Monthly | 12.32% | 10.38% | 10.11% | 10.08% | 9.74% | 7.55% |
| PLS - Premium Account | Monthly | 12.32% | 10.38% | 10.11% | 10.08% | 9.74% | 7.55% |
| PLS - Premium Account | Monthly | 12.32% | 10.38% | 10.11% | 10.08% | 9.74% | 7.55% |
| PLS - Premium Account | Monthly | 12.32% | 10.38% | 10.11% | 10.08% | 9.74% | 7.55% |
| PLS - Premium Account | Monthly | 12.32% | 10.38% | 10.11% | 10.08% | 9.74% | 7.55% |
| PLS - Premium Account | Monthly | 12.32% | 10.38% | 10.11% | 10.08% | 9.74% | 7.55% |
| PLS - Premium Account | Monthly | 12.32% | 10.38% | 10.11% | 10.08% | 9.74% | 7.55% |
| PLS - Premium Account | Monthly | 12.32% | 10.38% | 10.11% | 10.08% | 9.74% | 7.55% |
| PLS - Premium Account | Monthly | 12.32% | 10.38% | 10.11% | 10.08% | 9.74% | 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% |
| H.I.I.C One Month | Maturity | 15.04% | | 12.49% | 12.45% | 12.03% | 9.44% |

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

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

| | | | | | | | |
|-------------------------------|--|--------------|--------------|--------------|--------------|--------------|--------------|
| * Profit Sharing Ratio | | 50:50 | 50:50 | 50:50 | 50:50 | 50:50 | 50:50 |
|-------------------------------|--|--------------|--------------|--------------|--------------|--------------|--------------|

| 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

| | | | | | | | |
|--|-------------|--------|--------|--------|--------|--------|-------|
| Sirat Ladies Account - Saving | Monthly | 9.13% | 8.97% | 0.00% | 0.00% | 0.00% | 0.00% |
| 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 55+ Saving Account | Monthly | 14.01% | 13.77% | 12.72% | 12.15% | 11.38% | 8.15% |

Sirat Savings Plus Account

| | | | | | | | |
|----------------------|---------|--------|--------|-------|-------|-------|-------|
| Islamic Savings Plus | 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

| | | | | | | | |
|----------------------------------|---------|-------|-------|-------|-------|-------|-------|
| 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

| | | | | | | | |
|-----------------|-------------|-------|-------|-------|-------|-------|-------|
| Savings Account | 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)

| | | | | | | | |
|---|-------------|-------|-------|-------|-------|-------|-------|
| SIRAT Saving 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% |

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 |
|-------------------------------|--|--------------|--------------|--------------|--------------|--------------|--------------|