

Habib Metropolitan Bank Limited - Islamic Banking SIRAT				
WEIGHTAGES FOR THE MONTH OF FEBRUARY 2026				
Local Currency Deposits (LCY)				
Deposit Products	Payment Frequency	FEBRUARY 01, 2026 to FEBRUARY 28, 2026	JANUARY 01, 2026 to JANUARY 31, 2026	DECEMBER 01, 2025 to DECEMBER 31, 2025
Profit Sharing Ratio				
Share of Rab-ul-Maal (Depositors)		50%	50%	50%
Share of Mudarib (Bank)		50%	50%	50%
Weightages (Assigned)				
SIRAT Other Saving Products				
SIRAT Ladies Account - Saving	Monthly	1.0471	1.0315	1.0817
SIRAT Asaan Account-Saving	Six Monthly	1.0471	1.0315	1.0817
SIRAT NRP Rupee Value Account RDA - Saving	Six Monthly	1.0471	1.0315	1.0817
SIRAT Junior Savers Account	Quarterly	1.0471	1.0315	1.0817
SIRAT Privilege 55+ Saving Account	Monthly	1.0471	1.0315	1.0817
SIRAT Saving Accounts	Six Monthly	1.0471	1.0315	1.0817
SIRAT Islamic Saving Plus (Promotional)	Monthly	1.4157	1.3946	1.4022
SIRAT Islamic Saving Plus	Monthly	1.0471	1.0315	1.0817
SIRAT Pls Premium Accounts	Monthly	1.0471	1.0315	1.0817
SIRAT Saving Habibmetro@work (Gold & Platinum)	Six Monthly	1.0471	1.0315	1.0817
SIRAT Saving Super Salary Account	Six Monthly	1.0471	1.0315	1.0817
SIRAT Islamic Non Resident Saving Accounts	Six Monthly	1.0471	1.0315	1.0817
SIRAT Saving Account - FI / Mutual Funds	Monthly	0.7539	0.8252	1.0817
SIRAT Saving Categories - PSE & PLC	Monthly	0.9439	0.9439	0.9439
Margin and Security Accounts	Six Monthly	0.0034	0.0033	0.0008
SIRAT Habibmetro Islamic Investment Certificate (H.I.I.C)				
SIRAT H.I.I.C. Seven Days	Maturity	0.7539	0.8252	0.9615
SIRAT H.I.I.C. Fifteen Days	Maturity	0.7539	0.8252	0.9615
SIRAT H.I.I.C. One Month	Maturity	0.7539	0.9077	0.8814
SIRAT H.I.I.C. Three Months	Maturity	0.7623	0.9160	0.9214
SIRAT H.I.I.C. Six Months	Maturity	0.7707	0.9243	0.9615
SIRAT H.I.I.C. One Year	Monthly	0.7707	1.0893	0.9615
SIRAT H.I.I.C. One Year	Quarterly	0.7791	1.0975	1.0016
SIRAT H.I.I.C. One Year	Six Monthly	0.7875	1.1058	1.0416
SIRAT H.I.I.C. One Year	Maturity	0.7958	1.1141	1.0817
SIRAT H.I.I.C. Two Years	Monthly	0.7958	0.9490	1.0817
SIRAT H.I.I.C. Two Years	Quarterly	0.8042	0.9573	1.1218
SIRAT H.I.I.C. Two Years	Six Monthly	0.8126	0.9655	1.1618
SIRAT H.I.I.C. Two Years	Maturity	0.8210	0.9738	1.2019
SIRAT H.I.I.C. Three Years	Monthly	0.8210	0.9738	1.2019
SIRAT H.I.I.C. Three Years	Quarterly	0.8293	0.9820	1.2419
SIRAT H.I.I.C. Three Years	Six Monthly	0.8377	0.9903	1.2820
SIRAT H.I.I.C. Three Years	Maturity	0.8461	0.9985	1.3221
SIRAT H.I.I.C. Five Years	Monthly	0.8461	0.9985	1.3221
SIRAT H.I.I.C. Five Years	Quarterly	0.8545	1.0068	1.3621
SIRAT H.I.I.C. Five Years	Six Monthly	0.8628	1.0150	1.4022
SIRAT H.I.I.C. Five Years	Maturity	0.8712	1.0233	1.4423
SBP Refinancing Schemes				
SBP - ILTFF 03 Years 00 To Above	Quarterly	0.2513	0.3053	0.4006
SBP - ILTFF 05 Years 00 To Above	Quarterly	0.2513	0.3053	0.4006
SBP - ILTFF 10 Years 00 To Above	Quarterly	0.2513	0.3053	0.4006
SBP - IFFSAP - 00 To Above Amount - -	Quarterly	0.2094	0.2476	0.2003
SBP - IFWS - 00 To Above Amount - -	Quarterly	0.1675	0.1650	0.0401
SBP - ITERF - 00 To Above Amount - -	Quarterly	0.2094	0.2476	0.5208
SBP - IFFRE - 00 To Above Amount - -	Quarterly	0.2094	0.2476	0.5208