

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

Product name	Payment Frequency	Profit Rates from January 01, 2026 to January 31, 2026	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
Sirat Ladies Saving Accounts	Monthly	6.96%	7.00%	7.34%	7.67%	8.08%	8.05%
Habib Metro Sirat Asaan Account-Saving	Six Monthly	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%
Sirat NRP Rupee Value Account RDA - Saving	Six Monthly	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%
Sirat Junior Savers	Quarterly	6.96%	6.71%	7.34%	7.67%	8.08%	8.05%
Sirat Privilege 55+	Monthly	6.96%	7.00%	7.34%	7.67%	8.08%	8.05%
SIRAT - Saving Accounts	Six Monthly	6.96%	6.71%	7.34%	7.67%	8.08%	8.05%
SIRAT - Islamic Saving Plus (Promotional)	Monthly	9.01%	9.72%	9.75%	9.75%		
SIRAT - Islamic Saving Plus	Monthly	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%
SIRAT - PLS - Premium Accounts	Monthly	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%
SIRAT Saving Habibmetro@work Gold - Platinum	Six Monthly	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%
SIRAT Saving Super Salary Accounts	Six Monthly	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%
SIRAT - Islamic New Deposit Book Account - Non Resident	Six Monthly	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%
SIRAT - Saving Account-FI / Mutual Funds	Monthly	5.33%	6.71%	5.60%	5.85%	6.21%	6.19%
SIRAT Saving Categories - PSE & PLC	Monthly	5.50%	5.91%	6.00%	6.27%	6.37%	6.31%
Margin & Security Deposits							
Margin Accounts	Six Monthly	0.02%	0.01%	0.01%	0.02%	0.02%	0.02%
Security Deposits	Six Monthly	0.02%	0.01%	0.01%	0.02%	0.02%	0.02%
Term Deposits - Habib Islamic Investment Certificate (HIIIC)							
H.I.I.C - 00 To Above Amount - Seven Days	Maturity	5.33%	5.96%	5.60%	5.85%	6.21%	6.19%
H.I.I.C - 00 To Above Amount - Fifteen Days	Maturity	5.33%	5.96%	5.60%	5.85%	6.21%	6.19%
H.I.I.C - 00 To Above Amount - One Month	Maturity	5.87%	5.47%	7.46%	7.80%	8.08%	8.05%
H.I.I.C - 00 To Above Amount - Three Months	Maturity	5.92%	5.71%	7.26%	7.58%	7.25%	7.23%
H.I.I.C - 00 To Above Amount - Six Months	Maturity	5.97%	5.96%	6.63%	6.93%	6.63%	6.61%
H.I.I.C - 00 To Above Amount - One Year Monthly	Monthly	7.04%	5.96%	7.46%	7.80%	8.08%	8.05%
H.I.I.C - 00 To Above Amount - One Year Quarterly	Quarterly	7.09%	6.21%	6.63%	6.93%	6.63%	6.61%
H.I.I.C - 00 To Above Amount - One Year Half-yearly	Six Monthly	7.15%	6.46%	6.84%	7.15%	6.83%	6.81%
H.I.I.C - 00 To Above Amount - One Year Maturity	Maturity	7.20%	6.71%	7.59%	7.93%	8.16%	8.13%
H.I.I.C - 00 To Above Amount - Two Years Monthly	Monthly	6.13%	6.71%	6.63%	6.93%	6.63%	6.61%
H.I.I.C - 00 To Above Amount - Two Years Quarterly	Quarterly	6.13%	6.71%	6.84%	6.93%	6.63%	6.61%
H.I.I.C - 00 To Above Amount - Two Year Half-yearly	Six Monthly	6.24%	7.21%	7.05%	7.36%	7.04%	7.02%
H.I.I.C - 00 To Above Amount - Two Year Maturity	Maturity	6.29%	7.45%	7.26%	7.58%	7.25%	7.23%
H.I.I.C - 00 To Above Amount - Three Years Monthly	Monthly	6.29%	7.45%	6.84%	7.15%	6.83%	6.81%
H.I.I.C - 00 To Above Amount - Three Years Quarterly	Quarterly	6.35%	7.70%	7.05%	7.36%	7.04%	7.02%
H.I.I.C - 00 To Above Amount - Three Year Half-yearly	Six Monthly	6.40%	7.95%	7.26%	7.58%	7.25%	7.23%
H.I.I.C - 00 To Above Amount - Three Years Maturity	Maturity	6.45%	8.20%	7.46%	7.80%	7.46%	7.43%
H.I.I.C - 00 To Above Amount - Five Years Monthly	Monthly	6.45%	8.20%	7.05%	7.36%	7.04%	7.02%
H.I.I.C - 00 To Above Amount - Five Years Quarterly	Quarterly	6.51%	8.45%	7.26%	7.58%	7.25%	7.23%
H.I.I.C - 00 To Above Amount - Five Year Half-yearly	Six Monthly	6.56%	8.70%	7.46%	7.80%	7.46%	7.43%
H.I.I.C - 00 To Above Amount - Five Years Maturity	Maturity	6.61%	8.95%	7.67%	8.01%	7.66%	7.64%
SBP SCHEMES							
SBP - ILTF - 00 To Above Amount - -	Quarterly	1.97%	2.48%	2.07%	2.17%	4.14%	4.13%
SBP - IFFSAP - 00 To Above Amount - -	Quarterly	1.60%	1.24%	1.04%	1.08%	3.11%	3.10%
SBP - IFWS - 00 To Above Amount - -	Quarterly	0.00%	0.00%	0.21%	0.00%	0.00%	0.00%
SBP - ITERF - 00 To Above Amount - -	Quarterly	1.60%	3.23%	2.69%	2.82%	3.73%	3.72%
SBP - IFFRE - 00 To Above Amount - -	Quarterly	1.60%	3.23%	2.69%	2.82%	3.94%	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 JULY 01, 2025 to JULY 31, 2025	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
Sirat Ladies Saving Accounts	Monthly	8.04%	8.01%	7.77%	7.77%	7.78%	8.14%
Habib Metro Sirat Asaan Account-Saving	Six Monthly	7.83%	8.01%	7.77%	7.77%	7.78%	8.14%
Sirat NRP Rupee Value Account RDA - Saving	Six Monthly	7.83%	8.01%	7.77%	7.77%	7.78%	8.14%
Sirat Junior Savers	Quarterly	8.04%	8.01%	7.77%	7.77%	7.78%	8.14%
Sirat Privilige 55+	Monthly	8.04%	8.01%	7.77%	7.77%	7.78%	8.14%
SIRAT - Saving Accounts	Six Monthly	8.04%	8.01%	7.77%	7.77%	7.78%	8.14%
SIRAT - Islamic Saving Plus (Promotional)	Monthly						
SIRAT - Islamic Saving Plus	Monthly	7.83%	8.01%	7.77%	7.77%	7.78%	8.14%
SIRAT - PLS - Premium Accounts	Monthly	7.83%	8.01%	7.77%	7.77%	7.78%	8.14%
SIRAT Saving Habibmetro@work Gold - Platinum	Six Monthly	7.83%	8.01%	7.77%	7.77%	7.78%	8.14%
SIRAT Saving Super Salary Accounts	Six Monthly	7.83%	8.01%	7.77%	7.77%	7.78%	8.14%
SIRAT - Islamic New Deposit Book Account - Non Resident	Six Monthly	7.83%	8.01%	7.77%	7.77%	7.78%	8.14%
SIRAT - Saving Account-FI / Mutual Funds	Monthly	6.18%	6.00%	5.83%	5.83%	5.84%	5.08%
	Monthly	6.93%	6.80%	6.04%	5.29%	5.00%	5.13%
Margin & Security Deposits							
Margin Accounts	Six Monthly	0.02%	0.01%	0.01%	0.04%	0.04%	0.04%
Security Deposits	Six Monthly	0.02%	0.01%	0.01%	0.04%	0.04%	0.04%
Term Deposits - Habib Islamic Investment Certificate (HIIC)							
H.I.I.C - 00 To Above Amount - Seven Days	Maturity	6.18%	6.01%	5.83%	5.83%	5.84%	5.08%
H.I.I.C - 00 To Above Amount - Fifteen Days	Maturity	6.18%	6.01%	5.83%	5.83%	5.84%	5.08%
H.I.I.C - 00 To Above Amount - One Month	Maturity	8.04%	6.01%	5.83%	5.83%	5.84%	5.08%
H.I.I.C - 00 To Above Amount - Three Months	Maturity	7.21%	6.21%	6.03%	6.03%	6.03%	5.19%
H.I.I.C - 00 To Above Amount - Six Months	Maturity	6.59%	6.41%	6.22%	6.22%	6.23%	5.29%
H.I.I.C - 00 To Above Amount - One Year Monthly	Monthly	8.04%	6.21%	6.03%	6.03%	6.03%	5.19%
H.I.I.C - 00 To Above Amount - One Year Quarterly	Quarterly	6.59%	6.41%	6.22%	6.22%	6.23%	5.29%
H.I.I.C - 00 To Above Amount - One Year Half-yearly	Six Monthly	6.80%	6.61%	6.41%	6.41%	6.42%	5.39%
H.I.I.C - 00 To Above Amount - One Year Maturity	Maturity	8.12%	6.81%	6.61%	6.61%	6.61%	5.49%
H.I.I.C - 00 To Above Amount - Two Years Monthly	Monthly	6.59%	6.41%	6.22%	6.22%	6.23%	5.29%
H.I.I.C - 00 To Above Amount - Two Years Quarterly	Quarterly	6.59%	6.41%	0.00%	0.00%	6.23%	5.76%
H.I.I.C - 00 To Above Amount - Two Year Half-yearly	Six Monthly	7.01%	6.81%	6.61%	6.61%	6.61%	5.49%
H.I.I.C - 00 To Above Amount - Two Year Maturity	Maturity	7.21%	7.01%	6.80%	6.80%	6.81%	5.59%
H.I.I.C - 00 To Above Amount - Three Years Monthly	Monthly	6.80%	6.61%	6.41%	6.41%	6.42%	5.39%
H.I.I.C - 00 To Above Amount - Three Years Quarterly	Quarterly	7.01%	6.81%	6.61%	6.61%	6.61%	5.49%
H.I.I.C - 00 To Above Amount - Three Year Half-yearly	Six Monthly	7.21%	7.01%	6.80%	6.80%	6.81%	5.59%
H.I.I.C - 00 To Above Amount - Three Years Maturity	Maturity	7.42%	7.21%	7.00%	7.00%	7.00%	5.69%
H.I.I.C - 00 To Above Amount - Five Years Monthly	Monthly	7.01%	6.81%	6.61%	6.61%	6.61%	5.49%
H.I.I.C - 00 To Above Amount - Five Years Quarterly	Quarterly	7.21%	7.01%	6.80%	6.80%	6.81%	5.59%
H.I.I.C - 00 To Above Amount - Five Year Half-yearly	Six Monthly	7.42%	7.21%	7.00%	7.00%	7.00%	5.69%
H.I.I.C - 00 To Above Amount - Five Years Maturity	Maturity	7.63%	7.41%	7.19%	7.19%	7.20%	5.80%
SBP SCHEMES							
SBP - ILTF - 00 To Above Amount - -	Quarterly	4.12%	4.01%	3.89%	3.89%	3.89%	3.56%
SBP - IFFSAP - 00 To Above Amount - -	Quarterly	3.09%	3.00%	2.92%	2.92%	2.92%	1.42%
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	3.71%	3.60%	3.50%	3.50%	3.50%	1.83%
SBP - IFFRE - 00 To Above Amount - -	Quarterly	3.92%	3.81%	3.70%	3.70%	3.70%	1.93%
* 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

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Historical Declared Profit Rates Last 2 Years - Local Currency

Sirat Pls Premium Accounts

PLS - Premium Account	Monthly	8.87%	8.14%	7.95%	8.52%	11.07%	13.76%
PLS - Premium Account	Monthly	8.87%	8.19%	8.01%	8.56%	11.12%	13.82%
PLS - Premium Account	Monthly	8.87%	8.25%	8.06%	8.61%	11.17%	13.87%
PLS - Premium Account	Monthly	8.87%	8.30%	8.11%	8.65%	11.23%	13.93%
PLS - Premium Account	Monthly	8.87%	8.36%	8.16%	8.69%	11.27%	13.98%
PLS - Premium Account	Monthly	8.87%	8.41%	8.22%	8.74%	11.32%	14.04%
PLS - Premium Account	Monthly	8.87%	8.47%	8.27%	8.78%	11.32%	14.04%
PLS - Premium Account	Monthly	8.87%	8.47%	8.27%	8.78%	11.32%	14.04%
PLS - Premium Account	Monthly	8.87%	8.57%	8.38%	8.78%	11.32%	14.04%
PLS - Premium Account	Monthly	8.87%	8.57%	8.38%	8.91%	11.53%	14.26%
PLS - Premium Account	Monthly	8.87%	8.57%	8.38%	8.91%	11.53%	14.26%
PLS - Premium Account	Monthly	8.87%	8.57%	8.38%	8.91%	11.53%	14.26%
PLS - Premium Account	Monthly	8.87%	8.57%	8.38%	8.91%	11.53%	14.26%
PLS - Premium Account	Monthly	8.87%	8.57%	8.38%	8.91%	11.53%	14.26%

Term Deposits - Habib Islamic Investment Certificate (HIIC)

H.I.I.C Seven Days	Maturity	5.54%	7.05%	6.89%	7.04%	9.55%	12.11%
H.I.I.C Fifteen Days	Maturity	5.54%	7.05%	6.89%	7.04%	9.55%	12.11%
H.I.I.C One Month	Maturity	5.54%	7.60%	7.42%	7.61%	10.82%	13.49%
H.I.I.C Three Months	Maturity	5.65%	7.71%	7.53%	7.69%	10.97%	13.65%
H.I.I.C Six Months	Maturity	5.76%	7.81%	7.63%	7.78%	11.12%	13.82%
H.I.I.C 1 Year	Monthly	5.65%	8.41%	8.22%	7.82%	10.97%	13.65%
H.I.I.C 1 Year	Quarterly	5.76%	8.52%	8.32%	7.91%	11.12%	13.82%
H.I.I.C 1 Year	Six Monthly	5.87%	8.63%	8.43%	8.00%	11.27%	13.98%
H.I.I.C 1 Year	Maturity	5.98%	8.74%	8.54%	8.08%	11.43%	14.15%
H.I.I.C 2 Years	Monthly	5.76%	7.60%	7.42%	7.82%	8.53%	11.01%
H.I.I.C 2 Years	Quarterly	5.76%	7.60%	7.42%	7.82%	8.53%	0.00%
H.I.I.C 2 Years	Six Monthly	5.98%	7.71%	7.53%	7.91%	8.64%	11.12%
H.I.I.C 2 Years	Maturity	6.09%	7.76%	7.58%	7.95%	8.69%	11.17%
H.I.I.C 3 Years	Monthly	5.87%	7.65%	7.47%	7.87%	8.58%	11.06%
H.I.I.C 3 Years	Quarterly	5.98%	7.71%	7.53%	7.91%	8.64%	11.12%
H.I.I.C 3 Years	Six Monthly	6.09%	7.76%	7.58%	7.95%	8.69%	11.17%
H.I.I.C 3 Years	Maturity	6.21%	7.81%	7.63%	8.00%	8.74%	11.23%
H.I.I.C 5 Years	Monthly	5.98%	7.71%	7.53%	7.91%	8.64%	11.12%
H.I.I.C 5 Years	Quarterly	6.09%	7.76%	7.58%	7.95%	8.69%	11.17%
H.I.I.C 5 Years	Six Monthly	6.21%	7.81%	7.63%	8.00%	8.74%	11.23%
H.I.I.C 5 Years	Maturity	6.32%	7.87%	7.69%	8.04%	8.79%	11.28%

SBP Subsidized Schemes

SBP - ILTTF	00 To Above Amour	3.88%	3.26%	3.18%	2.61%	2.40%	1.65%
SBP - IFSAP	00 To Above Amour	1.55%	2.17%	2.12%	1.30%	1.60%	2.20%
SBP - IFWS	00 To Above Amour	0.00%	0.00%	0.00%	0.00%	1.20%	0.00%
SBP - ITERF	00 To Above Amour	2.00%	1.63%	1.59%	0.91%	1.20%	3.30%
SBP - IFRF	00 To Above Amour	2.11%	2.17%	2.12%	2.11%	1.60%	2.20%

*** Profit Sharing Ratio**

	50:50	50:50	50:50	50:50	50:50	50:50
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Product name	Payment Frequency	Profit Rates from July 01, 2024 to July 31, 2024	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
Margin Accounts	Six Monthly	0.05%	0.04%	0.04%	0.04%	0.04%	0.04%
Security Deposit	Six Monthly	0.05%	0.04%	0.04%	0.04%	0.04%	0.04%

Sirat Other Saving Accounts

Sirat Ladies Account - Saving	Monthly	16.46%	16.56%	18.18%	18.92%	18.05%	18.02%
Habib Metro Sirat Asaan Account-Saving	Six Monthly	11.40%	10.42%	11.43%	11.91%	11.36%	11.33%
Sirat NRP Rupee Value Account RDA - Saving	Six Monthly	13.93%	13.25%	14.54%	15.14%	14.44%	14.41%
Sirat Junior Savers Account	Quarterly	15.83%	15.48%	16.99%	17.69%	16.87%	16.84%
Sirat Privillige 55+ Saving Account	Monthly	16.14%	15.84%	17.38%	18.10%	17.26%	17.23%

Sirat Savings Plus Account

Islamic Savings Plus	Monthly	15.51%	14.63%	16.06%	16.72%	15.95%	15.92%
Islamic Savings Plus	Monthly	15.64%	14.81%	16.26%	16.93%	16.15%	16.12%
Islamic Savings Plus	Monthly	15.76%	14.93%	16.39%	17.07%	16.28%	16.25%
Islamic Savings Plus	Monthly	15.89%	15.05%	16.52%	17.20%	16.41%	16.38%

Sirat Saving Account - FI / Mutual Funds

Saving Account-FI / Mutual Funds	Monthly	8.23%	7.23%	7.93%	8.26%	7.88%	7.86%
Saving Account-FI / Mutual Funds	Monthly	8.29%	7.29%	8.00%	8.33%	7.94%	7.93%
Saving Account-FI / Mutual Funds	Monthly	8.36%	7.35%	8.00%	8.33%	8.01%	7.99%
Saving Account-FI / Mutual Funds	Monthly	8.42%	7.35%	8.00%	8.33%	8.01%	7.99%
Saving Account-FI / Mutual Funds	Monthly	8.42%	7.35%	8.00%	8.33%	8.01%	7.99%

Sirat Saving Accounts

Savings Account	Six Monthly	13.93%	13.85%	15.20%	15.83%	15.10%	15.07%
Savings Account	Six Monthly	13.99%	Page 4 of 1397	15.33%	15.97%	15.23%	15.20%

Historical Declared Profit Rates Last 3 Years - Local Currency

Savings Account	Six Monthly	14.05%	14.09%	15.47%	16.10%	15.36%	15.33%
Savings Account	Six Monthly	14.12%	14.21%	15.60%	16.24%	15.49%	15.46%
Savings Account	Six Monthly	14.18%	14.33%	15.73%	16.38%	15.62%	15.59%
Savings Account	Six Monthly	14.24%	14.45%	15.86%	16.52%	15.75%	15.72%
Savings Account	Six Monthly	14.31%	14.57%	15.99%	16.65%	15.89%	15.86%
Savings Account	Six Monthly	14.37%	14.69%	16.13%	16.79%	16.02%	15.99%
Savings Account	Six Monthly	14.43%	14.81%	16.26%	16.93%	16.15%	16.12%
Savings Account	Six Monthly	14.50%	14.93%	16.39%	17.07%	16.28%	16.25%
Savings Account	Six Monthly	14.56%	15.05%	16.52%	17.20%	16.41%	16.38%
Savings Account	Six Monthly	14.56%	15.05%	16.66%	17.20%	16.41%	16.38%
Savings Account	Six Monthly	14.56%	15.30%	16.79%	17.48%	16.67%	16.64%
Savings Account	Six Monthly	14.75%	15.42%	16.79%	17.48%	16.67%	16.64%
Savings Account	Six Monthly	14.81%	15.54%	17.05%	17.75%	16.94%	16.90%

Sirat Pls Premium Accounts	Monthly	15.83%	15.36%	16.85%	17.55%	16.74%	16.71%
PLS - Premium Account	Monthly	15.89%	15.42%	16.92%	17.62%	16.80%	16.77%
PLS - Premium Account	Monthly	15.95%	15.48%	16.99%	17.69%	16.87%	16.84%
PLS - Premium Account	Monthly	16.02%	15.54%	17.05%	17.75%	16.94%	16.90%
PLS - Premium Account	Monthly	16.08%	15.60%	17.12%	17.82%	17.00%	16.97%
PLS - Premium Account	Monthly	16.14%	15.60%	17.12%	17.89%	17.07%	17.03%
PLS - Premium Account	Monthly	16.14%	15.72%	17.25%	17.89%	17.07%	17.10%
PLS - Premium Account	Monthly	16.14%	15.72%	17.25%	18.03%	17.07%	17.10%
PLS - Premium Account	Monthly	16.14%	15.72%	17.25%	18.03%	17.26%	17.23%
PLS - Premium Account	Monthly	16.40%	15.90%	17.45%	18.17%	17.26%	17.23%
PLS - Premium Account	Monthly	16.40%	15.90%	17.45%	18.17%	17.26%	17.23%
PLS - Premium Account	Monthly	16.40%	15.90%	17.45%	18.17%	17.26%	18.41%
PLS - Premium Account	Monthly	16.40%	15.90%	17.45%	18.17%	17.26%	18.41%
PLS - Premium Account	Monthly	16.40%	15.90%	17.45%	18.17%	18.58%	18.41%
PLS - Premium Account	Monthly	16.40%	15.90%	17.45%	18.17%	18.58%	18.41%

Term Deposits - Habib Islamic Investment Certificate (HIIC)							
H.I.I.C Seven Days	Maturity	13.93%	13.85%	15.20%	15.83%	15.10%	15.07%
H.I.I.C Fifteen Days	Maturity	13.93%	13.85%	15.20%	15.83%	15.10%	15.07%
H.I.I.C One Month	Maturity	15.51%	15.05%	16.52%	17.20%	16.41%	16.38%
H.I.I.C Three Months	Maturity	15.70%	15.36%	16.85%	17.55%	16.74%	16.71%
H.I.I.C Six Months	Maturity	15.89%	15.54%	17.05%	17.75%	16.94%	16.90%
H.I.I.C 1 Year	Monthly	15.70%	15.48%	16.99%	17.69%	16.87%	16.84%
H.I.I.C 1 Year	Quarterly	15.89%	15.66%	17.18%	17.89%	17.07%	17.03%
H.I.I.C 1 Year	Six Monthly	16.08%	15.84%	17.38%	18.10%	17.26%	17.23%
H.I.I.C 1 Year	Maturity	16.27%	16.02%	17.58%	18.31%	17.46%	17.43%
H.I.I.C 2 Years	Monthly	12.66%	12.04%	13.22%	13.76%	13.13%	13.10%
H.I.I.C 2 Years	Quarterly	12.66%	12.04%	13.22%	13.76%	13.19%	13.17%
H.I.I.C 2 Years	Six Monthly	12.79%	12.16%	13.35%	13.90%	13.26%	13.23%
H.I.I.C 2 Years	Maturity	12.85%	12.22%	13.42%	13.97%	13.43%	13.30%

Habib Metropolitan Bank Limited - Islamic Banking

H.I.I.C 3 Years	Monthly	12.72%	12.10%	13.29%	13.83%	13.19%	13.17%
H.I.I.C 3 Years	Quarterly	12.79%	12.16%	13.35%	13.90%	13.26%	13.23%
H.I.I.C 3 Years	Six Monthly	12.85%	12.22%	13.42%	13.97%	13.33%	13.30%
H.I.I.C 3 Years	Matutinal	12.91%	12.28%	13.48%	14.04%	13.20%	13.26%

H.I.I.C 5 Years	Monthly	12.79%	12.16%	13.35%	13.90%	13.26%	13.23%
H.I.I.C 5 Years	Quarterly	12.85%	12.22%	13.42%	13.97%	13.33%	13.30%
H.I.I.C 5 Years	Six Monthly	12.91%	12.28%	13.48%	14.04%	13.39%	13.36%
H.I.I.C 5 Years	Maturity	12.98%	12.34%	13.55%	14.11%	13.46%	13.43%

SBR Subsidized Schemes

SBP - Subsidized Schemes							
SBP - ILTF	Quarterly	3.80%	3.61%	3.97%	3.94%	3.94%	3.93%
SBP - IFFSAP	Quarterly	2.53%	2.41%	2.64%	2.63%	2.63%	2.62%
SBP - IFWS	Quarterly	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
SBP - ITERF	Quarterly	1.90%	1.81%	1.98%	1.97%	1.97%	1.97%
SBP - JEEBE	Quarterly	2.53%	2.41%	2.64%	2.63%	2.63%	2.62%

* Profit Sharing Ratio

Product name	Tiers	Profit Rates from January 01, 2024 to January 31, 2024	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
Margin Accounts	Six Monthly	0.04%	0.04%	0.04%	0.04%	0.04%	0.05%
Security Deposit	Six Monthly	0.04%	0.04%	0.04%	0.04%	0.04%	0.05%

Sirat Other Saving Accounts

Sirat Ladies Account - Saving	Monthly	18.89%	19.36%	18.35%	18.27%	18.35%	19.17%
Habib Metro Sirat Asaan Account-Saving	Six Monthly	11.89%	12.18%	11.54%	11.97%	12.02%	11.22%
Sirat NRP Rupee Value Account RDA - Saving	Six Monthly	15.11%	15.49%	14.68%	15.12%	15.18%	16.83%
Sirat Junior Savers Account	Quarterly	17.66%	18.09%	17.15%	17.33%	17.40%	18.70%
Sirat Privilige 55+ Saving Account	Monthly	18.07%	18.51%	17.55%	18.59%	18.66%	19.63%

Sirat Savings Plus Account

Islamic Savings Plus	Monthly	16.69%	17.10%	16.21%	16.70%	16.76%	13.60%
Islamic Savings Plus	Monthly	16.90%	17.32%	16.41%	17.01%	17.08%	13.79%
Islamic Savings Plus	Monthly	17.04%	17.46%	16.54%	17.33%	17.40%	13.88%
Islamic Savings Plus	Monthly	17.17%	17.60%	16.68%	17.64%	17.71%	13.98%

Sirat Saving Account - FI / Mutual Funds

Saving Account-FI / Mutual Funds	Monthly	8.24%	8.45%	8.01%	8.82%	8.86%	8.51%
Saving Account-FI / Mutual Funds	Monthly	8.31%	8.52%	8.07%	8.89%	8.92%	8.60%
Saving Account-FI / Mutual Funds	Monthly	8.38%	8.59%	8.14%	8.95%	8.92%	8.60%
Saving Account-FI / Mutual Funds	Monthly	8.38%	8.66%	8.14%	8.95%	8.92%	8.79%
Saving Account-FI / Mutual Funds	Monthly	8.38%	8.66%	8.14%	9.07%	9.11%	8.79%

Sirat Saving Accounts

Savings Account	Six Monthly	15.80%	16.19%	15.34%	14.81%	14.87%	12.53%
Savings Account	Six Monthly	15.94%	16.33%	15.48%	14.93%	14.99%	12.71%
Savings Account	Six Monthly	16.08%	16.47%	15.61%	15.06%	15.12%	12.89%
Savings Account	Six Monthly	16.21%	16.61%	15.74%	15.19%	15.25%	13.07%
Savings Account	Six Monthly	16.35%	16.75%	15.88%	15.31%	15.37%	13.24%
Savings Account	Six Monthly	16.49%	16.89%	16.01%	15.44%	15.50%	13.42%
Savings Account	Six Monthly	16.63%	17.04%	16.15%	15.56%	15.63%	13.60%
Savings Account	Six Monthly	16.76%	17.18%	16.28%	15.69%	15.75%	13.78%
Savings Account	Six Monthly	16.90%	17.32%	16.41%	15.82%	15.88%	13.96%
Savings Account	Six Monthly	17.04%	17.46%	16.54%	15.94%	16.01%	14.14%
Savings Account	Six Monthly	17.17%	17.46%	16.54%	16.07%	16.13%	14.32%
Savings Account	Six Monthly	17.17%	17.74%	16.81%	16.19%	16.26%	14.50%
Savings Account	Six Monthly	17.45%	17.74%	16.81%	16.19%	16.38%	14.50%
Savings Account	Six Monthly	17.59%	17.74%	16.81%	16.19%	16.38%	14.50%
Savings Account	Six Monthly	17.72%	18.16%	17.21%	16.57%	16.64%	15.03%

Sirat Habibmetro@work (Green, Gold & Platinum)

Sirat Islamic Non Resident Saving Accounts

SIRAT Non-Resident Account - Saving	Six Monthly	12.85%	13.16%	12.48%	8.82%	8.86%	10.43%	
SIRAT Non-Resident Account - Saving	Six Monthly	12.85%	13.16%	12.48%	8.82%	8.86%	10.43%	
SIRAT Non-Resident Account - Saving	Six Monthly	12.85%	Page 6 of 13 6%		12.48%	8.82%	8.86%	10.43%

Historical Declared Profit Rates Last 3 Years - Local Currency

Term Deposits - Habib Islamic Investment Certificate (HIIC)							
H.I.I.C Seven Days	Maturity	15.80%	16.19%	15.34%	14.81%	14.87%	12.53%
H.I.I.C Fifteen Days	Maturity	15.80%	16.19%	15.34%	14.81%	14.87%	12.53%
H.I.I.C One Month	Maturity	17.17%	17.60%	16.68%	17.64%	17.71%	18.00%
H.I.I.C Three Months	Maturity	17.52%	17.95%	17.01%	17.96%	18.03%	18.23%
H.I.I.C Six Months	Maturity	17.72%	18.16%	17.21%	18.27%	18.35%	18.70%
H.I.I.C 1 Year	Monthly	17.66%	18.09%	17.15%	18.09%	18.16%	17.86%
H.I.I.C 1 Year	Quarterly	17.86%	18.30%	17.35%	18.34%	18.41%	17.95%
H.I.I.C 1 Year	Six Monthly	18.07%	18.51%	17.55%	18.46%	18.54%	18.04%
H.I.I.C 1 Year	Maturity	18.27%	18.72%	17.75%	18.84%	18.92%	18.14%
H.I.I.C 2 Years	Monthly	13.74%	14.08%	13.34%	16.38%	16.45%	15.05%
H.I.I.C 2 Years	Quarterly	13.81%	14.15%	13.41%	16.45%	16.51%	15.15%
H.I.I.C 2 Years	Six Monthly	13.88%	14.22%	13.48%	16.51%	16.57%	15.24%
H.I.I.C 2 Years	Maturity	13.95%	14.29%	13.54%	17.01%	17.08%	15.33%
H.I.I.C 3 Years	Monthly	13.81%	14.15%	13.41%	16.57%	16.64%	15.99%
H.I.I.C 3 Years	Quarterly	13.88%	14.22%	13.48%	16.70%	16.76%	16.08%
H.I.I.C 3 Years	Six Monthly	13.95%	14.29%	13.54%	17.01%	17.08%	16.17%
H.I.I.C 3 Years	Maturity	14.01%	14.36%	13.61%	17.33%	17.40%	16.27%
H.I.I.C 5 Years	Monthly	13.88%	14.22%	13.48%	17.64%	17.71%	16.92%
H.I.I.C 5 Years	Quarterly	13.95%	14.29%	13.54%	17.71%	17.78%	17.02%
H.I.I.C 5 Years	Six Monthly	14.01%	14.36%	13.61%	17.77%	17.84%	17.11%
H.I.I.C 5 Years	Maturity	14.08%	14.43%	13.68%	17.96%	18.03%	17.20%

SBP Subsidized Schemes		Quarterly	4.12%	4.22%	4.00%	8.82%	8.86%	6.36%
SBP - ILTFF	Quarterly	2.75%	2.82%	2.67%	3.15%	3.16%	5.14%	
SBP - IFFSAP	Quarterly	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
SBP - IFWS	Quarterly	2.06%	2.11%	2.00%	1.89%	1.90%	3.86%	
SBP - ITERF	Quarterly	2.75%	2.82%	2.67%	3.78%	3.80%	5.14%	
SBP - IFFRE	Quarterly	2.75%	2.82%	2.67%	3.78%	3.80%	5.14%	

* Profit Sharing Ratio

Product name	Tiers	Profit Rates from July 01, 2023 to July 31, 2023	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
Margin Accounts	Six Monthly	0.05%	0.09%	0.07%	0.07%	0.07%	0.07%
Security Deposit	Six Monthly	0.05%	0.09%	0.07%	0.07%	0.07%	0.07%

Sirat Other Saving Accounts							
Sirat Ladies Account - Saving	Monthly	20.38%	16.09%	13.72%	13.36%	9.27%	8.96%
Habib Metro Sirat Asaan Account-Saving	Six Monthly	11.93%	8.05%	6.86%	6.58%	10.67%	10.31%
Sirat NRP Rupee Value Account RDA - Saving	Six Monthly	17.89%	13.47%	11.48%	11.18%	10.67%	10.31%
Sirat Junior Savers Account	Quarterly	19.88%	14.97%	12.76%	12.42%	13.04%	12.60%
Sirat Privilege 55+ Saving Account	Monthly	20.88%	15.72%	13.40%	13.05%	14.23%	13.75%

Sirat Savings Plus Account							
Islamic Savings Plus	Monthly	14.46%	12.18%	10.38%	10.11%	10.08%	9.74%
Islamic Savings Plus	Monthly	14.66%	12.32%	10.50%	10.23%	10.20%	9.85%

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

Islamic Savings Plus	Monthly	14.76%	12.46%	10.63%	10.35%	10.32%	9.97%
Islamic Savings Plus	Monthly	14.76%	12.61%	10.35%	10.42%	10.22%	10.09%

Sirat Saving Account - FI / Mutual Fund

Saving Account-FL / Mutual Funds							
Saving Account-FL / Mutual Funds	Monthly	9.05%	8.60%	7.33%	7.14%	7.11%	6.87%
Saving Account-FL / Mutual Funds	Monthly	9.15%	8.74%	7.45%	7.25%	7.23%	6.99%
Saving Account-FL / Mutual Funds	Monthly	9.15%	8.88%	7.45%	7.25%	7.35%	7.10%
Saving Account-FL / Mutual Funds	Monthly	9.35%	8.88%	7.45%	7.25%	7.35%	7.10%
Saving Account-FL / Mutual Funds	Monthly	9.35%	9.17%	7.45%	7.25%	7.35%	7.10%

Sirat Saving Accounts

Savings Account	Six Monthly	13.32%	10.03%	8.55%	8.32%	8.30%	8.02%
Savings Account	Six Monthly	13.51%	10.17%	8.67%	8.44%	8.42%	8.13%
Savings Account	Six Monthly	13.70%	10.31%	8.79%	8.56%	8.54%	8.25%
Savings Account	Six Monthly	13.89%	10.46%	8.92%	8.68%	8.66%	8.36%
Savings Account	Six Monthly	14.08%	10.60%	9.04%	8.80%	8.77%	8.48%
Savings Account	Six Monthly	14.27%	10.74%	9.16%	8.92%	8.89%	8.59%
Savings Account	Six Monthly	14.46%	10.89%	9.28%	9.04%	9.01%	8.71%
Savings Account	Six Monthly	14.65%	11.03%	9.40%	9.16%	9.13%	8.82%
Savings Account	Six Monthly	14.84%	11.17%	9.53%	9.28%	9.25%	8.94%
Savings Account	Six Monthly	14.84%	11.17%	9.53%	9.39%	9.37%	9.05%
Savings Account	Six Monthly	15.23%	11.46%	9.77%	9.51%	9.49%	9.17%
Savings Account	Six Monthly	15.42%	11.60%	9.89%	9.63%	9.60%	9.28%
Savings Account	Six Monthly	15.42%	11.60%	9.89%	9.63%	9.60%	9.28%
Savings Account	Six Monthly	15.42%	11.60%	9.89%	9.63%	9.84%	9.28%
Savings Account	Six Monthly	15.99%	12.03%	10.26%	9.99%	9.96%	9.62%

Sirat Habibmetro@work (Green, Gold & Platinum)

Sirat Islamic Non Resident Saving Accounts

SIRAT Non - Resident Account - Saving	Six Monthly	11.09%	10.03%	8.55%	8.32%	8.30%	8.02%
SIRAT Non - Resident Account - Saving	Six Monthly	11.09%	10.17%	8.67%	8.44%	8.42%	8.13%
SIRAT Non - Resident Account - Saving	Six Monthly	11.09%	10.31%	8.79%	8.56%	8.54%	8.25%
SIRAT Non - Resident Account - Saving	Six Monthly	11.09%	10.46%	8.92%	8.68%	8.66%	8.36%
SIRAT Non - Resident Account - Saving	Six Monthly	11.09%	10.60%	9.04%	8.80%	8.77%	8.48%
SIRAT Non - Resident Account - Saving	Six Monthly	11.09%	10.74%	9.16%	8.92%	8.89%	8.59%
SIRAT Non - Resident Account - Saving	Six Monthly	11.09%	10.89%	9.28%	9.04%	9.01%	8.71%
SIRAT Non - Resident Account - Saving	Six Monthly	11.09%	11.03%	9.40%	9.16%	9.13%	8.82%
SIRAT Non - Resident Account - Saving	Six Monthly	11.09%	11.03%	9.53%	9.28%	9.25%	8.94%
SIRAT Non - Resident Account - Saving	Six Monthly	11.09%	11.03%	9.53%	9.39%	9.37%	9.05%
SIRAT Non - Resident Account - Saving	Six Monthly	11.09%	11.03%	9.77%	9.51%	9.49%	9.17%
SIRAT Non - Resident Account - Saving	Six Monthly	11.09%	11.03%	9.89%	9.63%	9.60%	9.28%
SIRAT Non - Resident Account - Saving	Six Monthly	11.09%	11.03%	9.89%	9.63%	9.60%	9.28%
SIRAT Non - Resident Account - Saving	Six Monthly	11.09%	11.03%	9.89%	9.63%	9.64%	9.28%
SIRAT Non - Resident Account - Saving	Six Monthly	11.09%	11.03%	10.26%	9.99%	9.96%	9.62%

Sirat Pls Premium Accounts

Term Deposits - Habib Islamic Investment Certificate (HIIC)

H.I.I.C Seven Days	Maturity	13.32%	10.03%	8.55%	8.32%	8.30%	8.02%
H.I.I.C Fifteen Days	Maturity	13.32%	10.03%	8.55%	8.32%	8.30%	8.02%

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

H.I.I.C Three Months	Maturity	19.39%	15.76%	13.43%	13.08%	13.04%	12.60%
H.I.I.C Six Months	Maturity	19.88%	16.48%	14.05%	13.68%	13.64%	13.18%
H.I.I.C 1 Year	Monthly	18.99%	15.76%	13.43%	13.08%	13.04%	12.60%
H.I.I.C 1 Year	Quarterly	19.09%	15.90%	13.56%	13.20%	13.16%	12.72%
H.I.I.C 1 Year	Six Monthly	19.19%	16.05%	13.68%	13.32%	13.28%	12.83%
H.I.I.C 1 Year	Maturity	19.29%	16.09%	13.72%	13.36%	13.32%	12.87%
H.I.I.C 2 Years	Monthly	16.01%	16.48%	14.05%	13.68%	13.64%	13.18%
H.I.I.C 2 Years	Quarterly	16.11%	16.62%	14.17%	13.80%	13.75%	13.18%
H.I.I.C 2 Years	Six Monthly	16.20%	16.76%	14.29%	13.91%	13.87%	13.40%
H.I.I.C 2 Years	Maturity	16.30%	16.65%	14.20%	13.82%	13.78%	13.32%
H.I.I.C 3 Years	Monthly	17.00%	17.19%	14.66%	14.27%	14.23%	13.75%
H.I.I.C 3 Years	Quarterly	17.10%	17.33%	14.78%	14.39%	14.35%	13.86%
H.I.I.C 3 Years	Six Monthly	17.20%	17.48%	14.90%	14.51%	14.47%	13.98%
H.I.I.C 3 Years	Maturity	17.30%	17.59%	14.99%	14.60%	14.56%	14.06%
H.I.I.C 5 Years	Monthly	17.99%	17.91%	15.27%	14.87%	14.82%	14.32%
H.I.I.C 5 Years	Quarterly	18.09%	18.05%	15.39%	14.98%	14.94%	14.44%
H.I.I.C 5 Years	Six Monthly	18.19%	18.19%	15.51%	15.10%	15.06%	14.55%
H.I.I.C 5 Years	Maturity	18.29%	18.34%	15.63%	15.22%	15.18%	14.66%

SBP Subsidized Schemes

SBP - ILTF	Quarterly	7.46%	15.88%	13.53%	4.76%	4.74%	4.58%
SBP - IFFSAP	Quarterly	6.03%	4.54%	3.87%	3.77%	5.93%	5.73%
SBP - IFWS	Quarterly	0.00%	0.00%	3.87%	0.00%	-	4.04%
SBP - ITERF	Quarterly	6.03%	3.40%	2.90%	2.82%	1.66%	1.60%
SBP - IFFRE	Quarterly	4.52%	4.54%	3.87%	3.77%	1.66%	1.60%

*** Profit Sharing Ratio**

Product name	Tiers	Profit Rates from January 01, 2023 to January 31, 2023	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
Margin Accounts	Six Monthly	0.05%	0.07%	0.07%	0.06%	0.06%	0.06%
Security Deposit	Six Monthly	0.05%	0.07%	0.07%	0.06%	0.06%	0.06%

Sirat Other Saving Accounts

Sirat Ladies Account - Saving	Monthly	7.03%	9.13%	8.97%	0.00%	0.00%	0.00%
Habib Metro Sirat Asaan Account-Saving	Six Monthly	8.09%	10.50%	10.33%	9.54%	9.12%	8.54%
Sirat NRP Rupee Value Account RDA - Saving	Six Monthly	8.09%	10.50%	10.33%	9.54%	9.12%	8.54%
Sirat Junior Savers Account	Quarterly	9.89%	12.84%	12.62%	11.66%	11.14%	10.44%
Sirat Privilige 55+ Saving Account	Monthly	10.79%	14.01%	13.77%	12.72%	12.15%	11.38%

Sirat Savings Plus Account

Islamic Savings Plus	Monthly	7.64%	9.92%	9.75%	9.01%	8.61%	8.06%
Islamic Savings Plus	Monthly	7.73%	10.04%	9.87%	9.11%	8.71%	8.16%
Islamic Savings Plus	Monthly	7.82%	10.15%	9.98%	9.22%	8.81%	8.25%
Islamic Savings Plus	Monthly	7.91%	10.27%	10.10%	9.33%	8.91%	8.35%

Sirat Saving Account - FI / Mutual Funds

Saving Account-FI / Mutual Funds	Monthly	5.39%	7.00%	6.88%	6.36%	6.08%	5.69%
Saving Account-FI / Mutual Funds	Monthly	5.48%	7.12%	7.00%	6.46%	6.18%	5.79%
Saving Account-FI / Mutual Funds	Monthly	5.48%	7.12%	7.00%	6.46%	6.28%	5.88%
Saving Account-FI / Mutual Funds	Monthly	5.66%	7.35%	7.00%	6.46%	6.38%	5.98%
Saving Account-FI / Mutual Funds	Monthly	5.66%	7.35%	7.00%	6.46%	6.38%	5.98%

Sirat Saving Accounts

Savings Account	Six Monthly	6.29%	8.17%	8.03%	7.42%	7.09%	6.64%
Savings Account	Six Monthly	6.38%	8.29%	8.15%	7.52%	7.19%	6.74%
Savings Account	Six Monthly	6.47%	8.40%	8.26%	7.63%	7.29%	6.83%
Savings Account	Six Monthly	6.56%	8.52%	8.38%	7.74%	7.39%	6.93%
Savings Account	Six Monthly	6.65%	8.64%	8.49%	7.84%	7.49%	7.02%
Savings Account	Six Monthly	6.74%	8.75%	8.60%	7.95%	7.60%	7.11%
Savings Account	Six Monthly	6.83%	8.87%	8.72%	8.05%	7.70%	7.21%
Savings Account	Six Monthly	6.92%	8.99%	8.83%	8.16%	7.80%	7.30%
Savings Account	Six Monthly	7.01%	9.10%	8.95%	8.27%	7.90%	7.40%
Savings Account	Six Monthly	7.10%	9.22%	9.06%	8.37%	8.00%	7.49%
Savings Account	Six Monthly	7.19%	9.34%	9.18%	8.48%	8.10%	7.59%
Savings Account	Six Monthly	7.28%	9.45%	9.29%	8.58%	8.10%	7.68%
Savings Account	Six Monthly	7.28%	9.45%	9.29%	8.58%	8.10%	7.68%
Savings Account	Six Monthly	7.28%	9.69%	9.29%	8.58%	8.41%	7.87%
Savings Account	Six Monthly	7.55%	9.80%	9.64%	8.90%	8.51%	7.97%

Sirat Habibmetro@work (Green, Gold & Platinum)

SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	5.39%	7.00%	6.88%	6.36%	6.08%	5.69%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	5.48%	7.12%	7.00%	6.46%	6.18%	5.79%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	5.57%	7.24%	7.11%	6.57%	6.28%	5.88%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	5.66%	7.35%	7.23%	6.68%	6.38%	5.98%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	5.75%	7.47%	7.34%	6.78%	6.48%	6.07%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	5.75%	7.47%	7.34%	6.78%	6.48%	6.07%

Habib Metropolitan Bank Limited - Islamic Banking

Historical Declared Profit Rates last 3 Years - Local Currency

Term Deposits - Habib Islamic Investment Certificate (HIIC)							
H.I.I.C Seven Days	Maturity	6.29%	8.17%	8.03%	7.42%	7.09%	6.64%
H.I.I.C Fifteen Days	Maturity	6.29%	8.17%	8.03%	7.42%	7.09%	6.64%
H.I.I.C One Month	Maturity	9.44%	12.25%	12.05%	11.13%	10.63%	9.96%
H.I.I.C Three Months	Maturity	9.89%	12.84%	12.62%	11.66%	11.14%	10.44%
H.I.I.C Six Months	Maturity	10.34%	13.42%	13.19%	12.19%	11.65%	10.91%
H.I.I.C 1 Year	Monthly	9.89%	12.84%	12.62%	11.66%	11.14%	10.44%
H.I.I.C 1 Year	Quarterly	9.98%	12.96%	12.74%	11.76%	11.24%	10.53%
H.I.I.C 1 Year	Six Monthly	10.07%	13.07%	12.85%	11.87%	11.34%	10.62%
H.I.I.C 1 Year	Maturity	10.09%	13.11%	14.59%	13.48%	11.44%	10.72%
H.I.I.C 2 Years	Monthly	10.34%	13.42%	13.19%	12.19%	11.65%	10.91%
H.I.I.C 2 Years	Quarterly	10.34%	13.54%	13.19%	12.19%	11.65%	11.00%
H.I.I.C 2 Years	Six Monthly	10.52%	13.66%	13.42%	12.40%	11.85%	11.10%
H.I.I.C 2 Years	Maturity	10.45%	13.57%	15.45%	14.27%	11.95%	11.19%
H.I.I.C 3 Years	Monthly	10.79%	14.01%	13.77%	12.72%	12.15%	11.38%
H.I.I.C 3 Years	Quarterly	10.87%	14.12%	13.88%	12.82%	12.25%	11.48%
H.I.I.C 3 Years	Six Monthly	10.96%	14.24%	14.00%	12.93%	12.36%	11.57%
H.I.I.C 3 Years	Maturity	11.03%	14.33%	16.31%	15.06%	12.46%	11.67%
H.I.I.C 5 Years	Monthly	11.23%	14.59%	14.34%	13.25%	12.66%	11.86%
H.I.I.C 5 Years	Quarterly	11.32%	14.71%	14.46%	13.35%	12.76%	11.95%
H.I.I.C 5 Years	Six Monthly	11.41%	14.82%	14.57%	13.46%	12.86%	12.05%
H.I.I.C 5 Years	Maturity	11.50%	14.94%	17.17%	15.86%	12.96%	12.14%

SBP Subsidized Schemes							
SBP - ILTFF	Quarterly	3.59%	4.67%	4.59%	4.24%	4.05%	3.79%
SBP - IFFSAP	Quarterly	4.49%	5.84%	5.74%	5.30%	5.06%	4.74%
SBP - IFWS	Quarterly	4.04%	5.25%	5.16%	4.77%	4.56%	4.27%
SBP - ITERF	Quarterly	1.26%	1.63%	1.61%	1.48%	1.42%	1.33%
SBP - IFFRE	Quarterly	1.26%	1.63%	1.61%	1.48%	1.42%	1.33%

* Profit Sharing Ratio