

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

Product name	Payment Frequency	Profit Rates for the Month FEBRUARY 2026	Profit Rates for the Month JANUARY 2026	Profit Rates for the Month DECEMBER 2025	Profit Rates for the Month NOVEMBER 2025	Profit Rates for the Month OCTOBER 2025	Profit Rates for the Month SEPTEMBER 2025	Profit Rates for the Month AUGUST 2025
Sirat Ladies Saving Accounts	Monthly	7.14%	6.96%	7.00%	7.34%	7.67%	8.08%	8.05%
Habib Metro Sirat Asaan Account-Saving	Six Monthly	7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%
Sirat NRP Rupee Value Account RDA - Saving	Six Monthly	7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%
Sirat Junior Savers	Quarterly	7.14%	6.96%	6.71%	7.34%	7.67%	8.08%	8.05%
Sirat Privilege 55+	Monthly	7.14%	6.96%	7.00%	7.34%	7.67%	8.08%	8.05%
SIRAT - Saving Accounts	Six Monthly	7.14%	6.96%	6.71%	7.34%	7.67%	8.08%	8.05%
SIRAT - Islamic Saving Plus (Promotional)	Monthly	9.00%	9.01%	9.72%	9.75%	9.75%		
SIRAT - Islamic Saving Plus	Monthly	7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%
SIRAT - PLS - Premium Accounts	Monthly	7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%
SIRAT Saving Habibmetro@work Gold - Platinum	Six Monthly	7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%
SIRAT Saving Super Salary Accounts	Six Monthly	7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%
SIRAT - Islamic New Deposit Book Account - Non Resident	Six Monthly	7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%
SIRAT - Saving Account-FI / Mutual Funds	Monthly	5.14%	5.33%	6.71%	5.60%	5.85%	6.21%	6.19%
SIRAT Saving Categories - PSE & PLC	Monthly	5.97%	5.50%	5.91%	6.00%	6.27%	6.37%	6.31%
Margin & Security Deposits								
Margin Accounts & Security Deposits	Six Monthly	0.02%	0.02%	0.01%	0.01%	0.02%	0.02%	0.02%
Term Deposits - Habib Islamic Investment Certificate (HIIC)								
H.I.I.C - 00 To Above Amount - Seven Days	Maturity	5.14%	5.33%	5.96%	5.60%	5.85%	6.21%	6.19%
H.I.I.C - 00 To Above Amount - Fifteen Days	Maturity	5.14%	5.33%	5.96%	5.60%	5.85%	6.21%	6.19%
H.I.I.C - 00 To Above Amount - One Month	Maturity	5.14%	5.87%	5.47%	7.46%	7.80%	8.08%	8.05%
H.I.I.C - 00 To Above Amount - Three Months	Maturity	5.20%	5.92%	5.71%	7.26%	7.58%	7.25%	7.23%
H.I.I.C - 00 To Above Amount - Six Months	Maturity	5.25%	5.97%	5.96%	6.63%	6.93%	6.63%	6.61%
H.I.I.C - 00 To Above Amount - One Year Monthly	Monthly	5.25%	7.04%	5.96%	7.46%	7.80%	8.08%	8.05%
H.I.I.C - 00 To Above Amount - One Year Quarterly	Quarterly	5.31%	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	5.37%	7.15%	6.46%	6.84%	7.15%	6.83%	6.81%
H.I.I.C - 00 To Above Amount - One Year Maturity	Maturity	5.42%	7.20%	6.71%	7.59%	7.93%	8.16%	8.13%
H.I.I.C - 00 To Above Amount - Two Years Monthly	Monthly	5.42%	6.13%	6.71%	6.63%	6.93%	6.63%	6.61%
H.I.I.C - 00 To Above Amount - Two Years Quarterly	Quarterly	5.48%	6.13%	0.00%	6.84%	6.93%	6.63%	0.00%
H.I.I.C - 00 To Above Amount - Two Year Half-yearly	Six Monthly	5.54%	6.24%	7.21%	7.05%	7.36%	7.04%	7.02%
H.I.I.C - 00 To Above Amount - Two Year Maturity	Maturity	5.60%	6.29%	7.45%	7.26%	7.58%	7.25%	7.23%
H.I.I.C - 00 To Above Amount - Three Years Monthly	Monthly	5.60%	6.29%	7.45%	6.84%	7.15%	6.83%	6.81%
H.I.I.C - 00 To Above Amount - Three Years Quarterly	Quarterly	5.65%	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	5.71%	6.40%	7.95%	7.26%	7.58%	7.25%	7.23%
H.I.I.C - 00 To Above Amount - Three Years Maturity	Maturity	5.77%	6.45%	8.20%	7.46%	7.80%	7.46%	7.43%
H.I.I.C - 00 To Above Amount - Five Years Monthly	Monthly	5.77%	6.45%	8.20%	7.05%	7.36%	7.04%	7.02%
H.I.I.C - 00 To Above Amount - Five Years Quarterly	Quarterly	5.82%	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	5.88%	6.56%	8.70%	7.46%	7.80%	7.46%	7.43%
H.I.I.C - 00 To Above Amount - Five Years Maturity	Maturity	5.94%	6.61%	8.95%	7.67%	8.01%	7.66%	7.64%
SBP SCHEMES								
SBP - ILTFF - 00 To Above Amount - -	Quarterly	1.71%	1.97%	2.48%	2.07%	2.17%	4.14%	4.13%
SBP - IFFSAP - 00 To Above Amount - -	Quarterly	1.43%	1.60%	1.24%	1.04%	1.08%	3.11%	3.10%
SBP - IFWS - 00 To Above Amount - -	Quarterly	1.14%	0.00%	0.00%	0.21%	0.00%	0.00%	0.00%
SBP - ITERF - 00 To Above Amount - -	Quarterly	1.43%	1.60%	3.23%	2.69%	2.82%	3.73%	3.72%
SBP - IFFRE - 00 To Above Amount - -	Quarterly	1.43%	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	50:50

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

Product name	Payment Frequency	Profit Rates for the Month JULY 2025	Profit Rates for the Month JUNE 2025	Profit Rates for the Month MAY 2025	Profit Rates for the Month APRIL 2025	Profit Rates for the Month MARCH 2025	Profit Rates for the Month FEBRUARY 2025	Profit Rates for the Month JANUARY 2025
Sirat Ladies Saving Accounts	Monthly	8.04%	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%
Habib Metro Sirat Asaan Account-Saving	Six Monthly	7.83%	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%
Sirat NRP Rupee Value Account RDA - Saving	Six Monthly	7.83%	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%
Sirat Junior Savers	Quarterly	8.04%	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%
Sirat Privilege 55+	Monthly	8.04%	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%
SIRAT - Saving Accounts	Six Monthly	8.04%	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%
SIRAT - Islamic Saving Plus (Promotional)	Monthly							
SIRAT - Islamic Saving Plus	Monthly	7.83%	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%
SIRAT - PLS - Premium Accounts	Monthly	7.83%	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%
SIRAT Saving Habibmetro@work Gold - Platinum	Six Monthly	7.83%	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%
SIRAT Saving Super Salary Accounts	Six Monthly	7.83%	8.01%	7.77%	7.77%	7.78%	8.14%	0.00%
SIRAT - Islamic New Deposit Book Account - Non Resident	Six Monthly	7.83%	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%
SIRAT - Saving Account-FI / Mutual Funds	Monthly	6.18%	6.00%	5.83%	5.83%	5.84%	5.08%	5.54%
SIRAT Saving Categories - PSE & PLC	Monthly	6.93%	6.80%	6.04%	5.29%	5.00%	5.13%	5.79%
Margin & Security Deposits								
Margin Accounts & Security Deposits	Six Monthly	0.02%	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	6.18%	6.01%	5.83%	5.83%	5.84%	5.08%	5.54%
H.I.I.C - 00 To Above Amount - Fifteen Days	Maturity	6.18%	6.01%	5.83%	5.83%	5.84%	5.08%	5.54%
H.I.I.C - 00 To Above Amount - One Month	Maturity	8.04%	6.01%	5.83%	5.83%	5.84%	5.08%	5.54%
H.I.I.C - 00 To Above Amount - Three Months	Maturity	7.21%	6.21%	6.03%	6.03%	6.03%	5.19%	5.65%
H.I.I.C - 00 To Above Amount - Six Months	Maturity	6.59%	6.41%	6.22%	6.22%	6.23%	5.29%	5.76%
H.I.I.C - 00 To Above Amount - One Year Monthly	Monthly	8.04%	6.21%	6.03%	6.03%	6.03%	5.19%	5.65%
H.I.I.C - 00 To Above Amount - One Year Quarterly	Quarterly	6.59%	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	6.80%	6.61%	6.41%	6.41%	6.42%	5.39%	5.87%
H.I.I.C - 00 To Above Amount - One Year Maturity	Maturity	8.12%	6.81%	6.61%	6.61%	6.61%	5.49%	5.98%
H.I.I.C - 00 To Above Amount - Two Years Monthly	Monthly	6.59%	6.41%	6.22%	6.22%	6.23%	5.29%	5.76%
H.I.I.C - 00 To Above Amount - Two Years Quarterly	Quarterly	6.59%	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	7.01%	6.81%	6.61%	6.61%	6.61%	5.49%	5.98%
H.I.I.C - 00 To Above Amount - Two Year Maturity	Maturity	7.21%	7.01%	6.80%	6.80%	6.81%	5.59%	6.09%
H.I.I.C - 00 To Above Amount - Three Years Monthly	Monthly	6.80%	6.61%	6.41%	6.41%	6.42%	5.39%	5.87%
H.I.I.C - 00 To Above Amount - Three Years Quarterly	Quarterly	7.01%	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	7.21%	7.01%	6.80%	6.80%	6.81%	5.59%	6.09%
H.I.I.C - 00 To Above Amount - Three Years Maturity	Maturity	7.42%	7.21%	7.00%	7.00%	7.00%	5.69%	6.21%
H.I.I.C - 00 To Above Amount - Five Years Monthly	Monthly	7.01%	6.81%	6.61%	6.61%	6.61%	5.49%	5.98%
H.I.I.C - 00 To Above Amount - Five Years Quarterly	Quarterly	7.21%	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	7.42%	7.21%	7.00%	7.00%	7.00%	5.69%	6.21%
H.I.I.C - 00 To Above Amount - Five Years Maturity	Maturity	7.63%	7.41%	7.19%	7.19%	7.20%	5.80%	6.32%
SBP SCHEMES								
SBP - ILTFF - 00 To Above Amount - -	Quarterly	4.12%	4.01%	3.89%	3.89%	3.89%	3.56%	3.88%
SBP - IFFSAP - 00 To Above Amount - -	Quarterly	3.09%	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%	0.00%
SBP - ITERF - 00 To Above Amount - -	Quarterly	3.71%	3.60%	3.50%	3.50%	3.50%	1.83%	2.00%
SBP - IFFRE - 00 To Above Amount - -	Quarterly	3.92%	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	50:50

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%	15.36%
PLS - Premium Account	Monthly	8.19%	8.01%	8.56%	11.12%	13.82%	15.89%	15.42%
PLS - Premium Account	Monthly	8.25%	8.06%	8.61%	11.17%	13.87%	15.95%	15.48%
PLS - Premium Account	Monthly	8.30%	8.11%	8.65%	11.23%	13.93%	16.02%	15.54%
PLS - Premium Account	Monthly	8.36%	8.16%	8.69%	11.27%	13.98%	16.08%	15.60%
PLS - Premium Account	Monthly	8.41%	8.22%	8.74%	11.32%	14.04%	16.14%	15.66%
PLS - Premium Account	Monthly	8.47%	8.27%	8.78%	11.37%	14.10%	16.20%	15.72%
PLS - Premium Account	Monthly	8.47%	8.27%	8.78%	11.32%	14.04%	16.14%	15.72%
PLS - Premium Account	Monthly	8.57%	8.38%	8.78%	11.32%	14.04%	16.14%	15.72%
PLS - Premium Account	Monthly	8.57%	8.38%	8.91%	11.53%	14.26%	16.40%	15.90%
PLS - Premium Account	Monthly	8.57%	8.38%	8.91%	11.53%	14.26%	16.40%	15.90%
PLS - Premium Account	Monthly	8.57%	8.38%	8.91%	11.53%	14.26%	16.40%	15.90%
PLS - Premium Account	Monthly	8.57%	8.38%	8.91%	11.53%	14.26%	16.40%	15.90%
PLS - Premium Account	Monthly	8.57%	8.38%	8.91%	11.53%	14.26%	16.40%	15.90%

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%	13.85%
H.I.I.C. Fifteen Days	Maturity	7.05%	6.89%	7.04%	9.55%	12.11%	13.93%	13.85%
H.I.I.C One Month	Maturity	7.60%	7.42%	7.61%	10.82%	13.49%	15.51%	15.05%
H.I.I.C Three Months	Maturity	7.71%	7.53%	7.69%	10.97%	13.65%	15.70%	15.36%
H.I.I.C Six Months	Maturity	7.81%	7.63%	7.78%	11.12%	13.82%	15.89%	15.54%
H.I.I.C 1 Year	Monthly	8.41%	8.22%	7.82%	10.97%	13.65%	15.70%	15.48%
H.I.I.C 1 Year	Quarterly	8.52%	8.32%	7.91%	11.12%	13.82%	15.89%	15.66%
H.I.I.C 1 Year	Six Monthly	8.63%	8.43%	8.00%	11.27%	13.98%	16.08%	15.84%
H.I.I.C 1 Year	Maturity	8.74%	8.54%	8.08%	11.43%	14.15%	16.27%	16.02%
H.I.I.C 2 Years	Monthly	7.60%	7.42%	7.82%	8.53%	11.01%	12.66%	12.04%
H.I.I.C 2 Years	Quarterly	7.60%	7.42%	7.82%	8.53%	0.00%	12.66%	12.04%
H.I.I.C 2 Years	Six Monthly	7.71%	7.53%	7.91%	8.64%	11.12%	12.79%	12.16%
H.I.I.C 2 Years	Maturity	7.76%	7.58%	7.95%	8.69%	11.17%	12.85%	12.22%
H.I.I.C 3 Years	Monthly	7.65%	7.47%	7.87%	8.58%	11.06%	12.72%	12.10%
H.I.I.C 3 Years	Quarterly	7.71%	7.53%	7.91%	8.64%	11.12%	12.79%	12.16%
H.I.I.C 3 Years	Six Monthly	7.76%	7.58%	7.95%	8.69%	11.17%	12.85%	12.22%
H.I.I.C 3 Years	Maturity	7.81%	7.63%	8.00%	8.74%	11.23%	12.91%	12.28%
H.I.I.C 5 Years	Monthly	7.71%	7.53%	7.91%	8.64%	11.12%	12.79%	12.16%
H.I.I.C 5 Years	Quarterly	7.76%	7.58%	7.95%	8.69%	11.17%	12.85%	12.22%
H.I.I.C 5 Years	Six Monthly	7.81%	7.63%	8.00%	8.74%	11.23%	12.91%	12.28%
H.I.I.C 5 Years	Maturity	7.87%	7.69%	8.04%	8.79%	11.28%	12.98%	12.34%

SBP Subsidized Schemes

SBP - ILTFE	Quarterly	3.26%	3.18%	2.61%	2.40%	1.65%	3.80%	3.61%
SBP - IFFSAP	Quarterly	2.17%	2.12%	1.30%	1.60%	2.20%	2.53%	2.41%
SBP - IFWS	Quarterly	0.00%	0.00%	0.00%	1.20%	0.00%	0.00%	0.00%
SBP - ITERF	Quarterly	1.63%	1.59%	0.91%	1.20%	3.30%	1.90%	1.81%
SBP - IFFRE	Quarterly	2.17%	2.12%	1.21%	1.60%	2.20%	2.53%	2.41%

*** Profit Sharing Ratio**

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Product name	Payment Frequency	Profit Rates for the Month MAY 2024	Profit Rates for the Month APRIL 2024	Profit Rates for the Month MARCH 2024	Profit Rates for the Month FEBRUARY 2024	Profit Rates for the Month JANUARY 2024	Profit Rates for the Month DECEMBER 2023	Profit Rates for the Month NOVEMBER 2023
Margin Accounts	Six Monthly	0.04%	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%	0.04%

Sirat Other Saving Accounts

Sirat Ladies Account - Saving	Monthly	18.18%	18.92%	18.05%	18.02%	18.89%	19.36%	18.35%
Habib Metro Sirat Asaan Account-Saving	Six Monthly	11.43%	11.91%	11.36%	11.33%	11.89%	12.18%	11.54%
Sirat NRP Rupee Value Account RDA - Saving	Six Monthly	14.54%	15.14%	14.44%	14.41%	15.11%	15.49%	14.68%
Sirat Junior Savers Account	Quarterly	16.99%	17.69%	16.87%	16.84%	17.66%	18.09%	17.15%
Sirat Privilege 55+ Saving Account	Monthly	17.38%	18.10%	17.26%	17.23%	18.07%	18.51%	17.55%

Sirat Savings Plus Account

Islamic Savings Plus	Monthly	16.06%	16.72%	15.95%	15.92%	16.69%	17.10%	16.21%
Islamic Savings Plus	Monthly	16.26%	16.93%	16.15%	16.12%	16.90%	17.32%	16.41%
Islamic Savings Plus	Monthly	16.39%	17.07%	16.28%	16.25%	17.04%	17.46%	16.54%
Islamic Savings Plus	Monthly	16.52%	17.20%	16.41%	16.38%	17.17%	17.60%	16.68%

Sirat Saving Account - FI / Mutual Funds

Saving Account-FI / Mutual Funds	Monthly	7.93%	8.26%	7.88%	7.86%	8.24%	8.45%	8.01%
Saving Account-FI / Mutual Funds	Monthly	8.00%	8.33%	7.94%	7.93%	8.31%	8.52%	8.07%
Saving Account-FI / Mutual Funds	Monthly	8.00%	8.33%	8.01%	7.99%	8.38%	8.59%	8.14%
Saving Account-FI / Mutual Funds	Monthly	8.00%	8.33%	8.01%	7.99%	8.38%	8.66%	8.14%
Saving Account-FI / Mutual Funds	Monthly	8.00%	8.33%	8.01%	7.99%	8.38%	8.66%	8.14%

Sirat Saving Accounts

Savings Account	Six Monthly	15.20%	15.83%	15.10%	15.07%	15.80%	16.19%	15.34%
Savings Account	Six Monthly	15.33%	15.97%	15.23%	15.20%	15.94%	16.33%	15.48%
Savings Account	Six Monthly	15.47%	16.10%	15.36%	15.33%	16.08%	16.47%	15.61%
Savings Account	Six Monthly	15.60%	16.24%	15.49%	15.46%	16.21%	16.61%	15.74%
Savings Account	Six Monthly	15.73%	16.38%	15.62%	15.59%	16.35%	16.75%	15.88%
Savings Account	Six Monthly	15.86%	16.52%	15.75%	15.72%	16.49%	16.89%	16.01%
Savings Account	Six Monthly	15.99%	16.65%	15.89%	15.86%	16.63%	17.04%	16.15%
Savings Account	Six Monthly	16.13%	16.79%	16.02%	15.99%	16.76%	17.18%	16.28%
Savings Account	Six Monthly	16.26%	16.93%	16.15%	16.12%	16.90%	17.32%	16.41%

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

Savings Account	Six Monthly	16.39%	17.07%	16.28%	16.25%	17.04%	17.46%	16.54%
Savings Account	Six Monthly	16.52%	17.20%	16.41%	16.38%	17.17%	17.46%	16.54%
Savings Account	Six Monthly	16.66%	17.20%	16.41%	16.38%	17.17%	17.74%	16.81%
Savings Account	Six Monthly	16.79%	17.48%	16.67%	16.64%	17.45%	17.74%	16.81%
Savings Account	Six Monthly	16.79%	17.48%	16.67%	16.64%	17.59%	17.74%	16.81%
Savings Account	Six Monthly	17.05%	17.75%	16.94%	16.90%	17.72%	18.16%	17.21%

Sirat Habibmetro@work (Green, Gold & Platinum)

SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	11.90%	12.39%	11.82%	11.79%	12.37%	12.67%	12.01%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	11.90%	12.39%	11.82%	11.79%	12.37%	12.67%	12.01%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	11.90%	12.39%	11.82%	11.79%	12.37%	12.67%	12.01%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	11.90%	12.39%	11.82%	11.79%	12.37%	12.67%	12.01%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	11.90%	12.39%	11.82%	11.79%	12.37%	12.67%	12.01%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	11.90%	12.39%	11.82%	11.79%	12.37%	12.67%	12.01%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	11.90%	12.39%	11.82%	11.79%	12.37%	12.67%	12.01%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	11.90%	12.39%	11.82%	11.79%	12.37%	12.67%	12.01%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	11.90%	12.39%	11.82%	11.79%	12.37%	12.67%	12.01%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	11.90%	12.39%	11.82%	11.79%	12.37%	12.67%	12.01%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	11.90%	12.39%	11.82%	11.79%	12.37%	12.67%	12.01%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	11.90%	12.39%	11.82%	11.79%	12.37%	12.67%	12.01%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	11.90%	12.39%	11.82%	11.79%	12.37%	12.67%	12.01%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	11.90%	12.39%	11.82%	11.79%	12.37%	12.67%	12.01%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	11.90%	12.39%	11.82%	11.79%	12.37%	12.67%	12.01%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	11.90%	12.39%	11.82%	11.79%	12.37%	12.67%	12.01%

Sirat Islamic Non Resident Saving Accounts

SIRAT Non - Resident Account - Saving	Six Monthly	12.36%	12.87%	12.27%	12.25%	12.85%	13.16%	12.48%
SIRAT Non - Resident Account - Saving	Six Monthly	12.36%	12.87%	12.27%	12.25%	12.85%	13.16%	12.48%
SIRAT Non - Resident Account - Saving	Six Monthly	12.36%	12.87%	12.27%	12.25%	12.85%	13.16%	12.48%
SIRAT Non - Resident Account - Saving	Six Monthly	12.36%	12.87%	12.27%	12.25%	12.85%	13.16%	12.48%
SIRAT Non - Resident Account - Saving	Six Monthly	12.36%	12.87%	12.27%	12.25%	12.85%	13.16%	12.48%
SIRAT Non - Resident Account - Saving	Six Monthly	12.36%	12.87%	12.27%	12.25%	12.85%	13.16%	12.48%
SIRAT Non - Resident Account - Saving	Six Monthly	12.36%	12.87%	12.27%	12.25%	12.85%	13.16%	12.48%
SIRAT Non - Resident Account - Saving	Six Monthly	12.36%	12.87%	12.27%	12.25%	12.85%	13.16%	12.48%
SIRAT Non - Resident Account - Saving	Six Monthly	12.36%	12.87%	12.27%	12.25%	12.85%	13.16%	12.48%
SIRAT Non - Resident Account - Saving	Six Monthly	12.36%	12.87%	12.27%	12.25%	12.85%	13.16%	12.48%
SIRAT Non - Resident Account - Saving	Six Monthly	12.36%	12.87%	12.27%	12.25%	12.85%	13.16%	12.48%
SIRAT Non - Resident Account - Saving	Six Monthly	12.36%	12.87%	12.27%	12.25%	12.85%	13.16%	12.48%
SIRAT Non - Resident Account - Saving	Six Monthly	12.36%	12.87%	12.27%	12.25%	12.85%	13.16%	12.48%
SIRAT Non - Resident Account - Saving	Six Monthly	12.36%	12.87%	12.27%	12.25%	12.85%	13.16%	12.48%
SIRAT Non - Resident Account - Saving	Six Monthly	12.36%	12.87%	12.27%	12.25%	12.85%	13.16%	12.48%

Sirat PIs Premium Accounts

PLS - Premium Account	Monthly	16.85%	17.55%	16.74%	16.71%	17.52%	17.95%	17.01%
PLS - Premium Account	Monthly	16.92%	17.62%	16.80%	16.77%	17.59%	18.02%	17.08%
PLS - Premium Account	Monthly	16.99%	17.69%	16.87%	16.84%	17.66%	18.09%	17.15%
PLS - Premium Account	Monthly	17.05%	17.75%	16.94%	16.90%	17.72%	18.16%	17.21%
PLS - Premium Account	Monthly	17.12%	17.82%	17.00%	16.97%	17.79%	18.23%	17.28%
PLS - Premium Account	Monthly	17.12%	17.89%	17.07%	17.03%	17.86%	18.30%	17.35%
PLS - Premium Account	Monthly	17.25%	17.89%	17.07%	17.10%	17.93%	18.30%	17.41%
PLS - Premium Account	Monthly	17.25%	18.03%	17.07%	17.10%	18.00%	18.30%	17.41%
PLS - Premium Account	Monthly	17.25%	18.03%	17.26%	17.23%	18.07%	18.51%	17.41%
PLS - Premium Account	Monthly	17.45%	18.17%	17.26%	17.23%	18.07%	18.51%	17.61%
PLS - Premium Account	Monthly	17.45%	18.17%	17.26%	17.23%	18.07%	18.51%	17.61%
PLS - Premium Account	Monthly	17.45%	18.17%	17.26%	18.41%	18.07%	18.51%	17.61%
PLS - Premium Account	Monthly	17.45%	18.17%	17.26%	18.41%	18.07%	18.51%	17.61%
PLS - Premium Account	Monthly	17.45%	18.17%	18.58%	18.41%	18.07%	18.51%	17.61%
PLS - Premium Account	Monthly	17.45%	18.17%	18.58%	18.41%	18.07%	18.51%	17.61%

Term Deposits - Habib Islamic Investment Certificate (HIIC)

H.I.I.C. Seven Days	Maturity	15.20%	15.83%	15.10%	15.07%	15.80%	16.19%	15.34%
H.I.I.C. Fifteen Days	Maturity	15.20%	15.83%	15.10%	15.07%	15.80%	16.19%	15.34%
H.I.I.C One Month	Maturity	16.52%	17.20%	16.41%	16.38%	17.17%	17.60%	16.68%
H.I.I.C Three Months	Maturity	16.85%	17.55%	16.74%	16.71%	17.52%	17.95%	17.01%
H.I.I.C Six Months	Maturity	17.05%	17.75%	16.94%	16.90%	17.72%	18.16%	17.21%
H.I.I.C 1 Year	Monthly	16.99%	17.69%	16.87%	16.84%	17.66%	18.09%	17.15%
H.I.I.C 1 Year	Quarterly	17.18%	17.89%	17.07%	17.03%	17.86%	18.30%	17.35%
H.I.I.C 1 Year	Six Monthly	17.38%	18.10%	17.26%	17.23%	18.07%	18.51%	17.55%
H.I.I.C 1 Year	Maturity	17.58%	18.31%	17.46%	17.43%	18.27%	18.72%	17.75%
H.I.I.C 2 Years	Monthly	13.22%	13.76%	13.13%	13.10%	13.74%	14.08%	13.34%
H.I.I.C 2 Years	Quarterly	13.22%	13.76%	13.19%	13.17%	13.81%	14.15%	13.41%
H.I.I.C 2 Years	Six Monthly	13.35%	13.90%	13.26%	13.23%	13.88%	14.22%	13.48%
H.I.I.C 2 Years	Maturity	13.42%	13.97%	13.33%	13.30%	13.95%	14.29%	13.54%
H.I.I.C 3 Years	Monthly	13.29%	13.83%	13.19%	13.17%	13.81%	14.15%	13.41%
H.I.I.C 3 Years	Quarterly	13.35%	13.90%	13.26%	13.23%	13.88%	14.22%	13.48%
H.I.I.C 3 Years	Six Monthly	13.42%	13.97%	13.33%	13.30%	13.95%	14.29%	13.54%
H.I.I.C 3 Years	Maturity	13.48%	14.04%	13.39%	13.36%	14.01%	14.36%	13.61%
H.I.I.C 5 Years	Monthly	13.35%	13.90%	13.26%	13.23%	13.88%	14.22%	13.48%
H.I.I.C 5 Years	Quarterly	13.42%	13.97%	13.33%	13.30%	13.95%	14.29%	13.54%
H.I.I.C 5 Years	Six Monthly	13.48%	14.04%	13.39%	13.36%	14.01%	14.36%	13.61%
H.I.I.C 5 Years	Maturity	13.55%	14.11%	13.46%	13.43%	14.08%	14.43%	13.68%

SBP Subsidized Schemes

SBP - ILTFF	Quarterly	3.97%	3.94%	3.94%	3.93%	4.12%	4.22%	4.00%
SBP - IFFSAP	Quarterly	2.64%	2.63%	2.63%	2.62%	2.75%	2.82%	2.67%
SBP - IFWS	Quarterly	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
SBP - ITERF	Quarterly	1.98%	1.97%	1.97%	1.97%	2.06%	2.11%	2.00%

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

SBP - IFFRE	Quarterly	2.64%	2.63%	2.63%	2.62%	2.75%	2.82%	2.67%
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* Profit Sharing Ratio		50:50	50:50	50:50	50:50	50:50	50:50	50:50
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Product name	Tiers	Profit Rates for the Month OCTOBER 2023	Profit Rates for the Month SEPTEMBER 2023	Profit Rates for the Month AUGUST 2023	Profit Rates for the Month JULY 2023	Profit Rates for the Month JUNE 2023	Profit Rates for the Month MAY 2023	Profit Rates for the Month APRIL 2023
Margin Accounts	Six Monthly	0.04%	0.04%	0.05%	0.05%	0.09%	0.07%	0.07%
Security Deposit	Six Monthly	0.04%	0.04%	0.05%	0.05%	0.09%	0.07%	0.07%

Sirat Other Saving Accounts

Sirat Ladies Account - Saving	Monthly	18.27%	18.35%	19.17%	20.38%	16.09%	13.72%	13.36%
Habib Metro Sirat Asaan Account-Saving	Six Monthly	11.97%	12.02%	11.22%	11.93%	8.05%	6.68%	6.68%
Sirat NRP Rupee Value Account RDA - Saving	Six Monthly	15.12%	15.18%	16.83%	17.89%	13.47%	11.48%	11.18%
Sirat Junior Savers Account	Quarterly	17.33%	17.40%	18.70%	19.88%	14.97%	12.76%	12.42%
Sirat Privilege 55+ Saving Account	Monthly	18.59%	18.66%	19.63%	20.88%	15.72%	13.40%	13.05%

Sirat Savings Plus Account

Islamic Savings Plus	Monthly	16.70%	16.76%	13.60%	14.46%	12.18%	10.38%	10.11%
Islamic Savings Plus	Monthly	17.01%	17.08%	13.79%	14.66%	12.32%	10.50%	10.23%
Islamic Savings Plus	Monthly	17.33%	17.40%	13.88%	14.76%	12.46%	10.63%	10.35%
Islamic Savings Plus	Monthly	17.64%	17.71%	13.98%	14.76%	12.61%	10.75%	10.47%

Sirat Saving Account - FI / Mutual Funds

Saving Account-FI / Mutual Funds	Monthly	8.82%	8.86%	8.51%	9.05%	8.60%	7.33%	7.14%
Saving Account-FI / Mutual Funds	Monthly	8.89%	8.92%	8.60%	9.15%	8.74%	7.45%	7.25%
Saving Account-FI / Mutual Funds	Monthly	8.95%	8.92%	8.60%	9.15%	8.88%	7.45%	7.25%
Saving Account-FI / Mutual Funds	Monthly	8.95%	8.92%	8.79%	9.35%	8.88%	7.45%	7.25%
Saving Account-FI / Mutual Funds	Monthly	9.07%	9.11%	8.79%	9.35%	9.17%	7.45%	7.25%

Sirat Saving Accounts

Savings Account	Six Monthly	14.81%	14.87%	12.53%	13.32%	10.03%	8.55%	8.32%
Savings Account	Six Monthly	14.93%	14.99%	12.71%	13.51%	10.17%	8.67%	8.44%
Savings Account	Six Monthly	15.06%	15.12%	12.89%	13.70%	10.31%	8.79%	8.56%
Savings Account	Six Monthly	15.19%	15.25%	13.07%	13.89%	10.46%	8.92%	8.68%
Savings Account	Six Monthly	15.31%	15.37%	13.24%	14.08%	10.60%	9.04%	8.80%
Savings Account	Six Monthly	15.44%	15.50%	13.42%	14.27%	10.74%	9.16%	8.92%
Savings Account	Six Monthly	15.56%	15.63%	13.60%	14.46%	10.89%	9.28%	9.04%
Savings Account	Six Monthly	15.69%	15.75%	13.78%	14.65%	11.03%	9.40%	9.16%
Savings Account	Six Monthly	15.82%	15.88%	13.96%	14.84%	11.17%	9.53%	9.28%
Savings Account	Six Monthly	15.94%	16.01%	14.14%	14.84%	11.17%	9.53%	9.39%
Savings Account	Six Monthly	16.07%	16.13%	14.32%	15.23%	11.46%	9.77%	9.51%
Savings Account	Six Monthly	16.19%	16.26%	14.50%	15.42%	11.60%	9.89%	9.63%
Savings Account	Six Monthly	16.19%	16.38%	14.50%	15.42%	11.60%	9.89%	9.63%
Savings Account	Six Monthly	16.19%	16.38%	14.50%	15.42%	11.60%	9.89%	9.63%
Savings Account	Six Monthly	16.57%	16.64%	15.03%	15.99%	12.03%	10.26%	9.99%

Sirat Habibmetro@work (Green, Gold & Platinum)

SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	8.19%	8.22%	9.17%	9.75%	8.60%	7.33%	7.14%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	8.19%	8.22%	9.17%	9.75%	8.74%	7.45%	7.25%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	8.19%	8.22%	9.17%	9.75%	8.88%	7.57%	7.37%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	8.19%	8.22%	9.17%	9.75%	9.03%	7.69%	7.49%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	8.19%	8.22%	9.17%	9.75%	9.17%	7.82%	7.61%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	8.19%	8.22%	9.17%	9.75%	9.31%	7.94%	7.73%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	8.19%	8.22%	9.17%	9.75%	9.31%	7.94%	7.73%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	8.19%	8.22%	9.17%	9.75%	9.31%	7.94%	7.73%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	8.19%	8.22%	9.17%	9.75%	9.31%	7.94%	7.73%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	8.19%	8.22%	9.17%	9.75%	9.31%	7.94%	7.73%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	8.19%	8.22%	9.17%	9.75%	9.31%	7.94%	7.73%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	8.19%	8.22%	9.17%	9.75%	9.31%	7.94%	7.73%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	8.19%	8.22%	9.17%	9.75%	9.31%	7.94%	7.73%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	8.19%	8.22%	9.17%	9.75%	9.31%	7.94%	7.73%

Sirat Islamic Non Resident Saving Accounts

SIRAT Non - Resident Account - Saving	Six Monthly	8.82%	8.86%	10.43%	11.09%	10.03%	8.55%	8.32%
SIRAT Non - Resident Account - Saving	Six Monthly	8.82%	8.86%	10.43%	11.09%	10.17%	8.67%	8.44%
SIRAT Non - Resident Account - Saving	Six Monthly	8.82%	8.86%	10.43%	11.09%	10.31%	8.79%	8.56%
SIRAT Non - Resident Account - Saving	Six Monthly	8.82%	8.86%	10.43%	11.09%	10.46%	8.92%	8.68%
SIRAT Non - Resident Account - Saving	Six Monthly	8.82%	8.86%	10.43%	11.09%	10.60%	9.04%	8.80%
SIRAT Non - Resident Account - Saving	Six Monthly	8.82%	8.86%	10.43%	11.09%	10.74%	9.16%	8.92%
SIRAT Non - Resident Account - Saving	Six Monthly	8.82%	8.86%	10.43%	11.09%	10.89%	9.28%	9.04%
SIRAT Non - Resident Account - Saving	Six Monthly	8.82%	8.86%	10.43%	11.09%	11.03%	9.40%	9.16%
SIRAT Non - Resident Account - Saving	Six Monthly	8.82%	8.86%	10.43%	11.09%	11.03%	9.53%	9.28%
SIRAT Non - Resident Account - Saving	Six Monthly	8.82%	8.86%	10.43%	11.09%	11.03%	9.53%	9.39%
SIRAT Non - Resident Account - Saving	Six Monthly	8.82%	8.86%	10.43%	11.09%	11.03%	9.77%	9.51%
SIRAT Non - Resident Account - Saving	Six Monthly	8.82%	8.86%	10.43%	11.09%	11.03%	9.89%	9.63%
SIRAT Non - Resident Account - Saving	Six Monthly	8.82%	8.86%	10.43%	11.09%	11.03%	9.89%	9.63%
SIRAT Non - Resident Account - Saving	Six Monthly	8.82%	8.86%	10.43%	11.09%	11.03%	9.89%	9.63%
SIRAT Non - Resident Account - Saving	Six Monthly	8.82%	8.86%	10.43%	11.09%	11.03%	10.26%	9.99%

Sirat Pls Premium Accounts

PLS - Premium Account	Monthly	16.51%	16.57%	14.32%	15.23%	11.46%	9.77%	9.51%
PLS - Premium Account	Monthly	16.70%	16.76%	14.50%	15.42%	11.60%	9.89%	9.63%
PLS - Premium Account	Monthly	16.83%	16.89%	14.68%	15.61%	11.75%	10.01%	9.75%
PLS - Premium Account	Monthly	16.95%	17.02%	14.86%	15.80%	11.89%	10.14%	9.87%
PLS - Premium Account	Monthly	17.08%	17.14%	15.03%	15.99%	12.03%	10.26%	9.99%
PLS - Premium Account	Monthly	17.20%	17.27%	15.21%	16.18%	12.18%	10.38%	10.11%
PLS - Premium Account	Monthly	17.33%	17.27%	15.21%	16.18%	12.32%	10.38%	10.11%
PLS - Premium Account	Monthly	17.33%	17.27%	15.21%	16.18%	12.32%	10.38%	10.11%

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

PLS - Premium Account	Monthly	17.33%	17.27%	15.21%	16.18%	12.32%	10.38%	10.11%
PLS - Premium Account	Monthly	17.64%	17.71%	15.93%	16.18%	12.32%	10.38%	10.11%
PLS - Premium Account	Monthly	17.64%	17.71%	15.93%	16.18%	12.32%	10.38%	10.11%
PLS - Premium Account	Monthly	17.64%	17.71%	15.93%	16.18%	12.32%	10.38%	10.11%
PLS - Premium Account	Monthly	17.64%	17.71%	15.93%	16.18%	12.32%	10.38%	10.11%
PLS - Premium Account	Monthly	17.64%	17.71%	15.93%	16.18%	12.32%	10.38%	10.11%
PLS - Premium Account	Monthly	17.96%	17.71%	15.93%	16.18%	12.32%	10.38%	10.11%

Term Deposits - Habib Islamic Investment Certificate (HIIC)

H.I.I.C. Seven Days	Maturity	14.81%	14.87%	12.53%	13.32%	10.03%	8.55%	8.32%
H.I.I.C. Fifteen Days	Maturity	14.81%	14.87%	12.53%	13.32%	10.03%	8.55%	8.32%

H.I.I.C One Month	Maturity	17.64%	17.71%	18.00%	19.14%	15.04%	12.82%	12.49%
H.I.I.C Three Months	Maturity	17.96%	18.03%	18.23%	19.39%	15.76%	13.43%	13.08%
H.I.I.C Six Months	Maturity	18.27%	18.35%	18.70%	19.88%	16.48%	14.05%	13.68%

H.I.I.C 1 Year	Monthly	18.09%	18.16%	17.86%	18.99%	15.76%	13.43%	13.08%
H.I.I.C 1 Year	Quarterly	18.34%	18.41%	17.95%	19.09%	15.90%	13.56%	13.20%
H.I.I.C 1 Year	Six Monthly	18.46%	18.54%	18.04%	19.19%	16.05%	13.68%	13.32%
H.I.I.C 1 Year	Maturity	18.84%	18.92%	18.14%	19.29%	16.09%	13.72%	13.36%

H.I.I.C 2 Years	Monthly	16.38%	16.45%	15.05%	16.01%	16.48%	14.05%	13.68%
H.I.I.C 2 Years	Quarterly	16.45%	16.51%	15.15%	16.11%	16.62%	14.17%	13.80%
H.I.I.C 2 Years	Six Monthly	16.51%	16.57%	15.24%	16.20%	16.76%	14.29%	13.91%
H.I.I.C 2 Years	Maturity	17.01%	17.08%	15.33%	16.30%	16.65%	14.20%	13.82%

H.I.I.C 3 Years	Monthly	16.57%	16.64%	15.99%	17.00%	17.19%	14.66%	14.27%
H.I.I.C 3 Years	Quarterly	16.70%	16.76%	16.08%	17.10%	17.33%	14.78%	14.39%
H.I.I.C 3 Years	Six Monthly	17.01%	17.08%	16.17%	17.48%	17.48%	14.90%	14.51%
H.I.I.C 3 Years	Maturity	17.33%	17.40%	16.27%	17.30%	17.59%	14.99%	14.60%

H.I.I.C 5 Years	Monthly	17.64%	17.71%	16.92%	17.99%	17.91%	15.27%	14.87%
H.I.I.C 5 Years	Quarterly	17.71%	17.78%	17.02%	18.09%	18.05%	15.39%	14.98%
H.I.I.C 5 Years	Six Monthly	17.77%	17.84%	17.11%	18.19%	18.19%	15.51%	15.10%
H.I.I.C 5 Years	Maturity	17.96%	18.03%	17.20%	18.29%	18.34%	15.63%	15.22%

SBP Subsidized Schemes

SBP - ILTF	Quarterly	8.82%	8.86%	6.36%	7.46%	15.88%	13.53%	4.76%
SBP - IFFSAP	Quarterly	3.15%	3.16%	5.14%	6.03%	4.54%	3.87%	3.77%
SBP - IFWS	Quarterly	0.00%	0.00%	0.00%	0.00%	0.00%	3.87%	0.00%
SBP - ITERF	Quarterly	1.89%	1.90%	3.86%	6.03%	3.40%	2.90%	2.82%
SBP - IFFRE	Quarterly	3.78%	3.80%	5.14%	4.52%	4.54%	3.87%	3.77%

* Profit Sharing Ratio		50:50	50:50	50:50	50:50	50:50	50:50	50:50
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Product name	Tiers	Profit Rates for the Month MARCH 2023	Profit Rates for the Month FEBRUARY 2023	Profit Rates for the Month JANUARY 2023	Profit Rates for the Month DECEMBER 2022	Profit Rates for the Month NOVEMBER 2022	Profit Rates for the Month OCTOBER 2022	Profit Rates for the Month SEPTEMBER 2022
Margin Accounts	Six Monthly	0.07%	0.07%	0.05%	0.07%	0.07%	0.06%	0.06%
Security Deposit	Six Monthly	0.07%	0.07%	0.05%	0.07%	0.07%	0.06%	0.06%

Sirat Other Saving Accounts

Sirat Ladies Account - Saving	Monthly	9.27%	8.96%	7.03%	9.13%	8.97%	0.00%	0.00%
Habib Metro Sirat Asaan Account-Saving	Six Monthly	10.67%	10.31%	8.09%	10.50%	10.33%	9.54%	9.12%
Sirat NRP Rupee Value Account RDA - Saving	Six Monthly	10.67%	10.31%	8.09%	10.50%	10.33%	9.54%	9.12%
Sirat Junior Savers Account	Quarterly	13.04%	12.60%	9.89%	12.84%	12.62%	11.66%	11.14%
Sirat Privilege 55+ Saving Account	Monthly	14.23%	13.75%	10.79%	14.01%	13.77%	12.72%	12.15%

Sirat Savings Plus Account

Islamic Savings Plus	Monthly	10.08%	9.74%	7.64%	9.92%	9.75%	9.01%	8.61%
Islamic Savings Plus	Monthly	10.20%	9.85%	7.73%	10.04%	9.87%	9.11%	8.71%
Islamic Savings Plus	Monthly	10.32%	9.97%	7.82%	10.15%	9.98%	9.22%	8.81%
Islamic Savings Plus	Monthly	10.43%	10.08%	7.91%	10.27%	10.10%	9.33%	8.91%

Sirat Saving Account - FI / Mutual Funds

Saving Account-FI / Mutual Funds	Monthly	7.11%	6.87%	5.39%	7.00%	6.88%	6.36%	6.08%
Saving Account-FI / Mutual Funds	Monthly	7.23%	6.99%	5.48%	7.12%	7.00%	6.46%	6.18%
Saving Account-FI / Mutual Funds	Monthly	7.35%	7.10%	5.48%	7.12%	7.00%	6.46%	6.28%
Saving Account-FI / Mutual Funds	Monthly	7.35%	7.10%	5.66%	7.35%	7.00%	6.46%	6.38%
Saving Account-FI / Mutual Funds	Monthly	7.35%	7.10%	5.66%	7.35%	7.00%	6.46%	6.38%

Sirat Saving Accounts

Savings Account	Six Monthly	8.30%	8.02%	6.29%	8.17%	8.03%	7.42%	7.09%
Savings Account	Six Monthly	8.42%	8.13%	6.38%	8.29%	8.15%	7.52%	7.19%
Savings Account	Six Monthly	8.54%	8.25%	6.47%	8.40%	8.26%	7.63%	7.29%
Savings Account	Six Monthly	8.66%	8.36%	6.56%	8.52%	8.38%	7.74%	7.39%
Savings Account	Six Monthly	8.77%	8.48%	6.65%	8.64%	8.49%	7.84%	7.49%
Savings Account	Six Monthly	8.89%	8.59%	6.74%	8.75%	8.60%	7.95%	7.60%
Savings Account	Six Monthly	9.01%	8.71%	6.83%	8.87%	8.72%	8.05%	7.70%
Savings Account	Six Monthly	9.13%	8.82%	6.92%	8.99%	8.83%	8.16%	7.80%
Savings Account	Six Monthly	9.25%	8.94%	7.01%	9.10%	8.95%	8.27%	7.90%
Savings Account	Six Monthly	9.37%	9.05%	7.10%	9.22%	9.06%	8.37%	8.00%
Savings Account	Six Monthly	9.49%	9.17%	7.19%	9.34%	9.18%	8.48%	8.10%
Savings Account	Six Monthly	9.60%	9.28%	7.28%	9.45%	9.29%	8.58%	8.10%
Savings Account	Six Monthly	9.60%	9.28%	7.28%	9.45%	9.29%	8.58%	8.10%
Savings Account	Six Monthly	9.84%	9.28%	7.28%	9.69%	9.29%	8.58%	8.41%
Savings Account	Six Monthly	9.96%	9.62%	7.55%	9.80%	9.64%	8.90%	8.51%

Sirat Habibmetro@work (Green, Gold & Platinum)

SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	7.11%	6.87%	5.39%	7.00%	6.88%	6.36%	6.08%
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Habib Metropolitan Bank Limited - Islamic Banking
Historical Declared Profit Rates Last 2 Years - Local Currency

SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	7.23%	6.99%	5.48%	7.12%	7.00%	6.46%	6.18%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	7.35%	7.10%	5.57%	7.24%	7.11%	6.57%	6.28%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	7.47%	7.22%	5.66%	7.35%	7.23%	6.68%	6.38%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	7.59%	7.33%	5.75%	7.47%	7.34%	6.78%	6.48%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	7.71%	7.33%	5.75%	7.47%	7.34%	6.78%	6.48%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	7.71%	7.33%	5.75%	7.47%	7.34%	6.78%	6.48%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	7.71%	7.33%	5.75%	7.47%	7.34%	6.78%	6.48%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	7.71%	7.33%	5.75%	7.47%	7.34%	6.78%	6.48%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	7.71%	7.33%	5.75%	7.47%	7.34%	6.78%	6.48%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	7.71%	7.33%	5.75%	7.47%	7.34%	6.78%	6.48%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	7.71%	7.33%	5.75%	7.47%	7.34%	6.78%	6.48%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	7.71%	7.33%	5.75%	7.47%	7.34%	6.78%	6.48%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	7.71%	7.33%	5.75%	7.47%	7.34%	6.78%	6.48%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	7.71%	7.33%	5.75%	7.47%	7.34%	6.78%	6.48%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	7.71%	7.33%	5.75%	7.47%	7.34%	6.78%	6.48%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	7.71%	7.33%	5.75%	7.47%	7.34%	6.78%	6.48%

Sirat Islamic Non Resident Saving Accounts

SIRAT Non - Resident Account - Saving	Six Monthly	8.30%	8.02%	6.29%	8.17%	8.03%	7.42%	7.09%
SIRAT Non - Resident Account - Saving	Six Monthly	8.42%	8.13%	6.38%	8.29%	8.15%	7.52%	7.19%
SIRAT Non - Resident Account - Saving	Six Monthly	8.54%	8.25%	6.47%	8.40%	8.26%	7.63%	7.29%
SIRAT Non - Resident Account - Saving	Six Monthly	8.66%	8.36%	6.56%	8.52%	8.38%	7.74%	7.39%
SIRAT Non - Resident Account - Saving	Six Monthly	8.77%	8.48%	6.65%	8.64%	8.49%	7.84%	7.49%
SIRAT Non - Resident Account - Saving	Six Monthly	8.89%	8.59%	6.74%	8.75%	8.60%	7.95%	7.60%
SIRAT Non - Resident Account - Saving	Six Monthly	9.01%	8.71%	6.83%	8.87%	8.72%	8.05%	7.70%
SIRAT Non - Resident Account - Saving	Six Monthly	9.13%	8.82%	6.92%	8.99%	8.83%	8.16%	7.80%
SIRAT Non - Resident Account - Saving	Six Monthly	9.25%	8.94%	7.01%	9.10%	8.95%	8.27%	7.90%
SIRAT Non - Resident Account - Saving	Six Monthly	9.37%	9.05%	7.10%	9.22%	9.06%	8.37%	8.00%
SIRAT Non - Resident Account - Saving	Six Monthly	9.49%	9.17%	7.19%	9.34%	9.18%	8.48%	8.10%
SIRAT Non - Resident Account - Saving	Six Monthly	9.60%	9.28%	7.28%	9.45%	9.29%	8.58%	8.10%
SIRAT Non - Resident Account - Saving	Six Monthly	9.60%	9.28%	7.28%	9.45%	9.29%	8.58%	8.10%
SIRAT Non - Resident Account - Saving	Six Monthly	9.84%	9.28%	7.28%	9.69%	9.29%	8.58%	8.41%
SIRAT Non - Resident Account - Saving	Six Monthly	9.96%	9.62%	7.55%	9.80%	9.64%	8.90%	8.51%

Sirat PIs Premium Accounts

PLS - Premium Account	Monthly	9.49%	9.17%	7.19%	9.34%	9.18%	8.48%	8.10%
PLS - Premium Account	Monthly	9.60%	9.28%	7.28%	9.45%	9.29%	8.58%	8.20%
PLS - Premium Account	Monthly	9.72%	9.39%	7.37%	9.57%	9.41%	8.69%	8.30%
PLS - Premium Account	Monthly	9.84%	9.51%	7.46%	9.69%	9.52%	8.80%	8.41%
PLS - Premium Account	Monthly	9.96%	9.62%	7.55%	9.80%	9.64%	8.90%	8.51%
PLS - Premium Account	Monthly	10.08%	9.74%	7.55%	9.80%	9.75%	8.90%	8.51%
PLS - Premium Account	Monthly	10.08%	9.74%	7.55%	9.80%	9.75%	8.90%	8.51%
PLS - Premium Account	Monthly	10.08%	9.74%	7.55%	9.80%	9.75%	8.90%	8.51%
PLS - Premium Account	Monthly	10.08%	9.74%	7.55%	9.80%	9.75%	8.90%	8.51%
PLS - Premium Account	Monthly	10.08%	9.74%	7.55%	9.80%	9.75%	8.90%	8.51%
PLS - Premium Account	Monthly	10.08%	9.74%	7.55%	9.80%	9.75%	8.90%	8.51%
PLS - Premium Account	Monthly	10.08%	9.74%	7.55%	9.80%	9.75%	8.90%	8.51%
PLS - Premium Account	Monthly	10.08%	9.74%	7.55%	9.80%	9.75%	8.90%	8.51%
PLS - Premium Account	Monthly	10.08%	9.74%	7.55%	9.80%	9.75%	8.90%	8.51%
PLS - Premium Account	Monthly	10.08%	9.74%	7.55%	9.80%	9.75%	8.90%	8.51%
PLS - Premium Account	Monthly	11.15%	10.77%	7.55%	9.80%	9.75%	8.90%	8.51%

Term Deposits - Habib Islamic Investment Certificate (HIIC)

H.I.I.C. Seven Days	Maturity	8.30%	8.02%	6.29%	8.17%	8.03%	7.42%	7.09%
H.I.I.C. Fifteen Days	Maturity	8.30%	8.02%	6.29%	8.17%	8.03%	7.42%	7.09%
H.I.I.C One Month	Maturity	12.45%	12.03%	9.44%	12.25%	12.05%	11.13%	10.63%
H.I.I.C Three Months	Maturity	13.04%	12.60%	9.89%	12.84%	12.62%	11.66%	11.14%
H.I.I.C Six Months	Maturity	13.64%	13.18%	10.34%	13.42%	13.19%	12.19%	11.65%
H.I.I.C 1 Year	Monthly	13.04%	12.60%	9.89%	12.84%	12.62%	11.66%	11.14%
H.I.I.C 1 Year	Quarterly	13.16%	12.72%	9.98%	12.96%	12.74%	11.76%	11.24%
H.I.I.C 1 Year	Six Monthly	13.28%	12.83%	10.07%	13.07%	12.85%	11.87%	11.34%
H.I.I.C 1 Year	Maturity	13.32%	12.87%	10.09%	13.11%	14.59%	13.48%	11.44%
H.I.I.C 2 Years	Monthly	13.64%	13.18%	10.34%	13.42%	13.19%	12.19%	11.65%
H.I.I.C 2 Years	Quarterly	13.75%	13.18%	10.34%	13.54%	13.19%	12.19%	11.65%
H.I.I.C 2 Years	Six Monthly	13.87%	13.40%	10.52%	13.66%	13.42%	12.40%	11.85%
H.I.I.C 2 Years	Maturity	13.78%	13.32%	10.45%	13.57%	15.45%	14.27%	11.95%
H.I.I.C 3 Years	Monthly	14.23%	13.75%	10.79%	14.01%	13.77%	12.72%	12.15%
H.I.I.C 3 Years	Quarterly	14.35%	13.86%	10.87%	14.12%	13.88%	12.82%	12.25%
H.I.I.C 3 Years	Six Monthly	14.47%	13.98%	10.96%	14.24%	14.00%	12.93%	12.36%
H.I.I.C 3 Years	Maturity	14.56%	14.06%	11.03%	14.33%	16.31%	15.06%	12.46%
H.I.I.C 5 Years	Monthly	14.82%	14.32%	11.23%	14.59%	14.34%	13.25%	12.66%
H.I.I.C 5 Years	Quarterly	14.94%	14.44%	11.32%	14.71%	14.46%	13.35%	12.76%
H.I.I.C 5 Years	Six Monthly	15.06%	14.55%	11.41%	14.82%	14.57%	13.46%	12.86%
H.I.I.C 5 Years	Maturity	15.18%	14.66%	11.50%	14.94%	17.17%	15.86%	12.96%

SBP Subsidized Schemes

SBP - ILTFF	Quarterly	4.74%	4.58%	3.59%	4.67%	4.59%	4.24%	4.05%
SBP - IFFSAP	Quarterly	5.93%	5.73%	4.49%	5.84%	5.74%	5.30%	5.06%
SBP - IFWS	Quarterly	-	4.04%	4.04%	5.25%	5.16%	4.77%	4.56%
SBP - ITERF	Quarterly	1.66%	1.60%	1.26%	1.61%	1.61%	1.48%	1.42%
SBP - IFFRE	Quarterly	1.66%	1.60%	1.26%	1.63%	1.61%	1.48%	1.42%

* Profit Sharing Ratio		50:50	50:50	50:50	50:50	50:50	50:50	50:50
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Product name	Tiers	Profit Rates for the Month AUGUST 2022	Profit Rates for the Month JULY 2022	Profit Rates for the Month JUNE 2022	Profit Rates for the Month MAY 2022	Profit Rates for the Month APRIL 2022	Profit Rates for the Month MARCH 2022	Profit Rates for the Month FEBRUARY 2022
Margin Accounts	Six Monthly	0.06%	0.04%	0.05%	0.04%	0.03%	0.03%	0.03%

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

H.I.I.C. Seven Days	Maturity	6.64%	4.75%	5.60%	5.01%	3.98%	3.39%	3.07%
H.I.I.C. Fifteen Days	Maturity	6.64%	4.75%	5.60%	5.01%	3.98%	3.39%	3.07%
H.I.I.C One Month	Maturity	9.96%	7.13%	8.39%	7.51%	5.97%	5.09%	4.60%
H.I.I.C Three Months	Maturity	10.44%	7.47%	8.79%	7.87%	6.26%	5.33%	4.82%
H.I.I.C Six Months	Maturity	10.91%	7.81%	9.19%	8.23%	6.54%	5.58%	5.04%
H.I.I.C 1 Year	Monthly	10.44%	7.47%	8.79%	7.87%	6.26%	5.33%	4.91%
H.I.I.C 1 Year	Quarterly	10.53%	7.54%	8.87%	7.94%	6.32%	5.38%	4.96%
H.I.I.C 1 Year	Six Monthly	10.62%	7.60%	8.95%	8.02%	6.37%	5.43%	4.82%
H.I.I.C 1 Year	Maturity	10.72%	7.67%	9.03%	8.09%	6.43%	5.48%	4.87%
H.I.I.C 2 Years	Monthly	10.91%	7.81%	9.19%	8.23%	6.54%	5.58%	5.04%
H.I.I.C 2 Years	Quarterly	11.00%	7.87%	9.27%	8.30%	6.60%	5.62%	5.09%
H.I.I.C 2 Years	Six Monthly	11.10%	7.94%	9.35%	8.37%	6.66%	5.67%	5.13%
H.I.I.C 2 Years	Maturity	11.19%	8.01%	9.43%	8.45%	6.71%	5.72%	5.17%
H.I.I.C 3 Years	Monthly	11.38%	8.15%	9.59%	8.59%	6.83%	5.82%	5.26%
H.I.I.C 3 Years	Quarterly	11.48%	8.21%	9.67%	8.66%	6.88%	5.87%	5.31%
H.I.I.C 3 Years	Six Monthly	11.57%	8.28%	9.75%	8.73%	6.94%	5.92%	5.35%
H.I.I.C 3 Years	Maturity	11.67%	8.35%	9.83%	8.80%	7.00%	5.96%	5.39%
H.I.I.C 5 Years	Monthly	11.86%	8.49%	9.99%	8.95%	7.11%	6.06%	5.48%
H.I.I.C 5 Years	Quarterly	11.95%	8.55%	10.07%	9.02%	7.17%	6.11%	5.52%
H.I.I.C 5 Years	Six Monthly	12.05%	8.62%	10.15%	9.09%	7.23%	6.16%	5.57%
H.I.I.C 5 Years	Maturity	12.14%	8.69%	10.23%	9.16%	7.28%	6.21%	5.61%
SBP Subsidized Schemes								
SBP - ILTFF	Quarterly	3.79%	2.72%	3.20%	2.86%	2.28%	1.94%	1.75%
SBP - IFFSAP	Quarterly	4.74%	3.39%	4.00%	3.58%	2.85%	2.42%	2.19%
SBP - IFWS	Quarterly	4.27%	3.05%	3.60%	3.22%	2.56%	2.18%	1.97%
SBP - ITERF	Quarterly	1.33%	0.95%	1.12%	1.00%	0.80%	0.68%	0.61%
SBP - IFFRE	Quarterly	1.33%	0.95%	1.12%	1.00%	0.80%	0.68%	0.61%
* Profit Sharing Ratio		50:50	50:50	50:50	50:50	50:50	50:50	50:50