



HABIB METROPOLITAN BANK LIMITED - ISLAMIC BANKING

PROFIT RATES FOR THE
MONTH OF FEBRUARY 2026

Local Currency Accounts		
Product Name	Payment Frequency	Month FEBRUARY 2026
SIRAT Other Saving Accounts		
SIRAT Ladies Saving Accounts	Monthly	7.14%
Habib Metro Sirat Asaan Account-Saving	Six Monthly	7.14%
SIRAT NRP Rupee Value Account RDA - Saving	Six Monthly	7.14%
SIRAT Junior Savers	Quarterly	7.14%
SIRAT Privilege 55+	Monthly	7.14%
SIRAT Saving Accounts	Six Monthly	7.14%
SIRAT - Islamic Saving Plus (Promotional)	Monthly	9.00%
SIRAT - Islamic Saving Plus	Monthly	7.14%
SIRAT Pls Premium Accounts	Monthly	7.14%
SIRAT Habibmetro@work (Gold & Platinum)	Six Monthly	7.14%
SIRAT Saving Super Salary Account	Six Monthly	7.14%
SIRAT Islamic Non Resident Saving Accounts	Six Monthly	7.14%
SIRAT Saving Account - FI / Mutual Funds	Monthly	5.14%
SIRAT Saving Categories - PSE & PLC	Monthly	5.97%
Margin & Security Deposit Accounts	Six Monthly	0.02%
Term Deposits - Habib Islamic Investment Certificate (HIIC)		
H.I.I.C. Seven Days	Maturity	5.14%
H.I.I.C. Fifteen Days	Maturity	5.14%
H.I.I.C. One month	Maturity	5.14%
H.I.I.C. Three month	Maturity	5.20%
H.I.I.C. Six month	Maturity	5.25%
H.I.I.C. 1 Year - Monthly	Monthly	5.25%
H.I.I.C. 1 Year - Quarterly	Quarterly	5.31%
H.I.I.C. 1 Year - Six Monthly	Six Monthly	5.37%
H.I.I.C. 1 Year - Maturity	Maturity	5.42%
H.I.I.C. 2 Year - Monthly	Monthly	5.42%
H.I.I.C. 2 Year - Quarterly	Quarterly	5.48%
H.I.I.C. 2 Year - Six Monthly	Six Monthly	5.54%
H.I.I.C. 2 Year - Maturity	Maturity	5.60%
H.I.I.C. 3 Year - Monthly	Monthly	5.60%
H.I.I.C. 3 Year - Quarterly	Quarterly	5.65%
H.I.I.C. 3 Year - Six Monthly	Six Monthly	5.71%
H.I.I.C. 3 Year - Maturity	Maturity	5.77%
H.I.I.C. 5 Year - Monthly	Monthly	5.77%
H.I.I.C. 5 Year - Quarterly	Quarterly	5.82%
H.I.I.C. 5 Year - Six Monthly	Six Monthly	5.88%
H.I.I.C. 5 Year - Maturity	Maturity	5.94%
SBP Subsidized Schemes		
SBP - ILTFF - 00 To Above Amount	Quarterly	1.71%
SBP - IFFSAP - 00 To Above Amount	Quarterly	1.43%
SBP - IFWS - 00 To Above Amount	Quarterly	1.14%
SBP - ITERF - 00 To Above Amount	Quarterly	1.43%
SBP - IFFRE - 00 To Above Amount	Quarterly	1.43%