

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

| Product name | Payment Frequency | Profit Rates for the Month MARCH 2026 | 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 | 6.66% | 7.14% | 6.96% | 7.00% | 7.34% | 7.67% | 8.08% | 8.05% |
| Habib Metro Sirat Asaan Account-Saving | Six Monthly | 6.66% | 7.14% | 6.96% | 6.71% | 7.05% | 7.36% | 7.87% | 7.85% |
| Sirat NRP Rupee Value Account RDA - Saving | Six Monthly | 6.66% | 7.14% | 6.96% | 6.71% | 7.05% | 7.36% | 7.87% | 7.85% |
| Sirat Junior Savers | Quarterly | 6.66% | 7.14% | 6.96% | 6.71% | 7.34% | 7.67% | 8.08% | 8.05% |
| Sirat Privilege 55+ | Monthly | 6.66% | 7.14% | 6.96% | 7.00% | 7.34% | 7.67% | 8.08% | 8.05% |
| SIRAT - Saving Accounts | Six Monthly | 6.66% | 7.14% | 6.96% | 6.71% | 7.34% | 7.67% | 8.08% | 8.05% |
| SIRAT - Islamic Saving Plus (Promotional) | Monthly | 9.00% | 9.00% | 9.01% | 9.72% | 9.75% | 9.75% | | |
| SIRAT - Islamic Saving Plus | Monthly | 6.66% | 7.14% | 6.96% | 6.71% | 7.05% | 7.36% | 7.87% | 7.85% |
| SIRAT - PLS - Premium Accounts | Monthly | 6.66% | 7.14% | 6.96% | 6.71% | 7.05% | 7.36% | 7.87% | 7.85% |
| SIRAT Saving Habibmetro@work Gold - Platinum | Six Monthly | 6.66% | 7.14% | 6.96% | 6.71% | 7.05% | 7.36% | 7.87% | 7.85% |
| SIRAT Saving Super Salary Accounts | Six Monthly | 6.66% | 7.14% | 6.96% | 6.71% | 7.05% | 7.36% | 7.87% | 7.85% |
| SIRAT - Islamic New Deposit Book Account - Non Resident | Six Monthly | 6.66% | 7.14% | 6.96% | 6.71% | 7.05% | 7.36% | 7.87% | 7.85% |
| SIRAT - Saving Account-FI / Mutual Funds | Monthly | 4.80% | 5.14% | 5.33% | 6.71% | 5.60% | 5.85% | 6.21% | 6.19% |
| SIRAT Saving Categories - PSE & PLC | Monthly | 4.90% | 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% | 0.02% | 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 | 4.80% | 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 | 4.80% | 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 | 4.80% | 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 | 4.85% | 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 | 4.90% | 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 | 4.90% | 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 | 4.96% | 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 | 5.01% | 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 | 5.06% | 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 | 5.06% | 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 | 5.06% | 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 | 5.17% | 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 | 5.22% | 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 | 5.22% | 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 | 5.27% | 5.65% | 7.07% | 7.05% | 7.36% | 7.04% | 7.02% | |
| H.I.I.C - 00 To Above Amount - Three Year Half-yearly | Six Monthly | 5.33% | 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 | 5.38% | 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 | 5.38% | 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 | 5.44% | 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 | 5.49% | 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 | 5.54% | 5.94% | 6.61% | 8.95% | 7.67% | 8.01% | 7.66% | 7.64% |
| SBP SCHEMES | | | | | | | | | |
| SBP - ILTFF - 00 To Above Amount - - | Quarterly | 1.60% | 1.71% | 1.97% | 2.48% | 2.07% | 2.17% | 4.14% | 4.13% |
| SBP - IFFSAP - 00 To Above Amount - - | Quarterly | 1.33% | 1.43% | 1.60% | 1.24% | 1.04% | 1.08% | 3.11% | 3.10% |
| SBP - IFWS - 00 To Above Amount - - | Quarterly | 0.00% | 1.14% | 0.00% | 0.00% | 0.21% | 0.00% | 0.00% | 0.00% |
| SBP - ITERF - 00 To Above Amount - - | Quarterly | 1.33% | 1.43% | 1.60% | 3.23% | 2.69% | 2.82% | 3.73% | 3.72% |
| SBP - IFFRE - 00 To Above Amount - - | Quarterly | 1.33% | 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 | 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 - ILTF - 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 - IIFRF - 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 - ILTF | 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 - ITRF | 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 | | 50:50 | 50:50 | 50:50 | 50:50 | 50:50 | 50:50 | 50:50 | 50:50 |
|-------------------------------|--|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|

| 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

| | | | | | | | | |
|------------|-----------|-------|-------|-------|-------|-------|-------|-------|
| SBP - IFRE | Quarterly | 2.64% | 2.63% | 2.63% | 2.62% | 2.75% | 2.82% | 2.67% |
|------------|-----------|-------|-------|-------|-------|-------|-------|-------|

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

| 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% | 11.93% | 11.22% | 8.05% | 6.86% | 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% | 17.20% | 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 - IFRE | 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 |
|-------------------------------|--|--------------|--------------|--------------|--------------|--------------|--------------|--------------|

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

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% | 5.02% |
| H.I.I.C. Fifteen Days | Maturity | 6.64% | 4.75% | 5.60% | 5.01% | 3.98% | 3.39% | 3.07% | 5.02% |
| H.I.I.C One Month | Maturity | 9.96% | 7.13% | 8.39% | 7.51% | 5.97% | 5.09% | 4.60% | 7.54% |
| H.I.I.C Three Months | Maturity | 10.44% | 7.47% | 8.79% | 7.87% | 6.26% | 5.33% | 4.82% | 7.90% |
| H.I.I.C Six Months | Maturity | 10.91% | 7.81% | 9.19% | 8.23% | 6.54% | 5.58% | 5.04% | 8.25% |
| H.I.I.C 1 Year | Monthly | 10.44% | 7.47% | 8.79% | 7.87% | 6.26% | 5.33% | 4.91% | 7.90% |
| H.I.I.C 1 Year | Quarterly | 10.53% | 7.54% | 8.87% | 7.94% | 6.32% | 5.38% | 4.96% | 7.97% |
| H.I.I.C 1 Year | Six Monthly | 10.62% | 7.60% | 8.95% | 8.02% | 6.37% | 5.43% | 4.82% | 8.04% |
| H.I.I.C 1 Year | Maturity | 10.72% | 7.67% | 9.03% | 8.09% | 6.43% | 5.48% | 4.87% | 8.11% |
| H.I.I.C 2 Years | Monthly | 10.91% | 7.81% | 9.19% | 8.23% | 6.54% | 5.58% | 5.04% | 8.25% |
| H.I.I.C 2 Years | Quarterly | 11.00% | 7.87% | 9.27% | 8.30% | 6.60% | 5.62% | 5.09% | 8.33% |
| H.I.I.C 2 Years | Six Monthly | 11.10% | 7.94% | 9.35% | 8.37% | 6.66% | 5.67% | 5.13% | 8.40% |
| H.I.I.C 2 Years | Maturity | 11.19% | 8.01% | 9.43% | 8.45% | 6.71% | 5.72% | 5.17% | 8.47% |
| H.I.I.C 3 Years | Monthly | 11.38% | 8.15% | 9.59% | 8.59% | 6.83% | 5.82% | 5.26% | 8.61% |
| H.I.I.C 3 Years | Quarterly | 11.48% | 8.21% | 9.67% | 8.66% | 6.88% | 5.87% | 5.31% | 8.68% |
| H.I.I.C 3 Years | Six Monthly | 11.57% | 8.28% | 9.75% | 8.73% | 6.94% | 5.92% | 5.35% | 8.76% |
| H.I.I.C 3 Years | Maturity | 11.67% | 8.35% | 9.83% | 8.80% | 7.00% | 5.96% | 5.39% | 8.83% |
| H.I.I.C 5 Years | Monthly | 11.86% | 8.49% | 9.99% | 8.95% | 7.11% | 6.06% | 5.48% | 8.97% |
| H.I.I.C 5 Years | Quarterly | 11.95% | 8.55% | 10.07% | 9.02% | 7.17% | 6.11% | 5.52% | 9.04% |
| H.I.I.C 5 Years | Six Monthly | 12.05% | 8.62% | 10.15% | 9.09% | 7.23% | 6.16% | 5.57% | 9.12% |
| H.I.I.C 5 Years | Maturity | 12.14% | 8.69% | 10.23% | 9.16% | 7.28% | 6.21% | 5.61% | 9.19% |
| SBP Subsidized Schemes | | | | | | | | | |
| SBP - ILTF | Quarterly | 3.79% | 2.72% | 3.20% | 2.86% | 2.28% | 1.94% | 1.75% | 2.87% |
| SBP - IFFSAP | Quarterly | 4.74% | 3.39% | 4.00% | 3.58% | 2.85% | 2.42% | 2.19% | 3.59% |
| SBP - IPWS | Quarterly | 4.27% | 3.05% | 3.60% | 3.22% | 2.56% | 2.18% | 1.97% | 3.23% |
| SBP - IIFRE | Quarterly | 1.33% | 0.95% | 1.12% | 1.00% | 0.80% | 0.68% | 0.61% | 1.00% |
| SBP - IIFRE | Quarterly | 1.33% | 0.95% | 1.12% | 1.00% | 0.80% | 0.68% | 0.61% | 1.00% |
| * Profit Sharing Ratio | | 50:50 | 50:50 | 50:50 | 50:50 | 50:50 | 50:50 | 50:50 | 50:50 |