

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

Product name	Payment Frequency	Profit Rates for the Month APRIL 2026	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
Sirat Ladies Saving Accounts	Monthly	6.97%	6.66%	7.14%	6.96%	7.00%	7.34%	7.67%	8.08%
Habib Metro Sirat Asaan Account-Saving	Six Monthly	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%	7.36%	7.87%
Sirat NRP Rupee Value Account RDA - Saving	Six Monthly	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%	7.36%	7.87%
Sirat Junior Savers	Quarterly	6.97%	6.66%	7.14%	6.96%	6.71%	7.34%	7.67%	8.08%
Sirat Privilege 55+	Monthly	6.97%	6.66%	7.14%	6.96%	7.00%	7.34%	7.67%	8.08%
SIRAT - Saving Accounts	Six Monthly	6.97%	6.66%	7.14%	6.96%	6.71%	7.34%	7.67%	8.08%
SIRAT - Islamic Saving Plus (Promotional)	Monthly	9.00%	9.00%	9.00%	9.01%	9.72%	9.75%	9.75%	
SIRAT - Islamic Saving Plus	Monthly	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%	7.36%	7.87%
SIRAT - PLS - Premium Accounts	Monthly	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%	7.36%	7.87%
SIRAT Saving Habibmetro@work Gold - Platinum	Six Monthly	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%	7.36%	7.87%
SIRAT Saving Super Salary Accounts	Six Monthly	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%	7.36%	7.87%
SIRAT - Islamic New Deposit Book Account - Non Resident	Six Monthly	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%	7.36%	7.87%
SIRAT - Saving Account-FI / Mutual Funds	Monthly	5.01%	4.80%	5.14%	5.33%	6.71%	5.60%	5.85%	6.21%
SIRAT Saving Categories - PSE & PLC	Monthly	5.15%	4.90%	5.97%	5.50%	5.91%	6.00%	6.27%	6.37%
Margin & Security Deposits									
Margin Accounts & Security Deposits	Six Monthly	0.02%	0.02%	0.02%	0.02%	0.01%	0.01%	0.02%	0.02%
Term Deposits - Habib Islamic Investment Certificate (HIC)									
H.I.I.C - 00 To Above Amount - Seven Days	Maturity	5.23%	4.80%	5.14%	5.33%	5.96%	5.60%	5.85%	6.21%
H.I.I.C - 00 To Above Amount - Fifteen Days	Maturity	5.23%	4.80%	5.14%	5.33%	5.96%	5.60%	5.85%	6.21%
H.I.I.C - 00 To Above Amount - One Month	Maturity	6.97%	4.80%	5.14%	5.87%	5.47%	7.46%	7.80%	8.08%
H.I.I.C - 00 To Above Amount - Three Months	Maturity	7.03%	4.85%	5.20%	5.92%	5.71%	7.26%	7.58%	7.25%
H.I.I.C - 00 To Above Amount - Six Months	Maturity	7.08%	4.90%	5.25%	5.97%	5.96%	6.63%	6.93%	6.63%
H.I.I.C - 00 To Above Amount - One Year Monthly	Monthly	7.14%	4.90%	5.25%	7.04%	5.96%	7.46%	7.80%	8.08%
H.I.I.C - 00 To Above Amount - One Year Quarterly	Quarterly	7.20%	4.96%	5.31%	7.09%	6.21%	6.63%	6.93%	6.63%
H.I.I.C - 00 To Above Amount - One Year Half-yearly	Six Monthly	7.26%	5.01%	5.37%	7.15%	6.46%	6.84%	7.15%	6.83%
H.I.I.C - 00 To Above Amount - One Year Maturity	Maturity	7.32%	5.06%	5.42%	7.20%	6.71%	7.59%	7.93%	8.16%
H.I.I.C - 00 To Above Amount - Two Years Monthly	Monthly	7.14%	5.06%	5.42%	6.13%	6.71%	6.63%	6.93%	6.63%
H.I.I.C - 00 To Above Amount - Two Years Quarterly	Quarterly	7.14%	5.06%	5.48%	6.13%	0.00%	6.84%	6.93%	6.63%
H.I.I.C - 00 To Above Amount - Two Year Half-yearly	Six Monthly	7.26%	5.17%	5.54%	6.24%	7.21%	7.05%	7.36%	7.04%
H.I.I.C - 00 To Above Amount - Two Year Maturity	Maturity	7.32%	5.22%	5.60%	6.29%	7.45%	7.26%	7.58%	7.25%
H.I.I.C - 00 To Above Amount - Three Years Monthly	Monthly	6.97%	5.22%	5.60%	6.29%	7.45%	6.84%	7.15%	6.83%
H.I.I.C - 00 To Above Amount - Three Years Quarterly	Quarterly	7.03%	5.27%	5.65%	6.35%	7.70%	7.05%	7.36%	7.04%
H.I.I.C - 00 To Above Amount - Three Year Half-yearly	Six Monthly	7.08%	5.33%	5.71%	6.40%	7.95%	7.26%	7.58%	7.25%
H.I.I.C - 00 To Above Amount - Three Years Maturity	Maturity	7.14%	5.38%	5.77%	6.45%	8.20%	7.46%	7.80%	7.46%
H.I.I.C - 00 To Above Amount - Five Years Monthly	Monthly	7.03%	5.38%	5.77%	6.45%	8.20%	7.05%	7.36%	7.04%
H.I.I.C - 00 To Above Amount - Five Years Quarterly	Quarterly	7.08%	5.44%	5.82%	6.51%	8.45%	7.26%	7.58%	7.25%
H.I.I.C - 00 To Above Amount - Five Year Half-yearly	Six Monthly	7.14%	5.49%	5.88%	6.56%	8.70%	7.46%	7.80%	7.46%
H.I.I.C - 00 To Above Amount - Five Years Maturity	Maturity	7.20%	5.54%	5.94%	6.61%	8.95%	7.67%	8.01%	7.66%
H.I.I.C 1 Year	Monthly	9.50%	9.50%	9.50%	9.50%				
H.I.I.C 1 Year	Maturity	10.00%	10.00%	10.00%	10.00%				
H.I.I.C 13 Months	Maturity	11.00%							
H.I.I.C 15 Months	Maturity	12.50%							
SBP SCHEMES									
SBP - ILTF - 00 To Above Amount - -	Quarterly	1.67%	1.60%	1.71%	1.97%	2.48%	2.07%	2.17%	4.14%
SBP - IFFSAP - 00 To Above Amount - -	Quarterly	1.39%	1.33%	1.43%	1.60%	1.24%	1.04%	1.08%	3.11%
SBP - IFWS - 00 To Above Amount - -	Quarterly	0.00%	0.00%	1.14%	0.00%	0.00%	0.21%	0.00%	0.00%
SBP - ITRF - 00 To Above Amount - -	Quarterly	1.39%	1.33%	1.43%	1.60%	3.23%	2.69%	2.82%	3.73%
SBP - IFRF - 00 To Above Amount - -	Quarterly	1.39%	1.33%	1.43%	1.60%	3.23%	2.69%	2.82%	3.94%
* 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 AUGUST 2025	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	8.05%	8.04%	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%
Habib Metro Sirat Asaan Account-Saving	Six Monthly	7.85%	7.83%	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%
Sirat NRP Rupee Value Account RDA - Saving	Six Monthly	7.85%	7.83%	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%
Sirat Junior Savers	Quarterly	8.05%	8.04%	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%
Sirat Privilege 55+	Monthly	8.05%	8.04%	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%
SIRAT - Saving Accounts	Six Monthly	8.05%	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	7.85%	7.83%	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%
SIRAT - PLS - Premium Accounts	Monthly	7.85%	7.83%	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%
SIRAT Saving Habibmetro@work Gold - Platinum	Six Monthly	7.85%	7.83%	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%
SIRAT Saving Super Salary Accounts	Six Monthly	7.85%	7.83%	8.01%	7.77%	7.77%	7.78%	8.14%	0.00%
SIRAT - Islamic New Deposit Book Account - Non Resident	Six Monthly	7.85%	7.83%	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%
SIRAT - Saving Account-FI / Mutual Funds	Monthly	6.19%	6.18%	6.00%	5.83%	5.83%	5.84%	5.08%	5.54%
SIRAT Saving Categories - PSE & PLC	Monthly	6.31%	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%	0.02%	0.01%	0.01%	0.04%	0.04%	0.04%	0.04%
Term Deposits - Habib Islamic Investment Certificate (HIC)									
H.I.I.C - 00 To Above Amount - Seven Days	Maturity	6.19%	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	6.19%	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	8.05%	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	7.23%	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	6.61%	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	8.05%	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	6.61%	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	6.81%	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	8.13%	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	6.61%	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	0.00%	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	7.02%	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	7.23%	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	6.81%	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	7.02%	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	7.23%	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	7.43%	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	7.02%	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	7.23%	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	7.43%	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	7.64%	7.63%	7.41%	7.19%	7.19%	7.20%	5.80%	6.32%
SBP SCHEMES									
SBP - ILTF - 00 To Above Amount - -	Quarterly	4.13%	4.12%	4.01%	3.89%	3.89%	3.89%	3.56%	3.88%
SBP - IFFSAP - 00 To Above Amount - -	Quarterly	3.10%	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%	0.00%
SBP - ITERF - 00 To Above Amount - -	Quarterly	3.72%	3.71%	3.60%	3.50%	3.50%	3.50%	1.83%	2.00%
SBP - IFFRE - 00 To Above Amount - -	Quarterly	3.92%	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	50:50

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

Sirat Plus Premium Accounts									
PLS - Premium Account	Monthly	8.14%	7.95%	8.52%	11.07%	13.76%	15.83%	15.36%	16.85%
PLS - Premium Account	Monthly	8.19%	8.01%	8.56%	11.12%	13.82%	15.89%	15.42%	16.92%
PLS - Premium Account	Monthly	8.25%	8.06%	8.61%	11.17%	13.87%	15.95%	15.48%	16.99%
PLS - Premium Account	Monthly	8.30%	8.11%	8.65%	11.23%	13.93%	16.02%	15.54%	17.05%
PLS - Premium Account	Monthly	8.36%	8.16%	8.69%	11.27%	13.98%	16.08%	15.60%	17.12%
PLS - Premium Account	Monthly	8.41%	8.22%	8.74%	11.32%	14.04%	16.14%	15.66%	17.18%
PLS - Premium Account	Monthly	8.47%	8.27%	8.78%	11.37%	14.04%	16.14%	15.72%	17.25%
PLS - Premium Account	Monthly	8.47%	8.27%	8.78%	11.32%	14.04%	16.14%	15.72%	17.25%
PLS - Premium Account	Monthly	8.57%	8.38%	8.78%	11.32%	14.04%	16.14%	15.72%	17.25%
PLS - Premium Account	Monthly	8.57%	8.38%	8.91%	11.53%	14.26%	16.40%	15.90%	17.45%
PLS - Premium Account	Monthly	8.57%	8.38%	8.91%	11.53%	14.26%	16.40%	15.90%	17.45%
PLS - Premium Account	Monthly	8.57%	8.38%	8.91%	11.53%	14.26%	16.40%	15.90%	17.45%
PLS - Premium Account	Monthly	8.57%	8.38%	8.91%	11.53%	14.26%	16.40%	15.90%	17.45%
PLS - Premium Account	Monthly	8.57%	8.38%	8.91%	11.53%	14.26%	16.40%	15.90%	17.45%
PLS - Premium Account	Monthly	8.57%	8.38%	8.91%	11.53%	14.26%	16.40%	15.90%	17.45%
PLS - Premium Account	Monthly	8.57%	8.38%	8.91%	11.53%	14.26%	16.40%	15.90%	17.45%

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%	15.20%
H.I.I.C. Fifteen Days	Maturity	7.05%	6.89%	7.04%	9.55%	12.11%	13.93%	13.85%	15.20%
H.I.I.C. One Month	Maturity	7.60%	7.42%	7.61%	10.82%	13.49%	15.51%	15.05%	16.52%
H.I.I.C. Three Months	Maturity	7.71%	7.53%	7.69%	10.97%	13.65%	15.70%	15.36%	16.85%
H.I.I.C. Six Months	Maturity	7.81%	7.63%	7.78%	11.12%	13.82%	15.89%	15.54%	17.05%

H.I.I.C. 1 Year	Monthly	8.41%	8.22%	7.82%	10.97%	13.65%	15.70%	15.48%	16.99%
H.I.I.C. 1 Year	Quarterly	8.52%	8.32%	7.91%	11.12%	13.82%	15.89%	15.66%	17.18%
H.I.I.C. 1 Year	Six Monthly	8.63%	8.43%	8.00%	11.27%	13.98%	16.08%	15.84%	17.38%
H.I.I.C. 1 Year	Maturity	8.74%	8.54%	8.08%	11.43%	14.15%	16.27%	16.02%	17.58%

H.I.I.C. 2 Years	Monthly	7.60%	7.42%	7.82%	8.53%	11.01%	12.66%	12.04%	13.22%
H.I.I.C. 2 Years	Quarterly	7.60%	7.42%	7.82%	8.53%	0.00%	12.66%	12.04%	13.22%
H.I.I.C. 2 Years	Six Monthly	7.71%	7.53%	7.91%	8.64%	11.12%	12.79%	12.16%	13.35%
H.I.I.C. 2 Years	Maturity	7.76%	7.58%	7.95%	8.69%	11.17%	12.85%	12.22%	13.42%

H.I.I.C. 3 Years	Monthly	7.65%	7.47%	7.87%	8.58%	11.06%	12.72%	12.10%	13.29%
H.I.I.C. 3 Years	Quarterly	7.71%	7.53%	7.91%	8.64%	11.12%	12.79%	12.16%	13.35%
H.I.I.C. 3 Years	Six Monthly	7.76%	7.58%	7.95%	8.69%	11.17%	12.85%	12.22%	13.42%
H.I.I.C. 3 Years	Maturity	7.81%	7.63%	8.00%	8.74%	11.23%	12.91%	12.28%	13.48%

H.I.I.C. 5 Years	Monthly	7.71%	7.53%	7.91%	8.64%	11.12%	12.79%	12.16%	13.35%
H.I.I.C. 5 Years	Quarterly	7.76%	7.58%	7.95%	8.69%	11.17%	12.85%	12.22%	13.42%
H.I.I.C. 5 Years	Six Monthly	7.81%	7.63%	8.00%	8.74%	11.23%	12.91%	12.28%	13.48%
H.I.I.C. 5 Years	Maturity	7.87%	7.69%	8.04%	8.79%	11.28%	12.98%	12.34%	13.55%

SBP Subsidized Schemes									
SBP - IITFF	Quarterly	3.26%	3.18%	2.61%	2.40%	1.65%	3.80%	3.61%	3.97%
SBP - IFFSAP	Quarterly	2.17%	2.12%	1.30%	1.60%	2.20%	2.53%	2.41%	2.64%
SBP - IFWS	Quarterly	0.00%	0.00%	0.00%	1.20%	0.00%	0.00%	0.00%	0.00%
SBP - IITRF	Quarterly	1.63%	1.59%	0.91%	1.20%	3.30%	1.90%	1.81%	1.98%
SBP - IFFRE	Quarterly	2.17%	2.12%	1.21%	1.60%	2.20%	2.53%	2.41%	2.64%

* Profit Sharing Ratio		50:50	50:50	50:50	50:50	50:50	50:50	50:50	50:50
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Product name	Payment Frequency	Profit Rates for the Month APRIL 2024	Profit Rates for the Month MAY 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	Profit Rates for the Month OCTOBER 2023	Profit Rates for the Month SEPTEMBER 2023
Margin Accounts	Six Monthly	0.04%	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%	0.04%

Sirat Other Saving Accounts									
Sirat Ladies Account - Saving	Monthly	18.92%	18.05%	18.02%	18.89%	19.36%	18.35%	18.27%	18.35%
Habib Metro Sirat Asaan Account-Saving	Six Monthly	11.91%	11.36%	11.33%	11.89%	12.18%	11.54%	11.97%	12.02%
Sirat NRP Rupee Value Account RDA - Saving	Six Monthly	15.14%	14.44%	14.41%	15.11%	15.49%	14.68%	15.12%	15.18%
Sirat Junior Savers Account	Quarterly	17.69%	16.87%	16.84%	17.66%	18.09%	17.15%	17.33%	17.40%
Sirat Privilege 55+ Saving Account	Monthly	18.10%	17.26%	17.23%	18.07%	18.51%	17.55%	18.59%	18.66%

Sirat Savings Plus Account									
Islamic Savings Plus	Monthly	16.72%	15.95%	15.92%	16.69%	17.10%	16.21%	16.70%	16.76%
Islamic Savings Plus	Six Monthly	16.93%	16.15%	16.12%	16.90%	17.33%	16.41%	17.01%	17.08%
Islamic Savings Plus	Monthly	17.07%	16.28%	16.25%	17.04%	17.46%	16.54%	17.33%	17.40%
Islamic Savings Plus	Monthly	17.20%	16.41%	16.38%	17.17%	17.60%	16.68%	17.64%	17.71%

Sirat Saving Account - FI / Mutual Funds									
Saving Account-FI / Mutual Funds	Monthly	8.26%	7.88%	7.86%	8.24%	8.45%	8.01%	8.82%	8.86%
Saving Account-FI / Mutual Funds	Monthly	8.33%	7.94%	7.93%	8.31%	8.52%	8.07%	8.89%	8.92%
Saving Account-FI / Mutual Funds	Monthly	8.33%	8.01%	7.99%	8.38%	8.59%	8.14%	8.95%	8.92%
Saving Account-FI / Mutual Funds	Monthly	8.33%	8.01%	7.99%	8.38%	8.66%	8.14%	8.95%	8.92%
Saving Account-FI / Mutual Funds	Monthly	8.33%	8.01%	7.99%	8.38%	8.66%	8.14%	9.07%	9.11%

Sirat Saving Accounts									
Savings Account	Six Monthly	15.83%	15.10%	15.07%	15.80%	16.19%	15.34%	14.81%	14.87%
Savings Account	Six Monthly	15.97%	15.23%	15.20%	15.94%	16.33%	15.48%	14.93%	14.99%
Savings Account	Six Monthly	16.10%	15.36%	15.33%	16.08%	16.47%	15.61%	15.06%	15.12%
Savings Account	Six Monthly	16.24%	15.49%	15.46%	16.21%	16.61%	15.74%	15.19%	15.25%
Savings Account	Six Monthly	16.38%	15.62%	15.59%	16.35%	16.75%	15.88%	15.31%	15.37%
Savings Account	Six Monthly	16.52%	15.75%	15.72%	16.49%	16.89%	16.01%	15.44%	15.50%
Savings Account	Six Monthly	16.65%	15.89%	15.86%	16.63%	17.04%	16.15%	15.56%	15.63%
Savings Account	Six Monthly	16.79%	16.02%	15.99%	16.76%	17.18%	16.28%	15.69%	15.75%
Savings Account	Six Monthly	16.93%	16.15%	16.12%	16.90%	17.32%	16.41%	15.82%	15.88%
Savings Account	Six Monthly	17.07%	16.28%	16.25%	17.04%	17.46%	16.54%	15.94%	16.01%
Savings Account	Six Monthly	17.20%	16.41%	16.38%	17.17%	17.46%	16.54%	16.07%	16.13%
Savings Account	Six Monthly	17.20%	16.41%	16.38%	17.17%	17.74%	16.81%	16.19%	16.26%
Savings Account	Six Monthly	17.48%	16.67%	16.64%	17.45%	17.74%	16.81%	16.19%	16.38%
Savings Account	Six Monthly	17.48%	16.67%	16.64%	17.59%	17.74%	16.81%	16.19%	16.38%
Savings Account	Six Monthly	17.75%	16.94%	16.90%	17.72%	18.16%	17.21%	16.57%	16.64%

Sirat Habibmetro@work (Green, Gold & Platinum)									
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	12.39%	11.82%	11.79%	12.37%	12.67%	12.01%	8.19%	8.22%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	12.39%	11.82%	11.79%	12.37%	12.67%	12.01%	8.19%	8.22%

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

SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	12.39%	11.82%	11.79%	12.37%	12.67%	12.01%	8.19%	8.22%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	12.39%	11.82%	11.79%	12.37%	12.67%	12.01%	8.19%	8.22%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	12.39%	11.82%	11.79%	12.37%	12.67%	12.01%	8.19%	8.22%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	12.39%	11.82%	11.79%	12.37%	12.67%	12.01%	8.19%	8.22%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	12.39%	11.82%	11.79%	12.37%	12.67%	12.01%	8.19%	8.22%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	12.39%	11.82%	11.79%	12.37%	12.67%	12.01%	8.19%	8.22%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	12.39%	11.82%	11.79%	12.37%	12.67%	12.01%	8.19%	8.22%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	12.39%	11.82%	11.79%	12.37%	12.67%	12.01%	8.19%	8.22%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	12.39%	11.82%	11.79%	12.37%	12.67%	12.01%	8.19%	8.22%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	12.39%	11.82%	11.79%	12.37%	12.67%	12.01%	8.19%	8.22%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	12.39%	11.82%	11.79%	12.37%	12.67%	12.01%	8.19%	8.22%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	12.39%	11.82%	11.79%	12.37%	12.67%	12.01%	8.19%	8.22%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	12.39%	11.82%	11.79%	12.37%	12.67%	12.01%	8.19%	8.22%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	12.39%	11.82%	11.79%	12.37%	12.67%	12.01%	8.19%	8.22%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	Six Monthly	12.39%	11.82%	11.79%	12.37%	12.67%	12.01%	8.19%	8.22%

Sirat Islamic Non Resident Saving Accounts

SIRAT Non - Resident Account - Saving	Six Monthly	12.87%	12.27%	12.25%	12.85%	13.16%	12.48%	8.82%	8.86%
SIRAT Non - Resident Account - Saving	Six Monthly	12.87%	12.27%	12.25%	12.85%	13.16%	12.48%	8.82%	8.86%
SIRAT Non - Resident Account - Saving	Six Monthly	12.87%	12.27%	12.25%	12.85%	13.16%	12.48%	8.82%	8.86%
SIRAT Non - Resident Account - Saving	Six Monthly	12.87%	12.27%	12.25%	12.85%	13.16%	12.48%	8.82%	8.86%
SIRAT Non - Resident Account - Saving	Six Monthly	12.87%	12.27%	12.25%	12.85%	13.16%	12.48%	8.82%	8.86%
SIRAT Non - Resident Account - Saving	Six Monthly	12.87%	12.27%	12.25%	12.85%	13.16%	12.48%	8.82%	8.86%
SIRAT Non - Resident Account - Saving	Six Monthly	12.87%	12.27%	12.25%	12.85%	13.16%	12.48%	8.82%	8.86%
SIRAT Non - Resident Account - Saving	Six Monthly	12.87%	12.27%	12.25%	12.85%	13.16%	12.48%	8.82%	8.86%
SIRAT Non - Resident Account - Saving	Six Monthly	12.87%	12.27%	12.25%	12.85%	13.16%	12.48%	8.82%	8.86%
SIRAT Non - Resident Account - Saving	Six Monthly	12.87%	12.27%	12.25%	12.85%	13.16%	12.48%	8.82%	8.86%
SIRAT Non - Resident Account - Saving	Six Monthly	12.87%	12.27%	12.25%	12.85%	13.16%	12.48%	8.82%	8.86%
SIRAT Non - Resident Account - Saving	Six Monthly	12.87%	12.27%	12.25%	12.85%	13.16%	12.48%	8.82%	8.86%
SIRAT Non - Resident Account - Saving	Six Monthly	12.87%	12.27%	12.25%	12.85%	13.16%	12.48%	8.82%	8.86%
SIRAT Non - Resident Account - Saving	Six Monthly	12.87%	12.27%	12.25%	12.85%	13.16%	12.48%	8.82%	8.86%
SIRAT Non - Resident Account - Saving	Six Monthly	12.87%	12.27%	12.25%	12.85%	13.16%	12.48%	8.82%	8.86%
SIRAT Non - Resident Account - Saving	Six Monthly	12.87%	12.27%	12.25%	12.85%	13.16%	12.48%	8.82%	8.86%
SIRAT Non - Resident Account - Saving	Six Monthly	12.87%	12.27%	12.25%	12.85%	13.16%	12.48%	8.82%	8.86%

Sirat PIs Premium Accounts

PLS - Premium Account	Monthly	17.55%	16.74%	16.71%	17.52%	17.95%	17.01%	16.51%	16.57%
PLS - Premium Account	Monthly	17.62%	16.80%	16.77%	17.59%	18.02%	17.08%	16.70%	16.76%
PLS - Premium Account	Monthly	17.69%	16.87%	16.84%	17.66%	18.09%	17.15%	16.83%	16.89%
PLS - Premium Account	Monthly	17.75%	16.94%	16.90%	17.72%	18.16%	17.21%	16.95%	17.02%
PLS - Premium Account	Monthly	17.82%	17.00%	16.97%	17.79%	18.23%	17.28%	17.08%	17.14%
PLS - Premium Account	Monthly	17.89%	17.07%	17.03%	17.86%	18.30%	17.35%	17.20%	17.27%
PLS - Premium Account	Monthly	17.89%	17.07%	17.10%	17.93%	18.30%	17.41%	17.33%	17.27%
PLS - Premium Account	Monthly	18.03%	17.07%	17.10%	18.00%	18.30%	17.41%	17.33%	17.27%
PLS - Premium Account	Monthly	18.03%	17.26%	17.23%	18.07%	18.51%	17.41%	17.33%	17.27%
PLS - Premium Account	Monthly	18.17%	17.26%	17.23%	18.07%	18.51%	17.61%	17.64%	17.71%
PLS - Premium Account	Monthly	18.17%	17.26%	17.23%	18.07%	18.51%	17.61%	17.64%	17.71%
PLS - Premium Account	Monthly	18.17%	17.26%	18.41%	18.07%	18.51%	17.61%	17.64%	17.71%
PLS - Premium Account	Monthly	18.17%	17.26%	18.41%	18.07%	18.51%	17.61%	17.64%	17.71%
PLS - Premium Account	Monthly	18.17%	18.58%	18.41%	18.07%	18.51%	17.61%	17.64%	17.71%
PLS - Premium Account	Monthly	18.17%	18.58%	18.41%	18.07%	18.51%	17.61%	17.96%	17.71%

Term Deposits - Habib Islamic Investment Certificate (HIC)

H.I.I.C. Seven Days	Maturity	15.83%	15.10%	15.07%	15.80%	16.19%	15.34%	14.81%	14.87%
H.I.I.C. Fifteen Days	Maturity	15.83%	15.10%	15.07%	15.80%	16.19%	15.34%	14.81%	14.87%
H.I.I.C One Month	Maturity	17.20%	16.41%	16.38%	17.17%	17.60%	16.68%	17.64%	17.71%
H.I.I.C Three Months	Maturity	17.55%	16.74%	16.71%	17.52%	17.95%	17.01%	17.96%	18.03%
H.I.I.C Six Months	Maturity	17.75%	16.94%	16.90%	17.72%	18.16%	17.21%	18.27%	18.35%
H.I.I.C 1 Year	Monthly	17.69%	16.87%	16.84%	17.66%	18.09%	17.15%	18.09%	18.16%
H.I.I.C 1 Year	Quarterly	17.89%	17.07%	17.03%	17.86%	18.30%	17.35%	18.34%	18.41%
H.I.I.C 1 Year	Six Monthly	18.10%	17.26%	17.23%	18.07%	18.51%	17.55%	18.46%	18.54%
H.I.I.C 1 Year	Maturity	18.31%	17.46%	17.43%	18.27%	18.72%	17.75%	18.84%	18.92%
H.I.I.C 2 Years	Monthly	13.76%	13.13%	13.10%	13.74%	14.08%	13.34%	16.38%	16.45%
H.I.I.C 2 Years	Quarterly	13.76%	13.19%	13.17%	13.81%	14.15%	13.41%	16.45%	16.51%
H.I.I.C 2 Years	Six Monthly	13.90%	13.26%	13.23%	13.88%	14.22%	13.48%	16.51%	16.57%
H.I.I.C 2 Years	Maturity	13.97%	13.33%	13.30%	13.95%	14.29%	13.54%	17.01%	17.08%
H.I.I.C 3 Years	Monthly	13.83%	13.19%	13.17%	13.81%	14.15%	13.41%	16.57%	16.64%
H.I.I.C 3 Years	Quarterly	13.90%	13.26%	13.23%	13.88%	14.22%	13.48%	16.70%	16.76%
H.I.I.C 3 Years	Six Monthly	13.97%	13.33%	13.30%	13.95%	14.29%	13.54%	17.01%	17.08%
H.I.I.C 3 Years	Maturity	14.04%	13.39%	13.36%	14.01%	14.36%	13.61%	17.33%	17.40%
H.I.I.C 5 Years	Monthly	13.90%	13.26%	13.23%	13.88%	14.22%	13.48%	17.64%	17.71%
H.I.I.C 5 Years	Quarterly	13.97%	13.33%	13.30%	13.95%	14.29%	13.54%	17.71%	17.78%
H.I.I.C 5 Years	Six Monthly	14.04%	13.39%	13.36%	14.01%	14.36%	13.61%	17.77%	17.84%
H.I.I.C 5 Years	Maturity	14.11%	13.46%	13.43%	14.08%	14.43%	13.68%	17.96%	18.03%

SBP Subsidized Schemes

SBP - ILTF	Quarterly	3.94%	3.94%	3.93%	4.12%	4.22%	4.00%	8.82%	8.86%
SBP - IFFSAP	Quarterly	2.63%	2.63%	2.62%	2.75%	2.82%	2.67%	3.15%	3.16%
SBP - IFWS	Quarterly	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
SBP - ITRF	Quarterly	1.97%	1.97%	1.97%	2.06%	2.11%	2.00%	1.89%	1.90%
SBP - IFRF	Quarterly	2.63%	2.63%	2.62%	2.75%	2.82%	2.67%	3.78%	3.80%

* Profit Sharing Ratio: 50:50

Product name	Tiers	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	Profit Rates for the Month MARCH 2023	Profit Rates for the Month FEBRUARY 2023	Profit Rates for the Month JANUARY 2023
Margin Accounts	Six Monthly	0.05%	0.05%	0.09%	0.07%	0.07%	0.07%	0.07%	0.05%
Security Deposit	Six Monthly	0.05%	0.05%	0.09%	0.07%	0.07%	0.07%	0.07%	0.05%
Sirat Other Saving Accounts									
Sirat Ladies Account - Saving	Monthly	19.17%	20.38%	16.09%	13.72%	13.36%	9.27%	8.96%	7.03%
Habib Metro Sirat Assan Account Saving	Six Monthly	11.22%	11.93%	8.05%	6.86%	6.68%	10.67%	10.31%	8.09%
Sirat NRP Rupee Value Account RDA - Saving	Six Monthly	16.83%	17.89%	13.47%	11.18%	11.18%	10.67%	10.31%	8.09%
Sirat Junior Savers Account	Quarterly	18.70%	19.88%	14.97%	12.76%	12.42%	13.04%	12.60%	9.89%
Sirat Privilege 55+ Saving Account	Monthly	19.63%	20.88%	15.72%	13.40%	13.05%	14.23%	13.75%	10.79%
Sirat Savings Plus Account									
Islamic Savings Plus	Monthly	13.60%	14.46%	12.18%	10.38%	10.11%	10.08%	9.74%	7.64%
Islamic Savings Plus	Monthly	13.79%	14.66%	12.32%	10.50%	10.23%	10.20%	9.85%	7.73%

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

H.I.I.C 5 Years	Monthly	16.92%	17.99%	17.91%	15.27%	14.87%	14.82%	14.32%	11.23%
H.I.I.C 5 Years	Quarterly	17.02%	18.09%	18.05%	15.39%	14.98%	14.94%	14.44%	11.32%
H.I.I.C 5 Years	Six Monthly	17.11%	18.19%	18.19%	15.51%	15.10%	15.06%	14.55%	11.41%
H.I.I.C 5 Years	Maturity	17.20%	18.29%	18.34%	15.63%	15.22%	15.18%	14.66%	11.50%
SBP Subsidized Schemes									
SBP - ILTF	Quarterly	6.36%	7.46%	15.88%	13.53%	4.76%	4.74%	4.58%	3.59%
SBP - IFFSAP	Quarterly	5.14%	6.03%	4.54%	3.87%	3.77%	5.93%	5.73%	4.49%
SBP - IFWS	Quarterly	0.00%	0.00%	0.00%	3.87%	0.00%	-	4.04%	4.04%
SBP - ITERF	Quarterly	3.86%	6.03%	3.40%	2.90%	2.82%	1.66%	1.60%	1.26%
SBP - IFFRE	Quarterly	5.14%	4.52%	4.54%	3.87%	3.77%	1.66%	1.60%	1.26%
* Profit Sharing Ratio									
		50:50	50:50	50:50	50:50	50:50	50:50	50:50	50:50