

WEIGHTAGES FOR THE MONTH OF **JULY 2026**

## Local Currency Deposits (LCY)

Deposit Products	Payment Frequency	July-26	June-26	May-26
<b>Profit Sharing Ratio (For All Mudarabah Pools)</b>				
<b>Share of Rab-ul-Maal (Depositors)</b>		<b>50%</b>	<b>50%</b>	<b>50%</b>
<b>Share of Mudarib (Bank)</b>		<b>50%</b>	<b>50%</b>	<b>50%</b>
<b>Weightages (General Pool)</b>				
<b>SIRAT Other Saving Products</b>				
SIRAT Ladies Account - Saving	Monthly	1.0801	1.0024	1.0430
SIRAT Asaan Account-Saving	Six Monthly	1.0801	1.0024	1.0430
SIRAT NRP Rupee Value Account RDA - Saving	Six Monthly	1.0801	1.0024	1.0430
SIRAT Junior Savers Account	Quarterly	1.0801	1.0024	1.0430
SIRAT Privilege 55+ Saving Account	Monthly	1.0801	1.0024	1.0430
<b>SIRAT Saving Accounts</b>				
	Six Monthly	1.0801	1.0024	1.0430
<b>SIRAT Islamic Saving Plus (Promotional)</b>				
	Monthly	1.2961	1.3511	1.3274
<b>SIRAT Islamic Saving Plus</b>				
	Monthly	1.0801	1.0024	1.0430
<b>SIRAT Pls Premium Accounts</b>				
	Monthly	1.0801	1.0024	1.0430
<b>SIRAT Saving Habibmetro@work (Gold &amp; Platinum)</b>				
	Six Monthly	1.0801	1.0024	1.0430
<b>SIRAT Saving Super Salary Account</b>				
	Six Monthly	1.0801	1.0024	1.0430
<b>SIRAT Islamic Non Resident Saving Accounts</b>				
	Six Monthly	1.0801	1.0024	1.0430
<b>SIRAT Saving Account - FI / Mutual Funds</b>				
	Monthly	0.9721	0.7845	0.8533
<b>SIRAT Saving Categories - PSE &amp; PLC</b>				
	Monthly	0.9439	0.9439	0.9439
<b>Margin and Security Accounts</b>				
	Six Monthly	0.0432	0.0349	0.0379
<b>SIRAT Habibmetro Islamic Investment Certificate (H.I.I.C)</b>				
SIRAT H.I.I.C. <b>Seven Days</b>	Maturity	0.8641	0.7845	0.8533
SIRAT H.I.I.C. <b>Fifteen Days</b>	Maturity	0.8641	0.7845	0.8533
SIRAT H.I.I.C. <b>One Month</b>	Maturity	0.9181	1.0896	1.1852
SIRAT H.I.I.C. <b>Three Months</b>	Maturity	1.0261	1.0024	1.0904
SIRAT H.I.I.C. <b>Six Months</b>	Maturity	1.0801	1.0111	1.0999
SIRAT H.I.I.C. <b>One Year</b>	Monthly	1.0261	1.0460	1.1378
SIRAT H.I.I.C. <b>One Year</b>	Quarterly	1.0477	1.0721	1.1662
SIRAT H.I.I.C. <b>One Year</b>	Six Monthly	1.0693	1.0808	1.1757
SIRAT H.I.I.C. <b>One Year</b>	Maturity	1.0909	1.0896	1.1852
SIRAT H.I.I.C. <b>Two Years</b>	Monthly	1.0477	0.8717	0.9482
SIRAT H.I.I.C. <b>Two Years</b>	Quarterly	1.0693	0.8804	0.9576
SIRAT H.I.I.C. <b>Two Years</b>	Six Monthly	1.0909	0.8891	0.9671
SIRAT H.I.I.C. <b>Two Years</b>	Maturity	1.1125	0.8978	0.9766
SIRAT H.I.I.C. <b>Three Years</b>	Monthly	1.0693	0.8978	0.9766
SIRAT H.I.I.C. <b>Three Years</b>	Quarterly	1.0909	0.9065	0.9861
SIRAT H.I.I.C. <b>Three Years</b>	Six Monthly	1.1125	0.9152	0.9956
SIRAT H.I.I.C. <b>Three Years</b>	Maturity	1.1341	0.9240	1.0050
SIRAT H.I.I.C. <b>Five Years</b>	Monthly	1.0909	0.9240	1.0050
SIRAT H.I.I.C. <b>Five Years</b>	Quarterly	1.1125	0.9327	1.0145
SIRAT H.I.I.C. <b>Five Years</b>	Six Monthly	1.1341	0.9414	1.0240
SIRAT H.I.I.C. <b>Five Years</b>	Maturity	1.1557	0.9501	1.0335
<b>SBP Refinancing Schemes</b>				
SBP - ILTFF 03 Years 00 To Above	Quarterly	0.2700	0.1307	0.1422
SBP - ILTFF 05 Years 00 To Above	Quarterly	0.2700	0.1307	0.1422
SBP - ILTFF 10 Years 00 To Above	Quarterly	0.2700	0.1307	0.1422
SBP - IFSAP - 00 To Above Amount - -	Quarterly	0.0540	0.0872	0.0948
SBP - IFWS - 00 To Above Amount - -	Quarterly	0.0540	0.0872	0.0948
SBP - ITERF - 00 To Above Amount - -	Quarterly	0.0540	0.0872	0.0948
SBP - IFFRE - 00 To Above Amount - -	Quarterly	0.0540	0.0872	0.0948