

**Habib Metropolitan Bank Limited - Islamic Banking SIRAT**

**WEIGHTAGES FOR THE MONTH OF AUGUST 2026**
**Foreign Currency Deposits (FCY)**

| Deposit Products | Payment Frequency | August-26 | July-26 | June-26 |
|------------------|-------------------|-----------|---------|---------|
|------------------|-------------------|-----------|---------|---------|

**Profit Sharing Ratio (For All Mudarabah Pools of FCY)**

|                                   |     |     |     |
|-----------------------------------|-----|-----|-----|
| Share of Rab-ul-Maal (Depositors) | 20% | 20% | 20% |
| Share of Mudarib (Bank)           | 80% | 80% | 80% |

**Weightages (General Pool)**
**Saving Accounts**

|                                                       |             |        |        |        |
|-------------------------------------------------------|-------------|--------|--------|--------|
| Savings Account                                       | Six Monthly | 0.9844 | 0.9844 | 0.9844 |
| Sirat Non - Resident Account - Saving                 | Six Monthly | 0.9844 | 0.9844 | 0.9844 |
| Sirat Resident New FCY Value Account RDA - Saving     | Six Monthly | 0.9844 | 0.9844 | 0.9844 |
| Sirat Non-Resident New FCY Value Account RDA - Saving | Six Monthly | 0.9844 | 0.9844 | 0.9844 |
| SIRAT Junior Savers Account                           | Quarterly   | 0.9844 | 0.9844 | 0.9844 |

**Sirat Habib Islamic Investment Certificate (H.I.I.C)**

|                       |             |        |        |        |
|-----------------------|-------------|--------|--------|--------|
| H.I.I.C. One Month    | Maturity    | 0.9844 | 0.9844 | 0.9844 |
| H.I.I.C. Three Months | Maturity    | 1.0041 | 1.0041 | 1.0041 |
| H.I.I.C. Six Months   | Maturity    | 1.0238 | 1.0238 | 1.0238 |
|                       |             |        |        |        |
| H.I.I.C. 1 year       | Monthly     | 1.0041 | 1.0041 | 1.0041 |
| H.I.I.C. 1 year       | Quarterly   | 1.0238 | 1.0238 | 1.0238 |
| H.I.I.C. 1 year       | Six Monthly | 1.0435 | 1.0435 | 1.0435 |
| H.I.I.C. 1 year       | Maturity    | 1.0632 | 1.0632 | 1.0632 |
|                       |             |        |        |        |
| H.I.I.C. 2 years      | Monthly     | 1.0238 | 1.0238 | 1.0238 |
| H.I.I.C. 2 years      | Quarterly   | 1.0435 | 1.0435 | 1.0435 |
| H.I.I.C. 2 years      | Six Monthly | 1.0632 | 1.0632 | 1.0632 |
| H.I.I.C. 2 years      | Maturity    | 1.0829 | 1.0829 | 1.0829 |
|                       |             |        |        |        |
| H.I.I.C. 3 years      | Monthly     | 1.0435 | 1.0435 | 1.0435 |
| H.I.I.C. 3 years      | Quarterly   | 1.0632 | 1.0632 | 1.0632 |
| H.I.I.C. 3 years      | Six Monthly | 1.0829 | 1.0829 | 1.0829 |
| H.I.I.C. 3 years      | Maturity    | 1.1026 | 1.1026 | 1.1026 |
|                       |             |        |        |        |
| H.I.I.C. 5 years      | Monthly     | 1.0632 | 1.0632 | 1.0632 |
| H.I.I.C. 5 years      | Quarterly   | 1.0829 | 1.0829 | 1.0829 |
| H.I.I.C. 5 years      | Six Monthly | 1.1026 | 1.1026 | 1.1026 |
| H.I.I.C. 5 years      | Maturity    | 1.1222 | 1.1222 | 1.1222 |