

Habib Metropolitan Bank Limited - Islamic Banking
Historical Declared Profit Rates of Last 2 Years - Foreign Currency (FCY)

Product name	Profit Frequency	Profit Rates for the Month JULY 2026	Profit Rates for the Month JUNE 2026	Profit Rates for the Month MAY 2026	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
Savings Account	Six Monthly	1.00%	1.00%	0.92%	0.92%	0.80%	0.80%	0.80%
Islamic New Deposit Book Account - Non Resident	Six Monthly	1.00%	1.00%	0.92%	0.92%	0.80%	0.80%	0.80%
SIRAT Resident New Foreign Currency Value Account - Saving	Six Monthly	1.00%	1.00%	0.92%	0.92%	0.80%	0.80%	0.80%
SIRAT Non-Resident New Foreign Currency Value Account - Saving	Six Monthly	1.00%	1.00%	0.92%	0.92%	0.80%	0.80%	0.80%
SIRAT Junior Savers Account	Six Monthly	1.00%	1.00%	0.92%	0.92%	0.80%	0.80%	0.80%
Fixed Deposit (Habib Islamic Investment Certificates)								
H.I.I.C One Month	Maturity	1.00%	1.00%	0.92%	0.92%	0.80%	0.80%	0.80%
H.I.I.C Three Months	Maturity	1.02%	1.02%	0.94%	0.94%	0.82%	0.82%	0.82%
H.I.I.C Six Months	Maturity	1.04%	1.04%	0.96%	0.96%	0.83%	0.83%	0.83%
H.I.I.C 1 Year	Monthly	1.02%	1.02%	0.94%	0.94%	0.82%	0.82%	0.82%
H.I.I.C 1 Year	Quarterly	1.04%	1.04%	0.96%	0.94%	0.83%	0.83%	0.83%
H.I.I.C 1 Year	Six Monthly	1.04%	1.04%	0.96%	0.94%	0.83%	0.83%	0.83%
H.I.I.C 1 Year	Maturity	1.08%	1.08%	1.00%	1.00%	0.86%	0.86%	0.86%
H.I.I.C 2 Year	Monthly	1.08%	1.08%	1.00%	1.00%	0.86%	0.86%	0.86%
H.I.I.C 2 Year	Quarterly	1.08%	1.08%	1.00%	1.00%	0.86%	0.86%	0.86%
H.I.I.C 2 Year	Six Monthly	1.08%	1.08%	1.00%	1.00%	0.86%	0.86%	0.86%
H.I.I.C 2 Year	Maturity	1.08%	1.08%	1.00%	1.00%	0.86%	0.86%	0.86%
H.I.I.C 3 Year	Monthly	1.08%	1.08%	1.00%	1.00%	0.86%	0.86%	0.86%
H.I.I.C 3 Year	Quarterly	1.08%	1.08%	1.00%	1.00%	0.86%	0.86%	0.86%
H.I.I.C 3 Year	Six Monthly	1.08%	1.08%	1.00%	1.00%	0.86%	0.86%	0.86%
H.I.I.C 3 Year	Maturity	1.12%	1.12%	1.03%	1.03%	0.90%	0.90%	0.90%
H.I.I.C 5 Year	Monthly	1.12%	1.12%	1.03%	1.03%	0.90%	0.90%	0.90%
H.I.I.C 5 Year	Quarterly	1.12%	1.12%	1.03%	1.03%	0.90%	0.90%	0.90%
H.I.I.C 5 Year	Six Monthly	1.12%	1.12%	1.03%	1.03%	0.90%	0.90%	0.90%
H.I.I.C 5 Year	Maturity	1.14%	1.14%	1.05%	1.05%	0.91%	0.91%	0.91%
* Profit Sharing Ratio								
		80:20	80:20	80:20	80:20	80:20	80:20	80:20

Product name	Profit Frequency	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	Profit Rates for the Month JULY 2025	Profit Rates for the Month JUNE 2025
Savings Account	Six Monthly	0.80%	0.80%	0.89%	0.87%	0.87%	0.85%	0.85%
Islamic New Deposit Book Account - Non Resident	Six Monthly	0.80%	0.80%	0.89%	0.87%	0.87%	0.85%	0.85%
SIRAT Resident New Foreign Currency Value Account - Saving	Six Monthly	0.80%	0.80%	0.89%	0.87%	0.87%	0.85%	0.85%
SIRAT Non-Resident New Foreign Currency Value Account - Saving	Six Monthly	0.80%	0.80%	0.89%	0.87%	0.87%	0.85%	0.85%
SIRAT Junior Savers Account	Six Monthly	0.80%	0.80%	0.89%	0.87%	0.87%	0.85%	0.85%
Fixed Deposit (Habib Islamic Investment Certificates)								
H.I.I.C One Month	Maturity	0.80%	0.80%	0.89%	0.87%	0.87%	0.85%	0.85%
H.I.I.C Three Months	Maturity	0.82%	0.82%	0.91%	0.89%	0.89%	0.87%	0.87%
H.I.I.C Six Months	Maturity	0.83%	0.83%	0.93%	0.91%	0.91%	0.88%	0.89%
H.I.I.C 1 Year	Monthly	0.82%	0.82%	0.91%	0.89%	0.89%	0.87%	0.87%
H.I.I.C 1 Year	Quarterly	0.83%	0.83%	0.93%	0.91%	0.91%	0.88%	0.89%
H.I.I.C 1 Year	Six Monthly	0.83%	0.83%	0.93%	0.91%	0.91%	0.88%	0.89%
H.I.I.C 1 Year	Maturity	0.86%	0.87%	0.96%	0.94%	0.94%	0.92%	0.92%
H.I.I.C 2 Year	Monthly	0.86%	0.87%	0.96%	0.94%	0.94%	0.92%	0.92%
H.I.I.C 2 Year	Quarterly	0.86%	0.87%	0.96%	0.94%	0.94%	0.92%	0.92%
H.I.I.C 2 Year	Six Monthly	0.86%	0.87%	0.96%	0.94%	0.94%	0.92%	0.92%
H.I.I.C 2 Year	Maturity	0.86%	0.87%	0.96%	0.94%	0.94%	0.92%	0.92%
H.I.I.C 3 Year	Monthly	0.86%	0.87%	0.96%	0.94%	0.94%	0.92%	0.92%
H.I.I.C 3 Year	Quarterly	0.86%	0.87%	0.96%	0.94%	0.94%	0.92%	0.92%
H.I.I.C 3 Year	Six Monthly	0.86%	0.87%	0.96%	0.94%	0.94%	0.92%	0.92%
H.I.I.C 3 Year	Maturity	0.90%	0.90%	1.00%	0.98%	0.98%	0.95%	0.96%
H.I.I.C 5 Year	Monthly	0.90%	0.90%	1.00%	0.98%	0.98%	0.95%	0.96%
H.I.I.C 5 Year	Quarterly	0.90%	0.90%	1.00%	0.98%	0.98%	0.95%	0.96%
H.I.I.C 5 Year	Six Monthly	0.90%	0.90%	1.00%	0.98%	0.98%	0.95%	0.96%
H.I.I.C 5 Year	Maturity	0.91%	0.91%	1.02%	1.00%	1.00%	0.97%	0.97%
* Profit Sharing Ratio								
		80:20	80:20	80:20	80:20	80:20	80:20	80:20

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Product name	Profit Frequency	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	Profit Rates for the Month DECEMBER 2024	Profit Rates for the Month NOVEMBER 2024
Savings Account	Six Monthly	0.63%	0.51%	0.41%	0.20%	0.20%	0.20%	0.20%
Islamic New Deposit Book Account - Non Resident	Six Monthly	0.63%	0.58%	0.47%	0.23%	0.23%	0.23%	0.23%
SIRAT Resident New Foreign Currency Value Account - Saving	Six Monthly	0.63%	0.69%	0.55%	0.27%	0.27%	0.27%	0.27%
SIRAT Non-Resident New Foreign Currency Value Account - Saving	Six Monthly	0.63%	0.83%	0.66%	0.33%	0.33%	0.33%	0.33%
SIRAT Junior Savers Account	Six Monthly	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.12%
Fixed Deposit (Habib Islamic Investment Certificates)								
H.I.I.C One Month	Maturity	0.63%	0.60%	0.48%	0.24%	0.24%	0.24%	0.24%
H.I.I.C Three Months	Maturity	0.64%	0.63%	0.51%	0.25%	0.25%	0.25%	0.25%
H.I.I.C Six Months	Maturity	0.65%	0.69%	0.55%	0.27%	0.27%	0.27%	0.27%
H.I.I.C 1 Year	Monthly	0.64%	0.66%	0.53%	0.26%	0.26%	0.26%	0.26%
H.I.I.C 1 Year	Quarterly	0.65%	0.70%	0.57%	0.28%	0.28%	0.28%	0.28%
H.I.I.C 1 Year	Six Monthly	0.65%	0.70%	0.57%	0.27%	0.27%	0.00%	0.00%
H.I.I.C 1 Year	Maturity	0.68%	0.69%	0.55%	0.27%	0.27%	0.27%	0.27%
H.I.I.C 2 Year	Monthly	0.68%	0.69%	0.55%	0.27%	0.27%	0.00%	0.00%
H.I.I.C 2 Year	Quarterly	0.68%	0.69%	0.55%	0.27%	0.27%	0.00%	0.00%
H.I.I.C 2 Year	Six Monthly	0.68%	0.69%	0.55%	0.27%	0.27%	0.00%	0.00%
H.I.I.C 2 Year	Maturity	0.68%	0.69%	0.55%	0.27%	0.27%	0.00%	0.00%
H.I.I.C 3 Year	Monthly	0.68%	0.69%	0.55%	0.27%	0.27%	0.00%	0.00%
H.I.I.C 3 Year	Quarterly	0.68%	0.69%	0.55%	0.27%	0.27%	0.00%	0.00%
H.I.I.C 3 Year	Six Monthly	0.68%	0.69%	0.55%	0.27%	0.27%	0.00%	0.00%
H.I.I.C 3 Year	Maturity	0.71%	1.00%	0.80%	0.39%	0.39%	0.40%	0.40%
H.I.I.C 5 Year	Monthly	0.71%	1.00%	0.80%	0.39%	0.27%	0.00%	0.00%
H.I.I.C 5 Year	Quarterly	0.71%	1.00%	0.80%	0.39%	0.27%	0.00%	0.00%
H.I.I.C 5 Year	Six Monthly	0.71%	1.00%	0.80%	0.39%	0.27%	0.00%	0.00%
H.I.I.C 5 Year	Maturity	0.72%	1.12%	0.90%	0.44%	0.44%	0.45%	0.44%
* Profit Sharing Ratio		80:20	80:20	80:20	80:20	80:20	80:20	80:20
Product name	Profit Frequency	Profit Rates for the Month OCTOBER 2024	Profit Rates for the Month SEPTEMBER 2024	Profit Rates for the Month AUGUST 2024	Profit Rates for the Month JULY 2024	Profit Rates for the Month JUNE 2024	Profit Rates for the Month MAY 2024	Profit Rates for the Month APRIL 2024
Savings Account	Six Monthly	0.27%	0.11%	0.11%	0.11%	0.10%	0.11%	0.10%
Islamic New Deposit Book Account - Non Resident	Six Monthly	0.31%	0.12%	0.12%	0.12%	0.12%	0.12%	0.11%
SIRAT Resident New Foreign Currency Value Account - Saving	Six Monthly	0.36%	0.14%	0.14%	0.14%	0.14%	0.14%	0.13%
SIRAT Non-Resident New Foreign Currency Value Account - Saving	Six Monthly	0.43%	0.17%	0.17%	0.17%	0.17%	0.17%	0.16%
SIRAT Junior Savers Account	Six Monthly	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%
Fixed Deposit (Habib Islamic Investment Certificates)								
H.I.I.C One Month	Maturity	0.31%	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%
H.I.I.C Three Months	Maturity	0.33%	0.13%	0.13%	0.13%	0.13%	0.13%	0.12%
H.I.I.C Six Months	Maturity	0.36%	0.14%	0.14%	0.14%	0.14%	0.14%	0.13%
H.I.I.C 1 Year	Monthly	0.35%	0.14%	0.14%	0.14%	0.13%	0.14%	0.13%
H.I.I.C 1 Year	Quarterly	0.37%	0.15%	0.15%	0.15%	0.14%	0.15%	0.14%
H.I.I.C 1 Year	Six Monthly	0.00%	0.14%	0.14%	0.14%	0.14%	0.15%	0.14%
H.I.I.C 1 Year	Maturity	0.36%	0.14%	0.14%	0.14%	0.14%	0.14%	0.13%
H.I.I.C 2 Year	Monthly	0.00%	0.00%	0.00%	0.13%	0.13%	0.13%	0.13%
H.I.I.C 2 Year	Quarterly	0.00%	0.00%	0.00%	0.13%	0.13%	0.13%	0.13%
H.I.I.C 2 Year	Six Monthly	0.00%	0.00%	0.00%	0.13%	0.13%	0.13%	0.13%
H.I.I.C 2 Year	Maturity	0.00%	0.00%	0.00%	0.13%	0.13%	0.13%	0.13%
H.I.I.C 3 Year	Monthly	0.00%	0.00%	0.00%	0.13%	0.13%	0.13%	0.13%
H.I.I.C 3 Year	Quarterly	0.00%	0.00%	0.00%	0.13%	0.13%	0.13%	0.13%
H.I.I.C 3 Year	Six Monthly	0.00%	0.00%	0.00%	0.13%	0.13%	0.13%	0.13%
H.I.I.C 3 Year	Maturity	0.52%	0.21%	0.21%	0.20%	0.20%	0.21%	0.19%
H.I.I.C 5 Year	Monthly	0.00%	0.00%	0.00%	0.19%	0.19%	0.19%	0.19%
H.I.I.C 5 Year	Quarterly	0.00%	0.00%	0.00%	0.19%	0.19%	0.19%	0.19%
H.I.I.C 5 Year	Six Monthly	0.00%	0.00%	0.00%	0.19%	0.19%	0.19%	0.19%
H.I.I.C 5 Year	Maturity	0.59%	0.23%	0.23%	0.23%	0.23%	0.23%	0.22%
* Profit Sharing Ratio		80:20	80:20	80:20	80:20	80:20	80:20	80:20