

Habib Metropolitan Bank Limited - Islamic Banking SIRAT

WEIGHTAGES FOR THE MONTH OF **AUGUST 2026**

Local Currency Deposits (LCY)



Deposit Products	Profit Payment Frequency	August-26	July-26	June-26
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Profit Sharing Ratio (For All Mudarabah Pools)

Share of Rab-ul-Maal (Depositors)	50%	50%	50%
Share of Mudarib (Bank)	50%	50%	50%

Weightages (General Pool)

SIRAT Other Saving Products				
SIRAT Ladies Account - Saving	Monthly	1.0990	1.0801	1.0024
SIRAT Asaan Account-Saving	Six Monthly	1.0990	1.0801	1.0024
SIRAT NRP Rupee Value Account RDA - Saving	Six Monthly	1.0990	1.0801	1.0024
SIRAT Junior Savers Account	Quarterly	1.0990	1.0801	1.0024
SIRAT Privilege 55+ Saving Account	Monthly	1.0990	1.0801	1.0024

Saving Account - 0 to 24.99K - -	Six Monthly	1.0990	1.0801	1.0024
Saving Account - 25 K to 99.99 K - -	Six Monthly	1.0990	1.0801	1.0024
Saving Account - 100 K to 499.99 K - -	Six Monthly	1.0990	1.0801	1.0024
Saving Account - 500 K to 999.99 K - -	Six Monthly	1.0990	1.0801	1.0024
Saving Account - 1 M to 9.99 M - -	Six Monthly	1.0990	1.0801	1.0024
Saving Account - 10 M to 19.99 M - -	Six Monthly	1.0257	1.0801	1.0024
Saving Account - 20 M to 29.99 M - -	Six Monthly	1.0257	1.0801	1.0024
Saving Account - 30 M to 39.99 M - -	Six Monthly	1.0257	1.0801	1.0024
Saving Account - 40 M to 49.99 M - -	Six Monthly	1.0257	1.0801	1.0024
Saving Account - 50 M to 59.99 M - -	Six Monthly	1.0257	1.0801	1.0024
Saving Account - 60 M to 69.99 M - -	Six Monthly	1.0257	1.0801	1.0024
Saving Account - 70 M to 79.99 M - -	Six Monthly	1.0257	1.0801	1.0024
Saving Account - 80 M to 89.99 M - -	Six Monthly	1.0257	1.0801	1.0024
Saving Account - 90 M to 99.99 M - -	Six Monthly	1.0257	1.0801	1.0024
Saving Account - 100 M and above - -	Six Monthly	1.0257	1.0801	1.0024

ISLAMIC SAVING PLUS - 0 to 5 M - -	Monthly	1.2455	1.2961	1.3511
ISLAMIC SAVING PLUS - 5.001 M to 25 M - -	Monthly	1.2455	1.2961	1.3511
ISLAMIC SAVING PLUS - 25.001 M to 200 M - -	Monthly	1.2455	1.2961	1.3511
ISLAMIC SAVING PLUS - 200.001 M and Above - -	Monthly	1.2455	1.2961	1.3511

SIRAT Islamic Saving Plus	Monthly	1.0990	1.0801	1.0024
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PLS - Premium Accounts - 0 to 4.99 M - -	Monthly	1.0990	1.0801	1.0024
PLS - Premium Accounts - 5 M to 24.99 M - -	Monthly	1.0990	1.0801	1.0024
PLS - Premium Accounts - 25 M to 49.99 M - -	Monthly	1.0257	1.0801	1.0024
PLS - Premium Accounts - 50 M to 99.99 M - -	Monthly	1.0257	1.0801	1.0024
PLS - Premium Accounts - 100 M to 199.99 M - -	Monthly	1.0257	1.0801	1.0024
PLS - Premium Accounts - 200 M to 399.99 M - -	Monthly	1.0257	1.0801	1.0024
PLS - Premium Accounts - 400 M to 599.99 M - -	Monthly	1.0257	1.0801	1.0024
PLS - Premium Accounts - 600 M to 799.99 M - -	Monthly	1.0257	1.0801	1.0024
PLS - Premium Accounts - 800 M to 0.99 B - -	Monthly	1.0257	1.0801	1.0024
PLS - Premium Accounts - 1.000 Billion to 1.199 Billion - -	Monthly	1.0257	1.0801	1.0024
PLS - Premium Accounts - 1.200 Billion to 1.399 Billion - -	Monthly	1.0257	1.0801	1.0024
PLS - Premium Accounts - 1.400 Billion to 1.599 Billion - -	Monthly	1.0257	1.0801	1.0024
PLS - Premium Accounts - 1.600 Billion to 1.799 Billion - -	Monthly	1.0257	1.0801	1.0024
PLS - Premium Accounts - 1.800 Billion to 1.999 Billion - -	Monthly	1.0257	1.0801	1.0024
PLS - Premium Accounts - Above 2 Billion - -	Monthly	1.0257	1.0801	1.0024

SIRAT Saving Habibmetro@work Gold & Platinum 0 to 24.99K - -	Six Monthly	1.0990	1.0801	1.0024
SIRAT Saving Habibmetro@work Gold & Platinum 25 K to 99.99 K - -	Six Monthly	1.0990	1.0801	1.0024
SIRAT Saving Habibmetro@work Gold & Platinum 100 K to 499.99 K - -	Six Monthly	1.0990	1.0801	1.0024
SIRAT Saving Habibmetro@work Gold & Platinum 500 K to 999.99 K - -	Six Monthly	1.0990	1.0801	1.0024
SIRAT Saving Habibmetro@work Gold & Platinum 1 M to 9.99 M - -	Six Monthly	1.0990	1.0801	1.0024
SIRAT Saving Habibmetro@work Gold & Platinum 10 M to 19.99 M - -	Six Monthly	1.0257	1.0801	1.0024

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WEIGHTAGES FOR THE MONTH OF AUGUST 2026

Local Currency Deposits (LCY)

Deposit Products	Profit Payment Frequency	August-26	July-26	June-26
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Profit Sharing Ratio (For All Mudarabah Pools)

Share of Rab-ul-Maal (Depositors)	50%	50%	50%
Share of Mudarib (Bank)	50%	50%	50%

SIRAT Saving Habibmetro@work Gold & Platinum 20 M to 29.99 M - -	Six Monthly	1.0257	1.0801	1.0024
SIRAT Saving Habibmetro@work Gold & Platinum 30 M to 39.99 M - -	Six Monthly	1.0257	1.0801	1.0024
SIRAT Saving Habibmetro@work Gold & Platinum 40 M to 49.99 M - -	Six Monthly	1.0257	1.0801	1.0024
SIRAT Saving Habibmetro@work Gold & Platinum 50 M to 59.99 M - -	Six Monthly	1.0257	1.0801	1.0024
SIRAT Saving Habibmetro@work Gold & Platinum 60 M to 69.99 M - -	Six Monthly	1.0257	1.0801	1.0024
SIRAT Saving Habibmetro@work Gold & Platinum 70 M to 79.99 M - -	Six Monthly	1.0257	1.0801	1.0024
SIRAT Saving Habibmetro@work Gold & Platinum 80 M to 89.99 M - -	Six Monthly	1.0257	1.0801	1.0024
SIRAT Saving Habibmetro@work Gold & Platinum 90 M to 99.99 M - -	Six Monthly	1.0257	1.0801	1.0024
SIRAT Saving Habibmetro@work Gold & Platinum 100 M and above - -	Six Monthly	1.0257	1.0801	1.0024

SIRAT Saving Super Salary Account - 0 to 24.99K - -	Six Monthly	1.0990	1.0801	1.0024
SIRAT Saving Super Salary Account - 25 K to 99.99 K - -	Six Monthly	1.0990	1.0801	1.0024
SIRAT Saving Super Salary Account - 100 K to 499.99 K - -	Six Monthly	1.0990	1.0801	1.0024
SIRAT Saving Super Salary Account - 500 K to 999.99 K - -	Six Monthly	1.0990	1.0801	1.0024
SIRAT Saving Super Salary Account - 1 M to 9.99 M - -	Six Monthly	1.0990	1.0801	1.0024
SIRAT Saving Super Salary Account - 10 M to 19.99 M - -	Six Monthly	1.0257	1.0801	1.0024
SIRAT Saving Super Salary Account - 20 M to 29.99 M - -	Six Monthly	1.0257	1.0801	1.0024
SIRAT Saving Super Salary Account - 30 M to 39.99 M - -	Six Monthly	1.0257	1.0801	1.0024
SIRAT Saving Super Salary Account - 40 M to 49.99 M - -	Six Monthly	1.0257	1.0801	1.0024
SIRAT Saving Super Salary Account - 50 M to 59.99 M - -	Six Monthly	1.0257	1.0801	1.0024
SIRAT Saving Super Salary Account - 60 M to 69.99 M - -	Six Monthly	1.0257	1.0801	1.0024
SIRAT Saving Super Salary Account - 70 M to 79.99 M - -	Six Monthly	1.0257	1.0801	1.0024
SIRAT Saving Super Salary Account - 80 M to 89.99 M - -	Six Monthly	1.0257	1.0801	1.0024
SIRAT Saving Super Salary Account - 90 M to 99.99 M - -	Six Monthly	1.0257	1.0801	1.0024
SIRAT Saving Super Salary Account - 100 M and above - -	Six Monthly	1.0257	1.0801	1.0024

Islamic New Deposit Book Account - Non Resident - 0 to 24.99K - -	Six Monthly	1.0990	1.0801	1.0024
Islamic New Deposit Book Account - Non Resident - 25 K to 99.99 K - -	Six Monthly	1.0990	1.0801	1.0024
Islamic New Deposit Book Account - Non Resident - 100 K to 499.99 K - -	Six Monthly	1.0990	1.0801	1.0024
Islamic New Deposit Book Account - Non Resident - 500 K to 999.99 K - -	Six Monthly	1.0990	1.0801	1.0024
Islamic New Deposit Book Account - Non Resident - 1 M to 9.99 M - -	Six Monthly	1.0990	1.0801	1.0024
Islamic New Deposit Book Account - Non Resident - 10 M to 19.99 M - -	Six Monthly	1.0257	1.0801	1.0024
Islamic New Deposit Book Account - Non Resident - 20 M to 29.99 M - -	Six Monthly	1.0257	1.0801	1.0024
Islamic New Deposit Book Account - Non Resident - 30 M to 39.99 M - -	Six Monthly	1.0257	1.0801	1.0024
Islamic New Deposit Book Account - Non Resident - 40 M to 49.99 M - -	Six Monthly	1.0257	1.0801	1.0024
Islamic New Deposit Book Account - Non Resident - 50 M to 59.99 M - -	Six Monthly	1.0257	1.0801	1.0024
Islamic New Deposit Book Account - Non Resident - 60 M to 69.99 M - -	Six Monthly	1.0257	1.0801	1.0024
Islamic New Deposit Book Account - Non Resident - 70 M to 79.99 M - -	Six Monthly	1.0257	1.0801	1.0024
Islamic New Deposit Book Account - Non Resident - 80 M to 89.99 M - -	Six Monthly	1.0257	1.0801	1.0024
Islamic New Deposit Book Account - Non Resident - 90 M to 99.99 M - -	Six Monthly	1.0257	1.0801	1.0024
Islamic New Deposit Book Account - Non Resident - 100 M and above - -	Six Monthly	1.0257	1.0801	1.0024

SIRAT Saving Account - FI / Mutual Funds	Monthly	1.0257	0.9721	0.7845
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SIRAT Saving Categories - PSE & PLC	Monthly	0.8792	0.9439	0.9439
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Margin and Security Accounts	Six Monthly	0.0586	0.0432	0.0349
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SIRAT Habibmetro Islamic Investment Certificate (H.I.I.C)				
SIRAT H.I.I.C. Seven Days	Maturity	0.7327	0.8641	0.7845
SIRAT H.I.I.C. Fifteen Days	Maturity	0.7327	0.8641	0.7845
SIRAT H.I.I.C. One Month	Maturity	1.0990	0.9181	1.0896
SIRAT H.I.I.C. Three Months	Maturity	1.1722	1.0261	1.0024
SIRAT H.I.I.C. Six Months	Maturity	1.2455	1.0801	1.0111

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WEIGHTAGES FOR THE MONTH OF AUGUST 2026
Local Currency Deposits (LCY)

Deposit Products	Profit Payment Frequency	August-26	July-26	June-26
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Profit Sharing Ratio (For All Mudarabah Pools)
Share of Rab-ul-Maal (Depositors)
50%
50%
50%
Share of Mudarib (Bank)
50%
50%
50%

SIRAT H.I.I.C. One Year	Monthly	1.1722	1.0261	1.0460
SIRAT H.I.I.C. One Year	Quarterly	1.2016	1.0477	1.0721
SIRAT H.I.I.C. One Year	Six Monthly	1.2309	1.0693	1.0808
SIRAT H.I.I.C. One Year	Maturity	1.2602	1.0909	1.0896
SIRAT H.I.I.C. Two Years	Monthly	1.2016	1.0477	0.8717
SIRAT H.I.I.C. Two Years	Quarterly	1.2309	1.0693	0.8804
SIRAT H.I.I.C. Two Years	Six Monthly	1.2602	1.0909	0.8891
SIRAT H.I.I.C. Two Years	Maturity	1.2895	1.1125	0.8978
SIRAT H.I.I.C. Three Years	Monthly	1.2309	1.0693	0.8978
SIRAT H.I.I.C. Three Years	Quarterly	1.2602	1.0909	0.9065
SIRAT H.I.I.C. Three Years	Six Monthly	1.2895	1.1125	0.9152
SIRAT H.I.I.C. Three Years	Maturity	1.3188	1.1341	0.9240
SIRAT H.I.I.C. Five Years	Monthly	1.2602	1.0909	0.9240
SIRAT H.I.I.C. Five Years	Quarterly	1.2895	1.1125	0.9327
SIRAT H.I.I.C. Five Years	Six Monthly	1.3188	1.1341	0.9414
SIRAT H.I.I.C. Five Years	Maturity	1.3481	1.1557	0.9501

SBP Refinancing Schemes

SBP - ILTFF 03 Years 00 To Above	Quarterly	0.2931	0.2700	0.1307
SBP - ILTFF 05 Years 00 To Above	Quarterly	0.2931	0.2700	0.1307
SBP - ILTFF 10 Years 00 To Above	Quarterly	0.2931	0.2700	0.1307
SBP - IFFSAP - 00 To Above Amount - -	Quarterly	0.0733	0.0540	0.0872
SBP - IFWS - 00 To Above Amount - -	Quarterly	0.0733	0.0540	0.0872
SBP - ITERF - 00 To Above Amount - -	Quarterly	0.0733	0.0540	0.0872
SBP - IFFRE - 00 To Above Amount - -	Quarterly	0.0733	0.0540	0.0872