

Habib Metropolitan Bank Limited - Islamic Banking SIRAT				
WEIGHTAGES FOR THE MONTH OF SEPTEMBER 2026				
Local Currency Deposits (LCY)				
Deposit Products	Profit Payment Frequency	September-26	August-26	July-26
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 Saving Account - 0 to 10M - -	Monthly	1.0896	1.0990	1.0801
Sirat Ladies Saving Account - 10.001 M and above - -	Monthly	0.9962	1.0990	1.0801
HABIB METRO SIRAT ASAAAN ACCOUNT-SAVING - 0 to 10M - -	Six Monthly	1.0896	1.0990	1.0801
HABIB METRO SIRAT ASAAAN ACCOUNT-SAVING - 10.001 M and above - -	Six Monthly	0.9962	1.0990	1.0801
Sirat NRP Rupee Value Account RDA - Saving - 0 to 10M - -	Six Monthly	1.0896	1.0990	1.0801
Sirat NRP Rupee Value Account RDA - Saving - 10.001 M and above - -	Six Monthly	0.9962	1.0990	1.0801
Sirat Junior Savers - 0 to 10M - -	Quarterly	1.0896	1.0990	1.0801
Sirat Junior Savers - 10.001 M and above - -	Quarterly	0.9962	1.0990	1.0801
Sirat Privilege 55+ - 0 to 10M - -	Monthly	1.0896	1.0990	1.0801
Sirat Privilege 55+ - 10.001 M and above - -	Monthly	0.9962	1.0990	1.0801
SIRAT - Saving Accounts				
Saving Account - 0 to 24.99K - -	Six Monthly	1.0896	1.0990	1.0801
Saving Account - 25 K to 99.99 K - -	Six Monthly	1.0896	1.0990	1.0801
Saving Account - 100 K to 499.99 K - -	Six Monthly	1.0896	1.0990	1.0801
Saving Account - 500 K to 999.99 K - -	Six Monthly	1.0896	1.0990	1.0801
Saving Account - 1 M to 10.00 M - -	Six Monthly	1.0896	1.0990	1.0801
Saving Account - 10.001 M and above - -	Six Monthly	0.9962	1.0257	1.0801
SIRAT - Islamic Saving Plus (Promotional)				
ISLAMIC SAVING PLUS - 0 to 5 M - -	Monthly	1.2453	1.2455	1.2961
ISLAMIC SAVING PLUS - 5.001 M to 10 M - -	Monthly	1.2453	1.2455	1.2961
ISLAMIC SAVING PLUS - 10.001 M and above - -	Monthly	1.2453	1.2455	1.2961
SIRAT Islamic Saving Plus (10005)				
	Monthly	1.0896	1.0990	1.0801
SIRAT - PLS - Premium Accounts				
PLS - Premium Accounts - 0 to 10.00 M - -	Monthly	1.0896	1.0990	1.0801
PLS - Premium Accounts - 10.001 M and above - -	Monthly	0.9962	1.0257	1.0801
SIRAT Saving Habibmetro@work Gold - Platinum				
SIRAT Saving Habibmetro@work Gold & Platinum 0 to 24.99K - -	Six Monthly	1.0896	1.0990	1.0801
SIRAT Saving Habibmetro@work Gold & Platinum 25 K to 99.99 K - -	Six Monthly	1.0896	1.0990	1.0801
SIRAT Saving Habibmetro@work Gold & Platinum 100 K to 499.99 K - -	Six Monthly	1.0896	1.0990	1.0801
SIRAT Saving Habibmetro@work Gold & Platinum 500 K to 999.99 K - -	Six Monthly	1.0896	1.0990	1.0801
SIRAT Saving Habibmetro@work Gold & Platinum 1 M to 10.00 M - -	Six Monthly	1.0896	1.0990	1.0801
SIRAT Saving Habibmetro@work Gold & Platinum 10.001 M and above - -	Six Monthly	0.9962	1.0257	1.0801
SIRAT Saving Super Salary Account				
SIRAT Saving Super Salary Account - 0 to 24.99K - -	Six Monthly	1.0896	1.0990	1.0801
SIRAT Saving Super Salary Account - 25 K to 99.99 K - -	Six Monthly	1.0896	1.0990	1.0801
SIRAT Saving Super Salary Account - 100 K to 499.99 K - -	Six Monthly	1.0896	1.0990	1.0801
SIRAT Saving Super Salary Account - 500 K to 999.99 K - -	Six Monthly	1.0896	1.0990	1.0801
SIRAT Saving Super Salary Account - 1 M to 10.00 M - -	Six Monthly	1.0896	1.0990	1.0801
SIRAT Saving Super Salary Account - 10.001 M and above - -	Six Monthly	0.9962	1.0257	1.0801
SIRAT - Islamic New Deposit Book Account - Non Resident				
Islamic New Deposit Book Account - Non Resident - 0 to 24.99K - -	Six Monthly	1.0896	1.0990	1.0801
Islamic New Deposit Book Account - Non Resident - 25 K to 99.99 K - -	Six Monthly	1.0896	1.0990	1.0801
Islamic New Deposit Book Account - Non Resident - 100 K to 499.99 K - -	Six Monthly	1.0896	1.0990	1.0801
Islamic New Deposit Book Account - Non Resident - 500 K to 999.99 K - -	Six Monthly	1.0896	1.0990	1.0801
Islamic New Deposit Book Account - Non Resident - 1 M to 10.00 M - -	Six Monthly	1.0896	1.0990	1.0801
Islamic New Deposit Book Account - Non Resident - 10.001 M and above - -	Six Monthly	0.9962	1.0257	1.0801
SIRAT - Saving Account-Fi / Mutual Funds				
Saving Account-Fi / Mutual Funds - 0 to 10.00 M - -	Monthly	0.9340	1.0257	0.9721
Saving Account-Fi / Mutual Funds - 10.001 M and above - -	Monthly	0.9340	1.0257	0.9721
SIRAT Saving Categories - PSE & PLC				
	Monthly	0.9340	0.8006	0.9439
Margin and Security Accounts				
	Six Monthly	0.0623	0.0534	0.0432

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

SIRAT Habibmetro Islamic Investment Certificate (H.I.I.C)

SIRAT H.I.I.C. Seven Days	Maturity	0.7783	0.7327	0.8641
SIRAT H.I.I.C. Fifteen Days	Maturity	0.7783	0.7327	0.8641
SIRAT H.I.I.C. One Month	Maturity	1.1675	1.0990	0.9181
SIRAT H.I.I.C. Three Months	Maturity	1.2453	1.1722	1.0261
SIRAT H.I.I.C. Six Months	Maturity	1.3231	1.2455	1.0801
SIRAT H.I.I.C. One Year	Monthly	1.2453	1.1722	1.0261
SIRAT H.I.I.C. One Year	Quarterly	1.2764	1.2016	1.0477
SIRAT H.I.I.C. One Year	Six Monthly	1.3076	1.2309	1.0693
SIRAT H.I.I.C. One Year	Maturity	1.3387	1.2602	1.0909
SIRAT H.I.I.C. Two Years	Monthly	1.2764	1.2016	1.0477
SIRAT H.I.I.C. Two Years	Quarterly	1.3076	1.2309	1.0693
SIRAT H.I.I.C. Two Years	Six Monthly	1.3387	1.2602	1.0909
SIRAT H.I.I.C. Two Years	Maturity	1.3698	1.2895	1.1125
SIRAT H.I.I.C. Three Years	Monthly	1.3076	1.2309	1.0693
SIRAT H.I.I.C. Three Years	Quarterly	1.3387	1.2602	1.0909
SIRAT H.I.I.C. Three Years	Six Monthly	1.3698	1.2895	1.1125
SIRAT H.I.I.C. Three Years	Maturity	1.4010	1.3188	1.1341
SIRAT H.I.I.C. Five Years	Monthly	1.3387	1.2602	1.0909
SIRAT H.I.I.C. Five Years	Quarterly	1.3698	1.2895	1.1125
SIRAT H.I.I.C. Five Years	Six Monthly	1.4010	1.3188	1.1341
SIRAT H.I.I.C. Five Years	Maturity	1.4321	1.3481	1.1557

SBP Refinancing Schemes

SBP - ILTFF 03 Years 00 To Above	Quarterly	0.2646	0.2931	0.2700
SBP - ILTFF 05 Years 00 To Above	Quarterly	0.2646	0.2931	0.2700
SBP - ILTFF 10 Years 00 To Above	Quarterly	0.2646	0.2931	0.2700
SBP - IFFSAP - 00 To Above Amount - -	Quarterly	0.0778	0.0733	0.0540
SBP - IPWS - 00 To Above Amount - -	Quarterly	0.0778	0.0733	0.0540
SBP - ITERF - 00 To Above Amount - -	Quarterly	0.0778	0.0733	0.0540
SBP - IFFRE - 00 To Above Amount - -	Quarterly	0.0778	0.0733	0.0540