

Product name	Payment Frequency	Profit Rates for the Month AUGUST 2026	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	Profit Rates for the Month DECEMBER 2025	Profit Rates for the Month NOVEMBER 2025
SIRAT Other Saving Accounts											
Sirat Ladies Saving Accounts	Monthly	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	7.00%	7.34%
Habib Metro Sirat Asaan Account-Saving	Six Monthly	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
Sirat NRP Rupee Value Account RDA - Saving	Six Monthly	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
Sirat Junior Savers	Quarterly	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.34%
Sirat Privilege 55+	Monthly	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	7.00%	7.34%
SIRAT - Saving Accounts											
Saving Account - 0 to 24.99K - -	Six Monthly	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.34%
Saving Account - 25 K to 99.99 K - -	Six Monthly	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.34%
Saving Account - 100 K to 499.99 K - -	Six Monthly	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.34%
Saving Account - 500 K to 999.99 K - -	Six Monthly	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.34%
Saving Account - 1 M to 9.99 M - -	Six Monthly	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.34%
Saving Account - 10 M to 19.99 M - -	Six Monthly	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.34%
Saving Account - 20 M to 29.99 M - -	Six Monthly	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.34%
Saving Account - 30 M to 39.99 M - -	Six Monthly	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.34%
Saving Account - 40 M to 49.99 M - -	Six Monthly	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.34%
Saving Account - 50 M to 59.99 M - -	Six Monthly	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.34%
Saving Account - 60 M to 69.99 M - -	Six Monthly	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.34%
Saving Account - 70 M to 79.99 M - -	Six Monthly	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.34%
Saving Account - 80 M to 89.99 M - -	Six Monthly	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.34%
Saving Account - 90 M to 99.99 M - -	Six Monthly	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.34%
Saving Account - 100 M and above - -	Six Monthly	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.34%
SIRAT - Islamic Saving Plus (Promotional)											
ISLAMIC SAVING PLUS - 0 to 5 M - -	Monthly	8.50%	9.22%	9.81%	9.59%	9.00%	9.00%	9.00%	9.01%	9.72%	9.75%
ISLAMIC SAVING PLUS - 5.001 M to 25 M - -	Monthly	8.50%	9.22%	9.81%	9.59%	9.00%	9.00%	9.00%	9.01%	9.72%	9.75%
ISLAMIC SAVING PLUS - 25.001 M to 200 M - -	Monthly	8.50%	9.22%	9.81%	9.59%	9.00%	9.00%	9.00%	9.01%	9.72%	9.75%
ISLAMIC SAVING PLUS - 200.001 M and Above - -	Monthly	8.50%	9.22%	9.81%	9.59%	9.00%	9.00%	9.00%	9.01%	9.72%	9.75%
SIRAT - Islamic Saving Plus	Monthly	6.01%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
SIRAT - PLS - Premium Accounts											
PLS - Premium Accounts - 0 to 4.99 M - -	Monthly	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
PLS - Premium Accounts - 5 M to 24.99 M - -	Monthly	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
PLS - Premium Accounts - 25 M to 49.99 M - -	Monthly	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
PLS - Premium Accounts - 50 M to 99.99 M - -	Monthly	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
PLS - Premium Accounts - 100 M to 199.99 M - -	Monthly	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
PLS - Premium Accounts - 200 M to 399.99 M - -	Monthly	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
PLS - Premium Accounts - 400 M to 599.99 M - -	Monthly	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
PLS - Premium Accounts - 600 M to 799.99 M - -	Monthly	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
PLS - Premium Accounts - 800 M to 0.99 B - -	Monthly	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
PLS - Premium Accounts - 1.000 Billion to 1.199 Billion - -	Monthly	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
PLS - Premium Accounts - 1.200 Billion to 1.399 Billion - -	Monthly	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
PLS - Premium Accounts - 1.400 Billion to 1.599 Billion - -	Monthly	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
PLS - Premium Accounts - 1.600 Billion to 1.799 Billion - -	Monthly	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
PLS - Premium Accounts - 1.800 Billion to 1.999 Billion - -	Monthly	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
PLS - Premium Accounts - Above 2 Billion - -	Monthly	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
SIRAT Saving Habibmetro@work Gold - Platinum											
Sirat Saving Salary Flex Gold - Platinum 0 to 24.99K - -	Six Monthly	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
Sirat Saving Salary Flex Gold - Platinum 25 K to 99.99 K - -	Six Monthly	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
Sirat Saving Salary Flex Gold - Platinum 100 K to 499.99 K - -	Six Monthly	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
Sirat Saving Salary Flex Gold - Platinum 500 K to 999.99 K - -	Six Monthly	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
Sirat Saving Salary Flex Gold - Platinum 1 M to 9.99 M - -	Six Monthly	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
Sirat Saving Salary Flex Gold - Platinum 10 M to 19.99 M - -	Six Monthly	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
Sirat Saving Salary Flex Gold - Platinum 20 M to 29.99 M - -	Six Monthly	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
Sirat Saving Salary Flex Gold - Platinum 30 M to 39.99 M - -	Six Monthly	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
Sirat Saving Salary Flex Gold - Platinum 40 M to 49.99 M - -	Six Monthly	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
Sirat Saving Salary Flex Gold - Platinum 50 M to 59.99 M - -	Six Monthly	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
Sirat Saving Salary Flex Gold - Platinum 60 M to 69.99 M - -	Six Monthly	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
Sirat Saving Salary Flex Gold - Platinum 70 M to 79.99 M - -	Six Monthly	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
Sirat Saving Salary Flex Gold - Platinum 80 M to 89.99 M - -	Six Monthly	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
Sirat Saving Salary Flex Gold - Platinum 90 M to 99.99 M - -	Six Monthly	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
Sirat Saving Salary Flex Gold - Platinum 100 M and above - -	Six Monthly	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
SIRAT Saving Super Salary Accounts											
Saving Sirat Salary - 0 to 24.99K - -	Six Monthly	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
Saving Sirat Salary - 25 K to 99.99 K - -	Six Monthly	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
Saving Sirat Salary - 100 K to 499.99 K - -	Six Monthly	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
Saving Sirat Salary - 500 K to 999.99 K - -	Six Monthly	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
Saving Sirat Salary - 1 M to 9.99 M - -	Six Monthly	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%

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

Saving Sirat Salary - 10 M to 19.99 M - -	Six Monthly	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
Saving Sirat Salary - 20 M to 29.99 M - -	Six Monthly	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
Saving Sirat Salary - 30 M to 39.99 M - -	Six Monthly	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
Saving Sirat Salary - 40 M to 49.99 M - -	Six Monthly	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
Saving Sirat Salary - 50 M to 59.99 M - -	Six Monthly	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
Saving Sirat Salary - 60 M to 69.99 M - -	Six Monthly	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
Saving Sirat Salary - 70 M to 79.99 M - -	Six Monthly	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
Saving Sirat Salary - 80 M to 89.99 M - -	Six Monthly	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
Saving Sirat Salary - 90 M to 99.99 M - -	Six Monthly	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
Saving Sirat Salary - 100 M and above - -	Six Monthly	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%

SIRAT - Islamic New Deposit Book Account - Non Resident

Islamic New Deposit Book Account - Non Resident - 0 to 24.99K - -	Six Monthly	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
Islamic New Deposit Book Account - Non Resident - 25 K to 99.99 K - -	Six Monthly	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
Islamic New Deposit Book Account - Non Resident - 100 K to 499.99 K - -	Six Monthly	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
Islamic New Deposit Book Account - Non Resident - 500 K to 999.99 K - -	Six Monthly	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
Islamic New Deposit Book Account - Non Resident - 1 M to 9.99 M - -	Six Monthly	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
Islamic New Deposit Book Account - Non Resident - 10 M to 19.99 M - -	Six Monthly	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
Islamic New Deposit Book Account - Non Resident - 20 M to 29.99 M - -	Six Monthly	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
Islamic New Deposit Book Account - Non Resident - 30 M to 39.99 M - -	Six Monthly	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
Islamic New Deposit Book Account - Non Resident - 40 M to 49.99 M - -	Six Monthly	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
Islamic New Deposit Book Account - Non Resident - 50 M to 59.99 M - -	Six Monthly	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
Islamic New Deposit Book Account - Non Resident - 60 M to 69.99 M - -	Six Monthly	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
Islamic New Deposit Book Account - Non Resident - 70 M to 79.99 M - -	Six Monthly	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
Islamic New Deposit Book Account - Non Resident - 80 M to 89.99 M - -	Six Monthly	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
Islamic New Deposit Book Account - Non Resident - 90 M to 99.99 M - -	Six Monthly	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%
Islamic New Deposit Book Account - Non Resident - 100 M and above - -	Six Monthly	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%	6.96%	6.71%	7.05%

SIRAT - Saving Account-FI / Mutual Funds

Saving Account-FI / Mutual Funds - 0 to 9.99 M - -	Monthly	6.59%	6.58%	5.69%	6.16%	5.01%	4.80%	5.14%	5.33%	6.71%	5.60%
Saving Account-FI / Mutual Funds - 10 M to 99.99 M - -	Monthly	6.59%	6.58%	5.69%	6.16%	5.01%	4.80%	5.14%	5.33%	6.71%	5.60%
Saving Account-FI / Mutual Funds - 100 M to 199.99 M - -	Monthly	6.59%	6.58%	5.69%	6.16%	5.01%	4.80%	5.14%	5.33%	6.71%	5.60%
Saving Account-FI / Mutual Funds - 200 M to 499.99 M - -	Monthly	6.59%	6.58%	5.69%	6.16%	5.01%	4.80%	5.14%	5.33%	6.71%	5.60%
Saving Account-FI / Mutual Funds - 500.000 M & above - -	Monthly	6.59%	6.58%	5.69%	6.16%	5.01%	4.80%	5.14%	5.33%	6.71%	5.60%

SIRAT Saving Categories - PSE & PLC

	Monthly	6.01%	5.15%	5.59%	5.58%	5.15%	4.90%	5.97%	5.50%	5.91%	6.00%
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Margin Accounts & Security Deposits

	Six Monthly	0.38%	0.29%	0.25%	0.27%	0.02%	0.02%	0.02%	0.02%	0.01%	0.01%
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Term Deposits - Habib Islamic Investment Certificate (HIC)

H.I.I.C - 00 To Above Amount - Seven Days	Maturity	4.71%	5.85%	5.69%	6.16%	5.23%	4.80%	5.14%	5.33%	5.96%	5.60%
H.I.I.C - 00 To Above Amount - Fifteen Days	Maturity	4.71%	5.85%	5.69%	6.16%	5.23%	4.80%	5.14%	5.33%	5.96%	5.60%

H.I.I.C - 00 To Above Amount - One Month	Maturity	7.07%	6.22%	7.91%	8.56%	6.97%	4.80%	5.14%	5.87%	5.47%	7.46%
H.I.I.C - 00 To Above Amount - Three Months	Maturity	7.54%	6.95%	7.28%	7.88%	7.03%	4.85%	5.20%	5.92%	5.71%	7.26%
H.I.I.C - 00 To Above Amount - Six Months	Maturity	8.01%	7.32%	7.34%	7.94%	7.08%	4.90%	5.25%	5.97%	5.96%	6.63%

H.I.I.C - 00 To Above Amount - One Year Monthly	Monthly	7.54%	6.95%	7.59%	8.22%	7.14%	4.90%	5.25%	7.04%	5.96%	7.46%
H.I.I.C - 00 To Above Amount - One Year Quarterly	Quarterly	7.73%	7.10%	7.78%	8.42%	7.20%	4.96%	5.31%	7.09%	6.21%	6.63%
H.I.I.C - 00 To Above Amount - One Year Half-yearly	Six Monthly	7.91%	7.24%	7.85%	8.49%	7.26%	5.01%	5.37%	7.15%	6.46%	6.84%
H.I.I.C - 00 To Above Amount - One Year Maturity	Maturity	8.10%	7.39%	7.91%	8.56%	7.32%	5.06%	5.42%	7.20%	6.71%	7.59%

H.I.I.C - 00 To Above Amount - Two Years Monthly	Monthly	7.73%	7.10%	6.33%	6.85%	7.14%	5.06%	5.42%	6.13%	6.71%	6.63%
H.I.I.C - 00 To Above Amount - Two Years Quarterly	Quarterly	7.73%	0.00%	6.33%	0.00%	7.14%	5.06%	5.48%	6.13%	0.00%	6.84%
H.I.I.C - 00 To Above Amount - Two Year Half-yearly	Six Monthly	8.10%	7.39%	6.45%	6.98%	7.26%	5.17%	5.54%	6.24%	7.21%	7.05%
H.I.I.C - 00 To Above Amount - Two Year Maturity	Maturity	8.29%	7.53%	6.52%	7.05%	7.32%	5.22%	5.60%	6.29%	7.45%	7.26%

H.I.I.C - 00 To Above Amount - Three Years Monthly	Monthly	7.91%	7.24%	6.52%	7.05%	6.97%	5.22%	5.60%	6.29%	7.45%	6.84%
H.I.I.C - 00 To Above Amount - Three Years Quarterly	Quarterly	8.10%	7.39%	6.58%	7.12%	7.03%	5.27%	5.65%	6.35%	7.70%	7.05%
H.I.I.C - 00 To Above Amount - Three Year Half-yearly	Six Monthly	8.29%	7.53%	6.64%	7.19%	7.08%	5.33%	5.71%	6.40%	7.95%	7.26%
H.I.I.C - 00 To Above Amount - Three Years Maturity	Maturity	8.48%	7.68%	6.71%	7.26%	7.14%	5.38%	5.77%	6.45%	8.20%	7.46%

H.I.I.C - 00 To Above Amount - Five Years Monthly	Monthly	8.10%	7.39%	6.71%	7.26%	7.03%	5.38%	5.77%	6.45%	8.20%	7.05%
H.I.I.C - 00 To Above Amount - Five Years Quarterly	Quarterly	8.29%	7.53%	6.77%	7.33%	7.08%	5.44%	5.82%	6.51%	8.45%	7.26%
H.I.I.C - 00 To Above Amount - Five Year Half-yearly	Six Monthly	8.48%	7.68%	6.83%	7.40%	7.14%	5.49%	5.88%	6.56%	8.70%	7.46%
H.I.I.C - 00 To Above Amount - Five Years Maturity	Maturity	8.67%	7.83%	6.90%	7.46%	7.20%	5.54%	5.94%	6.61%	8.95%	7.67%

SBP SCHEMES

SBP - ILTF - 00 To Above Amount - -	Quarterly	1.88%	1.83%	0.95%	1.03%	1.67%	1.60%	1.71%	1.97%	2.48%	2.07%
SBP - IFESAP - 00 To Above Amount - -	Quarterly	0.47%	0.37%	0.63%	0.68%	1.39%	1.33%	1.60%	1.60%	1.24%	1.04%
SBP - IFWS - 00 To Above Amount - -	Quarterly	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.14%	0.00%	0.00%	0.21%
SBP - ITERF - 00 To Above Amount - -	Quarterly	0.47%	0.37%	0.63%	0.68%	1.39%	1.33%	1.43%	1.60%	3.23%	2.69%
SBP - IFFRE - 00 To Above Amount - -	Quarterly	0.47%	0.37%	0.63%	0.68%	1.39%	1.33%	1.43%	1.60%	3.23%	2.69%

* Profit Sharing Ratio		50:50	50:50	50:50	50:50	50:50	50:50	50:50	50:50	50:50	50:50
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Habib Metropolitan Bank Limited - Islamic Banking
Historical Declared Profit Rates of Last 2 Years - Local Currency (LCY)

Product name	Payment Frequency	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	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
Sirat Ladies Saving Accounts	Monthly	7.67%	8.08%	8.05%	8.04%	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%
Habib Metro Sirat Asaan Account-Saving	Six Monthly	7.36%	7.87%	7.85%	7.83%	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%
Sirat NRP Rupee Value Account RDA - Saving	Six Monthly	7.36%	7.87%	7.85%	7.83%	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%
Sirat Junior Savers	Quarterly	7.67%	8.08%	8.05%	8.04%	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%
Sirat Privilege 55+	Monthly	7.67%	8.08%	8.05%	8.04%	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%
SIRAT - Saving Accounts	Six Monthly	7.67%	8.08%	8.05%	8.04%	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%
SIRAT - Islamic Saving Plus (Promotional)	Monthly	9.75%									
SIRAT - Islamic Saving Plus	Monthly	7.36%	7.87%	7.85%	7.83%	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%
SIRAT - PLS - Premium Accounts	Monthly	7.36%	7.87%	7.85%	7.83%	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%
SIRAT Saving Habibmetro@work Gold - Platinum	Six Monthly	7.36%	7.87%	7.85%	7.83%	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%
SIRAT Saving Super Salary Accounts	Six Monthly	7.36%	7.87%	7.85%	7.83%	8.01%	7.77%	7.77%	7.78%	8.14%	0.00%
SIRAT - Islamic New Deposit Book Account - Non Resident	Six Monthly	7.36%	7.87%	7.85%	7.83%	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%
SIRAT - Saving Account-FI / Mutual Funds	Monthly	5.85%	6.21%	6.19%	6.18%	6.00%	5.83%	5.83%	5.84%	5.08%	5.54%
SIRAT Saving Categories - PSE & PLC	Monthly	6.27%	6.37%	6.31%	6.93%	6.80%	6.04%	5.29%	5.00%	5.13%	5.79%
Margin & Security Deposits											
Margin Accounts & Security Deposits	Six Monthly	0.02%	0.02%	0.02%	0.02%	0.01%	0.01%	0.04%	0.04%	0.04%	0.04%
Term Deposits - Habib Islamic Investment Certificate (HIIC)											
H.I.I.C - 00 To Above Amount - Seven Days	Maturity	5.85%	6.21%	6.19%	6.18%	6.01%	5.83%	5.83%	5.84%	5.08%	5.54%
H.I.I.C - 00 To Above Amount - Fifteen Days	Maturity	5.85%	6.21%	6.19%	6.18%	6.01%	5.83%	5.83%	5.84%	5.08%	5.54%
H.I.I.C - 00 To Above Amount - One Month	Maturity	7.80%	8.08%	8.05%	8.04%	6.01%	5.83%	5.83%	5.84%	5.08%	5.54%
H.I.I.C - 00 To Above Amount - Three Months	Maturity	7.58%	7.25%	7.23%	7.21%	6.21%	6.03%	6.03%	6.03%	5.19%	5.65%
H.I.I.C - 00 To Above Amount - Six Months	Maturity	6.93%	6.63%	6.61%	6.59%	6.41%	6.22%	6.22%	6.23%	5.29%	5.76%
H.I.I.C - 00 To Above Amount - One Year Monthly	Monthly	7.80%	8.08%	8.05%	8.04%	6.21%	6.03%	6.03%	6.03%	5.19%	5.65%
H.I.I.C - 00 To Above Amount - One Year Quarterly	Quarterly	6.93%	6.63%	6.61%	6.59%	6.41%	6.22%	6.22%	6.23%	5.29%	5.76%
H.I.I.C - 00 To Above Amount - One Year Half-yearly	Six Monthly	7.15%	6.83%	6.81%	6.80%	6.61%	6.41%	6.41%	6.42%	5.39%	5.87%
H.I.I.C - 00 To Above Amount - One Year Maturity	Maturity	7.93%	8.16%	8.13%	8.12%	6.81%	6.61%	6.61%	6.61%	5.49%	5.98%
H.I.I.C - 00 To Above Amount - Two Years Monthly	Monthly	6.93%	6.63%	6.61%	6.59%	6.41%	6.22%	6.22%	6.23%	5.29%	5.76%
H.I.I.C - 00 To Above Amount - Two Years Quarterly	Quarterly	6.93%	6.63%	0.00%	6.59%	6.41%	0.00%	0.00%	6.23%	5.76%	5.76%
H.I.I.C - 00 To Above Amount - Two Year Half-yearly	Six Monthly	7.36%	7.04%	7.02%	7.01%	6.81%	6.61%	6.61%	6.61%	5.49%	5.98%
H.I.I.C - 00 To Above Amount - Two Year Maturity	Maturity	7.58%	7.25%	7.23%	7.21%	7.01%	6.80%	6.80%	6.81%	5.59%	6.09%
H.I.I.C - 00 To Above Amount - Three Years Monthly	Monthly	7.15%	6.83%	6.81%	6.80%	6.61%	6.41%	6.41%	6.42%	5.39%	5.87%
H.I.I.C - 00 To Above Amount - Three Years Quarterly	Quarterly	7.36%	7.04%	7.02%	7.01%	6.81%	6.61%	6.61%	6.61%	5.49%	5.98%
H.I.I.C - 00 To Above Amount - Three Year Half-yearly	Six Monthly	7.58%	7.25%	7.23%	7.21%	7.01%	6.80%	6.80%	6.81%	5.59%	6.09%
H.I.I.C - 00 To Above Amount - Three Years Maturity	Maturity	7.80%	7.46%	7.43%	7.42%	7.21%	7.00%	7.00%	7.00%	5.69%	6.21%
H.I.I.C - 00 To Above Amount - Five Years Monthly	Monthly	7.36%	7.04%	7.02%	7.01%	6.81%	6.61%	6.61%	6.61%	5.49%	5.98%
H.I.I.C - 00 To Above Amount - Five Years Quarterly	Quarterly	7.58%	7.25%	7.23%	7.21%	7.01%	6.80%	6.80%	6.81%	5.59%	6.09%
H.I.I.C - 00 To Above Amount - Five Year Half-yearly	Six Monthly	7.80%	7.46%	7.43%	7.42%	7.21%	7.00%	7.00%	7.00%	5.69%	6.21%
H.I.I.C - 00 To Above Amount - Five Years Maturity	Maturity	8.01%	7.66%	7.64%	7.63%	7.41%	7.19%	7.19%	7.20%	5.80%	6.32%
SBP SCHEMES											
SBP - ILTF - 00 To Above Amount - -	Quarterly	2.17%	4.14%	4.13%	4.12%	4.01%	3.89%	3.89%	3.89%	3.56%	3.88%
SBP - IFFSAP - 00 To Above Amount - -	Quarterly	1.08%	3.11%	3.10%	3.09%	3.00%	2.92%	2.92%	2.92%	1.42%	1.55%
SBP - IFWS - 00 To Above Amount - -	Quarterly	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
SBP - ITERF - 00 To Above Amount - -	Quarterly	2.82%	3.73%	3.72%	3.71%	3.60%	3.50%	3.50%	3.50%	1.83%	2.00%
SBP - IFFRE - 00 To Above Amount - -	Quarterly	2.82%	3.94%	3.92%	3.92%	3.81%	3.70%	3.70%	3.70%	1.93%	2.11%
* Profit Sharing Ratio		50:50	50:50	50:50	50:50	50:50	50:50	50:50	50:50	50:50	50:50

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

Product name	Payment Frequency	Profit Rates for the Month	Profit Rates for the Month	Profit Rates for the Month	Profit Rates for the Month	Profit Rates for the Month	Profit Rates for the Month	Profit Rates for the Month	Profit Rates for the Month	Profit Rates for the Month	Profit Rates for the Month
		DECEMBER 2024	NOVEMBER 2024	OCTOBER 2024	SEPTEMBER 2024	AUGUST 2024	JULY 2024	JUNE 2024	MAY 2024	APRIL 2024	MARCH 2024
Margin Accounts	Six Monthly	0.02%	0.02%	0.02%	0.03%	0.04%	0.05%	0.04%	0.04%	0.04%	0.04%
Security Deposit	Six Monthly	0.02%	0.02%	0.02%	0.03%	0.04%	0.05%	0.04%	0.04%	0.04%	0.04%

Sirat Other Saving Accounts

Sirat Ladies Account - Saving	Monthly	7.60%	7.42%	8.69%	11.58%	14.31%	16.46%	16.56%	18.18%	18.92%	18.05%
Habib Metro Sirat Asaan Account-Saving	Six Monthly	5.97%	5.83%	5.65%	7.53%	9.91%	11.40%	10.42%	11.43%	11.91%	11.36%
Sirat NRP Rupee Value Account RDA - Saving	Six Monthly	7.05%	6.89%	7.39%	9.55%	12.11%	13.93%	13.25%	14.54%	15.14%	14.44%
Sirat Junior Savers Account	Quarterly	7.60%	7.42%	7.61%	11.07%	13.76%	15.83%	15.48%	16.99%	17.69%	16.87%
Sirat Privilege 55+ Saving Account	Monthly	8.14%	7.95%	8.26%	11.32%	14.04%	16.14%	15.84%	17.38%	18.10%	17.26%

Sirat Savings Plus Account

Islamic Savings Plus	Monthly	6.51%	6.36%	6.95%	10.82%	13.49%	15.51%	14.63%	16.06%	16.72%	15.95%
Islamic Savings Plus	Monthly	6.57%	6.42%	7.00%	10.92%	13.60%	15.64%	14.81%	16.26%	16.93%	16.15%
Islamic Savings Plus	Monthly	6.62%	6.47%	7.04%	11.02%	13.71%	15.76%	14.93%	16.39%	17.07%	16.28%
Islamic Savings Plus	Monthly	6.68%	6.52%	7.08%	11.12%	13.82%	15.89%	15.05%	16.52%	17.20%	16.41%

Sirat Saving Account - FI / Mutual Funds
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Saving Account-FI / Mutual Funds	Monthly	4.88%	4.77%	4.78%	4.99%	7.16%	8.23%	7.23%	7.93%	8.26%	7.88%
Saving Account-FI / Mutual Funds	Monthly	4.94%	4.82%	4.82%	5.04%	7.21%	8.29%	7.29%	8.00%	8.33%	7.94%
Saving Account-FI / Mutual Funds	Monthly	4.99%	4.88%	4.87%	5.09%	7.27%	8.36%	7.35%	8.00%	8.33%	8.01%
Saving Account-FI / Mutual Funds	Monthly	5.05%	4.93%	4.91%	5.14%	7.32%	8.42%	7.35%	8.00%	8.33%	8.01%
Saving Account-FI / Mutual Funds	Monthly	5.10%	4.93%	4.91%	5.14%	7.32%	8.42%	7.35%	8.00%	8.33%	8.01%

Sirat Saving Accounts

Savings Account	Six Monthly	7.05%	6.89%	7.04%	9.55%	12.11%	13.93%	13.85%	15.20%	15.83%	15.10%
Savings Account	Six Monthly	7.11%	6.95%	7.08%	9.60%	12.17%	13.99%	13.97%	15.33%	15.97%	15.23%
Savings Account	Six Monthly	7.16%	7.00%	7.13%	9.65%	12.22%	14.05%	14.09%	15.47%	16.10%	15.36%
Savings Account	Six Monthly	7.22%	7.05%	7.17%	9.70%	12.28%	14.12%	14.21%	15.60%	16.24%	15.49%
Savings Account	Six Monthly	7.27%	7.10%	7.21%	9.75%	12.33%	14.18%	14.33%	15.73%	16.38%	15.62%
Savings Account	Six Monthly	7.33%	7.16%	7.26%	9.80%	12.39%	14.24%	14.45%	15.86%	16.52%	15.75%
Savings Account	Six Monthly	7.38%	7.21%	7.30%	9.86%	12.44%	14.31%	14.57%	15.99%	16.65%	15.89%
Savings Account	Six Monthly	7.43%	7.26%	7.35%	9.90%	12.50%	14.37%	14.69%	16.13%	16.79%	16.02%
Savings Account	Six Monthly	7.49%	7.32%	7.39%	9.95%	12.55%	14.43%	14.81%	16.26%	16.93%	16.15%
Savings Account	Six Monthly	7.49%	7.37%	7.43%	10.01%	12.61%	14.50%	14.93%	16.39%	17.07%	16.28%
Savings Account	Six Monthly	7.60%	7.42%	7.43%	10.06%	12.61%	14.56%	15.05%	16.52%	17.20%	16.41%
Savings Account	Six Monthly	7.65%	7.47%	7.43%	10.06%	12.61%	14.56%	15.05%	16.66%	17.20%	16.41%
Savings Account	Six Monthly	7.65%	7.47%	7.56%	10.06%	12.77%	14.56%	15.30%	16.79%	17.48%	16.67%
Savings Account	Six Monthly	7.65%	7.47%	7.56%	10.21%	12.83%	14.75%	15.42%	16.79%	17.48%	16.67%
Savings Account	Six Monthly	7.81%	7.63%	7.65%	10.26%	12.88%	14.81%	15.54%	17.05%	17.75%	16.94%

Sirat Habibmetro@work (Green, Gold & Platinum)

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Sirat Islamic Non Resident Saving Accounts	
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Habib Metropolitan Bank Limited - Islamic Banking
Historical Declared Profit Rates of Last 2 Years - Local Currency (LCY)

Sirat Pls Premium Accounts											
PLS - Premium Account	Monthly	8.14%	7.95%	8.52%	11.07%	13.76%	15.83%	15.36%	16.85%	17.55%	16.74%
PLS - Premium Account	Monthly	8.19%	8.01%	8.56%	11.12%	13.82%	15.89%	15.42%	16.92%	17.62%	16.80%
PLS - Premium Account	Monthly	8.25%	8.06%	8.61%	11.17%	13.87%	15.95%	15.48%	16.99%	17.69%	16.87%
PLS - Premium Account	Monthly	8.30%	8.11%	8.65%	11.23%	13.93%	16.02%	15.54%	17.05%	17.75%	16.94%
PLS - Premium Account	Monthly	8.36%	8.16%	8.69%	11.27%	13.98%	16.08%	15.60%	17.12%	17.82%	17.00%
PLS - Premium Account	Monthly	8.41%	8.22%	8.74%	11.32%	14.04%	16.14%	15.60%	17.12%	17.89%	17.07%
PLS - Premium Account	Monthly	8.47%	8.27%	8.78%	11.32%	14.04%	16.14%	15.72%	17.25%	17.89%	17.07%
PLS - Premium Account	Monthly	8.47%	8.27%	8.78%	11.32%	14.04%	16.14%	15.72%	17.25%	18.03%	17.07%
PLS - Premium Account	Monthly	8.38%	8.38%	8.78%	11.32%	14.04%	16.14%	15.72%	17.25%	18.03%	17.26%
PLS - Premium Account	Monthly	8.57%	8.38%	8.91%	11.53%	14.26%	16.40%	15.90%	17.45%	18.17%	17.26%
PLS - Premium Account	Monthly	8.57%	8.38%	8.91%	11.53%	14.26%	16.40%	15.90%	17.45%	18.17%	17.26%
PLS - Premium Account	Monthly	8.57%	8.38%	8.91%	11.53%	14.26%	16.40%	15.90%	17.45%	18.17%	17.26%
PLS - Premium Account	Monthly	8.57%	8.38%	8.91%	11.53%	14.26%	16.40%	15.90%	17.45%	18.17%	17.26%
PLS - Premium Account	Monthly	8.57%	8.38%	8.91%	11.53%	14.26%	16.40%	15.90%	17.45%	18.17%	17.26%
PLS - Premium Account	Monthly	8.57%	8.38%	8.91%	11.53%	14.26%	16.40%	15.90%	17.45%	18.17%	17.26%

Term Deposits - Habib Islamic Investment Certificate (HIIC)

H.I.I.C. Seven Days	Maturity	7.05%	6.89%	7.04%	9.55%	12.11%	13.93%	13.85%	15.20%	15.83%	15.10%
H.I.I.C. Fifteen Days	Maturity	7.05%	6.89%	7.04%	9.55%	12.11%	13.93%	13.85%	15.20%	15.83%	15.10%
H.I.I.C One Month	Maturity	7.60%	7.42%	7.61%	10.82%	13.49%	15.51%	15.05%	16.52%	17.20%	16.41%
H.I.I.C Three Months	Maturity	7.71%	7.53%	7.69%	10.97%	13.65%	15.70%	15.36%	16.85%	17.55%	16.74%
H.I.I.C Six Months	Maturity	7.81%	7.63%	7.78%	11.12%	13.82%	15.89%	15.54%	17.05%	17.75%	16.94%
H.I.I.C 1 Year	Monthly	8.41%	8.22%	7.82%	10.97%	13.65%	15.70%	15.48%	16.99%	17.69%	16.87%
H.I.I.C 1 Year	Quarterly	8.52%	8.32%	7.91%	11.12%	13.82%	15.89%	15.66%	17.18%	17.89%	17.07%
H.I.I.C 1 Year	Six Monthly	8.63%	8.43%	8.00%	11.27%	13.98%	16.08%	15.84%	17.38%	18.10%	17.26%
H.I.I.C 1 Year	Maturity	8.74%	8.54%	8.08%	11.43%	14.15%	16.27%	16.02%	17.58%	18.31%	17.46%
H.I.I.C 2 Years	Monthly	7.60%	7.42%	7.82%	8.53%	11.01%	12.66%	12.04%	13.22%	13.76%	13.13%
H.I.I.C 2 Years	Quarterly	7.60%	7.42%	7.82%	8.53%	0.00%	12.66%	12.04%	13.22%	13.76%	13.19%
H.I.I.C 2 Years	Six Monthly	7.71%	7.53%	7.91%	8.64%	11.12%	12.79%	12.16%	13.35%	13.90%	13.26%
H.I.I.C 2 Years	Maturity	7.76%	7.58%	7.95%	8.69%	11.17%	12.85%	12.22%	13.42%	13.97%	13.33%
H.I.I.C 3 Years	Monthly	7.65%	7.47%	7.87%	8.58%	11.06%	12.72%	12.10%	13.29%	13.83%	13.19%
H.I.I.C 3 Years	Quarterly	7.71%	7.53%	7.91%	8.64%	11.12%	12.79%	12.16%	13.35%	13.90%	13.26%
H.I.I.C 3 Years	Six Monthly	7.76%	7.58%	7.95%	8.69%	11.17%	12.85%	12.22%	13.42%	13.97%	13.33%
H.I.I.C 3 Years	Maturity	7.81%	7.63%	8.00%	8.74%	11.23%	12.91%	12.28%	13.48%	14.04%	13.39%
H.I.I.C 5 Years	Monthly	7.71%	7.53%	7.91%	8.64%	11.12%	12.79%	12.16%	13.35%	13.90%	13.26%
H.I.I.C 5 Years	Quarterly	7.76%	7.58%	7.95%	8.69%	11.17%	12.85%	12.22%	13.42%	13.97%	13.33%
H.I.I.C 5 Years	Six Monthly	7.81%	7.63%	8.00%	8.74%	11.23%	12.91%	12.28%	13.48%	14.04%	13.39%
H.I.I.C 5 Years	Maturity	7.87%	7.69%	8.04%	8.79%	11.28%	12.98%	12.34%	13.55%	14.11%	13.46%

SBP Subsidized Schemes											
SBP - ILTF	Quarterly	3.26%	3.18%	2.61%	2.40%	1.65%	3.80%	3.61%	3.97%	3.94%	3.94%
SBP - IFSAP	Quarterly	2.17%	2.12%	1.30%	1.60%	2.20%	2.53%	2.41%	2.64%	2.63%	2.63%
SBP - IFWS	Quarterly	0.00%	0.00%	0.00%	1.20%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
SBP - ITERF	Quarterly	1.63%	1.59%	0.91%	1.20%	3.30%	1.90%	1.81%	1.98%	1.97%	1.97%
SBP - IFFRE	Quarterly	2.17%	2.12%	1.21%	1.60%	2.20%	2.53%	2.41%	2.64%	2.63%	2.63%

* Profit Sharing Ratio	50:50	50:50	50:50	50:50	50:50	50:50	50:50	50:50	50:50	50:50	50:50
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