

Habib Metropolitan Bank Limited - Islamic Banking SIRAT

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

Deposit Products	Profit Payment Frequency	October-26	September-26	August-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 Saving Account - 0 to 10M - -	Monthly	1.0879	1.0896	1.0990
Sirat Ladies Saving Account - 10.001 M and above - -	Monthly	1.0296	0.9962	1.0990
HABIB METRO SIRAT ASAAN ACCOUNT-SAVING - 0 to 10M - -	Six Monthly	1.0879	1.0896	1.0990
HABIB METRO SIRAT ASAAN ACCOUNT-SAVING - 10.001 M and above - -	Six Monthly	1.0296	0.9962	1.0990
Sirat NRP Rupee Value Account RDA - Saving - 0 to 10M - -	Six Monthly	1.0879	1.0896	1.0990
Sirat NRP Rupee Value Account RDA - Saving - 10.001 M and above - -	Six Monthly	1.0296	0.9962	1.0990
Sirat Junior Savers - 0 to 10M - -	Quarterly	1.0879	1.0896	1.0990
Sirat Junior Savers - 10.001 M and above - -	Quarterly	1.0296	0.9962	1.0990
Sirat Privilege 55+ - 0 to 10M - -	Monthly	1.0879	1.0896	1.0990
Sirat Privilege 55+ - 10.001 M and above - -	Monthly	1.0296	0.9962	1.0990

SIRAT - Saving Accounts

Saving Account - 0 to 24.99K - -	Six Monthly	1.0879	1.0896	1.0990
Saving Account - 25 K to 99.99 K - -	Six Monthly	1.0879	1.0896	1.0990
Saving Account - 100 K to 499.99 K - -	Six Monthly	1.0879	1.0896	1.0990
Saving Account - 500 K to 999.99 K - -	Six Monthly	1.0879	1.0896	1.0990
Saving Account - 1 M to 10.00 M - -	Six Monthly	1.0879	1.0896	1.0990
Saving Account - 10.001 M and above - -	Six Monthly	1.0296	0.9962	1.0257

SIRAT - Islamic Saving Plus (Promotional)

ISLAMIC SAVING PLUS - 0 to 5 M - -	Monthly	1.2433	1.2453	1.2455
ISLAMIC SAVING PLUS - 5.001 M to 10 M - -	Monthly	1.2433	1.2453	1.2455
ISLAMIC SAVING PLUS - 10.001 M and above - -	Monthly	1.2433	1.2453	1.2455

SIRAT Islamic Saving Plus (10005)	Monthly	1.0879	1.0896	1.0990
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SIRAT - PLS - Premium Accounts

PLS - Premium Accounts - 0 to 10.00 M - -	Monthly	1.0879	1.0896	1.0990
PLS - Premium Accounts - 10.001 M and above - -	Monthly	1.0296	0.9962	1.0990

SIRAT Saving Habibmetro@work Gold - Platinum

SIRAT Saving Habibmetro@work Gold & Platinum 0 to 24.99K - -	Six Monthly	1.0879	1.0896	1.0990
SIRAT Saving Habibmetro@work Gold & Platinum 25 K to 99.99 K - -	Six Monthly	1.0879	1.0896	1.0990
SIRAT Saving Habibmetro@work Gold & Platinum 100 K to 499.99 K - -	Six Monthly	1.0879	1.0896	1.0990
SIRAT Saving Habibmetro@work Gold & Platinum 500 K to 999.99 K - -	Six Monthly	1.0879	1.0896	1.0990
SIRAT Saving Habibmetro@work Gold & Platinum 1 M to 10.00 M - -	Six Monthly	1.0879	1.0896	1.0990
SIRAT Saving Habibmetro@work Gold & Platinum 10.001 M and above - -	Six Monthly	1.0296	0.9962	1.0257

SIRAT Saving Super Salary Account

SIRAT Saving Super Salary Account - 0 to 24.99K - -	Six Monthly	1.0879	1.0896	1.0990
SIRAT Saving Super Salary Account - 25 K to 99.99 K - -	Six Monthly	1.0879	1.0896	1.0990
SIRAT Saving Super Salary Account - 100 K to 499.99 K - -	Six Monthly	1.0879	1.0896	1.0990
SIRAT Saving Super Salary Account - 500 K to 999.99 K - -	Six Monthly	1.0879	1.0896	1.0990
SIRAT Saving Super Salary Account - 1 M to 10.00 M - -	Six Monthly	1.0879	1.0896	1.0990
SIRAT Saving Super Salary Account - 10.001 M and above - -	Six Monthly	1.0296	0.9962	1.0257

SIRAT - Islamic New Deposit Book Account - Non Resident

Islamic New Deposit Book Account - Non Resident - 0 to 24.99K - -	Six Monthly	1.0879	1.0896	1.0990
Islamic New Deposit Book Account - Non Resident - 25 K to 99.99 K - -	Six Monthly	1.0879	1.0896	1.0990
Islamic New Deposit Book Account - Non Resident - 100 K to 499.99 K - -	Six Monthly	1.0879	1.0896	1.0990
Islamic New Deposit Book Account - Non Resident - 500 K to 999.99 K - -	Six Monthly	1.0879	1.0896	1.0990
Islamic New Deposit Book Account - Non Resident - 1 M to 10.00 M - -	Six Monthly	1.0879	1.0896	1.0990
Islamic New Deposit Book Account - Non Resident - 10.001 M and above - -	Six Monthly	1.0296	0.9962	1.0257

SIRAT - Saving Account-FI / Mutual Funds

Saving Account-FI / Mutual Funds - 0 to 10.00 M - -	Monthly	0.9713	0.9340	1.0257
Saving Account-FI / Mutual Funds - 10.001 M and above - -	Monthly	0.9713	0.9340	1.0257

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Deposit Products	Profit Payment Frequency	October-26	September-26	August-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 Categories - PSE & PLC	Monthly	0.9713	0.9340	0.8792
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SIRAT Business Banking Account	Six Monthly	0.9713	0.0000	0.0000
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Margin and Security Accounts	Six Monthly	0.0777	0.0623	0.0586
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SIRAT Habibmetro Islamic Investment Certificate (H.I.I.C)

SIRAT H.I.I.C. Seven Days	Maturity	1.0685	0.7783	0.7327
SIRAT H.I.I.C. Fifteen Days	Maturity	1.0685	0.7783	0.7327

SIRAT H.I.I.C. One Month	Maturity	1.1656	1.1675	1.0990
SIRAT H.I.I.C. Three Months	Maturity	1.2627	1.2453	1.1722
SIRAT H.I.I.C. Six Months	Maturity	1.3016	1.3231	1.2455

SIRAT H.I.I.C. One Year	Monthly	1.2627	1.2453	1.1722
SIRAT H.I.I.C. One Year	Quarterly	1.3016	1.2764	1.2016
SIRAT H.I.I.C. One Year	Six Monthly	1.3404	1.3076	1.2309
SIRAT H.I.I.C. One Year	Maturity	1.3793	1.3387	1.2602

SIRAT H.I.I.C. Two Years	Monthly	1.3016	1.2764	1.2016
SIRAT H.I.I.C. Two Years	Quarterly	1.3404	1.3076	1.2309
SIRAT H.I.I.C. Two Years	Six Monthly	1.3793	1.3387	1.2602
SIRAT H.I.I.C. Two Years	Maturity	1.4181	1.3698	1.2895

SIRAT H.I.I.C. Three Years	Monthly	1.3404	1.3076	1.2309
SIRAT H.I.I.C. Three Years	Quarterly	1.3793	1.3387	1.2602
SIRAT H.I.I.C. Three Years	Six Monthly	1.4181	1.3698	1.2895
SIRAT H.I.I.C. Three Years	Maturity	1.4570	1.4010	1.3188

SIRAT H.I.I.C. Five Years	Monthly	1.3793	1.3387	1.2602
SIRAT H.I.I.C. Five Years	Quarterly	1.4181	1.3698	1.2895
SIRAT H.I.I.C. Five Years	Six Monthly	1.4570	1.4010	1.3188
SIRAT H.I.I.C. Five Years	Maturity	1.4958	1.4321	1.3481

SBP Refinancing Schemes

SBP - ILTFF 03 Years 00 To Above	Quarterly	0.3108	0.2646	0.2931
SBP - ILTFF 05 Years 00 To Above	Quarterly	0.3108	0.2646	0.2931
SBP - ILTFF 10 Years 00 To Above	Quarterly	0.3108	0.2646	0.2931
SBP - IFFSAP - 00 To Above Amount - -	Quarterly	0.0971	0.0778	0.0733
SBP - IFWS - 00 To Above Amount - -	Quarterly	0.0971	0.0778	0.0733
SBP - ITERF - 00 To Above Amount - -	Quarterly	0.0971	0.0778	0.0733
SBP - IFFRE - 00 To Above Amount - -	Quarterly	0.0971	0.0778	0.0733