

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



Product name	Payment Frequency	Sept 26	Aug 26	Jul 26	Jun 26	May 26	Apr 26	Mar 26	Feb 26
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SIRAT Saving Accounts

Savings Account	Six Monthly	1.00%	1.00%	1.00%	1.00%	0.92%	0.92%	0.80%	0.80%
Islamic New Deposit Book Account - Non Resident	Six Monthly	1.00%	1.00%	1.00%	1.00%	0.92%	0.92%	0.80%	0.80%
SIRAT Resident New Foreign Currency Value Account	Six Monthly	1.00%	1.00%	1.00%	1.00%	0.92%	0.92%	0.80%	0.80%
SIRAT Non-Resident New Foreign Currency Value Account - Saving	Six Monthly	1.00%	1.00%	1.00%	1.00%	0.92%	0.92%	0.80%	0.80%
SIRAT Junior Savers Account	Six Monthly	1.00%	1.00%	1.00%	1.00%	0.92%	0.92%	0.80%	0.80%
Sirat Business Banking Account	Six Monthly	1.00%	-	-	-	-	-	-	-

Term Deposits - Habib Islamic Investment Certificate (HIIC)

One Month	Maturity	1.00%	1.00%	1.00%	1.00%	0.92%	0.92%	0.80%	0.80%
Three Months		1.02%	1.02%	1.02%	1.02%	0.94%	0.94%	0.82%	0.82%
Six Months		1.04%	1.04%	1.04%	1.04%	0.96%	0.96%	0.83%	0.83%

One Year	Monthly	1.02%	1.02%	1.02%	1.02%	0.94%	0.94%	0.82%	0.82%
	Quarterly	1.04%	1.04%	1.04%	1.04%	0.96%	0.94%	0.83%	0.83%
	Six Monthly	1.04%	1.04%	1.04%	1.04%	0.96%	0.94%	0.83%	0.83%
	Maturity	1.08%	1.08%	1.08%	1.08%	1.00%	1.00%	0.86%	0.86%

Two Years	Monthly	1.08%	1.08%	1.08%	1.08%	1.00%	1.00%	0.86%	0.86%
	Quarterly	1.08%	1.08%	1.08%	1.08%	1.00%	1.00%	0.86%	0.86%
	Six Monthly	1.08%	1.08%	1.08%	1.08%	1.00%	1.00%	0.86%	0.86%
	Maturity	1.08%	1.08%	1.08%	1.08%	1.00%	1.00%	0.86%	0.86%

Three Years	Monthly	1.08%	1.08%	1.08%	1.08%	1.00%	1.00%	0.86%	0.86%
	Quarterly	1.08%	1.08%	1.08%	1.08%	1.00%	1.00%	0.86%	0.86%
	Six Monthly	1.08%	1.08%	1.08%	1.08%	1.00%	1.00%	0.86%	0.86%
	Maturity	1.12%	1.12%	1.12%	1.12%	1.03%	1.03%	0.90%	0.90%

Five Years	Monthly	1.12%	1.12%	1.12%	1.12%	1.03%	1.03%	0.90%	0.90%
	Quarterly	1.12%	1.12%	1.12%	1.12%	1.03%	1.03%	0.90%	0.90%
	Six Monthly	1.12%	1.12%	1.12%	1.12%	1.03%	1.03%	0.90%	0.90%
	Maturity	1.14%	1.14%	1.14%	1.14%	1.05%	1.05%	0.91%	0.91%

Profit Sharing Ratio		80:20	80:20	80:20	80:20	80:20	80:20	80:20	80:20
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Habib Metropolitan Bank Limited - Islamic Banking
Historical Declared Profit Rates of Last 2 Years - FCY



Product name	Payment Frequency	Jan 26	Dec 25	Nov 25	Oct 25	Sept 25	Aug 25	Jul 25	Jun 25
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SIRAT Saving Accounts

Savings Account	Six Monthly	0.80%	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%	0.80%	0.89%	0.87%	0.87%	0.85%	0.85%
SIRAT Resident New Foreign Currency Value Account	Six Monthly	0.80%	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%	0.80%	0.89%	0.87%	0.87%	0.85%	0.85%
SIRAT Junior Savers Account	Six Monthly	0.80%	0.80%	0.80%	0.89%	0.87%	0.87%	0.85%	0.85%
Sirat Business Banking Account	Six Monthly	-	-	-	-	-	-	-	-

Term Deposits - Habib Islamic Investment Certificate (HII)

One Month	Maturity	0.80%	0.80%	0.80%	0.89%	0.87%	0.87%	0.85%	0.85%
Three Months		0.82%	0.82%	0.82%	0.91%	0.89%	0.89%	0.87%	0.87%
Six Months		0.83%	0.83%	0.83%	0.93%	0.91%	0.91%	0.88%	0.89%

One Year	Monthly	0.82%	0.82%	0.82%	0.91%	0.89%	0.89%	0.87%	0.87%
	Quarterly	0.83%	0.83%	0.83%	0.93%	0.91%	0.91%	0.88%	0.89%
	Six Monthly	0.83%	0.83%	0.83%	0.93%	0.91%	0.91%	0.88%	0.89%
	Maturity	0.86%	0.86%	0.87%	0.96%	0.94%	0.94%	0.92%	0.92%

Two Years	Monthly	0.86%	0.86%	0.87%	0.96%	0.94%	0.94%	0.92%	0.92%
	Quarterly	0.86%	0.86%	0.87%	0.96%	0.94%	0.94%	0.92%	0.92%
	Six Monthly	0.86%	0.86%	0.87%	0.96%	0.94%	0.94%	0.92%	0.92%
	Maturity	0.86%	0.86%	0.87%	0.96%	0.94%	0.94%	0.92%	0.92%

Three Years	Monthly	0.86%	0.86%	0.87%	0.96%	0.94%	0.94%	0.92%	0.92%
	Quarterly	0.86%	0.86%	0.87%	0.96%	0.94%	0.94%	0.92%	0.92%
	Six Monthly	0.86%	0.86%	0.87%	0.96%	0.94%	0.94%	0.92%	0.92%
	Maturity	0.90%	0.90%	0.90%	1.00%	0.98%	0.98%	0.95%	0.96%

Five Years	Monthly	0.90%	0.90%	0.90%	1.00%	0.98%	0.98%	0.95%	0.96%
	Quarterly	0.90%	0.90%	0.90%	1.00%	0.98%	0.98%	0.95%	0.96%
	Six Monthly	0.90%	0.90%	0.90%	1.00%	0.98%	0.98%	0.95%	0.96%
	Maturity	0.91%	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	80:20	80:20
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Product name	Payment Frequency	May 25	Apr 25	Mar 25	Feb 25	Jan 25	Dec 24	Nov 24	Oct 24
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SIRAT Saving Accounts

Savings Account	Six Monthly	0.63%	0.51%	0.41%	0.20%	0.20%	0.20%	0.20%	0.27%
Islamic New Deposit Book Account - Non Resident	Six Monthly	0.63%	0.58%	0.47%	0.23%	0.23%	0.23%	0.23%	0.31%
SIRAT Resident New Foreign Currency Value Account	Six Monthly	0.63%	0.69%	0.55%	0.27%	0.27%	0.27%	0.27%	0.36%
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%	0.43%
SIRAT Junior Savers Account	Six Monthly	0.20%	0.20%	0.20%	0.20%	0.20%	0.12%	0.12%	0.12%
Sirat Business Banking Account	Six Monthly	-	-	-	-	-	-	-	-

Term Deposits - Habib Islamic Investment Certificate (HII)

One Month	Maturity	0.63%	0.60%	0.48%	0.24%	0.24%	0.24%	0.24%	0.31%
Three Months		0.64%	0.63%	0.51%	0.25%	0.25%	0.25%	0.25%	0.33%
Six Months		0.65%	0.69%	0.55%	0.27%	0.27%	0.27%	0.27%	0.36%

One Year	Monthly	0.64%	0.66%	0.53%	0.26%	0.26%	0.26%	0.26%	0.35%
	Quarterly	0.65%	0.70%	0.57%	0.28%	0.28%	0.28%	0.28%	0.37%
	Six Monthly	0.65%	0.70%	0.57%	0.27%	0.27%	0.00%	0.00%	0.00%
	Maturity	0.68%	0.69%	0.55%	0.27%	0.27%	0.27%	0.27%	0.36%

Two Years	Monthly	0.68%	0.69%	0.55%	0.27%	0.27%	0.00%	0.00%	0.00%
	Quarterly	0.68%	0.69%	0.55%	0.27%	0.27%	0.00%	0.00%	0.00%
	Six Monthly	0.68%	0.69%	0.55%	0.27%	0.27%	0.00%	0.00%	0.00%
	Maturity	0.68%	0.69%	0.55%	0.27%	0.27%	0.00%	0.00%	0.00%

Three Years	Monthly	0.68%	0.69%	0.55%	0.27%	0.27%	0.00%	0.00%	0.00%
	Quarterly	0.68%	0.69%	0.55%	0.27%	0.27%	0.00%	0.00%	0.00%
	Six Monthly	0.68%	0.69%	0.55%	0.27%	0.27%	0.00%	0.00%	0.00%
	Maturity	0.71%	1.00%	0.80%	0.39%	0.39%	0.40%	0.40%	0.52%

Five Years	Monthly	0.71%	1.00%	0.80%	0.39%	0.27%	0.00%	0.00%	0.00%
	Quarterly	0.71%	1.00%	0.80%	0.39%	0.27%	0.00%	0.00%	0.00%
	Six Monthly	0.71%	1.00%	0.80%	0.39%	0.27%	0.00%	0.00%	0.00%
	Maturity	0.72%	1.12%	0.90%	0.44%	0.44%	0.45%	0.44%	0.59%

Profit Sharing Ratio	80:20	80:20	80:20	80:20	80:20	80:20	80:20	80:20	80:20
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