

Product name	Payment Frequency	Sept 26	Aug 26	Jul 26	Jun 26	May 26	Apr 26	Mar 26	Feb 26
SIRAT - Islamic Saving Plus		(Promotional)							
0 to 5 M	Monthly	8.25%	8.50%	9.22%	9.81%	9.59%	9.00%	9.00%	9.00%
5.001 M to 25 M		8.25%	8.50%	9.22%	9.81%	9.59%	9.00%	9.00%	9.00%
25.001 M to 200 M		8.25%	8.50%	9.22%	9.81%	9.59%	9.00%	9.00%	9.00%
200.001 M and Above		8.25%	8.50%	9.22%	9.81%	9.59%	9.00%	9.00%	9.00%
SIRAT - Islamic Saving Plus	Monthly	6.10%	6.01%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
SIRAT - PLS - Premium Accounts									
0 to 4.99 M	Monthly	7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
5 M to 24.99 M		7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
25 M to 49.99 M		7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
50 M to 99.99 M		7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
100 M to 199.99 M		7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
200 M to 399.99 M		7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
400 M to 599.99 M		7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
600 M to 799.99 M		7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
800 M to 0.99 B		7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
1.000 Billion to 1.199 Billion		7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
1.200 Billion to 1.399 Billion		7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
1.400 Billion to 1.599 Billion		7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
1.600 Billion to 1.799 Billion		7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
1.800 Billion to 1.999 Billion		7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
Above 2 Billion		7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
SIRAT - Saving Accounts									
0 to 24.99K	Six Monthly	7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
25 K to 99.99 K		7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
100 K to 499.99 K		7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
500 K to 999.99 K		7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
1 M to 9.99 M		7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
10 M to 19.99 M		7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
20 M to 29.99 M		7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
30 M to 39.99 M		7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
40 M to 49.99 M		7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
50 M to 59.99 M		7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
60 M to 69.99 M		7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
70 M to 79.99 M		7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
80 M to 89.99 M		7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
90 M to 99.99 M		7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
100 M and above		7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
SIRAT Other Saving Accounts									
Sirat Ladies Accounts	Monthly	7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
Habib Metro Sirat Asaan Account	Six Monthly	7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
Sirat NRP Rupee Value Account RDA	Six Monthly	7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
Sirat Junior Savers Account	Quarterly	7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
Sirat Privilege 55+ Account	Monthly	7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
Sirat Business Banking Account	Six Monthly	6.10%	-	-	-	-	-	-	-

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 Habibmetro@work Gold - Platinum

0 to 24.99K	Six Monthly	7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
25 K to 99.99 K		7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
100 K to 499.99 K		7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
500 K to 999.99 K		7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
1 M to 9.99 M		7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
10 M to 19.99 M		7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
20 M to 29.99 M		7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
30 M to 39.99 M		7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
40 M to 49.99 M		7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
50 M to 59.99 M		7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
60 M to 69.99 M		7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
70 M to 79.99 M		7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
80 M to 89.99 M		7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
90 M to 99.99 M		7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
100 M and above		7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%

SIRAT Saving Super Salary Accounts

0 to 24.99K	Six Monthly	7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
25 K to 99.99 K		7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
100 K to 499.99 K		7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
500 K to 999.99 K		7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
1 M to 9.99 M		7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
10 M to 19.99 M		7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
20 M to 29.99 M		7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
30 M to 39.99 M		7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
40 M to 49.99 M		7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
50 M to 59.99 M		7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
60 M to 69.99 M		7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
70 M to 79.99 M		7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
80 M to 89.99 M		7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
90 M to 99.99 M		7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
100 M and above		7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%

SIRAT - Islamic New Deposit Book Account - Non Resident

0 to 24.99K	Six Monthly	7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
25 K to 99.99 K		7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
100 K to 499.99 K		7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
500 K to 999.99 K		7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
1 M to 9.99 M		7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
10 M to 19.99 M		7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
20 M to 29.99 M		7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
30 M to 39.99 M		7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
40 M to 49.99 M		7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
50 M to 59.99 M		7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
60 M to 69.99 M		7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
70 M to 79.99 M		7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
80 M to 89.99 M		7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
90 M to 99.99 M		7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%
100 M and above		7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%	7.14%

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 Account-FI / Mutual Funds

0 to 9.99 M	Monthly	6.18%	6.59%	6.58%	5.69%	6.16%	5.01%	4.80%	5.14%
10 M to 99.99 M		6.18%	6.59%	6.58%	5.69%	6.16%	5.01%	4.80%	5.14%
100 M to 199.99 M		6.18%	6.59%	6.58%	5.69%	6.16%	5.01%	4.80%	5.14%
200 M to 499.99 M		6.18%	6.59%	6.58%	5.69%	6.16%	5.01%	4.80%	5.14%
500.000 M & above		6.18%	6.59%	6.58%	5.69%	6.16%	5.01%	4.80%	5.14%

SIRAT Saving Categories - PSE & PLC

Public Service Enterprises & Private Limited Companies

Margin Accounts & Security Deposits	Six Monthly	0.41%	0.38%	0.29%	0.25%	0.27%	0.02%	0.02%	0.02%
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Term Deposit - Habib Islamic Investment Certificate - HIIC

Seven Days	Maturity	5.15%	4.71%	5.85%	5.69%	6.16%	5.23%	4.80%	5.14%
Fifteen Days		5.15%	4.71%	5.85%	5.69%	6.16%	5.23%	4.80%	5.14%

One Month	Maturity	7.73%	7.07%	6.22%	7.91%	8.56%	6.97%	4.80%	5.14%
Three Months		8.25%	7.54%	6.95%	7.28%	7.88%	7.03%	4.85%	5.20%
Six Months		8.76%	8.01%	7.32%	7.34%	7.94%	7.08%	4.90%	5.25%

One Year	Monthly	8.25%	7.54%	6.95%	7.59%	8.22%	7.14%	4.90%	5.25%
	Quarterly	8.45%	7.73%	7.10%	7.78%	8.42%	7.20%	4.96%	5.31%
	Six Monthly	8.66%	7.91%	7.24%	7.85%	8.49%	7.26%	5.01%	5.37%
	Maturity	8.86%	8.10%	7.39%	7.91%	8.56%	7.32%	5.06%	5.42%

Two Years	Monthly	8.45%	7.73%	7.10%	6.33%	6.85%	7.14%	5.06%	5.42%
	Quarterly	8.45%	7.73%	0.00%	6.33%	0.00%	7.14%	5.06%	5.48%
	Six Monthly	8.86%	8.10%	7.39%	6.45%	6.98%	7.26%	5.17%	5.54%
	Maturity	9.07%	8.29%	7.53%	6.52%	7.05%	7.32%	5.22%	5.60%

Three Years	Monthly	8.66%	7.91%	7.24%	6.52%	7.05%	6.97%	5.22%	5.60%
	Quarterly	8.86%	8.10%	7.39%	6.58%	7.12%	7.03%	5.27%	5.65%
	Six Monthly	9.07%	8.29%	7.53%	6.64%	7.19%	7.08%	5.33%	5.71%
	Maturity	9.28%	8.48%	7.68%	6.71%	7.26%	7.14%	5.38%	5.77%

Five Years	Monthly	8.86%	8.10%	7.39%	6.71%	7.26%	7.03%	5.38%	5.77%
	Quarterly	9.07%	8.29%	7.53%	6.77%	7.33%	7.08%	5.44%	5.82%
	Six Monthly	9.28%	8.48%	7.68%	6.83%	7.40%	7.14%	5.49%	5.88%
	Maturity	9.48%	8.67%	7.83%	6.90%	7.46%	7.20%	5.54%	5.94%

SBP SCHEMES

SBP - ILTFF	Quarterly	1.75%	1.88%	1.83%	0.95%	1.03%	1.67%	1.60%	1.71%
SBP - IFFSAP		0.52%	0.47%	0.37%	0.63%	0.68%	1.39%	1.33%	1.43%
SBP - IFWS		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	1.14%
SBP - ITERF		0.52%	0.47%	0.37%	0.63%	0.68%	1.39%	1.33%	1.43%
SBP - IFFRE		0.52%	0.47%	0.37%	0.63%	0.68%	1.39%	1.33%	1.43%

Profit Sharing Ratio		50:50	50:50	50:50	50:50	50:50	50:50	50:50	50:50
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Product name	Payment Frequency	Jan 26	Dec 25	Nov 25	Oct 25	Sept 25	Aug 25	Jul 25	Jun 25
SIRAT - Islamic Saving Plus		(Promotional)							
0 to 5 M	Monthly	9.01%	9.72%	9.75%	9.75%	7.87%	7.85%	7.83%	8.01%
5.001 M to 25 M		9.01%	9.72%	9.75%	9.75%	7.87%	7.85%	7.83%	8.01%
25.001 M to 200 M		9.01%	9.72%	9.75%	9.75%	7.87%	7.85%	7.83%	8.01%
200.001 M and Above		9.01%	9.72%	9.75%	9.75%	7.87%	7.85%	7.83%	8.01%
SIRAT - Islamic Saving Plus	Monthly	6.96%	6.71%	7.05%	7.36%				
SIRAT - PLS - Premium Accounts									
0 to 4.99 M	Monthly	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
5 M to 24.99 M		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
25 M to 49.99 M		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
50 M to 99.99 M		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
100 M to 199.99 M		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
200 M to 399.99 M		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
400 M to 599.99 M		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
600 M to 799.99 M		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
800 M to 0.99 B		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
1.000 Billion to 1.199 Billion		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
1.200 Billion to 1.399 Billion		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
1.400 Billion to 1.599 Billion		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
1.600 Billion to 1.799 Billion		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
1.800 Billion to 1.999 Billion		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
Above 2 Billion		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
SIRAT - Saving Accounts									
0 to 24.99K	Six Monthly	6.96%	6.71%	7.34%	7.67%	8.08%	8.05%	8.04%	8.01%
25 K to 99.99 K		6.96%	6.71%	7.34%	7.67%	8.08%	8.05%	8.04%	8.01%
100 K to 499.99 K		6.96%	6.71%	7.34%	7.67%	8.08%	8.05%	8.04%	8.01%
500 K to 999.99 K		6.96%	6.71%	7.34%	7.67%	8.08%	8.05%	8.04%	8.01%
1 M to 9.99 M		6.96%	6.71%	7.34%	7.67%	8.08%	8.05%	8.04%	8.01%
10 M to 19.99 M		6.96%	6.71%	7.34%	7.67%	8.08%	8.05%	8.04%	8.01%
20 M to 29.99 M		6.96%	6.71%	7.34%	7.67%	8.08%	8.05%	8.04%	8.01%
30 M to 39.99 M		6.96%	6.71%	7.34%	7.67%	8.08%	8.05%	8.04%	8.01%
40 M to 49.99 M		6.96%	6.71%	7.34%	7.67%	8.08%	8.05%	8.04%	8.01%
50 M to 59.99 M		6.96%	6.71%	7.34%	7.67%	8.08%	8.05%	8.04%	8.01%
60 M to 69.99 M		6.96%	6.71%	7.34%	7.67%	8.08%	8.05%	8.04%	8.01%
70 M to 79.99 M		6.96%	6.71%	7.34%	7.67%	8.08%	8.05%	8.04%	8.01%
80 M to 89.99 M		6.96%	6.71%	7.34%	7.67%	8.08%	8.05%	8.04%	8.01%
90 M to 99.99 M		6.96%	6.71%	7.34%	7.67%	8.08%	8.05%	8.04%	8.01%
100 M and above		6.96%	6.71%	7.34%	7.67%	8.08%	8.05%	8.04%	8.01%
SIRAT Other Saving Accounts									
Sirat Ladies Accounts	Monthly	6.96%	7.00%	7.34%	7.67%	8.08%	8.05%	8.04%	8.01%
Habib Metro Sirat Asaan Account	Six Monthly	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
Sirat NRP Rupee Value Account RDA	Six Monthly	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
Sirat Junior Savers Account	Quarterly	6.96%	6.71%	7.34%	7.67%	8.08%	8.05%	8.04%	8.01%
Sirat Privilege 55+ Account	Monthly	6.96%	7.00%	7.34%	7.67%	8.08%	8.05%	8.04%	8.01%
Sirat Business Banking Account	Six Monthly	-	-	-	-	-	-	-	-

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 Habibmetro@work Gold - Platinum

0 to 24.99K	Six Monthly	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
25 K to 99.99 K		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
100 K to 499.99 K		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
500 K to 999.99 K		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
1 M to 9.99 M		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
10 M to 19.99 M		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
20 M to 29.99 M		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
30 M to 39.99 M		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
40 M to 49.99 M		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
50 M to 59.99 M		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
60 M to 69.99 M		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
70 M to 79.99 M		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
80 M to 89.99 M		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
90 M to 99.99 M		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
100 M and above		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%

SIRAT Saving Super Salary Accounts

0 to 24.99K	Six Monthly	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
25 K to 99.99 K		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
100 K to 499.99 K		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
500 K to 999.99 K		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
1 M to 9.99 M		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
10 M to 19.99 M		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
20 M to 29.99 M		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
30 M to 39.99 M		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
40 M to 49.99 M		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
50 M to 59.99 M		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
60 M to 69.99 M		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
70 M to 79.99 M		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
80 M to 89.99 M		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
90 M to 99.99 M		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
100 M and above		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%

SIRAT - Islamic New Deposit Book Account - Non Resident

0 to 24.99K	Six Monthly	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
25 K to 99.99 K		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
100 K to 499.99 K		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
500 K to 999.99 K		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
1 M to 9.99 M		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
10 M to 19.99 M		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
20 M to 29.99 M		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
30 M to 39.99 M		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
40 M to 49.99 M		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
50 M to 59.99 M		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
60 M to 69.99 M		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
70 M to 79.99 M		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
80 M to 89.99 M		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
90 M to 99.99 M		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%
100 M and above		6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%	8.01%

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 Account-FI / Mutual Funds

0 to 9.99 M	Monthly	5.33%	6.71%	5.60%	5.85%	6.21%	6.19%	6.18%	6.00%
10 M to 99.99 M		5.33%	6.71%	5.60%	5.85%	6.21%	6.19%	6.18%	6.00%
100 M to 199.99 M		5.33%	6.71%	5.60%	5.85%	6.21%	6.19%	6.18%	6.00%
200 M to 499.99 M		5.33%	6.71%	5.60%	5.85%	6.21%	6.19%	6.18%	6.00%
500.000 M & above		5.33%	6.71%	5.60%	5.85%	6.21%	6.19%	6.18%	6.00%

SIRAT Saving Categories - PSE & PLC

Public Service Enterprises & Private Limited Companies

Margin Accounts & Security Deposits	Six Monthly	0.02%	0.01%	0.01%	0.02%	0.02%	0.02%	0.02%	0.01%
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Term Deposit - Habib Islamic Investment Certificate - HIIC

Seven Days	Maturity	5.33%	5.96%	5.60%	5.85%	6.21%	6.19%	6.18%	6.01%
Fifteen Days		5.33%	5.96%	5.60%	5.85%	6.21%	6.19%	6.18%	6.01%

One Month	Maturity	5.87%	5.47%	7.46%	7.80%	8.08%	8.05%	8.04%	6.01%
Three Months		5.92%	5.71%	7.26%	7.58%	7.25%	7.23%	7.21%	6.21%
Six Months		5.97%	5.96%	6.63%	6.93%	6.63%	6.61%	6.59%	6.41%

One Year	Monthly	7.04%	5.96%	7.46%	7.80%	8.08%	8.05%	8.04%	6.21%
	Quarterly	7.09%	6.21%	6.63%	6.93%	6.63%	6.61%	6.59%	6.41%
	Six Monthly	7.15%	6.46%	6.84%	7.15%	6.83%	6.81%	6.80%	6.61%
	Maturity	7.20%	6.71%	7.59%	7.93%	8.16%	8.13%	8.12%	6.81%

Two Years	Monthly	6.13%	6.71%	6.63%	6.93%	6.63%	6.61%	6.59%	6.41%
	Quarterly	6.13%	0.00%	6.84%	6.93%	6.63%	0.00%	6.59%	6.41%
	Six Monthly	6.24%	7.21%	7.05%	7.36%	7.04%	7.02%	7.01%	6.81%
	Maturity	6.29%	7.45%	7.26%	7.58%	7.25%	7.23%	7.21%	7.01%

Three Years	Monthly	6.29%	7.45%	6.84%	7.15%	6.83%	6.81%	6.80%	6.61%
	Quarterly	6.35%	7.70%	7.05%	7.36%	7.04%	7.02%	7.01%	6.81%
	Six Monthly	6.40%	7.95%	7.26%	7.58%	7.25%	7.23%	7.21%	7.01%
	Maturity	6.45%	8.20%	7.46%	7.80%	7.46%	7.43%	7.42%	7.21%

Five Years	Monthly	6.45%	8.20%	7.05%	7.36%	7.04%	7.02%	7.01%	6.81%
	Quarterly	6.51%	8.45%	7.26%	7.58%	7.25%	7.23%	7.21%	7.01%
	Six Monthly	6.56%	8.70%	7.46%	7.80%	7.46%	7.43%	7.42%	7.21%
	Maturity	6.61%	8.95%	7.67%	8.01%	7.66%	7.64%	7.63%	7.41%

SBP SCHEMES

SBP - ILTF	Quarterly	1.97%	2.48%	2.07%	2.17%	4.14%	4.13%	4.12%	4.01%
SBP - IFFSAP		1.60%	1.24%	1.04%	1.08%	3.11%	3.10%	3.09%	3.00%
SBP - IFWS		0.00%	0.00%	0.21%	0.00%	0.00%	0.00%	0.00%	0.00%
SBP - ITERF		1.60%	3.23%	2.69%	2.82%	3.73%	3.72%	3.71%	3.60%
SBP - IFFRE		1.60%	3.23%	2.69%	2.82%	3.94%	3.92%	3.92%	3.81%

Profit Sharing Ratio	50:50	50:50	50:50	50:50	50:50	50:50	50:50	50:50	50:50
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Product name	Payment Frequency	May 25	Apr 25	Mar 25	Feb 25	Jan 25	Dec 24	Nov 24	Oct 24
SIRAT - Islamic Saving Plus									
0 to 5 M	Monthly	7.77%	7.77%	7.78%	8.14%	8.87%	6.51%	6.36%	6.95%
5.001 M to 25 M		7.77%	7.77%	7.78%	8.14%	8.87%	6.57%	6.42%	7.00%
25.001 M to 200 M		7.77%	7.77%	7.78%	8.14%	8.87%	6.62%	6.47%	7.04%
200.001 M and Above		7.77%	7.77%	7.78%	8.14%	8.87%	6.68%	6.52%	7.08%
SIRAT - Islamic Saving Plus	Monthly								
SIRAT - PLS - Premium Accounts									
0 to 4.99 M	Monthly	7.77%	7.77%	7.78%	8.14%	8.87%	8.14%	7.95%	8.52%
5 M to 24.99 M		7.77%	7.77%	7.78%	8.14%	8.87%	8.19%	8.01%	8.56%
25 M to 49.99 M		7.77%	7.77%	7.78%	8.14%	8.87%	8.25%	8.06%	8.61%
50 M to 99.99 M		7.77%	7.77%	7.78%	8.14%	8.87%	8.30%	8.11%	8.65%
100 M to 199.99 M		7.77%	7.77%	7.78%	8.14%	8.87%	8.36%	8.16%	8.69%
200 M to 399.99 M		7.77%	7.77%	7.78%	8.14%	8.87%	8.41%	8.22%	8.74%
400 M to 599.99 M		7.77%	7.77%	7.78%	8.14%	8.87%	8.47%	8.27%	8.78%
600 M to 799.99 M		7.77%	7.77%	7.78%	8.14%	8.87%	8.47%	8.27%	8.78%
800 M to 0.99 B		7.77%	7.77%	7.78%	8.14%	8.87%	8.57%	8.38%	8.78%
1.000 Billion to 1.199 Billion		7.77%	7.77%	7.78%	8.14%	8.87%	8.57%	8.38%	8.91%
1.200 Billion to 1.399 Billion		7.77%	7.77%	7.78%	8.14%	8.87%	8.57%	8.38%	8.91%
1.400 Billion to 1.599 Billion		7.77%	7.77%	7.78%	8.14%	8.87%	8.57%	8.38%	8.91%
1.600 Billion to 1.799 Billion		7.77%	7.77%	7.78%	8.14%	8.87%	8.57%	8.38%	8.91%
1.800 Billion to 1.999 Billion		7.77%	7.77%	7.78%	8.14%	8.87%	8.57%	8.38%	8.91%
Above 2 Billion		7.77%	7.77%	7.78%	8.14%	8.87%	8.57%	8.38%	8.91%
SIRAT - Saving Accounts									
0 to 24.99K	Six Monthly	7.77%	7.77%	7.78%	8.14%	8.87%	7.05%	6.89%	7.04%
25 K to 99.99 K		7.77%	7.77%	7.78%	8.14%	8.87%	7.11%	6.95%	7.08%
100 K to 499.99 K		7.77%	7.77%	7.78%	8.14%	8.87%	7.16%	7.00%	7.13%
500 K to 999.99 K		7.77%	7.77%	7.78%	8.14%	8.87%	7.22%	7.05%	7.17%
1 M to 9.99 M		7.77%	7.77%	7.78%	8.14%	8.87%	7.27%	7.10%	7.21%
10 M to 19.99 M		7.77%	7.77%	7.78%	8.14%	8.87%	7.33%	7.16%	7.26%
20 M to 29.99 M		7.77%	7.77%	7.78%	8.14%	8.87%	7.38%	7.21%	7.30%
30 M to 39.99 M		7.77%	7.77%	7.78%	8.14%	8.87%	7.43%	7.26%	7.35%
40 M to 49.99 M		7.77%	7.77%	7.78%	8.14%	8.87%	7.49%	7.32%	7.39%
50 M to 59.99 M		7.77%	7.77%	7.78%	8.14%	8.87%	7.49%	7.37%	7.43%
60 M to 69.99 M		7.77%	7.77%	7.78%	8.14%	8.87%	7.60%	7.42%	7.43%
70 M to 79.99 M		7.77%	7.77%	7.78%	8.14%	8.87%	7.65%	7.47%	7.43%
80 M to 89.99 M		7.77%	7.77%	7.78%	8.14%	8.87%	7.65%	7.47%	7.56%
90 M to 99.99 M		7.77%	7.77%	7.78%	8.14%	8.87%	7.65%	7.47%	7.56%
100 M and above		7.77%	7.77%	7.78%	8.14%	8.87%	7.81%	7.63%	7.65%
SIRAT Other Saving Accounts									
Sirat Ladies Accounts	Monthly	7.77%	7.77%	7.78%	8.14%	8.87%	7.60%	7.42%	8.69%
Habib Metro Sirat Asaan Account	Six Monthly	7.77%	7.77%	7.78%	8.14%	8.87%	5.97%	5.83%	5.65%
Sirat NRP Rupee Value Account RDA	Six Monthly	7.77%	7.77%	7.78%	8.14%	8.87%	7.05%	6.89%	7.39%
Sirat Junior Savers Account	Quarterly	7.77%	7.77%	7.78%	8.14%	8.87%	7.60%	7.42%	7.61%
Sirat Privilege 55+ Account	Monthly	7.77%	7.77%	7.78%	8.14%	8.87%	8.14%	7.95%	8.26%
Sirat Business Banking Account	Six Monthly	-	-	-	-	-	-	-	-

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 Habibmetro@work Gold - Platinum

0 to 24.99K	Six Monthly	7.77%	7.77%	7.78%	8.14%	8.87%	4.34%	4.24%	5.22%
25 K to 99.99 K		7.77%	7.77%	7.78%	8.14%	8.87%	4.34%	4.24%	5.22%
100 K to 499.99 K		7.77%	7.77%	7.78%	8.14%	8.87%	4.34%	4.24%	5.22%
500 K to 999.99 K		7.77%	7.77%	7.78%	8.14%	8.87%	4.34%	4.24%	5.22%
1 M to 9.99 M		7.77%	7.77%	7.78%	8.14%	8.87%	4.34%	4.24%	5.22%
10 M to 19.99 M		7.77%	7.77%	7.78%	8.14%	8.87%	4.34%	4.24%	5.22%
20 M to 29.99 M		7.77%	7.77%	7.78%	8.14%	8.87%	4.34%	4.24%	5.22%
30 M to 39.99 M		7.77%	7.77%	7.78%	8.14%	8.87%	4.34%	4.24%	5.22%
40 M to 49.99 M		7.77%	7.77%	7.78%	8.14%	8.87%	4.34%	4.24%	5.22%
50 M to 59.99 M		7.77%	7.77%	7.78%	8.14%	8.87%	4.34%	4.24%	5.22%
60 M to 69.99 M		7.77%	7.77%	7.78%	8.14%	8.87%	4.34%	4.24%	5.22%
70 M to 79.99 M		7.77%	7.77%	7.78%	8.14%	8.87%	4.34%	4.24%	5.22%
80 M to 89.99 M		7.77%	7.77%	7.78%	8.14%	8.87%	4.34%	4.24%	5.22%
90 M to 99.99 M		7.77%	7.77%	7.78%	8.14%	8.87%	4.34%	4.24%	5.22%
100 M and above		7.77%	7.77%	7.78%	8.14%	8.87%	4.34%	4.24%	5.22%

SIRAT Saving Super Salary Accounts

0 to 24.99K	Six Monthly	7.77%	7.77%	7.78%	8.14%	0.00%
25 K to 99.99 K		7.77%	7.77%	7.78%	8.14%	0.00%
100 K to 499.99 K		7.77%	7.77%	7.78%	8.14%	0.00%
500 K to 999.99 K		7.77%	7.77%	7.78%	8.14%	0.00%
1 M to 9.99 M		7.77%	7.77%	7.78%	8.14%	0.00%
10 M to 19.99 M		7.77%	7.77%	7.78%	8.14%	0.00%
20 M to 29.99 M		7.77%	7.77%	7.78%	8.14%	0.00%
30 M to 39.99 M		7.77%	7.77%	7.78%	8.14%	0.00%
40 M to 49.99 M		7.77%	7.77%	7.78%	8.14%	0.00%
50 M to 59.99 M		7.77%	7.77%	7.78%	8.14%	0.00%
60 M to 69.99 M		7.77%	7.77%	7.78%	8.14%	0.00%
70 M to 79.99 M		7.77%	7.77%	7.78%	8.14%	0.00%
80 M to 89.99 M		7.77%	7.77%	7.78%	8.14%	0.00%
90 M to 99.99 M		7.77%	7.77%	7.78%	8.14%	0.00%
100 M and above		7.77%	7.77%	7.78%	8.14%	0.00%

SIRAT - Islamic New Deposit Book Account - Non Resident

0 to 24.99K	Six Monthly	7.77%	7.77%	7.78%	8.14%	8.87%	4.88%	4.77%	5.65%
25 K to 99.99 K		7.77%	7.77%	7.78%	8.14%	8.87%	4.88%	4.77%	5.65%
100 K to 499.99 K		7.77%	7.77%	7.78%	8.14%	8.87%	4.88%	4.77%	5.65%
500 K to 999.99 K		7.77%	7.77%	7.78%	8.14%	8.87%	4.88%	4.77%	5.65%
1 M to 9.99 M		7.77%	7.77%	7.78%	8.14%	8.87%	4.88%	4.77%	5.65%
10 M to 19.99 M		7.77%	7.77%	7.78%	8.14%	8.87%	4.88%	4.77%	5.65%
20 M to 29.99 M		7.77%	7.77%	7.78%	8.14%	8.87%	4.88%	4.77%	5.65%
30 M to 39.99 M		7.77%	7.77%	7.78%	8.14%	8.87%	4.88%	4.77%	5.65%
40 M to 49.99 M		7.77%	7.77%	7.78%	8.14%	8.87%	4.88%	4.77%	5.65%
50 M to 59.99 M		7.77%	7.77%	7.78%	8.14%	8.87%	4.88%	4.77%	5.65%
60 M to 69.99 M		7.77%	7.77%	7.78%	8.14%	8.87%	4.88%	4.77%	5.65%
70 M to 79.99 M		7.77%	7.77%	7.78%	8.14%	8.87%	4.88%	4.77%	5.65%
80 M to 89.99 M		7.77%	7.77%	7.78%	8.14%	8.87%	4.88%	4.77%	5.65%
90 M to 99.99 M		7.77%	7.77%	7.78%	8.14%	8.87%	4.88%	4.77%	5.65%
100 M and above		7.77%	7.77%	7.78%	8.14%	8.87%	4.88%	4.77%	5.65%

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 Account-FI / Mutual Funds

0 to 9.99 M	Monthly	5.83%	5.83%	5.84%	5.08%	5.54%	4.88%	4.77%	4.78%
10 M to 99.99 M		5.83%	5.83%	5.84%	5.08%	5.54%	4.94%	4.82%	4.82%
100 M to 199.99 M		5.83%	5.83%	5.84%	5.08%	5.54%	4.99%	4.88%	4.87%
200 M to 499.99 M		5.83%	5.83%	5.84%	5.08%	5.54%	5.05%	4.93%	4.91%
500.000 M & above		5.83%	5.83%	5.84%	5.08%	5.54%	5.10%	4.93%	4.91%

SIRAT Saving Categories - PSE & PLC

Public Service Enterprises & Private Limited Companies

Monthly	6.04%	5.29%	5.00%	5.13%	5.79%
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Margin Accounts & Security Deposits

Six Monthly	0.01%	0.04%	0.04%	0.04%	0.04%	0.02%	0.02%	0.02%
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Term Deposit - Habib Islamic Investment Certificate - HIIC

Seven Days	Maturity	5.83%	5.83%	5.84%	5.08%	5.54%	7.05%	6.89%	7.04%
Fifteen Days		5.83%	5.83%	5.84%	5.08%	5.54%	7.05%	6.89%	7.04%

One Month	Maturity	5.83%	5.83%	5.84%	5.08%	5.54%	7.60%	7.42%	7.61%
Three Months		6.03%	6.03%	6.03%	5.19%	5.65%	7.71%	7.53%	7.69%
Six Months		6.22%	6.22%	6.23%	5.29%	5.76%	7.81%	7.63%	7.78%

One Year	Monthly	6.03%	6.03%	6.03%	5.19%	5.65%	8.41%	8.22%	7.82%
	Quarterly	6.22%	6.22%	6.23%	5.29%	5.76%	8.52%	8.32%	7.91%
	Six Monthly	6.41%	6.41%	6.42%	5.39%	5.87%	8.63%	8.43%	8.00%
	Maturity	6.61%	6.61%	6.61%	5.49%	5.98%	8.74%	8.54%	8.08%

Two Years	Monthly	6.22%	6.22%	6.23%	5.29%	5.76%	7.60%	7.42%	7.82%
	Quarterly	0.00%	0.00%	6.23%	5.76%	5.76%	7.60%	7.42%	7.82%
	Six Monthly	6.61%	6.61%	6.61%	5.49%	5.98%	7.71%	7.53%	7.91%
	Maturity	6.80%	6.80%	6.81%	5.59%	6.09%	7.76%	7.58%	7.95%

Three Years	Monthly	6.41%	6.41%	6.42%	5.39%	5.87%	7.65%	7.47%	7.87%
	Quarterly	6.61%	6.61%	6.61%	5.49%	5.98%	7.71%	7.53%	7.91%
	Six Monthly	6.80%	6.80%	6.81%	5.59%	6.09%	7.76%	7.58%	7.95%
	Maturity	7.00%	7.00%	7.00%	5.69%	6.21%	7.81%	7.63%	8.00%

Five Years	Monthly	6.61%	6.61%	6.61%	5.49%	5.98%	7.71%	7.53%	7.91%
	Quarterly	6.80%	6.80%	6.81%	5.59%	6.09%	7.76%	7.58%	7.95%
	Six Monthly	7.00%	7.00%	7.00%	5.69%	6.21%	7.81%	7.63%	8.00%
	Maturity	7.19%	7.19%	7.20%	5.80%	6.32%	7.87%	7.69%	8.04%

SBP SCHEMES

SBP - ILTFF	Quarterly	3.89%	3.89%	3.89%	3.56%	3.88%	3.26%	3.18%	2.61%
SBP - IFFSAP		2.92%	2.92%	2.92%	1.42%	1.55%	2.17%	2.12%	1.30%
SBP - IFWS		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
SBP - ITERF		3.50%	3.50%	3.50%	1.83%	2.00%	1.63%	1.59%	0.91%
SBP - IFFRE		3.70%	3.70%	3.70%	1.93%	2.11%	2.17%	2.12%	1.21%

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