

Habib Metropolitan Bank Limited - Islamic Banking
PROFIT RATES FOR THE MONTH OF SEPTEMBER 2026
LOCAL CURRENCY ACCOUNTS



Product name	Payment Frequency	September 2026
SIRAT - Islamic Saving Plus (Promotional)		
0 to 5 M	Monthly	8.25%
5.001 M to 25 M		8.25%
25.001 M to 200 M		8.25%
200.001 M and Above		8.25%
SIRAT - Islamic Saving Plus	Monthly	6.10%
SIRAT - PLS - Premium Accounts		
0 to 4.99 M	Monthly	7.72%
5 M to 24.99 M		7.72%
25 M to 49.99 M		7.06%
50 M to 99.99 M		7.06%
100 M to 199.99 M		7.06%
200 M to 399.99 M		7.06%
400 M to 599.99 M		7.06%
600 M to 799.99 M		7.06%
800 M to 0.99 B		7.06%
1.000 Billion to 1.199 Billion		7.06%
1.200 Billion to 1.399 Billion		7.06%
1.400 Billion to 1.599 Billion		7.06%
1.600 Billion to 1.799 Billion		7.06%
1.800 Billion to 1.999 Billion		7.06%
Above 2 Billion		7.06%
SIRAT - Saving Accounts		
0 to 24.99K	Six Monthly	7.72%
25 K to 99.99 K		7.72%
100 K to 499.99 K		7.72%
500 K to 999.99 K		7.72%
1 M to 9.99 M		7.72%
10 M to 19.99 M		7.06%
20 M to 29.99 M		7.06%
30 M to 39.99 M		7.06%
40 M to 49.99 M		7.06%
50 M to 59.99 M		7.06%
60 M to 69.99 M		7.06%
70 M to 79.99 M		7.06%
80 M to 89.99 M		7.06%
90 M to 99.99 M		7.06%
100 M and above		7.06%
SIRAT Other Saving Accounts		
Sirat Ladies Accounts	Monthly	7.72%
Habib Metro Sirat Asaan Account	Six Monthly	7.72%
Sirat NRP Rupee Value Account RDA	Six Monthly	7.72%
Sirat Junior Savers Account	Quarterly	7.72%
Sirat Privilege 55+ Account	Monthly	7.72%
Sirat Business Banking Account	Six Monthly	6.10%

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SIRAT Saving Habibmetro@work Gold - Platinum

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

SIRAT Saving Super Salary Accounts

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

SIRAT - Saving Account-FI / Mutual Funds

0 to 9.99 M	Monthly	6.18%
10 M to 99.99 M		6.18%
100 M to 199.99 M		6.18%
200 M to 499.99 M		6.18%
500.000 M & above		6.18%

SBP SCHEMES

SBP - ILTFF	Quarterly	1.75%
SBP - IFFSAP		0.52%
SBP - IFWS		0.00%
SBP - ITERF		0.52%
SBP - IFFRE		0.52%

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Product name	Payment Frequency	September 2026
SIRAT - Islamic New Deposit Book Account - Non Resident		
0 to 24.99K	Six Monthly	7.72%
25 K to 99.99 K		7.72%
100 K to 499.99 K		7.72%
500 K to 999.99 K		7.72%
1 M to 9.99 M		7.72%
10 M to 19.99 M		7.06%
20 M to 29.99 M		7.06%
30 M to 39.99 M		7.06%
40 M to 49.99 M		7.06%
50 M to 59.99 M		7.06%
60 M to 69.99 M		7.06%
70 M to 79.99 M		7.06%
80 M to 89.99 M		7.06%
90 M to 99.99 M		7.06%
100 M and above		7.06%
SIRAT Saving Categories - PSE & PLC	Monthly	6.10%
Public Service Enterprises & Private Limited Companies		
Margin Accounts & Security Deposits	Six Monthly	0.41%
Term Deposit - Habib Islamic Investment Certificate - HIIC		
Seven Days	Maturity	5.15%
Fifteen Days		5.15%
One Month	Maturity	7.73%
Three Months		8.25%
Six Months		8.76%
One Year	Monthly	8.25%
	Quarterly	8.45%
	Six Monthly	8.66%
	Maturity	8.86%
Two Years	Monthly	8.45%
	Quarterly	8.45%
	Six Monthly	8.86%
	Maturity	9.07%
Three Years	Monthly	8.66%
	Quarterly	8.86%
	Six Monthly	9.07%
	Maturity	9.28%
Five Years	Monthly	8.86%
	Quarterly	9.07%
	Six Monthly	9.28%
	Maturity	9.48%