Habib Metropolitan Bank Limited - Islamic Banking SIRAT

WEIGHTAGES FOR THE MONTH OF NOVEMBER 2026

Foreign Currency Deposits (FCY)

Deposit Products	Payment Frequency	November-26	October-26	September-26
Profit Sharing Ratio (For All Mudarabah Pools of FCY)				
Share of Rab-ul-Maal (Depositors)		**20%**	**20%**	**20%**
Share of Mudarib (Bank)		**80%**	**80%**	**80%**
Weightages (General Pool)				
Saving Accounts				
Savings Account	Six Monthly	0.9844	0.9844	0.9844
Sirat Non - Resident Account - Saving	Six Monthly	0.9844	0.9844	0.9844
Sirat Resident New FCY Value Account RDA - Saving	Six Monthly	0.9844	0.9844	0.9844
Sirat Non-Resident New FCY Value Account RDA - Saving	Six Monthly	0.9844	0.9844	0.9844
SIRAT Junior Savers Account	Quarterly	0.9844	0.9844	0.9844
Sirat Habib Islamic Investment Certificate (H.I.I.C)				
H.I.I.C. One Month	Maturity	0.9844	0.9844	0.9844
H.I.I.C. Three Months	Maturity	1.0041	1.0041	1.0041
H.I.I.C. Six Months	Maturity	1.0238	1.0238	1.0238
H.I.I.C. 1 year	Monthly	1.0041	1.0041	1.0041
H.I.I.C. 1 year	Quarterly	1.0238	1.0238	1.0238
H.I.I.C. 1 year	Six Monthly	1.0435	1.0435	1.0435
H.I.I.C. 1 year	Maturity	1.0632	1.0632	1.0632
H.I.I.C. 2 years	Monthly	1.0238	1.0238	1.0238
H.I.I.C. 2 years	Quarterly	1.0435	1.0435	1.0435
H.I.I.C. 2 years	Six Monthly	1.0632	1.0632	1.0632
H.I.I.C. 2 years	Maturity	1.0829	1.0829	1.0829
H.I.I.C. 3 years	Monthly	1.0435	1.0435	1.0435
H.I.I.C. 3 years	Quarterly	1.0632	1.0632	1.0632
H.I.I.C. 3 years	Six Monthly	1.0829	1.0829	1.0829
H.I.I.C. 3 years	Maturity	1.1026	1.1026	1.1026
H.I.I.C. 5 years	Monthly	1.0632	1.0632	1.0632
H.I.I.C. 5 years	Quarterly	1.0829	1.0829	1.0829
H.I.I.C. 5 years	Six Monthly	1.1026	1.1026	1.1026
H.I.I.C. 5 years	Maturity	1.1222	1.1222	1.1222