Habib Metropolitan Bank Limited - Islamic Banking SIRAT

WEIGHTAGES FOR THE MONTH OF NOVEMBER 2026

Local Currency Deposits (LCY)

Deposit Products	Profit Payment Frequency	November-26	October-26	September-26
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	0.1350	1.0879	1.0896
Sirat Ladies Saving Account - 10.001 M and above - -	Monthly	0.1250	1.0296	0.9962
HABIB METRO SIRAT ASAAN ACCOUNT-SAVING - 0 to 10M - -	Six Monthly	0.1350	1.0879	1.0896
HABIB METRO SIRAT ASAAN ACCOUNT-SAVING - 10.001 M and above - -	Six Monthly	0.1250	1.0296	0.9962
Sirat NRP Rupee Value Account RDA - Saving - 0 to 10M - -	Six Monthly	0.1350	1.0879	1.0896
Sirat NRP Rupee Value Account RDA - Saving - 10.001 M and above - -	Six Monthly	0.1250	1.0296	0.9962
Sirat Junior Savers - 0 to 10M - -	Quarterly	0.1350	1.0879	1.0896
Sirat Junior Savers - 10.001 M and above - -	Quarterly	0.1250	1.0296	0.9962
Sirat Privilige 55+ - 0 to 10M - -	Monthly	0.1350	1.0879	1.0896
Sirat Privilige 55+ - 10.001 M and above - -	Monthly	0.1250	1.0296	0.9962
SIRAT - Saving Accounts				
Saving Account - 0 to 24.99K - -	Six Monthly	0.1350	1.0879	1.0896
Saving Account - 25 K to 99.99 K - -	Six Monthly	0.1350	1.0879	1.0896
Saving Account - 100 K to 499.99 K - -	Six Monthly	0.1350	1.0879	1.0896
Saving Account - 500 K to 999.99 K - -	Six Monthly	0.1350	1.0879	1.0896
Saving Account - 1 M to 10.00 M - -	Six Monthly	0.1350	1.0879	1.0896
Saving Account - 10.001 M and above - -	Six Monthly	0.1250	1.0296	0.9962
Saving Account - 20 M to 29.99 M - -	Six Monthly	0.1250	1.0296	0.9962
Saving Account - 30 M to 39.99 M - -	Six Monthly	0.1250	1.0296	0.9962
Saving Account - 40 M to 49.99 M - -	Six Monthly	0.1250	1.0296	0.9962
Saving Account - 50 M to 59.99 M - -	Six Monthly	0.1250	1.0296	0.9962
Saving Account - 60 M to 69.99 M - -	Six Monthly	0.1250	1.0296	0.9962
Saving Account - 70 M to 79.99 M - -	Six Monthly	0.1250	1.0296	0.9962
Saving Account - 80 M to 89.99 M - -	Six Monthly	0.1250	1.0296	0.9962
Saving Account - 90 M to 99.99 M - -	Six Monthly	0.1250	1.0296	0.9962
Saving Account - 100 M and above - -	Six Monthly	0.1250	1.0296	0.9962
SIRAT - Islamic Saving Plus (Promotional)				
ISLAMIC SAVING PLUS - 0 to 5 M - -	Monthly	0.1500	1.2433	1.2453
ISLAMIC SAVING PLUS - 5.001 M to 10 M - -	Monthly	0.1500	1.2433	1.2453
ISLAMIC SAVING PLUS - 10.001 M and above - -	Monthly	0.1500	1.2433	1.2453
ISLAMIC SAVING PLUS - 200.001 M and Above - -	Monthly	0.1500	1.2433	1.2453
SIRAT Islamic Saving Plus (10005)	Monthly	0.1250	1.0879	1.0896
SIRAT - PLS - Premium Accounts				
PLS - Premium Accounts - 0 to 10.00 M - -	Monthly	0.1350	1.0879	1.0896
PLS - Premium Accounts - 10.001 M and above - -	Monthly	0.1250	1.0296	0.9962
PLS - Premium Accounts - 25 M to 49.99 M - -	Monthly	0.1250	1.0296	0.9962
PLS - Premium Accounts - 50 M to 99.99 M - -	Monthly	0.1250	1.0296	0.9962
PLS - Premium Accounts - 100 M to 199.99 M - -	Monthly	0.1250	1.0296	0.9962
PLS - Premium Accounts - 200 M to 399.99 M - -	Monthly	0.1250	1.0296	0.9962
PLS - Premium Accounts - 400 M to 599.99 M - -	Monthly	0.1250	1.0296	0.9962
PLS - Premium Accounts - 600 M to 799.99 M - -	Monthly	0.1250	1.0296	0.9962
PLS - Premium Accounts - 800 M to 0.99 B - -	Monthly	0.1250	1.0296	0.9962
PLS - Premium Accounts - 1.000 Billion to 1.199 Billion - -	Monthly	0.1250	1.0296	0.9962
PLS - Premium Accounts - 1.200 Billion to 1.399 Billion - -	Monthly	0.1250	1.0296	0.9962
PLS - Premium Accounts - 1.400 Billion to 1.599 Billion - -	Monthly	0.1250	1.0296	0.9962
PLS - Premium Accounts - 1.600 Billion to 1.799 Billion - -	Monthly	0.1250	1.0296	0.9962
PLS - Premium Accounts - 1.800 Billion to 1.999 Billion - -	Monthly	0.1250	1.0296	0.9962
PLS - Premium Accounts - Above 2 Billion - -	Monthly	0.1250	1.0296	0.9962
SIRAT Saving Habibmetro@work Gold - Platinum				
SIRAT Saving Habibmetro@work Gold & Platinum 0 to 24.99K - -	Six Monthly	0.1350	1.0879	1.0896

Habib Metropolitan Bank Limited - Islamic Banking SIRAT

WEIGHTAGES FOR THE MONTH OF NOVEMBER 2026

Local Currency Deposits (LCY)

Deposit Products	Profit Payment Frequency	November-26	October-26	September-26
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 Habibmetro@work Gold & Platinum 25 K to 99.99 K - -	Six Monthly	0.1350	1.0879	1.0896
SIRAT Saving Habibmetro@work Gold & Platinum 100 K to 499.99 K - -	Six Monthly	0.1350	1.0879	1.0896
SIRAT Saving Habibmetro@work Gold & Platinum 500 K to 999.99 K - -	Six Monthly	0.1350	1.0879	1.0896
SIRAT Saving Habibmetro@work Gold & Platinum 1 M to 10.00 M - -	Six Monthly	0.1350	1.0879	1.0896
SIRAT Saving Habibmetro@work Gold & Platinum 10.001 M and above - -	Six Monthly	0.1250	1.0296	0.9962
SIRAT Saving Habibmetro@work Gold & Platinum 20 M to 29.99 M - -	Six Monthly	0.1250	1.0296	0.9962
SIRAT Saving Habibmetro@work Gold & Platinum 30 M to 39.99 M - -	Six Monthly	0.1250	1.0296	0.9962
SIRAT Saving Habibmetro@work Gold & Platinum 40 M to 49.99 M - -	Six Monthly	0.1250	1.0296	0.9962
SIRAT Saving Habibmetro@work Gold & Platinum 50 M to 59.99 M - -	Six Monthly	0.1250	1.0296	0.9962
SIRAT Saving Habibmetro@work Gold & Platinum 60 M to 69.99 M - -	Six Monthly	0.1250	1.0296	0.9962
SIRAT Saving Habibmetro@work Gold & Platinum 70 M to 79.99 M - -	Six Monthly	0.1250	1.0296	0.9962
SIRAT Saving Habibmetro@work Gold & Platinum 80 M to 89.99 M - -	Six Monthly	0.1250	1.0296	0.9962
SIRAT Saving Habibmetro@work Gold & Platinum 90 M to 99.99 M - -	Six Monthly	0.1250	1.0296	0.9962
SIRAT Saving Habibmetro@work Gold & Platinum 100 M and above - -	Six Monthly	0.1250	1.0296	0.9962
SIRAT Saving Super Salary Account				
SIRAT Saving Super Salary Account - 0 to 24.99K - -	Six Monthly	0.1350	1.0879	1.0896
SIRAT Saving Super Salary Account - 25 K to 99.99 K - -	Six Monthly	0.1350	1.0879	1.0896
SIRAT Saving Super Salary Account - 100 K to 499.99 K - -	Six Monthly	0.1350	1.0879	1.0896
SIRAT Saving Super Salary Account - 500 K to 999.99 K - -	Six Monthly	0.1350	1.0879	1.0896
SIRAT Saving Super Salary Account - 1 M to 10.00 M - -	Six Monthly	0.1350	1.0879	1.0896
SIRAT Saving Super Salary Account - 10.001 M and above - -	Six Monthly	0.1250	1.0296	0.9962
SIRAT Saving Super Salary Account - 20 M to 29.99 M - -	Six Monthly	0.1250	1.0296	0.9962
SIRAT Saving Super Salary Account - 30 M to 39.99 M - -	Six Monthly	0.1250	1.0296	0.9962
SIRAT Saving Super Salary Account - 40 M to 49.99 M - -	Six Monthly	0.1250	1.0296	0.9962
SIRAT Saving Super Salary Account - 50 M to 59.99 M - -	Six Monthly	0.1250	1.0296	0.9962
SIRAT Saving Super Salary Account - 60 M to 69.99 M - -	Six Monthly	0.1250	1.0296	0.9962
SIRAT Saving Super Salary Account - 70 M to 79.99 M - -	Six Monthly	0.1250	1.0296	0.9962
SIRAT Saving Super Salary Account - 80 M to 89.99 M - -	Six Monthly	0.1250	1.0296	0.9962
SIRAT Saving Super Salary Account - 90 M to 99.99 M - -	Six Monthly	0.1250	1.0296	0.9962
SIRAT Saving Super Salary Account - 100 M and above - -	Six Monthly	0.1250	1.0296	0.9962
SIRAT - Islamic New Deposit Book Account - Non Resident				
Islamic New Deposit Book Account - Non Resident - 0 to 24.99K - -	Six Monthly	0.1350	1.0879	1.0896
Islamic New Deposit Book Account - Non Resident - 25 K to 99.99 K - -	Six Monthly	0.1350	1.0879	1.0896
Islamic New Deposit Book Account - Non Resident - 100 K to 499.99 K - -	Six Monthly	0.1350	1.0879	1.0896
Islamic New Deposit Book Account - Non Resident - 500 K to 999.99 K - -	Six Monthly	0.1350	1.0879	1.0896
Islamic New Deposit Book Account - Non Resident - 1 M to 10.00 M - -	Six Monthly	0.1350	1.0879	1.0896
Islamic New Deposit Book Account - Non Resident - 10.001 M and above - -	Six Monthly	0.1250	1.0296	0.9962
Islamic New Deposit Book Account - Non Resident - 20 M to 29.99 M - -	Six Monthly	0.1250	1.0296	0.9962
Islamic New Deposit Book Account - Non Resident - 30 M to 39.99 M - -	Six Monthly	0.1250	1.0296	0.9962
Islamic New Deposit Book Account - Non Resident - 40 M to 49.99 M - -	Six Monthly	0.1250	1.0296	0.9962
Islamic New Deposit Book Account - Non Resident - 50 M to 59.99 M - -	Six Monthly	0.1250	1.0296	0.9962
Islamic New Deposit Book Account - Non Resident - 60 M to 69.99 M - -	Six Monthly	0.1250	1.0296	0.9962
Islamic New Deposit Book Account - Non Resident - 70 M to 79.99 M - -	Six Monthly	0.1250	1.0296	0.9962
Islamic New Deposit Book Account - Non Resident - 80 M to 89.99 M - -	Six Monthly	0.1250	1.0296	0.9962
Islamic New Deposit Book Account - Non Resident - 90 M to 99.99 M - -	Six Monthly	0.1250	1.0296	0.9962
Islamic New Deposit Book Account - Non Resident - 100 M and above - -	Six Monthly	0.1250	1.0296	0.9962
SIRAT - Saving Account-FI / Mutual Funds				
Saving Account-FI / Mutual Funds - 0 to 10.00 M - -	Monthly	0.1000	0.9713	0.9340
Saving Account-FI / Mutual Funds - 10.001 M and above - -	Monthly	0.1000	0.9713	0.9340
Saving Account-FI / Mutual Funds - 100 M to 199.99 M - -	Monthly	0.1000	0.9713	0.9340
Saving Account-FI / Mutual Funds - 200 M to 499.99 M - -	Monthly	0.1000	0.9713	0.9340
Saving Account-FI / Mutual Funds - 500.000 M & above - -	Monthly	0.1000	0.9713	0.9340
SIRAT Saving Categories - PSE & PLC	Monthly	0.1250	0.9713	0.9340

Habib Metropolitan Bank Limited - Islamic Banking SIRAT

WEIGHTAGES FOR THE MONTH OF NOVEMBER 2026

Local Currency Deposits (LCY)

Deposit Products	Profit Payment Frequency	November-26	October-26	September-26
Profit Sharing Ratio (For All Mudarabah Pools)				
Share of Rab-ul-Maal (Depositors)		50%	50%	50%
Share of Mudarib (Bank)		50%	50%	50%
SIRAT Business Banking Account	Six Monthly	0.1250	0.9713	0.0000
SIRAT Teenager Account	Six Monthly	0.1250	0.0000	0.0000
Margin and Security Accounts	Six Monthly	0.0050	0.0777	0.0623
SIRAT Habibmetro Islamic Investment Certificate (H.I.I.C)				
SIRAT H.I.I.C. Seven Days	Maturity	0.1125	1.0685	0.7783
SIRAT H.I.I.C. Fifteen Days	Maturity	0.1250	1.0685	0.7783
SIRAT H.I.I.C. One Month	Maturity	0.1375	1.1656	1.1675
SIRAT H.I.I.C. Three Months	Maturity	0.1500	1.2627	1.2453
SIRAT H.I.I.C. Six Months	Maturity	0.1625	1.3016	1.3231
SIRAT H.I.I.C. One Year	Monthly	0.1500	1.2627	1.2453
SIRAT H.I.I.C. One Year	Quarterly	0.1625	1.3016	1.2764
SIRAT H.I.I.C. One Year	Six Monthly	0.1750	1.3404	1.3076
SIRAT H.I.I.C. One Year	Maturity	0.1750	1.3793	1.3387
SIRAT H.I.I.C. Two Years	Monthly	0.1750	1.3016	1.2764
SIRAT H.I.I.C. Two Years	Quarterly	0.1875	1.3404	1.3076
SIRAT H.I.I.C. Two Years	Six Monthly	0.2000	1.3793	1.3387
SIRAT H.I.I.C. Two Years	Maturity	0.1875	1.4181	1.3698
SIRAT H.I.I.C. Three Years	Monthly	0.1750	1.3404	1.3076
SIRAT H.I.I.C. Three Years	Quarterly	0.1875	1.3793	1.3387
SIRAT H.I.I.C. Three Years	Six Monthly	0.2000	1.4181	1.3698
SIRAT H.I.I.C. Three Years	Maturity	0.2000	1.4570	1.4010
SIRAT H.I.I.C. Five Years	Monthly	0.2000	1.3793	1.3387
SIRAT H.I.I.C. Five Years	Quarterly	0.2125	1.4181	1.3698
SIRAT H.I.I.C. Five Years	Six Monthly	0.2250	1.4570	1.4010
SIRAT H.I.I.C. Five Years	Maturity	0.2125	1.4958	1.4321
SBP Refinancing Schemes				
SBP - ILTFF 03 Years 00 To Above	Quarterly	0.0400	0.3108	0.2646
SBP - ILTFF 05 Years 00 To Above	Quarterly	0.0400	0.3108	0.2646
SBP - ILTFF 10 Years 00 To Above	Quarterly	0.0400	0.3108	0.2646
SBP - IFFSAP - 00 To Above Amount - -	Quarterly	0.0125	0.0971	0.0778
SBP - IFWS - 00 To Above Amount - -	Quarterly	0.0125	0.0971	0.0778
SBP - ITERF - 00 To Above Amount - -	Quarterly	0.0125	0.0971	0.0778
SBP - IFFRE - 00 To Above Amount - -	Quarterly	0.0125	0.0971	0.0778