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

Product name	Payment Frequency	Oct 26	Sept 26	Aug 26	Jul 26	Jun 26	May 26	Apr 26	Mar 26
SIRAT Saving Accounts									
Savings Account	Six Monthly	**1.00%**	1.00%	1.00%	1.00%	1.00%	0.92%	0.92%	0.80%
Islamic New Deposit Book Account - Non Resident	Six Monthly	**1.00%**	1.00%	1.00%	1.00%	1.00%	0.92%	0.92%	0.80%
SIRAT Resident New Foreign Currency Value Account	Six Monthly	**1.00%**	1.00%	1.00%	1.00%	1.00%	0.92%	0.92%	0.80%
SIRAT Non-Resident New Foreign Currency Value Account - Saving	Six Monthly	**1.00%**	1.00%	1.00%	1.00%	1.00%	0.92%	0.92%	0.80%
SIRAT Junior Savers Account	Six Monthly	**1.00%**	1.00%	1.00%	1.00%	1.00%	0.92%	0.92%	0.80%
Sirat Business Banking Account	Six Monthly	**1.00%**	1.00%	-	-	-	-	-	-
Term Deposits - Habib Islamic Investment Certificate (HIIC)									
One Month	Maturity	**1.00%**	1.00%	1.00%	1.00%	1.00%	0.92%	0.92%	0.80%
Three Months		**1.02%**	1.02%	1.02%	1.02%	1.02%	0.94%	0.94%	0.82%
Six Months		**1.04%**	1.04%	1.04%	1.04%	1.04%	0.96%	0.96%	0.83%
One Year	Monthly	**1.02%**	1.02%	1.02%	1.02%	1.02%	0.94%	0.94%	0.82%
	Quarterly	**1.04%**	1.04%	1.04%	1.04%	1.04%	0.96%	0.94%	0.83%
	Six Monthly	**1.04%**	1.04%	1.04%	1.04%	1.04%	0.96%	0.94%	0.83%
	Maturity	**1.08%**	1.08%	1.08%	1.08%	1.08%	1.00%	1.00%	0.86%
Two Years	Monthly	**1.08%**	1.08%	1.08%	1.08%	1.08%	1.00%	1.00%	0.86%
	Quarterly	**1.08%**	1.08%	1.08%	1.08%	1.08%	1.00%	1.00%	0.86%
	Six Monthly	**1.08%**	1.08%	1.08%	1.08%	1.08%	1.00%	1.00%	0.86%
	Maturity	**1.08%**	1.08%	1.08%	1.08%	1.08%	1.00%	1.00%	0.86%
Three Years	Monthly	**1.08%**	1.08%	1.08%	1.08%	1.08%	1.00%	1.00%	0.86%
	Quarterly	**1.08%**	1.08%	1.08%	1.08%	1.08%	1.00%	1.00%	0.86%
	Six Monthly	**1.08%**	1.08%	1.08%	1.08%	1.08%	1.00%	1.00%	0.86%
	Maturity	**1.12%**	1.12%	1.12%	1.12%	1.12%	1.03%	1.03%	0.90%
Five Years	Monthly	**1.12%**	1.12%	1.12%	1.12%	1.12%	1.03%	1.03%	0.90%
	Quarterly	**1.12%**	1.12%	1.12%	1.12%	1.12%	1.03%	1.03%	0.90%
	Six Monthly	**1.12%**	1.12%	1.12%	1.12%	1.12%	1.03%	1.03%	0.90%
	Maturity	**1.14%**	1.14%	1.14%	1.14%	1.14%	1.05%	1.05%	0.91%
Profit Sharing Ratio		**80:20**	**80:20**	**80:20**	**80:20**	**80:20**	**80:20**	**80:20**	**80:20**

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

Product name	Payment Frequency	Feb 26	Jan 26	Dec 25	Nov 25	Oct 25	Sept 25	Aug 25	Jul 25
SIRAT Saving Accounts									
Savings Account	Six Monthly	0.80%	0.80%	0.80%	0.80%	0.89%	0.87%	0.87%	0.85%
Islamic New Deposit Book Account - Non Resident	Six Monthly	0.80%	0.80%	0.80%	0.80%	0.89%	0.87%	0.87%	0.85%
SIRAT Resident New Foreign Currency Value Account	Six Monthly	0.80%	0.80%	0.80%	0.80%	0.89%	0.87%	0.87%	0.85%
SIRAT Non-Resident New Foreign Currency Value Account - Saving	Six Monthly	0.80%	0.80%	0.80%	0.80%	0.89%	0.87%	0.87%	0.85%
SIRAT Junior Savers Account	Six Monthly	0.80%	0.80%	0.80%	0.80%	0.89%	0.87%	0.87%	0.85%
Sirat Business Banking Account	Six Monthly	-	-	-	-	-	-	-	-
Term Deposits - Habib Islamic Investment Certificate (HI									
One Month	Maturity	0.80%	0.80%	0.80%	0.80%	0.89%	0.87%	0.87%	0.85%
Three Months		0.82%	0.82%	0.82%	0.82%	0.91%	0.89%	0.89%	0.87%
Six Months		0.83%	0.83%	0.83%	0.83%	0.93%	0.91%	0.91%	0.88%
One Year	Monthly	0.82%	0.82%	0.82%	0.82%	0.91%	0.89%	0.89%	0.87%
	Quarterly	0.83%	0.83%	0.83%	0.83%	0.93%	0.91%	0.91%	0.88%
	Six Monthly	0.83%	0.83%	0.83%	0.83%	0.93%	0.91%	0.91%	0.88%
	Maturity	0.86%	0.86%	0.86%	0.87%	0.96%	0.94%	0.94%	0.92%
Two Years	Monthly	0.86%	0.86%	0.86%	0.87%	0.96%	0.94%	0.94%	0.92%
	Quarterly	0.86%	0.86%	0.86%	0.87%	0.96%	0.94%	0.94%	0.92%
	Six Monthly	0.86%	0.86%	0.86%	0.87%	0.96%	0.94%	0.94%	0.92%
	Maturity	0.86%	0.86%	0.86%	0.87%	0.96%	0.94%	0.94%	0.92%
Three Years	Monthly	0.86%	0.86%	0.86%	0.87%	0.96%	0.94%	0.94%	0.92%
	Quarterly	0.86%	0.86%	0.86%	0.87%	0.96%	0.94%	0.94%	0.92%
	Six Monthly	0.86%	0.86%	0.86%	0.87%	0.96%	0.94%	0.94%	0.92%
	Maturity	0.90%	0.90%	0.90%	0.90%	1.00%	0.98%	0.98%	0.95%
Five Years	Monthly	0.90%	0.90%	0.90%	0.90%	1.00%	0.98%	0.98%	0.95%
	Quarterly	0.90%	0.90%	0.90%	0.90%	1.00%	0.98%	0.98%	0.95%
	Six Monthly	0.90%	0.90%	0.90%	0.90%	1.00%	0.98%	0.98%	0.95%
	Maturity	0.91%	0.91%	0.91%	0.91%	1.02%	1.00%	1.00%	0.97%
Profit Sharing Ratio		**80:20**	**80:20**	**80:20**	**80:20**	**80:20**	**80:20**	**80:20**	**80:20**

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

Product name	Payment Frequency	Jun 25	May 25	Apr 25	Mar 25	Feb 25	Jan 25	Dec 24	Nov 24
SIRAT Saving Accounts									
Savings Account	Six Monthly	0.85%	0.63%	0.51%	0.41%	0.20%	0.20%	0.20%	0.20%
Islamic New Deposit Book Account - Non Resident	Six Monthly	0.85%	0.63%	0.58%	0.47%	0.23%	0.23%	0.23%	0.23%
SIRAT Resident New Foreign Currency Value Account	Six Monthly	0.85%	0.63%	0.69%	0.55%	0.27%	0.27%	0.27%	0.27%
SIRAT Non-Resident New Foreign Currency Value Account - Saving	Six Monthly	0.85%	0.63%	0.83%	0.66%	0.33%	0.33%	0.33%	0.33%
SIRAT Junior Savers Account	Six Monthly	0.85%	0.20%	0.20%	0.20%	0.20%	0.20%	0.12%	0.12%
Sirat Business Banking Account	Six Monthly	-	-	-	-	-	-	-	-
Term Deposits - Habib Islamic Investment Certificate (HI									
One Month	Maturity	0.85%	0.63%	0.60%	0.48%	0.24%	0.24%	0.24%	0.24%
Three Months		0.87%	0.64%	0.63%	0.51%	0.25%	0.25%	0.25%	0.25%
Six Months		0.89%	0.65%	0.69%	0.55%	0.27%	0.27%	0.27%	0.27%
One Year	Monthly	0.87%	0.64%	0.66%	0.53%	0.26%	0.26%	0.26%	0.26%
	Quarterly	0.89%	0.65%	0.70%	0.57%	0.28%	0.28%	0.28%	0.28%
	Six Monthly	0.89%	0.65%	0.70%	0.57%	0.27%	0.27%	0.00%	0.00%
	Maturity	0.92%	0.68%	0.69%	0.55%	0.27%	0.27%	0.27%	0.27%
Two Years	Monthly	0.92%	0.68%	0.69%	0.55%	0.27%	0.27%	0.00%	0.00%
	Quarterly	0.92%	0.68%	0.69%	0.55%	0.27%	0.27%	0.00%	0.00%
	Six Monthly	0.92%	0.68%	0.69%	0.55%	0.27%	0.27%	0.00%	0.00%
	Maturity	0.92%	0.68%	0.69%	0.55%	0.27%	0.27%	0.00%	0.00%
Three Years	Monthly	0.92%	0.68%	0.69%	0.55%	0.27%	0.27%	0.00%	0.00%
	Quarterly	0.92%	0.68%	0.69%	0.55%	0.27%	0.27%	0.00%	0.00%
	Six Monthly	0.92%	0.68%	0.69%	0.55%	0.27%	0.27%	0.00%	0.00%
	Maturity	0.96%	0.71%	1.00%	0.80%	0.39%	0.39%	0.40%	0.40%
Five Years	Monthly	0.96%	0.71%	1.00%	0.80%	0.39%	0.27%	0.00%	0.00%
	Quarterly	0.96%	0.71%	1.00%	0.80%	0.39%	0.27%	0.00%	0.00%
	Six Monthly	0.96%	0.71%	1.00%	0.80%	0.39%	0.27%	0.00%	0.00%
	Maturity	0.97%	0.72%	1.12%	0.90%	0.44%	0.44%	0.45%	0.44%
Profit Sharing Ratio		**80:20**	**80:20**	**80:20**	**80:20**	**80:20**	**80:20**	**80:20**	**80:20**