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

Product name	Payment Frequency	Oct 26	Sept 26	Aug 26	Jul 26	Jun 26	May 26	Apr 26	Mar 26
SIRAT - Islamic Saving Plus		**(Promotional)**							
0 to 5 M	Monthly	**8.26%**	8.25%	8.50%	9.22%	9.81%	9.59%	9.00%	9.00%
5.001 M to 25 M		**8.26%**	8.25%	8.50%	9.22%	9.81%	9.59%	9.00%	9.00%
25.001 M to 200 M		**8.26%**	8.25%	8.50%	9.22%	9.81%	9.59%	9.00%	9.00%
200.001 M and Above		**8.26%**	8.25%	8.50%	9.22%	9.81%	9.59%	9.00%	9.00%
SIRAT - Islamic Saving Plus	Monthly	**6.05%**	6.10%	6.01%	7.32%	8.48%	7.53%	6.97%	6.66%
SIRAT - PLS - Premium Accounts									
0 to 10 M	Monthly	**7.81%**	7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%
10.001 M to 24.99 M		**6.84%**	7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%
25 M to 49.99 M		**6.84%**	7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%
50 M to 99.99 M		**6.84%**	7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%
100 M to 199.99 M		**6.84%**	7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%
200 M to 399.99 M		**6.84%**	7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%
400 M to 599.99 M		**6.84%**	7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%
600 M to 799.99 M		**6.84%**	7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%
800 M to 0.99 B		**6.84%**	7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%
1.000 Billion to 1.199 Billion		**6.84%**	7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%
1.200 Billion to 1.399 Billion		**6.84%**	7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%
1.400 Billion to 1.599 Billion		**6.84%**	7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%
1.600 Billion to 1.799 Billion		**6.84%**	7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%
1.800 Billion to 1.999 Billion		**6.84%**	7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%
Above 2 Billion		**6.84%**	7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%
SIRAT - Saving Accounts									
0 to 24.99K	Six Monthly	**7.81%**	7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%
25 K to 99.99 K		**7.81%**	7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%
100 K to 499.99 K		**7.81%**	7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%
500 K to 999.99 K		**7.81%**	7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%
1 M to 9.99 M		**7.81%**	7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%
10 M to 19.99 M		**6.84%**	7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%
20 M to 29.99 M		**6.84%**	7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%
30 M to 39.99 M		**6.84%**	7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%
40 M to 49.99 M		**6.84%**	7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%
50 M to 59.99 M		**6.84%**	7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%
60 M to 69.99 M		**6.84%**	7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%
70 M to 79.99 M		**6.84%**	7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%
80 M to 89.99 M		**6.84%**	7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%
90 M to 99.99 M		**6.84%**	7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%
100 M and above		**6.84%**	7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%

Product name	Payment Frequency	Oct 26	Sept 26	Aug 26	Jul 26	Jun 26	May 26	Apr 26	Mar 26
SIRAT - Saving Account-FI / Mutual Funds									
0 to 9.99 M	Monthly	**6.46%**	6.18%	6.59%	6.58%	5.69%	6.16%	5.01%	4.80%
10 M to 99.99 M		**6.46%**	6.18%	6.59%	6.58%	5.69%	6.16%	5.01%	4.80%
100 M to 199.99 M		**6.46%**	6.18%	6.59%	6.58%	5.69%	6.16%	5.01%	4.80%
200 M to 499.99 M		**6.46%**	6.18%	6.59%	6.58%	5.69%	6.16%	5.01%	4.80%
500.000 M & above		**6.46%**	6.18%	6.59%	6.58%	5.69%	6.16%	5.01%	4.80%
SIRAT Other Saving Accounts									
Sirat Ladies Accounts | 0 to 10 M	Monthly	**7.81%**	7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%
Sirat Ladies Accounts | 10.001 M and above		**6.84%**	7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%
Habib Metro Sirat Asaan Account | 0 to 10 M	Six Monthly	**7.81%**	7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%
Habib Metro Sirat Asaan Account | 10.001 M & above		**6.84%**	7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%
Sirat NRP Rupee Value Account RDA | 0 to 10 M	Six Monthly	**7.81%**	7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%
Sirat NRP Rupee Value Account RDA | 10.001 M & above		**6.84%**	7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%
Sirat Junior Savers Account | 0 to 10 M	Quarterly	**7.81%**	7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%
Sirat Junior Savers Account | 10.001 M & above		**6.84%**	7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%
Sirat Privilige 55+ Account | 0 to 10 M	Monthly	**7.81%**	7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%
Sirat Privilige 55+ Account | 10.001 M & above		**6.84%**	7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%
Sirat Business Banking Account	Six Monthly	**6.05%**	6.10%	-	-	-	-	-	-
SIRAT Saving Habibmetro@work Gold - Platinum									
0 to 24.99K	Six Monthly	**7.81%**	7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%
25 K to 99.99 K		**7.81%**	7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%
100 K to 499.99 K		**7.81%**	7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%
500 K to 999.99 K		**7.81%**	7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%
1 M to 9.99 M		**7.81%**	7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%
10 M to 19.99 M		**6.84%**	7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%
20 M to 29.99 M		**6.84%**	7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%
30 M to 39.99 M		**6.84%**	7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%
40 M to 49.99 M		**6.84%**	7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%
50 M to 59.99 M		**6.84%**	7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%
60 M to 69.99 M		**6.84%**	7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%
70 M to 79.99 M		**6.84%**	7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%
80 M to 89.99 M		**6.84%**	7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%
90 M to 99.99 M		**6.84%**	7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%
100 M and above		**6.84%**	7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%
SIRAT Saving Super Salary Accounts									
0 to 24.99K	Six Monthly	**7.81%**	7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%
25 K to 99.99 K		**7.81%**	7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%
100 K to 499.99 K		**7.81%**	7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%
500 K to 999.99 K		**7.81%**	7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%
1 M to 9.99 M		**7.81%**	7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%
10 M to 19.99 M		**6.84%**	7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%
20 M to 29.99 M		**6.84%**	7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%
30 M to 39.99 M		**6.84%**	7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%
40 M to 49.99 M		**6.84%**	7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%
50 M to 59.99 M		**6.84%**	7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%
60 M to 69.99 M		**6.84%**	7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%
70 M to 79.99 M		**6.84%**	7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%
80 M to 89.99 M		**6.84%**	7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%
90 M to 99.99 M		**6.84%**	7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%
100 M and above		**6.84%**	7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%

Product name	Payment Frequency	Oct 26	Sept 26	Aug 26	Jul 26	Jun 26	May 26	Apr 26	Mar 26
SIRAT - Islamic New Deposit Book Account - Non Resident									
0 to 24.99K	Six Monthly	**7.81%**	7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%
25 K to 99.99 K		**7.81%**	7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%
100 K to 499.99 K		**7.81%**	7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%
500 K to 999.99 K		**7.81%**	7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%
1 M to 9.99 M		**7.81%**	7.72%	7.07%	7.32%	8.48%	7.53%	6.97%	6.66%
10 M to 19.99 M		**6.84%**	7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%
20 M to 29.99 M		**6.84%**	7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%
30 M to 39.99 M		**6.84%**	7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%
40 M to 49.99 M		**6.84%**	7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%
50 M to 59.99 M		**6.84%**	7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%
60 M to 69.99 M		**6.84%**	7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%
70 M to 79.99 M		**6.84%**	7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%
80 M to 89.99 M		**6.84%**	7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%
90 M to 99.99 M		**6.84%**	7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%
100 M and above		**6.84%**	7.06%	6.59%	7.32%	8.48%	7.53%	6.97%	6.66%
SIRAT Saving Categories - PSE & PLC	Monthly	**6.05%**	6.10%	6.01%	5.15%	5.59%	5.58%	5.15%	4.90%
Public Service Enterprises & Private Limited Companies									
Margin Accounts & Security Deposits	Six Monthly	**0.52%**	0.41%	0.38%	0.29%	0.25%	0.27%	0.02%	0.02%
Term Deposit - Habib Islamic Investment Certificate - HIIC									
Seven Days	Maturity	**7.10%**	5.15%	4.71%	5.85%	5.69%	6.16%	5.23%	4.80%
Fifteen Days		**7.10%**	5.15%	4.71%	5.85%	5.69%	6.16%	5.23%	4.80%
One Month	Maturity	**7.75%**	7.73%	7.07%	6.22%	7.91%	8.56%	6.97%	4.80%
Three Months		**8.39%**	8.25%	7.54%	6.95%	7.28%	7.88%	7.03%	4.85%
Six Months		**8.65%**	8.76%	8.01%	7.32%	7.34%	7.94%	7.08%	4.90%
One Year	Monthly	**8.39%**	8.25%	7.54%	6.95%	7.59%	8.22%	7.14%	4.90%
	Quarterly	**8.65%**	8.45%	7.73%	7.10%	7.78%	8.42%	7.20%	4.96%
	Six Monthly	**8.91%**	8.66%	7.91%	7.24%	7.85%	8.49%	7.26%	5.01%
	Maturity	**9.17%**	8.86%	8.10%	7.39%	7.91%	8.56%	7.32%	5.06%
Two Years	Monthly	**8.65%**	8.45%	7.73%	7.10%	6.33%	6.85%	7.14%	5.06%
	Quarterly	**8.65%**	8.45%	7.73%	0.00%	6.33%	0.00%	7.14%	5.06%
	Six Monthly	**9.17%**	8.86%	8.10%	7.39%	6.45%	6.98%	7.26%	5.17%
	Maturity	**9.43%**	9.07%	8.29%	7.53%	6.52%	7.05%	7.32%	5.22%
Three Years	Monthly	**8.91%**	8.66%	7.91%	7.24%	6.52%	7.05%	6.97%	5.22%
	Quarterly	**9.17%**	8.86%	8.10%	7.39%	6.58%	7.12%	7.03%	5.27%
	Six Monthly	**9.43%**	9.07%	8.29%	7.53%	6.64%	7.19%	7.08%	5.33%
	Maturity	**9.68%**	9.28%	8.48%	7.68%	6.71%	7.26%	7.14%	5.38%
Five Years	Monthly	**9.17%**	8.86%	8.10%	7.39%	6.71%	7.26%	7.03%	5.38%
	Quarterly	**9.43%**	9.07%	8.29%	7.53%	6.77%	7.33%	7.08%	5.44%
	Six Monthly	**9.68%**	9.28%	8.48%	7.68%	6.83%	7.40%	7.14%	5.49%
	Maturity	**9.94%**	9.48%	8.67%	7.83%	6.90%	7.46%	7.20%	5.54%
SBP SCHEMES									
SBP - ILTFF	Quarterly	**2.07%**	1.75%	1.88%	1.83%	0.95%	1.03%	1.67%	1.60%
SBP - IFFSAP		**0.65%**	0.52%	0.47%	0.37%	0.63%	0.68%	1.39%	1.33%
SBP - IFWS		**0.65%**	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
SBP - ITERF		**0.65%**	0.52%	0.47%	0.37%	0.63%	0.68%	1.39%	1.33%
SBP - IFFRE		**0.52%**	0.52%	0.47%	0.37%	0.63%	0.68%	1.39%	1.33%
Profit Sharing Ratio		**50:50**	**50:50**	**50:50**	**50:50**	**50:50**	**50:50**	**50:50**	**50:50**

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

Product name	Payment Frequency	Feb 26	Jan 26	Dec 25	Nov 25	Oct 25	Sept 25	Aug 25	Jul 25
SIRAT - Islamic Saving Plus		**(Promotional)**							
0 to 5 M	Monthly	9.00%	9.01%	9.72%	9.75%	9.75%	7.87%	7.85%	7.83%
5.001 M to 25 M		9.00%	9.01%	9.72%	9.75%	9.75%	7.87%	7.85%	7.83%
25.001 M to 200 M		9.00%	9.01%	9.72%	9.75%	9.75%	7.87%	7.85%	7.83%
200.001 M and Above		9.00%	9.01%	9.72%	9.75%	9.75%	7.87%	7.85%	7.83%
SIRAT - Islamic Saving Plus	Monthly	7.14%	6.96%	6.71%	7.05%	7.36%			
SIRAT - PLS - Premium Accounts									
0 to 10 M	Monthly	7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
10.001 M to 24.99 M		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
25 M to 49.99 M		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
50 M to 99.99 M		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
100 M to 199.99 M		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
200 M to 399.99 M		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
400 M to 599.99 M		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
600 M to 799.99 M		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
800 M to 0.99 B		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
1.000 Billion to 1.199 Billion		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
1.200 Billion to 1.399 Billion		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
1.400 Billion to 1.599 Billion		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
1.600 Billion to 1.799 Billion		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
1.800 Billion to 1.999 Billion		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
Above 2 Billion		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
SIRAT - Saving Accounts									
0 to 24.99K	Six Monthly	7.14%	6.96%	6.71%	7.34%	7.67%	8.08%	8.05%	8.04%
25 K to 99.99 K		7.14%	6.96%	6.71%	7.34%	7.67%	8.08%	8.05%	8.04%
100 K to 499.99 K		7.14%	6.96%	6.71%	7.34%	7.67%	8.08%	8.05%	8.04%
500 K to 999.99 K		7.14%	6.96%	6.71%	7.34%	7.67%	8.08%	8.05%	8.04%
1 M to 9.99 M		7.14%	6.96%	6.71%	7.34%	7.67%	8.08%	8.05%	8.04%
10 M to 19.99 M		7.14%	6.96%	6.71%	7.34%	7.67%	8.08%	8.05%	8.04%
20 M to 29.99 M		7.14%	6.96%	6.71%	7.34%	7.67%	8.08%	8.05%	8.04%
30 M to 39.99 M		7.14%	6.96%	6.71%	7.34%	7.67%	8.08%	8.05%	8.04%
40 M to 49.99 M		7.14%	6.96%	6.71%	7.34%	7.67%	8.08%	8.05%	8.04%
50 M to 59.99 M		7.14%	6.96%	6.71%	7.34%	7.67%	8.08%	8.05%	8.04%
60 M to 69.99 M		7.14%	6.96%	6.71%	7.34%	7.67%	8.08%	8.05%	8.04%
70 M to 79.99 M		7.14%	6.96%	6.71%	7.34%	7.67%	8.08%	8.05%	8.04%
80 M to 89.99 M		7.14%	6.96%	6.71%	7.34%	7.67%	8.08%	8.05%	8.04%
90 M to 99.99 M		7.14%	6.96%	6.71%	7.34%	7.67%	8.08%	8.05%	8.04%
100 M and above		7.14%	6.96%	6.71%	7.34%	7.67%	8.08%	8.05%	8.04%

Product name	Payment Frequency	Feb 26	Jan 26	Dec 25	Nov 25	Oct 25	Sept 25	Aug 25	Jul 25
SIRAT - Saving Account-FI / Mutual Funds									
0 to 9.99 M	Monthly	5.14%	5.33%	6.71%	5.60%	5.85%	6.21%	6.19%	6.18%
10 M to 99.99 M		5.14%	5.33%	6.71%	5.60%	5.85%	6.21%	6.19%	6.18%
100 M to 199.99 M		5.14%	5.33%	6.71%	5.60%	5.85%	6.21%	6.19%	6.18%
200 M to 499.99 M		5.14%	5.33%	6.71%	5.60%	5.85%	6.21%	6.19%	6.18%
500.000 M & above		5.14%	5.33%	6.71%	5.60%	5.85%	6.21%	6.19%	6.18%
SIRAT Other Saving Accounts									
Sirat Ladies Accounts | 0 to 10 M	Monthly	7.14%	6.96%	7.00%	7.34%	7.67%	8.08%	8.05%	8.04%
Sirat Ladies Accounts | 10.001 M and above		7.14%	6.96%	7.00%	7.34%	7.67%	8.08%	8.05%	8.04%
Habib Metro Sirat Asaan Account | 0 to 10 M	Six Monthly	7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
Habib Metro Sirat Asaan Account | 10.001 M & above		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
Sirat NRP Rupee Value Account RDA | 0 to 10 M	Six Monthly	7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
Sirat NRP Rupee Value Account RDA | 10.001 M & above		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
Sirat Junior Savers Account | 0 to 10 M	Quarterly	7.14%	6.96%	6.71%	7.34%	7.67%	8.08%	8.05%	8.04%
Sirat Junior Savers Account | 10.001 M & above		7.14%	6.96%	6.71%	7.34%	7.67%	8.08%	8.05%	8.04%
Sirat Privilige 55+ Account | 0 to 10 M	Monthly	7.14%	6.96%	7.00%	7.34%	7.67%	8.08%	8.05%	8.04%
Sirat Privilige 55+ Account | 10.001 M & above		7.14%	6.96%	7.00%	7.34%	7.67%	8.08%	8.05%	8.04%
Sirat Business Banking Account	Six Monthly	-	-	-	-	-	-	-	-
SIRAT Saving Habibmetro@work Gold - Platinum									
0 to 24.99K	Six Monthly	7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
25 K to 99.99 K		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
100 K to 499.99 K		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
500 K to 999.99 K		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
1 M to 9.99 M		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
10 M to 19.99 M		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
20 M to 29.99 M		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
30 M to 39.99 M		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
40 M to 49.99 M		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
50 M to 59.99 M		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
60 M to 69.99 M		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
70 M to 79.99 M		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
80 M to 89.99 M		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
90 M to 99.99 M		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
100 M and above		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
SIRAT Saving Super Salary Accounts									
0 to 24.99K	Six Monthly	7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
25 K to 99.99 K		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
100 K to 499.99 K		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
500 K to 999.99 K		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
1 M to 9.99 M		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
10 M to 19.99 M		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
20 M to 29.99 M		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
30 M to 39.99 M		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
40 M to 49.99 M		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
50 M to 59.99 M		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
60 M to 69.99 M		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
70 M to 79.99 M		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
80 M to 89.99 M		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
90 M to 99.99 M		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
100 M and above		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%

Product name	Payment Frequency	Feb 26	Jan 26	Dec 25	Nov 25	Oct 25	Sept 25	Aug 25	Jul 25
SIRAT - Islamic New Deposit Book Account - Non Resident									
0 to 24.99K	Six Monthly	7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
25 K to 99.99 K		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
100 K to 499.99 K		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
500 K to 999.99 K		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
1 M to 9.99 M		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
10 M to 19.99 M		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
20 M to 29.99 M		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
30 M to 39.99 M		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
40 M to 49.99 M		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
50 M to 59.99 M		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
60 M to 69.99 M		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
70 M to 79.99 M		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
80 M to 89.99 M		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
90 M to 99.99 M		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
100 M and above		7.14%	6.96%	6.71%	7.05%	7.36%	7.87%	7.85%	7.83%
SIRAT Saving Categories - PSE & PLC	Monthly	5.97%	5.50%	5.91%	6.00%	6.27%	6.37%	6.31%	6.93%
Public Service Enterprises & Private Limited Companies									
Margin Accounts & Security Deposits	Six Monthly	0.02%	0.02%	0.01%	0.01%	0.02%	0.02%	0.02%	0.02%
Term Deposit - Habib Islamic Investment Certificate - HIIC									
Seven Days	Maturity	5.14%	5.33%	5.96%	5.60%	5.85%	6.21%	6.19%	6.18%
Fifteen Days		5.14%	5.33%	5.96%	5.60%	5.85%	6.21%	6.19%	6.18%
One Month	Maturity	5.14%	5.87%	5.47%	7.46%	7.80%	8.08%	8.05%	8.04%
Three Months		5.20%	5.92%	5.71%	7.26%	7.58%	7.25%	7.23%	7.21%
Six Months		5.25%	5.97%	5.96%	6.63%	6.93%	6.63%	6.61%	6.59%
One Year	Monthly	5.25%	7.04%	5.96%	7.46%	7.80%	8.08%	8.05%	8.04%
	Quarterly	5.31%	7.09%	6.21%	6.63%	6.93%	6.63%	6.61%	6.59%
	Six Monthly	5.37%	7.15%	6.46%	6.84%	7.15%	6.83%	6.81%	6.80%
	Maturity	5.42%	7.20%	6.71%	7.59%	7.93%	8.16%	8.13%	8.12%
Two Years	Monthly	5.42%	6.13%	6.71%	6.63%	6.93%	6.63%	6.61%	6.59%
	Quarterly	5.48%	6.13%	0.00%	6.84%	6.93%	6.63%	0.00%	6.59%
	Six Monthly	5.54%	6.24%	7.21%	7.05%	7.36%	7.04%	7.02%	7.01%
	Maturity	5.60%	6.29%	7.45%	7.26%	7.58%	7.25%	7.23%	7.21%
Three Years	Monthly	5.60%	6.29%	7.45%	6.84%	7.15%	6.83%	6.81%	6.80%
	Quarterly	5.65%	6.35%	7.70%	7.05%	7.36%	7.04%	7.02%	7.01%
	Six Monthly	5.71%	6.40%	7.95%	7.26%	7.58%	7.25%	7.23%	7.21%
	Maturity	5.77%	6.45%	8.20%	7.46%	7.80%	7.46%	7.43%	7.42%
Five Years	Monthly	5.77%	6.45%	8.20%	7.05%	7.36%	7.04%	7.02%	7.01%
	Quarterly	5.82%	6.51%	8.45%	7.26%	7.58%	7.25%	7.23%	7.21%
	Six Monthly	5.88%	6.56%	8.70%	7.46%	7.80%	7.46%	7.43%	7.42%
	Maturity	5.94%	6.61%	8.95%	7.67%	8.01%	7.66%	7.64%	7.63%
SBP SCHEMES									
SBP - ILTFF	Quarterly	1.71%	1.97%	2.48%	2.07%	2.17%	4.14%	4.13%	4.12%
SBP - IFFSAP		1.43%	1.60%	1.24%	1.04%	1.08%	3.11%	3.10%	3.09%
SBP - IFWS		1.14%	0.00%	0.00%	0.21%	0.00%	0.00%	0.00%	0.00%
SBP - ITERF		1.43%	1.60%	3.23%	2.69%	2.82%	3.73%	3.72%	3.71%
SBP - IFFRE		1.43%	1.60%	3.23%	2.69%	2.82%	3.94%	3.92%	3.92%
Profit Sharing Ratio		**50:50**	**50:50**	**50:50**	**50:50**	**50:50**	**50:50**	**50:50**	**50:50**

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

Product name	Payment Frequency	Jun 25	May 25	Apr 25	Mar 25	Feb 25	Jan 25	Dec 24	Nov 24
SIRAT - Islamic Saving Plus									
0 to 5 M	Monthly	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	6.51%	6.36%
5.001 M to 25 M		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	6.57%	6.42%
25.001 M to 200 M		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	6.62%	6.47%
200.001 M and Above		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	6.68%	6.52%
SIRAT - Islamic Saving Plus	Monthly								
SIRAT - PLS - Premium Accounts									
0 to 10 M	Monthly	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	8.14%	7.95%
10.001 M to 24.99 M		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	8.19%	8.01%
25 M to 49.99 M		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	8.25%	8.06%
50 M to 99.99 M		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	8.30%	8.11%
100 M to 199.99 M		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	8.36%	8.16%
200 M to 399.99 M		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	8.41%	8.22%
400 M to 599.99 M		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	8.47%	8.27%
600 M to 799.99 M		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	8.47%	8.27%
800 M to 0.99 B		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	8.57%	8.38%
1.000 Billion to 1.199 Billion		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	8.57%	8.38%
1.200 Billion to 1.399 Billion		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	8.57%	8.38%
1.400 Billion to 1.599 Billion		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	8.57%	8.38%
1.600 Billion to 1.799 Billion		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	8.57%	8.38%
1.800 Billion to 1.999 Billion		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	8.57%	8.38%
Above 2 Billion		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	8.57%	8.38%
SIRAT - Saving Accounts									
0 to 24.99K	Six Monthly	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	7.05%	6.89%
25 K to 99.99 K		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	7.11%	6.95%
100 K to 499.99 K		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	7.16%	7.00%
500 K to 999.99 K		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	7.22%	7.05%
1 M to 9.99 M		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	7.27%	7.10%
10 M to 19.99 M		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	7.33%	7.16%
20 M to 29.99 M		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	7.38%	7.21%
30 M to 39.99 M		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	7.43%	7.26%
40 M to 49.99 M		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	7.49%	7.32%
50 M to 59.99 M		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	7.49%	7.37%
60 M to 69.99 M		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	7.60%	7.42%
70 M to 79.99 M		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	7.65%	7.47%
80 M to 89.99 M		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	7.65%	7.47%
90 M to 99.99 M		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	7.65%	7.47%
100 M and above		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	7.81%	7.63%

Product name	Payment Frequency	Jun 25	May 25	Apr 25	Mar 25	Feb 25	Jan 25	Dec 24	Nov 24
SIRAT - Saving Account-FI / Mutual Funds									
0 to 9.99 M	Monthly	6.00%	5.83%	5.83%	5.84%	5.08%	5.54%	4.88%	4.77%
10 M to 99.99 M		6.00%	5.83%	5.83%	5.84%	5.08%	5.54%	4.94%	4.82%
100 M to 199.99 M		6.00%	5.83%	5.83%	5.84%	5.08%	5.54%	4.99%	4.88%
200 M to 499.99 M		6.00%	5.83%	5.83%	5.84%	5.08%	5.54%	5.05%	4.93%
500.000 M & above		6.00%	5.83%	5.83%	5.84%	5.08%	5.54%	5.10%	4.93%
SIRAT Other Saving Accounts									
Sirat Ladies Accounts | 0 to 10 M	Monthly	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	7.60%	7.42%
Sirat Ladies Accounts | 10.001 M and above		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	7.60%	7.42%
Habib Metro Sirat Asaan Account | 0 to 10 M	Six Monthly	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	5.97%	5.83%
Habib Metro Sirat Asaan Account | 10.001 M & above		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	5.97%	5.83%
Sirat NRP Rupee Value Account RDA | 0 to 10 M	Six Monthly	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	7.05%	6.89%
Sirat NRP Rupee Value Account RDA | 10.001 M & above		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	7.05%	6.89%
Sirat Junior Savers Account | 0 to 10 M	Quarterly	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	7.60%	7.42%
Sirat Junior Savers Account | 10.001 M & above		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	7.60%	7.42%
Sirat Privilige 55+ Account | 0 to 10 M	Monthly	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	8.14%	7.95%
Sirat Privilige 55+ Account | 10.001 M & above		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	8.14%	7.95%
Sirat Business Banking Account	Six Monthly	-	-	-	-	-	-	-	-
SIRAT Saving Habibmetro@work Gold - Platinum									
0 to 24.99K	Six Monthly	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	4.34%	4.24%
25 K to 99.99 K		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	4.34%	4.24%
100 K to 499.99 K		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	4.34%	4.24%
500 K to 999.99 K		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	4.34%	4.24%
1 M to 9.99 M		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	4.34%	4.24%
10 M to 19.99 M		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	4.34%	4.24%
20 M to 29.99 M		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	4.34%	4.24%
30 M to 39.99 M		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	4.34%	4.24%
40 M to 49.99 M		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	4.34%	4.24%
50 M to 59.99 M		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	4.34%	4.24%
60 M to 69.99 M		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	4.34%	4.24%
70 M to 79.99 M		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	4.34%	4.24%
80 M to 89.99 M		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	4.34%	4.24%
90 M to 99.99 M		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	4.34%	4.24%
100 M and above		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	4.34%	4.24%
SIRAT Saving Super Salary Accounts									
0 to 24.99K	Six Monthly	8.01%	7.77%	7.77%	7.78%	8.14%	0.00%		
25 K to 99.99 K		8.01%	7.77%	7.77%	7.78%	8.14%	0.00%		
100 K to 499.99 K		8.01%	7.77%	7.77%	7.78%	8.14%	0.00%		
500 K to 999.99 K		8.01%	7.77%	7.77%	7.78%	8.14%	0.00%		
1 M to 9.99 M		8.01%	7.77%	7.77%	7.78%	8.14%	0.00%		
10 M to 19.99 M		8.01%	7.77%	7.77%	7.78%	8.14%	0.00%		
20 M to 29.99 M		8.01%	7.77%	7.77%	7.78%	8.14%	0.00%		
30 M to 39.99 M		8.01%	7.77%	7.77%	7.78%	8.14%	0.00%		
40 M to 49.99 M		8.01%	7.77%	7.77%	7.78%	8.14%	0.00%		
50 M to 59.99 M		8.01%	7.77%	7.77%	7.78%	8.14%	0.00%		
60 M to 69.99 M		8.01%	7.77%	7.77%	7.78%	8.14%	0.00%		
70 M to 79.99 M		8.01%	7.77%	7.77%	7.78%	8.14%	0.00%		
80 M to 89.99 M		8.01%	7.77%	7.77%	7.78%	8.14%	0.00%		
90 M to 99.99 M		8.01%	7.77%	7.77%	7.78%	8.14%	0.00%		
100 M and above		8.01%	7.77%	7.77%	7.78%	8.14%	0.00%		

Product name	Payment Frequency	Jun 25	May 25	Apr 25	Mar 25	Feb 25	Jan 25	Dec 24	Nov 24
SIRAT - Islamic New Deposit Book Account - Non Resident									
0 to 24.99K	Six Monthly	8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	4.88%	4.77%
25 K to 99.99 K		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	4.88%	4.77%
100 K to 499.99 K		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	4.88%	4.77%
500 K to 999.99 K		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	4.88%	4.77%
1 M to 9.99 M		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	4.88%	4.77%
10 M to 19.99 M		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	4.88%	4.77%
20 M to 29.99 M		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	4.88%	4.77%
30 M to 39.99 M		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	4.88%	4.77%
40 M to 49.99 M		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	4.88%	4.77%
50 M to 59.99 M		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	4.88%	4.77%
60 M to 69.99 M		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	4.88%	4.77%
70 M to 79.99 M		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	4.88%	4.77%
80 M to 89.99 M		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	4.88%	4.77%
90 M to 99.99 M		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	4.88%	4.77%
100 M and above		8.01%	7.77%	7.77%	7.78%	8.14%	8.87%	4.88%	4.77%
SIRAT Saving Categories - PSE & PLC	Monthly	6.80%	6.04%	5.29%	5.00%	5.13%	5.79%		
Public Service Enterprises & Private Limited Companies									
Margin Accounts & Security Deposits	Six Monthly	0.01%	0.01%	0.04%	0.04%	0.04%	0.04%	0.02%	0.02%
Term Deposit - Habib Islamic Investment Certificate - HIIC									
Seven Days	Maturity	6.01%	5.83%	5.83%	5.84%	5.08%	5.54%	7.05%	6.89%
Fifteen Days		6.01%	5.83%	5.83%	5.84%	5.08%	5.54%	7.05%	6.89%
One Month	Maturity	6.01%	5.83%	5.83%	5.84%	5.08%	5.54%	7.60%	7.42%
Three Months		6.21%	6.03%	6.03%	6.03%	5.19%	5.65%	7.71%	7.53%
Six Months		6.41%	6.22%	6.22%	6.23%	5.29%	5.76%	7.81%	7.63%
One Year	Monthly	6.21%	6.03%	6.03%	6.03%	5.19%	5.65%	8.41%	8.22%
	Quarterly	6.41%	6.22%	6.22%	6.23%	5.29%	5.76%	8.52%	8.32%
	Six Monthly	6.61%	6.41%	6.41%	6.42%	5.39%	5.87%	8.63%	8.43%
	Maturity	6.81%	6.61%	6.61%	6.61%	5.49%	5.98%	8.74%	8.54%
Two Years	Monthly	6.41%	6.22%	6.22%	6.23%	5.29%	5.76%	7.60%	7.42%
	Quarterly	6.41%	0.00%	0.00%	6.23%	5.76%	5.76%	7.60%	7.42%
	Six Monthly	6.81%	6.61%	6.61%	6.61%	5.49%	5.98%	7.71%	7.53%
	Maturity	7.01%	6.80%	6.80%	6.81%	5.59%	6.09%	7.76%	7.58%
Three Years	Monthly	6.61%	6.41%	6.41%	6.42%	5.39%	5.87%	7.65%	7.47%
	Quarterly	6.81%	6.61%	6.61%	6.61%	5.49%	5.98%	7.71%	7.53%
	Six Monthly	7.01%	6.80%	6.80%	6.81%	5.59%	6.09%	7.76%	7.58%
	Maturity	7.21%	7.00%	7.00%	7.00%	5.69%	6.21%	7.81%	7.63%
Five Years	Monthly	6.81%	6.61%	6.61%	6.61%	5.49%	5.98%	7.71%	7.53%
	Quarterly	7.01%	6.80%	6.80%	6.81%	5.59%	6.09%	7.76%	7.58%
	Six Monthly	7.21%	7.00%	7.00%	7.00%	5.69%	6.21%	7.81%	7.63%
	Maturity	7.41%	7.19%	7.19%	7.20%	5.80%	6.32%	7.87%	7.69%
SBP SCHEMES									
SBP - ILTFF	Quarterly	4.01%	3.89%	3.89%	3.89%	3.56%	3.88%	3.26%	3.18%
SBP - IFFSAP		3.00%	2.92%	2.92%	2.92%	1.42%	1.55%	2.17%	2.12%
SBP - IFWS		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
SBP - ITERF		3.60%	3.50%	3.50%	3.50%	1.83%	2.00%	1.63%	1.59%
SBP - IFFRE		3.81%	3.70%	3.70%	3.70%	1.93%	2.11%	2.17%	2.12%
Profit Sharing Ratio		**50:50**	**50:50**	**50:50**	**50:50**	**50:50**	**50:50**	**50:50**	**50:50**