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

Product name	Payment Frequency	October 2026
SIRAT - Islamic Saving Plus (Promotional)		
0 to 5 M	Monthly	**8.26%**
5.001 M to 25 M		**8.26%**
25.001 M to 200 M		**8.26%**
200.001 M and Above		**8.26%**
SIRAT - Islamic Saving Plus	Monthly	**6.05%**
SIRAT - PLS - Premium Accounts		
0 to 10 M	Monthly	**7.81%**
10.001 M to 24.99 M		**6.84%**
25 M to 49.99 M		**6.84%**
50 M to 99.99 M		**6.84%**
100 M to 199.99 M		**6.84%**
200 M to 399.99 M		**6.84%**
400 M to 599.99 M		**6.84%**
600 M to 799.99 M		**6.84%**
800 M to 0.99 B		**6.84%**
1.000 Billion to 1.199 Billion		**6.84%**
1.200 Billion to 1.399 Billion		**6.84%**
1.400 Billion to 1.599 Billion		**6.84%**
1.600 Billion to 1.799 Billion		**6.84%**
1.800 Billion to 1.999 Billion		**6.84%**
Above 2 Billion		**6.84%**
SIRAT - Saving Accounts		
0 to 24.99K	Six Monthly	**7.81%**
25 K to 99.99 K		**7.81%**
100 K to 499.99 K		**7.81%**
500 K to 999.99 K		**7.81%**
1 M to 9.99 M		**7.81%**
10 M to 19.99 M		**6.84%**
20 M to 29.99 M		**6.84%**
30 M to 39.99 M		**6.84%**
40 M to 49.99 M		**6.84%**
50 M to 59.99 M		**6.84%**
60 M to 69.99 M		**6.84%**
70 M to 79.99 M		**6.84%**
80 M to 89.99 M		**6.84%**
90 M to 99.99 M		**6.84%**
100 M and above		**6.84%**
SIRAT - Saving Account-FI / Mutual Funds		
0 to 9.99 M	Monthly	**6.46%**
10 M to 99.99 M		**6.46%**
100 M to 199.99 M		**6.46%**
200 M to 499.99 M		**6.46%**
500.000 M & above		**6.46%**

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

Product name	Payment Frequency	October 2026
SIRAT Other Saving Accounts		
Sirat Ladies Accounts | 0 to 10 M	Monthly	**7.81%**
Sirat Ladies Accounts | 10.001 M and above		**6.84%**
Habib Metro Sirat Asaan Account | 0 to 10 M	Six Monthly	**7.81%**
Habib Metro Sirat Asaan Account | 10.001 M and above		**6.84%**
Sirat NRP Rupee Value Account RDA | 0 to 10 M	Six Monthly	**7.81%**
Sirat NRP Rupee Value Account RDA | 10.001 M and above		**6.84%**
Sirat Junior Savers Account | 0 to 10 M	Quarterly	**7.81%**
Sirat Junior Savers Account | 10.001 M and above		**6.84%**
Sirat Privilige 55+ Account | 0 to 10 M	Monthly	**7.81%**
Sirat Privilige 55+ Account | 10.001 M and above		**6.84%**
Sirat Business Banking Account	Six Monthly	**6.05%**
SIRAT Saving Habibmetro@work Gold - Platinum		
0 to 24.99K	Six Monthly	**7.81%**
25 K to 99.99 K		**7.81%**
100 K to 499.99 K		**7.81%**
500 K to 999.99 K		**7.81%**
1 M to 9.99 M		**7.81%**
10 M to 19.99 M		**6.84%**
20 M to 29.99 M		**6.84%**
30 M to 39.99 M		**6.84%**
40 M to 49.99 M		**6.84%**
50 M to 59.99 M		**6.84%**
60 M to 69.99 M		**6.84%**
70 M to 79.99 M		**6.84%**
80 M to 89.99 M		**6.84%**
90 M to 99.99 M		**6.84%**
100 M and above		**6.84%**
SIRAT Saving Super Salary Accounts		
0 to 24.99K	Six Monthly	**7.81%**
25 K to 99.99 K		**7.81%**
100 K to 499.99 K		**7.81%**
500 K to 999.99 K		**7.81%**
1 M to 9.99 M		**7.81%**
10 M to 19.99 M		**6.84%**
20 M to 29.99 M		**6.84%**
30 M to 39.99 M		**6.84%**
40 M to 49.99 M		**6.84%**
50 M to 59.99 M		**6.84%**
60 M to 69.99 M		**6.84%**
70 M to 79.99 M		**6.84%**
80 M to 89.99 M		**6.84%**
90 M to 99.99 M		**6.84%**
100 M and above		**6.84%**

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

Product name	Payment Frequency	October 2026
SIRAT - Islamic New Deposit Book Account - Non Resident		
0 to 24.99K	Six Monthly	**7.81%**
25 K to 99.99 K		**7.81%**
100 K to 499.99 K		**7.81%**
500 K to 999.99 K		**7.81%**
1 M to 9.99 M		**7.81%**
10 M to 19.99 M		**6.84%**
20 M to 29.99 M		**6.84%**
30 M to 39.99 M		**6.84%**
40 M to 49.99 M		**6.84%**
50 M to 59.99 M		**6.84%**
60 M to 69.99 M		**6.84%**
70 M to 79.99 M		**6.84%**
80 M to 89.99 M		**6.84%**
90 M to 99.99 M		**6.84%**
100 M and above		**6.84%**
SIRAT Saving Categories - PSE & PLC	Monthly	**6.05%**
Public Service Enterprises & Private Limited Companies		
Margin Accounts & Security Deposits	Six Monthly	**0.52%**
Term Deposit - Habib Islamic Investment Certificate - HIIC		
Seven Days	Maturity	**7.10%**
Fifteen Days		**7.10%**
One Month	Maturity	**7.75%**
Three Months		**8.39%**
Six Months		**8.65%**
One Year	Monthly	**8.39%**
	Quarterly	**8.65%**
	Six Monthly	**8.91%**
	Maturity	**9.17%**
Two Years	Monthly	**8.65%**
	Quarterly	**8.65%**
	Six Monthly	**9.17%**
	Maturity	**9.43%**
Three Years	Monthly	**8.91%**
	Quarterly	**9.17%**
	Six Monthly	**9.43%**
	Maturity	**9.68%**
Five Years	Monthly	**9.17%**
	Quarterly	**9.43%**
	Six Monthly	**9.68%**
	Maturity	**9.94%**
SBP SCHEMES		
SBP - ILTFF	Quarterly	**2.07%**
SBP - IFFSAP		**0.65%**
SBP - ITERF		**0.65%**
SBP - IFFRE		**0.65%**