



WEIGHTAGES FOR THE MONTH OF **OCTOBER 2024**

Local Currency Deposits (LCY)

Deposit Products	Payment Frequency	OCTOBER 01, 2024 to OCTOBER 31, 2024	SEPTEMBER 01, 2024 to SEPTEMBER 30, 2024	AUGUST 01, 2024 to AUGUST 31, 2024
Profit Sharing Ratio				
Share of Rab-ul-Maal (Depositors)		50%	50%	50%
Share of Mudarib (Bank)		50%	50%	50%
Weightages (Assigned)				
Margin and Security Accounts				
Margin Accounts	Six Monthly	0.0030	0.0042	0.0047
Security Deposits	Six Monthly	0.0030	0.0042	0.0047
Other Saving Products				
Sirat Ladies Account - Saving	Monthly	1.5027	1.5106	1.5219
Habib Metro Sirat Asaan Account-Saving	Six Monthly	0.9768	0.9820	1.0536
Sirat NRP Rupee Value Account RDA - Saving	Six Monthly	1.2773	1.2463	1.2877
Sirat Junior Savers Account	Quarterly	1.3149	1.4448	1.4633
Sirat Privilege 55+ Saving Account	Monthly	1.4276	1.4772	1.4926
Sirat Savings Plus Account				
Islamic Saving Plus - 0 To 5 M	Monthly	1.2022	1.4114	1.4341
Islamic Saving Plus - 5.001 M To 25 M	Monthly	1.2097	1.4250	1.4458
Islamic Saving Plus - 25.001 M To 200 M	Monthly	1.2172	1.4375	1.4575
Islamic Saving Plus - 200.001 M And Above	Monthly	1.2247	1.4511	1.4692
Sirat Saving Account - FI / Mutual Funds				
Saving Account-FI / Mutual Funds - 0 to 9.99 M	Monthly	0.8265	0.6509	0.7609
Saving Account-FI / Mutual Funds - 10 M to 99.99 M	Monthly	0.8340	0.6571	0.7668
Saving Account-FI / Mutual Funds - 100 M to 199.99 M	Monthly	0.8415	0.6644	0.7726
Saving Account-FI / Mutual Funds - 200 M to 499.99 M	Monthly	0.8490	0.6707	0.7785
Saving Account-FI / Mutual Funds - 500.000 M & above	Monthly	0.8566	0.6707	0.7844
Sirat Saving Accounts				
Saving Account - 0 to 24.99K	Six Monthly	1.2172	1.2463	1.2877
Saving Account - 25 K to 99.99 K	Six Monthly	1.2247	1.2526	1.2936
Saving Account - 100 K to 499.99 K	Six Monthly	1.2322	1.2589	1.2995
Saving Account - 500 K to 999.99 K	Six Monthly	1.2397	1.2662	1.3053
Saving Account - 1 M to 9.99 M	Six Monthly	1.2473	1.2725	1.3112
Saving Account - 10 M to 19.99 M	Six Monthly	1.2548	1.2787	1.3170
Saving Account - 20 M to 29.99 M	Six Monthly	1.2623	1.2860	1.3229
Saving Account - 30 M to 39.99 M	Six Monthly	1.2698	1.2923	1.3287
Saving Account - 40 M to 49.99 M	Six Monthly	1.2773	1.2986	1.3346
Saving Account - 50 M to 59.99 M	Six Monthly	1.2848	1.3059	1.3404
Saving Account - 60 M to 69.99 M	Six Monthly	1.2923	1.3122	1.3463
Saving Account - 70 M to 79.99 M	Six Monthly	1.2999	1.3122	1.3521
Saving Account - 80 M to 89.99 M	Six Monthly	1.3074	1.3122	1.3580
Saving Account - 90 M to 99.99 M	Six Monthly	1.3149	1.3320	1.3638
Saving Account - 100 M and above	Six Monthly	1.3224	1.3383	1.3697
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)				
SIRAT Saving Habibmetro@work - 0 to 24.99K - -	Six Monthly	0.9016	0.9820	1.0536
SIRAT Saving Habibmetro@work - 25 K to 99.99 K - -	Six Monthly	0.9016	0.9820	1.0536
SIRAT Saving Habibmetro@work - 100 K to 499.99 K - -	Six Monthly	0.9016	0.9820	1.0536
SIRAT Saving Habibmetro@work - 500 K to 999.99 K - -	Six Monthly	0.9016	0.9820	1.0536
SIRAT Saving Habibmetro@work - 1 M to 9.99 M - -	Six Monthly	0.9016	0.9820	1.0536
SIRAT Saving Habibmetro@work - 10 M to 19.99 M - -	Six Monthly	0.9016	0.9820	1.0536
SIRAT Saving Habibmetro@work - 20 M to 29.99 M - -	Six Monthly	0.9016	0.9820	1.0536
SIRAT Saving Habibmetro@work - 30 M to 39.99 M - -	Six Monthly	0.9016	0.9820	1.0536
SIRAT Saving Habibmetro@work - 40 M to 49.99 M - -	Six Monthly	0.9016	0.9820	1.0536
SIRAT Saving Habibmetro@work - 50 M to 59.99 M - -	Six Monthly	0.9016	0.9820	1.0536
SIRAT Saving Habibmetro@work - 60 M to 69.99 M - -	Six Monthly	0.9016	0.9820	1.0536
SIRAT Saving Habibmetro@work - 70 M to 79.99 M - -	Six Monthly	0.9016	0.9820	1.0536
SIRAT Saving Habibmetro@work - 80 M to 89.99 M - -	Six Monthly	0.9016	0.9820	1.0536
SIRAT Saving Habibmetro@work - 90 M to 99.99 M - -	Six Monthly	0.9016	0.9820	1.0536
SIRAT Saving Habibmetro@work - 100 M and above - -	Six Monthly	0.9016	0.9820	1.0536
Sirat Islamic Non Resident Saving Accounts				
SIRAT Non - Resident Account - Saving - 0 to 24.99	Six Monthly	0.9768	1.1795	1.2292
SIRAT Non - Resident Account - Saving - 25 K to 99	Six Monthly	0.9768	1.1795	1.2292
SIRAT Non - Resident Account - Saving - 100 K to 4	Six Monthly	0.9768	1.1795	1.2292
SIRAT Non - Resident Account - Saving - 500 K to 9	Six Monthly	0.9768	1.1795	1.2292
SIRAT Non - Resident Account - Saving - 1 M to 9.9	Six Monthly	0.9768	1.1795	1.2292
SIRAT Non - Resident Account - Saving - 10 M to 19	Six Monthly	0.9768	1.1795	1.2292
SIRAT Non - Resident Account - Saving - 20 M to 29	Six Monthly	0.9768	1.1795	1.2292
SIRAT Non - Resident Account - Saving - 30 M to 39	Six Monthly	0.9768	1.1795	1.2292
SIRAT Non - Resident Account - Saving - 40 M to 49	Six Monthly	0.9768	1.1795	1.2292
SIRAT Non - Resident Account - Saving - 50 M to 59	Six Monthly	0.9768	1.1795	1.2292
SIRAT Non - Resident Account - Saving - 60 M to 69	Six Monthly	0.9768	1.1795	1.2292
SIRAT Non - Resident Account - Saving - 70 M to 79	Six Monthly	0.9768	1.1795	1.2292
SIRAT Non - Resident Account - Saving - 80 M to 89	Six Monthly	0.9768	1.1795	1.2292
SIRAT Non - Resident Account - Saving - 90 M to 99	Six Monthly	0.9768	1.1795	1.2292
SIRAT Non - Resident Account - Saving - 100 M and	Six Monthly	0.9768	1.1795	1.2292

WEIGHTAGES FOR THE MONTH OF **OCTOBER 2024**

Local Currency Deposits (LCY)

Deposit Products	Payment Frequency	OCTOBER 01, 2024 to OCTOBER 31, 2024	SEPTEMBER 01, 2024 to SEPTEMBER 30, 2024	AUGUST 01, 2024 to AUGUST 31, 2024
Profit Sharing Ratio				
Share of Rab-ul-Maal (Depositors)		50%	50%	50%
Share of Mudarib (Bank)		50%	50%	50%
Sirat Pls Premium Accounts				
PLS - Premium Accounts - 0 to 4.99 M	Monthly	1.4727	1.4448	1.4633
PLS - Premium Accounts - 5 M to 24.99 M	Monthly	1.4802	1.4511	1.4692
PLS - Premium Accounts - 25 M to 49.99 M	Monthly	1.4877	1.4574	1.4751
PLS - Premium Accounts - 50 M to 99.99 M	Monthly	1.4952	1.4647	1.4809
PLS - Premium Accounts - 100 M to 199.99 M	Monthly	1.5027	1.4709	1.4868
PLS - Premium Accounts - 200 M to 399.99 M	Monthly	1.5102	1.4772	1.4926
PLS - Premium Accounts - 400 M to 599.99 M	Monthly	1.5177	1.4772	1.4985
PLS - Premium Accounts - 600 M to 799.99 M	Monthly	1.5253	1.4772	1.5043
PLS - Premium Accounts - 800 M to 0.99 B	Monthly	1.5328	1.4772	1.5102
PLS - Premium Accounts - 1.000 Billion to 1.199 Billion	Monthly	1.5403	1.5044	1.5160
PLS - Premium Accounts - 1.200 Billion to 1.399 Billion	Monthly	1.5478	1.5044	1.5336
PLS - Premium Accounts - 1.400 Billion to 1.599 Billion	Monthly	1.5553	1.5044	1.5512
PLS - Premium Accounts - 1.600 Billion to 1.799 Billion	Monthly	1.5628	1.5044	1.5687
PLS - Premium Accounts - 1.800 Billion to 1.999 Billion	Monthly	1.5703	1.5044	1.5863
PLS - Premium Accounts - Above 2 Billion	Monthly	1.5779	1.5044	1.6038
Sirat Habibmetro Islamic Investment Certificate (H.I.I.C)				
H.I.I.C. Seven Days	Maturity	1.2172	1.2463	1.2877
H.I.I.C. Fifteen Days	Maturity	1.2172	1.2463	1.2877
H.I.I.C. One Month	Maturity	1.3149	1.4114	1.4341
H.I.I.C. Three Months	Maturity	1.3299	1.4312	1.4516
H.I.I.C. Six Months	Maturity	1.3449	1.4511	1.4692
H.I.I.C. 1 year	Monthly	1.3524	1.4312	1.4516
H.I.I.C. 1 year	Quarterly	1.3675	1.4511	1.4692
H.I.I.C. 1 year	Six Monthly	1.3825	1.4709	1.4868
H.I.I.C. 1 year	Maturity	1.3975	1.4908	1.5043
H.I.I.C. 2 years	Monthly	1.3524	1.1137	1.1707
H.I.I.C. 2 years	Quarterly	1.3600	1.1137	1.1765
H.I.I.C. 2 years	Six Monthly	1.3675	1.1272	1.1824
H.I.I.C. 2 years	Maturity	1.3750	1.1335	1.1882
H.I.I.C. 3 years	Monthly	1.3600	1.1199	1.1765
H.I.I.C. 3 years	Quarterly	1.3675	1.1272	1.1824
H.I.I.C. 3 years	Six Monthly	1.3750	1.1335	1.1882
H.I.I.C. 3 years	Maturity	1.3825	1.1398	1.1941
H.I.I.C. 5 years	Monthly	1.3675	1.1272	1.1824
H.I.I.C. 5 years	Quarterly	1.3750	1.1335	1.1882
H.I.I.C. 5 years	Six Monthly	1.3825	1.1398	1.1941
H.I.I.C. 5 years	Maturity	1.3900	1.1471	1.1999
SBP Refinancing Schemes				
ILTF 03 Years 00 To Above	Quarterly	0.4508	0.3134	0.3512
ILTF 05 Years 00 To Above	Quarterly	0.3005	0.3134	0.3512
ILTF 10 Years 00 To Above	Quarterly	0.2254	0.3134	0.3512
SBP - IFFSAP - 00 To Above Amount - -	Quarterly	0.2254	0.2089	0.2341
SBP - IFWS - 00 To Above Amount - -	Quarterly	0.3005	0.1567	0.1756
SBP - ITERF - 00 To Above Amount - -	Quarterly	0.1567	0.0155	0.1756
SBP - IFFRE - 00 To Above Amount - -	Quarterly	0.2089	0.2089	0.2341