

Habib Metropolitan Bank Limited - Islamic Banking SIRAT				
WEIGHTAGES FOR THE MONTH OF DECEMBER 2024				
Local Currency Deposits (LCY)				
Deposit Products	Payment Frequency	DECEMBER 01, 2024 to DECEMBER 31, 2024	NOVEMBER 01, 2024 to NOVEMBER 30, 2024	OCTOBER 01, 2024 to OCTOBER 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	0.0037	0.0037	0.0030
Security Deposits	Six Monthly	0.0037	0.0037	0.0030
Other Saving Products				
Sirat Ladies Account - Saving	Monthly	1.2955	1.2955	1.5027
Habib Metro Sirat Asaan Account-Saving	Six Monthly	1.0179	1.0179	0.9768
Sirat NRP Rupee Value Account RDA - Saving	Six Monthly	1.2029	1.2029	1.2773
Sirat Junior Savers Account	Quarterly	1.2955	1.2955	1.3149
Sirat Privilege 55+ Saving Account	Monthly	1.3880	1.3880	1.4276
Sirat Savings Plus Account				
Islamic Saving Plus - 0 To 5 M	Monthly	1.1104	1.1104	1.2022
Islamic Saving Plus - 5.001 M To 25 M	Monthly	1.1197	1.1197	1.2097
Islamic Saving Plus - 25.001 M To 200 M	Monthly	1.1289	1.1289	1.2172
Islamic Saving Plus - 200.001 M And Above	Monthly	1.1382	1.1382	1.2247
Sirat Saving Account - FI / Mutual Funds				
Saving Account-FI / Mutual Funds - 0 to 9.99 M	Monthly	0.8328	0.8328	0.8265
Saving Account-FI / Mutual Funds - 10 M to 99.99 M	Monthly	0.8421	0.8421	0.8340
Saving Account-FI / Mutual Funds - 100 M to 199.99 M	Monthly	0.8513	0.8513	0.8415
Saving Account-FI / Mutual Funds - 200 M to 499.99 M	Monthly	0.8606	0.8606	0.8490
Saving Account-FI / Mutual Funds - 500.000 M & above	Monthly	0.8698	0.8698	0.8566
Sirat Saving Accounts				
Saving Account - 0 to 24.99K	Six Monthly	1.2029	1.2029	1.2172
Saving Account - 25 K to 99.99 K	Six Monthly	1.2122	1.2122	1.2247
Saving Account - 100 K to 499.99 K	Six Monthly	1.2214	1.2214	1.2322
Saving Account - 500 K to 999.99 K	Six Monthly	1.2307	1.2307	1.2397
Saving Account - 1 M to 9.99 M	Six Monthly	1.2400	1.2400	1.2473
Saving Account - 10 M to 19.99 M	Six Monthly	1.2492	1.2492	1.2548
Saving Account - 20 M to 29.99 M	Six Monthly	1.2585	1.2585	1.2623
Saving Account - 30 M to 39.99 M	Six Monthly	1.2677	1.2677	1.2698
Saving Account - 40 M to 49.99 M	Six Monthly	1.2770	1.2770	1.2773
Saving Account - 50 M to 59.99 M	Six Monthly	1.2862	1.2862	1.2848
Saving Account - 60 M to 69.99 M	Six Monthly	1.2955	1.2955	1.2923
Saving Account - 70 M to 79.99 M	Six Monthly	1.3047	1.3047	1.2999
Saving Account - 80 M to 89.99 M	Six Monthly	1.3140	1.3140	1.3074
Saving Account - 90 M to 99.99 M	Six Monthly	1.3232	1.3232	1.3149
Saving Account - 100 M and above	Six Monthly	1.3325	1.3325	1.3224
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)				
SIRAT Saving Habibmetro@work - 0 to 24.99K - -	Six Monthly	0.7403	0.7403	0.9016
SIRAT Saving Habibmetro@work - 25 K to 99.99 K - -	Six Monthly	0.7403	0.7403	0.9016
SIRAT Saving Habibmetro@work - 100 K to 499.99 K - -	Six Monthly	0.7403	0.7403	0.9016
SIRAT Saving Habibmetro@work - 500 K to 999.99 K - -	Six Monthly	0.7403	0.7403	0.9016
SIRAT Saving Habibmetro@work - 1 M to 9.99 M - -	Six Monthly	0.7403	0.7403	0.9016
SIRAT Saving Habibmetro@work - 10 M to 19.99 M - -	Six Monthly	0.7403	0.7403	0.9016
SIRAT Saving Habibmetro@work - 20 M to 29.99 M - -	Six Monthly	0.7403	0.7403	0.9016
SIRAT Saving Habibmetro@work - 30 M to 39.99 M - -	Six Monthly	0.7403	0.7403	0.9016
SIRAT Saving Habibmetro@work - 40 M to 49.99 M - -	Six Monthly	0.7403	0.7403	0.9016
SIRAT Saving Habibmetro@work - 50 M to 59.99 M - -	Six Monthly	0.7403	0.7403	0.9016
SIRAT Saving Habibmetro@work - 60 M to 69.99 M - -	Six Monthly	0.7403	0.7403	0.9016
SIRAT Saving Habibmetro@work - 70 M to 79.99 M - -	Six Monthly	0.7403	0.7403	0.9016
SIRAT Saving Habibmetro@work - 80 M to 89.99 M - -	Six Monthly	0.7403	0.7403	0.9016
SIRAT Saving Habibmetro@work - 90 M to 99.99 M - -	Six Monthly	0.7403	0.7403	0.9016
SIRAT Saving Habibmetro@work - 100 M and above - -	Six Monthly	0.7403	0.7403	0.9016
Sirat Islamic Non Resident Saving Accounts				
SIRAT Non - Resident Account - Saving - 0 to 24.99	Six Monthly	0.8328	0.8328	0.9768
SIRAT Non - Resident Account - Saving - 25 K to 99	Six Monthly	0.8328	0.8328	0.9768
SIRAT Non - Resident Account - Saving - 100 K to 4	Six Monthly	0.8328	0.8328	0.9768
SIRAT Non - Resident Account - Saving - 500 K to 9	Six Monthly	0.8328	0.8328	0.9768
SIRAT Non - Resident Account - Saving - 1 M to 9.9	Six Monthly	0.8328	0.8328	0.9768
SIRAT Non - Resident Account - Saving - 10 M to 19	Six Monthly	0.8328	0.8328	0.9768
SIRAT Non - Resident Account - Saving - 20 M to 29	Six Monthly	0.8328	0.8328	0.9768
SIRAT Non - Resident Account - Saving - 30 M to 39	Six Monthly	0.8328	0.8328	0.9768
SIRAT Non - Resident Account - Saving - 40 M to 49	Six Monthly	0.8328	0.8328	0.9768
SIRAT Non - Resident Account - Saving - 50 M to 59	Six Monthly	0.8328	0.8328	0.9768
SIRAT Non - Resident Account - Saving - 60 M to 69	Six Monthly	0.8328	0.8328	0.9768
SIRAT Non - Resident Account - Saving - 70 M to 79	Six Monthly	0.8328	0.8328	0.9768
SIRAT Non - Resident Account - Saving - 80 M to 89	Six Monthly	0.8328	0.8328	0.9768
SIRAT Non - Resident Account - Saving - 90 M to 99	Six Monthly	0.8328	0.8328	0.9768
SIRAT Non - Resident Account - Saving - 100 M and	Six Monthly	0.8328	0.8328	0.9768

WEIGHTAGES FOR THE MONTH OF **DECEMBER 2024**

Local Currency Deposits (LCY)

Deposit Products	Payment Frequency	DECEMBER 01, 2024 to DECEMBER 31, 2024	NOVEMBER 01, 2024 to NOVEMBER 30, 2024	OCTOBER 01, 2024 to OCTOBER 31, 2024
Profit Sharing Ratio				
Share of Rab-ul-Maal (Depositors)		50%	50%	50%
Share of Mudarib (Bank)		50%	50%	50%
Sirat PIs Premium Accounts				
PLS - Premium Accounts - 0 to 4.99 M	Monthly	1.3880	1.3880	1.4727
PLS - Premium Accounts - 5 M to 24.99 M	Monthly	1.3973	1.3973	1.4802
PLS - Premium Accounts - 25 M to 49.99 M	Monthly	1.4065	1.4065	1.4877
PLS - Premium Accounts - 50 M to 99.99 M	Monthly	1.4158	1.4158	1.4952
PLS - Premium Accounts - 100 M to 199.99 M	Monthly	1.4250	1.4250	1.5027
PLS - Premium Accounts - 200 M to 399.99 M	Monthly	1.4343	1.4343	1.5102
PLS - Premium Accounts - 400 M to 599.99 M	Monthly	1.4435	1.4435	1.5177
PLS - Premium Accounts - 600 M to 799.99 M	Monthly	1.4528	1.4528	1.5253
PLS - Premium Accounts - 800 M to 0.99 B	Monthly	1.4620	1.4620	1.5328
PLS - Premium Accounts - 1.000 Billion to 1.199 Billion	Monthly	1.4713	1.4713	1.5403
PLS - Premium Accounts - 1.200 Billion to 1.399 Billion	Monthly	1.4805	1.4805	1.5478
PLS - Premium Accounts - 1.400 Billion to 1.599 Billion	Monthly	1.4898	1.4898	1.5553
PLS - Premium Accounts - 1.600 Billion to 1.799 Billion	Monthly	1.4990	1.4990	1.5628
PLS - Premium Accounts - 1.800 Billion to 1.999 Billion	Monthly	1.5083	1.5083	1.5703
PLS - Premium Accounts - Above 2 Billion	Monthly	1.5176	1.5176	1.5779
Sirat Habibmetro Islamic Investment Certificate (H.I.I.C)				
H.I.I.C. Seven Days	Maturity	1.2029	1.2029	1.2172
H.I.I.C. Fifteen Days	Maturity	1.2029	1.2029	1.2172
H.I.I.C. One Month	Maturity	1.2955	1.2955	1.3149
H.I.I.C. Three Months	Maturity	1.3140	1.3140	1.3299
H.I.I.C. Six Months	Maturity	1.3325	1.3325	1.3449
H.I.I.C. 1 year	Monthly	1.4343	1.4343	1.3524
H.I.I.C. 1 year	Quarterly	1.4528	1.4528	1.3675
H.I.I.C. 1 year	Six Monthly	1.4713	1.4713	1.3825
H.I.I.C. 1 year	Maturity	1.4898	1.4898	1.3975
H.I.I.C. 2 years	Monthly	1.2955	1.2955	1.3524
H.I.I.C. 2 years	Quarterly	1.3047	1.3047	1.3600
H.I.I.C. 2 years	Six Monthly	1.3140	1.3140	1.3675
H.I.I.C. 2 years	Maturity	1.3232	1.3232	1.3750
H.I.I.C. 3 years	Monthly	1.3047	1.3047	1.3600
H.I.I.C. 3 years	Quarterly	1.3140	1.3140	1.3675
H.I.I.C. 3 years	Six Monthly	1.3232	1.3232	1.3750
H.I.I.C. 3 years	Maturity	1.3325	1.3325	1.3825
H.I.I.C. 5 years	Monthly	1.3140	1.3140	1.3675
H.I.I.C. 5 years	Quarterly	1.3232	1.3232	1.3750
H.I.I.C. 5 years	Six Monthly	1.3325	1.3325	1.3825
H.I.I.C. 5 year	Maturity	1.3417	1.3417	1.3900
SBP Refinancing Schemes				
ILTF 03 Years 00 To Above	Quarterly	0.5552	0.5552	0.4508
ILTF 05 Years 00 To Above	Quarterly	0.5552	0.5552	0.3005
ILTF 10 Years 00 To Above	Quarterly	0.5552	0.5552	0.2254
SBP - IFFSAP - 00 To Above Amount - -	Quarterly	0.3701	0.3701	0.2254
SBP - IFWS - 00 To Above Amount - -	Quarterly	0.2776	0.2776	0.3005
SBP - ITERF - 00 To Above Amount - -	Quarterly	0.2776	0.2776	0.0190
SBP - IFFRE - 00 To Above Amount - -	Quarterly	0.3701	0.3701	0.2089