

WEIGHTAGES FOR THE MONTH OF **JANUARY 2025**

Local Currency Deposits (LCY)

Deposit Products	Payment Frequency	JANUARY 01, 2025 to JANUARY 31, 2025	DECEMBER 01, 2024 to DECEMBER 31, 2024	NOVEMBER 01, 2024 to NOVEMBER 30, 2024
Profit Sharing Ratio				
Share of Rab-ul-Maal (Depositors)		50%	50%	50%
Share of Mudarib (Bank)		50%	50%	50%
Weightages (Assigned)				
Other SIRAT Saving Products				
SIRAT Ladies Account - Saving	Monthly	1.3256	1.2955	1.2955
SIRAT Asaan Account-Saving	Six Monthly	1.3256	1.0179	1.0179
SIRAT NRP Rupee Value Account RDA - Saving	Six Monthly	1.3256	1.2029	1.2029
SIRAT Junior Savers Account	Quarterly	1.3256	1.2955	1.2955
SIRAT Privilege 55+ Saving Account	Monthly	1.3256	1.3880	1.3880
SIRAT Savings Plus Account				
SIRAT Islamic Saving Plus - 0 To 5 M	Monthly	1.3256	1.1104	1.1104
SIRAT Islamic Saving Plus - 5.001 M To 25 M	Monthly	1.3256	1.1197	1.1197
SIRAT Islamic Saving Plus - 25.001 M To 200 M	Monthly	1.3256	1.1289	1.1289
SIRAT Islamic Saving Plus - 200.001 M And Above	Monthly	1.3256	1.1382	1.1382
SIRAT Saving Accounts				
SIRAT Saving Account - 0 to 24.99K	Six Monthly	1.3256	1.2029	1.2029
SIRAT Saving Account - 25 K to 99.99 K	Six Monthly	1.3256	1.2122	1.2122
SIRAT Saving Account - 100 K to 499.99 K	Six Monthly	1.3256	1.2214	1.2214
SIRAT Saving Account - 500 K to 999.99 K	Six Monthly	1.3256	1.2307	1.2307
SIRAT Saving Account - 1 M to 9.99 M	Six Monthly	1.3256	1.2400	1.2400
SIRAT Saving Account - 10 M to 19.99 M	Six Monthly	1.3256	1.2492	1.2492
SIRAT Saving Account - 20 M to 29.99 M	Six Monthly	1.3256	1.2585	1.2585
SIRAT Saving Account - 30 M to 39.99 M	Six Monthly	1.3256	1.2677	1.2677
SIRAT Saving Account - 40 M to 49.99 M	Six Monthly	1.3256	1.2770	1.2770
SIRAT Saving Account - 50 M to 59.99 M	Six Monthly	1.3256	1.2862	1.2862
SIRAT Saving Account - 60 M to 69.99 M	Six Monthly	1.3256	1.2955	1.2955
SIRAT Saving Account - 70 M to 79.99 M	Six Monthly	1.3256	1.3047	1.3047
SIRAT Saving Account - 80 M to 89.99 M	Six Monthly	1.3256	1.3140	1.3140
SIRAT Saving Account - 90 M to 99.99 M	Six Monthly	1.3256	1.3232	1.3232
SIRAT Saving Account - 100 M and above	Six Monthly	1.3256	1.3325	1.3325
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)				
SIRAT Saving Habibmetro@work - 0 to 24.99K - -	Six Monthly	1.3256	0.7403	0.7403
SIRAT Saving Habibmetro@work - 25 K to 99.99 K - -	Six Monthly	1.3256	0.7403	0.7403
SIRAT Saving Habibmetro@work - 100 K to 499.99 K - -	Six Monthly	1.3256	0.7403	0.7403
SIRAT Saving Habibmetro@work - 500 K to 999.99 K - -	Six Monthly	1.3256	0.7403	0.7403
SIRAT Saving Habibmetro@work - 1 M to 9.99 M - -	Six Monthly	1.3256	0.7403	0.7403
SIRAT Saving Habibmetro@work - 10 M to 19.99 M - -	Six Monthly	1.3256	0.7403	0.7403
SIRAT Saving Habibmetro@work - 20 M to 29.99 M - -	Six Monthly	1.3256	0.7403	0.7403
SIRAT Saving Habibmetro@work - 30 M to 39.99 M - -	Six Monthly	1.3256	0.7403	0.7403
SIRAT Saving Habibmetro@work - 40 M to 49.99 M - -	Six Monthly	1.3256	0.7403	0.7403
SIRAT Saving Habibmetro@work - 50 M to 59.99 M - -	Six Monthly	1.3256	0.7403	0.7403
SIRAT Saving Habibmetro@work - 60 M to 69.99 M - -	Six Monthly	1.3256	0.7403	0.7403
SIRAT Saving Habibmetro@work - 70 M to 79.99 M - -	Six Monthly	1.3256	0.7403	0.7403
SIRAT Saving Habibmetro@work - 80 M to 89.99 M - -	Six Monthly	1.3256	0.7403	0.7403
SIRAT Saving Habibmetro@work - 90 M to 99.99 M - -	Six Monthly	1.3256	0.7403	0.7403
SIRAT Saving Habibmetro@work - 100 M and above - -	Six Monthly	1.3256	0.7403	0.7403
Sirat Islamic Non Resident Saving Accounts				
SIRAT Non - Resident Account - Saving - 0 to 24.99	Six Monthly	1.3256	0.8328	0.8328
SIRAT Non - Resident Account - Saving - 25 K to 99	Six Monthly	1.3256	0.8328	0.8328
SIRAT Non - Resident Account - Saving - 100 K to 4	Six Monthly	1.3256	0.8328	0.8328
SIRAT Non - Resident Account - Saving - 500 K to 9	Six Monthly	1.3256	0.8328	0.8328
SIRAT Non - Resident Account - Saving - 1 M to 9.9	Six Monthly	1.3256	0.8328	0.8328
SIRAT Non - Resident Account - Saving - 10 M to 19	Six Monthly	1.3256	0.8328	0.8328
SIRAT Non - Resident Account - Saving - 20 M to 29	Six Monthly	1.3256	0.8328	0.8328
SIRAT Non - Resident Account - Saving - 30 M to 39	Six Monthly	1.3256	0.8328	0.8328
SIRAT Non - Resident Account - Saving - 40 M to 49	Six Monthly	1.3256	0.8328	0.8328
SIRAT Non - Resident Account - Saving - 50 M to 59	Six Monthly	1.3256	0.8328	0.8328
SIRAT Non - Resident Account - Saving - 60 M to 69	Six Monthly	1.3256	0.8328	0.8328
SIRAT Non - Resident Account - Saving - 70 M to 79	Six Monthly	1.3256	0.8328	0.8328
SIRAT Non - Resident Account - Saving - 80 M to 89	Six Monthly	1.3256	0.8328	0.8328
SIRAT Non - Resident Account - Saving - 90 M to 99	Six Monthly	1.3256	0.8328	0.8328
SIRAT Non - Resident Account - Saving - 100 M and	Six Monthly	1.3256	0.8328	0.8328
SIRAT PLS Premium Accounts				
SIRAT PLS - Premium Accounts - 0 to 4.99 M	Monthly	1.3256	1.3880	1.3880
SIRAT PLS - Premium Accounts - 5 M to 24.99 M	Monthly	1.3256	1.3973	1.3973
SIRAT PLS - Premium Accounts - 25 M to 49.99 M	Monthly	1.3256	1.4065	1.4065
SIRAT PLS - Premium Accounts - 50 M to 99.99 M	Monthly	1.3256	1.4158	1.4158
SIRAT PLS - Premium Accounts - 100 M to 199.99 M	Monthly	1.3256	1.4250	1.4250

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Profit Sharing Ratio				
Share of Rab-ul-Maal (Depositors)		50%	50%	50%
Share of Mudarib (Bank)		50%	50%	50%
SIRAT PLS - Premium Accounts - 200 M to 399.99 M	Monthly	1.3256	1.4343	1.4343
SIRAT PLS - Premium Accounts - 400 M to 599.99 M	Monthly	1.3256	1.4435	1.4435
SIRAT PLS - Premium Accounts - 600 M to 799.99 M	Monthly	1.3256	1.4528	1.4528
SIRAT PLS - Premium Accounts - 800 M to 0.99 B	Monthly	1.3256	1.4620	1.4620
SIRAT PLS - Premium Accounts - 1.000 Billion to 1.199 Billion	Monthly	1.3256	1.4713	1.4713
SIRAT PLS - Premium Accounts - 1.200 Billion to 1.399 Billion	Monthly	1.3256	1.4805	1.4805
SIRAT PLS - Premium Accounts - 1.400 Billion to 1.599 Billion	Monthly	1.3256	1.4898	1.4898
SIRAT PLS - Premium Accounts - 1.600 Billion to 1.799 Billion	Monthly	1.3256	1.4990	1.4990
SIRAT PLS - Premium Accounts - 1.800 Billion to 1.999 Billion	Monthly	1.3256	1.5083	1.5083
SIRAT PLS - Premium Accounts - Above 2 Billion	Monthly	1.3256	1.5176	1.5176
Margin and Security Accounts				
Margin Accounts	Six Monthly	0.0066	0.0037	0.0037
Security Deposits	Six Monthly	0.0066	0.0037	0.0037
SIRAT Saving Account - FI / Mutual Funds				
SIRAT Saving Account-FI / Mutual Funds - 0 to 9.99 M	Monthly	0.8285	0.8328	0.8328
SIRAT Saving Account-FI / Mutual Funds - 10 M to 99.99 M	Monthly	0.8285	0.8421	0.8421
SIRAT Saving Account-FI / Mutual Funds - 100 M to 199.99 M	Monthly	0.8285	0.8513	0.8513
SIRAT Saving Account-FI / Mutual Funds - 200 M to 499.99 M	Monthly	0.8285	0.8606	0.8606
SIRAT Saving Account-FI / Mutual Funds - 500.000 M & above	Monthly	0.8285	0.8698	0.8698
SIRAT Public Sector Enterprise - Public Limited Companies				
SIRAT Public Sector Enterprise - Public Limited Companies	Monthly	0.8285	0.0000	0.0000
SIRAT Habibmetro Islamic Investment Certificate (H.I.I.C)				
H.I.I.C. Seven Days	Maturity	0.8285	1.2029	1.2029
H.I.I.C. Fifteen Days	Maturity	0.8285	1.2029	1.2029
H.I.I.C. One Month	Maturity	0.8285	1.2955	1.2955
H.I.I.C. Three Months	Maturity	0.8451	1.3140	1.3140
H.I.I.C. Six Months	Maturity	0.8616	1.3325	1.3325
H.I.I.C. 1 year	Monthly	0.8451	1.4343	1.4343
H.I.I.C. 1 year	Quarterly	0.8616	1.4528	1.4528
H.I.I.C. 1 year	Six Monthly	0.8782	1.4713	1.4713
H.I.I.C. 1 year	Maturity	0.8948	1.4898	1.4898
H.I.I.C. 2 years	Monthly	0.8616	1.2955	1.2955
H.I.I.C. 2 years	Quarterly	0.8782	1.3047	1.3047
H.I.I.C. 2 years	Six Monthly	0.8948	1.3140	1.3140
H.I.I.C. 2 years	Maturity	0.9113	1.3232	1.3232
H.I.I.C. 3 years	Monthly	0.8782	1.3047	1.3047
H.I.I.C. 3 years	Quarterly	0.8948	1.3140	1.3140
H.I.I.C. 3 years	Six Monthly	0.9113	1.3232	1.3232
H.I.I.C. 3 years	Maturity	0.9279	1.3325	1.3325
H.I.I.C. 5 years	Monthly	0.8948	1.3140	1.3140
H.I.I.C. 5 years	Quarterly	0.9113	1.3232	1.3232
H.I.I.C. 5 years	Six Monthly	0.9279	1.3325	1.3325
H.I.I.C. 5 years	Maturity	0.9445	1.3417	1.3417
SBP Refinancing Schemes				
ILTF 03 Years 00 To Above	Quarterly	0.5799	0.5552	0.5552
ILTF 05 Years 00 To Above	Quarterly	0.5799	0.5552	0.5552
ILTF 10 Years 00 To Above	Quarterly	0.5799	0.5552	0.5552
SBP - IFFSAP - 00 To Above Amount - -	Quarterly	0.2320	0.3701	0.3701
SBP - IFWS - 00 To Above Amount - -	Quarterly	0.2817	0.2776	0.2776
SBP - ITERF - 00 To Above Amount - -	Quarterly	0.2983	0.2776	0.2776
SBP - IFFRE - 00 To Above Amount - -	Quarterly	0.3148	0.3701	0.3701