

**Habib Metropolitan Bank Limited - Islamic Banking**  
**2 Years Historical Declared Profit Rates - Foreign Currency**  
**(USD, Euro & GBP)**

Product name	Profit Frequency	Profit Rates from January 01, 2025 to January 31, 2025	Profit Rates from December 01, 2024 to December 31, 2024	Profit Rates from November 01, 2024 to November 30, 2024	Profit Rates from October 01, 2024 to October 31, 2024	Profit Rates from September 01, 2024 to September 30, 2024	Profit Rates from August 01, 2024 to August 31, 2024
Savings Account	Six Monthly	0.20%	0.20%	0.20%	0.27%	0.11%	0.11%
Islamic New Deposit Book Account - Non Resident	Six Monthly	0.23%	0.23%	0.23%	0.31%	0.12%	0.12%
SIRAT Resident New Foreign Currency Value Account - Saving	Six Monthly	0.27%	0.27%	0.27%	0.36%	0.14%	0.14%
SIRAT Non-Resident New Foreign Currency Value Account - Saving	Six Monthly	0.33%	0.33%	0.33%	0.43%	0.17%	0.17%
SIRAT Junior Savers Account	Six Monthly	0.20%		0.12%	0.12%	0.12%	0.12%

Fixed Deposit (Habib Islamic Investment Certificates)							
H.I.I.C One Month	Maturity	0.24%	0.24%	0.24%	0.31%	0.12%	0.12%
H.I.I.C Three Months	Maturity	0.25%	0.25%	0.25%	0.33%	0.13%	0.13%
H.I.I.C Six Months	Maturity	0.27%	0.27%	0.27%	0.36%	0.14%	0.14%
H.I.I.C 1 Year	Monthly	0.26%	0.26%	0.26%	0.35%	0.14%	0.14%
H.I.I.C 1 Year	Quarterly	0.28%	0.28%	0.28%	0.37%	0.15%	0.15%
H.I.I.C 1 Year	Six Monthly	0.27%	0.00%	0.00%	0.00%	0.14%	0.14%
H.I.I.C 1 Year	Maturity	0.27%	0.27%	0.27%	0.36%	0.14%	0.14%
H.I.I.C 2 Year	Monthly	0.27%	0.00%	0.00%	0.00%	0.00%	0.00%
H.I.I.C 2 Year	Quarterly	0.27%	0.00%	0.00%	0.00%	0.00%	0.00%
H.I.I.C 2 Year	Six Monthly	0.27%	0.00%	0.00%	0.00%	0.00%	0.00%
H.I.I.C 2 Year	Maturity	0.27%	0.00%	0.00%	0.00%	0.00%	0.00%
H.I.I.C 3 Year	Monthly	0.27%	0.00%	0.00%	0.00%	0.00%	0.00%
H.I.I.C 3 Year	Quarterly	0.27%	0.00%	0.00%	0.00%	0.00%	0.00%
H.I.I.C 3 Year	Six Monthly	0.27%	0.00%	0.00%	0.00%	0.00%	0.00%
H.I.I.C 3 Year	Maturity	0.39%	0.40%	0.40%	0.52%	0.21%	0.21%
H.I.I.C 5 Year	Monthly	0.27%	0.00%	0.00%	0.00%	0.00%	0.00%
H.I.I.C 5 Year	Quarterly	0.27%	0.00%	0.00%	0.00%	0.00%	0.00%
H.I.I.C 5 Year	Six Monthly	0.27%	0.00%	0.00%	0.00%	0.00%	0.00%
H.I.I.C 5 Year	Maturity	0.44%	0.45%	0.44%	0.59%	0.23%	0.23%
<b>* Profit Sharing Ratio</b>		<b>80:20</b>	<b>80:20</b>	<b>80:20</b>	<b>80:20</b>	<b>80:20</b>	<b>80:20</b>

Product name	Profit Frequency	Profit Rates from July 01, 2024 to July 31, 2024	Profit Rates from June 01, 2024 to June 30, 2024	Declared Profit Rates from May 01, 2024 to May 31, 2024	Declared Profit Rates from April 01, 2024 to April 30, 2024	Profit Rates from March 01, 2024 to March 31, 2024	Profit Rates from February 01, 2024 to February 29, 2024
Savings Account	Six Monthly	0.11%	0.10%	0.11%	0.10%	0.10%	0.10%
Islamic New Deposit Book Account - Non Resident	Six Monthly	0.12%	0.12%	0.12%	0.11%	0.11%	0.11%
SIRAT Resident New Foreign Currency Value Account - Saving	Six Monthly	0.14%	0.14%	0.14%	0.13%	0.13%	0.13%
SIRAT Non-Resident New Foreign Currency Value Account - Saving	Six Monthly	0.17%	0.17%	0.17%	0.16%	0.16%	0.16%
SIRAT Junior Savers Account	Six Monthly	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%

Fixed Deposit (Habib Islamic Investment Certificates)							
H.I.I.C One Month	Maturity	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%
H.I.I.C Three Months	Maturity	0.13%	0.13%	0.13%	0.12%	0.12%	0.12%
H.I.I.C Six Months	Maturity	0.14%	0.14%	0.14%	0.13%	0.13%	0.13%
H.I.I.C 1 Year	Monthly	0.14%	0.13%	0.14%	0.13%	0.13%	0.13%
H.I.I.C 1 Year	Quarterly	0.15%	0.14%	0.15%	0.14%	0.14%	0.14%
H.I.I.C 1 Year	Six Monthly	0.14%	0.14%	0.15%	0.14%	0.14%	0.13%
H.I.I.C 1 Year	Maturity	0.14%	0.14%	0.14%	0.13%	0.13%	0.13%
H.I.I.C 2 Year	Monthly	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%
H.I.I.C 2 Year	Quarterly	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%
H.I.I.C 2 Year	Six Monthly	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%
H.I.I.C 2 Year	Maturity	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%
H.I.I.C 3 Year	Monthly	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%
H.I.I.C 3 Year	Quarterly	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%
H.I.I.C 3 Year	Six Monthly	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%
H.I.I.C 3 Year	Maturity	0.21%	0.20%	0.21%	0.19%	0.19%	0.19%
H.I.I.C 5 Year	Monthly	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%
H.I.I.C 5 Year	Quarterly	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%
H.I.I.C 5 Year	Six Monthly	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%
H.I.I.C 5 Year	Maturity	0.23%	0.23%	0.23%	0.22%	0.22%	0.22%
<b>* Profit Sharing Ratio</b>		<b>80:20</b>	<b>80:20</b>	<b>80:20</b>	<b>80:20</b>	<b>80:20</b>	<b>80:20</b>

**Habib Metropolitan Bank Limited - Islamic Banking**  
**2 Years Historical Declared Profit Rates - Foreign Currency**  
**(USD, Euro & GBP)**

Product name	Profit Frequency	Profit Rates from January 01, 2024 to January 31, 2024	Profit Rates from December 01, 2023 to December 31, 2023	Profit Rates from November 01, 2023 to November 30, 2023	Profit Rates from October 01, 2023 to October 31, 2023	Profit Rates from September 01, 2023 to September 30, 2023	Profit Rates from August 01, 2023 to August 31, 2023
Savings Account	Six Monthly	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
Islamic New Deposit Book Account - Non Resident	Six Monthly	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%
SIRAT Resident New Foreign Currency Value Account - Saving	Six Monthly	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%
SIRAT Non-Resident New Foreign Currency Value Account - Saving	Six Monthly	0.16%	0.16%	0.16%	0.16%	0.16%	0.16%
SIRAT Junior Savers Account	Six Monthly	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%
<b>Fixed Deposit (Habib Islamic Investment Certificates)</b>							
H.I.I.C One Month	Maturity	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%
H.I.I.C Three Months	Maturity	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%
H.I.I.C Six Months	Maturity	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%
H.I.I.C 1 Year	Monthly	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%
H.I.I.C 1 Year	Quarterly	0.13%	0.14%	0.14%	0.14%	0.14%	0.14%
H.I.I.C 1 Year	Six Monthly	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%
H.I.I.C 1 Year	Maturity	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%
H.I.I.C 2 Year	Monthly	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%
H.I.I.C 2 Year	Quarterly	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%
H.I.I.C 2 Year	Six Monthly	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%
H.I.I.C 2 Year	Maturity	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%
H.I.I.C 3 Year	Monthly	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%
H.I.I.C 3 Year	Quarterly	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%
H.I.I.C 3 Year	Six Monthly	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%
H.I.I.C 3 Year	Maturity	0.19%	0.19%	0.19%	0.20%	0.20%	0.20%
H.I.I.C 5 Year	Monthly	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%
H.I.I.C 5 Year	Quarterly	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%
H.I.I.C 5 Year	Six Monthly	0.19%	0.19%	0.19%	0.19%	0.19%	0.19%
H.I.I.C 5 Year	Maturity	0.22%	0.22%	0.22%	0.22%	0.22%	0.22%
<b>* Profit Sharing Ratio</b>		<b>80:20</b>	<b>80:20</b>	<b>80:20</b>	<b>80:20</b>	<b>80:20</b>	<b>80:20</b>

Product name	Profit Frequency	Profit Rates from July 01, 2023 to July 31, 2023	Profit Rates from June 01, 2023 to June 30, 2023	Declared Profit Rates from May 01, 2023 to May 31, 2023	Declared Profit Rates from April 01, 2023 to April 30, 2023	Profit Rates from March 01, 2023 to March 31, 2023	Profit Rates from February 01, 2023 to February 28, 2023
Savings Account	Six Monthly	0.10%	0.10%	0.10%	0.10%	0.10%	0.09%
Islamic New Deposit Book Account - Non Resident	Six Monthly	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%
SIRAT Resident New Foreign Currency Value Account - Saving	Six Monthly	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%
SIRAT Non-Resident New Foreign Currency Value Account - Saving	Six Monthly	0.16%	0.16%	0.16%	0.16%	0.16%	0.15%
SIRAT Junior Savers Account	Six Monthly	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%
<b>Fixed Deposit (Habib Islamic Investment Certificates)</b>							
H.I.I.C One Month	Maturity	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%
H.I.I.C Three Months	Maturity	0.12%	0.12%	0.12%	0.12%	0.12%	0.12%
H.I.I.C Six Months	Maturity	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%
H.I.I.C 1 Year	Monthly	0.13%	0.13%	0.13%	0.13%	0.13%	0.12%
H.I.I.C 1 Year	Quarterly	0.14%	0.14%	0.14%	0.13%	0.13%	0.13%
H.I.I.C 1 Year	Six Monthly	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%
H.I.I.C 1 Year	Maturity	0.13%	0.13%	0.13%	0.13%	0.13%	0.13%
H.I.I.C 2 Year	Monthly	0.13%	0.13%	0.13%	0.13%	0.08%	0.08%
H.I.I.C 2 Year	Quarterly	0.13%	0.13%	0.13%	0.13%	0.09%	0.09%
H.I.I.C 2 Year	Six Monthly	0.13%	0.13%	0.13%	0.13%	0.10%	0.10%
H.I.I.C 2 Year	Maturity	0.13%	0.13%	0.13%	0.13%	0.10%	0.10%
H.I.I.C 3 Year	Monthly	0.13%	0.13%	0.13%	0.13%	0.09%	0.09%
H.I.I.C 3 Year	Quarterly	0.13%	0.13%	0.13%	0.13%	0.09%	0.09%
H.I.I.C 3 Year	Six Monthly	0.13%	0.13%	0.13%	0.13%	0.12%	0.12%
H.I.I.C 3 Year	Maturity	0.20%	0.20%	0.19%	0.19%	0.19%	0.19%
H.I.I.C 5 Year	Monthly	0.19%	0.19%	0.19%	0.19%	0.04%	0.04%
H.I.I.C 5 Year	Quarterly	0.19%	0.19%	0.19%	0.19%	0.10%	0.10%
H.I.I.C 5 Year	Six Monthly	0.19%	0.19%	0.19%	0.19%	0.12%	0.12%
H.I.I.C 5 Year	Maturity	0.22%	0.22%	0.21%	0.21%	0.21%	0.21%
<b>* Profit Sharing Ratio</b>		<b>80:20</b>	<b>80:20</b>	<b>80:20</b>	<b>80:20</b>	<b>80:20</b>	<b>80:20</b>

**Habib Metropolitan Bank Limited - Islamic Banking**  
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**(USD, Euro & GBP)**

Product name	Profit Frequency	Profit Rates from January 01, 2023 to January 31, 2023	Profit Rates from December 01, 2022 to December 31, 2022	Profit Rates from November 01, 2022 to November 30, 2022	Profit Rates from October 01, 2022 to October 31, 2022	Profit Rates from September 01, 2022 to September 30, 2022	Profit Rates from August 01, 2022 to August 31, 2022
Savings Account	Six Monthly	0.12%	0.14%	0.04%	0.04%	0.04%	0.04%
Islamic New Deposit Book Account - Non Resident	Six Monthly	0.13%	0.14%	0.04%	0.04%	0.04%	0.04%
SIRAT Resident New Foreign Currency Value Account - Saving	Six Monthly	0.15%	0.14%	0.04%	0.04%	0.04%	0.04%
SIRAT Non-Resident New Foreign Currency Value Account - Saving	Six Monthly	0.19%	0.14%	0.04%	0.04%	0.04%	0.04%
SIRAT Junior Savers Account	Six Monthly	0.12%	0.14%	0.04%	0.04%	0.04%	0.04%
<b>Fixed Deposit (Habib Islamic Investment Certificates)</b>							
H.I.I.C One Month	Maturity	0.15%	0.14%	0.04%	0.04%	0.04%	0.04%
H.I.I.C Three Months	Maturity	0.15%	0.14%	0.04%	0.04%	0.04%	0.04%
H.I.I.C Six Months	Maturity	0.15%	0.27%	0.09%	0.09%	0.09%	0.09%
H.I.I.C 1 Year	Monthly	0.15%	0.14%	0.04%	0.04%	0.04%	0.04%
H.I.I.C 1 Year	Quarterly	0.16%	0.14%	0.04%	0.04%	0.04%	0.04%
H.I.I.C 1 Year	Six Monthly	0.16%	0.14%	0.09%	0.09%	0.09%	0.09%
H.I.I.C 1 Year	Maturity	0.16%	0.27%	0.09%	0.09%	0.09%	0.09%
H.I.I.C 2 Year	Monthly	0.22%	0.08%	0.08%	0.08%	0.08%	0.08%
H.I.I.C 2 Year	Quarterly	0.22%	0.09%	0.09%	0.09%	0.09%	0.09%
H.I.I.C 2 Year	Six Monthly	0.22%	0.10%	0.10%	0.10%	0.10%	0.10%
H.I.I.C 2 Year	Maturity	0.22%	0.10%	0.10%	0.10%	0.10%	0.10%
H.I.I.C 3 Year	Monthly	0.22%	0.09%	0.09%	0.09%	0.09%	0.09%
H.I.I.C 3 Year	Quarterly	0.22%	0.09%	0.09%	0.09%	0.09%	0.09%
H.I.I.C 3 Year	Six Monthly	0.22%	0.12%	0.12%	0.12%	0.12%	0.12%
H.I.I.C 3 Year	Maturity	0.22%	0.27%	0.09%	0.09%	0.09%	0.09%
H.I.I.C 5 Year	Monthly	0.25%	0.04%	0.04%	0.04%	0.04%	0.04%
H.I.I.C 5 Year	Quarterly	0.25%	0.10%	0.10%	0.10%	0.10%	0.10%
H.I.I.C 5 Year	Six Monthly	0.25%	0.12%	0.12%	0.12%	0.12%	0.12%
H.I.I.C 5 Year	Maturity	0.25%	0.27%	0.09%	0.09%	0.09%	0.09%
<b>* Profit Sharing Ratio</b>		<b>80:20</b>	<b>90:10</b>	<b>90:10</b>	<b>90:10</b>	<b>90:10</b>	<b>90:10</b>