

Habib Metropolitan Bank Limited - Islamic Banking
Historical Declared Profit Rates Last 2 Years - Local Currency

Product name	Tiers	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, 2023 to November 30, 2023	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
Margin Accounts	00 To Above Amount	0.04%	0.02%	0.02%	0.02%	0.03%	0.04%
Security Deposit	00 To Above Amount	0.04%	0.02%	0.02%	0.02%	0.03%	0.04%

Sirat Other Saving Accounts

Sirat Ladies Account - Saving	00 To Above Amount	8.87%	7.60%	7.42%	8.69%	11.58%	14.31%
Habib Metro Sirat Asaan Account-Saving	00 To Above Amount	8.87%	5.97%	5.83%	5.65%	7.53%	9.91%
Sirat NRP Rupee Value Account RDA - Saving	00 To Above Amount	8.87%	7.05%	6.89%	7.39%	9.55%	12.11%
Sirat Junior Savers Account	00 To Above Amount	8.87%	7.60%	7.42%	7.61%	11.07%	13.76%
Sirat Privilege 55+ Saving Account	00 To Above Amount	8.87%	8.14%	7.95%	8.26%	11.32%	14.04%

Sirat Savings Plus Account

Islamic Savings Plus	0 to 5 M	8.87%	6.51%	6.36%	6.95%	10.82%	13.49%
Islamic Savings Plus	5.001 M to 25 M	8.87%	6.57%	6.42%	7.00%	10.92%	13.60%
Islamic Savings Plus	25.001 M to 200 M	8.87%	6.62%	6.47%	7.04%	11.02%	13.71%
Islamic Savings Plus	200.001 M and Above	8.87%	6.68%	6.52%	7.08%	11.12%	13.82%

Sirat Saving Account - FI / Mutual Funds

Saving Account-FI / Mutual Funds	Upto 9.999 M	5.54%	4.88%	4.77%	4.78%	4.99%	7.16%
Saving Account-FI / Mutual Funds	10.000M - 99.999 M	5.54%	4.94%	4.82%	4.82%	5.04%	7.21%
Saving Account-FI / Mutual Funds	100.000M - 199.999 M	5.54%	4.99%	4.88%	4.87%	5.09%	7.27%
Saving Account-FI / Mutual Funds	200.000M - 499.999 M	5.54%	5.05%	4.91%	4.91%	5.14%	7.32%
Saving Account-FI / Mutual Funds	500.000 M & Above	5.54%	5.10%	4.93%	4.91%	5.14%	7.32%

Sirat Saving Accounts

Savings Account	0 to 24.99K	8.87%	7.05%	6.89%	7.04%	9.55%	12.11%
Savings Account	25 K to 99.99 K	8.87%	7.11%	6.95%	7.08%	9.60%	12.17%
Savings Account	100 K to 499.99 K	8.87%	7.16%	7.00%	7.13%	9.65%	12.22%
Savings Account	500 K to 999.99 K	8.87%	7.22%	7.05%	7.17%	9.70%	12.28%
Savings Account	1 M to 9.99 M	8.87%	7.27%	7.10%	7.21%	9.75%	12.33%
Savings Account	10 M to 19.99 M	8.87%	7.33%	7.16%	7.26%	9.80%	12.39%
Savings Account	20 M to 29.99 M	8.87%	7.38%	7.21%	7.30%	9.86%	12.44%
Savings Account	30 M to 39.99 M	8.87%	7.43%	7.26%	7.35%	9.90%	12.50%
Savings Account	40 M to 49.99 M	8.87%	7.49%	7.32%	7.39%	9.95%	12.55%
Savings Account	50 M to 59.99 M	8.87%	7.49%	7.37%	7.43%	10.01%	12.61%
Savings Account	60 M to 69.99 M	8.87%	7.60%	7.42%	7.43%	10.06%	12.61%
Savings Account	70 M to 79.99 M	8.87%	7.65%	7.47%	7.43%	10.06%	12.61%
Savings Account	80 M to 89.99 M	8.87%	7.65%	7.47%	7.56%	10.06%	12.77%
Savings Account	90 M to 99.99 M	8.87%	7.65%	7.47%	7.56%	10.21%	12.83%
Savings Account	100 M and above	8.87%	7.81%	7.63%	7.65%	10.26%	12.88%

Sirat Habibmetro@work (Green, Gold & Platinum)

SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	0 to 24.99K	8.87%	4.34%	4.24%	5.22%	7.53%	9.91%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	25 K to 99.99 K	8.87%	4.34%	4.24%	5.22%	7.53%	9.91%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	100 K to 499.99 K	8.87%	4.34%	4.24%	5.22%	7.53%	9.91%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	500 K to 999.99 K	8.87%	4.34%	4.24%	5.22%	7.53%	9.91%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	1 M to 9.99 M	8.87%	4.34%	4.24%	5.22%	7.53%	9.91%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	10 M to 19.99 M	8.87%	4.34%	4.24%	5.22%	7.53%	9.91%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	20 M to 29.99 M	8.87%	4.34%	4.24%	5.22%	7.53%	9.91%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	30 M to 39.99 M	8.87%	4.34%	4.24%	5.22%	7.53%	9.91%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	40 M to 49.99 M	8.87%	4.34%	4.24%	5.22%	7.53%	9.91%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	50 M to 59.99 M	8.87%	4.34%	4.24%	5.22%	7.53%	9.91%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	60 M to 69.99 M	8.87%	4.34%	4.24%	5.22%	7.53%	9.91%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	70 M to 79.99 M	8.87%	4.34%	4.24%	5.22%	7.53%	9.91%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	80 M to 89.99 M	8.87%	4.34%	4.24%	5.22%	7.53%	9.91%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	90 M to 99.99 M	8.87%	4.34%	4.24%	5.22%	7.53%	9.91%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	100 M and above	8.87%	4.34%	4.24%	5.22%	7.53%	9.91%

Sirat Islamic Non Resident Saving Accounts

SIRAT Non - Resident Account - Saving	0 to 24.99K	8.87%	4.88%	4.77%	5.65%	9.04%	11.56%
SIRAT Non - Resident Account - Saving	25 K to 99.99 K	8.87%	4.88%	4.77%	5.65%	9.04%	11.56%
SIRAT Non - Resident Account - Saving	100 K to 499.99 K	8.87%	4.88%	4.77%	5.65%	9.04%	11.56%
SIRAT Non - Resident Account - Saving	500 K to 999.99 K	8.87%	4.88%	4.77%	5.65%	9.04%	11.56%
SIRAT Non - Resident Account - Saving	1 M to 9.99 M	8.87%	4.88%	4.77%	5.65%	9.04%	11.56%
SIRAT Non - Resident Account - Saving	10 M to 19.99 M	8.87%	4.88%	4.77%	5.65%	9.04%	11.56%
SIRAT Non - Resident Account - Saving	20 M to 29.99 M	8.87%	4.88%	4.77%	5.65%	9.04%	11.56%
SIRAT Non - Resident Account - Saving	30 M to 39.99 M	8.87%	4.88%	4.77%	5.65%	9.04%	11.56%
SIRAT Non - Resident Account - Saving	40 M to 49.99 M	8.87%	4.88%	4.77%	5.65%	9.04%	11.56%
SIRAT Non - Resident Account - Saving	50 M to 59.99 M	8.87%	4.88%	4.77%	5.65%	9.04%	11.56%
SIRAT Non - Resident Account - Saving	60 M to 69.99 M	8.87%	4.88%	4.77%	5.65%	9.04%	11.56%
SIRAT Non - Resident Account - Saving	70 M to 79.99 M	8.87%	4.88%	4.77%	5.65%	9.04%	11.56%
SIRAT Non - Resident Account - Saving	80 M to 89.99 M	8.87%	4.88%	4.77%	5.65%	9.04%	11.56%
SIRAT Non - Resident Account - Saving	90 M to 99.99 M	8.87%	4.88%	4.77%	5.65%	9.04%	11.56%
SIRAT Non - Resident Account - Saving	100 M and above	8.87%	4.88%	4.77%	5.65%	9.04%	11.56%

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Sirat Pls Premium Accounts								
PLS - Premium Account	0 to 4.99 M	8.87%	8.14%	7.95%	8.52%	11.07%	13.76%	
PLS - Premium Account	5 M to 24.99 M	8.87%	8.19%	8.01%	8.56%	11.12%	13.82%	
PLS - Premium Account	25 M to 49.99 M	8.87%	8.25%	8.06%	8.61%	11.17%	13.87%	
PLS - Premium Account	50 M to 99.99 M	8.87%	8.30%	8.11%	8.65%	11.23%	13.93%	
PLS - Premium Account	100 M to 199.99 M	8.87%	8.36%	8.16%	8.69%	11.27%	13.98%	
PLS - Premium Account	200 M to 399.99 M	8.87%	8.41%	8.22%	8.74%	11.32%	14.04%	
PLS - Premium Account	400 M to 599.99 M	8.87%	8.47%	8.27%	8.78%	11.32%	14.04%	
PLS - Premium Account	600 M to 799.99 M	8.87%	8.47%	8.27%	8.78%	11.32%	14.04%	
PLS - Premium Account	800 M to 0.99 B	8.87%	8.57%	8.38%	8.78%	11.32%	14.04%	
PLS - Premium Account	1.000 billion to 1.199 Billion	8.87%	8.57%	8.38%	8.91%	11.53%	14.26%	
PLS - Premium Account	1.200 billion to 1.399 Billion	8.87%	8.57%	8.38%	8.91%	11.53%	14.26%	
PLS - Premium Account	1.400 billion to 1.599 Billion	8.87%	8.57%	8.38%	8.91%	11.53%	14.26%	
PLS - Premium Account	1.600 billion to 1.799 Billion	8.87%	8.57%	8.38%	8.91%	11.53%	14.26%	
PLS - Premium Account	1.800 billion to 1.999 Billion	8.87%	8.57%	8.38%	8.91%	11.53%	14.26%	
PLS - Premium Account	Above 2 Billion	8.87%	8.57%	8.38%	8.91%	11.53%	14.26%	

SIRAT Saving Account - PSE & PLC								
SIRAT Saving Account - PSE & PLC	Monthly	5.79%	0.00%	0.00%	0.00%	0.00%	0.00%	

Sirat Habibmetro Islamic Investment Certificate (H.I.I.C)								
		Tenor						
H.I.I.C. Seven Days	Maturity	5.54%	7.05%	6.89%	7.04%	9.55%	12.11%	
H.I.I.C. Fifteen Days	Maturity	5.54%	7.05%	6.89%	7.04%	9.55%	12.11%	
H.I.I.C One Month	Maturity	5.54%	7.60%	7.42%	7.61%	10.82%	13.49%	
H.I.I.C Three Months	Maturity	5.65%	7.71%	7.53%	7.69%	10.97%	13.65%	
H.I.I.C Six Months	Maturity	5.76%	7.81%	7.63%	7.78%	11.12%	13.82%	

H.I.I.C 1 Year	Monthly	5.65%	8.41%	8.22%	7.82%	10.97%	13.65%	
H.I.I.C 1 Year	Quarterly	5.76%	8.52%	8.32%	7.91%	11.12%	13.82%	
H.I.I.C 1 Year	Six Monthly	5.87%	8.63%	8.43%	8.00%	11.27%	13.98%	
H.I.I.C 1 Year	Maturity	5.98%	8.74%	8.54%	8.08%	11.43%	14.15%	

H.I.I.C 2 Years	Monthly	5.76%	7.60%	7.42%	7.82%	8.53%	11.01%	
H.I.I.C 2 Years	Quarterly	5.76%	7.60%	7.42%	7.82%	8.53%	0.00%	
H.I.I.C 2 Years	Six Monthly	5.98%	7.71%	7.53%	7.91%	8.64%	11.12%	
H.I.I.C 2 Years	Maturity	6.09%	7.76%	7.58%	7.95%	8.69%	11.17%	

H.I.I.C 3 Years	Monthly	5.87%	7.65%	7.47%	7.87%	8.58%	11.06%	
H.I.I.C 3 Years	Quarterly	5.98%	7.71%	7.53%	7.91%	8.64%	11.12%	
H.I.I.C 3 Years	Six Monthly	6.09%	7.76%	7.58%	7.95%	8.69%	11.17%	
H.I.I.C 3 Years	Maturity	6.21%	7.81%	7.63%	8.00%	8.74%	11.23%	

H.I.I.C 5 Years	Monthly	5.98%	7.71%	7.53%	7.91%	8.64%	11.12%	
H.I.I.C 5 Years	Quarterly	6.09%	7.76%	7.58%	7.95%	8.69%	11.17%	
H.I.I.C 5 Years	Six Monthly	6.21%	7.81%	7.63%	8.00%	8.74%	11.23%	
H.I.I.C 5 Years	Maturity	6.32%	7.87%	7.69%	8.04%	8.79%	11.28%	

SBP Subsidized Schemes								
SBP - ILTFF	00 To Above Amount	3.88%	3.26%	3.18%	2.61%	2.40%	1.65%	
SBP - IFFSAP	00 To Above Amount	1.55%	2.17%	2.12%	1.30%	1.60%	2.20%	
SBP - IFWS	00 To Above Amount	0.00%	0.00%	0.00%	0.00%	1.20%	0.00%	
SBP - ITERF	00 To Above Amount	2.00%	1.63%	1.59%	0.91%	1.20%	3.30%	
SBP - IFFRE	00 To Above Amount	2.11%	2.17%	2.12%	1.21%	1.60%	2.20%	

* Profit Sharing Ratio		50:50	50:50	50:50	50:50	50:50	50:50	
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Product name	Tiers	Profit Rates from July 01, 2024 to July 31, 2024	Profit Rates from June 01, 2024 to June 30, 2024	Profit Rates from May 01, 2024 to May 31, 2024	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
Margin Accounts	00 To Above Amount	0.05%	0.04%	0.04%	0.04%	0.04%	0.04%
Security Deposit	00 To Above Amount	0.05%	0.04%	0.04%	0.04%	0.04%	0.04%

Sirat Other Saving Accounts								
Sirat Ladies Account - Saving	00 To Above Amount	16.46%	16.56%	18.18%	18.92%	18.05%	18.02%	
Habib Metro Sirat Asaan Account-Saving	00 To Above Amount	11.40%	10.42%	11.43%	11.91%	11.36%	11.33%	
Sirat NRP Rupee Value Account RDA - Saving	00 To Above Amount	13.93%	13.25%	14.54%	15.14%	14.44%	14.41%	
Sirat Junior Savers Account	00 To Above Amount	15.83%	15.48%	16.99%	17.69%	16.87%	16.84%	
Sirat Privilege 55+ Saving Account	00 To Above Amount	16.14%	15.84%	17.38%	18.10%	17.26%	17.23%	

Sirat Savings Plus Account								
Islamic Savings Plus	0 to 5 M	15.51%	14.63%	16.06%	16.72%	15.95%	15.92%	
Islamic Savings Plus	5.001 M to 25 M	15.64%	14.81%	16.26%	16.93%	16.15%	16.12%	
Islamic Savings Plus	25.001 M to 200 M	15.76%	14.93%	16.39%	17.07%	16.28%	16.25%	
Islamic Savings Plus	200.001 M and Above	15.89%	15.05%	16.52%	17.20%	16.41%	16.38%	

Sirat Saving Account - FI / Mutual Funds								
Saving Account-FI / Mutual Funds	Upto 9.999 M	8.23%	7.23%	7.93%	8.26%	7.88%	7.86%	

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Saving Account-FI / Mutual Funds	10.000M - 99.999 M	8.29%	7.29%	8.00%	8.33%	7.94%	7.93%
Saving Account-FI / Mutual Funds	100.000M - 199.999 M	8.36%	7.35%	8.00%	8.33%	8.01%	7.99%
Saving Account-FI / Mutual Funds	200.000M - 499.999 M	8.42%	7.35%	8.00%	8.33%	8.01%	7.99%
Saving Account-FI / Mutual Funds	500.000 M & Above	8.42%	7.35%	8.00%	8.33%	8.01%	7.99%

Sirat Saving Accounts							
Savings Account	0 to 24.99K	13.93%	13.85%	15.20%	15.83%	15.10%	15.07%
Savings Account	25 K to 99.99 K	13.99%	13.97%	15.33%	15.97%	15.23%	15.20%
Savings Account	100 K to 499.99 K	14.05%	14.09%	15.47%	16.10%	15.36%	15.33%
Savings Account	500 K to 999.99 K	14.12%	14.21%	15.60%	16.24%	15.49%	15.46%
Savings Account	1 M to 9.99 M	14.18%	14.33%	15.73%	16.38%	15.62%	15.59%
Savings Account	10 M to 19.99 M	14.24%	14.45%	15.86%	16.52%	15.75%	15.72%
Savings Account	20 M to 29.99 M	14.31%	14.57%	15.99%	16.65%	15.89%	15.86%
Savings Account	30 M to 39.99 M	14.37%	14.69%	16.13%	16.79%	16.02%	15.99%
Savings Account	40 M to 49.99 M	14.43%	14.81%	16.26%	16.93%	16.15%	16.12%
Savings Account	50 M to 59.99 M	14.50%	14.93%	16.39%	17.07%	16.28%	16.25%
Savings Account	60 M to 69.99 M	14.56%	15.05%	16.52%	17.20%	16.41%	16.38%
Savings Account	70 M to 79.99 M	14.56%	15.05%	16.66%	17.20%	16.41%	16.38%
Savings Account	80 M to 89.99 M	14.56%	15.30%	16.79%	17.48%	16.67%	16.64%
Savings Account	90 M to 99.99 M	14.75%	15.42%	16.79%	17.48%	16.67%	16.64%
Savings Account	100 M and above	14.81%	15.54%	17.05%	17.75%	16.94%	16.90%

Sirat Habibmetro@work (Green, Gold & Platinum)							
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	0 to 24.99K	11.40%	10.84%	11.90%	12.39%	11.82%	11.79%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	25 K to 99.99 K	11.40%	10.84%	11.90%	12.39%	11.82%	11.79%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	100 K to 499.99 K	11.40%	10.84%	11.90%	12.39%	11.82%	11.79%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	500 K to 999.99 K	11.40%	10.84%	11.90%	12.39%	11.82%	11.79%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	1 M to 9.99 M	11.40%	10.84%	11.90%	12.39%	11.82%	11.79%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	10 M to 19.99 M	11.40%	10.84%	11.90%	12.39%	11.82%	11.79%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	20 M to 29.99 M	11.40%	10.84%	11.90%	12.39%	11.82%	11.79%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	30 M to 39.99 M	11.40%	10.84%	11.90%	12.39%	11.82%	11.79%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	40 M to 49.99 M	11.40%	10.84%	11.90%	12.39%	11.82%	11.79%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	50 M to 59.99 M	11.40%	10.84%	11.90%	12.39%	11.82%	11.79%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	60 M to 69.99 M	11.40%	10.84%	11.90%	12.39%	11.82%	11.79%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	70 M to 79.99 M	11.40%	10.84%	11.90%	12.39%	11.82%	11.79%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	80 M to 89.99 M	11.40%	10.84%	11.90%	12.39%	11.82%	11.79%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	90 M to 99.99 M	11.40%	10.84%	11.90%	12.39%	11.82%	11.79%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	100 M and above	11.40%	10.84%	11.90%	12.39%	11.82%	11.79%

Sirat Islamic Non Resident Saving Accounts							
SIRAT Non - Resident Account - Saving	0 to 24.99K	13.29%	11.26%	12.36%	12.87%	12.27%	12.25%
SIRAT Non - Resident Account - Saving	25 K to 99.99 K	13.29%	11.26%	12.36%	12.87%	12.27%	12.25%
SIRAT Non - Resident Account - Saving	100 K to 499.99 K	13.29%	11.26%	12.36%	12.87%	12.27%	12.25%
SIRAT Non - Resident Account - Saving	500 K to 999.99 K	13.29%	11.26%	12.36%	12.87%	12.27%	12.25%
SIRAT Non - Resident Account - Saving	1 M to 9.99 M	13.29%	11.26%	12.36%	12.87%	12.27%	12.25%
SIRAT Non - Resident Account - Saving	10 M to 19.99 M	13.29%	11.26%	12.36%	12.87%	12.27%	12.25%
SIRAT Non - Resident Account - Saving	20 M to 29.99 M	13.29%	11.26%	12.36%	12.87%	12.27%	12.25%
SIRAT Non - Resident Account - Saving	30 M to 39.99 M	13.29%	11.26%	12.36%	12.87%	12.27%	12.25%
SIRAT Non - Resident Account - Saving	40 M to 49.99 M	13.29%	11.26%	12.36%	12.87%	12.27%	12.25%
SIRAT Non - Resident Account - Saving	50 M to 59.99 M	13.29%	11.26%	12.36%	12.87%	12.27%	12.25%
SIRAT Non - Resident Account - Saving	60 M to 69.99 M	13.29%	11.26%	12.36%	12.87%	12.27%	12.25%
SIRAT Non - Resident Account - Saving	70 M to 79.99 M	13.29%	11.26%	12.36%	12.87%	12.27%	12.25%
SIRAT Non - Resident Account - Saving	80 M to 89.99 M	13.29%	11.26%	12.36%	12.87%	12.27%	12.25%
SIRAT Non - Resident Account - Saving	90 M to 99.99 M	13.29%	11.26%	12.36%	12.87%	12.27%	12.25%
SIRAT Non - Resident Account - Saving	100 M and above	13.29%	11.26%	12.36%	12.87%	12.27%	12.25%

Sirat Pls Premium Accounts							
PLS - Premium Account	0 to 4.99 M	15.83%	15.36%	16.85%	17.55%	16.74%	16.71%
PLS - Premium Account	5 M to 24.99 M	15.89%	15.42%	16.92%	17.62%	16.80%	16.77%
PLS - Premium Account	25 M to 49.99 M	15.95%	15.48%	16.99%	17.69%	16.84%	16.84%
PLS - Premium Account	50 M to 99.99 M	16.02%	15.54%	17.05%	17.75%	16.94%	16.90%
PLS - Premium Account	100 M to 199.99 M	16.08%	15.60%	17.12%	17.82%	17.00%	16.97%
PLS - Premium Account	200 M to 399.99 M	16.14%	15.60%	17.12%	17.89%	17.07%	17.03%
PLS - Premium Account	400 M to 599.99 M	16.14%	15.72%	17.25%	17.89%	17.07%	17.10%
PLS - Premium Account	600 M to 799.99 M	16.14%	15.72%	17.25%	18.03%	17.07%	17.10%
PLS - Premium Account	800 M to 0.99 B	16.14%	15.72%	17.25%	18.03%	17.26%	17.23%
PLS - Premium Account	1.000 billion to 1.199 Billion	16.40%	15.90%	17.45%	18.17%	17.26%	17.23%
PLS - Premium Account	1.200 billion to 1.399 Billion	16.40%	15.90%	17.45%	18.17%	17.26%	17.23%
PLS - Premium Account	1.400 billion to 1.599 Billion	16.40%	15.90%	17.45%	18.17%	17.26%	18.41%
PLS - Premium Account	1.600 billion to 1.799 Billion	16.40%	15.90%	17.45%	18.17%	17.26%	18.41%
PLS - Premium Account	1.800 billion to 1.999 Billion	16.40%	15.90%	17.45%	18.17%	18.58%	18.41%
PLS - Premium Account	Above 2 Billion	16.40%	15.90%	17.45%	18.17%	18.58%	18.41%

Sirat Habibmetro Islamic Investment Certificate (H.I.I.C)							
	Tenor						
H.I.I.C. Seven Days	Maturity	13.93%	13.85%	15.20%	15.83%	15.10%	15.07%
H.I.I.C. Fifteen Days	Maturity	13.93%	13.85%	15.20%	15.83%	15.10%	15.07%

H.I.I.C One Month	Maturity	15.51%	15.05%	16.52%	17.20%	16.41%	16.38%
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Habib Metropolitan Bank Limited - Islamic Banking
Historical Declared Profit Rates Last 2 Years - Local Currency

H.I.I.C Three Months	Maturity	15.70%	15.36%	16.85%	17.55%	16.74%	16.71%
H.I.I.C Six Months	Maturity	15.89%	15.54%	17.05%	17.75%	16.94%	16.90%
H.I.I.C 1 Year	Monthly	15.70%	15.48%	16.99%	17.69%	16.87%	16.84%
H.I.I.C 1 Year	Quarterly	15.89%	15.66%	17.18%	17.89%	17.07%	17.03%
H.I.I.C 1 Year	Six Monthly	16.08%	15.84%	17.38%	18.10%	17.26%	17.23%
H.I.I.C 1 Year	Maturity	16.27%	16.02%	17.58%	18.31%	17.46%	17.43%
H.I.I.C 2 Years	Monthly	12.66%	12.04%	13.22%	13.76%	13.13%	13.10%
H.I.I.C 2 Years	Quarterly	12.66%	12.04%	13.22%	13.76%	13.19%	13.17%
H.I.I.C 2 Years	Six Monthly	12.79%	12.16%	13.35%	13.90%	13.26%	13.23%
H.I.I.C 2 Years	Maturity	12.85%	12.22%	13.42%	13.97%	13.33%	13.30%
H.I.I.C 3 Years	Monthly	12.72%	12.10%	13.29%	13.83%	13.19%	13.17%
H.I.I.C 3 Years	Quarterly	12.79%	12.16%	13.35%	13.90%	13.26%	13.23%
H.I.I.C 3 Years	Six Monthly	12.85%	12.22%	13.42%	13.97%	13.33%	13.30%
H.I.I.C 3 Years	Maturity	12.91%	12.28%	13.48%	14.04%	13.39%	13.36%
H.I.I.C 5 Years	Monthly	12.79%	12.16%	13.35%	13.90%	13.26%	13.23%
H.I.I.C 5 Years	Quarterly	12.85%	12.22%	13.42%	13.97%	13.33%	13.30%
H.I.I.C 5 Years	Six Monthly	12.91%	12.28%	13.48%	14.04%	13.39%	13.36%
H.I.I.C 5 Years	Maturity	12.98%	12.34%	13.55%	14.11%	13.46%	13.43%

SBP Subsidized Schemes							
SBP - ILTFF	00 To Above Amount	3.80%	3.61%	3.97%	3.94%	3.94%	3.93%
SBP - IFFSAP	00 To Above Amount	2.53%	2.41%	2.64%	2.63%	2.63%	2.62%
SBP - IFWS	00 To Above Amount	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
SBP - ITERF	00 To Above Amount	1.90%	1.81%	1.98%	1.97%	1.97%	1.97%
SBP - IFFRE	00 To Above Amount	2.53%	2.41%	2.64%	2.63%	2.63%	2.62%

* Profit Sharing Ratio		50:50	50:50	50:50	50:50	50:50	50:50
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Product name	Tiers	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
Margin Accounts	00 To Above Amount	0.04%	0.04%	0.04%	0.04%	0.04%	0.05%
Security Deposit	00 To Above Amount	0.04%	0.04%	0.04%	0.04%	0.04%	0.05%

Sirat Other Saving Accounts							
Sirat Ladies Account - Saving	00 To Above Amount	18.89%	19.36%	18.35%	18.27%	18.35%	19.17%
Habib Metro Sirat Asaan Account-Saving	00 To Above Amount	11.89%	12.18%	11.54%	11.97%	12.02%	11.22%
Sirat NRP Rupee Value Account RDA - Saving	00 To Above Amount	15.11%	15.49%	14.68%	15.12%	15.18%	16.83%
Sirat Junior Savers Account	00 To Above Amount	17.66%	18.09%	17.15%	17.33%	17.40%	18.70%
Sirat Privilege 55+ Saving Account	00 To Above Amount	18.07%	18.51%	17.55%	18.59%	18.66%	19.63%

Sirat Savings Plus Account							
Islamic Savings Plus	0 to 5 M	16.69%	17.10%	16.21%	16.70%	16.76%	13.60%
Islamic Savings Plus	5.001 M to 25 M	16.90%	17.32%	16.41%	17.01%	17.08%	13.79%
Islamic Savings Plus	25.001 M to 200 M	17.04%	17.46%	16.54%	17.33%	17.40%	13.88%
Islamic Savings Plus	200.001 M and Above	17.17%	17.60%	16.68%	17.64%	17.71%	13.98%

Sirat Saving Account - FI / Mutual Funds							
Saving Account-FI / Mutual Funds	Upto 9.999 M	8.24%	8.45%	8.01%	8.82%	8.86%	8.51%
Saving Account-FI / Mutual Funds	10.000M - 99.999 M	8.31%	8.52%	8.07%	8.89%	8.92%	8.60%
Saving Account-FI / Mutual Funds	100.000M - 199.999 M	8.38%	8.59%	8.14%	8.95%	8.92%	8.60%
Saving Account-FI / Mutual Funds	200.000M - 499.999 M	8.38%	8.66%	8.14%	8.95%	8.92%	8.79%
Saving Account-FI / Mutual Funds	500.000 M & Above	8.38%	8.66%	8.14%	9.07%	9.11%	8.79%

Sirat Saving Accounts							
Savings Account	0 to 24.99K	15.80%	16.19%	15.34%	14.81%	14.87%	12.53%
Savings Account	25 K to 99.99 K	15.94%	16.33%	15.48%	14.93%	14.99%	12.71%
Savings Account	100 K to 499.99 K	16.08%	16.47%	15.61%	15.06%	15.12%	12.89%
Savings Account	500 K to 999.99 K	16.21%	16.61%	15.74%	15.19%	15.25%	13.07%
Savings Account	1 M to 9.99 M	16.35%	16.75%	15.88%	15.31%	15.37%	13.24%
Savings Account	10 M to 19.99 M	16.49%	16.89%	16.01%	15.44%	15.50%	13.42%
Savings Account	20 M to 29.99 M	16.63%	17.04%	16.15%	15.56%	15.63%	13.60%
Savings Account	30 M to 39.99 M	16.76%	17.18%	16.28%	15.69%	15.75%	13.78%
Savings Account	40 M to 49.99 M	16.90%	17.32%	16.41%	15.82%	15.88%	13.96%
Savings Account	50 M to 59.99 M	17.04%	17.46%	16.54%	15.94%	16.01%	14.14%
Savings Account	60 M to 69.99 M	17.17%	17.46%	16.54%	16.07%	16.13%	14.32%
Savings Account	70 M to 79.99 M	17.17%	17.74%	16.81%	16.19%	16.26%	14.50%
Savings Account	80 M to 89.99 M	17.45%	17.74%	16.81%	16.19%	16.38%	14.50%
Savings Account	90 M to 99.99 M	17.59%	17.74%	16.81%	16.19%	16.38%	14.50%
Savings Account	100 M and above	17.72%	18.16%	17.21%	16.57%	16.64%	15.03%

Sirat Habibmetro@work (Green, Gold & Platinum)							
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	0 to 24.99K	12.37%	12.67%	12.01%	8.19%	8.22%	9.17%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	25 K to 99.99 K	12.37%	12.67%	12.01%	8.19%	8.22%	9.17%

Habib Metropolitan Bank Limited - Islamic Banking
Historical Declared Profit Rates Last 2 Years - Local Currency

SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	100 K to 499.99 K	12.37%	12.67%	12.01%	8.19%	8.22%	9.17%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	500 K to 999.99 K	12.37%	12.67%	12.01%	8.19%	8.22%	9.17%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	1 M to 9.99 M	12.37%	12.67%	12.01%	8.19%	8.22%	9.17%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	10 M to 19.99 M	12.37%	12.67%	12.01%	8.19%	8.22%	9.17%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	20 M to 29.99 M	12.37%	12.67%	12.01%	8.19%	8.22%	9.17%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	30 M to 39.99 M	12.37%	12.67%	12.01%	8.19%	8.22%	9.17%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	40 M to 49.99 M	12.37%	12.67%	12.01%	8.19%	8.22%	9.17%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	50 M to 59.99 M	12.37%	12.67%	12.01%	8.19%	8.22%	9.17%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	60 M to 69.99 M	12.37%	12.67%	12.01%	8.19%	8.22%	9.17%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	70 M to 79.99 M	12.37%	12.67%	12.01%	8.19%	8.22%	9.17%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	80 M to 89.99 M	12.37%	12.67%	12.01%	8.19%	8.22%	9.17%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	90 M to 99.99 M	12.37%	12.67%	12.01%	8.19%	8.22%	9.17%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	100 M and above	12.37%	12.67%	12.01%	8.19%	8.22%	9.17%

Sirat Islamic Non Resident Saving Accounts

SIRAT Non - Resident Account - Saving	0 to 24.99K	12.85%	13.16%	12.48%	8.82%	8.86%	10.43%
SIRAT Non - Resident Account - Saving	25 K to 99.99 K	12.85%	13.16%	12.48%	8.82%	8.86%	10.43%
SIRAT Non - Resident Account - Saving	100 K to 499.99 K	12.85%	13.16%	12.48%	8.82%	8.86%	10.43%
SIRAT Non - Resident Account - Saving	500 K to 999.99 K	12.85%	13.16%	12.48%	8.82%	8.86%	10.43%
SIRAT Non - Resident Account - Saving	1 M to 9.99 M	12.85%	13.16%	12.48%	8.82%	8.86%	10.43%
SIRAT Non - Resident Account - Saving	10 M to 19.99 M	12.85%	13.16%	12.48%	8.82%	8.86%	10.43%
SIRAT Non - Resident Account - Saving	20 M to 29.99 M	12.85%	13.16%	12.48%	8.82%	8.86%	10.43%
SIRAT Non - Resident Account - Saving	30 M to 39.99 M	12.85%	13.16%	12.48%	8.82%	8.86%	10.43%
SIRAT Non - Resident Account - Saving	40 M to 49.99 M	12.85%	13.16%	12.48%	8.82%	8.86%	10.43%
SIRAT Non - Resident Account - Saving	50 M to 59.99 M	12.85%	13.16%	12.48%	8.82%	8.86%	10.43%
SIRAT Non - Resident Account - Saving	60 M to 69.99 M	12.85%	13.16%	12.48%	8.82%	8.86%	10.43%
SIRAT Non - Resident Account - Saving	70 M to 79.99 M	12.85%	13.16%	12.48%	8.82%	8.86%	10.43%
SIRAT Non - Resident Account - Saving	80 M to 89.99 M	12.85%	13.16%	12.48%	8.82%	8.86%	10.43%
SIRAT Non - Resident Account - Saving	90 M to 99.99 M	12.85%	13.16%	12.48%	8.82%	8.86%	10.43%
SIRAT Non - Resident Account - Saving	100 M and above	12.85%	13.16%	12.48%	8.82%	8.86%	10.43%

Sirat Pls Premium Accounts

PLS - Premium Account	0 to 4.99 M	17.52%	17.95%	17.01%	16.51%	16.57%	14.32%
PLS - Premium Account	5 M to 24.99 M	17.59%	18.02%	17.08%	16.70%	16.76%	14.50%
PLS - Premium Account	25 M to 49.99 M	17.66%	18.09%	17.15%	16.83%	16.89%	14.68%
PLS - Premium Account	50 M to 99.99 M	17.72%	18.16%	17.21%	16.95%	17.02%	14.86%
PLS - Premium Account	100 M to 199.99 M	17.79%	18.23%	17.28%	17.08%	17.14%	15.03%
PLS - Premium Account	200 M to 399.99 M	17.86%	18.30%	17.35%	17.20%	17.27%	15.21%
PLS - Premium Account	400 M to 599.99 M	17.93%	18.30%	17.41%	17.33%	17.27%	15.21%
PLS - Premium Account	600 M to 799.99 M	18.00%	18.30%	17.41%	17.33%	17.27%	15.21%
PLS - Premium Account	800 M to 0.99 B	18.07%	18.51%	17.41%	17.33%	17.27%	15.21%
PLS - Premium Account	1,000 billion to 1.199 Billion	18.07%	18.51%	17.61%	17.64%	17.71%	15.93%
PLS - Premium Account	1,200 billion to 1.399 Billion	18.07%	18.51%	17.61%	17.64%	17.71%	15.93%
PLS - Premium Account	1,400 billion to 1.599 Billion	18.07%	18.51%	17.61%	17.64%	17.71%	15.93%
PLS - Premium Account	1,600 billion to 1.799 Billion	18.07%	18.51%	17.61%	17.64%	17.71%	15.93%
PLS - Premium Account	1,800 billion to 1.999 Billion	18.07%	18.51%	17.61%	17.64%	17.71%	15.93%
PLS - Premium Account	Above 2 Billion	18.07%	18.51%	17.61%	17.96%	17.71%	15.93%

Sirat Habibmetro Islamic Investment Certificate (H.I.I.C)

H.I.I.C. Seven Days	Maturity	15.80%	16.19%	15.34%	14.81%	14.87%	12.53%
H.I.I.C. Fifteen Days	Maturity	15.80%	16.19%	15.34%	14.81%	14.87%	12.53%
H.I.I.C One Month	Maturity	17.17%	17.60%	16.68%	17.64%	17.71%	18.00%
H.I.I.C Three Months	Maturity	17.52%	17.95%	17.01%	17.96%	18.03%	18.23%
H.I.I.C Six Months	Maturity	17.72%	18.16%	17.21%	18.27%	18.35%	18.70%
H.I.I.C 1 Year	Monthly	17.66%	18.09%	17.15%	18.09%	18.16%	17.86%
H.I.I.C 1 Year	Quarterly	17.86%	18.30%	17.35%	18.34%	18.41%	17.95%
H.I.I.C 1 Year	Six Monthly	18.07%	18.51%	17.55%	18.46%	18.54%	18.04%
H.I.I.C 1 Year	Maturity	18.27%	18.72%	17.75%	18.84%	18.92%	18.14%
H.I.I.C 2 Years	Monthly	13.74%	14.08%	13.34%	16.38%	16.45%	15.05%
H.I.I.C 2 Years	Quarterly	13.81%	14.15%	13.41%	16.45%	16.51%	15.15%
H.I.I.C 2 Years	Six Monthly	13.88%	14.22%	13.48%	16.51%	16.57%	15.24%
H.I.I.C 2 Years	Maturity	13.95%	14.29%	13.54%	17.01%	17.08%	15.33%
H.I.I.C 3 Years	Monthly	13.81%	14.15%	13.41%	16.57%	16.64%	15.99%
H.I.I.C 3 Years	Quarterly	13.88%	14.22%	13.48%	16.70%	16.76%	16.08%
H.I.I.C 3 Years	Six Monthly	13.95%	14.29%	13.54%	17.01%	17.08%	16.17%
H.I.I.C 3 Years	Maturity	14.01%	14.36%	13.61%	17.33%	17.40%	16.27%
H.I.I.C 5 Years	Monthly	13.88%	14.22%	13.48%	17.64%	17.71%	16.92%
H.I.I.C 5 Years	Quarterly	13.95%	14.29%	13.54%	17.71%	17.78%	17.02%
H.I.I.C 5 Years	Six Monthly	14.01%	14.36%	13.61%	17.77%	17.84%	17.11%
H.I.I.C 5 Years	Maturity	14.08%	14.43%	13.68%	17.96%	18.03%	17.20%

SBP Subsidized Schemes

SBP - ILTFF	00 To Above Amount	4.12%	4.22%	4.00%	8.82%	8.86%	6.36%
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Habib Metropolitan Bank Limited - Islamic Banking
Historical Declared Profit Rates Last 2 Years - Local Currency

SBP - IFFSAP	00 To Above Amount	2.75%	2.82%	2.67%	3.15%	3.16%	5.14%
SBP - IFWS	00 To Above Amount	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
SBP - ITERF	00 To Above Amount	2.06%	2.11%	2.00%	1.89%	1.90%	3.86%
SBP - IFFRE	00 To Above Amount	2.75%	2.82%	2.67%	3.78%	3.80%	5.14%

* Profit Sharing Ratio		50:50	50:50	50:50	50:50	50:50	50:50
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Product name	Tiers	Profit Rates from July 01, 2023 to July 31, 2023	Profit Rates from June 01, 2023 to June 30, 2023	Profit Rates from May 01, 2023 to May 31, 2023	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
Margin Accounts	00 To Above Amount	0.05%	0.09%	0.07%	0.07%	0.07%	0.07%
Security Deposit	00 To Above Amount	0.05%	0.09%	0.07%	0.07%	0.07%	0.07%

Sirat Other Saving Accounts

Sirat Ladies Account - Saving	00 To Above Amount	20.38%	16.09%	13.72%	13.36%	9.27%	8.96%
Habib Metro Sirat Asaan Account-Saving	00 To Above Amount	11.93%	8.05%	6.86%	6.68%	10.67%	10.31%
Sirat NRP Rupee Value Account RDA - Saving	00 To Above Amount	17.89%	13.47%	11.48%	11.18%	10.67%	10.31%
Sirat Junior Savers Account	00 To Above Amount	19.88%	14.97%	12.76%	12.42%	13.04%	12.60%
Sirat Privilege 55+ Saving Account	00 To Above Amount	20.88%	15.72%	13.40%	13.05%	14.23%	13.75%

Sirat Savings Plus Account

Islamic Savings Plus	0 to 5 M	14.46%	12.18%	10.38%	10.11%	10.08%	9.74%
Islamic Savings Plus	5.001 M to 25 M	14.66%	12.32%	10.50%	10.23%	10.20%	9.85%
Islamic Savings Plus	25.001 M to 200 M	14.76%	12.46%	10.63%	10.35%	10.32%	9.97%
Islamic Savings Plus	200.001 M and Above	14.76%	12.61%	10.75%	10.47%	10.43%	10.08%

Sirat Saving Account - FI / Mutual Funds

Saving Account-FI / Mutual Funds	Upto 9.999 M	9.05%	8.60%	7.33%	7.14%	7.11%	6.87%
Saving Account-FI / Mutual Funds	10.000M - 99.999 M	9.15%	8.74%	7.45%	7.25%	7.23%	6.99%
Saving Account-FI / Mutual Funds	100.000M - 199.999 M	9.15%	8.88%	7.45%	7.25%	7.35%	7.10%
Saving Account-FI / Mutual Funds	200.000M - 499.999 M	9.35%	8.88%	7.45%	7.25%	7.35%	7.10%
Saving Account-FI / Mutual Funds	500.000 M & Above	9.35%	9.17%	7.45%	7.25%	7.35%	7.10%

Sirat Saving Accounts

Savings Account	0 to 24.99K	13.32%	10.03%	8.55%	8.32%	8.30%	8.02%
Savings Account	25 K to 99.99 K	13.51%	10.17%	8.67%	8.44%	8.42%	8.13%
Savings Account	100 K to 499.99 K	13.70%	10.31%	8.79%	8.56%	8.54%	8.25%
Savings Account	500 K to 999.99 K	13.89%	10.46%	8.92%	8.68%	8.66%	8.36%
Savings Account	1 M to 9.99 M	14.08%	10.60%	9.04%	8.80%	8.77%	8.48%
Savings Account	10 M to 19.99 M	14.27%	10.74%	9.16%	8.92%	8.89%	8.59%
Savings Account	20 M to 29.99 M	14.46%	10.89%	9.28%	9.04%	9.01%	8.71%
Savings Account	30 M to 39.99 M	14.65%	11.03%	9.40%	9.16%	9.13%	8.82%
Savings Account	40 M to 49.99 M	14.84%	11.17%	9.53%	9.28%	9.25%	8.94%
Savings Account	50 M to 59.99 M	14.84%	11.17%	9.53%	9.39%	9.37%	9.05%
Savings Account	60 M to 69.99 M	15.23%	11.46%	9.77%	9.51%	9.49%	9.17%
Savings Account	70 M to 79.99 M	15.42%	11.60%	9.89%	9.63%	9.60%	9.28%
Savings Account	80 M to 89.99 M	15.42%	11.60%	9.89%	9.63%	9.60%	9.28%
Savings Account	90 M to 99.99 M	15.42%	11.60%	9.89%	9.63%	9.64%	9.28%
Savings Account	100 M and above	15.99%	12.03%	10.26%	9.99%	9.96%	9.62%

Sirat Habibmetro@work (Green, Gold & Platinum)

SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	0 to 24.99K	9.75%	8.60%	7.33%	7.14%	7.11%	6.87%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	25 K to 99.99 K	9.75%	8.74%	7.45%	7.25%	7.23%	6.99%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	100 K to 499.99 K	9.75%	8.88%	7.57%	7.37%	7.35%	7.10%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	500 K to 999.99 K	9.75%	9.03%	7.69%	7.49%	7.47%	7.22%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	1 M to 9.99 M	9.75%	9.17%	7.82%	7.61%	7.59%	7.33%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	10 M to 19.99 M	9.75%	9.31%	7.94%	7.73%	7.71%	7.33%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	20 M to 29.99 M	9.75%	9.31%	7.94%	7.73%	7.71%	7.33%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	30 M to 39.99 M	9.75%	9.31%	7.94%	7.73%	7.71%	7.33%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	40 M to 49.99 M	9.75%	9.31%	7.94%	7.73%	7.71%	7.33%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	50 M to 59.99 M	9.75%	9.31%	7.94%	7.73%	7.71%	7.33%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	60 M to 69.99 M	9.75%	9.31%	7.94%	7.73%	7.71%	7.33%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	70 M to 79.99 M	9.75%	9.31%	7.94%	7.73%	7.71%	7.33%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	80 M to 89.99 M	9.75%	9.31%	7.94%	7.73%	7.71%	7.33%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	90 M to 99.99 M	9.75%	9.31%	7.94%	7.73%	7.71%	7.33%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	100 M and above	9.75%	9.31%	7.94%	7.73%	7.71%	7.33%

Sirat Islamic Non Resident Saving Accounts

SIRAT Non - Resident Account - Saving	0 to 24.99K	11.09%	10.03%	8.55%	8.32%	8.30%	8.02%
SIRAT Non - Resident Account - Saving	25 K to 99.99 K	11.09%	10.17%	8.67%	8.44%	8.42%	8.13%
SIRAT Non - Resident Account - Saving	100 K to 499.99 K	11.09%	10.31%	8.79%	8.56%	8.54%	8.25%
SIRAT Non - Resident Account - Saving	500 K to 999.99 K	11.09%	10.46%	8.92%	8.68%	8.66%	8.36%
SIRAT Non - Resident Account - Saving	1 M to 9.99 M	11.09%	10.60%	9.04%	8.80%	8.77%	8.48%
SIRAT Non - Resident Account - Saving	10 M to 19.99 M	11.09%	10.74%	9.16%	8.92%	8.89%	8.59%
SIRAT Non - Resident Account - Saving	20 M to 29.99 M	11.09%	10.89%	9.28%	9.04%	9.01%	8.71%
SIRAT Non - Resident Account - Saving	30 M to 39.99 M	11.09%	11.03%	9.40%	9.16%	9.13%	8.82%
SIRAT Non - Resident Account - Saving	40 M to 49.99 M	11.09%	11.03%	9.53%	9.28%	9.25%	8.94%
SIRAT Non - Resident Account - Saving	50 M to 59.99 M	11.09%	11.03%	9.53%	9.39%	9.37%	9.05%
SIRAT Non - Resident Account - Saving	60 M to 69.99 M	11.09%	11.03%	9.77%	9.51%	9.49%	9.17%

Habib Metropolitan Bank Limited - Islamic Banking
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SIRAT Non - Resident Account - Saving	70 M to 79.99 M	11.09%	11.03%	9.89%	9.63%	9.60%	9.28%
SIRAT Non - Resident Account - Saving	80 M to 89.99 M	11.09%	11.03%	9.89%	9.63%	9.60%	9.28%
SIRAT Non - Resident Account - Saving	90 M to 99.99 M	11.09%	11.03%	9.89%	9.63%	9.84%	9.28%
SIRAT Non - Resident Account - Saving	100 M and above	11.09%	11.03%	10.26%	9.99%	9.96%	9.62%

Sirat Pls Premium Accounts

PLS - Premium Account	0 to 4.99 M	15.23%	11.46%	9.77%	9.51%	9.49%	9.17%
PLS - Premium Account	5 M to 24.99 M	15.42%	11.60%	9.89%	9.63%	9.60%	9.28%
PLS - Premium Account	25 M to 49.99 M	15.61%	11.75%	10.01%	9.75%	9.72%	9.39%
PLS - Premium Account	50 M to 99.99 M	15.80%	11.89%	10.14%	9.87%	9.84%	9.51%
PLS - Premium Account	100 M to 199.99 M	15.99%	12.03%	10.26%	9.99%	9.96%	9.62%
PLS - Premium Account	200 M to 399.99 M	16.18%	12.18%	10.38%	10.11%	10.08%	9.74%
PLS - Premium Account	400 M to 599.99 M	16.18%	12.32%	10.38%	10.11%	10.08%	9.74%
PLS - Premium Account	600 M to 799.99 M	16.18%	12.32%	10.38%	10.11%	10.08%	9.74%
PLS - Premium Account	800 M to 0.99 B	16.18%	12.32%	10.38%	10.11%	10.08%	9.74%
PLS - Premium Account	1.000 billion to 1.199 Billion	16.18%	12.32%	10.38%	10.11%	10.08%	9.74%
PLS - Premium Account	1.200 billion to 1.399 Billion	16.18%	12.32%	10.38%	10.11%	10.08%	9.74%
PLS - Premium Account	1.400 billion to 1.599 Billion	16.18%	12.32%	10.38%	10.11%	10.08%	9.74%
PLS - Premium Account	1.600 billion to 1.799 Billion	16.18%	12.32%	10.38%	10.11%	10.08%	9.74%
PLS - Premium Account	1.800 billion to 1.999 Billion	16.18%	12.32%	10.38%	10.11%	10.08%	9.74%
PLS - Premium Account	Above 2 Billion	16.18%	12.32%	10.38%	10.11%	11.15%	10.77%

Sirat Habibmetro Islamic Investment Certificate (H.I.I.C)

	Tenor						
H.I.I.C. Seven Days	Maturity	13.32%	10.03%	8.55%	8.32%	8.30%	8.02%
H.I.I.C. Fifteen Days	Maturity	13.32%	10.03%	8.55%	8.32%	8.30%	8.02%

H.I.I.C One Month	Maturity	19.14%	15.04%	12.82%	12.49%	12.45%	12.03%
H.I.I.C Three Months	Maturity	19.39%	15.76%	13.43%	13.08%	13.04%	12.60%
H.I.I.C Six Months	Maturity	19.88%	16.48%	14.05%	13.68%	13.64%	13.18%

H.I.I.C 1 Year	Monthly	18.99%	15.76%	13.43%	13.08%	13.04%	12.60%
H.I.I.C 1 Year	Quarterly	19.09%	15.90%	13.56%	13.20%	13.16%	12.72%
H.I.I.C 1 Year	Six Monthly	19.19%	16.05%	13.68%	13.32%	13.28%	12.83%
H.I.I.C 1 Year	Maturity	19.29%	16.09%	13.72%	13.36%	13.32%	12.87%

H.I.I.C 2 Years	Monthly	16.01%	16.48%	14.05%	13.68%	13.64%	13.18%
H.I.I.C 2 Years	Quarterly	16.11%	16.62%	14.17%	13.80%	13.75%	13.18%
H.I.I.C 2 Years	Six Monthly	16.20%	16.76%	14.29%	13.91%	13.87%	13.40%
H.I.I.C 2 Years	Maturity	16.30%	16.65%	14.20%	13.82%	13.78%	13.32%

H.I.I.C 3 Years	Monthly	17.00%	17.19%	14.66%	14.27%	14.23%	13.75%
H.I.I.C 3 Years	Quarterly	17.10%	17.33%	14.78%	14.39%	14.35%	13.86%
H.I.I.C 3 Years	Six Monthly	17.20%	17.48%	14.90%	14.51%	14.47%	13.98%
H.I.I.C 3 Years	Maturity	17.30%	17.59%	14.99%	14.60%	14.56%	14.06%

H.I.I.C 5 Years	Monthly	17.99%	17.91%	15.27%	14.87%	14.82%	14.32%
H.I.I.C 5 Years	Quarterly	18.09%	18.05%	15.39%	14.98%	14.94%	14.44%
H.I.I.C 5 Years	Six Monthly	18.19%	18.19%	15.51%	15.10%	15.06%	14.55%
H.I.I.C 5 Years	Maturity	18.29%	18.34%	15.63%	15.22%	15.18%	14.66%

SBP Subsidized Schemes

SBP - ILTFF	00 To Above Amount	7.46%	15.88%	13.53%	4.76%	4.74%	4.58%
SBP - IFFSAP	00 To Above Amount	6.03%	4.54%	3.87%	3.77%	5.93%	5.73%
SBP - IFWS	00 To Above Amount	0.00%	0.00%	3.87%	0.00%	-	4.04%
SBP - ITERF	00 To Above Amount	6.03%	3.40%	2.90%	2.82%	1.66%	1.60%
SBP - IFFRE	00 To Above Amount	4.52%	4.54%	3.87%	3.77%	1.66%	1.60%

* Profit Sharing Ratio		50:50	50:50	50:50	50:50	50:50	50:50
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Product name	Tiers	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
Margin Accounts	00 To Above Amount	0.05%	0.07%	0.07%	0.06%	0.06%	0.06%
Security Deposit	00 To Above Amount	0.05%	0.07%	0.07%	0.06%	0.06%	0.06%

Sirat Other Saving Accounts

Sirat Ladies Account - Saving	00 To Above Amount	7.03%	9.13%	8.97%	0.00%	0.00%	0.00%
Habib Metro Sirat Asaan Account-Saving	00 To Above Amount	8.09%	10.50%	10.33%	9.54%	9.12%	8.54%
Sirat NRP Rupee Value Account RDA - Saving	00 To Above Amount	8.09%	10.50%	10.33%	9.54%	9.12%	8.54%
Sirat Junior Savers Account	00 To Above Amount	9.89%	12.84%	12.62%	11.66%	11.14%	10.44%
Sirat Privilege 55+ Saving Account	00 To Above Amount	10.79%	14.01%	13.77%	12.72%	12.15%	11.38%

Sirat Savings Plus Account

Islamic Savings Plus	0 to 5 M	7.64%	9.92%	9.75%	9.01%	8.61%	8.06%
Islamic Savings Plus	5.001 M to 25 M	7.73%	10.04%	9.87%	9.11%	8.71%	8.16%
Islamic Savings Plus	25.001 M to 200 M	7.82%	10.15%	9.98%	9.22%	8.81%	8.25%
Islamic Savings Plus	200.001 M and Above	7.91%	10.27%	10.10%	9.33%	8.91%	8.35%

Habib Metropolitan Bank Limited - Islamic Banking
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Sirat Saving Account - FI / Mutual Funds							
Saving Account-FI / Mutual Funds	Upto 9.999 M	5.39%	7.00%	6.88%	6.36%	6.08%	5.69%
Saving Account-FI / Mutual Funds	10.000M - 99.999 M	5.48%	7.12%	7.00%	6.46%	6.18%	5.79%
Saving Account-FI / Mutual Funds	100.000M - 199.999 M	5.48%	7.12%	7.00%	6.46%	6.28%	5.88%
Saving Account-FI / Mutual Funds	200.000M - 499.999 M	5.66%	7.35%	7.00%	6.46%	6.38%	5.98%
Saving Account-FI / Mutual Funds	500.000 M & Above	5.66%	7.35%	7.00%	6.46%	6.38%	5.98%

Sirat Saving Accounts							
Savings Account	0 to 24.99K	6.29%	8.17%	8.03%	7.42%	7.09%	6.64%
Savings Account	25 K to 99.99 K	6.38%	8.29%	8.15%	7.52%	7.19%	6.74%
Savings Account	100 K to 499.99 K	6.47%	8.40%	8.26%	7.63%	7.29%	6.83%
Savings Account	500 K to 999.99 K	6.56%	8.52%	8.38%	7.74%	7.39%	6.93%
Savings Account	1 M to 9.99 M	6.65%	8.64%	8.49%	7.84%	7.49%	7.02%
Savings Account	10 M to 19.99 M	6.74%	8.75%	8.60%	7.95%	7.60%	7.11%
Savings Account	20 M to 29.99 M	6.83%	8.87%	8.72%	8.05%	7.70%	7.21%
Savings Account	30 M to 39.99 M	6.92%	8.99%	8.83%	8.16%	7.80%	7.30%
Savings Account	40 M to 49.99 M	7.01%	9.10%	8.95%	8.27%	7.90%	7.40%
Savings Account	50 M to 59.99 M	7.10%	9.22%	9.06%	8.37%	8.00%	7.49%
Savings Account	60 M to 69.99 M	7.19%	9.34%	9.18%	8.48%	8.10%	7.59%
Savings Account	70 M to 79.99 M	7.28%	9.45%	9.29%	8.58%	8.10%	7.68%
Savings Account	80 M to 89.99 M	7.28%	9.45%	9.29%	8.58%	8.10%	7.68%
Savings Account	90 M to 99.99 M	7.28%	9.69%	9.29%	8.58%	8.41%	7.87%
Savings Account	100 M and above	7.55%	9.80%	9.64%	8.90%	8.51%	7.97%

Sirat Habibmetro@work (Green, Gold & Platinum)							
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	0 to 24.99K	5.39%	7.00%	6.88%	6.36%	6.08%	5.69%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	25 K to 99.99 K	5.48%	7.12%	7.00%	6.46%	6.18%	5.79%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	100 K to 499.99 K	5.57%	7.24%	7.11%	6.57%	6.28%	5.88%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	500 K to 999.99 K	5.66%	7.35%	7.23%	6.68%	6.38%	5.98%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	1 M to 9.99 M	5.75%	7.47%	7.34%	6.78%	6.48%	6.07%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	10 M to 19.99 M	5.75%	7.47%	7.34%	6.78%	6.48%	6.07%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	20 M to 29.99 M	5.75%	7.47%	7.34%	6.78%	6.48%	6.07%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	30 M to 39.99 M	5.75%	7.47%	7.34%	6.78%	6.48%	6.07%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	40 M to 49.99 M	5.75%	7.47%	7.34%	6.78%	6.48%	6.07%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	50 M to 59.99 M	5.75%	7.47%	7.34%	6.78%	6.48%	6.07%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	60 M to 69.99 M	5.75%	7.47%	7.34%	6.78%	6.48%	6.07%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	70 M to 79.99 M	5.75%	7.47%	7.34%	6.78%	6.48%	6.07%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	80 M to 89.99 M	5.75%	7.47%	7.34%	6.78%	6.48%	6.07%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	90 M to 99.99 M	5.75%	7.47%	7.34%	6.78%	6.48%	6.07%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	100 M and above	5.75%	7.47%	7.34%	6.78%	6.48%	6.07%

Sirat Islamic Non Resident Saving Accounts							
SIRAT Non - Resident Account - Saving	0 to 24.99K	6.29%	8.17%	8.03%	7.42%	7.09%	6.64%
SIRAT Non - Resident Account - Saving	25 K to 99.99 K	6.38%	8.29%	8.15%	7.52%	7.19%	6.74%
SIRAT Non - Resident Account - Saving	100 K to 499.99 K	6.47%	8.40%	8.26%	7.63%	7.29%	6.83%
SIRAT Non - Resident Account - Saving	500 K to 999.99 K	6.56%	8.52%	8.38%	7.74%	7.39%	6.93%
SIRAT Non - Resident Account - Saving	1 M to 9.99 M	6.65%	8.64%	8.49%	7.84%	7.49%	7.02%
SIRAT Non - Resident Account - Saving	10 M to 19.99 M	6.74%	8.75%	8.60%	7.95%	7.60%	7.11%
SIRAT Non - Resident Account - Saving	20 M to 29.99 M	6.83%	8.87%	8.72%	8.05%	7.70%	7.21%
SIRAT Non - Resident Account - Saving	30 M to 39.99 M	6.92%	8.99%	8.83%	8.16%	7.80%	7.30%
SIRAT Non - Resident Account - Saving	40 M to 49.99 M	7.01%	9.10%	8.95%	8.27%	7.90%	7.40%
SIRAT Non - Resident Account - Saving	50 M to 59.99 M	7.10%	9.22%	9.06%	8.37%	8.00%	7.49%
SIRAT Non - Resident Account - Saving	60 M to 69.99 M	7.19%	9.34%	9.18%	8.48%	8.10%	7.59%
SIRAT Non - Resident Account - Saving	70 M to 79.99 M	7.28%	9.45%	9.29%	8.58%	8.10%	7.68%
SIRAT Non - Resident Account - Saving	80 M to 89.99 M	7.28%	9.45%	9.29%	8.58%	8.10%	7.68%
SIRAT Non - Resident Account - Saving	90 M to 99.99 M	7.28%	9.69%	9.29%	8.58%	8.41%	7.87%
SIRAT Non - Resident Account - Saving	100 M and above	7.55%	9.80%	9.64%	8.90%	8.51%	7.97%

Sirat PLS Premium Accounts							
PLS - Premium Account	0 to 4.99 M	7.19%	9.34%	9.18%	8.48%	8.10%	7.59%
PLS - Premium Account	5 M to 24.99 M	7.28%	9.45%	9.29%	8.58%	8.20%	7.68%
PLS - Premium Account	25 M to 49.99 M	7.37%	9.57%	9.41%	8.69%	8.30%	7.78%
PLS - Premium Account	50 M to 99.99 M	7.46%	9.69%	9.52%	8.80%	8.41%	7.87%
PLS - Premium Account	100 M to 199.99 M	7.55%	9.80%	9.64%	8.90%	8.51%	7.97%
PLS - Premium Account	200 M to 399.99 M	7.55%	9.80%	9.75%	8.90%	8.51%	7.97%
PLS - Premium Account	400 M to 599.99 M	7.55%	9.80%	9.75%	8.90%	8.51%	7.97%
PLS - Premium Account	600 M to 799.99 M	7.55%	9.80%	9.75%	8.90%	8.51%	7.97%
PLS - Premium Account	800 M to 0.99 B	7.55%	9.80%	9.75%	8.90%	8.51%	7.97%
PLS - Premium Account	1.000 billion to 1.199 Billion	7.55%	9.80%	9.75%	8.90%	8.51%	7.97%
PLS - Premium Account	1.200 billion to 1.399 Billion	7.55%	9.80%	9.75%	8.90%	8.51%	7.97%
PLS - Premium Account	1.400 billion to 1.599 Billion	7.55%	9.80%	9.75%	8.90%	8.51%	7.97%
PLS - Premium Account	1.600 billion to 1.799 Billion	7.55%	9.80%	9.75%	8.90%	8.51%	7.97%
PLS - Premium Account	1.800 billion to 1.999 Billion	7.55%	9.80%	9.75%	8.90%	8.51%	7.97%
PLS - Premium Account	Above 2 Billion	7.55%	9.80%	9.75%	8.90%	8.51%	7.97%

Sirat Habibmetro Islamic Investment Certificate (H.I.I.C)							
H.I.I.C. Seven Days	Tenor						
H.I.I.C. Seven Days	Maturity	6.29%	8.17%	8.03%	7.42%	7.09%	6.64%
H.I.I.C. Fifteen Days	Maturity	6.29%	8.17%	8.03%	7.42%	7.09%	6.64%

Habib Metropolitan Bank Limited - Islamic Banking
Historical Declared Profit Rates Last 2 Years - Local Currency

H.I.I.C One Month	Maturity	9.44%	12.25%	12.05%	11.13%	10.63%	9.96%
H.I.I.C Three Months	Maturity	9.89%	12.84%	12.62%	11.66%	11.14%	10.44%
H.I.I.C Six Months	Maturity	10.34%	13.42%	13.19%	12.19%	11.65%	10.91%
H.I.I.C 1 Year	Monthly	9.89%	12.84%	12.62%	11.66%	11.14%	10.44%
H.I.I.C 1 Year	Quarterly	9.98%	12.96%	12.74%	11.76%	11.24%	10.53%
H.I.I.C 1 Year	Six Monthly	10.07%	13.07%	12.85%	11.87%	11.34%	10.62%
H.I.I.C 1 Year	Maturity	10.09%	13.11%	14.59%	13.48%	11.44%	10.72%
H.I.I.C 2 Years	Monthly	10.34%	13.42%	13.19%	12.19%	11.65%	10.91%
H.I.I.C 2 Years	Quarterly	10.34%	13.54%	13.19%	12.19%	11.65%	11.00%
H.I.I.C 2 Years	Six Monthly	10.52%	13.66%	13.42%	12.40%	11.85%	11.10%
H.I.I.C 2 Years	Maturity	10.45%	13.57%	15.45%	14.27%	11.95%	11.19%
H.I.I.C 3 Years	Monthly	10.79%	14.01%	13.77%	12.72%	12.15%	11.38%
H.I.I.C 3 Years	Quarterly	10.87%	14.12%	13.88%	12.82%	12.25%	11.48%
H.I.I.C 3 Years	Six Monthly	10.96%	14.24%	14.00%	12.93%	12.36%	11.57%
H.I.I.C 3 Years	Maturity	11.03%	14.33%	16.31%	15.06%	12.46%	11.67%
H.I.I.C 5 Years	Monthly	11.23%	14.59%	14.34%	13.25%	12.66%	11.86%
H.I.I.C 5 Years	Quarterly	11.32%	14.71%	14.46%	13.35%	12.76%	11.95%
H.I.I.C 5 Years	Six Monthly	11.41%	14.82%	14.57%	13.46%	12.86%	12.05%
H.I.I.C 5 Years	Maturity	11.50%	14.94%	17.17%	15.86%	12.96%	12.14%
SBP Subsidized Schemes							
SBP - ILTFF	00 To Above Amount	3.59%	4.67%	4.59%	4.24%	4.05%	3.79%
SBP - IFFSAP	00 To Above Amount	4.49%	5.84%	5.74%	5.30%	5.06%	4.74%
SBP - IFWS	00 To Above Amount	4.04%	5.25%	5.16%	4.77%	4.56%	4.27%
SBP - ITERF	00 To Above Amount	1.26%	1.63%	1.61%	1.48%	1.42%	1.33%
SBP - IFFRE	00 To Above Amount	1.26%	1.63%	1.61%	1.48%	1.42%	1.33%
* Profit Sharing Ratio		50:50	50:50	50:50	50:50	50:50	50:50