

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

Product name	Profit Rates from February 01, 2025 to February 28, 2025	Profit Rates from January 01, 2025 to January 31, 2025
Sirat Ladies Saving Account	8.14%	8.87%
Habib Metro Sirat Asaan Account-Saving	8.14%	8.87%
Sirat NRP Rupee Value Account RDA - Saving	8.14%	8.87%
Sirat Junior Savers	8.14%	8.87%
Sirat Privilege 55+	8.14%	8.87%
SIRAT - Islamic Saving Plus	8.14%	8.87%
SIRAT - Saving Account	8.14%	8.87%
SIRAT - PLS - Premium Accounts	8.14%	8.87%
SIRAT Saving Habibmetro@work Green - Gold - Platinum	8.14%	8.87%
SIRAT - Islamic New Deposit Book Account - Non Resident	8.14%	8.87%
SIRAT - Saving Account-FI / Mutual Funds	5.08%	5.54%
SIRAT Saving Account - PSE & PLC	5.13%	5.79%
Margin & Security Deposits		
Margin Accounts	0.04%	0.04%
Security Deposits	0.04%	0.04%
Term Deposits - Habib Islamic Investment Certificate (HIIC)		
H.I.I.C - 00 To Above Amount - Seven Days	5.08%	5.54%
H.I.I.C - 00 To Above Amount - Fifteen Days	5.08%	5.54%
H.I.I.C - 00 To Above Amount - One Month	5.08%	5.54%
H.I.I.C - 00 To Above Amount - Three Months	5.19%	5.65%
H.I.I.C - 00 To Above Amount - Six Months	5.29%	5.76%
H.I.I.C - 00 To Above Amount - One Year Monthly	5.19%	5.65%
H.I.I.C - 00 To Above Amount - One Year Quarterly	5.29%	5.76%
H.I.I.C - 00 To Above Amount - One Year Half-yearly	5.39%	5.87%
H.I.I.C - 00 To Above Amount - One Year Maturity	5.49%	5.98%
H.I.I.C - 00 To Above Amount - Two Years Monthly	5.29%	5.76%
H.I.I.C - 00 To Above Amount - Two Years Quarterly	5.76%	5.76%
H.I.I.C - 00 To Above Amount - Two Year Half-yearly	5.49%	5.98%
H.I.I.C - 00 To Above Amount - Two Year Maturity	5.59%	6.09%
H.I.I.C - 00 To Above Amount - Three Years Monthly	5.39%	5.87%
H.I.I.C - 00 To Above Amount - Three Years Quarterly	5.49%	5.98%
H.I.I.C - 00 To Above Amount - Three Year Half-yearly	5.59%	6.09%
H.I.I.C - 00 To Above Amount - Three Years Maturity	5.69%	6.21%
H.I.I.C - 00 To Above Amount - Five Years Monthly	5.49%	5.98%
H.I.I.C - 00 To Above Amount - Five Years Quarterly	5.59%	6.09%
H.I.I.C - 00 To Above Amount - Five Year Half-yearly	5.69%	6.21%
H.I.I.C - 00 To Above Amount - Five Years Maturity	5.80%	6.32%
SBP SCHEMES		
SBP - ILTFF - 00 To Above Amount - -	3.56%	3.88%
SBP - IFFSAP - 00 To Above Amount - -	1.42%	1.55%
SBP - IFWS - 00 To Above Amount - -	0.00%	0.00%
SBP - ITERF - 00 To Above Amount - -	1.83%	2.00%
SBP - IFFRE - 00 To Above Amount - -	1.93%	2.11%
* Profit Sharing Ratio	50:50	50:50

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Sirat PIs Premium Accounts							
PLS - Premium Account	8.14%	7.95%	8.52%	11.07%	13.76%	15.83%	
PLS - Premium Account	8.19%	8.06%	8.56%	11.12%	13.82%	15.89%	
PLS - Premium Account	8.25%	8.06%	8.61%	11.17%	13.87%	15.95%	
PLS - Premium Account	8.30%	8.11%	8.65%	11.23%	13.93%	16.02%	
PLS - Premium Account	8.36%	8.16%	8.69%	11.27%	13.98%	16.08%	
PLS - Premium Account	8.41%	8.22%	8.74%	11.32%	14.04%	16.14%	
PLS - Premium Account	8.47%	8.27%	8.78%	11.32%	14.04%	16.14%	
PLS - Premium Account	8.47%	8.27%	8.78%	11.32%	14.04%	16.14%	
PLS - Premium Account	8.57%	8.38%	8.78%	11.32%	14.04%	16.14%	
PLS - Premium Account	8.57%	8.38%	8.91%	11.53%	14.26%	16.40%	
PLS - Premium Account	8.57%	8.38%	8.91%	11.53%	14.26%	16.40%	
PLS - Premium Account	8.57%	8.38%	8.91%	11.53%	14.26%	16.40%	
PLS - Premium Account	8.57%	8.38%	8.91%	11.53%	14.26%	16.40%	
PLS - Premium Account	8.57%	8.38%	8.91%	11.53%	14.26%	16.40%	
PLS - Premium Account	8.57%	8.38%	8.91%	11.53%	14.26%	16.40%	

Sirat Habibmetro Islamic Investment Certificate (H.I.I.C)							
H.I.I.C. Seven Days	7.05%	6.89%	7.04%	9.55%	12.11%	13.93%	
H.I.I.C. Fifteen Days	7.05%	6.89%	7.04%	9.55%	12.11%	13.93%	

H.I.I.C One Month	7.60%	7.42%	7.61%	10.82%	13.49%	15.51%
H.I.I.C Three Months	7.71%	7.53%	7.69%	10.97%	13.65%	15.70%
H.I.I.C Six Months	7.81%	7.63%	7.78%	11.12%	13.82%	15.89%

H.I.I.C 1 Year	8.41%	8.22%	7.82%	10.97%	13.65%	15.70%
H.I.I.C 1 Year	8.52%	8.32%	7.91%	11.12%	13.82%	15.89%
H.I.I.C 1 Year	8.63%	8.43%	8.00%	11.27%	13.98%	16.08%
H.I.I.C 1 Year	8.74%	8.54%	8.08%	11.43%	14.15%	16.27%

H.I.I.C 2 Years	7.60%	7.42%	7.82%	8.53%	11.01%	12.66%
H.I.I.C 2 Years	7.60%	7.42%	7.82%	8.53%	0.00%	12.66%
H.I.I.C 2 Years	7.71%	7.53%	7.91%	8.64%	11.12%	12.79%
H.I.I.C 2 Years	7.76%	7.58%	7.95%	8.69%	11.17%	12.85%

H.I.I.C 3 Years	7.65%	7.47%	7.87%	8.58%	11.06%	12.72%
H.I.I.C 3 Years	7.71%	7.53%	7.91%	8.64%	11.12%	12.79%
H.I.I.C 3 Years	7.76%	7.58%	7.95%	8.69%	11.17%	12.85%
H.I.I.C 3 Years	7.81%	7.63%	8.00%	8.74%	11.23%	12.91%

H.I.I.C 5 Years	7.71%	7.53%	7.91%	8.64%	11.12%	12.79%
H.I.I.C 5 Years	7.76%	7.58%	7.95%	8.69%	11.17%	12.85%
H.I.I.C 5 Years	7.81%	7.63%	8.00%	8.74%	11.23%	12.91%
H.I.I.C 5 Years	7.87%	7.69%	8.04%	8.79%	11.28%	12.98%

SBP Subsidized Schemes							
SBP - ILTF	3.26%	3.18%	2.61%	2.40%	1.65%	3.80%	
SBP - IFFSAP	2.17%	2.12%	1.30%	1.60%	2.20%	2.53%	
SBP - IFWS	0.00%	0.00%	0.00%	1.20%	0.00%	0.00%	
SBP - ITERF	1.63%	1.59%	0.91%	1.20%	3.30%	1.90%	
SBP - IFFRE	2.17%	2.12%	1.21%	1.60%	2.20%	2.53%	

* Profit Sharing Ratio	50:50	50:50	50:50	50:50	50:50	50:50
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Product name	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	Profit Rates from January 01, 2024 to January 31, 2024
Margin Accounts	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%
Security Deposit	0.04%	0.04%	0.04%	0.04%	0.04%	0.04%

Sirat Other Saving Accounts							
Sirat Ladies Account - Saving	16.56%	18.18%	18.92%	18.05%	18.02%	18.89%	
Habib Metro Sirat Asaan Account-Saving	10.42%	11.43%	11.91%	11.36%	11.33%	11.89%	
Sirat NRP Rupee Value Account RDA - Saving	13.25%	14.54%	15.14%	14.44%	14.41%	15.11%	
Sirat Junior Savers Account	15.48%	16.99%	17.69%	16.87%	16.84%	17.66%	
Sirat Privilege 55+ Saving Account	15.84%	17.38%	18.10%	17.26%	17.23%	18.07%	

Sirat Savings Plus Account							
Islamic Savings Plus	14.63%	16.06%	16.72%	15.95%	15.92%	16.69%	
Islamic Savings Plus	14.81%	16.26%	16.93%	16.15%	16.12%	16.90%	
Islamic Savings Plus	14.93%	16.39%	17.07%	16.28%	16.25%	17.04%	
Islamic Savings Plus	15.05%	16.52%	17.20%	16.41%	16.38%	17.17%	

Sirat Saving Account - FI / Mutual Funds							
Saving Account-FI / Mutual Funds	7.23%	7.93%	8.26%	7.88%	7.86%	8.24%	
Saving Account-FI / Mutual Funds	7.29%	8.00%	8.33%	7.94%	7.93%	8.31%	
Saving Account-FI / Mutual Funds	7.35%	8.00%	8.33%	8.01%	7.99%	8.38%	
Saving Account-FI / Mutual Funds	7.35%	8.00%	8.33%	8.01%	7.99%	8.38%	
Saving Account-FI / Mutual Funds	7.35%	8.00%	8.33%	8.01%	7.99%	8.38%	

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H.I.I.C 1 Year	15.66%	17.18%	17.89%	17.07%	17.03%	17.86%
H.I.I.C 1 Year	15.84%	17.38%	18.10%	17.26%	17.23%	18.07%
H.I.I.C 1 Year	16.02%	17.58%	18.31%	17.46%	17.43%	18.27%
H.I.I.C 2 Years	12.04%	13.22%	13.76%	13.13%	13.10%	13.74%
H.I.I.C 2 Years	12.04%	13.22%	13.76%	13.19%	13.23%	13.81%
H.I.I.C 2 Years	12.16%	13.35%	13.90%	13.26%	13.23%	13.88%
H.I.I.C 2 Years	12.22%	13.42%	13.97%	13.33%	13.30%	13.95%
H.I.I.C 3 Years	12.10%	13.29%	13.83%	13.19%	13.17%	13.81%
H.I.I.C 3 Years	12.16%	13.35%	13.90%	13.26%	13.23%	13.88%
H.I.I.C 3 Years	12.22%	13.42%	13.97%	13.33%	13.30%	13.95%
H.I.I.C 3 Years	12.28%	13.48%	14.04%	13.39%	13.36%	14.01%
H.I.I.C 5 Years	12.16%	13.35%	13.90%	13.26%	13.23%	13.88%
H.I.I.C 5 Years	12.22%	13.42%	13.97%	13.33%	13.30%	13.95%
H.I.I.C 5 Years	12.28%	13.48%	14.04%	13.39%	13.36%	14.01%
H.I.I.C 5 Years	12.34%	13.55%	14.11%	13.46%	13.43%	14.08%

SBP Subsidized Schemes

SBP - ILTF	3.61%	3.97%	3.94%	3.94%	3.93%	4.12%
SBP - IFFSAP	2.41%	2.64%	2.63%	2.63%	2.62%	2.75%
SBP - IFWS	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
SBP - ITERF	1.81%	1.98%	1.97%	1.97%	1.97%	2.06%
SBP - IFFRE	2.41%	2.64%	2.63%	2.63%	2.62%	2.75%

*** Profit Sharing Ratio**

	50:50	50:50	50:50	50:50	50:50	50:50
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Product name	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	Profit Rates from July 01, 2023 to July 31, 2023
Margin Accounts	0.04%	0.04%	0.04%	0.04%	0.05%	0.05%
Security Deposit	0.04%	0.04%	0.04%	0.04%	0.05%	0.05%

Sirat Other Saving Accounts

Sirat Ladies Account - Saving	19.36%	18.35%	18.27%	18.35%	19.17%	20.38%
Habib Metro Sirat Asaan Account-Saving	12.18%	11.54%	11.97%	12.02%	11.22%	11.93%
Sirat NRP Rupee Value Account RDA - Saving	15.49%	14.68%	15.12%	15.18%	16.83%	17.89%
Sirat Junior Savers Account	18.09%	17.15%	17.33%	17.40%	18.70%	19.88%
Sirat Privilege 55+ Saving Account	18.51%	17.55%	18.59%	18.66%	19.63%	20.88%

Sirat Savings Plus Account

Islamic Savings Plus	17.10%	16.21%	16.70%	16.76%	13.60%	14.46%
Islamic Savings Plus	17.32%	16.41%	17.01%	17.08%	13.79%	14.66%
Islamic Savings Plus	17.46%	16.54%	17.33%	17.40%	13.88%	14.76%
Islamic Savings Plus	17.60%	16.68%	17.64%	17.71%	13.98%	14.76%

Sirat Saving Account - FI / Mutual Funds

Saving Account-FI / Mutual Funds	8.45%	8.01%	8.82%	8.86%	8.51%	9.05%
Saving Account-FI / Mutual Funds	8.52%	8.07%	8.89%	8.92%	8.60%	9.15%
Saving Account-FI / Mutual Funds	8.59%	8.14%	8.95%	8.92%	8.60%	9.15%
Saving Account-FI / Mutual Funds	8.66%	8.14%	8.95%	8.92%	8.79%	9.35%
Saving Account-FI / Mutual Funds	8.66%	8.14%	9.07%	9.11%	8.79%	9.35%

Sirat Saving Accounts

Savings Account	16.19%	15.34%	14.81%	14.87%	12.53%	13.32%
Savings Account	16.33%	15.48%	14.93%	14.99%	12.71%	13.51%
Savings Account	16.47%	15.61%	15.06%	15.12%	12.89%	13.70%
Savings Account	16.61%	15.74%	15.19%	15.25%	13.07%	13.89%
Savings Account	16.75%	15.88%	15.31%	15.37%	13.24%	14.08%
Savings Account	16.89%	16.01%	15.44%	15.50%	13.42%	14.27%
Savings Account	17.04%	16.15%	15.56%	15.63%	13.60%	14.46%
Savings Account	17.18%	16.28%	15.69%	15.75%	13.78%	14.65%
Savings Account	17.32%	16.41%	15.82%	15.88%	13.96%	14.84%
Savings Account	17.46%	16.54%	15.94%	16.01%	14.14%	14.84%
Savings Account	17.46%	16.54%	16.07%	16.13%	14.32%	15.23%
Savings Account	17.74%	16.81%	16.19%	16.26%	14.50%	15.42%
Savings Account	17.74%	16.81%	16.19%	16.38%	14.50%	15.42%
Savings Account	17.74%	16.81%	16.19%	16.38%	14.50%	15.42%
Savings Account	18.16%	17.21%	16.57%	16.64%	15.03%	15.99%

Sirat Habibmetro@work (Green, Gold & Platinum)

SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	12.67%	12.01%	8.19%	8.22%	9.17%	9.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	12.67%	12.01%	8.19%	8.22%	9.17%	9.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	12.67%	12.01%	8.19%	8.22%	9.17%	9.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	12.67%	12.01%	8.19%	8.22%	9.17%	9.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	12.67%	12.01%	8.19%	8.22%	9.17%	9.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	12.67%	12.01%	8.19%	8.22%	9.17%	9.75%

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SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	12.67%	12.01%	8.19%	8.22%	9.17%	9.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	12.67%	12.01%	8.19%	8.22%	9.17%	9.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	12.67%	12.01%	8.19%	8.22%	9.17%	9.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	12.67%	12.01%	8.19%	8.22%	9.17%	9.75%
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SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	12.67%	12.01%	8.19%	8.22%	9.17%	9.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	12.67%	12.01%	8.19%	8.22%	9.17%	9.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	12.67%	12.01%	8.19%	8.22%	9.17%	9.75%

Sirat Islamic Non Resident Saving Accounts

SIRAT Non - Resident Account - Saving	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
SIRAT Non - Resident Account - Saving	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
SIRAT Non - Resident Account - Saving	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
SIRAT Non - Resident Account - Saving	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
SIRAT Non - Resident Account - Saving	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
SIRAT Non - Resident Account - Saving	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
SIRAT Non - Resident Account - Saving	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
SIRAT Non - Resident Account - Saving	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
SIRAT Non - Resident Account - Saving	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
SIRAT Non - Resident Account - Saving	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
SIRAT Non - Resident Account - Saving	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
SIRAT Non - Resident Account - Saving	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
SIRAT Non - Resident Account - Saving	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
SIRAT Non - Resident Account - Saving	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
SIRAT Non - Resident Account - Saving	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%

Sirat PIs Premium Accounts

PLS - Premium Account	17.95%	17.01%	16.51%	16.57%	14.32%	15.23%
PLS - Premium Account	18.02%	17.08%	16.70%	16.76%	14.50%	15.42%
PLS - Premium Account	18.09%	17.15%	16.83%	16.89%	14.68%	15.61%
PLS - Premium Account	18.16%	17.21%	16.95%	17.02%	14.86%	15.80%
PLS - Premium Account	18.23%	17.28%	17.08%	17.14%	15.03%	15.99%
PLS - Premium Account	18.30%	17.35%	17.20%	17.27%	15.21%	16.18%
PLS - Premium Account	18.30%	17.41%	17.33%	17.27%	15.21%	16.18%
PLS - Premium Account	18.30%	17.41%	17.33%	17.27%	15.21%	16.18%
PLS - Premium Account	18.51%	17.41%	17.33%	17.27%	15.21%	16.18%
PLS - Premium Account	18.51%	17.61%	17.64%	17.71%	15.93%	16.18%
PLS - Premium Account	18.51%	17.61%	17.64%	17.71%	15.93%	16.18%
PLS - Premium Account	18.51%	17.61%	17.64%	17.71%	15.93%	16.18%
PLS - Premium Account	18.51%	17.61%	17.64%	17.71%	15.93%	16.18%
PLS - Premium Account	18.51%	17.61%	17.64%	17.71%	15.93%	16.18%
PLS - Premium Account	18.51%	17.61%	17.96%	17.71%	15.93%	16.18%

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

H.I.I.C. Seven Days	16.19%	15.34%	14.81%	14.87%	12.53%	13.32%
H.I.I.C. Fifteen Days	16.19%	15.34%	14.81%	14.87%	12.53%	13.32%

H.I.I.C One Month	17.60%	16.68%	17.64%	17.71%	18.00%	19.14%
H.I.I.C Three Months	17.95%	17.01%	17.96%	18.03%	18.23%	19.39%
H.I.I.C Six Months	18.16%	17.21%	18.27%	18.35%	18.70%	19.88%

H.I.I.C 1 Year	18.09%	17.15%	18.09%	18.16%	17.86%	18.99%
H.I.I.C 1 Year	18.30%	17.35%	18.34%	18.41%	17.95%	19.09%
H.I.I.C 1 Year	18.51%	17.55%	18.46%	18.54%	18.04%	19.19%
H.I.I.C 1 Year	18.72%	17.75%	18.84%	18.92%	18.14%	19.29%

H.I.I.C 2 Years	14.08%	13.34%	16.38%	16.45%	15.05%	16.01%
H.I.I.C 2 Years	14.15%	13.41%	16.45%	16.51%	15.15%	16.11%
H.I.I.C 2 Years	14.22%	13.48%	16.51%	16.57%	15.24%	16.20%
H.I.I.C 2 Years	14.29%	13.54%	17.01%	17.08%	15.33%	16.30%

H.I.I.C 3 Years	14.15%	13.41%	16.57%	16.64%	15.99%	17.00%
H.I.I.C 3 Years	14.22%	13.48%	16.70%	16.76%	16.08%	17.10%
H.I.I.C 3 Years	14.29%	13.54%	17.01%	17.08%	16.17%	17.20%
H.I.I.C 3 Years	14.36%	13.61%	17.33%	17.40%	16.27%	17.30%

H.I.I.C 5 Years	14.22%	13.48%	17.64%	17.71%	16.92%	17.99%
H.I.I.C 5 Years	14.29%	13.54%	17.71%	17.78%	17.02%	18.09%
H.I.I.C 5 Years	14.36%	13.61%	17.77%	17.84%	17.11%	18.19%
H.I.I.C 5 Years	14.43%	13.68%	17.96%	18.03%	17.20%	18.29%

SBP Subsidized Schemes

SBP - ILTFE	4.22%	4.00%	8.82%	8.86%	6.36%	7.46%
SBP - IFFSAP	2.82%	2.67%	3.15%	3.16%	5.14%	6.03%
SBP - IFWS	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
SBP - ITERF	2.11%	2.00%	1.89%	1.90%	3.86%	6.03%
SBP - IFFRE	2.82%	2.67%	3.78%	3.80%	5.14%	4.52%

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

Sirat PIs Premium Accounts							
PLS - Premium Account	11.46%	9.77%	9.51%	9.49%	9.17%	7.19%	
PLS - Premium Account	11.60%	9.89%	9.63%	9.60%	9.28%	7.28%	
PLS - Premium Account	11.75%	10.01%	9.75%	9.72%	9.39%	7.37%	
PLS - Premium Account	11.89%	10.14%	9.87%	9.84%	9.51%	7.46%	
PLS - Premium Account	12.03%	10.26%	9.99%	9.96%	9.62%	7.55%	
PLS - Premium Account	12.18%	10.38%	10.11%	10.08%	9.74%	7.55%	
PLS - Premium Account	12.32%	10.38%	10.11%	10.08%	9.74%	7.55%	
PLS - Premium Account	12.32%	10.38%	10.11%	10.08%	9.74%	7.55%	
PLS - Premium Account	12.32%	10.38%	10.11%	10.08%	9.74%	7.55%	
PLS - Premium Account	12.32%	10.38%	10.11%	10.08%	9.74%	7.55%	
PLS - Premium Account	12.32%	10.38%	10.11%	10.08%	9.74%	7.55%	
PLS - Premium Account	12.32%	10.38%	10.11%	10.08%	9.74%	7.55%	
PLS - Premium Account	12.32%	10.38%	10.11%	10.08%	9.74%	7.55%	
PLS - Premium Account	12.32%	10.38%	10.11%	10.08%	9.74%	7.55%	
PLS - Premium Account	12.32%	10.38%	10.11%	11.15%	10.77%	7.55%	
Sirat Habibmetro Islamic Investment Certificate (H.I.I.C)							
H.I.I.C. Seven Days	10.03%	8.55%	8.32%	8.30%	8.02%	6.29%	
H.I.I.C. Fifteen Days	10.03%	8.55%	8.32%	8.30%	8.02%	6.29%	
H.I.I.C One Month							
H.I.I.C One Month	15.04%	12.82%	12.49%	12.45%	12.03%	9.44%	
H.I.I.C Three Months							
H.I.I.C Three Months	15.76%	13.43%	13.08%	13.04%	12.60%	9.89%	
H.I.I.C Six Months							
H.I.I.C Six Months	16.48%	14.05%	13.68%	13.64%	13.18%	10.34%	
H.I.I.C 1 Year							
H.I.I.C 1 Year	15.76%	13.43%	13.08%	13.04%	12.60%	9.89%	
H.I.I.C 1 Year	15.90%	13.56%	13.20%	13.16%	12.72%	9.98%	
H.I.I.C 1 Year	16.05%	13.68%	13.32%	13.28%	12.83%	10.07%	
H.I.I.C 1 Year	16.09%	13.72%	13.36%	13.32%	12.87%	10.09%	
H.I.I.C 2 Years							
H.I.I.C 2 Years	16.48%	14.05%	13.68%	13.64%	13.18%	10.34%	
H.I.I.C 2 Years	16.62%	14.17%	13.80%	13.75%	13.18%	10.34%	
H.I.I.C 2 Years	16.76%	14.29%	13.91%	13.87%	13.40%	10.52%	
H.I.I.C 2 Years	16.65%	14.20%	13.82%	13.78%	13.32%	10.45%	
H.I.I.C 3 Years							
H.I.I.C 3 Years	17.19%	14.66%	14.27%	14.23%	13.75%	10.79%	
H.I.I.C 3 Years	17.33%	14.78%	14.39%	14.35%	13.86%	10.87%	
H.I.I.C 3 Years	17.48%	14.90%	14.51%	14.47%	13.98%	10.96%	
H.I.I.C 3 Years	17.59%	14.99%	14.60%	14.56%	14.06%	11.03%	
H.I.I.C 5 Years							
H.I.I.C 5 Years	17.91%	15.27%	14.87%	14.82%	14.32%	11.23%	
H.I.I.C 5 Years	18.05%	15.39%	14.98%	14.94%	14.44%	11.32%	
H.I.I.C 5 Years	18.19%	15.51%	15.10%	15.06%	14.55%	11.41%	
H.I.I.C 5 Years	18.34%	15.63%	15.22%	15.18%	14.66%	11.50%	
SBP Subsidized Schemes							
SBP - ILTF	15.88%	13.53%	4.76%	4.74%	4.58%	3.59%	
SBP - IFFSAP	4.54%	3.87%	3.77%	5.93%	5.73%	4.49%	
SBP - IFWS	0.00%	3.87%	0.00%	-	4.04%	4.04%	
SBP - ITERF	3.40%	2.90%	2.82%	1.66%	1.60%	1.26%	
SBP - IFFRE	4.54%	3.87%	3.77%	1.66%	1.60%	1.26%	
* Profit Sharing Ratio							
	50:50	50:50	50:50	50:50	50:50	50:50	
Product name	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	Profit Rates from July 01, 2022 to July 31, 2022	
Margin Accounts	0.07%	0.07%	0.06%	0.06%	0.06%	0.04%	
Security Deposit	0.07%	0.07%	0.06%	0.06%	0.06%	0.04%	
Sirat Other Saving Accounts							
Sirat Ladies Account - Saving	9.13%	8.97%	0.00%	0.00%	0.00%	0.00%	
Habib Metro Sirat Asaan Account-Saving	10.50%	10.33%	9.54%	9.12%	8.54%	6.11%	
Sirat NRP Rupee Value Account RDA - Saving	10.50%	10.33%	9.54%	9.12%	8.54%	6.11%	
Sirat Junior Savers Account	12.84%	12.62%	11.66%	11.14%	10.44%	7.47%	
Sirat Privilege 55+ Saving Account	14.01%	13.77%	12.72%	12.15%	11.38%	8.15%	
Sirat Savings Plus Account							
Islamic Savings Plus	9.92%	9.75%	9.01%	8.61%	8.06%	5.77%	
Islamic Savings Plus	10.04%	9.87%	9.11%	8.71%	8.16%	5.84%	
Islamic Savings Plus	10.15%	9.98%	9.22%	8.81%	8.25%	5.91%	
Islamic Savings Plus	10.27%	10.10%	9.33%	8.91%	8.35%	5.97%	
Sirat Saving Account - FI / Mutual Funds							
Saving Account-FI / Mutual Funds	7.00%	6.88%	6.36%	6.08%	5.69%	4.07%	
Saving Account-FI / Mutual Funds	7.12%	7.00%	6.46%	6.18%	5.79%	4.14%	
Saving Account-FI / Mutual Funds	7.12%	7.00%	6.46%	6.28%	5.88%	4.14%	

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

Saving Account-FI / Mutual Funds	7.35%	7.00%	6.46%	6.38%	5.98%	4.28%
Saving Account-FI / Mutual Funds	7.35%	7.00%	6.46%	6.38%	5.98%	4.28%
Sirat Saving Accounts						
Savings Account	8.17%	8.03%	7.42%	7.09%	6.64%	4.75%
Savings Account	8.29%	8.15%	7.52%	7.19%	6.74%	4.82%
Savings Account	8.40%	8.26%	7.63%	7.29%	6.83%	4.89%
Savings Account	8.52%	8.38%	7.74%	7.39%	6.93%	4.96%
Savings Account	8.64%	8.49%	7.84%	7.49%	7.02%	5.02%
Savings Account	8.75%	8.60%	7.95%	7.60%	7.11%	5.09%
Savings Account	8.87%	8.72%	8.05%	7.70%	7.21%	5.16%
Savings Account	8.99%	8.83%	8.16%	7.80%	7.30%	5.23%
Savings Account	9.10%	8.95%	8.27%	7.90%	7.40%	5.30%
Savings Account	9.22%	9.06%	8.37%	8.00%	7.49%	5.36%
Savings Account	9.34%	9.18%	8.48%	8.10%	7.59%	5.43%
Savings Account	9.45%	9.29%	8.58%	8.10%	7.68%	5.50%
Savings Account	9.45%	9.29%	8.58%	8.10%	7.68%	5.50%
Savings Account	9.69%	9.29%	8.58%	8.41%	7.87%	5.63%
Savings Account	9.80%	9.64%	8.90%	8.51%	7.97%	5.70%
Sirat Habibmetro@work (Green, Gold & Platinum)						
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	7.00%	6.88%	6.36%	6.08%	5.69%	4.07%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	7.12%	7.00%	6.46%	6.18%	5.79%	4.14%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	7.24%	7.11%	6.57%	6.28%	5.88%	4.21%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	7.35%	7.23%	6.68%	6.38%	5.98%	4.28%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	7.47%	7.34%	6.78%	6.48%	6.07%	4.34%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	7.47%	7.34%	6.78%	6.48%	6.07%	4.41%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	7.47%	7.34%	6.78%	6.48%	6.07%	4.41%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	7.47%	7.34%	6.78%	6.48%	6.07%	4.41%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	7.47%	7.34%	6.78%	6.48%	6.07%	4.41%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	7.47%	7.34%	6.78%	6.48%	6.07%	4.41%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	7.47%	7.34%	6.78%	6.48%	6.07%	4.41%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	7.47%	7.34%	6.78%	6.48%	6.07%	4.41%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	7.47%	7.34%	6.78%	6.48%	6.07%	4.41%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	7.47%	7.34%	6.78%	6.48%	6.07%	4.41%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	7.47%	7.34%	6.78%	6.48%	6.07%	4.41%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	7.47%	7.34%	6.78%	6.48%	6.07%	4.41%
Sirat Islamic Non Resident Saving Accounts						
SIRAT Non - Resident Account - Saving	8.17%	8.03%	7.42%	7.09%	6.64%	4.75%
SIRAT Non - Resident Account - Saving	8.29%	8.15%	7.52%	7.19%	6.74%	4.82%
SIRAT Non - Resident Account - Saving	8.40%	8.26%	7.63%	7.29%	6.83%	4.89%
SIRAT Non - Resident Account - Saving	8.52%	8.38%	7.74%	7.39%	6.93%	4.96%
SIRAT Non - Resident Account - Saving	8.64%	8.49%	7.84%	7.49%	7.02%	5.02%
SIRAT Non - Resident Account - Saving	8.75%	8.60%	7.95%	7.60%	7.11%	5.09%
SIRAT Non - Resident Account - Saving	8.87%	8.72%	8.05%	7.70%	7.21%	5.16%
SIRAT Non - Resident Account - Saving	8.99%	8.83%	8.16%	7.80%	7.30%	5.23%
SIRAT Non - Resident Account - Saving	9.10%	8.95%	8.27%	7.90%	7.40%	5.30%
SIRAT Non - Resident Account - Saving	9.22%	9.06%	8.37%	8.00%	7.49%	5.36%
SIRAT Non - Resident Account - Saving	9.34%	9.18%	8.48%	8.10%	7.59%	5.43%
SIRAT Non - Resident Account - Saving	9.45%	9.29%	8.58%	8.10%	7.68%	5.50%
SIRAT Non - Resident Account - Saving	9.45%	9.29%	8.58%	8.10%	7.68%	5.50%
SIRAT Non - Resident Account - Saving	9.69%	9.29%	8.58%	8.41%	7.87%	5.63%
SIRAT Non - Resident Account - Saving	9.80%	9.64%	8.90%	8.51%	7.97%	5.70%
Sirat PIs Premium Accounts						
PLS - Premium Account	9.34%	9.18%	8.48%	8.10%	7.59%	5.43%
PLS - Premium Account	9.45%	9.29%	8.58%	8.20%	7.68%	5.50%
PLS - Premium Account	9.57%	9.41%	8.69%	8.30%	7.78%	5.57%
PLS - Premium Account	9.69%	9.52%	8.80%	8.41%	7.87%	5.63%
PLS - Premium Account	9.80%	9.64%	8.90%	8.51%	7.97%	5.70%
PLS - Premium Account	9.80%	9.75%	8.90%	8.51%	7.97%	5.77%
PLS - Premium Account	9.80%	9.75%	8.90%	8.51%	7.97%	5.77%
PLS - Premium Account	9.80%	9.75%	8.90%	8.51%	7.97%	5.77%
PLS - Premium Account	9.80%	9.75%	8.90%	8.51%	7.97%	5.77%
PLS - Premium Account	9.80%	9.75%	8.90%	8.51%	7.97%	5.77%
PLS - Premium Account	9.80%	9.75%	8.90%	8.51%	7.97%	5.77%
PLS - Premium Account	9.80%	9.75%	8.90%	8.51%	7.97%	5.77%
PLS - Premium Account	9.80%	9.75%	8.90%	8.51%	7.97%	5.77%
PLS - Premium Account	9.80%	9.75%	8.90%	8.51%	7.97%	5.77%
PLS - Premium Account	9.80%	9.75%	8.90%	8.51%	7.97%	5.77%
PLS - Premium Account	9.80%	9.75%	8.90%	8.51%	7.97%	5.77%
PLS - Premium Account	9.80%	9.75%	8.90%	8.51%	7.97%	5.77%
Sirat Habibmetro Islamic Investment Certificate (H.I.I.C)						
H.I.I.C. Seven Days	8.17%	8.03%	7.42%	7.09%	6.64%	4.75%
H.I.I.C. Fifteen Days	8.17%	8.03%	7.42%	7.09%	6.64%	4.75%
H.I.I.C One Month						
H.I.I.C One Month	12.25%	12.05%	11.13%	10.63%	9.96%	7.13%
H.I.I.C Three Months						
H.I.I.C Three Months	12.84%	12.62%	11.66%	11.14%	10.44%	7.47%
H.I.I.C Six Months						
H.I.I.C Six Months	13.42%	13.19%	12.19%	11.65%	10.91%	7.81%

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

H.I.I.C 1 Year	12.84%	12.62%	11.66%	11.14%	10.44%	7.47%
H.I.I.C 1 Year	12.96%	12.74%	11.76%	11.24%	10.53%	7.54%
H.I.I.C 1 Year	13.07%	12.85%	11.87%	11.34%	10.62%	7.60%
H.I.I.C 1 Year	13.11%	14.59%	13.48%	11.44%	10.72%	7.67%
H.I.I.C 2 Years						
H.I.I.C 2 Years	13.42%	13.19%	12.19%	11.65%	10.91%	7.81%
H.I.I.C 2 Years	13.54%	13.19%	12.19%	11.65%	11.00%	7.87%
H.I.I.C 2 Years	13.66%	13.42%	12.40%	11.85%	11.10%	7.94%
H.I.I.C 2 Years	13.57%	15.45%	14.27%	11.95%	11.19%	8.01%
H.I.I.C 3 Years						
H.I.I.C 3 Years	14.01%	13.77%	12.72%	12.15%	11.38%	8.15%
H.I.I.C 3 Years	14.12%	12.88%	12.82%	12.25%	11.48%	8.21%
H.I.I.C 3 Years	14.24%	14.00%	12.93%	12.36%	11.57%	8.28%
H.I.I.C 3 Years	14.33%	16.31%	15.06%	12.46%	11.67%	8.35%
H.I.I.C 5 Years						
H.I.I.C 5 Years	14.59%	14.34%	13.25%	12.66%	11.86%	8.49%
H.I.I.C 5 Years	14.71%	14.46%	13.35%	12.76%	11.95%	8.55%
H.I.I.C 5 Years	14.82%	14.57%	13.46%	12.86%	12.05%	8.62%
H.I.I.C 5 Years	14.94%	17.17%	15.86%	12.96%	12.14%	8.69%
SBP Subsidized Schemes						
SBP - ILTFF	4.67%	4.59%	4.24%	4.05%	3.79%	2.72%
SBP - IFFSAP	5.84%	5.74%	5.30%	5.06%	4.74%	3.39%
SBP - IFWS	5.25%	5.16%	4.77%	4.56%	4.27%	3.05%
SBP - ITERF	1.63%	1.61%	1.48%	1.42%	1.33%	0.95%
SBP - IFFRE	1.63%	1.61%	1.48%	1.42%	1.33%	0.95%
* Profit Sharing Ratio	50:50	50:50	50:50	50:50	50:50	50:50