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 Privilige 55+	8.14%	8.87%

SIRAT - Islamic Saving Plus	8.14%	8.87%

8.14%

8.87%

5.79%

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%

Margin & Security Deposits

SIRAT - Saving Account

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%
I.I.I.C - 00 To Above Amount - Fifteen Days	5.08%	5.54%
I.I.I.C - 00 To Above Amount - One Month	5.08%	5.54%
I.I.I.C - 00 To Above Amount - Three Months	5.19%	5.65%
I.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%
I.I.I.C - 00 To Above Amount - One Year Quarterly	5.29%	5.76%
I.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 - 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

	Profit Rates from December 01,	Profit Rates from November 01,	Profit Rates from October 01,	Profit Rates from September 01,	Profit Rates from August 01, 2024	Drofit Pates from July 01, 2024 to
Product name	2024 to December 31, 2024	2023 to November 30, 2023	2024 to October 31, 2024	2024 to September 30, 2024	to August 31, 2024	July 31, 2024
Margin Accounts	0.02%	0.02%	0.02%	0.03%	0.04%	0.05%
Security Deposit	0.02%	0.02%	0.02%	0.03%	0.04%	0.05%
Sirat Other Saving Accounts	7.00/	7 420/	0.00%	44.500/	44.049/	45.459/
Sirat Ladies Account - Saving Habib Metro Sirat Asaan Account-Saving	7.60%	7.42%	8.69% 5.65%	11.58% 7.53%	14.31% 9.91%	16.46% 11.40%
Sirat NRP Rupee Value Account RDA - Saving	7.05%	6.89%	7.39%	9.55%	12.11%	13.93%
Sirat Junior Savers Account	7.60%	7.42%	7.61%	11.07%	13.76%	15.83%
Sirat Privilige 55+ Saving Account	8.14%	7.95%	8.26%	11.32%	14.04%	16.14%
Sirat Savings Plus Account						
Islamic Savings Plus	6.51%	6.36%	6.95%	10.82%	13.49%	15.51%
Islamic Savings Plus	6.57%	6.42%	7.00%	10.92%	13.60%	15.64%
Islamic Savings Plus	6.62% 6.68%	6.47% 6.52%	7.04%	11.02% 11.12%	13.71% 13.82%	15.76% 15.89%
Islamic Savings Plus	0.08%	0.32%	7.08%	11.12%	15.62%	15.69%
Sirat Saving Account - FI / Mutual Funds						
Saving Account-FI / Mutual Funds	4.88%	4.77%	4.78%	4.99%	7.16%	8.23%
Saving Account-FI / Mutual Funds	4.94%	4.82%	4.82%	5.04%	7.21%	8.29%
Saving Account-FI / Mutual Funds	4.99%	4.88%	4.87%	5.09%	7.27%	8.36%
Saving Account-FI / Mutual Funds	5.05%	4.93%	4.91%	5.14%	7.32%	8.42%
Saving Account-FI / Mutual Funds	5.10%	4.93%	4.91%	5.14%	7.32%	8.42%
Sirat Saving Accounts	7.05%	C 000/	7.010/	0.550/	43.440/	12.0201
Savings Account Savings Account	7.05% 7.11%	6.89% 6.95%	7.04% 7.08%	9.55% 9.60%	12.11% 12.17%	13.93% 13.99%
Savings Account Savings Account	7.11% 7.16%	5.95%	7.08%	9.60%	12.17%	13.99%
Savings Account Savings Account	7.10%	7.05%	7.13%	9.65%	12.22%	14.05%
Savings Account	7.27%	7.10%	7.21%	9.75%	12.33%	14.18%
Savings Account	7.33%	7.16%	7.26%	9.80%	12.39%	14.24%
Savings Account	7.38%	7.21%	7.30%	9.86%	12.44%	14.31%
Savings Account	7.43%	7.26%	7.35%	9.90%	12.50%	14.37%
Savings Account	7.49%	7.32%	7.39%	9.95%	12.55%	14.43%
Savings Account	7.49%	7.37%	7.43%	10.01%	12.61%	14.50%
Savings Account	7.60%	7.42%	7.43%	10.06%	12.61%	14.56%
Savings Account	7.65%	7.47%	7.43%	10.06%	12.61%	14.56%
Savings Account	7.65%	7.47%	7.56%	10.06%	12.77%	14.56%
Savings Account Savings Account	7.65%	7.63%	7.56% 7.65%	10.21% 10.26%	12.83% 12.88%	14.75% 14.81%
Savings Account	7.01/6	7.03%	7.05%	10.20%	12.00%	14.01/6
Sirat Habibmetro@work (Green, Gold & Platinum)						
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	4.34%	4.24%	5.22%	7.53%	9.91%	11.40%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	4.34%	4.24%	5.22%	7.53%	9.91%	11.40%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	4.34%	4.24%	5.22%	7.53%	9.91%	11.40%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	4.34%	4.24%	5.22%	7.53%	9.91%	11.40%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	4.34%	4.24%	5.22%	7.53%	9.91%	11.40%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	4.34%	4.24%	5.22%	7.53%	9.91%	11.40%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	4.34%	4.24% 4.24%	5.22% 5.22%	7.53% 7.53%	9.91% 9.91%	11.40% 11.40%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum) SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	4.34%	4.24%	5.22%	7.53%	9.91%	11.40%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum) SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	4.34%	4.24%	5.22%	7.53%	9.91%	11.40%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	4.34%	4.24%	5.22%	7.53%	9.91%	11.40%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	4.34%	4.24%	5.22%	7.53%	9.91%	11.40%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	4.34%	4.24%	5.22%	7.53%	9.91%	11.40%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	4.34%	4.24%	5.22%	7.53%	9.91%	11.40%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	4.34%	4.24%	5.22%	7.53%	9.91%	11.40%
Sirat Islamic Non Resident Saving Accounts	1.00%	4 770/	F (59)	0.010/	44 5 69/	12 2001
SIRAT Non - Resident Account - Saving SIRAT Non - Resident Account - Saving	4.88%	4.77% 4.77%	5.65% 5.65%	9.04% 9.04%	11.56% 11.56%	13.29% 13.29%
SIRAT Non - Resident Account - Saving	4.88%	4.77%	5.65%	9.04%	11.56%	13.29%
SIRAT Non - Resident Account - Saving	4.88%	4.77%	5.65%	9.04%	11.56%	13.29%
SIRAT Non - Resident Account - Saving	4.88%	4.77%	5.65%	9.04%	11.56%	13.29%
SIRAT Non - Resident Account - Saving	4.88%	4.77%	5.65%	9.04%	11.56%	13.29%
SIRAT Non - Resident Account - Saving	4.88%	4.77%	5.65%	9.04%	11.56%	13.29%
SIRAT Non - Resident Account - Saving	4.88%	4.77%	5.65%	9.04%	11.56%	13.29%
SIRAT Non - Resident Account - Saving	4.88%	4.77%	5.65%	9.04%	11.56%	13.29%
SIRAT Non - Resident Account - Saving	4.88%	4.77%	5.65%	9.04%	11.56%	13.29%
SIRAT Non - Resident Account - Saving	4.88%	4.77%	5.65%	9.04%	11.56%	13.29%
SIRAT Non - Resident Account - Saving	4.88%	4.77%	5.65%	9.04%	11.56%	13.29%
SIRAT Non - Resident Account - Saving	4.88%	4.77%	5.65%	9.04%	11.56%	13.29%
SIRAT Non - Resident Account - Saving SIRAT Non - Resident Account - Saving	4.88%	4.77%	5.65%	9.04%	11.56%	13.29%
	4.88%	4.77%	5.65%	9.04%	11.56%	13.29%

Sirat Pls Premium Accounts						
PLS - Premium Account	8.14%	7.95%	8.52%	11.07%	13.76%	15.83%
PLS - Premium Account	8.14%	8.01%	8.56%	11.07%	13.78%	15.89%
PLS - Premium Account	8.25%	8.06%	8.61%	11.12%	13.82%	15.95%
PLS - Premium Account	8.30%	8.11%	8.65%	11.23%	13.93%	16.02%
PLS - Premium Account	8.36%	8.11%	8.69%	11.23%	13.98%	16.08%
PLS - Premium Account	8.50%	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%
	8.57%	8.38%	8.91%	11.53%	14.26%	16.40%
PLS - Premium Account	8.57%	8.38%	8.91%	11.53%	14.20%	10.40%
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%
mane, meen buys	1.03/6	0.0370	7.04/0	3.3370	12.11/0	13.3370
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%
Thine six wonths	7.01%	7.00%	7.70%	11.12/0	13.0276	13.0376
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%
		0.0.0				
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 - ILTFF	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

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	1					
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 Privilige 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	7					
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%	Page. 00% 10	8.33%	8.01%	7.99%	8.38%

Historical Declared Profit Rates Last 2 Years - Local Currency

Clash Cardina Assessments	-					
Sirat Saving Accounts	13.85%	15.20%	15.83%	15.10%	15.07%	15.80%
Savings Account Savings Account	13.97%	15.33%	15.97%	15.23%	15.20%	15.94%
Savings Account	14.09%	15.47%	16.10%	15.36%	15.33%	16.08%
Savings Account	14.21%	15.60%	16.24%	15.49%	15.46%	16.21%
Savings Account	14.33%	15.73%	16.38%	15.62%	15.59%	16.35%
Savings Account	14.45%	15.86%	16.52%	15.75%	15.72%	16.49%
Savings Account	14.57%	15.99%	16.65%	15.89%	15.86%	16.63%
Savings Account	14.69%	16.13%	16.79%	16.02%	15.99%	16.76%
Savings Account	14.81%	16.26%	16.93%	16.15%	16.12%	16.90%
Savings Account	14.93%	16.39%	17.07%	16.28%	16.25%	17.04%
Savings Account	15.05%	16.52%	17.20%	16.41%	16.38%	17.17%
Savings Account	15.05%	16.66%	17.20%	16.41%	16.38%	17.17%
Savings Account	15.30%	16.79%	17.48%	16.67%	16.64%	17.45%
Savings Account	15.42%	16.79%	17.48%	16.67%	16.64%	17.59%
Savings Account	15.54%	17.05%	17.75%	16.94%	16.90%	17.72%
	_					
Sirat Habibmetro@work (Green, Gold & Platinum)						
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	10.84%	11.90%	12.39%	11.82%	11.79%	12.37%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	10.84%	11.90%	12.39%	11.82%	11.79%	12.37%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	10.84%	11.90%	12.39%	11.82%	11.79%	12.37%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	10.84%	11.90%	12.39%	11.82%	11.79%	12.37%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	10.84%	11.90%	12.39% 12.39%	11.82%	11.79%	12.37%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum) SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	10.84%	11.90% 11.90%	12.39%	11.82% 11.82%	11.79% 11.79%	12.37% 12.37%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum) SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	10.84%	11.90%	12.39%	11.82%	11.79%	12.37%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum) SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	10.84%	11.90%	12.39%	11.82%	11.79%	12.37%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	10.84%	11.90%	12.39%	11.82%	11.79%	12.37%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	10.84%	11.90%	12.39%	11.82%	11.79%	12.37%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	10.84%	11.90%	12.39%	11.82%	11.79%	12.37%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	10.84%	11.90%	12.39%	11.82%	11.79%	12.37%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	10.84%	11.90%	12.39%	11.82%	11.79%	12.37%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	10.84%	11.90%	12.39%	11.82%	11.79%	12.37%
Sirat Islamic Non Resident Saving Accounts						
SIRAT Non - Resident Account - Saving	11.26%	12.36%	12.87%	12.27%	12.25%	12.85%
SIRAT Non - Resident Account - Saving	11.26%	12.36%	12.87%	12.27%	12.25%	12.85%
SIRAT Non - Resident Account - Saving	11.26%	12.36%	12.87%	12.27%	12.25%	12.85%
SIRAT Non - Resident Account - Saving	11.26%	12.36%	12.87%	12.27%	12.25%	12.85%
SIRAT Non - Resident Account - Saving	11.26%	12.36%	12.87%	12.27%	12.25%	12.85%
SIRAT Non - Resident Account - Saving	11.26%	12.36%	12.87%	12.27%	12.25%	12.85%
SIRAT Non - Resident Account - Saving	11.26%	12.36%	12.87%	12.27%	12.25%	12.85%
SIRAT Non - Resident Account - Saving	11.26%	12.36%	12.87%	12.27%	12.25%	12.85%
SIRAT Non - Resident Account - Saving	11.26%	12.36%	12.87%	12.27%	12.25%	12.85%
SIRAT Non - Resident Account - Saving	11.26%	12.36%	12.87%	12.27%	12.25%	12.85%
SIRAT Non - Resident Account - Saving	11.26%	12.36%	12.87%	12.27%	12.25%	12.85%
SIRAT Non - Resident Account - Saving	11.26%	12.36%	12.87%	12.27%	12.25%	12.85%
SIRAT Non - Resident Account - Saving	11.26%	12.36%	12.87%	12.27%	12.25%	12.85%
SIRAT Non - Resident Account - Saving	11.26% 11.26%	12.36% 12.36%	12.87% 12.87%	12.27% 12.27%	12.25% 12.25%	12.85% 12.85%
SIRAT Non - Resident Account - Saving	11.20%	12.36%	12.87%	12.27%	12.25%	12.85%
Sirat Pls Premium Accounts						
PLS - Premium Account	15.36%	16.85%	17.55%	16.74%	16.71%	17.52%
PLS - Premium Account	15.42%	16.92%	17.62%	16.80%	16.77%	17.59%
PLS - Premium Account	15.48%	16.99%	17.69%	16.87%	16.84%	17.66%
PLS - Premium Account	15.54%	17.05%	17.75%	16.94%	16.90%	17.72%
PLS - Premium Account	15.60%	17.12%	17.82%	17.00%	16.97%	17.79%
PLS - Premium Account	15.60%	17.12%	17.89%	17.07%	17.03%	17.86%
PLS - Premium Account	15.72%	17.25%	17.89%	17.07%	17.10%	17.93%
PLS - Premium Account	15.72%	17.25%	18.03%	17.07%	17.10%	18.00%
PLS - Premium Account	15.72%	17.25%	18.03%	17.26%	17.23%	18.07%
PLS - Premium Account	15.90%	17.45%	18.17%	17.26%	17.23%	18.07%
PLS - Premium Account	15.90%	17.45%	18.17%	17.26%	17.23%	18.07%
PLS - Premium Account	15.90%	17.45%	18.17%	17.26%	18.41%	18.07%
PLS - Premium Account	15.90%	17.45%	18.17%	17.26%	18.41%	18.07%
PLS - Premium Account	15.90%	17.45%	18.17%	18.58%	18.41%	18.07%
PLS - Premium Account	15.90%	17.45%	18.17%	18.58%	18.41%	18.07%
		45.200/	15.0001	45 400/	15.0701	45.000/
Sirat Habibmetro Islamic Investment Certificate (H.I.I.C)	40.050/		15.83%	15.10%	15.07%	15.80%
H.I.I.C. Seven Days	13.85%	15.20%				15.000/
	13.85% 13.85%	15.20%	15.83%	15.10%	15.07%	15.80%
H.I.I.C. Seven Days H.I.I.C. Fifteen Days	13.85%	15.20%	15.83%	15.10%	15.07%	
H.I.I.C. Seven Days H.I.I.C. Fifteen Days H.I.I.C One Month	13.85%	15.20%	15.83%	15.10%	15.07%	17.17%
H.I.I.C. Seven Days H.I.I.C. Fifteen Days H.I.I.C One Month H.I.I.C Three Months	13.85% 15.05% 15.36%	15.20% 16.52% 16.85%	15.83% 17.20% 17.55%	15.10% 16.41% 16.74%	15.07% 16.38% 16.71%	17.17% 17.52%
H.I.I.C. Seven Days H.I.I.C. Fifteen Days H.I.I.C One Month	13.85%	15.20%	15.83%	15.10%	15.07%	17.17%

16.99% Page 4 of 10 17.69%

16.87%

16.84%

17.66%

15.48%

H.I.I.C 1 Year

Historical Declared Profit Rates Last 2 Years - Local Currency

18.51%	17.55%	18.59%	18.66%	19.63%	20.88%
18.09%	17.15%	17.33%	17.40%	18.70%	19.88%
15.49%	14.68%	15.12%	15.18%	16.83%	17.89%
12.18%	11.54%	11.97%	12.02%	11.22%	11.93%
19.36%	18.35%	18.27%	18.35%	19.17%	20.38%
0.04%	0.04%	0.04%	0.04%	0.05%	0.05%
0.04%	0.04%	0.04%	0.04%	0.05%	0.05%
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	2023 to September 30, 2023	to August 31, 2023	July 31, 2023
50:50	50:50	50:50	50:50	50:50	50:50
2.41%	2.64%	2.63%	2.63%	2.62%	2.75%
1.81%	1.98%	1.97%	1.97%	1.97%	2.06%
0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2.41%	2.64%	2.63%	2.63%	2.62%	2.75%
3.61%	3.97%	3.94%	3.94%	3.93%	4.12%
12.34%	13.55%	14.11%	13.46%	13.43%	14.08%
	13.48%	14.04%	13.39%	13.36%	14.01%
12.22%	13.42%	13.97%	13.33%	13.30%	13.95%
12.16%	13.35%	13.90%	13.26%	13.23%	13.88%
12.28%	13.48%	14.04%	13.39%	13.30%	14.01%
					13.95%
					13.88% 13.95%
					13.81%
	-		r	1	
12.22%	13.42%	13.97%	13.33%	13.30%	13.95%
12.16%	13.35%	13.90%	13.26%	13.23%	13.88%
12.04%	13.22%	13.76%	13.19%	13.17%	13.81%
12.04%	13.22%	13.76%	13.13%	13.10%	13.74%
•			•		
		18.31%		17.43%	18.27%
15.66%	17.18%			17.03%	17.86% 18.07%
	15.84% 16.02% 12.04% 12.04% 12.16% 12.22% 12.16% 12.22% 12.28% 12.28% 12.28% 12.28% 12.16% 12.28% 12.34% 12.34% 12.34% 12.34% 12.34% 12.34% 12.34% 0.00% 1.81% 2.41% 0.00% 1.81% 2.41% 0.00% 1.81% 0.04% 0.04% 19.36% 12.18% 15.49%	15.84% 17.38% 16.02% 17.58% 12.04% 13.22% 12.16% 13.35% 12.22% 13.42% 12.16% 13.35% 12.22% 13.42% 12.16% 13.35% 12.22% 13.42% 12.16% 13.35% 12.22% 13.42% 12.28% 13.48% 12.28% 13.48% 12.28% 13.48% 12.28% 13.48% 12.28% 13.48% 12.28% 13.48% 12.28% 13.48% 12.28% 13.48% 12.34% 13.55% 3.61% 3.97% 2.41% 2.64% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.04% 0.04% 0.04% 0.04% 0.04% 0.04% 0.04% 0.04% 0.04% 0.04% 13.48% 15.49% <td>15.84% 17.38% 18.10% 16.02% 17.58% 18.31% 12.04% 13.22% 13.76% 12.04% 13.22% 13.76% 12.16% 13.35% 13.90% 12.22% 13.42% 13.97% 12.10% 13.29% 13.83% 12.22% 13.42% 13.90% 12.22% 13.42% 13.97% 12.28% 13.42% 13.97% 12.28% 13.42% 13.97% 12.28% 13.42% 13.97% 12.28% 13.42% 13.97% 12.28% 13.48% 14.04% 12.28% 13.48% 14.04% 12.28% 13.48% 14.04% 12.34% 13.55% 14.11% 2.361% 2.64% 2.63% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.81% 1.98% 1.97% 2.41% 2.64% 2.63% 0.04% 0.04%</td> <td>15.84% 17.38% 18.10% 17.26% 16.02% 17.58% 18.31% 17.46% 12.04% 13.22% 13.76% 13.13% 12.04% 13.22% 13.76% 13.13% 12.04% 13.22% 13.76% 13.13% 12.16% 13.35% 13.90% 13.26% 12.22% 13.42% 13.97% 13.33% 12.16% 13.35% 13.90% 13.26% 12.22% 13.42% 13.97% 13.33% 12.22% 13.42% 13.97% 13.33% 12.22% 13.42% 13.97% 13.33% 12.22% 13.42% 13.97% 13.33% 12.24% 13.45% 14.04% 13.39% 12.24% 13.45% 14.04% 13.39% 12.24% 13.45% 14.04% 13.39% 12.24% 13.45% 14.04% 13.39% 12.24% 13.45% 14.04% 13.39% 12.25% 13.42% 2.63% <</td> <td>15.84% 17.38% 18.10% 17.26% 17.23% 16.02% 17.58% 18.31% 17.46% 17.23% 12.04% 13.22% 13.76% 13.13% 13.10% 12.04% 13.22% 13.76% 13.13% 13.10% 12.16% 13.35% 13.90% 13.26% 13.23% 12.22% 13.42% 13.97% 13.33% 13.30% 12.10% 13.29% 13.83% 13.97% 13.33% 13.30% 12.16% 13.35% 13.90% 13.26% 13.23% 12.28% 13.42% 13.97% 13.33% 13.30% 12.28% 13.48% 14.04% 13.39% 13.36% 12.28% 13.48% 14.04% 13.39% 13.36% 12.22% 13.42% 13.97% 13.33% 13.30% 12.22% 13.42% 13.97% 13.26% 13.26% 12.22% 13.48% 14.04% 13.39% 13.36% 12.22% 13.48% 14.04</td>	15.84% 17.38% 18.10% 16.02% 17.58% 18.31% 12.04% 13.22% 13.76% 12.04% 13.22% 13.76% 12.16% 13.35% 13.90% 12.22% 13.42% 13.97% 12.10% 13.29% 13.83% 12.22% 13.42% 13.90% 12.22% 13.42% 13.97% 12.28% 13.42% 13.97% 12.28% 13.42% 13.97% 12.28% 13.42% 13.97% 12.28% 13.42% 13.97% 12.28% 13.48% 14.04% 12.28% 13.48% 14.04% 12.28% 13.48% 14.04% 12.34% 13.55% 14.11% 2.361% 2.64% 2.63% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 1.81% 1.98% 1.97% 2.41% 2.64% 2.63% 0.04% 0.04%	15.84% 17.38% 18.10% 17.26% 16.02% 17.58% 18.31% 17.46% 12.04% 13.22% 13.76% 13.13% 12.04% 13.22% 13.76% 13.13% 12.04% 13.22% 13.76% 13.13% 12.16% 13.35% 13.90% 13.26% 12.22% 13.42% 13.97% 13.33% 12.16% 13.35% 13.90% 13.26% 12.22% 13.42% 13.97% 13.33% 12.22% 13.42% 13.97% 13.33% 12.22% 13.42% 13.97% 13.33% 12.22% 13.42% 13.97% 13.33% 12.24% 13.45% 14.04% 13.39% 12.24% 13.45% 14.04% 13.39% 12.24% 13.45% 14.04% 13.39% 12.24% 13.45% 14.04% 13.39% 12.24% 13.45% 14.04% 13.39% 12.25% 13.42% 2.63% <	15.84% 17.38% 18.10% 17.26% 17.23% 16.02% 17.58% 18.31% 17.46% 17.23% 12.04% 13.22% 13.76% 13.13% 13.10% 12.04% 13.22% 13.76% 13.13% 13.10% 12.16% 13.35% 13.90% 13.26% 13.23% 12.22% 13.42% 13.97% 13.33% 13.30% 12.10% 13.29% 13.83% 13.97% 13.33% 13.30% 12.16% 13.35% 13.90% 13.26% 13.23% 12.28% 13.42% 13.97% 13.33% 13.30% 12.28% 13.48% 14.04% 13.39% 13.36% 12.28% 13.48% 14.04% 13.39% 13.36% 12.22% 13.42% 13.97% 13.33% 13.30% 12.22% 13.42% 13.97% 13.26% 13.26% 12.22% 13.48% 14.04% 13.39% 13.36% 12.22% 13.48% 14.04

Sir	at Savings Plus Account						
Isla	mic Savings Plus	17.10%	16.21%	16.70%	16.76%	13.60%	14.46%
Isla	mic Savings Plus	17.32%	16.41%	17.01%	17.08%	13.79%	14.66%
Isla	mic Savings Plus	17.46%	16.54%	17.33%	17.40%	13.88%	14.76%
Isla	mic 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%
		Page 5 of 10				

istorical Declared Profit Rates Last 2 Years - Local Currency						
					A	
RAT Saving Habibmetro@work (Green, Gold & Platinum)	12.67%	12.01%	8.19%	8.22%	9.17%	9.75%
RAT Saving Habibmetro@work (Green, Gold & Platinum)	12.67%	12.01%	8.19%	8.22%	9.17%	9.75%
RAT Saving Habibmetro@work (Green, Gold & Platinum) RAT Saving Habibmetro@work (Green, Gold & Platinum)	12.67% 12.67%	12.01% 12.01%	8.19% 8.19%	8.22% 8.22%	9.17% 9.17%	9.75% 9.75%
RAT Saving Habibmetro@work (Green, Gold & Platinum) RAT Saving Habibmetro@work (Green, Gold & Platinum)	12.67%	12.01%	8.19%	8.22%	9.17%	9.75%
RAT Saving Habibmetro@work (Green, Gold & Platinum) RAT Saving Habibmetro@work (Green, Gold & Platinum)	12.67%	12.01%	8.19%	8.22%	9.17%	9.75%
RAT Saving Habibmetro@work (Green, Gold & Platinum) RAT Saving Habibmetro@work (Green, Gold & Platinum)	12.67%	12.01%	8.19%	8.22%	9.17%	9.75%
	12.67%	12.01%	8.19%	8.22%	9.17%	9.75%
IRAT Saving Habibmetro@work (Green, Gold & Platinum) IRAT Saving Habibmetro@work (Green, Gold & Platinum)	12.67%	12.01%	8.19%	8.22%	9.17%	9.75%
ווארו שאיווע השוטווויברטפייטרג (טרפרו, סטוט ע רוצנוועווו)	12.07/6	12.01/6	8.1576	0.22/6	5.1776	3.7376
irat Islamic Non Resident Saving Accounts						
RAT Non - Resident Account - Saving	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
RAT Non - Resident Account - Saving	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
RAT Non - Resident Account - Saving	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
RAT Non - Resident Account - Saving	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
RAT Non - Resident Account - Saving	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
RAT Non - Resident Account - Saving	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
RAT Non - Resident Account - Saving	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
RAT Non - Resident Account - Saving	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
RAT Non - Resident Account - Saving	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
RAT Non - Resident Account - Saving	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
RAT Non - Resident Account - Saving	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
RAT Non - Resident Account - Saving	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
RAT Non - Resident Account - Saving	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
RAT Non - Resident Account - Saving	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
RAT Non - Resident Account - Saving	13.16%	12.48%	8.82%	8.86%	10.43%	11.09%
rat Pls Premium Accounts	17.05%	17.010/	16 519/	16 579/	14.22%	15.220/
LS - Premium Account	17.95%	17.01%	16.51%	16.57%	14.32%	15.23%
LS - Premium Account	18.02%	17.08%	16.70%	16.76%	14.50%	15.42%
S - Premium Account	18.09%	17.15%	16.83%	16.89%	14.68%	15.61%
S - Premium Account	18.16%	17.21%	16.95%	17.02%	14.86%	15.80%
S - Premium Account	18.23%	17.28%	17.08%	17.14%	15.03%	15.99%
LS - Premium Account	18.30%	17.35%	17.20%	17.27%	15.21%	16.18%
S - Premium Account	18.30%	17.41%	17.33%	17.27%	15.21%	16.18%
LS - Premium Account	18.30%	17.41%	17.33%	17.27%	15.21%	16.18%
S - Premium Account	18.51%	17.41%	17.33%	17.27%	15.21%	16.18%
LS - Premium Account	18.51%	17.61%	17.64%	17.71%	15.93%	16.18%
LS - Premium Account	18.51%	17.61%	17.64%	17.71%	15.93%	16.18%
LS - Premium Account	18.51%	17.61%	17.64%	17.71%	15.93%	16.18%
LS - Premium Account	18.51%	17.61%	17.64%	17.71%	15.93%	16.18%
LS - Premium Account	18.51%	17.61%	17.64%	17.71%	15.93%	16.18%
S - Premium Account	18.51%	17.61%	17.96%	17.71%	15.93%	16.18%
rat Habibmetro Islamic Investment Certificate (H.I.I.C)						
I.I.C. Seven Days	16.19%	15.34%	14.81%	14.87%	12.53%	13.32%
.I.I.C. Fifteen Days	16.19%	15.34%	14.81%	14.87%	12.53%	13.32%
I.I.C One Month	17.60%	16.68%	17.64%	17.71%	18.00%	19.14%
I.I.C Three Months	17.95%	17.01%	17.96%	18.03%	18.23%	19.39%
I.I.C Six Months	18.16%	17.21%	18.27%	18.35%	18.70%	19.88%
I.I.C 1 Year	18.09%	17.15%	18.09%	18.16%	17.86%	18.99%
I.I.C 1 Year	18.30%	17.35%	18.34%	18.41%	17.95%	19.09%
.I.I.C 1 Year	18.51%	17.55%	18.46%	18.54%	18.04%	19.19%
I.I.C 1 Year	18.72%	17.75%	18.84%	18.92%	18.14%	19.29%
LLC 2 Vear	14.08%	12 249/	16.399/	16 459/	15.05%	16.01%
I.I.C 2 Years	14.08%	13.34%	16.38%	16.45%	15.05%	16.01%
I.I.C 2 Years	14.15%	13.41%	16.45%	16.51%	15.15%	16.11%
I.I.C 2 Years	14.22%	13.48%	16.51%	16.57%	15.24%	16.20%
I.I.C 2 Years	14.29%	13.54%	17.01%	17.08%	15.33%	16.30%
I.I.C 3 Years	14.15%	13.41%	16.57%	16.64%	15.99%	17.00%
I.I.C 3 Years	14.13%	13.48%	16.70%	16.76%	16.08%	17.10%
I.I.C 3 Years	14.22%	13.54%	17.01%	17.08%	16.17%	17.20%
I.I.C 3 Years	14.29%	13.61%	17.33%	17.40%	16.27%	17.30%
inte o realis	14.50%	13.01/0	17.5570	17.40/0	10.2770	17.50%
I.I.C 5 Years	14.22%	13.48%	17.64%	17.71%	16.92%	17.99%
	14.29%	13.54%	17.71%	17.78%	17.02%	18.09%
LILC 5 Years	14.29% 14.36%	13.54% 13.61%	17.71% 17.77%	17.78% 17.84%	17.02% 17.11%	18.09% 18.19%

H.I.I.C 5 Years 14.43% 13.68% 17.96% 18.03% 17.20% 18.29% SBP Subsidized Schemes SBP - ILTFF 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% 2.00% 2.67% age 6 of 10 SBP - ITERF SBP - IFFRE 2.11% 1.89% 3.78% 1.90% 3.86% 6.03% 3.80% 5.14% 2.82% 4.52%

Historical Declared Profit Rates Last 2 Years - Local Currency

* Profit Sharing Ratio	50:50	50:50	50:50	50:50	50:50	50:50
	Profit Rates from June 01, 2023 to	Profit Rates from May 01, 2023 t	Profit Rates from April 01, 2023 to	Profit Rates from March 01, 2023	Profit Rates from February 01,	Profit Rates from January 01,
Product name	June 30, 2023	May 31, 2023	April 30, 2023	to March 31, 2023	2023 to February 28, 2023	2023 to January 31, 2023
Margin Accounts	0.09%	0.07%	0.07%	0.07%	0.07%	0.05%
Security Deposit	0.09%	0.07%	0.07%	0.07%	0.07%	0.05%
Sirat Other Saving Accounts						
Sirat Ladies Account - Saving	16.09%	13.72%	13.36%	9.27%	8.96%	7.03%
Habib Metro Sirat Asaan Account-Saving	8.05%	6.86%	6.68%	10.67%	10.31%	8.09%
Sirat NRP Rupee Value Account RDA - Saving	13.47%	11.48%	11.18%	10.67%	10.31%	8.09%
Sirat Junior Savers Account Sirat Privilige 55+ Saving Account	14.97% 15.72%	12.76% 13.40%	12.42% 13.05%	13.04% 14.23%	12.60% 13.75%	9.89% 10.79%
Shart Thinge 551 Saving Account	15.7276	13.4070	15.0576	14.2570	13.75%	10.75%
Sirat Savings Plus Account						
Islamic Savings Plus	12.18%	10.38%	10.11%	10.08%	9.74%	7.64%
Islamic Savings Plus	12.32%	10.50%	10.23%	10.20%	9.85%	7.73%
Islamic Savings Plus Islamic Savings Plus	12.46%	10.63% 10.75%	10.35% 10.47%	10.32% 10.43%	9.97% 10.08%	7.82%
Islattic Javings Flus	12.01/6	10.75%	10.4776	10.4376	10.08%	7.5176
Sirat Saving Account - FI / Mutual Funds						
Saving Account-FI / Mutual Funds	8.60%	7.33%	7.14%	7.11%	6.87%	5.39%
Saving Account-FI / Mutual Funds	8.74%	7.45%	7.25%	7.23%	6.99%	5.48%
Saving Account-FL / Mutual Funds	8.88%	7.45%	7.25%	7.35%	7.10%	5.48%
Saving Account-FI / Mutual Funds Saving Account-FI / Mutual Funds	8.88% 9.17%	7.45%	7.25%	7.35% 7.35%	7.10%	5.66% 5.66%
Saving Accounterry Indicate and	5.17%	7.45%	7.2376	7.5576	7.10%	5.00%
Sirat Saving Accounts						
Savings Account	10.03%	8.55%	8.32%	8.30%	8.02%	6.29%
Savings Account	10.17%	8.67%	8.44%	8.42%	8.13%	6.38%
Savings Account	10.31%	8.79%	8.56%	8.54%	8.25%	6.47%
Savings Account Savings Account	10.46%	8.92% 9.04%	8.68% 8.80%	8.66% 8.77%	8.36% 8.48%	6.56% 6.65%
Savings Account	10.74%	9.16%	8.92%	8.89%	8.59%	6.74%
Savings Account	10.89%	9.28%	9.04%	9.01%	8.71%	6.83%
Savings Account	11.03%	9.40%	9.16%	9.13%	8.82%	6.92%
Savings Account	11.17%	9.53%	9.28%	9.25%	8.94%	7.01%
Savings Account	11.17% 11.46%	9.53% 9.77%	9.39% 9.51%	9.37% 9.49%	9.05% 9.17%	7.10%
Savings Account Savings Account	11.46%	9.89%	9.63%	9.60%	9.17%	7.19%
Savings Account	11.60%	9.89%	9.63%	9.60%	9.28%	7.28%
Savings Account	11.60%	9.89%	9.63%	9.84%	9.28%	7.28%
Savings Account	12.03%	10.26%	9.99%	9.96%	9.62%	7.55%
Sirat Habibmetro@work (Green, Gold & Platinum) SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	8.60%	7.33%	7.14%	7.11%	6.87%	5.39%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	8.74%	7.45%	7.25%	7.23%	6.99%	5.48%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	8.88%	7.57%	7.37%	7.35%	7.10%	5.57%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	9.03%	7.69%	7.49%	7.47%	7.22%	5.66%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	9.17%	7.82%	7.61%	7.59%	7.33%	5.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	9.31%	7.94%	7.73%	7.71%	7.33%	5.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum) SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	9.31% 9.31%	7.94%	7.73%	7.71%	7.33%	5.75% 5.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	9.31%	7.94%	7.73%	7.71%	7.33%	5.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	9.31%	7.94%	7.73%	7.71%	7.33%	5.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	9.31%	7.94%	7.73%	7.71%	7.33%	5.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	9.31%	7.94%	7.73%	7.71%	7.33%	5.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	9.31%	7.94%	7.73%	7.71%	7.33%	5.75% 5.75%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum) SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	9.31%	7.94%	7.73%	7.71%	7.33%	5.75%
שייש איז	5.51%	7.54%	1.15%	7.7170	7.5576	5.7576
Sirat Islamic Non Resident Saving Accounts						
SIRAT Non - Resident Account - Saving	10.03%	8.55%	8.32%	8.30%	8.02%	6.29%
SIRAT Non - Resident Account - Saving	10.17%	8.67%	8.44%	8.42%	8.13%	6.38%
SIRAT Non - Resident Account - Saving SIRAT Non - Resident Account - Saving	10.31%	8.79% 8.92%	8.56% 8.68%	8.54% 8.66%	8.25%	6.47% 6.56%
SIRAT Non - Resident Account - Saving SIRAT Non - Resident Account - Saving	10.46%	9.04%	8.68%	8.56%	8.36% 8.48%	6.65%
SIRAT Non - Resident Account - Saving	10.74%	9.16%	8.92%	8.89%	8.59%	6.74%
SIRAT Non - Resident Account - Saving	10.89%	9.28%	9.04%	9.01%	8.71%	6.83%
SIRAT Non - Resident Account - Saving	11.03%	9.40%	9.16%	9.13%	8.82%	6.92%
SIRAT Non - Resident Account - Saving	11.03%	9.53%	9.28%	9.25%	8.94%	7.01%
SIRAT Non - Resident Account - Saving SIRAT Non - Resident Account - Saving	11.03%	9.53% 9.77%	9.39% 9.51%	9.37% 9.49%	9.05% 9.17%	7.10%
SIRAT Non - Resident Account - Saving	11.03%	9.89%	9.63%	9.60%	9.28%	7.19%
SIRAT Non - Resident Account - Saving	11.03%	9.89%	9.63%	9.60%	9.28%	7.28%
SIRAT Non - Resident Account - Saving	11.03%	9.89%	9.63%	9.84%	9.28%	7.28%
SIRAT Non - Resident Account - Saving	11.03%	Page 7265/10	9.99%	9.96%	9.62%	7.55%

Sirat Pls 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	15.04%	12.82%	12.49%	12.45%	12.03%	9.44%
H.I.I.C Three Months	15.76%	13.43%	13.08%	13.04%	12.60%	9.89%
H.I.I.C Six Months	16.48%	14.05%	13.68%	13.64%	13.18%	10.34%
	-					
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	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	17.19%	14.66%	14.27%	14.23%	13.75%	10.79%
H.I.I.C 3 Years	17.19%	14.00%	14.39%	14.25%	13.86%	10.79%
H.I.I.C 3 Years	17.55%	14.78%	14.51%	14.35%	13.98%	10.96%
H.I.I.C 3 Years	17.48%	14.90%	14.60%	14.56%	14.06%	11.03%
rinne o realo	17.5576	14.3370	14.0070	14.50%	17.00%	11.05%
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%
L						
SBP Subsidized Schemes						
SBP - ILTFF	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 Privilige 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%	Page.80%10	6.46%	6.28%	5.88%	4.14%

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%
	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						
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%	4.21%
	7.35%	7.34%		6.48%	6.07%	4.28%
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)	7.47%	7.34%	6.78%			
SIRAT Saving Habibmetro@work (Green, Gold & Platinum)			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%
	8.64%	8.49%	7.84%	7.49%		
SIRAT Non - Resident Account - Saving	8.64%	8.49%	7.84%	7.60%	7.02% 7.11%	5.02% 5.09%
SIRAT Non - Resident Account - Saving						
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 Pls 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 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%
	9.80%	9.75%	8.90%	8.51%	7.97%	5.77%
PLS - Premium Account		0 ==== (8.90%	8.51%	7.97%	5.77%
PLS - Premium Account	9.80%	9.75%				
PLS - Premium Account PLS - Premium Account	9.80% 9.80%	9.75%	8.90%	8.51%	7.97%	5.77%
PLS - Premium Account PLS - Premium Account PLS - Premium Account	9.80% 9.80% 9.80%	9.75% 9.75%	8.90% 8.90%	8.51%	7.97%	5.77%
PLS - Premium Account PLS - Premium Account PLS - Premium Account PLS - Premium Account PLS - Premium Account	9.80% 9.80% 9.80% 9.80%	9.75% 9.75% 9.75%	8.90% 8.90% 8.90%	8.51% 8.51%	7.97% 7.97%	5.77% 5.77%
PLS - Premium Account PLS - Premium Account PLS - Premium Account	9.80% 9.80% 9.80%	9.75% 9.75%	8.90% 8.90%	8.51%	7.97%	5.77%
PLS - Premium Account PLS - Premium Account PLS - Premium Account PLS - Premium Account PLS - Premium Account	9.80% 9.80% 9.80% 9.80%	9.75% 9.75% 9.75%	8.90% 8.90% 8.90%	8.51% 8.51%	7.97% 7.97%	5.77% 5.77%
PLS - Premium Account PLS - Premium Account PLS - Premium Account PLS - Premium Account PLS - Premium Account	9.80% 9.80% 9.80% 9.80%	9.75% 9.75% 9.75%	8.90% 8.90% 8.90%	8.51% 8.51%	7.97% 7.97%	5.77% 5.77%
PLS - Premium Account PLS - Premium Account PLS - Premium Account PLS - Premium Account PLS - Premium Account	9.80% 9.80% 9.80% 9.80%	9.75% 9.75% 9.75%	8.90% 8.90% 8.90%	8.51% 8.51%	7.97% 7.97%	5.77% 5.77%
PLS - Premium Account PLS - Premium Account Sirat Habibmetro Islamic Investment Certificate (H.I.I.C)	9.80% 9.80% 9.80% 9.80% 9.80%	9.75% 9.75% 9.75% 9.75%	8.90% 8.90% 8.90% 8.90%	8.51% 8.51% 8.51%	7.97% 7.97% 7.97%	5.77% 5.77% 5.77%
PLS - Premium Account PLS - Premium Account PLS - Premium Account PLS - Premium Account PLS - Premium Account Sirat Habibmetro Islamic Investment Certificate (H.I.I.C) H.I.I.C. Seven Days	9.80% 9.80% 9.80% 9.80% 9.80% 8.17%	9.75% 9.75% 9.75% 9.75% 8.03%	8.90% 8.90% 8.90% 8.90% 7.42%	8.51% 8.51% 8.51% 7.09%	7.97% 7.97% 7.97% 6.64%	5.77% 5.77% 5.77% 4.75%
PLS - Premium Account Sirat Habibmetro Islamic Investment Certificate (H.I.I.C) H.I.I.C. Seven Days H.I.I.C. Fifteen Days	9.80% 9.80% 9.80% 9.80% 9.80% 8.17% 8.17%	9.75% 9.75% 9.75% 9.75% 8.03%	8.90% 8.90% 8.90% 8.90% 7.42%	8.51% 8.51% 8.51% 7.09% 7.09%	7.97% 7.97% 7.97% 6.64% 6.64%	5.77% 5.77% 5.77% 4.75%
PLS - Premium Account PLS - Premium Account PLS - Premium Account PLS - Premium Account PLS - Premium Account Sirat Habibmetro Islamic Investment Certificate (H.I.I.C) H.I.I.C. Seven Days	9.80% 9.80% 9.80% 9.80% 9.80% 8.17%	9.75% 9.75% 9.75% 9.75% 8.03% 8.03%	8.90% 8.90% 8.90% 7.42% 7.42%	8.51% 8.51% 8.51% 7.09%	7.97% 7.97% 7.97% 6.64%	5.77% 5.77% 5.77% 4.75% 4.75%
PLS - Premium Account PLS - Premium Account PLS - Premium Account PLS - Premium Account PLS - Premium Account Sirat Habibmetro Islamic Investment Certificate (H.I.I.C) H.I.I.C. Seven Days H.I.I.C. Fifteen Days H.I.I.C. One Month	9.80% 9.80% 9.80% 9.80% 9.80% 8.17% 8.17% 12.25%	9.75% 9.75% 9.75% 9.75% 8.03% 8.03% 12.05%	8.90% 8.90% 8.90% 7.42% 7.42% 11.13%	8.51% 8.51% 8.51% 7.09% 7.09% 10.63%	7.97% 7.97% 7.97% 6.64% 6.64% 9.96%	5.77% 5.77% 5.77% 4.75% 4.75% 7.13%

	42.04%	42 (22)	44.559/	44.440/	40.449/	7 470/
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	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	14.01%	13.77%	12.72%	12.15%	11.38%	8.15%
H.I.I.C 3 Years	14.12%	13.88%	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%
		1				0
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