

Indicative Profit Rates on Deposits

Effective Date: 1st October 2024

Savings Accounts

| Product | Profit Payment Frequency | Previous Rate (p.a.) | Current Rate (p.a.) |
|--|--------------------------|----------------------|---------------------|
| PLS Saving Deposit - Individual | Half Yearly | 18.00% | 16.00% |
| HABIB METRO Multiplier Account (Excess Rates are available on a case-to-case basis) | Monthly | 18.00% | 16.00% |
| HABIB METRO Asaan Savings Account | Half Yearly | 18.00% | 16.00% |
| HABIB METRO Asaan Digital Savings Account | Half Yearly | 18.00% | 16.00% |
| HABIB METRO Asaan Digital Remittance Saving Account | Monthly | 18.00% | 16.00% |
| HABIB METRO Freelancer Saving Account | Half Yearly | 18.00% | 16.00% |
| HABIB METRO Ladies Savings Account | Monthly | 18.00% | 16.00% |
| HABIB METRO Rozana Munafa Savings Account | Monthly | 18.00% | 16.00% |
| HABIB METRO Saving Plus Account - Individuals only | | | |
| Upto Rs. 250,000/- | Monthly | 18.00% | 16.00% |
| Over Rs. 250,000/- | Monthly | 18.25% | 16.00% |
| HABIB METRO Privilege 55 Plus Account | Monthly | 18.50% | 16.50% |
| HABIB METRO Junior Savers Account | Quarterly | 18.00% | 16.00% |
| Roshan Digital Account (NRP Rupee Value Account - Saving) | Half Yearly | 18.00% | 16.00% |

Term Deposits & Saving Schemes

| PKR Term Deposit | Profit Payment Frequency | Previous Rate (p.a.) | Current Rate (p.a.) |
|------------------|--------------------------|----------------------|---------------------|
|------------------|--------------------------|----------------------|---------------------|

| Short Notice Term Deposit | Profit Payment Frequency | Previous Rate (p.a.) | Current Rate (p.a.) |
|---------------------------|--------------------------|----------------------|---------------------|
| 7 days | Maturity | 14.00% | 13.00% |
| 30 days and over | | 14.00% | 13.00% |

| Term Deposit | Profit Payment Frequency | Previous Rate (p.a.) | Current Rate (p.a.) |
|--------------|--------------------------|----------------------|---------------------|
| 1 month | Maturity | 14.00% | 13.00% |
| 3 months | | 14.25% | 13.25% |
| 6 months | | 14.50% | 12.50% |
| 1 Year | | 15.25% | 12.25% |
| 2 Years | | 14.50% | 11.50% |
| 3 Years | | 13.25% | 11.15% |
| 4 Years | | 13.10% | 11.15% |
| 5 Years | | 13.00% | 11.15% |

| | | | |
|---|----------|--------|--------|
| HABIB METRO Bharpoor Munafa Scheme (1 Year p.a.) | Maturity | 15.25% | 12.25% |
|---|----------|--------|--------|

| HABIB METRO Mahana Scheme | Profit Payment Frequency | Previous Rate (p.a.) | Current Rate (p.a.) |
|---|--------------------------|----------------------|---------------------|
| For 1 year - minimum placement Rs. 25,000/- | Monthly Basis | 14.25% | 11.73% |
| For 2 years - minimum placement Rs. 25,000/- | | 13.60% | 10.84% |
| For 3 years - minimum placement Rs. 50,000/- | | 12.45% | 10.52% |
| For 4 years - minimum placement Rs. 50,000/- | | 12.35% | 10.52% |
| For 5 years - minimum placement Rs. 100,000/- | | 12.25% | 10.52% |

| HABIB METRO Premium Deposit Scheme | Profit Payment Frequency | Previous Rate (p.a.) | Current Rate (p.a.) |
|------------------------------------|--------------------------|----------------------|---------------------|
|------------------------------------|--------------------------|----------------------|---------------------|

| | | | |
|------------------------------------|---------------|----------------------|---------------------|
| | 1 Year | Previous Rate (p.a.) | Current Rate (p.a.) |
| HABIB METRO Premium Deposit Scheme | Quarterly | 14.40% | 11.87% |
| | Semi-Annually | 14.70% | 12.07% |
| | Yearly | 15.25% | 12.25% |

| | 2 Year | Previous Rate (p.a.) | Current Rate (p.a.) |
|------------------------------------|---------------|-------------------------|------------------------|
| HABIB METRO Premium Deposit Scheme | Quarterly | 13.60% | 10.95% |
| | Semi-Annually | 13.75% | 11.13% |
| | Yearly | 14.00% | 11.50% |

| | 3 Year | Current Rate (p.a.) | Current Rate (p.a.) |
|------------------------------------|---------------|------------------------|------------------------|
| HABIB METRO Premium Deposit Scheme | Quarterly | 12.50% | 10.63% |
| | Semi-Annually | 12.55% | 10.80% |
| | Yearly | 12.70% | 11.15% |

| | 4 Year | Current Rate (p.a.) | Current Rate (p.a.) |
|------------------------------------|---------------|------------------------|------------------------|
| HABIB METRO Premium Deposit Scheme | Quarterly | 12.35% | 10.63% |
| | Semi-Annually | 12.40% | 10.80% |
| | Yearly | 12.50% | 11.15% |

| | 5 Year | Current Rate (p.a.) | Current Rate (p.a.) |
|------------------------------------|---------------|------------------------|------------------------|
| HABIB METRO Premium Deposit Scheme | Quarterly | 12.25% | 10.63% |
| | Semi-Annually | 12.30% | 10.80% |
| | Yearly | 12.35% | 11.15% |

| Izafa Certificate Encashment Schedule | | | | | | | |
|---------------------------------------|-------------------|-------------------|-------------------|--------------------|--------------------|----------------------|----------------------|
| Tenures | Profit Payment | On Rs.10,000/- | On Rs.25,000/- | On Rs.100,000/- | On Rs.250,000/- | On Rs.1,000,000/- | On Rs.2,500,000/- |
| 6 Months | Maturity | 10,750 | 26,875 | 107,500 | 268,750 | 1,075,000 | 2,687,500 |
| 12 Months | | 11,525 | 28,813 | 115,250 | 288,125 | 1,152,500 | 2,881,250 |
| 18 Months | | 12,325 | 30,813 | 123,250 | 308,125 | 1,232,500 | 3,081,250 |
| 24 Months | | 13,200 | 33,000 | 132,000 | 330,000 | 1,320,000 | 3,300,000 |
| 30 Months | | 14,125 | 35,313 | 141,250 | 353,125 | 1,412,500 | 3,531,250 |
| 36 Months | | 14,650 | 36,625 | 146,500 | 366,250 | 1,465,000 | 3,662,500 |
| 42 Months | | 15,513 | 38,781 | 155,125 | 387,813 | 1,551,250 | 3,878,125 |
| 48 Months | | 16,000 | 40,000 | 160,000 | 400,000 | 1,600,000 | 4,000,000 |
| 54 Months | | 16,750 | 41,875 | 167,500 | 418,750 | 1,675,000 | 4,187,500 |
| 60 Months | | 17,750 | 44,375 | 177,500 | 443,750 | 1,775,000 | 4,437,500 |
| 66 Months | | 18,800 | 47,000 | 188,000 | 470,000 | 1,880,000 | 4,700,000 |
| 72 Months | | 20,000 | 50,000 | 200,000 | 500,000 | 2,000,000 | 5,000,000 |

Foreign Currency Accounts Scheme under FE 25

| Type of Deposit | Profit Payment Frequency | Currency | Previous Rate (p.a.) | Current Rate (p.a.) |
|--|--------------------------|-----------------------------|----------------------|---------------------|
| Saving Bank Deposits Foreign Currency Savings Account | Half Yearly | USD | 0.25% | 0.25% |
| | | Pound Sterling | 0.25% | 0.25% |
| | | Euro | 0.10% | 0.10% |
| HABIB METRO Junior Savers Account | Quarterly | USD | 0.25% | 0.25% |
| | | Pound Sterling | 0.25% | 0.25% |
| | | Euro | 0.25% | 0.25% |
| Roshan Digital Account [Non - Resident FCY Value Account (Savings) & Resident FCY Value Account (Savings)] | Half Yearly | USD | 0.25% | 0.25% |
| | | Pound Sterling | 0.25% | 0.25% |
| | | Euro | 0.10% | 0.10% |
| HABIB METRO FCY Saving Plus account (20623 & 20624) | Monthly | Below 9,999.99 | | |
| | | USD | 0.35% | 0.25% |
| | | Pound Sterling | 0.10% | 0.10% |
| HABIB METRO FCY Saving Plus account (20623 & 20624) | Monthly | 10,000 to 50,000 | | |
| | | USD | 0.25% | 0.35% |
| | | Pound Sterling | 0.10% | 0.10% |
| HABIB METRO FCY Saving Plus account (20623 & 20624) | Monthly | 50,000.01 to 100,000 | | |
| | | USD | 0.60% | 0.60% |
| | | Pound Sterling | 0.25% | 0.25% |
| HABIB METRO FCY Saving Plus account (20623 & 20624) | Monthly | Over 100,000.01 | | |
| | | USD | 0.85% | 0.85% |
| | | Pound Sterling | 0.25% | 0.25% |
| HABIB METRO FCY Saving Plus account (20623 & 20624) | Monthly | Euro | 0.25% | 0.25% |

FCY Term Deposits

| | | | | |
|--------------------------|----------|----------------|-------|-------|
| FCY Term Deposits | 1 month | USD | 1.00% | 1.00% |
| | | Pound Sterling | 0.50% | 0.50% |
| | | Euro | 0.25% | 0.25% |
| | 3 months | USD | 1.25% | 1.25% |
| | | Pound Sterling | 0.75% | 0.75% |
| | | Euro | 0.25% | 0.25% |
| | 6 months | USD | 1.50% | 1.50% |
| | | Pound Sterling | 1.00% | 1.00% |
| | | Euro | 0.25% | 0.25% |
| | 1 Year | USD | 1.75% | 1.75% |
| | | Pound Sterling | 1.25% | 1.25% |
| | | Euro | 0.25% | 0.25% |