



CIRCULAR NO: FCG-BS-2025-52

Date: December 29, 2025

**DECLARED RATES OF PROFIT ON LCY & FCY DEPOSITS**  
**FOR THE PERIOD JULY 01, 2025 TO DECEMBER 31, 2025**

This is with reference to our earlier circular no. FCG-BS-2025-23 dated June 26, 2025, wherein provisional profit rates relating to the period July-December 2025 were communicated.

Please be informed that the management has declared profit rates on Profit bearing LCY/FCY and Term Deposits for the period July 01, 2025 to December 31, 2025. A comprehensive chart/table of the declared rates is attached as Annexure, for information, reference and necessary action, of all concerned.

**The profit rate for deposits held by financial institutions, public sector enterprises, and public limited companies is specified on Page 1, Serial # 23 of the attached table.**

The special Rates for Deposit under the products Term deposit, 365 Gold deposit and FCY deposit obtained with the approval of the President/Treasury/Group/Business Head also stand declared as per respective terms and conditions approved.

The attached Annexure is to be placed on the Notice Board for information of general public/customers.

Please bring the contents of this circular into the knowledge of all concerned for meticulous compliance.

**Naveed Qamar**

Department Head Taxation,  
Reconciliation & Branch  
Support

**Anjum Javed**  
Division Head



MCB BANK LTD		
LOCAL CURRENCY ACCOUNTS		
DECLARED PROFIT RATES JULY - DECEMBER 2025		
Deposit Accounts M stands for Million		Declared Rates Effective From July 01, 2025 to December 31, 2025
S.#	Products	Rate (per annum)
1	PLS Savings Account	9.50%
2	Khushali Bachat Account	9.50%
3	PLS Savings – 365	9.50%
4	Savings 365 Gold*:	
	Less than 50M	9.50%
	Rs.50M to less than 100M	9.50%
	Rs.100M to less than 250M	9.50%
	Rs.250M to less than 500M	9.50%
	Rs.500M and above	9.50%
5	PLS Savings XTRA:	
	Less than Rs. 5M	9.50%
	Rs. 5M to less than Rs. 25M	9.50%
	Rs. 25M & Above	9.50%
6	MCB Smart Savings Account	
	Less than Rs. 200,000	9.50%
	Rs.200,000 to Less than Rs. 300,000	9.50%
	Rs.300,000 and Above	9.50%
7	MCB Savings Maximizer Account	
	Less than Rs.1,000,000	9.50%
	Rs.1,000,000 to Less than Rs.3,000,000	9.50%
	Rs.3,000,000 and Above	9.50%
8	MCB Salary Gold Account	9.50%
9	MCB Enhanced Savings Account (Frozen)	9.50%
10	MCB Fun Saving Club	9.50%
11	Rupee Maximizer ( Frozen )	9.50%
12	MCB Pensioner Saving Account	9.50%
13	MCB Senior Citizen Saving Account	9.50%
14	MCB Asaan Saving Account	9.50%
15	Roshan Digital Saving Account	9.50%
16	MCB Asaan Digital Savings Account	9.50%
17	MCB Freelancer Digital PKR Savings Account	9.50%
18	MCB Freelancer Pak Rupee Savings Account - FPS	9.50%
19	MCB Asaan Digital Remittance Savings Account	9.50%
20	MCB Young Savings Account	9.50%
21	MCB Nayab Savings Account	9.50%
22	PLS Prime Account	9.50%
23	Saving Accounts of Financial Institutions, Public Sector Enterprises and Public Limited Companies	8.00%



MCB BANK LTD			
LOCAL CURRENCY ACCOUNTS			
DECLARED PROFIT RATES JULY - DECEMBER 2025			
Deposit Accounts M stands for Million		Declared Rates Effective From July 01, 2025 to December 31, 2025	
S.#	Products	Simple Rate (per annum)	Effective Rate (per annum)
<b>Products (PKR Term Deposits) Range Rs.100,000 to Rs.499,999</b>			
1	1 Month		
	Maturity	6.153%	6.330%
2	2 Months		
	Maturity	6.131%	6.290%
3	3 Months		
	Maturity	6.118%	6.260%
4	6 Months		
	Maturity	6.252%	6.350%
5	9 Months		
	Maturity	6.301%	6.350%
6	12 Months		
	Semi Annual	6.165%	6.260%
	Maturity	6.260%	6.260%
7	24 Months		
	Semi Annual	6.427%	6.530%
	Yearly	6.530%	6.530%
	Maturity	6.743%	6.530%
8	36 Months		
	Semi Annual	6.456%	6.560%
	Yearly	6.560%	6.560%
	Maturity	7.000%	6.560%
9	60 Months		
	Semi Annual	6.785%	6.900%
	Yearly	6.900%	6.900%
	Maturity	7.920%	6.900%
<b>Products (PKR Term Deposits) Range Rs.500,000 and Above</b>			
1	1 Month		
	Maturity	6.201%	6.380%
2	2 Months		
	Monthly	6.163%	6.340%
	Maturity	6.179%	6.340%
3	3 Months		
	Monthly	6.135%	6.310%
	Maturity	6.166%	6.310%



MCB BANK LTD			
LOCAL CURRENCY ACCOUNTS			
DECLARED PROFIT RATES JULY - DECEMBER 2025			
Deposit Accounts M stands for Million		Declared Rates Effective From July 01, 2025 to December 31, 2025	
S.#	Products	Simple Rate (per annum)	Effective Rate (per annum)
<b>4</b>	<b>6 Months</b>		
	Monthly	6.220%	6.400%
	Quarterly	6.252%	6.400%
	Maturity	6.301%	6.400%
<b>5</b>	<b>9 Months</b>		
	Monthly	6.220%	6.400%
	Quarterly	6.252%	6.400%
	Maturity	6.350%	6.400%
<b>6</b>	<b>12 Months</b>		
	Monthly	6.135%	6.310%
	Quarterly	6.166%	6.310%
	Semi Annual	6.213%	6.310%
	Maturity	6.310%	6.310%
<b>7</b>	<b>24 Months</b>		
	Monthly	6.390%	6.580%
	Quarterly	6.424%	6.580%
	Semi Annual	6.475%	6.580%
	Yearly	6.580%	6.580%
	Maturity	6.796%	6.580%
<b>8</b>	<b>36 Months</b>		
	Monthly	6.418%	6.610%
	Quarterly	6.452%	6.610%
	Semi Annual	6.504%	6.610%
	Yearly	6.610%	6.610%
	Maturity	7.057%	6.610%
<b>9</b>	<b>60 Months</b>		
	Monthly	6.738%	6.950%
	Quarterly	6.776%	6.950%
	Semi Annual	6.833%	6.950%
	Yearly	6.950%	6.950%
	Maturity	7.986%	6.950%
<b>MCB Higher Mahana Profit Account</b>			
	3 Year	6.418%	6.610%
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# MCB BANK LTD

## FOREIGN CURRENCY ACCOUNTS

### DECLARED PROFIT RATES JULY - DECEMBER 2025

Deposit Accounts M stands for Million		Declared Rates Effective From July 01, 2025 to December 31, 2025
S.#	Products	Rates (per annum)
1	Products (Smart Saving Deposits) US Dollar only	
	Upto USD 99,999.99	0.01%
	USD 100,000 to USD 249,999.99	0.01%
	USD 250000 and above	0.01%
2	Products (Saving Deposits New FCY Accounts FE-25 & RDA Accounts)	
	Upto 99,999.99	
	USD	0.01%
	GBP	0.01%
	EUR	0.01%
	Japanese Yen	0.01%
	Canadian Dollar	0.01%
	UAE Dirham	0.01%
	Saudi Riyal	0.01%
	Chinese Yuan	0.01%
	Swiss Franc	0.01%
	100,000 to 249,999.99	
	USD	0.01%
	GBP	0.01%
	EUR	0.01%
	Japanese Yen	0.01%
	Canadian Dollar	0.01%
	UAE Dirham	0.01%
	Saudi Riyal	0.01%
	Chinese Yuan	0.01%
	Swiss Franc	0.01%
	250,000 and Above	
	USD	0.01%
	GBP	0.01%
	EUR	0.01%
	Japanese Yen	0.01%
	Canadian Dollar	0.01%
	UAE Dirham	0.01%
	Saudi Riyal	0.01%
	Chinese Yuan	0.01%
	Swiss Franc	0.01%



# MCB BANK LTD

## FOREIGN CURRENCY ACCOUNTS

### DECLARED PROFIT RATES JULY - DECEMBER 2025

Deposit Accounts M stands for Million		Declared Rates Effective From July 01, 2025 to December 31, 2025
S.#	Products	Rates (per annum)
3	Products (Smart Term Deposit)	
	USD 1,000 to USD 24,999.99	
	1 Month	1.00%
	3 Months	2.00%
	6 Months	2.00%
	01 Year	2.00%
	USD 25,000 to USD 99,999.99	
	1 Month	1.00%
	3 Months	3.00%
	6 Months	3.00%
	01 Year	3.00%
	USD 100,000 to USD 499,999.99	
	1 Month	1.00%
	3 Months	3.00%
	6 Months	3.00%
	01 Year	3.00%
	USD 500,000 and Above	
	1 Month	1.00%
	3 Months	3.00%
	6 Months	3.00%
	01 Year	3.00%
	GBP 1,000 to GBP 24,999.99	
	1 Month	1.00%
	3 Months	2.00%
	6 Months	2.00%
	01 Year	2.00%
	GBP 25,000 to GBP 99,999.99	
	1 Month	1.00%
	3 Months	3.00%
	6 Months	3.00%
	01 Year	3.00%
	GBP 100,000 to GBP 499,999.99	
	1 Month	1.00%
	3 Months	3.00%
	6 Months	3.00%
	01 Year	3.00%



# MCB BANK LTD

## FOREIGN CURRENCY ACCOUNTS

### DECLARED PROFIT RATES JULY - DECEMBER 2025

Deposit Accounts M stands for Million		Declared Rates Effective From July 01, 2025 to December 31, 2025
S.#	Products	Rates (per annum)
	GBP 500,000 and Above	
	1 Month	1.00%
	3 Months	3.00%
	6 Months	3.00%
	01 Year	3.00%
	EUR 1,000 to EUR 24,999.99	
	1 Month	1.00%
	3 Months	1.00%
	6 Months	1.00%
	01 Year	1.00%
	EUR 25,000 to EUR 99,999.99	
	1 Month	1.00%
	3 Months	1.00%
	6 Months	1.00%
	01 Year	1.00%
	EUR 100,000 to EUR 499,999.99	
	1 Month	1.00%
	3 Months	1.00%
	6 Months	1.00%
	01 Year	1.00%
	EUR 500,000 and Above	
	1 Month	1.00%
	3 Months	1.00%
	6 Months	1.00%
	01 Year	1.00%
4	Frozen and Incremental Deposits	
	USD	0.01%
	GBP	0.01%
	EUR	0.01%
5	MCB Freelancer Digital FCY Savings Account	
	USD	0.01%
	GBP	0.01%
	EUR	0.01%

*For tax deduction, Please refer latest withholding tax chart issued by this office.*