

MCB Bank Limited

Financial Control Group
6th Floor, MCB House
15 Main Gulberg, Jail Road
Lahore, Pakistan

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.

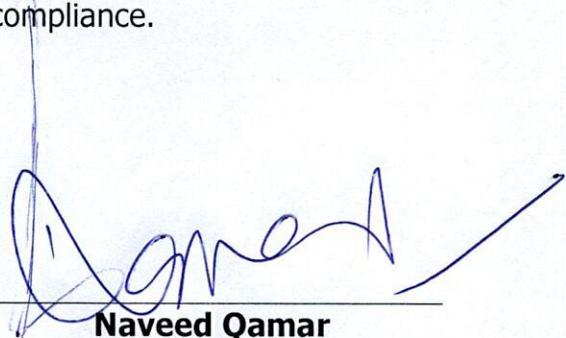
Please be informed that the management has declared profit rates on Profit bearing LCY/FCY and Term Deposits for the period July 01, 2025 to December 31, 2025. A comprehensive chart/table of the declared rates is attached as Annexure, for information, reference and necessary action, of all concerned.

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%

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LOCAL CURRENCY ACCOUNTS

DECLARED PROFIT RATES JULY - DECEMBER 2025

		Declared Rates Effective From July 01, 2025 to December 31, 2025	
S.#	Products	Simple Rate (per annum)	Effective Rate (per annum)
Products (PKR Term Deposits) Range Rs.100,000 to Rs.499,999			
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%
Products (PKR Term Deposits) Range Rs.500,000 and Above			
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%

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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)
4	6 Months		
	Monthly	6.220%	6.400%
	Quarterly	6.252%	6.400%
	Maturity	6.301%	6.400%
5	9 Months		
	Monthly	6.220%	6.400%
	Quarterly	6.252%	6.400%
	Maturity	6.350%	6.400%
6	12 Months		
	Monthly	6.135%	6.310%
	Quarterly	6.166%	6.310%
	Semi Annual	6.213%	6.310%
	Maturity	6.310%	6.310%
7	24 Months		
	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%
8	36 Months		
	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%
9	60 Months		
	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%
MCB Higher Mahana Profit Account			
	3 Year	6.418%	6.610%
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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%



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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%



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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.

