

MCB Bank Limited

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

CIRCULAR NO: FCG-BS-2025-53

Date: December 29 2025

PROVISIONAL PROFIT RATES LCY & FCY DEPOSITS
FROM JANUARY 01, 2026 TO JUNE 30, 2026

The management has approved the provisional profit rates on Profit bearing Savings and Term Deposits for the period from January 01, 2026 to June 30, 2026.

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 table, containing provisional profit rates for LCY/FCY and Term Deposits along with effective dates, is attached herewith for information and record for all concerned.

All incumbents are also advised to inform their clients about the procedure for seeking special rates on Term Deposits, 365 Gold Deposits and FCY Deposits.

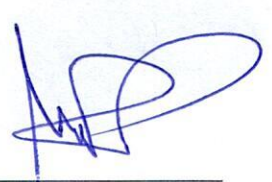
Further, the attached Annexure must be displayed on the notice board for information of general public/customers.

Please bring 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

LOCAL CURRENCY ACCOUNTS

PROVISIONAL PROFIT RATES JANUARY - JUNE 2026

Deposit Accounts M stands for Million		Provisional Rates Effective From January 01, 2026 to June 30, 2026
S.#	Products	Rate (per annum)
1	PLS Savings Account	9.00%
2	Khushali Bachat Account	9.00%
3	PLS Savings – 365	9.00%
4	Savings 365 Gold*:	
	Less than 50M	9.00%
	Rs.50M to less than 100M	9.00%
	Rs.100M to less than 250M	9.00%
	Rs.250M to less than 500M	9.00%
	Rs.500M and above	9.00%
5	PLS Savings XTRA:	
	Less than Rs. 5M	9.00%
	Rs. 5M to less than Rs. 25M	9.00%
	Rs. 25M & Above	9.00%
6	MCB Smart Savings Account	
	Less than Rs. 200,000	9.00%
	Rs.200,000 to Less than Rs. 300,000	9.00%
	Rs.300,000 and Above	9.00%
7	MCB Savings Maximizer Account	
	Less than Rs.1,000,000	9.00%
	Rs.1,000,000 to Less than Rs.3,000,000	9.00%
	Rs.3,000,000 and Above	9.00%
8	MCB Salary Gold Account	9.00%
9	MCB Enhanced Savings Account (Frozen)	9.00%
10	MCB Fun Saving Club	9.00%
11	Rupee Maximizer (Frozen)	9.00%
12	MCB Pensioner Saving Account	9.00%
13	MCB Senior Citizen Saving Account	9.00%
14	MCB Asaan Saving Account	9.00%
15	Roshan Digital Saving Account	9.00%
16	MCB Asaan Digital Savings Account	9.00%
17	MCB Freelancer Digital PKR Savings Account	9.00%
18	MCB Freelancer Pak Rupee Savings Account - FPS	9.00%
19	MCB Asaan Digital Remittance Savings Account	9.00%
20	MCB Young Savings Account	9.00%
21	MCB Nayab Savings Account	9.00%
22	PLS Prime Account	9.00%
23	Saving Accounts of Financial Institutions, Public Sector Enterprises and Public Limited Companies	7.50%

MCB BANK LTD			
LOCAL CURRENCY ACCOUNTS			
PROVISIONAL PROFIT RATES JANUARY - JUNE 2026			
Deposit Accounts M stands for Million		Provisional Rates Effective From January 01, 2026 to June 30, 2026	
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	5.423%	5.560%
2	2 Months		
	Maturity	5.464%	5.590%
3	3 Months		
	Maturity	5.515%	5.630%
4	6 Months		
	Maturity	5.611%	5.690%
5	9 Months		
	Maturity	5.660%	5.700%
6	12 Months		
	Semi Annual	5.602%	5.680%
	Maturity	5.680%	5.680%
7	24 Months		
	Semi Annual	5.660%	5.740%
	Yearly	5.740%	5.740%
	Maturity	5.905%	5.740%
8	36 Months		
	Semi Annual	5.747%	5.830%
	Yearly	5.830%	5.830%
	Maturity	6.176%	5.830%
9	60 Months		
	Semi Annual	6.049%	6.140%
	Yearly	6.140%	6.140%
	Maturity	6.942%	6.140%
Products (PKR Term Deposits) Range Rs.500,000 and Above			
1	1 Month		
	Maturity	5.471%	5.610%
2	2 Months		
	Monthly	5.499%	5.640%
	Maturity	5.512%	5.640%
3	3 Months		
	Monthly	5.537%	5.680%
	Maturity	5.563%	5.680%

MCB BANK LTD			
LOCAL CURRENCY ACCOUNTS			
PROVISIONAL PROFIT RATES JANUARY - JUNE 2026			
Deposit Accounts M stands for Million		Provisional Rates Effective From January 01, 2026 to June 30, 2026	
S.#	Products	Simple Rate (per annum)	Effective Rate (per annum)
4	6 Months		
	Monthly	5.594%	5.740%
	Quarterly	5.620%	5.740%
	Maturity	5.660%	5.740%
5	9 Months		
	Monthly	5.604%	5.750%
	Quarterly	5.630%	5.750%
	Maturity	5.710%	5.750%
6	12 Months		
	Monthly	5.585%	5.730%
	Quarterly	5.611%	5.730%
	Semi Annual	5.650%	5.730%
	Maturity	5.730%	5.730%
7	24 Months		
	Monthly	5.642%	5.790%
	Quarterly	5.668%	5.790%
	Semi Annual	5.709%	5.790%
	Yearly	5.790%	5.790%
	Maturity	5.958%	5.790%
8	36 Months		
	Monthly	5.727%	5.880%
	Quarterly	5.755%	5.880%
	Semi Annual	5.796%	5.880%
	Yearly	5.880%	5.880%
	Maturity	6.233%	5.880%
9	60 Months		
	Monthly	6.021%	6.190%
	Quarterly	6.051%	6.190%
	Semi Annual	6.097%	6.190%
	Yearly	6.190%	6.190%
	Maturity	7.005%	6.190%
MCB Higher Mahana Profit Account			
	3 Year	5.727%	5.880%
Note: Clients interested in Special Rates for Term Deposits, exceeding specified amount, should approach Branch Manager.			

MCB BANK LTD

FOREIGN CURRENCY ACCOUNTS

PROVISIONAL PROFIT RATES JANUARY - JUNE 2026

Deposit Accounts M stands for Million		Provisional Rates Effective From January 01, 2026 to June 30, 2026
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%
<i>Note: Customers with Balance USD 100,000 and above can seek special rates and these special rates will be approved by RBG Heads and GH T&FX falling under their respective approval authority.</i>		
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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Deposit Accounts M stands for Million		Provisional Rates Effective From January 01, 2026 to June 30, 2026
S.#	Products	Rates (per annum)
3	Products (Smart Term Deposit)	
U S D D o l l a r s	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%
G B P	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		
PROVISIONAL PROFIT RATES JANUARY - JUNE 2026		
Deposit Accounts M stands for Million		Provisional Rates Effective From January 01, 2026 to June 30, 2026
S.#	Products	Rates (per annum)
G B P	GBP 500,000 and Above	
	1 Month	1.00%
	3 Months	3.00%
	6 Months	3.00%
	01 Year	3.00%

E U R O	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%

Note: Clients interested in Special Rates for Term Deposits, exceeding specified amount, should approach Branch Manager.

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.