MCB Bank Limited

Financial Control Group
Taxation, Recon. & Br. Support Department
6th Floor, MCB House
15 Main Gulberg, Jail Road
Lahore, Pakistan

CIRCULAR NO: FCG-BS-2026-38

August 17, 2026

REVISION IN PROVISIONAL PROFIT RATES LCY DEPOSITS FROM AUGUST 01, 2026 TO DECEMBER 31, 2026

This has reference to our earlier Circulars No. FCG-BS-2026-24 and FCG-BS-2026-33 dated 29.06.2026 and 30.07.2026 respectively, whereby provisional profit rates for Jul–Dec 2026 were communicated.

The State Bank of Pakistan (SBP), through BPRD Circular Letter No. 15 dated July 06, 2026, has revised the applicability of the Minimum Deposit Rate (MDR). Accordingly, **effective August 01, 2026**, the mandatory Minimum Deposit Rate (MDR) requirement shall apply only to LCY savings deposits of Natural Persons (Individuals) maintaining a monthly average deposit balance of upto PKR 10 million.

In line with the above regulatory directive, profit rates for LCY savings deposit products have been bifurcated into the following two categories:

- **Profit Rates for Minimum Deposit Rate (MDR)-eligible customers:** Natural Persons (Individuals) maintaining a monthly average deposit balance of upto PKR 10 million.
- **Profit Rates for Non-MDR customers:** Profit rates applicable to all other depositors (Page 1, Serial Nos. 25, 26 & 27 of the attached table).

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

The latest circular No. FCG-BS-2026-33 dated July 30, 2026, issued on the captioned subject matter, hereby stands superseded.

Please bring the contents of this circular to the notice of all concerned for meticulous compliance

Qasim Mansoor
Unit Head

Naveed Qamar
Department Head

MCB BANK LTD

LOCAL CURRENCY ACCOUNTS

PROVISIONAL PROFIT RATES JULY - DECEMBER 2026

S.#	Products	From July 01, 2026 to July 31, 2026 Rate (per annum)	From August 01, 2026 to December 31, 2026 Rate (per annum)
	Profit Rates for Minimum Deposit Rate (MDR) eligible customers		
	(Natural Persons (Individuals) maintaining a monthly average deposit balance of upto PKR 10 million)		
1	PLS Savings Account	10.00%	**10.00%**
2	Khushali Bachat Account	10.00%	**10.00%**
3	PLS Savings – 365	10.00%	**10.00%**
4	Savings 365 Gold	10.00%	**10.00%**
5	PLS Savings XTRA	10.00%	**10.00%**
6	MCB Smart Savings Account	10.00%	**10.00%**
7	MCB Savings Maximizer Account	10.00%	**10.00%**
8	MCB Salary Club Savings Account	10.00%	**10.00%**
9	MCB Enhanced Savings Account (Frozen)	10.00%	**10.00%**
10	MCB Fun Club Savings	10.00%	**10.00%**
11	Rupee Maximizer (Frozen)	10.00%	**10.00%**
12	MCB Pensioner Savings Account	10.00%	**10.00%**
13	MCB Senior Citizen Savings Account	10.00%	**10.00%**
14	MCB Asaan Savings Account	10.00%	**10.00%**
15	Roshan Digital Savings Account	10.00%	**10.00%**
16	Roshan Digital Non-Resident Business Value Savings Account	10.00%	**10.00%**
17	MCB Asaan Digital Savings Account	10.00%	**10.00%**
18	MCB Freelancer Digital PKR Savings Account	10.00%	**10.00%**
19	MCB Freelancer Pak Rupee Savings Account - FPS	10.00%	**10.00%**
20	MCB Asaan Digital Remittance Savings Account	10.00%	**10.00%**
21	MCB Young Savings Account	10.00%	**10.00%**
22	MCB Nayab Savings Account	10.00%	**10.00%**
23	PLS Prime Account	10.00%	**10.00%**
24	MCB Teenagers Savings Account	10.00%	**10.00%**
	Profit Rates for Non- MDR customers		
25	Savings Accounts of Financial Institutions, Public Sector Enterprises and Public Limited Companies *	8.50%	**9.00%**
26	Savings Accounts of All other non-Natural Persons, including, Private Limited Companies, Sole Proprietors, Partnerships, Trusts and all other legal entities**	10.00%	**9.00%**
27	Savings Accounts of Natural Persons (Individuals) maintaining a monthly average deposit balance exceeding PKR 10 million**	10.00%	**9.00%**

*BPRD Circular No. 05 dated November 26, 2024

**BPRD Circular Letter No. 15 dated July 06, 2026

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LOCAL CURRENCY ACCOUNTS

PROVISIONAL PROFIT RATES JULY - DECEMBER 2026

Deposit Accounts M stands for Million		Provisional Rates Effective From July 01, 2026 to December 31, 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	**6.634%**	**6.840%**
2	**2 Months**		
	Maturity	**6.691%**	**6.880%**
3	**3 Months**		
	Maturity	**6.747%**	**6.920%**
4	**6 Months**		
	Maturity	**6.901%**	**7.020%**
5	**9 Months**		
	Maturity	**6.990%**	**7.050%**
6	**12 Months**		
	Semi Annual	**6.949%**	**7.070%**
	Maturity	**7.070%**	**7.070%**
7	**24 Months**		
	Semi Annual	**6.920%**	**7.040%**
	Yearly	**7.040%**	**7.040%**
	Maturity	**7.288%**	**7.040%**
8	**36 Months**		
	Semi Annual	**6.862%**	**6.980%**
	Yearly	**6.980%**	**6.980%**
	Maturity	**7.479%**	**6.980%**
9	**60 Months**		
	Semi Annual	**7.017%**	**7.140%**
	Yearly	**7.140%**	**7.140%**
	Maturity	**8.235%**	**7.140%**
Products (PKR Term Deposits) Range Rs.500,000 and Above			
1	**1 Month**		
	Maturity	**6.682%**	**6.890%**
2	**2 Months**		
	Monthly	**6.719%**	**6.930%**
	Maturity	**6.738%**	**6.930%**
3	**3 Months**		
	Monthly	**6.757%**	**6.970%**
	Maturity	**6.795%**	**6.970%**

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LOCAL CURRENCY ACCOUNTS

PROVISIONAL PROFIT RATES JULY - DECEMBER 2026

Deposit Accounts M stands for Million		Provisional Rates Effective From July 01, 2026 to December 31, 2026	
S.#	**Products**	**Simple Rate (per annum)**	**Effective Rate (per annum)**
4	**6 Months**		
	Monthly	**6.851%**	**7.070%**
	Quarterly	**6.890%**	**7.070%**
	Maturity	**6.949%**	**7.070%**
5	**9 Months**		
	Monthly	**6.879%**	**7.100%**
	Quarterly	**6.918%**	**7.100%**
	Maturity	**7.039%**	**7.100%**
6	**12 Months**		
	Monthly	**6.898%**	**7.120%**
	Quarterly	**6.937%**	**7.120%**
	Semi Annual	**6.998%**	**7.120%**
	Maturity	**7.120%**	**7.120%**
7	**24 Months**		
	Monthly	**6.870%**	**7.090%**
	Quarterly	**6.909%**	**7.090%**
	Semi Annual	**6.969%**	**7.090%**
	Yearly	**7.090%**	**7.090%**
	Maturity	**7.341%**	**7.090%**
8	**36 Months**		
	Monthly	**6.813%**	**7.030%**
	Quarterly	**6.852%**	**7.030%**
	Semi Annual	**6.911%**	**7.030%**
	Yearly	**7.030%**	**7.030%**
	Maturity	**7.536%**	**7.030%**
9	**60 Months**		
	Monthly	**6.963%**	**7.190%**
	Quarterly	**7.004%**	**7.190%**
	Semi Annual	**7.065%**	**7.190%**
	Yearly	**7.190%**	**7.190%**
	Maturity	**8.301%**	**7.190%**
MCB Higher Mahana Profit Account			
	3 Year	**6.813%**	**7.030%**

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 JULY - DECEMBER 2026

	Deposit Accounts M stands for Million	Provisional Rates Effective From July 01, 2026 to December 31, 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%
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.		
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

PROVISIONAL PROFIT RATES JULY - DECEMBER 2026

	Deposit Accounts M stands for Million	Provisional Rates Effective From July 01, 2026 to December 31, 2026
S.#	**Products**	**Rates (per annum)**
3	**Products (Smart Term Deposit)**	
US Dollars	**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	**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 JULY - DECEMBER 2026

	Deposit Accounts M stands for Million	Provisional Rates Effective From July 01, 2026 to December 31, 2026
S.#	**Products**	**Rates (per annum)**
GBP	**GBP 500,000 and Above**	
	1 Month	1.00%
	3 Months	3.00%
	6 Months	3.00%
	01 Year	3.00%

EURO	**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%
6	**Roshan Digital Foreign Currency Business Value Saving Account**	
	USD	0.01%
	GBP	0.01%
	EUR	0.01%

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