



CIRCULAR NO: FCG-BS-2026-23

Date: June 29, 2026

**DECLARED RATES OF PROFIT ON LCY & FCY DEPOSITS  
FOR THE PERIOD JANUARY 01, 2026 TO JUNE 30, 2026**

This is with reference to our earlier circulars no. FCG-BS-2025-53 dated December 29, 2025 and FCG-BS-2026-14 dated April 30, 2026 respectively, wherein provisional profit rates relating to the period January-June 2026 were communicated.

Please be informed that the management has declared profit rates on Profit bearing LCY/FCY and Term Deposits for the period January 01, 2026 to June 30, 2026. 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 # 24 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.

**Qasim Mansoor**  
Unit Head Taxation

**Naveed Qamar**  
Department Head Taxation,  
Reconciliation & Branch Support

## LOCAL CURRENCY ACCOUNTS

## DECLARED PROFIT RATES JANUARY - JUNE 2026

| Deposit Accounts<br>M stands for Million |  | Declared Rates Effective<br>From January 01, 2026<br>to April 30, 2026 | Declared Rates Effective<br>From May 01, 2026<br>to June 30, 2026 |
|--|--|--|---|
| S.#                                      | Products   | Rate (per annum)   | Rate (per annum)  |
| 1  | PLS Savings Account  | 9.00%  | 10.00%  |
| 2  | Khushali Bachat Account  | 9.00%  | 10.00%  |
| 3  | PLS Savings – 365  | 9.00%  | 10.00%  |
| 4  | <b>Savings 365 Gold*:</b>  |  |   |
|  | Less than 50M  | 9.00%  | 10.00%  |
|  | Rs.50M to less than 100M   | 9.00%  | 10.00%  |
|  | Rs.100M to less than 250M  | 9.00%  | 10.00%  |
|  | Rs.250M to less than 500M  | 9.00%  | 10.00%  |
|  | Rs.500M and above  | 9.00%  | 10.00%  |
| 5  | <b>PLS Savings XTRA:</b>   |  |   |
|  | Less than Rs. 5M   | 9.00%  | 10.00%  |
|  | Rs. 5M to less than Rs. 25M  | 9.00%  | 10.00%  |
|  | Rs. 25M & Above  | 9.00%  | 10.00%  |
| 6  | <b>MCB Smart Savings Account</b>   |  |   |
|  | Less than Rs. 200,000  | 9.00%  | 10.00%  |
|  | Rs.200,000 to Less than Rs. 300,000  | 9.00%  | 10.00%  |
|  | Rs.300,000 and Above   | 9.00%  | 10.00%  |
| 7  | <b>MCB Savings Maximizer Account</b>   |  |   |
|  | Less than Rs.1,000,000   | 9.00%  | 10.00%  |
|  | Rs.1,000,000 to Less than Rs.3,000,000   | 9.00%  | 10.00%  |
|  | Rs.3,000,000 and Above   | 9.00%  | 10.00%  |
| 8  | <b>MCB Salary Gold Account</b>   | 9.00%  | 10.00%  |
| 9  | <b>MCB Enhanced Savings Account (Frozen)</b>   | 9.00%  | 10.00%  |
| 10                                       | <b>MCB Fun Saving Club</b>   | 9.00%  | 10.00%  |
| 11                                       | <b>Rupee Maximizer ( Frozen )</b>  | 9.00%  | 10.00%  |
| 12                                       | <b>MCB Pensioner Saving Account</b>  | 9.00%  | 10.00%  |
| 13                                       | <b>MCB Senior Citizen Saving Account</b>   | 9.00%  | 10.00%  |
| 14                                       | <b>MCB Asaan Saving Account</b>  | 9.00%  | 10.00%  |
| 15                                       | <b>Roshan Digital Saving Account</b>   | 9.00%  | 10.00%  |
| 16                                       | <b>Roshan Digital Non-Resident Business Value Savings Account</b>  | 9.00%  | 10.00%  |
| 17                                       | <b>MCB Asaan Digital Savings Account</b>   | 9.00%  | 10.00%  |
| 18                                       | <b>MCB Freelancer Digital PKR Savings Account</b>  | 9.00%  | 10.00%  |
| 19                                       | <b>MCB Freelancer Pak Rupee Savings Account - FPS</b>  | 9.00%  | 10.00%  |
| 20                                       | <b>MCB Asaan Digital Remittance Savings Account</b>  | 9.00%  | 10.00%  |
| 21                                       | <b>MCB Young Savings Account</b>   | 9.00%  | 10.00%  |
| 22                                       | <b>MCB Nayab Savings Account</b>   | 9.00%  | 10.00%  |
| 23                                       | <b>PLS Prime Account</b>   | 9.00%  | 10.00%  |
| 24                                       | <b>Saving Accounts of Financial Institutions, Public Sector Enterprises and Public Limited Companies</b> | 7.50%  | 8.50%   |

**MCB BANK LTD**

**LOCAL CURRENCY ACCOUNTS**

**DECLARED PROFIT RATES JANUARY - JUNE 2026**

| Deposit Accounts<br>M stands for Million                           |                  | Declared Rates Effective<br>From January 01, 2026<br>to April 30, 2026 |                               | Declared Rates Effective<br>From May 01, 2026<br>to June 30, 2026 |                               |
|--|------------------|--|-------------------------------|---|-------------------------------|
| S.#  | Products         | Simple Rate<br>(per annum)   | Effective Rate<br>(per annum) | Simple Rate<br>(per annum)  | Effective Rate<br>(per annum) |
| <b>Products (PKR Term Deposits) Range Rs.100,000 to Rs.499,999</b> |                  |  |                               |   |                               |
| 1  | <b>1 Month</b>   |  |                               |   |                               |
|  | Maturity         | 5.423%   | 5.560%                        | 6.342%  | 6.530%                        |
| 2  | <b>2 Months</b>  |  |                               |   |                               |
|  | Maturity         | 5.464%   | 5.590%                        | 6.416%  | 6.590%                        |
| 3  | <b>3 Months</b>  |  |                               |   |                               |
|  | Maturity         | 5.515%   | 5.630%                        | 6.490%  | 6.650%                        |
| 4  | <b>6 Months</b>  |  |                               |   |                               |
|  | Maturity         | 5.611%   | 5.690%                        | 6.804%  | 6.920%                        |
| 5  | <b>9 Months</b>  |  |                               |   |                               |
|  | Maturity         | 5.660%   | 5.700%                        | 7.019%  | 7.080%                        |
| 6  | <b>12 Months</b> |  |                               |   |                               |
|  | Semi Annual      | 5.602%   | 5.680%                        | 7.056%  | 7.180%                        |
|  | Maturity         | 5.680%   | 5.680%                        | 7.180%  | 7.180%                        |
| 7  | <b>24 Months</b> |  |                               |   |                               |
|  | Semi Annual      | 5.660%   | 5.740%                        | 7.557%  | 7.700%                        |
|  | Yearly           | 5.740%   | 5.740%                        | 7.700%  | 7.700%                        |
|  | Maturity         | 5.905%   | 5.740%                        | 7.996%  | 7.700%                        |
| 8  | <b>36 Months</b> |  |                               |   |                               |
|  | Semi Annual      | 5.747%   | 5.830%                        | 7.682%  | 7.830%                        |
|  | Yearly           | 5.830%   | 5.830%                        | 7.830%  | 7.830%                        |
|  | Maturity         | 6.176%   | 5.830%                        | 8.459%  | 7.830%                        |
| 9  | <b>60 Months</b> |  |                               |   |                               |
|  | Semi Annual      | 6.049%   | 6.140%                        | 7.942%  | 8.100%                        |
|  | Yearly           | 6.140%   | 6.140%                        | 8.100%  | 8.100%                        |
|  | Maturity         | 6.942%   | 6.140%                        | 9.523%  | 8.100%                        |
| <b>Products (PKR Term Deposits) Range Rs.500,000 and Above</b>     |                  |  |                               |   |                               |
| 1  | <b>1 Month</b>   |  |                               |   |                               |
|  | Maturity         | 5.471%   | 5.610%                        | 6.390%  | 6.580%                        |
| 2  | <b>2 Months</b>  |  |                               |   |                               |
|  | Monthly          | 5.499%   | 5.640%                        | 6.446%  | 6.640%                        |
|  | Maturity         | 5.512%   | 5.640%                        | 6.463%  | 6.640%                        |
| 3  | <b>3 Months</b>  |  |                               |   |                               |
|  | Monthly          | 5.537%   | 5.680%                        | 6.503%  | 6.700%                        |
|  | Maturity         | 5.563%   | 5.680%                        | 6.538%  | 6.700%                        |

**MCB BANK LTD**

**LOCAL CURRENCY ACCOUNTS**

**DECLARED PROFIT RATES JANUARY - JUNE 2026**

| S.#                                     | Deposit Accounts<br>M stands for Million<br><br>Products | Declared Rates Effective<br>From January 01, 2026<br>to April 30, 2026 |                               | Declared Rates Effective<br>From May 01, 2026<br>to June 30, 2026 |                               |
|---|--|--|-------------------------------|---|-------------------------------|
|   |  | Simple Rate<br>(per annum)   | Effective Rate<br>(per annum) | Simple Rate<br>(per annum)  | Effective Rate<br>(per annum) |
| <b>4</b>                                | <b>6 Months</b>  |  |                               |   |                               |
|   | Monthly  | 5.594%   | 5.740%                        | 6.757%  | 6.970%                        |
|   | Quarterly  | 5.620%   | 5.740%                        | 6.795%  | 6.970%                        |
|   | Maturity   | 5.660%   | 5.740%                        | 6.853%  | 6.970%                        |
| <b>5</b>                                | <b>9 Months</b>  |  |                               |   |                               |
|   | Monthly  | 5.604%   | 5.750%                        | 6.907%  | 7.130%                        |
|   | Quarterly  | 5.630%   | 5.750%                        | 6.947%  | 7.130%                        |
|   | Maturity   | 5.710%   | 5.750%                        | 7.068%  | 7.130%                        |
| <b>6</b>                                | <b>12 Months</b>   |  |                               |   |                               |
|   | Monthly  | 5.585%   | 5.730%                        | 7.001%  | 7.230%                        |
|   | Quarterly  | 5.611%   | 5.730%                        | 7.042%  | 7.230%                        |
|   | Semi Annual  | 5.650%   | 5.730%                        | 7.104%  | 7.230%                        |
|   | Maturity   | 5.730%   | 5.730%                        | 7.230%  | 7.230%                        |
| <b>7</b>                                | <b>24 Months</b>   |  |                               |   |                               |
|   | Monthly  | 5.642%   | 5.790%                        | 7.488%  | 7.750%                        |
|   | Quarterly  | 5.668%   | 5.790%                        | 7.534%  | 7.750%                        |
|   | Semi Annual  | 5.709%   | 5.790%                        | 7.605%  | 7.750%                        |
|   | Yearly   | 5.790%   | 5.790%                        | 7.750%  | 7.750%                        |
|   | Maturity   | 5.958%   | 5.790%                        | 8.050%  | 7.750%                        |
| <b>8</b>                                | <b>36 Months</b>   |  |                               |   |                               |
|   | Monthly  | 5.727%   | 5.880%                        | 7.609%  | 7.880%                        |
|   | Quarterly  | 5.755%   | 5.880%                        | 7.657%  | 7.880%                        |
|   | Semi Annual  | 5.796%   | 5.880%                        | 7.731%  | 7.880%                        |
|   | Yearly   | 5.880%   | 5.880%                        | 7.880%  | 7.880%                        |
|   | Maturity   | 6.233%   | 5.880%                        | 8.517%  | 7.880%                        |
| <b>9</b>                                | <b>60 Months</b>   |  |                               |   |                               |
|   | Monthly  | 6.021%   | 6.190%                        | 7.861%  | 8.150%                        |
|   | Quarterly  | 6.051%   | 6.190%                        | 7.912%  | 8.150%                        |
|   | Semi Annual  | 6.097%   | 6.190%                        | 7.990%  | 8.150%                        |
|   | Yearly   | 6.190%   | 6.190%                        | 8.150%  | 8.150%                        |
|   | Maturity   | 7.005%   | 6.190%                        | 9.591%  | 8.150%                        |
| <b>MCB Higher Mahana Profit Account</b> |  |  |                               |   |                               |
|   | 3 Year   | 5.727%   | 5.880%                        | 7.609%  | 7.880%                        |

**MCB BANK LTD**

**FOREIGN CURRENCY ACCOUNTS**

**DECLARED PROFIT RATES JANUARY - JUNE 2026**

| Deposit Accounts<br>M stands for Million |   | Declared Rates Effective<br>From January 01, 2026<br>to April 30, 2026 | Declared Rates Effective<br>From May 01, 2026<br>to June 30, 2026 |
|--|---|--|---|
| S.#                                      | Products  | Rates (per annum)  | Rates (per annum)   |
| <b>1</b>                                 | <b>Products (Smart Saving Deposits) US Dollar only</b>                      |  |   |
|  | Upto USD 99,999.99  | 0.01%  | 0.01%   |
|  | USD 100,000 to USD 249,999.99   | 0.01%  | 0.01%   |
|  | USD 250000 and above  | 0.01%  | 0.01%   |
| <b>2</b>                                 | <b>Products (Saving Deposits New FCY Accounts FE-25 &amp; RDA Accounts)</b> |  |   |
|  | <b>Upto 99,999.99</b>   |  |   |
|  | USD   | 0.01%  | 0.01%   |
|  | GBP   | 0.01%  | 0.01%   |
|  | EUR   | 0.01%  | 0.01%   |
|  | Japanese Yen  | 0.01%  | 0.01%   |
|  | Canadian Dollar   | 0.01%  | 0.01%   |
|  | UAE Dirham  | 0.01%  | 0.01%   |
|  | Saudi Riyal   | 0.01%  | 0.01%   |
|  | Chinese Yuan  | 0.01%  | 0.01%   |
|  | Swiss Franc   | 0.01%  | 0.01%   |
|  | <b>100,000 to 249,999.99</b>  |  |   |
|  | USD   | 0.01%  | 0.01%   |
|  | GBP   | 0.01%  | 0.01%   |
|  | EUR   | 0.01%  | 0.01%   |
|  | Japanese Yen  | 0.01%  | 0.01%   |
|  | Canadian Dollar   | 0.01%  | 0.01%   |
|  | UAE Dirham  | 0.01%  | 0.01%   |
|  | Saudi Riyal   | 0.01%  | 0.01%   |
|  | Chinese Yuan  | 0.01%  | 0.01%   |
|  | Swiss Franc   | 0.01%  | 0.01%   |
|  | <b>250,000 and Above</b>  |  |   |
|  | USD   | 0.01%  | 0.01%   |
|  | GBP   | 0.01%  | 0.01%   |
|  | EUR   | 0.01%  | 0.01%   |
|  | Japanese Yen  | 0.01%  | 0.01%   |
|  | Canadian Dollar   | 0.01%  | 0.01%   |
|  | UAE Dirham  | 0.01%  | 0.01%   |
|  | Saudi Riyal   | 0.01%  | 0.01%   |
|  | Chinese Yuan  | 0.01%  | 0.01%   |
|  | Swiss Franc   | 0.01%  | 0.01%   |

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**FOREIGN CURRENCY ACCOUNTS**

**DECLARED PROFIT RATES JANUARY - JUNE 2026**

| Deposit Accounts<br>M stands for Million |                                      | Declared Rates Effective<br>From January 01, 2026<br>to April 30, 2026 | Declared Rates Effective<br>From May 01, 2026<br>to June 30, 2026 |
|--|--------------------------------------|--|---|
| S.#                                      | Products                             | Rates (per annum)  | Rates (per annum)   |
| <b>3</b>                                 | <b>Products (Smart Term Deposit)</b> |  |   |
| U<br>S<br>D                              | USD 1,000 to USD 24,999.99           |  |   |
|  | 1 Month                              | 1.00%  | 1.00%   |
|  | 3 Months                             | 2.00%  | 2.00%   |
|  | 6 Months                             | 2.00%  | 2.00%   |
|  | 01 Year                              | 2.00%  | 2.00%   |
|  | USD 25,000 to USD 99,999.99          |  |   |
|  | 1 Month                              | 1.00%  | 1.00%   |
|  | 3 Months                             | 3.00%  | 3.00%   |
|  | 6 Months                             | 3.00%  | 3.00%   |
|  | 01 Year                              | 3.00%  | 3.00%   |
|  | USD 100,000 to USD 499,999.99        |  |   |
|  | 1 Month                              | 1.00%  | 1.00%   |
|  | 3 Months                             | 3.00%  | 3.00%   |
|  | 6 Months                             | 3.00%  | 3.00%   |
|  | 01 Year                              | 3.00%  | 3.00%   |
|  | USD 500,000 and Above                |  |   |
|  | 1 Month                              | 1.00%  | 1.00%   |
|  | 3 Months                             | 3.00%  | 3.00%   |
|  | 6 Months                             | 3.00%  | 3.00%   |
|  | 01 Year                              | 3.00%  | 3.00%   |
| G<br>B<br>P                              | GBP 1,000 to GBP 24,999.99           |  |   |
|  | 1 Month                              | 1.00%  | 1.00%   |
|  | 3 Months                             | 2.00%  | 2.00%   |
|  | 6 Months                             | 2.00%  | 2.00%   |
|  | 01 Year                              | 2.00%  | 2.00%   |
|  | GBP 25,000 to GBP 99,999.99          |  |   |
|  | 1 Month                              | 1.00%  | 1.00%   |
|  | 3 Months                             | 3.00%  | 3.00%   |
|  | 6 Months                             | 3.00%  | 3.00%   |
|  | 01 Year                              | 3.00%  | 3.00%   |
|  | GBP 100,000 to GBP 499,999.99        |  |   |
|  | 1 Month                              | 1.00%  | 1.00%   |
|  | 3 Months                             | 3.00%  | 3.00%   |
|  | 6 Months                             | 3.00%  | 3.00%   |
| 01 Year                                  | 3.00%                                | 3.00%  |   |

**MCB BANK LTD**

**FOREIGN CURRENCY ACCOUNTS**

**DECLARED PROFIT RATES JANUARY - JUNE 2026**

| Deposit Accounts<br>M stands for Million |  | Declared Rates Effective<br>From January 01, 2026<br>to April 30, 2026 | Declared Rates Effective<br>From May 01, 2026<br>to June 30, 2026 |
|--|--|--|---|
| S.#                                      | Products   | Rates (per annum)  | Rates (per annum)   |
| G<br>B<br>P                              | GBP 500,000 and Above  |  |   |
|  | 1 Month  | 1.00%  | 1.00%   |
|  | 3 Months   | 3.00%  | 3.00%   |
|  | 6 Months   | 3.00%  | 3.00%   |
|  | 01 Year  | 3.00%  | 3.00%   |
| E<br>U<br>R<br>O                         | EUR 1,000 to EUR 24,999.99   |  |   |
|  | 1 Month  | 1.00%  | 1.00%   |
|  | 3 Months   | 1.00%  | 1.00%   |
|  | 6 Months   | 1.00%  | 1.00%   |
|  | 01 Year  | 1.00%  | 1.00%   |
|  | EUR 25,000 to EUR 99,999.99  |  |   |
|  | 1 Month  | 1.00%  | 1.00%   |
|  | 3 Months   | 1.00%  | 1.00%   |
|  | 6 Months   | 1.00%  | 1.00%   |
|  | 01 Year  | 1.00%  | 1.00%   |
|  | EUR 100,000 to EUR 499,999.99  |  |   |
|  | 1 Month  | 1.00%  | 1.00%   |
|  | 3 Months   | 1.00%  | 1.00%   |
| 6 Months                                 | 1.00%  | 1.00%  |   |
| 01 Year                                  | 1.00%  | 1.00%  |   |
| EUR 500,000 and Above                    |  |  |   |
| 1 Month                                  | 1.00%  | 1.00%  |   |
| 3 Months                                 | 1.00%  | 1.00%  |   |
| 6 Months                                 | 1.00%  | 1.00%  |   |
| 01 Year                                  | 1.00%  | 1.00%  |   |
| 4  | <b>Frozen and Incremental Deposits</b>                               |  |   |
|  | USD  | 0.01%  | 0.01%   |
|  | GBP  | 0.01%  | 0.01%   |
|  | EUR  | 0.01%  | 0.01%   |
| 5  | <b>MCB Freelancer Digital FCY Savings Account</b>                    |  |   |
|  | USD  | 0.01%  | 0.01%   |
|  | GBP  | 0.01%  | 0.01%   |
|  | EUR  | 0.01%  | 0.01%   |
| 6  | <b>Roshan Digital Foreign Currency Business Value Saving Account</b> |  |   |
|  | USD  | 0.01%  | 0.01%   |
|  | GBP  | 0.01%  | 0.01%   |
|  | EUR  | 0.01%  | 0.01%   |

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

