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Date: December 28, 2022

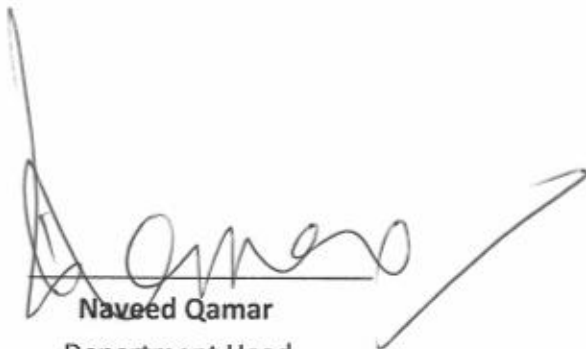
PROVISIONAL PROFIT RATES LCY & FCY DEPOSITS
FROM JANUARY 01, 2023 TO JUNE 30, 2023

Management has approved the provisional profit rates on Profit bearing LCY/FCY and Term Deposits for the period January 01, 2023 to June 30, 2023.


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.

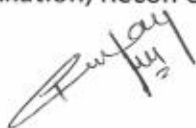
All incumbents are also advised to inform their clients about the procedure for seeking special rates on Term Deposits, 365 Gold Deposits and FCY Deposits. Further, the attached annexure must be displayed on the notice board for information of general public / customers.

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


Naveed Qamar
Department Head

Taxation, Recon & Br. Support


Anjum Javed
Divisional Head


14/12/22

MCB BANK LTD

Local Currency Accounts

PROVISIONAL PROFIT RATES JANUARY - JUNE 2023

Deposit Accounts M stands for million		Provisional Rates Effective From Jan 01, 2023 to Jun 30, 2023
S.#	Products	Rate
1	PLS Savings Account	14.500%
2	Khushali Bachat Account	14.500%
3	PLS Savings – 365	14.500%
4	Savings 365 Gold*:	
	Less than 50M	14.500%
	Rs.50M to less than 100M	14.500%
	Rs.100M to less than 250M	14.500%
	Rs.250M to less than 500M	14.500%
	Rs.500M and above	14.500%
5	PLS Savings XTRA:	
	Less than Rs. 5M	14.500%
	Rs. 5M to less than Rs. 25M	14.500%
	Rs. 25M & Above	14.500%
6	MCB Smart Savings Account	
	Less than Rs. 200,000	14.500%
	Rs.200,000 to Less than Rs. 300,000	14.500%
	Rs.300,000 and Above	14.500%
7	MCB Savings Maximizer Account	
	Less than Rs.1,000,000	14.500%
	Rs.1,000,000 to Less than Rs.3,000,000	14.500%
	Rs.3,000,000 and Above	14.500%
8	MCB Salary Gold Account	14.500%
9	MCB Enhanced Savings Account (Frozen)	14.500%
10	MCB Fun Saving Club	14.500%
11	Rupee Maximizer (Frozen)	14.500%
12	MCB Pensioner Saving Account	14.500%
13	MCB Senior Citizen Saving Account	14.500%
14	MCB Asaan Saving Account	14.500%
15	ROSHAN Digital Saving Account	14.500%
16	MCB Asaan Digital Savings Account	14.500%
17	MCB Freelancer Digital PKR Savings Account	14.500%
18	MCB Asaan Digital Remittance Savings Account	14.500%
19	MCB Young Savings Account	14.500%
20	MCB Ladies Savings Account	14.500%

* Note: Clients interested in Special Rates for 365 Gold Deposits, exceeding specified amount should approach Branch Manager.

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14/11/23

PROVISIONAL PROFIT RATES JANUARY - JUNE 2023

Deposit Accounts <small>M stands for million</small>		Provisional Rates Effective From Jan 01, 2023 to Jun 30, 2023	
		Simple Rate	Effective rate
S.#	Products		
S.#	Products (PKR Term Deposits) Range Rs.100,000 to Rs.499,999		
1	1 Month		
	Maturity	10.618%	11.150%
2	2 Months		
	Maturity	10.710%	11.200%
3	3 Months		
	Maturity	10.804%	11.250%
4	6 Months		
	Maturity	10.855%	11.150%
5	9 Months		
	Maturity	10.855%	11.000%
6	12 Months		
	Semi Annual	10.618%	10.900%
	Maturity	10.900%	10.900%
7	24 Months		
	Semi Annual	8.921%	9.120%
	Yearly	9.120%	9.120%
	Maturity	9.536%	9.120%
8	36 Months		
	Semi Annual	8.950%	9.150%
	Yearly	9.150%	9.150%
	Maturity	10.013%	9.150%
9	60 Months		
	Semi Annual	9.026%	9.230%
	Yearly	9.230%	9.230%
	Maturity	11.099%	9.230%
S.#	Products (PKR Term Deposits) Range Rs.500,000 and Above		
1	1 Month		
	Maturity	10.636%	11.170%
2	2 Months		
	Monthly	10.687%	11.226%
	Maturity	10.734%	11.226%
3	3 Months		
	Monthly	10.737%	11.282%
	Maturity	10.834%	11.282%
4	6 Months		
	Monthly	10.641%	11.176%
	Quarterly	10.736%	11.176%
	Maturity	10.880%	11.176%

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PROVISIONAL PROFIT RATES JANUARY - JUNE 2023

Deposit Accounts <small>M stands for million</small>		Provisional Rates Effective From Jan 01, 2023 to Jun 30, 2023	
S.#	Products	Simple Rate	Effective rate
5	9 Months		
	Monthly	10.511%	11.032%
	Quarterly	10.603%	11.032%
	Maturity	10.886%	11.032%
6	12 Months		
	Monthly	10.420%	10.932%
	Quarterly	10.510%	10.932%
	Semi Annual	10.649%	10.932%
	Maturity	10.932%	10.932%
7	24 Months		
	Monthly	8.789%	9.152%
	Quarterly	8.854%	9.152%
	Semi Annual	8.952%	9.152%
	Yearly	9.152%	9.152%
	Maturity	9.571%	9.152%
8	36 Months		
	Monthly	8.817%	9.182%
	Quarterly	8.882%	9.182%
	Semi Annual	8.980%	9.182%
	Yearly	9.182%	9.182%
	Maturity	10.051%	9.182%
9	60 Months		
	Monthly	8.891%	9.262%
	Quarterly	8.957%	9.262%
	Semi Annual	9.057%	9.262%
	Yearly	9.262%	9.262%
	Maturity	11.144%	9.262%
S.#	MCB Higher Mahana Profit Account		
	3 Year	8.817%	9.182%

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

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Foreign Currency Accounts

PROVISIONAL PROFIT RATES JANUARY - JUNE 2023

Deposit Accounts M stands for million		Provisional Rates Effective From Jan 01, 2023 to Jun 30, 2023
S.#	Products	Rates
S.#	Products (Smart Saving Deposits) US Dollar only	
1	Upto USD 99,999.99	0.01%
	USD 100,000 to USD 249,999.99	x
	USD 250000 and above	x
	Effective March 01, 2015 onwards: USD 100,000 and above	* Special Rates Apply
<i>* Note: 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%

PROVISIONAL PROFIT RATES JANUARY - JUNE 2023

Deposit Accounts M stands for million		Provisional Rates Effective From Jan 01, 2023 to Jun 30, 2023
S.#	Products	Rates
3	Products (Smart Term Deposit)	
	USD 1,000 to USD 24,999.99	
	1 Month	0.01%
	3 Months	0.01%
	6 Months	0.01%
	01 Year	0.01%
	USD 25,000 to USD 99,999.99	
	1 Month	0.02%
	3 Months	0.02%
	6 Months	0.02%
	01 Year	0.02%
	USD 100,000 to USD 499,999.99	
	1 Month	0.03%
	3 Months	0.03%
	6 Months	0.03%
	01 Year	0.03%
	USD 500,000 and Above	
	1 Month	0.04%
	3 Months	0.04%
	6 Months	0.04%
	01 Year	0.04%
	GBP 1,000 to GBP 24,999.99	
	1 Month	0.01%
	3 Months	0.01%
	6 Months	0.01%
	01 Year	0.01%
	GBP 25,000 to GBP 99,999.99	
	1 Month	0.01%
	3 Months	0.01%
	6 Months	0.01%
	01 Year	0.01%
	GBP 100,000 to GBP 499,999.99	
	1 Month	0.01%
	3 Months	0.01%
	6 Months	0.01%
	01 Year	0.01%
	GBP 500,000 and Above	
	1 Month	0.01%
	3 Months	0.01%
	6 Months	0.01%
	01 Year	0.01%

PROVISIONAL PROFIT RATES JANUARY - JUNE 2023

Deposit Accounts M stands for million		Provisional Rates Effective From Jan 01, 2023 to Jun 30, 2023
S.#	Products	Rates
	EUR 1,000 to EUR 24,999.99	
	1 Month	0.01%
	3 Months	0.01%
	6 Months	0.01%
	01 Year	0.01%
	EUR 25,000 to EUR 99,999.99	
	1 Month	0.01%
	3 Months	0.01%
	6 Months	0.01%
	01 Year	0.01%
	EUR 100,000 to EUR 499,999.99	
	1 Month	0.01%
	3 Months	0.01%
	6 Months	0.01%
	01 Year	0.01%
	EUR 500,000 and Above	
	1 Month	0.01%
	3 Months	0.01%
	6 Months	0.01%
	01 Year	0.01%
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.

Handwritten signature and date: 12/14/23