

PROFIT RATE - FOR THE MONTH OF JANUARY 2023

Amount Range		MCB Islamic Asaan Saving Account	MCB Islamic Asaan Remittance Saving Account	MCB Islamic Asaan Digital Saving Account	MCB Islamic Asaan Digital Remittance Saving	MCB Islamic Atfaal Saving Account	MCB Islamic Shandaar Account	MCB Islamic Niswaan Saving Account
From	to	Profit Rate	Profit Rate	Profit Rate	Profit Rate	Profit Rate	Profit Rate	Profit Rate
0	and above	5.9005	0.0000	0.0000	0.0000	9.6002	0.0400	9.6002

Amount Range		MCB Islamic Imaan Saving Account - PKR	MCB Islamic Freelancer Digital Saving Account - PKR
From	to	Profit Rate	Profit Rate
0	and above	5.9005	0.0000

Amount Range		MCB Islamic Imaan Saving Account - USD	MCB Islamic Imaan Saving Account - GBP	MCB Islamic Imaan Saving Account - EUR	MCB Islamic Freelancer Digital Saving - USD	MCB Islamic Freelancer Digital Saving Account - GBP	MCB Islamic Freelancer Digital Saving Account - EUR
From	to	Profit Rate	Profit Rate	Profit Rate	Profit Rate	Profit Rate	Profit Rate
0	and above	0.1847	0.1354	0.1754	0.0000	0.0000	0.0000

Amount Range		MCB Islamic Barkat Saving Account	Amount Range		MCB Islamic Barkat Saving Premium Account	Amount Range		MCB Islamic Barkat Super Saving Account
From	to	Profit Rate	From	to	Profit Rate	From	to	Profit Rate
0	25,000	5.9005	0	5,000,000	6.6011	0	50,000,000	6.4503
25,001	500,000	5.9499	5,000,001	50,000,000	6.8001	50,000,001	100,000,000	6.8507
500,001	5,000,000	6.0005	50,000,001	100,000,000	7.1003	100,000,001	250,000,000	7.2004
5,000,001	50,000,000	6.0500	100,000,001	250,000,000	7.6008	250,000,001	500,000,000	7.9010
50,000,001	250,000,000	6.1006	250,000,001	500,000,000	9.9004	500,000,001	1,000,000,000	0.0000
250,000,001	500,000,000	0.0000	500,000,001	1,000,000,000	0.0000	1,000,000,001	2,000,000,000	13.3505
500,000,001	750,000,000	0.0000	1,000,000,001	2,000,000,000	0.0000	2,000,000,001	3,000,000,000	0.0000
750,000,001	1,000,000,000	0.0000	2,000,000,001	3,000,000,000	0.0000	3,000,000,001	4,000,000,000	0.0000
1,000,000,001	and above	0.0000	3,000,000,001	and above	0.0000	4,000,000,001	and above	14.8012

Amount Range		MCB Islamic Barkat Saving Plus Account	Amount Range		MCB Islamic Rozana Bachat Saving Account	Amount Range		MCB Islamic Rozana Bachat Saving Plus Account
From	To	Profit Rate	From	to	Profit Rate	From	to	Profit Rate
-	100,000	5.9005	0	25,000	5.4000	0	100,000	5.4000
100,001	1,000,000	5.9005	25,001	500,000	5.4507	100,001	1,000,000	5.4000
1,000,001	10,000,000	5.9005	500,001	1,000,000	5.5001	1,000,001	10,000,000	5.4000
10,000,001	50,000,000	5.9005	1,000,001	5,000,000	5.5507	10,000,001	50,000,000	5.4000
50,000,001	250,000,000	0.0000	5,000,001	10,000,000	5.6002	50,000,001	250,000,000	5.4000
250,000,001	500,000,000	0.0000	10,000,001	25,000,000	5.7003	250,000,001	500,000,000	5.4000
500,000,001	750,000,000	0.0000	25,000,001	50,000,000	5.8510	500,000,001	750,000,000	0.0000
750,000,001	1,000,000,000	0.0000	50,000,001	100,000,000	5.8510	750,000,001	1,000,000,000	0.0000
1,000,000,001	2,000,000,000	0.0000	100,000,001	200,000,000	0.0000	1,000,000,001	2,000,000,000	0.0000
2,000,000,001	Above	0.0000	200,000,001	300,000,000	0.0000	2,000,000,001	and above	0.0000
			300,000,001	and above	0.0000			

Amount Range		MCB Islamic Rozana Bachat Saving Premium Account	Amount Range		MCB Islamic Rozana Bachat Super Saving Account	Amount Range		MCB Islamic Financial Institution Saving Account
From	to	Profit Rate	From	to	Profit Rate	From	to	Profit Rate
0	5,000,000	7.4006	0	50,000,000	10.6010	0	50,000,000	0.0000
5,000,001	50,000,000	9.1504	50,000,001	100,000,000	11.1003	50,000,001	100,000,000	0.0000
50,000,001	100,000,000	9.6508	100,000,001	250,000,000	11.6007	100,000,001	200,000,000	10.8507
100,000,001	250,000,000	11.1003	250,000,001	500,000,000	12.6004	200,000,001	500,000,000	11.1003
250,000,001	500,000,000	11.6007	500,000,001	1,000,000,000	14.1006	500,000,001	1,000,000,000	11.6007
500,000,001	1,000,000,000	12.1012	1,000,000,001	2,000,000,000	14.2007	1,000,000,001	2,000,000,000	14.0005
1,000,000,001	2,000,000,000	14.1359	2,000,000,001	3,000,000,000	0.0000	2,000,000,001	3,000,000,000	0.0000
2,000,000,001	3,000,000,000	14.5115	3,000,000,001	4,000,000,000	0.0000	3,000,000,001	and above	14.5009
3,000,000,001	and above	14.5115	4,000,000,001	and above	0.0000			

Amount Range		MCB Islamic Na'mat Plus TD 1 Month Maturity	MCB Islamic Na'mat Plus TD 2 Months Maturity	MCB Islamic Na'mat Plus TD 3 Months Monthly	MCB Islamic Na'mat Plus TD 3Months Maturity	MCB Islamic Na'mat Plus TD 6 Months Monthly	MCB Islamic Na'mat Plus TD 6 Months Maturity	MCB Islamic Na'mat Plus TD 1 Year Monthly
From	to	Profit Rate	Profit Rate	Profit Rate	Profit Rate	Profit Rate	Profit Rate	Profit Rate
0	100,000	0.0000	0.0000	0.0000	6.2007	6.1513	6.2502	6.2502
100,001	1,000,000	6.1607	6.2101	6.2101	6.2608	6.2101	6.3102	6.3102
1,000,001	25,000,000	6.6505	6.7000	6.7000	6.7506	6.7000	6.8012	6.8012
25,000,001	50,000,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
50,000,001	100,000,000	7.9010	0.0000	0.0000	0.0000	0.0000	0.0000	8.0506
100,000,001	250,000,000	8.1507	0.0000	0.0000	8.2507	0.0000	0.0000	8.3014
250,000,001	500,000,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
500,000,001	750,000,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
750,000,001	1,000,000,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1,000,000,001	2,000,000,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
2,000,000,001	3,000,000,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3,000,000,001	Above	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

Amount Range		MCB Islamic Na'mat Plus TD 1 Year Quarterly	MCB Islamic Na'mat Plus TD 1 Year Maturity	MCB Islamic Na'mat Plus TD 2 Years Monthly	MCB Islamic Na'mat Plus TD 2 Years Quarterly	MCB Islamic Na'mat Plus TD 2 Years Maturity	MCB Islamic Na'mat Plus TD 3 Years Monthly	MCB Islamic Na'mat Plus TD 3 Years Quarterly
From	to	Profit Rate	Profit Rate	Profit Rate	Profit Rate	Profit Rate	Profit Rate	Profit Rate
0	100,000	6.3008	6.3503	6.3008	6.4009	6.5010	0.0000	0.0000
100,001	1,000,000	6.3609	6.4009	6.3609	6.4598	6.5599	6.4598	6.5599
1,000,001	25,000,000	6.8507	6.8813	0.0000	0.0000	7.0509	0.0000	0.0000
25,000,001	50,000,000	7.1404	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
50,000,001	100,000,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
100,000,001	250,000,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
250,000,001	500,000,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
500,000,001	750,000,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
750,000,001	1,000,000,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
1,000,000,001	2,000,000,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
2,000,000,001	3,000,000,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
3,000,000,001	Above	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

Amount Range		MCB Islamic Na'mat Plus TD 3 Years Maturity	MCB Islamic Na'mat Plus TD 5 Years Monthly	MCB Islamic Na'mat Plus TD 5 Years Quarterly	MCB Islamic Na'mat Plus TD 5 Years Maturity	Amount Range		MCB Islamic Aasoodgi Term Deposit
From	to	Profit Rate	Profit Rate	Profit Rate	Profit Rate	From	to	Profit Rate
0	100,000	0.0000	6.5010	0.0000	0.0000	0	50,000	13.1009
100,001	1,000,000	0.0000	6.5599	0.0000	6.7600	50,001	500,000	13.1009
1,000,001	25,000,000	0.0000	7.0509	0.0000	0.0000	500,001	1,000,000	13.1009
25,000,001	50,000,000	0.0000	0.0000	0.0000	0.0000	1,000,001	5,000,000	13.1009
50,000,001	100,000,000	0.0000	0.0000	0.0000	0.0000	5,000,001	25,000,000	13.1009
100,000,001	250,000,000	0.0000	0.0000	0.0000	0.0000	25,000,001	50,000,000	13.1009
250,000,001	500,000,000	0.0000	0.0000	0.0000	0.0000	50,000,001	75,000,000	0.0000
500,000,001	750,000,000	0.0000	0.0000	0.0000	0.0000	75,000,001	100,000,000	0.0000
750,000,001	1,000,000,000	0.0000	0.0000	0.0000	0.0000	100,000,001	250,000,000	0.0000
1,000,000,001	2,000,000,000	14.4515	0.0000	0.0000	0.0000	250,000,001	500,000,000	0.0000
2,000,000,001	3,000,000,000	0.0000	0.0000	0.0000	0.0000	500,000,001	750,000,000	0.0000
3,000,000,001	Above	0.0000	0.0000	0.0000	0.0000	750,000,001	1,000,000,000	0.0000
						1,000,000,001	2,000,000,000	0.0000
						2,000,000,001	3,000,000,000	0.0000
						3,000,000,001	Above	0.0000

Amount Range		MCB Islamic Na'mat Premium Plus TD 1 Year Monthly	MCB Islamic Na'mat Premium Plus TD 3 Years Monthly
From	to	Profit Rate	Profit Rate
0	5,000,000	9.7509	9.7803
5,000,001	10,000,000	9.7803	0.0000
10,000,001	and above	9.8015	10.1006

Amount Range		MCB Islamic Na'mat TD 1 Month Maturity	MCB Islamic FI TD 1 Month Maturity	MCB Islamic Na'mat TD 3 Months Maturity	MCB Islamic Na'mat TD 6Months Maturity	MCB Islamic Na'mat TD 1 Year Quarterly
From	to	Profit Rate	Profit Rate	Profit Rate	Profit Rate	Profit Rate
0	and above	0.0000	0.0000	0.0000	0.0000	0.0000

Amount Range		MCB Islamic Na'mat TD 1 Year Monthly	MCB Islamic Na'mat TD 1 Year Maturity
From	to	Profit Rate	Profit Rate
1,000,001	10,000,000	10.6010	10.9013
10,000,001	25,000,000	10.6010	11.1003
25,000,001	50,000,000	12.5003	11.3511
50,000,001	100,000,000	13.1009	11.6007
100,000,001	and above	13.1009	0.0000

Amount Range		MCB Islamic Na'mat TD 2 Years Monthly	MCB Islamic Na'mat TD 2 Years Quarterly	MCB Islamic Na'mat TD 2 Years Maturity	MCB Islamic Na'mat TD 3 Years Monthly	MCB Islamic Na'mat TD 3 Years Quarterly	MCB Islamic Na'mat TD 3 Years Maturity	MCB Islamic Na'mat TD 5 Years Monthly
From	to	Profit Rate	Profit Rate	Profit Rate	Profit Rate	Profit Rate	Profit Rate	Profit Rate
0	and above	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

Amount Range		MCB Islamic Na'mat TD 5 Years Quarterly	MCB Islamic Na'mat TD 5 Years Maturity
From	to	Profit Rate	Profit Rate
0	and above	0.0000	0.0000

Amount Range		MCB Islamic Na'mat Plus FCY TD 1 Month Maturity - USD	MCB Islamic Na'mat Plus FCY TD 1 Month Maturity - GBP	MCB Islamic Na'mat Plus FCY TD 1 Month Maturity - EUR	MCB Islamic Na'mat Plus FCY TD 3 Months Monthly - USD	MCB Islamic Na'mat Plus FCY TD 3 Months Monthly - GBP	MCB Islamic Na'mat Plus FCY TD 3 Months Monthly - EUR	MCB Islamic Na'mat Plus FCY TD 3 Months Maturity - USD
From	to	Profit Rate	Profit Rate	Profit Rate	Profit Rate	Profit Rate	Profit Rate	Profit Rate
0	25,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
25,001	50,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.1336
50,001	250,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
250,001	500,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
500,001	and above	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	6.9043

Amount Range		MCB Islamic Na'mat Plus FCY TD 3 Months Maturity - GBP	MCB Islamic Na'mat Plus FCY TD 3 Months Maturity - EUR	MCB Islamic Na'mat Plus FCY TD 6 Months Monthly - USD	MCB Islamic Na'mat Plus FCY TD 6 Months Monthly - GBP	MCB Islamic Na'mat Plus FCY TD 6 Months Monthly - EUR	MCB Islamic Na'mat Plus FCY TD 6 Months Maturity - USD	MCB Islamic Na'mat Plus FCY TD 6 Months Maturity - GBP
From	to	Profit Rate	Profit Rate	Profit Rate	Profit Rate	Profit Rate	Profit Rate	Profit Rate
0	25,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
25,001	50,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
50,001	250,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.1626	0.0000
250,001	500,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
500,001	and above	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

Amount Range		MCB Islamic Na'mat Plus FCY TD 6 Months Maturity - EUR	MCB Islamic Na'mat Plus FCY TD 1 Year Monthly - USD	MCB Islamic Na'mat Plus FCY TD 1 Year Monthly - GBP	MCB Islamic Na'mat Plus FCY TD 1 Year Monthly - EUR	MCB Islamic Na'mat Plus FCY TD 1 Year Maturity - USD	MCB Islamic Na'mat Plus FCY TD 1 Year Maturity - GBP	MCB Islamic Na'mat Plus FCY TD 1 Year Maturity - EUR
From	to	Profit Rate	Profit Rate	Profit Rate	Profit Rate	Profit Rate	Profit Rate	Profit Rate
0	25,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
25,001	50,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
50,001	250,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
250,001	500,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
500,001	and above	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	5.0008

Amount Range		MCB Islamic Na'mat Plus FCY TD 2 Years Monthly - USD	MCB Islamic Na'mat Plus FCY TD 2 Years Monthly - GBP	MCB Islamic Na'mat Plus FCY TD 2 Years Monthly - EUR	MCB Islamic Na'mat Plus FCY TD 2 Years Maturity - USD	MCB Islamic Na'mat Plus FCY TD 2 Years Maturity - GBP	MCB Islamic Na'mat Plus FCY TD 2 Years Maturity - EUR	MCB Islamic Na'mat Plus FCY TD 3 Years Monthly - USD
From	to	Profit Rate	Profit Rate	Profit Rate	Profit Rate	Profit Rate	Profit Rate	Profit Rate
0	25,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
25,001	50,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
50,001	250,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
250,001	500,000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
500,001	and above	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

Amount Range		MCB Islamic Na'mat Plus FCY TD 3 Years Monthly - GBP	MCB Islamic Na'mat Plus FCY TD 3 Years Monthly - EUR	MCB Islamic Na'mat Plus FCY TD 3 Years Maturity - USD	MCB Islamic Na'mat Plus FCY TD 3 Years Maturity - GBP	MCB Islamic Na'mat Plus FCY TD 3 Years Maturity - EUR
From	to	Profit Rate	Profit Rate	Profit Rate	Profit Rate	Profit Rate
0	25,000	0.0000	0.0000	0.0000	0.0000	0.0000
25,001	50,000	0.0000	0.0000	0.0000	0.0000	0.0000
50,001	250,000	0.0000	0.0000	0.0000	0.0000	0.0000
250,001	500,000	0.0000	0.0000	0.0000	0.0000	0.0000
500,001	and above	0.0000	0.0000	0.0000	0.0000	0.0000

Amount Range		Advance Security Receipt - Advance Rentals	Advance Security Receipt - Bank Guarantee	Advance Security Receipt - Car Ijarah	Advance Security Receipt - DM Other	Advance Security Receipt - DM Staff	Advance Security Receipt - Equipment Ijarah	Advance Security Receipt - LC Service Ijarah
From	to	Profit Rate	Profit Rate	Profit Rate	Profit Rate	Profit Rate	Profit Rate	Profit Rate
0	and above	0.0400	0.0400	0.0400	0.0400	0.0400	0.0400	0.0000

Amount Range		Advance Security Receipt - LC under Murabaha	Advance Security Receipt - Others	Advance Security Receipt - FCY Others USD	Main Collection Savings Account (RASR)	Main Disbursement Savings Account (RASR)	SBP- IWS Corporate & Commercial ATL	SBP- IWS SME ATL
From	to	Profit Rate	Profit Rate	Profit Rate	Profit Rate	Profit Rate	Profit Rate	Profit Rate
0	and above	0.0400	0.0400	0.0035	0.0400	0.0400	0.0400	0.0400

Amount Range		SBP- IWS Corporate & Commercial Non - ATL	SBP- IWS SME Non - ATL	SBP- IRFCC upto 5 Years	SBP- ITERF upto 10 Years	SBP- ILTFF upto 3 Years	SBP- ILTFF more than 3 Years & upto 5 Years	SBP- ILTFF more than 5 Years & upto 10 Years
From	to	Profit Rate	Profit Rate	Profit Rate	Profit Rate	Profit Rate	Profit Rate	Profit Rate
0	and above	0.0000	0.0000	0.0400	0.9997	0.0000	0.0000	2.0006

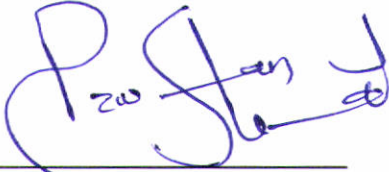
Amount Range		SBP- ILTFF more than 5 Years & upto 10 Years - 7%	SBP- ILTFF more than 5 Years & upto 10 Years - 10%	SBP- IFRE Category I	SBP- IFRE Category II	SBP- IFRE Category III	SBP- IFFSAP SME	SBP- IRFMS
From	to	Profit Rate	Profit Rate	Profit Rate	Profit Rate	Profit Rate	Profit Rate	Profit Rate
0	and above	4.0006	7.0002	3.0003	2.0006	0.0000	0.0000	0.0000

Amount Range		SBP- IWCF	SBP- IFFSAP Corporate & Commercial upto 3 Years	SBP- IFFSAP Corp & Comm more than 3 Years & upto 5 Years	SBP- IRCGS-WE	SBP- IFFSAP Corp & Comm more than 5 Years upto 7 Years	SBP-ILTFF SAVINGS ACCOUNT MORE THAN 5 & UPTO 10Y - 10%
From	to	Profit Rate	Profit Rate	Profit Rate	Profit Rate	Profit Rate	Profit Rate
0	and above	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000

PROFIT SHARING RATIO	
Rabbul Maal (Depositor)	50%
Mudarib (Bank)	50%

Recommended By:

For:



Department Head - Pool Management



Divisional Head - FCG

Approved By:



Mufti Syed Sabir Hussain
Resident Shari'ah Board Member

Syed Iftikhar Hussain Rizvi
Chief Financial Officer