

Income Distribution - Month Ended Jan 31, 2019

(Profit Rates are "Per Annum" basis and Declared on Monthly basis) - Updated on 1st Feb 2019



Rupee Savings Account:	
Profit Payment	Profit Rate
Monthly	5.00%

* Monthly Profit Payment
* Profit eligibility from Re. 1
* Profit calculation on daily balance
* Account opening with Rs. 100

Meezan Asaan Savings Account:	
Profit Payment	Profit Rate
Monthly	5.00%

* Monthly Profit Payment
* Profit eligibility from Re. 1
* Profit calculation on daily balance
* Minimum Investment Rs. 200

Labbaik Savings Account:	
Profit Payment	Profit Rate
Monthly	5.00%

* Monthly Profit Payment
* Profit eligibility from Re. 1
* Profit calculation on daily balance
* Minimum Investment Rs. 1,000

Meezan Business Plus Account:	
Profit Payment	Profit Rate
Monthly	0.08%

* Profit eligibility from Re. 1
* Free Cheque Books, Pay Orders, Inter-city clearing, Visa Debit Card, SMS Alerts, Hold Mail facility, etc. on maintenance of monthly average balance of Rs. 25K

Meezan Kids & Teens Accounts:	
Profit Payment	Profit Rate
Monthly	5.00%

* Monthly Profit Payment
* Profit eligibility from Re. 1
* Minimum Investment Rs. 500 for Kids & Rs. 1,000 for Teens account

Meezan Kafalah Account:	
Profit Payment	Profit Rate
Monthly	7.08%

* Monthly Profit Payment
* Profit eligibility from Re. 1
* Profit calculation on daily balance
* Minimum Investment Rs. 2,000

Karobari Munafa Account:	
Amount in PKR	Profit Rate
Rs. 1 - 999 Million	5.00%
Rs. 10M - 24.99M	5.16%
Rs. 25M - 49.99M	5.31%
Rs. 50M - 99.99M	5.39%
Rs. 100M - 199.99M	5.54%
Rs. 200M - 299.99M	5.77%
Rs. 300M - 499.99M	6.31%
Rs. 500M - 999.99M	6.93%
Rs. 1 Billion - 1.99 Billion	7.31%
Rs. 2 Billion & above	7.69%

Minimum Investment Rs. 1 Million
Monthly Profit Payment

Karobari Munafa Account Plus:	
Amount in PKR	Profit Rate
Rs. 1 - 999 Million	5.00%
Rs. 10M - 49.99M	5.00%
Rs. 50M - 99.99M	5.00%
Rs. 100M - 249.99M	5.00%
Rs. 250M - 499.99M	5.00%
Rs. 500M - 999.99M	-
Rs. 1 Billion & above	-

Minimum Investment Rs. 300 Million
Monthly Profit Payment

Karobari Munafa Account: Clubbed Relationship	
Amount in PKR	Profit Rate
Rs. 1 - 24.99 Million	5.00%
Rs. 25M - Rs. 249.99M	5.16%
Rs. 250M - Rs. 499.99M	5.23%
Rs. 500M - Rs. 749.99M	5.39%
Rs. 750M - Rs. 999.99M	6.39%
Rs. 1 Billion - Rs. 1.99 Billion	9.08%
Rs. 2 Billion - Rs. 2.99 Billion	-
Rs. 3 Billion & above	9.08%

* Monthly Profit Payment

Meezan Bachat Account:	
Amount in PKR	Profit Rate
Rs. 1 - 49.99K	5.00%
Rs. 50K - Rs. 199.99K	5.31%
Rs. 200K - Rs. 499.99K	5.54%
Rs. 500K - Rs. 25M	6.00%
Above Rs. 25M	-

* Account Opening with Rs. 50K
* Monthly Profit Payment
* Profit eligibility from Re. 1

Margin Account	
Profit Payment	Profit Rate
Monthly	0.08%

Meezan Islamic Institution Deposit Account (MIIDA):	
Amount in PKR	Profit Rate
Rs. 1 - Rs. 199.9 Million	5.00%
Rs. 200M - Rs. 499.9 Million	5.00%
Rs. 500 Million & above	5.00%

Minimum Investment Rs. 10 Million

MIIDA - NBFII:	
Amount in PKR	Profit Rate
Less Than 250M	5.00%
Rs. 250M - Rs. 499.99M	5.00%
Rs. 500 & Above	-

For Non-Banking Financial Institutions

Meezan Express Savings Account:	
Profit Payment	Profit Rate
Monthly	5.00%

* Monthly Profit Payment
* Profit eligibility from Re. 1
* Profit calculation on daily balance

Branchless Banking Home Remittance Account:	
Profit Payment	Profit Rate
Monthly	-

Monthly Mudarabah Certificate (MMC) & Certificate of Islamic Investment (COII):															
Tenure	1 Month	3 Months	6 Months	1 Year		2 Years		3 Years		5 Years					
Profit Payment	Maturity	Maturity	Maturity	Monthly	Quarterly	Maturity	Monthly	Quarterly	Maturity	Monthly	Quarterly	Maturity			
Profit Rate	6.00%	6.00%	6.31%	6.31%	7.08%	7.16%	6.77%	7.16%	7.54%	7.46%	7.62%	7.77%	8.08%	8.16%	8.23%

Minimum Investment: Rs. 100K for MMC (1 Month), Rs. 50K for COII with Quarterly Profit Payment and Maturity, Rs. 200K for COII with Monthly Profit Payment.

COII for Islamic Financial Institutions (IFIs)				
Tenure	1 Month	3 Months	6 Months	1 Year
Profit Payment	Maturity	Monthly	Monthly	Monthly
Profit Rate	-	-	-	-

Minimum Investment Rs. 200 Million. Profit Payment Monthly

MMC+ & COII+; Minimum Investment Rs. 1 Million							
Tenure	1 Month	3 Months	6 Months	1 Year		1 Year	
Profit Payment	Maturity	Maturity	Maturity	Monthly	Quarterly	Tenure	Maturity
Rs. 1M to 2.99M	6.16%	7.08%	7.31%	7.54%	7.69%	Rs. 1M to 2.99M	8.08%
Rs. 3M to 9.99M	6.31%	7.16%	7.46%	7.62%	7.85%	Rs. 3M to 9.99M	8.39%
Rs. 10M to 24.99M	6.54%	7.23%	7.54%	7.77%	8.08%	Rs. 10M to 24.99M	8.54%
Rs. 25M to 49.99M	6.77%	7.31%	7.85%	7.93%	8.39%	Rs. 25M to 49.99M	8.85%
Rs. 50M to 99.99M	6.77%	7.54%	8.08%	8.54%	8.85%	Rs. 50M to 199.99M	9.16%
Rs. 100M to 249.99M	6.77%	-	8.08%	8.54%	8.85%	Rs. 200M to 249.99M	9.31%
Rs. 250M to 499.99M	-	-	8.08%	8.54%	8.85%	Rs. 250M to 499.99M	-
Rs. 500M to 749.99M	-	-	8.08%	8.54%	8.85%	Rs. 500M to 999.99M	-
Rs. 750M to 999.99M	-	-	8.08%	8.54%	8.85%	Rs. 1B & Above	-
Rs. 1B to 1.99B	-	-	8.08%	8.54%	8.85%		
Rs. 2B & Above	-	-	8.08%	8.54%	8.85%		

Meezan Amdan Certificate (MAC)		
Minimum Investment: Rs. 100,000/- Profit Payment on Monthly basis		
Tenure	5-1/2 Years	7 years
Profit Rate	9.08%	10.08%

Meezan Amdan Certificate (MAC) Senior		
Minimum Investment: Rs. 50,000/- Profit Payment on Monthly basis		
Tenure	5-1/2 Years	7 years
Profit Rate	9.54%	10.31%

Special MMC for Individuals:		Special COII for Individuals:		Special MMC for Corp:		Special COII for Corp:	
Tenure	1 Month	3 Months	Tenure	1 Month	3 Months		
Profit Payment	Maturity	Maturity	Maturity	Maturity	Maturity		
10M - 14.99M	(Discontinued)	6.23%	6.16%	10M - 49.99M	Discontinued	6.62%	6.62%
15M - 24.99M	(Discontinued)	6.23%	6.16%	50M - 124.99M	8.54%	8.54%	8.62%
25M - 49.99M	(Discontinued)	6.23%	6.16%	125M - 274.99M	8.77%	9.00%	9.00%
50M - 124.99M	8.23%	8.23%	8.39%	275M - 499.99M	9.08%	9.23%	9.23%
125M - 274.99M	8.46%	-	-	500M - 999.99M	9.16%	-	-
275M - 499.99M	8.54%	-	-	1B & Above	9.23%	9.39%	9.39%
500M & Above	8.93%	-	-				

MBL Additional Tier I Sukuk	
Profit Payment	Profit Rate
Monthly	11.16%

MBL Tier II Sukuk	
Profit Payment	Profit Rate
Six Monthly	8.62%

Islamic Long Term Financing Facility (ILTF)	
Profit Payment	Profit Rate
Quarterly	5.00%

Dollar Mudarabah Certificate (DMC)						
Tenure	3 Months	6 Months	1 Year	1 Year	3 Years	3 Years
Profit Payment	Maturity	Maturity	Six Monthly	Maturity	Six Monthly	Maturity
USD 10K - USD 49.9K	1.30%	1.42%	2.01%	2.07%	2.12%	2.19%
USD 50K & above	1.47%	1.53%	2.12%	2.19%	2.24%	2.28%

- Free Online Banking across Pakistan
- Free accidental Takaful Coverage* on maintaining monthly average deposit of Rs. 10,000/- * Terms & Conditions apply



Car Finance



EasyHome



Consumer 6030



Meezan Internet Banking



24/7 Phone Banking



Meezan Mobile App



SMS Banking



Premium Banking



Platinum Debit Card



E-Statements



Infinite Possibilities
500 Branches
8th Largest Branch Network



Profit Rates Year-2019

Product	Profit Payment/ Tiers	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19
Rupee Saving Account(SA)	Monthly	5.01%	5.05%	5.03%	5.25%	6.26%	6.30%	6.75%	7.06%	7.06%	7.00%	7.01%
Smart Remittance Wallet	Monthly	-	-	-	-	-	-	-	-	-	7.00%	7.01%
Meezan Express Saving Account (MEX)	Monthly	5.01%	5.05%	5.03%	5.25%	6.26%	6.30%	6.75%	7.06%	7.06%	7.00%	7.01%
Meezan Asaan Saving Account	Monthly	5.01%	5.05%	5.03%	5.25%	6.26%	6.30%	6.75%	7.06%	7.06%	7.00%	7.01%
Labbaik Saving Aasaan	Monthly	5.01%	5.05%	5.03%	5.25%	6.26%	6.30%	6.75%	7.06%	7.06%	7.00%	7.01%
Meezan Kids Club Account / Meezan Teens Club Account	Monthly	5.01%	6.06%	6.01%	6.02%	6.71%	6.76%	7.23%	7.23%	7.22%	7.36%	7.19%
Islamic Long Term Financing Facility (ILTF)	3 Years Quarterly (Textile Sector)	4.03%	3.48%	3.68%	3.72%	3.58%	3.53%	3.54%	3.61%	3.53%	3.59%	3.60%
	3 Years Quarterly (Non-Textile Sector)		4.49%	4.66%	4.74%	4.62%	4.61%	4.66%	4.60%	4.54%	4.67%	4.68%
	5 Years Quarterly (Textile Sector)	3.16%	2.47%	2.70%	2.69%	2.53%	2.61%	2.57%	2.63%	2.52%	2.69%	2.52%
	5 Years Quarterly (Non-Textile Sector)		3.48%	3.68%	3.72%	3.58%	3.53%	3.54%	3.61%	3.53%	3.59%	3.60%
	10 Years Quarterly (Textile Sector)	2.50%	2.02%	2.21%	2.18%	2.09%	2.15%	2.09%	2.14%	2.02%	2.15%	2.16%
	10 Years Quarterly (Non-Textile Sector)		-	3.19%	3.20%	3.13%	3.07%	3.05%	3.12%	3.02%	3.05%	3.06%
Meezan Business Plus	Monthly	0.11%	0.11%	0.12%	0.13%	0.15%	0.15%	0.16%	0.16%	0.17%	0.18%	0.18%
Margin Account	Monthly	0.11%	0.11%	0.12%	0.13%	0.15%	0.15%	0.16%	0.16%	0.17%	0.18%	0.18%
Meezan Kafalah	Monthly	7.08%	6.96%	6.99%	7.05%	8.05%	7.99%	8.20%	8.21%	8.23%	8.44%	9.35%

Meezan Bachat Account (MBA)	Re.1 - 49.99 K	5.01%	5.05%	5.03%	5.25%	6.56%	6.45%	7.07%	7.06%	7.06%	7.00%	7.01%
	50 K - 199.99 K	5.34%	5.28%	5.27%	5.51%							
	200 K - 499.99 K	5.55%	5.50%	5.52%	5.77%	7.00%	7.07%	7.23%	7.23%	7.22%	7.36%	7.19%
	500 K - 25 M	6.10%	6.06%	6.01%	6.28%							
	Above 25M	5.01%	5.05%	5.03%	6.28%							

Karobarī Munafa Account (KMA) (KMA Plus has now been merged into KMA)	Re.1 - 9.99 M	5.01%	5.05%	5.03%	5.25%	6.26%	6.30%	6.75%	7.06%	7.06%	7.00%	7.01%
	10 M - 24.99 M	5.23%	5.61%	5.64%	5.64%	6.56%	6.45%	7.07%	7.23%	7.22%	7.36%	7.19%
	25 M - 49.99 M	5.34%	5.95%	5.88%	5.90%							
	50 M - 99.99 M	5.55%	6.17%	6.13%	6.15%	7.00%	7.07%	7.23%	7.56%	7.56%	7.54%	7.55%
	100 M - 199.99 M	5.77%	6.40%	6.37%	6.41%							
	200 M - 299.99 M	6.10%	6.62%	6.62%	6.66%							
	300 M - 499.99 M	6.32%	6.96%	6.86%	6.92%	7.45%	7.38%	7.71%	8.05%	8.06%	8.08%	8.09%
	500 M - 999.99 M	6.97%	7.41%	7.36%	7.43%							
	1 B - 1.99 B	7.30%	7.63%	7.60%	7.69%	8.20%	8.30%	8.52%	8.54%	8.40%	8.62%	8.45%
	2B - 4.99 B	7.73%	8.31%	8.21%	9.48%	9.54%	9.53%	9.80%	9.69%	9.74%	9.88%	9.71%
	5 B & Above				10.00%	9.98%	9.99%	10.29%	10.18%	10.25%	-	-

Karobarī Munafa Account - Pakistan Energy Sukuk (KMA - PES)	Monthly										11.93%	12.39%	12.23%
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Karobarī Munafa Account- CLUBBED (KMA CLUBBED)	Re.1 - 24.99 M	5.01%	5.05%	5.03%	5.25%	7.30%	7.22%	7.55%	7.56%	7.56%	7.54%	7.55%
	25 M - 249.99 M	6.32%	6.29%	6.25%	6.28%							
	250 M - 499.99 M	6.53%	6.51%	6.50%	6.54%							
	500 M - 749.99 M	7.08%	6.96%	-	7.05%	8.05%	7.99%	8.20%	8.21%	8.23%	8.26%	8.27%
	750 M - 999.99 M	-	7.52%	7.48%	7.56%							
	1B -1.99 B	9.15%	8.98%	8.95%	10.00%	11.03%	11.06%	11.41%	11.50%	11.42%	11.67%	11.51%
	2 B -2.99 B	-	-	8.95%	10.00%	-	-	11.41%	11.50%	11.42%	11.67%	11.51%
	3 B -3.499 B	9.15%	8.98%	10.54%	10.51%	8.95%	-	-	-	-	-	-
	3.5 B - 4.99 B					11.47%	-	-	-	-	-	
	5 B & Above					11.77%	11.83%	12.70%	12.65%	12.77%	12.57%	11.51%

Meezan Islamic Institutions Deposit Account (MIIDA)/ Meezan Islamic Institutions Deposit Account (MIIDA NBFI)	Re.1 - 199.99 M	5.01%	5.05%	5.03%	5.25%	6.26%	6.30%	6.75%	7.06%	7.06%	7.00%	7.01%
	200 M - 499.9 M	5.01%	5.05%	5.03%	5.25%	6.26%	-	-	7.06%	-	-	-
	500 M - 999.99 M	5.01%	5.05%	5.03%	5.25%	6.26%	-	-	-	-	-	-
	1 B - 1.99 B	-	-	-	-	-	-	-	-	-	-	-
	2 B - 2.99 B	-	-	-	-	-	-	-	-	-	-	-
3 B & Above	-	-	-	-	-	-	-	-	-	-	-	



**Profit Rates
Year-2019**

Product	Amount / Tenure/ Profit Payment	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	
1 Month Monthly Mudarbah Certificate (MMC) (MMC Plus, Special MMC for Individuals & Corporate have now been merged into MMC)	50K - 0.99M	6.53%	6.62%	6.62%	6.66%	7.30%	7.22%	7.55%	7.72%	7.73%	7.90%	7.73%	
	1M - 2.99M	6.64%	6.74%	6.74%	6.79%	7.75%	7.84%	8.04%	8.21%	8.23%	8.44%	8.27%	
	3M - 9.99M	7.08%	7.30%	7.23%	7.31%	8.49%	8.45%	8.68%	9.03%	8.90%	9.16%	8.99%	
	10M - 49.99M	7.62%	7.97%	7.97%	7.95%	8.94%	9.07%	9.32%	9.53%	9.41%	9.70%	9.53%	
	50M - 99.99M	8.39%	8.53%	8.46%	8.46%	11.03%	11.06%	11.41%	12.16%	12.26%	12.21%	12.05%	
	100M - 249.99	8.82%	8.98%	8.95%	8.97%	11.47%	11.53%	12.05%	12.48%	12.26%	12.21%	12.05%	
	250M - 499.99	9.15%	9.32%	9.32%	9.23%	11.92%	11.99%	12.54%	12.98%	12.43%	12.57%	12.23%	
	500M - 999.99M 1B & Above	9.26%	9.54%	9.56%	9.48%	11.47%	11.53%	12.05%	12.48%	12.26%	12.21%	12.05%	
3 Months COII 3 Months (Maturity) (COII Plus 3 months, Special COII 3 months for Individuals & Corporate have now been merged into COII 3 Months Maturity)	50K - 0.99M	6.64%	6.62%	6.62%	6.66%	7.45%	7.53%	7.71%	8.05%	8.06%	8.08%	8.09%	
	1M - 2.99M	7.08%	7.18%	7.11%	7.18%	8.05%	7.99%	8.20%	8.54%	8.40%	8.62%	8.45%	
	3M - 9.99M	7.40%	7.52%	7.48%	7.56%	8.64%	8.61%	8.84%	9.20%	9.24%	9.34%	9.35%	
	10M - 49.99M	7.95%	8.08%	8.09%	8.07%	9.09%	9.07%	9.32%	9.69%	9.74%	9.88%	9.71%	
	50M - 99.99M	8.49%	8.64%	8.58%	8.59%	11.47%	11.53%	12.05%	12.65%	12.66%	12.39%	12.05%	
	100M - 249.99	8.82%	9.09%	9.07%	9.10%	11.92%	11.99%	12.54%	12.98%	12.43%	12.39%	12.05%	
	250M - 499.99	9.15%	9.32%	9.32%	9.36%	12.22%	12.29%	12.70%	13.47%	12.43%	-	-	
	500M - 999.99M 1B - 4.99B 5B & Above	9.37%	-	-	-	12.22%	12.29%	12.70%	13.47%	13.44%	13.65%	12.59%	
	6 Months COII 6 Months (Maturity) (COII Plus 6 months, Special COII 6 months for Individuals & Corporate have now been merged into COII 6 Months Maturity)	50K - 0.99M	6.86%	6.85%	6.86%	6.79%	7.75%	7.84%	8.04%	8.21%	8.23%	8.44%	8.27%
		1M - 2.99M	7.30%	7.41%	7.36%	7.43%	8.49%	8.45%	8.68%	8.71%	8.74%	8.80%	8.81%
3M - 9.99M		7.51%	7.75%	7.72%	7.82%	8.94%	9.07%	9.32%	9.53%	9.41%	9.70%	9.53%	
10M - 49.99M		8.06%	8.31%	8.21%	8.20%	9.54%	9.53%	9.80%	10.02%	9.91%	10.06%	10.07%	
50M - 99.99M		8.60%	8.76%	8.70%	8.72%	11.77%	11.83%	12.22%	13.14%	12.43%	12.39%	12.05%	
100M - 249.99		8.93%	9.32%	9.32%	9.23%	-	-	-	13.14%	12.43%	12.57%	12.23%	
250M - 499.99		-	-	-	-	-	-	-	-	-	-	-	
500M - 999.99M 1B & Above		-	-	-	-	-	-	-	-	-	-	-	
1 Year COII 1 Year (Monthly) (COII Plus 1 Year Monthly has now been merged into COII 1 Year Monthly)		50K - 0.99M	6.97%	6.96%	6.99%	8.46%	8.94%	9.07%	9.32%	9.53%	9.41%	9.70%	10.25%
		1M - 2.99M	7.62%	7.97%	7.97%	8.84%	9.69%	9.83%	9.97%	10.18%	10.25%	10.42%	10.25%
	3M - 9.99M	7.73%	8.31%	8.21%	9.10%	9.84%	9.83%	9.97%	10.13%	10.02%	10.08%	10.24%	
	10M - 49.99M	8.17%	8.76%	8.70%	9.36%	9.98%	9.99%	10.29%	10.51%	10.42%	10.59%	10.61%	
	50M - 99.99M	8.71%	9.32%	9.32%	9.61%	10.28%	10.30%	10.45%	10.68%	10.75%	10.95%	10.79%	
	100M - 249.99	9.04%	9.99%	10.05%	10.00%	11.47%	11.53%	12.05%	12.16%	12.26%	12.21%	12.05%	
	250M - 499.99	-	-	-	-	-	-	-	-	-	-	-	
	500M - 999.99M 1B & Above	-	-	-	-	-	-	-	-	-	-	-	
	COII 1 Year (Quarterly) (COII Plus 1 Year Quarterly has now been merged into COII 1 Year Quarterly)	50K - 0.99M	7.08%	6.96%	6.99%	8.72%	9.09%	9.22%	9.32%	9.36%	9.41%	9.52%	9.35%
		1M - 2.99M	7.73%	7.63%	7.60%	9.10%	9.84%	9.83%	10.13%	10.02%	10.08%	10.24%	10.07%
		3M - 9.99M	7.95%	7.86%	7.85%	9.36%	10.13%	10.14%	10.45%	10.35%	10.42%	10.59%	10.43%
		10M - 49.99M	8.39%	8.31%	8.34%	9.61%	10.28%	10.30%	10.61%	10.51%	10.58%	10.59%	10.61%
		50M - 99.99M	8.82%	8.76%	8.70%	9.87%	10.28%	10.30%	10.61%	10.51%	10.58%	10.59%	10.61%
100M - 249.99		9.15%	-	-	-	-	-	-	-	-	-	-	
250M - 499.99		-	-	-	-	-	-	-	-	-	-	-	
500M - 999.99M 1B & Above		-	-	-	-	-	-	-	-	-	-	-	
COII 1 Year (Maturity) (COII Plus 1 Year Maturity, Special COII 12 months for Individuals & Corporate have now been merged into COII 1 Year Maturity)	50K - 0.99M	7.19%	7.30%	7.23%	8.97%	9.54%	9.53%	9.80%	10.02%	9.91%	10.06%	10.25%	
	1M - 2.99M	8.06%	8.53%	8.46%	9.48%	10.28%	10.30%	10.45%	10.68%	10.75%	10.95%	10.79%	
	3M - 9.99M	8.39%	8.76%	8.70%	9.74%	10.28%	10.30%	10.45%	10.68%	10.75%	10.95%	10.79%	
	10M - 49.99M	8.93%	8.98%	8.95%	10.00%	10.43%	10.45%	10.77%	11.01%	10.92%	11.13%	10.97%	
	50M - 99.99M	9.37%	9.54%	9.56%	10.12%	10.73%	10.76%	10.93%	11.17%	11.26%	11.31%	11.33%	
	100M - 249.99	9.37%	10.33%	10.30%	10.25%	11.92%	11.99%	12.54%	12.98%	12.94%	13.11%	12.59%	
	250M - 499.99	-	-	-	-	-	-	-	-	-	-	-	
	500M - 999.99M 1B & Above	9.58%	10.44%	10.42%	10.51%	12.52%	12.45%	13.02%	13.14%	12.94%	13.11%	12.59%	
1.5 Years COII 1.5 Years	Monthly	-	-	-	-	-	12.14%	12.22%	12.16%	12.26%	12.39%	12.23%	
2 Years COII 2 Years	Monthly	6.97%	6.96%	6.86%	8.46%	11.03%	11.06%	12.22%	12.32%	12.26%	12.39%	12.41%	
	Quarterly	7.19%	7.07%	7.11%	8.72%	11.03%	11.06%	12.22%	12.32%	12.26%	12.39%	12.41%	
	Maturity	7.62%	7.52%	7.48%	9.10%	11.03%	11.06%	12.22%	12.32%	12.26%	12.39%	12.41%	
3 Years COII 3 Years	Monthly	7.51%	7.41%	7.36%	8.72%	11.03%	11.06%	12.22%	12.32%	12.26%	12.39%	12.41%	
	Quarterly	7.73%	7.63%	7.60%	8.97%	11.03%	11.06%	12.22%	12.32%	12.26%	12.39%	12.41%	
	Maturity	7.84%	7.75%	7.72%	9.23%	11.03%	11.06%	12.22%	12.32%	12.26%	12.39%	12.41%	
5 Years COII 5 Years	Monthly	8.06%	7.97%	7.97%	8.97%	11.03%	11.06%	12.22%	12.32%	12.26%	12.39%	12.41%	
	Quarterly	8.17%	8.08%	8.09%	9.23%	11.03%	11.06%	12.22%	12.32%	12.26%	12.39%	12.41%	
	Maturity	8.28%	8.20%	8.21%	9.36%	11.03%	11.06%	12.22%	12.32%	12.26%	12.39%	12.41%	
5.5 & 7 Years Meezan Aamdan Certificate - MAC	5.5 Yrs	9.37%	9.32%	9.32%	9.23%	11.03%	11.83%	12.38%	12.32%	12.26%	12.57%	12.41%	
	5.5 Yrs - Senior	9.91%	9.99%	10.05%	10.00%	11.18%	12.29%	12.54%	12.48%	12.43%	12.57%	12.59%	
	7 Yrs	10.13%	9.99%	10.05%	10.00%	11.47%	12.29%	12.54%	12.48%	12.43%	12.57%	12.59%	
	7 Yrs - Senior	10.67%	11.00%	11.03%	11.02%	12.22%	12.75%	13.02%	12.98%	12.94%	13.11%	12.95%	
COII-IFI	1 month	-	-	-	-	-	-	-	-	-	-	-	
	3 months	-	-	-	-	-	-	-	-	-	-	-	
	6 months	-	-	-	-	-	-	-	-	-	-	-	
	12 months	-	-	-	-	-	-	-	-	-	-	-	
Meezan Bank Limited Additional Tier I - Sukuk	Monthly	12.85%	12.69%	12.38%	13.33%	13.11%	13.06%	15.91%	15.93%	15.62%	15.44%	15.29%	
Meezan Bank Limited Tier II - Sukuk (First Tranche)	Six Monthly	8.71%	11.34%	11.40%	11.41%	11.33%	11.37%	11.25%	14.62%	14.62%	14.72%	14.57%	
Meezan Bank Limited Tier II - Sukuk (Second Tranche)	Six Monthly	-	-	-	-	-	-	-	-	-	-	-	

24/7 Call Centre
111-331-331 & 332
www.meezanbank.com



Profit Rates Year-2019

Foreign Currency Deposit Pools for USD, GBP & EURO

Product	Tenure/ Profit Payment	Feb-19	Mar-19	Apr-19	May-19	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19
US Dollar Saving Account (DSA)	Monthly	0.59%	0.82%	1.07%	0.72%	0.76%	0.86%	0.55%	0.88%	0.67%	0.64%	0.64%
Dollar Mudarabah Certificate - DMC 10 K - 49.9 K (Minimum Investment \$. 10,000/-)	COII 3 Months - Maturity	1.01%	1.41%	1.83%	1.23%	1.30%	1.48%	0.95%	1.51%	1.15%	1.09%	1.09%
	COII 6 Months - Maturity	1.10%	1.54%	2.00%	1.34%	1.42%	1.61%	1.03%	1.65%	1.26%	1.19%	1.19%
	COII 1 Year - Six Monthly	1.56%	2.18%	2.83%	1.90%	2.01%	2.28%	1.47%	2.34%	1.78%	1.68%	1.68%
	COII 1 Year - Maturity	1.62%	2.25%	2.93%	1.97%	2.08%	2.36%	1.51%	2.42%	1.84%	1.74%	1.74%
	COII 3 Years - Six Monthly	1.66%	2.31%	3.00%	2.01%	2.13%	2.42%	1.55%	2.47%	1.88%	1.78%	1.78%
	COII 3 Years - Maturity	1.71%	2.38%	3.09%	2.08%	2.20%	2.49%	1.60%	2.55%	1.94%	1.84%	1.84%
Dollar Mudarabah Certificate - DMC 50 K & Above (Minimum Investment \$. 50,000/-)	COII 3 Months - Maturity	1.14%	1.59%	2.07%	1.39%	1.47%	1.67%	1.07%	1.71%	1.30%	1.23%	1.23%
	COII 6 Months - Maturity	1.20%	1.67%	2.16%	1.46%	1.54%	1.75%	1.12%	1.79%	1.36%	1.29%	1.29%
	COII 1 Year - Six Monthly	1.66%	2.31%	3.00%	2.01%	2.13%	2.42%	1.55%	2.47%	1.88%	1.78%	1.78%
	COII 1 Year - Maturity	1.71%	2.38%	3.09%	2.08%	2.20%	2.49%	1.60%	2.55%	1.94%	1.84%	1.84%
	COII 3 Years - Six Monthly	1.75%	2.44%	3.16%	2.13%	2.25%	2.55%	1.64%	2.61%	1.99%	1.88%	1.88%
	COII 3 Years - Maturity	1.77%	2.47%	3.21%	2.16%	2.29%	2.59%	1.66%	2.65%	2.02%	1.91%	1.91%
Meezan Pound Saving Account	Monthly	0.10%	0.22%	0.39%	0.16%	0.22%	0.28%	0.11%	0.34%	0.22%	0.21%	0.18%
Meezan Euro Saving Account	Monthly	0.01%	0.11%	0.28%	0.02%	0.08%	0.18%	0.03%	0.22%	0.11%	0.11%	0.09%

Profit Rates are per anum and declared on Monthly basis.