



## Profit Rates Year-2022

| Product  | Profit Payment/ Tiers   | Jan-22 | Feb-22 | Mar-22 | Apr-22 | May-22 | Jun-22 | Jul-22 | Aug-22 | Sep-22 | Oct-22 | Nov-22 | Dec-22 |
|--|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Rupee Saving Account(SA)   | Monthly   | 4.50%  | 4.50%  | 4.50%  | 4.50%  | 6.01%  | 6.50%  | 6.50%  | 6.50%  | 6.50%  | 6.50%  | 7.00%  | 7.00%  |
| Meezan Roshan Digital Account (PKR)  | Monthly   | 4.50%  | 4.50%  | 4.50%  | 4.50%  | 6.01%  | 6.50%  | 6.50%  | 6.50%  | 6.50%  | 6.50%  | 7.00%  | 7.00%  |
| Smart Remittance Wallet  | Monthly   | 4.50%  | 4.50%  | 4.50%  | 4.50%  | 6.01%  | 6.50%  | 6.50%  | 6.50%  | 6.50%  | 11.50% | 11.54% | 11.55% |
| Meezan Smart Wallet  | Monthly   | 4.50%  | 4.50%  | 4.50%  | 4.50%  | 6.01%  | 6.50%  | 6.50%  | 6.50%  | 6.50%  | 11.50% | 11.54% | 11.55% |
| Smart Asaan Mobile Account   | Monthly   | 4.50%  | 4.50%  | 4.50%  | 4.50%  | 6.01%  | 6.50%  | 6.50%  | 6.50%  | 6.50%  | 11.50% | 13.12% | 13.13% |
| Meezan Express Saving Account (MEX)  | Monthly   | 4.50%  | 4.50%  | 4.50%  | 4.50%  | 8.02%  | 8.50%  | 8.50%  | 8.50%  | 8.50%  | 10.50% | 10.50% | 10.50% |
| Meezan Asaan Saving Account  | Monthly   | 4.50%  | 4.50%  | 4.50%  | 4.50%  | 8.02%  | 8.50%  | 8.50%  | 8.50%  | 8.50%  | 11.50% | 12.59% | 12.60% |
| Labbaik Saving Asaan   | Monthly   | 4.50%  | 4.50%  | 4.50%  | 4.50%  | 8.02%  | 8.50%  | 8.50%  | 8.50%  | 8.50%  | 12.50% | 12.59% | 12.60% |
| Meezan Kids Club Account /<br>Meezan Teens Club Account                          | Monthly   | 4.75%  | 4.75%  | 4.75%  | 4.76%  | 10.02% | 10.67% | 10.50% | 10.50% | 10.50% | 12.50% | 12.59% | 12.60% |
| Meezan Senior Citizen Account  | Monthly   | N/A    | N/A    | N/A    | N/A    | N/A    | N/A    | N/A    | N/A    | N/A    | 10.17% | 13.12% | 13.13% |
| Islamic Long Term Financing Facility (ILTF)                                      | 3 Years Quarterly (Textile Sector)                              | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
|  | 3 Years Quarterly (Non-Textile Sector)                          | 4.38%  | 4.37%  | 4.38%  | 4.38%  | 4.32%  | 4.34%  | 5.00%  | 4.83%  | 4.84%  | 4.83%  | 4.90%  | 4.90%  |
|  | 5 Years Quarterly (Textile Sector)                              | 2.43%  | 2.50%  | 2.50%  | 2.50%  | 2.47%  | 2.50%  | 3.00%  | 3.00%  | 3.00%  | 3.00%  | 3.15%  | 3.15%  |
|  | 5 Years Quarterly (Non-Textile Sector)                          | 3.53%  | 3.50%  | 3.50%  | 3.50%  | 3.55%  | 3.50%  | 4.17%  | 4.17%  | 4.17%  | 4.17%  | 4.20%  | 4.20%  |
|  | 10 Years Quarterly (Textile Sector)                             | 1.95%  | 2.00%  | 2.00%  | 2.00%  | 2.00%  | 2.00%  | 2.67%  | 2.67%  | 2.67%  | 2.67%  | 2.62%  | 2.63%  |
|  | 10 Years Quarterly (Non-Textile Sector)                         | 2.80%  | 2.87%  | 2.88%  | 2.88%  | 2.93%  | 2.83%  | 3.50%  | 3.50%  | 3.50%  | 3.50%  | 3.50%  | 3.50%  |
| Islamic Temporary Economic Refinance Facility (ITERF)                            | Quarterly   | 0.97%  | 1.00%  | 1.00%  | 1.00%  | 0.92%  | 1.00%  | 1.00%  | 1.00%  | 1.00%  | 1.00%  | 1.05%  | 1.05%  |
|  | IFRE-Category I   | 3.04%  | 3.00%  | 3.00%  | 3.00%  | 2.93%  | 3.00%  | 3.00%  | 3.00%  | 3.00%  | 3.00%  | 2.97%  | 2.98%  |
| Islamic Refinance Facility for Renewable Energy (IFRE)                           | IFRE-Category II  | 1.95%  | 2.00%  | 2.00%  | 2.00%  | 2.00%  | 2.00%  | 2.00%  | 2.00%  | 2.00%  | 2.00%  | 2.10%  | 1.93%  |
|  | IFRE-Category III   | -      | -      | -      | -      | 2.93%  | 3.00%  | 3.00%  | 3.00%  | 3.00%  | 3.00%  | 2.97%  | 2.98%  |
|  | Active Tax Payer SME Clients (Quarterly)                        | 0.12%  | 0.12%  | 0.13%  | 0.13%  | 0.15%  | 0.17%  | 0.17%  | 0.17%  | 0.17%  | 0.17%  | 0.17%  | 0.18%  |
| Islamic Refinance Scheme for Payment of Wages & Salaries                         | Non-active Tax Payer SME Clients (Quarterly)                    | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
|  | Active Tax Payer Corporate & commercial clients (Quarterly)     | 0.12%  | 0.12%  | 0.13%  | 0.13%  | 0.15%  | 0.17%  | 0.17%  | 0.17%  | 0.17%  | 0.17%  | 0.17%  | 0.18%  |
|  | Non-active Tax Payer Corporate & commercial clients (Quarterly) | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
|  | MORA (SA) - Category I  | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| MORA Saving Account (MORA-SA)  | MORA (SA) - Category II   | -      | -      | -      | -      | 8.94%  | 9.00%  | 9.00%  | 9.00%  | 9.00%  | 9.00%  | -      | -      |
|  | MORA (SA) - Category III  | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
|  | MORA (SA) - Category IV   | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
|  | MORA (SA) - Category V  | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| Meezan Digi Asaan Account (Digital Onboarding)                                   | Monthly   | 4.50%  | 4.50%  | 4.50%  | 4.50%  | 8.02%  | 8.50%  | 8.50%  | 8.50%  | 8.50%  | 12.00% | 12.07% | 12.08% |
| Meezan Digi Remittance Account (Digital Onboarding)                              | Monthly   | -      | -      | -      | -      | 6.01%  | 6.50%  | 6.50%  | 6.50%  | 6.50%  | 12.00% | 12.07% | 12.08% |
| Meezan Digi Freelancer Account (Digital Onboarding)                              | Monthly   | -      | -      | 4.50%  | 4.50%  | 6.01%  | 6.50%  | 6.50%  | 6.50%  | 6.50%  | 12.00% | 12.07% | 12.08% |
| Meezan Business Plus   | Monthly   | 0.12%  | 0.12%  | 0.13%  | 0.13%  | 0.15%  | 0.17%  | 0.17%  | 0.17%  | 0.17%  | 0.17%  | 0.17%  | 0.18%  |
| Margin Account   | Monthly   | 0.12%  | 0.12%  | 0.13%  | 0.13%  | 0.15%  | 0.17%  | 0.17%  | 0.17%  | 0.17%  | 0.17%  | 0.17%  | 0.18%  |
| Islamic Refinance Facility for Combating COVID – 19 (IRFCC)                      | Quarterly   | 0.12%  | 0.12%  | 0.13%  | 0.13%  | 0.15%  | 0.17%  | 0.17%  | 0.17%  | 0.17%  | 0.17%  | 0.17%  | 0.18%  |
| Islamic Refinance Facility for Modernization of SMEs (IRFMS)                     | Quarterly   | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| Islamic Refinance Facility for Storage of Agricultural Produce (IFFSAP)          | Quarterly   | 2.19%  | 2.25%  | 2.25%  | 2.25%  | 2.16%  | 2.17%  | 2.17%  | 2.17%  | 2.17%  | 2.17%  | 2.27%  | 2.28%  |
| Islamic Refinance & Credit Guarantee Scheme for Women Entrepreneurs (IRCGS-WE)   | Quarterly   | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| Islamic SME Asaan Finance Scheme (I-SAAF)  | Quarterly   | 0.97%  | 1.00%  | 1.00%  | 1.00%  | 0.92%  | 1.00%  | 1.00%  | 1.00%  | 1.00%  | 1.00%  | 1.05%  | 1.05%  |
| Meezan Kafalah   | Monthly   | 5.96%  | 6.12%  | 6.13%  | 6.13%  | 8.02%  | 8.77%  | 8.50%  | 8.50%  | 8.50%  | 10.50% | 10.50% | 10.50% |
| Meezan Kafalah - Multiplier  | Monthly   | 7.67%  | 7.74%  | 7.76%  | 7.76%  | 8.79%  | 9.34%  | 9.33%  | 9.17%  | 9.17%  | 11.02% | 11.03% | 11.03% |
| Meezan Payroll Partner (MPP)   | Monthly   | 0.12%  | 0.12%  | 0.13%  | 0.13%  | 0.15%  | 0.17%  | 0.17%  | 0.17%  | 0.17%  | 0.17%  | 0.17%  | 0.18%  |
| Meezan Bachat Account (MBA)  | Re.1 - 499.99 K   | 4.50%  | 4.50%  | 4.50%  | 4.50%  | 6.01%  | 6.50%  | 6.50%  | 6.50%  | 6.50%  | 6.50%  | 7.00%  | 7.00%  |
|  | 500 K & Above   | 4.75%  | 4.75%  | 4.75%  | 4.76%  | 6.32%  | 6.84%  | 6.83%  | 6.67%  | 6.67%  | 6.67%  | 7.00%  | 7.00%  |
| Karoobari Munafa Account (KMA)<br><i>(KMA Plus has now been merged into KMA)</i> | Re.1 - 9.99 M   | 4.50%  | 4.50%  | 4.50%  | 4.50%  | 6.01%  | 6.50%  | 6.50%  | 6.50%  | 6.50%  | 6.50%  | 7.00%  | 7.00%  |
|  | 10 M - 49.99 M  | 4.75%  | 4.75%  | 4.75%  | 4.76%  | 6.32%  | 6.84%  | 6.83%  | 6.67%  | 6.67%  | 6.67%  | 7.00%  | 7.00%  |
|  | 50 M - 199.99 M   | 4.75%  | 4.75%  | 4.75%  | 4.76%  | 6.32%  | 6.84%  | 6.83%  | 6.83%  | 6.84%  | 6.83%  | 7.17%  | 7.18%  |
|  | 200 M - 499.99 M  | 4.87%  | 4.87%  | 4.88%  | 4.88%  | 6.32%  | 7.00%  | 7.00%  | 6.83%  | 6.84%  | 6.83%  | 7.17%  | 7.18%  |
|  | 500 M - 999.99 M  | 5.23%  | 5.25%  | 5.25%  | 5.26%  | 6.78%  | 7.34%  | 7.33%  | 7.17%  | 7.17%  | 7.17%  | 7.35%  | 7.35%  |
|  | 1 B - 1.99 B  | 5.72%  | 5.75%  | 5.75%  | 5.76%  | 7.24%  | 7.84%  | 7.83%  | 7.67%  | 7.67%  | 7.67%  | 7.87%  | 7.88%  |
|  | 2 B - 4.99 B  | 6.94%  | 6.99%  | 7.01%  | 7.01%  | 8.48%  | 9.00%  | 9.00%  | 9.00%  | 9.00%  | 9.00%  | 9.10%  | 9.10%  |
|  | 5 B & Above   | 6.94%  | 6.99%  | -      | -      | 8.48%  | 9.00%  | 9.00%  | 9.00%  | -      | -      | 9.10%  | 9.10%  |
| Karoobari Munafa Account - Pakistan Energy Sukuk (KMA - PES)                     | Monthly   | 7.67%  | 7.74%  | 7.76%  | 7.76%  | 9.71%  | 10.34% | 10.33% | 11.16% | 11.17% | 11.17% | 11.37% | 11.38% |
| Karoobari Munafa Account- CLUBBED<br><i>(KMA CLUBBED)</i>                        | Re.1 - 499.99 M   | 5.48%  | 5.50%  | 5.50%  | 5.51%  | 6.94%  | 7.50%  | 7.50%  | 7.50%  | 7.50%  | 7.50%  | 7.52%  | 7.53%  |
|  | 500 M - 999.99 M  | 5.96%  | 6.00%  | 6.00%  | 6.01%  | 7.55%  | 8.00%  | 8.00%  | 8.00%  | 8.00%  | 8.00%  | 8.05%  | 8.05%  |
|  | 1B -1.99 B  | 6.94%  | 6.99%  | 7.01%  | 7.01%  | 8.48%  | 9.00%  | 9.00%  | 9.00%  | 9.00%  | 9.00%  | 9.10%  | 9.10%  |
|  | 2 B -3.499 B  | 6.94%  | 6.99%  | -      | 7.01%  | 8.48%  | 9.00%  | -      | -      | -      | -      | 9.00%  | 9.10%  |
|  | 3.5 B - 4.99 B  | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
|  | 5 B & Above   | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| Meezan Islamic Institutions Deposit Account (MIIDA)                              | Re.1 - 199.99 M   | 4.50%  | 4.50%  | 4.50%  | 4.50%  | 6.01%  | 6.50%  | 6.50%  | 6.50%  | 6.50%  | 6.50%  | 6.47%  | 6.48%  |
|  | 200 M - 499.9 M   | -      | -      | 4.50%  | -      | -      | -      | -      | -      | -      | -      | -      | -      |
|  | 500 M - 999.99 M  | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
|  | 1 B - 1.99 B  | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
|  | 2 B - 2.99 B  | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| 3 B & Above  | -   | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |        |
| Meezan Islamic Institutions Deposit Account (MIIDA NBFI)                         | Re.1 - 199.99 M   | 4.50%  | 4.50%  | 4.50%  | 4.50%  | 6.01%  | 6.50%  | 6.50%  | 6.50%  | 6.50%  | 6.50%  | 6.47%  | 6.48%  |
|  | 200 M - 499.9 M   | 4.50%  | 4.50%  | 4.50%  | 4.50%  | 6.01%  | 6.50%  | 6.50%  | 6.50%  | 6.50%  | 6.50%  | 6.47%  | 6.48%  |
|  | 500 M - 999.99 M  | 4.50%  | 4.50%  | 4.50%  | 4.50%  | -      | 6.50%  | 6.50%  | 6.50%  | -      | 6.50%  | 6.47%  | 6.48%  |
|  | 1 B - 1.99 B  | 4.50%  | 4.50%  | -      | -      | -      | 6.50%  | -      | -      | -      | 6.50%  | 6.47%  | 6.48%  |
|  | 2 B - 2.99 B  | -      | -      | 4.50%  | -      | -      | -      | -      | -      | -      | -      | -      | -      |
|  | 3 B & Above   | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |

Profit Rates are per annum and declared on Monthly basis.



## Profit Rates Year-2022

| Product   | Amount / Tenure/<br>Profit Payment  | Jan-22         | Feb-22 | Mar-22 | Apr-22 | May-22 | Jun-22 | Jul-22 | Aug-22 | Sep-22 | Oct-22 | Nov-22 | Dec-22 |   |
|---|---|----------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---|
| <b>1 Month</b><br>Monthly Mudarbah Certificate (MMC)<br>(MMC Plus, Special MMC for Individuals & Corporate<br>have now been merged into MMC)                                  | 50K - 0.99M   | 5.35%          | 5.37%  | 5.38%  | 5.38%  | 6.47%  | 7.00%  | 7.00%  | 7.00%  | 7.00%  | 7.00%  | 7.00%  | 7.00%  |   |
|   | 1M - 9.99M  | 5.60%          | 5.62%  | 5.63%  | 5.63%  | 6.47%  | 7.00%  | 7.00%  | 7.00%  | 7.00%  | 7.00%  | 7.00%  | 7.00%  |   |
|   | 10M - 49.99M  | 5.84%          | 5.87%  | 5.88%  | 5.88%  | 6.94%  | 7.50%  | 7.50%  | 7.50%  | 7.50%  | 7.50%  | 7.52%  | 7.53%  |   |
|   | 50M - 99.99M  | 6.08%          | 6.12%  | 6.13%  | 6.13%  | 6.94%  | 7.50%  | 7.50%  | 7.50%  | 7.50%  | 7.50%  | 7.52%  | 7.53%  |   |
|   | 100M - 499.99M  | 6.81%          | 6.74%  | 6.76%  | 6.76%  | 7.55%  | 8.00%  | 8.00%  | 8.00%  | 8.00%  | 8.00%  | 8.05%  | 8.05%  |   |
|   | 500M - 999.99M  | 6.81%          | 6.74%  | 6.76%  | 6.76%  | 7.55%  | 8.00%  | 8.00%  | 8.00%  | 8.00%  | 8.00%  | 8.05%  | 8.05%  |   |
| 1B & Above  | -   | -              | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |   |
| <b>3 Months</b><br>COII 3 Months (Maturity)<br>(COII Plus 3 months, Special COII 3 months for Individuals<br>& Corporate have now been merged into COII 3 Months<br>Maturity) | 50K - 0.99M   | 5.84%          | 5.87%  | 5.88%  | 5.88%  | 6.78%  | 7.34%  | 7.33%  | 7.33%  | 7.34%  | 7.33%  | 7.35%  | 7.35%  |   |
|   | 1M - 9.99M  | 5.84%          | 5.87%  | 5.88%  | 5.88%  | 6.78%  | 7.34%  | 7.33%  | 7.33%  | 7.34%  | 7.33%  | 7.35%  | 7.35%  |   |
|   | 10M - 49.99M  | 5.84%          | 5.87%  | 5.88%  | 5.88%  | 6.78%  | 7.34%  | 7.33%  | 7.33%  | 7.34%  | 7.33%  | 7.35%  | 7.35%  |   |
|   | 50M - 99.99M  | 5.84%          | 5.87%  | 5.88%  | 5.88%  | 6.78%  | 7.34%  | 7.33%  | 7.33%  | 7.34%  | 7.33%  | 7.35%  | 7.35%  |   |
|   | 100M - 499.99M  | 6.81%          | 6.87%  | 6.88%  | 6.88%  | 7.86%  | 8.50%  | 8.33%  | 8.33%  | 8.34%  | 8.33%  | 8.40%  | 8.40%  |   |
|   | 500M - 999.99M  | 6.81%          | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |   |
| 1B & Above  | -   | -              | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |        |   |
| <b>6 Months</b><br>COII 6 Months (Maturity)<br>(COII Plus 6 months, Special COII 6 months for Individuals<br>& Corporate have now been merged into COII 6 Months<br>Maturity) | 50K - 0.99M   | 5.84%          | 5.87%  | 5.88%  | 5.88%  | 6.78%  | 7.34%  | 7.33%  | 7.33%  | 7.34%  | 7.33%  | 7.35%  | 7.35%  |   |
|   | 1M - 9.99M  | 5.84%          | 5.87%  | 5.88%  | 5.88%  | 6.78%  | 7.34%  | 7.33%  | 7.33%  | 7.34%  | 7.33%  | 7.35%  | 7.35%  |   |
|   | 10M - 49.99M  | 5.84%          | 5.87%  | 5.88%  | 5.88%  | 6.78%  | 7.34%  | 7.33%  | 7.33%  | 7.34%  | 7.33%  | 7.35%  | 7.35%  |   |
|   | 50M - 99.99M  | 5.84%          | 5.87%  | 5.88%  | 5.88%  | 6.78%  | 7.34%  | 7.33%  | 7.33%  | 7.34%  | 7.33%  | 7.35%  | 7.35%  |   |
|   | 100M - 499.99M  | 6.81%          | 6.87%  | 6.88%  | 6.88%  | 7.86%  | 8.50%  | 8.33%  | 8.33%  | 8.34%  | 8.33%  | 8.40%  | 8.40%  |   |
|   | 500M - 999.99M  | -              | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |   |
| 1B & Above  | -   | -              | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |        |   |
| <b>1 Year</b><br>COII 1 Year (Monthly)<br>(COII Plus 1 Year Monthly has now been merged into COII<br>1 Year Monthly)  | 50K - 0.99M   | 6.57%          | 6.99%  | 7.01%  | 7.01%  | 7.71%  | 8.34%  | 8.33%  | 8.17%  | 8.17%  | 8.17%  | 8.40%  | 8.23%  |   |
|   | 1M - 9.99M  | 6.57%          | 6.99%  | 7.01%  | 7.01%  | 7.71%  | 8.34%  | 8.33%  | 8.17%  | 8.17%  | 8.17%  | 8.40%  | 8.23%  |   |
|   | 10M - 49.99M  | 6.57%          | 6.99%  | 7.01%  | 7.01%  | 7.71%  | 8.34%  | 8.33%  | 8.17%  | 8.17%  | 8.17%  | 8.40%  | 8.23%  |   |
|   | 50M - 99.99M  | 6.57%          | 6.99%  | 7.01%  | 7.01%  | 7.71%  | 8.34%  | 8.33%  | 8.17%  | 8.17%  | 8.17%  | 8.40%  | 8.23%  |   |
|   | 100M - 499.99M  | 6.57%          | 6.99%  | 7.01%  | 7.01%  | 7.71%  | 8.34%  | 8.33%  | 8.17%  | 8.17%  | 8.17%  | 8.40%  | 8.23%  |   |
|   | 500M - 999.99M  | -              | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |   |
|   | 1B & Above  | -              | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |   |
|   | COII 1 Year (Quarterly)<br>(COII Plus 1 Year Quarterly has now been merged into<br>COII 1 Year Quarterly) | 50K - 0.99M    | 5.72%  | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | - |
|   |   | 1M - 9.99M     | 6.08%  | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | - |
|   |   | 10M - 49.99M   | 6.33%  | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | - |
|   |   | 50M - 99.99M   | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | - |
|   |   | 100M - 499.99M | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | - |
| 500M - 999.99M  |   | -              | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |   |
| 1B & Above  | -   | -              | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |        |   |
| COII 1 Year (Maturity)<br>(COII Plus 1 Year Maturity, Special COII 12 months for<br>Individuals & Corporate have now been merged into COII<br>1 Year Maturity)                | 50K - 0.99M   | 6.57%          | 6.99%  | 7.01%  | 7.01%  | 8.02%  | 8.67%  | 8.50%  | 8.50%  | 8.50%  | 8.50%  | 8.57%  | 8.58%  |   |
|   | 1M - 9.99M  | 6.57%          | 6.99%  | 7.01%  | 7.01%  | 8.02%  | 8.67%  | 8.50%  | 8.50%  | 8.50%  | 8.50%  | 8.57%  | 8.58%  |   |
|   | 10M - 49.99M  | 6.57%          | 6.99%  | 7.01%  | 7.01%  | 8.02%  | 8.67%  | 8.50%  | 8.50%  | 8.50%  | 8.50%  | 8.57%  | 8.58%  |   |
|   | 50M - 99.99M  | 6.81%          | 7.24%  | 7.26%  | 7.26%  | 8.32%  | 8.84%  | 8.83%  | 8.83%  | 8.84%  | 8.83%  | 8.92%  | 8.93%  |   |
|   | 100M - 499.99M  | 6.94%          | 7.37%  | 7.38%  | 7.38%  | 8.32%  | 9.00%  | 8.83%  | 8.83%  | 8.84%  | 8.83%  | 8.92%  | 8.93%  |   |
|   | 500M - 999.99M  | 6.94%          | 7.37%  | 7.38%  | 7.38%  | 8.32%  | 9.00%  | 8.83%  | 8.83%  | 8.84%  | 8.83%  | 8.92%  | 8.93%  |   |
| 1B & Above  | -   | -              | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |        |   |
| <b>1.5 Years</b><br>COII 1.5 Years  | Monthly   | 7.54%          | 8.24%  | 8.26%  | 8.26%  | 9.25%  | 9.84%  | 9.83%  | 9.66%  | 9.67%  | 9.67%  | 9.80%  | 9.80%  |   |
|   | Quarterly   | 7.30%          | 7.74%  | 7.76%  | 7.76%  | 8.79%  | 9.34%  | 9.33%  | 9.17%  | 9.17%  | 9.17%  | 9.27%  | 9.28%  |   |
| <b>2 Years</b><br>COII 2 Years  | Monthly   | 7.30%          | 7.74%  | 7.76%  | 7.76%  | 8.79%  | 9.34%  | 9.33%  | 9.17%  | 9.17%  | 9.17%  | 9.27%  | 9.28%  |   |
|   | Quarterly   | 7.30%          | 7.74%  | 7.76%  | 7.76%  | 8.79%  | 9.34%  | 9.33%  | 9.17%  | 9.17%  | 9.17%  | 9.27%  | 9.28%  |   |
|   | Maturity  | 7.30%          | 7.74%  | 7.76%  | 7.76%  | 8.79%  | 9.34%  | 9.33%  | 9.17%  | 9.17%  | 9.17%  | 9.27%  | 9.28%  |   |
| <b>3 Years</b><br>COII 3 Years  | Monthly   | 7.30%          | 7.74%  | 7.76%  | 7.76%  | 8.79%  | 9.34%  | 9.33%  | 9.17%  | 9.17%  | 9.17%  | 9.27%  | 9.28%  |   |
|   | Quarterly   | 7.30%          | 7.74%  | 7.76%  | 7.76%  | 8.79%  | 9.34%  | 9.33%  | 9.17%  | 9.17%  | 9.17%  | 9.27%  | 9.28%  |   |
|   | Maturity  | 7.30%          | 7.74%  | 7.76%  | 7.76%  | 8.79%  | 9.34%  | 9.33%  | 9.17%  | 9.17%  | 9.17%  | 9.27%  | 9.28%  |   |
| <b>5 Years</b><br>COII 5 Years  | Monthly   | 7.30%          | 7.74%  | 7.76%  | 7.76%  | 8.79%  | 9.34%  | 9.33%  | 9.17%  | 9.17%  | 9.17%  | 9.27%  | 9.28%  |   |
|   | Quarterly   | 7.30%          | 7.74%  | 7.76%  | 7.76%  | 8.79%  | 9.34%  | 9.33%  | 9.17%  | 9.17%  | 9.17%  | 9.27%  | 9.28%  |   |
|   | Maturity  | 7.30%          | 7.74%  | 7.76%  | 7.76%  | 8.79%  | 9.34%  | 9.33%  | 9.17%  | 9.17%  | 9.17%  | 9.27%  | 9.28%  |   |
| <b>5.5 &amp; 7 Years</b><br>Meezan Aamdan Certificate - MAC   | 5.5 Yrs   | 7.79%          | 8.49%  | 8.51%  | 8.51%  | 9.56%  | 10.17% | 10.00% | 10.00% | 10.00% | 10.00% | 10.15% | 9.98%  |   |
|   | 5.5 Yrs - Senior  | 8.88%          | 9.49%  | 9.63%  | 9.64%  | 10.64% | 11.17% | 11.16% | 11.16% | 11.17% | 11.00% | 11.37% | 11.38% |   |
|   | 7 Yrs   | 8.03%          | 8.74%  | 8.76%  | 8.76%  | 9.71%  | 10.34% | 10.33% | 10.16% | 10.17% | 10.17% | 10.32% | 10.33% |   |
|   | 7 Yrs - Senior  | 9.13%          | 9.99%  | 10.01% | 10.01% | 10.94% | 11.67% | 11.50% | 11.50% | 11.50% | 11.50% | 11.89% | 11.90% |   |
| COII-IFI  | 1 month   | -              | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |   |
|   | 3 months  | -              | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |   |
|   | 6 months  | -              | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |   |
|   | 12 months   | -              | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |   |
| Meezan Bank Limited Additional Tier I - Sukuk   | Monthly   | 10.22%         | 12.12% | 12.13% | 12.14% | 16.49% | 16.68% | 16.50% | 17.00% | 17.01% | 17.00% | 17.67% | 17.68% |   |
| Meezan Bank Limited Tier II - Sukuk (First Tranche)   | Six Monthly   | -              | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |   |
| Meezan Bank Limited Tier II - Sukuk (Second Tranche)  | Six Monthly   | 12.05%         | 11.99% | 12.01% | 12.01% | 12.02% | 12.17% | 16.33% | 16.16% | 16.17% | 16.17% | 16.44% | 16.28% |   |
| Meezan Bank Limited Tier II - Sukuk (Third Tranche)   | Six Monthly   | 12.90%         | 12.99% | 12.13% | 12.01% | 12.02% | 15.34% | 15.16% | 15.16% | 15.17% | 15.17% | 15.22% | 16.28% |   |

Profit Rates are per annum and declared on Monthly basis.



## Profit Rates Year-2022

### Foreign Currency Deposit Pools for USD, GBP & EURO

| Product  | Tenure/<br>Profit Payment  | Jan-22 | Feb-22 | Mar-22 | Apr-22 | May-22 | Jun-22 | Jul-22 | Aug-22 | Sep-22 | Oct-22 | Nov-22 | Dec-22 |
|--|----------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Meezan US Dollar Saving Account  | Monthly                    | 0.25%  | 0.22%  | 0.35%  | 0.36%  | 0.36%  | 0.33%  | 0.53%  | 0.66%  | 0.94%  | 0.90%  | 1.46%  | 1.36%  |
| Meezan Pound Saving Account  | Monthly                    | 0.09%  | 0.14%  | 0.16%  | 0.18%  | 0.15%  | 0.14%  | 0.20%  | 0.17%  | 0.38%  | 0.28%  | 0.61%  | 0.51%  |
| Meezan Euro Saving Account   | Monthly                    | 0.04%  | 0.06%  | 0.06%  | 0.06%  | 0.05%  | 0.05%  | 0.04%  | 0.07%  | 0.24%  | 0.20%  | 0.47%  | 0.48%  |
| Meezan Roshan Digital Account (US Dollar)  | Monthly                    | 0.25%  | 0.22%  | 0.35%  | 0.36%  | 0.36%  | 0.33%  | 0.53%  | 0.66%  | 0.94%  | 0.90%  | 1.46%  | 1.36%  |
| Meezan Roshan Digital Account (Pound)  | Monthly                    | 0.09%  | 0.14%  | 0.16%  | 0.18%  | 0.15%  | 0.14%  | 0.20%  | 0.17%  | 0.38%  | 0.28%  | 0.61%  | 0.51%  |
| Meezan Roshan Digital Account (Euro)   | Monthly                    | 0.04%  | 0.06%  | 0.06%  | 0.06%  | 0.05%  | 0.05%  | 0.04%  | 0.07%  | 0.24%  | 0.20%  | 0.47%  | 0.48%  |
| Meezan Roshan Resident Account (US Dollar)   | Monthly                    | 0.25%  | 0.22%  | 0.35%  | 0.36%  | 0.36%  | 0.33%  | 0.53%  | 0.66%  | 0.94%  | 0.90%  | 1.46%  | 1.36%  |
| Meezan Roshan Resident Account (Pound)   | Monthly                    | 0.09%  | 0.14%  | 0.16%  | 0.18%  | 0.15%  | 0.14%  | 0.20%  | 0.17%  | 0.38%  | 0.28%  | 0.61%  | 0.51%  |
| Meezan Roshan Resident Account (Euro)  | Monthly                    | 0.04%  | 0.06%  | 0.06%  | 0.06%  | 0.05%  | 0.05%  | 0.04%  | 0.07%  | 0.24%  | 0.20%  | 0.47%  | 0.48%  |
| Meezan Digi Freelancer Account-USD (Digital Onboarding)  | Monthly                    | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| Meezan Digi Freelancer Account-GBP (Digital Onboarding)  | Monthly                    | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| Meezan Digi Freelancer Account-EURO (Digital Onboarding)                                       | Monthly                    | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| Margin Account (US Dollar)   | Monthly                    |        |        |        |        |        | 0.02%  | 0.04%  | 0.04%  | 0.06%  | 0.06%  | 0.10%  | 0.09%  |
| Dollar Mudarabah Certificate - DMC<br>\$. 10 K - 49.9 K<br>( Minimum Investment \$. 10,000/- ) | COII 3 Months - Maturity   | 0.42%  | 0.37%  | 0.60%  | 0.62%  | 0.61%  | 0.57%  | 0.90%  | 1.12%  | 1.61%  | 1.55%  | 2.50%  | 2.32%  |
|  | COII 6 Months - Maturity   | 0.46%  | 0.40%  | 0.65%  | 0.68%  | 0.67%  | 0.62%  | 0.98%  | 1.22%  | 1.75%  | 1.69%  | 2.73%  | 2.53%  |
|  | COII 1 Year - Six Monthly  | 0.65%  | 0.57%  | 0.92%  | 0.96%  | 0.95%  | 0.87%  | 1.39%  | 1.73%  | 2.48%  | 2.39%  | 3.86%  | 3.58%  |
|  | COII 1 Year - Maturity     | 0.67%  | 0.59%  | 0.95%  | 0.99%  | 0.98%  | 0.90%  | 1.44%  | 1.79%  | 2.57%  | 2.47%  | 3.99%  | 3.70%  |
|  | COII 3 Years - Six Monthly | 0.69%  | 0.60%  | 0.98%  | 1.01%  | 1.00%  | 0.93%  | 1.47%  | 1.84%  | 2.63%  | 2.53%  | 4.09%  | 3.80%  |
| Dollar Mudarabah Certificate - DMC<br>\$. 50 K & Above<br>( Minimum Investment \$. 50,000/- )  | COII 3 Months - Maturity   | 0.47%  | 0.42%  | 0.67%  | 0.70%  | 0.69%  | 0.64%  | 1.02%  | 1.27%  | 1.81%  | 1.75%  | 2.83%  | 2.62%  |
|  | COII 6 Months - Maturity   | 0.50%  | 0.43%  | 0.71%  | 0.73%  | 0.73%  | 0.67%  | 1.06%  | 1.33%  | 1.90%  | 1.83%  | 2.96%  | 2.74%  |
|  | COII 1 Year - Six Monthly  | 0.69%  | 0.60%  | 0.98%  | 1.01%  | 1.00%  | 0.93%  | 1.47%  | 1.84%  | 2.63%  | 2.53%  | 4.09%  | 3.80%  |
|  | COII 1 Year - Maturity     | 0.71%  | 0.62%  | 1.01%  | 1.05%  | 1.04%  | 0.95%  | 1.52%  | 1.89%  | 2.71%  | 2.61%  | 4.22%  | 3.92%  |
|  | COII 3 Years - Six Monthly | 0.73%  | 0.64%  | 1.03%  | 1.07%  | 1.06%  | 0.98%  | 1.56%  | 1.94%  | 2.77%  | 2.67%  | 4.32%  | 4.01%  |
|  | COII 3 Years - Maturity    | 0.74%  | 0.65%  | 1.05%  | 1.09%  | 1.08%  | 0.99%  | 1.58%  | 1.97%  | 2.82%  | 2.71%  | 4.38%  | 4.07%  |

Profit Rates are per annum and declared on Monthly basis.