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## Profit Rates Year 2023

Product	Profit Payment / Tiers	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23
Rupee Saving Account(SA)	Monthly	7.51%	8.00%	8.50%	10.00%	10.00%	10.00%	10.00%	10.01%	11.00%	11.01%	11.01%	11.01%
Meezan Roshan Digital Account (PKR)	Monthly	7.51%	8.00%	8.50%	10.00%	10.00%	10.00%	10.00%	10.01%	11.00%	11.01%	11.01%	11.01%
Smart Remittance Wallet	Monthly	11.91%	12.49%	13.90%	16.01%	16.00%	16.00%	16.00%	16.02%	18.15%	18.16%	18.17%	18.17%
Meezan Smart Wallet	Monthly	11.91%	12.49%	13.90%	16.01%	16.00%	16.00%	16.00%	16.02%	18.15%	18.16%	18.17%	18.17%
Smart Asaan Mobile Account	Monthly	13.37%	14.05%	13.90%	16.01%	16.00%	16.00%	16.00%	16.02%	18.15%	18.16%	18.17%	18.17%
Meezan Express Saving Account (MEX)	Monthly	10.99%	11.51%	11.82%	14.00%	14.00%	14.00%	14.00%	14.02%	15.13%	15.13%	15.14%	15.14%
Meezan Asaan Saving Account	Monthly	13.01%	13.46%	13.90%	16.01%	16.00%	16.00%	16.00%	16.02%	18.15%	18.16%	18.17%	18.17%
Labbaik Saving Asaan	Monthly	13.01%	13.46%	13.90%	16.01%	16.00%	16.00%	16.00%	16.02%	18.15%	18.16%	18.17%	18.17%
Meezan Kids Club Account /Meezan Teens Club Account	Monthly	13.01%	13.46%	13.90%	15.01%	15.00%	15.00%	15.00%	15.02%	15.95%	15.96%	15.97%	15.97%
Meezan Senior Citizen Account	Monthly	13.37%	14.05%	14.93%	15.01%	15.00%	15.00%	15.00%	15.02%	15.95%	15.96%	15.97%	15.97%
Meezan Women First Account	Monthly	N/A	N/A	N/A	15.01%	15.00%	15.00%	15.00%	15.02%	15.95%	15.96%	15.97%	15.97%
Islamic Long Term Financing Facility (ILTF)	3 Years Quarterly (Textile Sector)	-	-	-	-	-	-	-	-	-	-	-	-
	3 Years Quarterly (Non-Textile Sector)	4.95%	5.07%	4.98%	5.25%	5.25%	5.50%	5.50%	5.51%	5.50%	5.50%	5.51%	5.51%
	5 Years Quarterly (Textile Sector)	3.11%	2.93%	2.90%	3.00%	3.00%	3.25%	3.25%	3.25%	3.30%	3.30%	3.30%	3.30%
	5 Years Quarterly (Non-Textile Sector)	4.03%	2.93%	2.90%	3.00%	3.00%	3.25%	3.25%	3.25%	3.30%	3.30%	3.30%	3.30%
	10 Years Quarterly (Textile Sector)	2.56%	2.34%	2.28%	2.50%	2.50%	2.50%	2.50%	2.75%	2.75%	2.75%	2.75%	2.75%
	10 Years Quarterly (Non-Textile Sector)	3.48%	2.34%	2.28%	2.50%	2.50%	2.50%	2.50%	2.75%	2.75%	2.75%	2.75%	2.75%
Islamic Temporary Economic Refinance Facility (ITERF)	Quarterly	0.92%	0.98%	1.04%	1.00%	1.00%	1.00%	1.00%	1.00%	1.10%	1.10%	1.10%	1.10%
Islamic Financing Facility for Renewable Energy (IFRE)	IFRE-Category I	2.93%	2.93%	2.90%	3.00%	3.00%	3.00%	3.00%	3.00%	3.30%	3.30%	3.30%	3.30%
	IFRE-Category II	2.01%	1.95%	2.07%	2.00%	2.00%	2.00%	2.00%	2.00%	2.20%	2.20%	2.20%	2.20%
	IFRE-Category III	2.93%	2.93%	2.90%	3.00%	3.00%	3.00%	3.00%	3.00%	3.30%	3.30%	3.30%	3.30%
Islamic Refinance Scheme for Payment of Wages & Salaries	Active Tax Payer SME Clients (Quarterly)	-	-	-	-	-	-	-	-	-	-	-	-
	Non-active Tax Payer SME Clients (Quarterly)	-	-	-	-	-	-	-	-	-	-	-	-
	Active Tax Payer Corporate & commercial clients (Quarterly)	-	-	-	-	-	-	-	-	-	-	-	-
	Non-active Tax Payer Corporate & commercial clients (Quarterly)	-	-	-	-	-	-	-	-	-	-	-	-
MORA Saving Account (MORA-SA)	MORA (SA) - Category I	-	-	-	-	-	-	-	-	-	-	-	-
	MORA (SA) - Category II	-	-	-	-	-	-	-	-	-	-	-	-
	MORA (SA) - Category III	-	-	-	-	-	-	-	-	-	-	-	-
	MORA (SA) - Category IV	-	-	-	-	-	-	-	-	-	-	-	-
Meezan Digi Asaan Account (Digital Onboarding)	Monthly	12.46%	13.07%	13.90%	16.01%	16.00%	16.00%	16.00%	16.02%	18.15%	18.16%	18.17%	18.17%
Meezan Digi Remittance Account (Digital Onboarding)	Monthly	12.46%	13.07%	13.90%	16.01%	16.00%	16.00%	16.00%	16.02%	18.15%	18.16%	18.17%	18.17%
Meezan Freelancer Account / Digital Onboarding	Monthly	12.46%	13.07%	13.90%	16.01%	16.00%	16.00%	16.00%	16.02%	18.15%	18.16%	18.17%	18.17%
Meezan Business Plus	Monthly	0.18%	0.20%	0.21%	0.25%	0.25%	0.25%	0.25%	0.25%	0.28%	0.28%	0.28%	0.28%
Margin Account	Monthly	0.18%	0.20%	0.21%	0.25%	0.25%	0.25%	0.25%	0.25%	0.28%	0.28%	0.28%	0.28%
Islamic Refinance Facility for Combating COVID – 19 (IRFCC)	Quarterly	0.18%	0.20%	0.21%	0.25%	0.25%	0.25%	0.25%	0.25%	0.28%	0.28%	0.28%	0.28%
Islamic Refinance Facility for Modernization of SMEs (IRFMS)	Quarterly	-	-	-	-	-	-	-	-	-	-	-	-
Islamic Financing Facility for Storage of Agricultural Produce (IFFSAP)	Quarterly	2.20%	2.15%	2.07%	2.25%	2.25%	2.25%	2.25%	2.25%	2.20%	2.20%	2.20%	2.20%
Islamic Refinance & Credit Guarantee Scheme for Women Entrepreneurs (IRCGS-WE)	Quarterly	-	-	-	-	-	-	-	-	0.28%	0.28%	-	-
Islamic SME Asaan Finance Scheme (I-SAAF) - Old Cases	Quarterly	0.92%	0.98%	1.04%	1.00%	1.00%	1.00%	1.00%	1.00%	1.10%	1.10%	1.10%	1.10%
Islamic SME Asaan Finance Scheme (I-SAAF) - New Cases	Quarterly	-	-	-	-	-	-	-	-	-	-	-	3.03%
Islamic Refinance Scheme for Working Capital Financing (IWCF)	Quarterly	-	-	-	-	-	-	-	1.93%	1.93%	1.93%	-	-
Meezan Kafalah	Monthly	10.99%	11.51%	11.82%	13.50%	13.50%	13.50%	13.50%	13.52%	14.58%	14.58%	14.59%	14.59%
Meezan Kafalah - Multiplier	Monthly	11.36%	12.10%	12.44%	14.00%	14.00%	14.00%	14.00%	14.02%	15.13%	15.13%	15.14%	15.14%
Meezan Payroll Partner (MPP)	Monthly	0.18%	0.20%	0.21%	0.25%	0.25%	0.25%	0.25%	0.25%	0.28%	0.28%	0.28%	0.28%
Meezan Bachat Account (MBA)	Re.1 - 499.99 K	7.51%	8.00%	8.50%	10.00%	10.00%	10.00%	10.00%	10.01%	14.03%	14.03%	14.04%	14.04%
	500 K & Above	7.51%	8.00%	8.50%	10.50%	10.50%	10.50%	10.50%	10.51%	11.55%	11.56%	11.56%	11.56%
Karobari Munafa Account (KMA) <i>(KMA Plus has now been merged into KMA)</i>	Re.1 - 9.99 M	-	-	-	-	-	-	-	-	-	-	-	-
	10 M - 49.99 M	7.51%	8.00%	8.50%	10.00%	10.00%	10.00%	10.00%	10.01%	11.00%	11.01%	11.01%	11.01%
	50 M - 199.99 M	7.51%	8.20%	8.50%	-	-	-	-	-	-	-	-	-
	200 M - 499.99 M	7.69%	8.20%	8.71%	-	-	-	-	-	-	-	-	-
	500 M - 999.99 M	7.69%	8.20%	8.71%	10.25%	10.25%	10.25%	10.25%	10.26%	11.28%	11.28%	11.29%	11.29%
	1 B - 1.99 B	8.24%	8.78%	9.13%	10.75%	10.75%	10.75%	10.75%	10.76%	11.83%	11.83%	11.84%	11.84%
	2 B - 4.99 B	9.53%	9.95%	10.37%	10.75%	10.75%	10.75%	10.75%	10.76%	11.83%	11.83%	11.84%	11.84%
5 B & Above	9.53%	9.95%	10.37%	10.75%	10.75%	10.75%	10.75%	10.76%	11.83%	11.83%	11.84%	11.84%	
Karobari Munafa Account - Pakistan Energy Sukuk (KMA - PES)	Monthly	10.62%	11.71%	11.61%	14.76%	14.75%	14.75%	14.75%	14.77%	15.95%	15.96%	15.97%	15.97%
Karobari Munafa Account- CLUBBED <i>(KMA CLUBBED)</i>	Re.1 - 499.99 M	7.88%	8.59%	8.92%	10.00%	10.00%	10.00%	10.00%	10.01%	11.00%	11.01%	11.01%	11.01%
	500 M - 999.99 M	8.43%	8.98%	9.33%	10.25%	10.25%	10.25%	10.25%	10.26%	11.28%	11.28%	11.29%	11.29%
	1B - 1.99 B	-	-	-	-	-	-	-	-	-	-	-	-
	2 B - 3.499 B	9.53%	9.95%	10.37%	10.75%	10.75%	10.75%	10.75%	10.76%	11.83%	11.83%	11.84%	11.84%
	3.5 B - 4.99 B	-	-	-	-	-	-	-	-	-	-	-	-
5 B & Above	-	-	-	-	-	-	-	-	-	-	-	-	
Meezan Islamic Institutions Deposit Account (MIIDA)	Re.1 - 199.99 M	6.96%	7.61%	7.88%	10.00%	10.00%	10.00%	10.00%	10.01%	11.00%	11.01%	11.01%	11.01%
	200 M - 499.9 M	-	-	7.88%	-	-	-	-	-	-	-	-	-
	500 M - 999.99 M	-	-	-	10.00%	-	-	-	-	-	-	-	-
	1 B - 1.99 B	-	-	-	-	-	-	-	-	-	-	11.01%	-
	2 B - 2.99 B	-	-	-	-	-	-	-	-	-	-	-	-
3 B & Above	-	-	-	-	-	-	-	-	-	-	-	-	
Meezan Islamic Institutions Deposit Account (MIIDA NBF)	Re.1 - 199.99 M	6.96%	7.61%	7.88%	10.00%	10.00%	10.00%	10.00%	10.01%	11.00%	11.01%	11.01%	11.01%
	200 M - 499.9 M	6.96%	7.61%	7.88%	-	-	-	-	-	-	-	-	-
	500 M - 999.99 M	6.96%	7.61%	7.88%	-	-	-	-	-	-	-	-	-
	1 B - 1.99 B	-	-	-	10.00%	10.00%	10.00%	10.00%	10.01%	11.00%	11.01%	11.01%	11.01%
	2 B - 2.99 B	-	-	-	-	-	-	-	-	-	-	-	-
3 B & Above	-	-	-	-	-	-	-	-	-	-	-	-	

Profit Rates are per annum and declared on Monthly basis.



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## Profit Rates Year 2023

Product		Amount / Tenure/ Profit Payment	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	
1 Month	Monthly Mudarbah Certificate (MMC)	50K - 0.99M	7.51%	8.00%	8.50%	10.50%	10.50%	10.50%	10.50%	10.51%	11.55%	11.56%	11.56%	11.56%	
		1M - 9.99M													
		10M - 49.99M	7.88%	8.59%	8.92%										
		50M - 99.99M	8.43%	8.98%	9.33%										
		100M - 499.99M													
500M - 999.99M															
	1B & Above														
3 Months	COII 3 Months (Maturity)	50K - 0.99M	7.88%	8.39%	8.71%	10.75%	10.75%	10.75%	10.75%	10.76%	11.83%	11.83%	11.84%	11.84%	
		1M - 9.99M													
		10M - 49.99M	7.88%	8.39%	8.71%										
		50M - 99.99M	8.79%	9.37%	9.75%										
		100M - 499.99M													
500M - 999.99M															
	1B & Above														
6 Months	COII 6 Months (Maturity)	50K - 0.99M	7.88%	8.39%	8.71%	11.00%	11.00%	11.00%	11.00%	11.01%	12.10%	12.11%	12.11%	12.11%	
		1M - 9.99M													
		10M - 49.99M	7.88%	8.39%	8.71%										
		50M - 99.99M	8.79%	9.37%	9.75%										
		100M - 499.99M													
500M - 999.99M															
	1B & Above														
1 Year	COII 1 Year (Monthly)	50K - 0.99M	8.79%	9.37%	9.75%	16.01%	16.00%	16.00%	16.00%	16.02%	17.05%	17.06%	17.07%	17.07%	
		1M - 9.99M													
		10M - 49.99M	8.79%	9.37%	9.75%										
		50M - 99.99M	8.79%	9.37%	9.75%										
		100M - 499.99M													
	500M - 999.99M														
		1B & Above													
	COII 1 Year (Maturity)	50K - 0.99M	8.98%	9.56%	9.96%	17.26%	17.00%	17.00%	17.00%	17.02%	18.15%	18.16%	18.17%	18.17%	
		1M - 9.99M													
		10M - 49.99M	8.98%	9.56%	9.96%										
50M - 99.99M		9.34%	9.95%	10.16%											
100M - 499.99M															
500M - 999.99M															
	1B & Above														
COII 1 Year (Senior)	Monthly	N/A	N/A	N/A	17.26%	17.00%	17.00%	17.00%	17.02%	18.98%	18.98%	19.00%	19.00%		
	Maturity	N/A	N/A	N/A	18.26%	18.00%	18.00%	18.00%	18.02%	20.08%	20.08%	20.10%	20.10%		
1.5 Years	COII 1.5 Years	Monthly	10.26%	10.73%	13.27%	15.51%	15.50%	15.50%	15.50%	15.52%	16.50%	16.51%	16.52%	16.52%	
2 Years	COII 2 Years [Product Discontinued w.e.f. 01.04.2023]	Monthly	9.71%	10.34%	10.58%	14.26%	14.25%	14.25%	14.25%	14.27%	15.40%	15.41%	15.42%	15.42%	
	COII 2 Years [Product Discontinued w.e.f. 01.04.2023]	Quarterly	9.71%	-	-	-	-	-	-	-	-	-	-	-	
	COII 2 Years [Product Discontinued w.e.f. 01.04.2023]	Maturity	9.71%	10.34%	10.58%	14.26%	14.25%	14.25%	14.25%	14.27%	15.40%	15.41%	15.42%	15.42%	
3 Years	COII 3 Years [Product Discontinued w.e.f. 01.04.2023]	Monthly	9.71%	10.34%	10.58%	14.26%	14.25%	14.25%	14.25%	14.27%	15.40%	15.41%	15.42%	15.42%	
	COII 3 Years [Product Discontinued w.e.f. 01.04.2023]	Quarterly	9.71%	10.34%	10.58%	14.26%	14.25%	14.25%	14.25%	14.27%	15.40%	15.41%	15.42%	15.42%	
	COII 3 Years [Product Discontinued w.e.f. 01.04.2023]	Maturity	9.71%	10.34%	10.58%	14.26%	14.25%	14.25%	14.25%	14.27%	15.40%	15.41%	15.42%	15.42%	
5 Years	COII 5 Years [Product Discontinued w.e.f. 01.04.2023]	Monthly	9.71%	10.34%	10.58%	14.26%	14.25%	14.25%	14.25%	14.27%	15.40%	15.41%	15.42%	15.42%	
	COII 5 Years [Product Discontinued w.e.f. 01.04.2023]	Quarterly	9.71%	10.34%	10.58%	14.26%	14.25%	14.25%	14.25%	14.27%	15.40%	15.41%	15.42%	15.42%	
	COII 5 Years [Product Discontinued w.e.f. 01.04.2023]	Maturity	9.71%	10.34%	10.58%	14.26%	14.25%	14.25%	14.25%	14.27%	15.40%	15.41%	15.42%	15.42%	
5.5 & 7 Years	Meezan Aamdan Certificate - MAC	5.5 Yrs	10.44%	11.12%	11.41%	14.26%	14.25%	14.25%	14.25%	14.27%	15.40%	15.41%	15.42%	15.42%	
		5.5 Yrs - Senior	11.72%	12.29%	12.65%	15.76%	15.75%	15.75%	15.75%	15.77%	16.78%	16.78%	16.79%	16.79%	
		7 Yrs	10.62%	11.32%	11.61%	14.51%	14.50%	14.50%	14.50%	14.52%	15.68%	15.68%	15.69%	15.69%	
		7 Yrs - Senior	12.27%	12.88%	13.07%	16.26%	16.25%	16.25%	16.25%	16.27%	17.33%	17.33%	17.34%	17.35%	
	Meezan Bank Limited Additional Tier I - Sukuk	Monthly	17.40%	19.51%	19.29%	19.76%	24.00%	23.76%	23.75%	24.78%	25.03%	25.04%	23.95%	25.05%	
	Meezan Bank Limited Tier II - Sukuk (First Tranche)	Six Monthly	-	-	-	-	-	-	-	-	-	-	-		
	Meezan Bank Limited Tier II - Sukuk (Second Tranche)	Six Monthly	17.95%	17.95%	17.84%	18.01%	18.25%	18.00%	23.00%	23.03%	23.38%	23.39%	23.40%	23.40%	
	Meezan Bank Limited Tier II - Sukuk (Third Tranche)	Six Monthly	17.22%	17.37%	17.21%	17.51%	17.75%	22.50%	22.50%	22.53%	22.55%	22.56%	22.57%	22.03%	

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## Profit Rates Year 2023

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

Product	Tenure/ Profit Payment	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23
Meezan US Dollar Saving Account	Monthly	0.99%	1.09%	2.00%	4.77%	2.00%	2.00%	3.26%	2.00%	2.00%	2.00%	2.11%	3.07%
Meezan Pound Saving Account	Monthly	0.39%	0.38%	0.43%	1.35%	1.23%	1.20%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
Meezan Euro Saving Account	Monthly	0.23%	0.24%	0.41%	1.32%	1.00%	0.76%	1.20%	0.91%	1.20%	1.21%	1.20%	1.20%
Meezan Roshan Digital Account (US Dollar)	Monthly	0.99%	1.09%	2.00%	4.77%	2.00%	2.00%	3.26%	2.00%	2.00%	2.00%	2.11%	3.07%
Meezan Roshan Digital Account (Pound)	Monthly	0.39%	0.38%	0.43%	1.35%	1.23%	1.20%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
Meezan Roshan Digital Account (Euro)	Monthly	0.23%	0.24%	0.41%	1.32%	1.00%	0.76%	1.20%	0.91%	1.20%	1.21%	1.20%	1.20%
Meezan Roshan Resident Account (US Dollar)	Monthly	0.99%	1.09%	2.00%	4.77%	2.00%	2.00%	3.26%	2.00%	2.00%	2.00%	2.11%	3.07%
Meezan Roshan Resident Account (Pound)	Monthly	0.39%	0.38%	0.43%	1.35%	1.23%	1.20%	1.25%	1.25%	1.25%	1.25%	1.25%	1.25%
Meezan Roshan Resident Account (Euro)	Monthly	0.23%	0.24%	0.41%	1.32%	1.00%	0.76%	1.20%	0.91%	1.20%	1.21%	1.20%	1.20%
Meezan Women First Account (US Dollar)	Monthly	N/A	N/A	N/A	N/A	2.00%	2.00%	3.26%	2.00%	2.00%	2.00%	2.11%	3.07%
Meezan Women First Account (GBP)	Monthly	N/A	N/A	N/A	N/A	-	-	-	1.25%	1.25%	1.25%	1.25%	1.25%
Meezan Women First Account (EURO)	Monthly	N/A	N/A	N/A	N/A	1.00%	0.76%	1.20%	0.91%	1.20%	1.21%	1.20%	1.20%
Margin Account (US Dollar)	Monthly	0.07%	0.07%	0.07%	0.16%	0.07%	0.07%	0.11%	0.07%	0.07%	0.07%	0.07%	0.11%
Dollar Mudarabah Certificate - DMC (\$ .10 K - 49.9 K)	COII 3 Months - Maturity	1.69%	1.86%	1.69%	4.93%	2.07%	2.07%	3.37%	2.07%	2.07%	2.07%	2.19%	3.17%
Dollar Mudarabah Certificate - DMC (\$ .50 K & Above)	COII 3 Months - Maturity	1.91%	2.10%	1.90%	5.34%	2.24%	2.24%	3.65%	2.24%	2.24%	2.24%	2.37%	3.44%
Dollar Mudarabah Certificate - DMC (\$ .10 K - 49.9 K)	COII 6 Months - Maturity	1.84%	2.03%	1.83%	6.57%	2.76%	2.76%	4.49%	2.76%	2.76%	2.76%	2.92%	4.23%
Dollar Mudarabah Certificate - DMC (\$ .50 K & Above)	COII 6 Months - Maturity	2.00%	2.20%	2.00%	6.74%	2.83%	2.83%	4.61%	2.83%	2.83%	2.83%	2.99%	4.34%
Dollar Mudarabah Certificate - DMC (\$ .10 K - 49.9 K)	COII 1 Year - Six Monthly	2.61%	2.87%	2.61%	6.90%	2.90%	2.90%	4.72%	2.90%	2.89%	2.90%	3.06%	4.44%
Dollar Mudarabah Certificate - DMC (\$ .50 K & Above)	COII 1 Year - Six Monthly	2.77%	3.04%	2.77%	6.98%	2.93%	2.94%	4.77%	2.93%	2.93%	2.93%	3.10%	4.49%
Dollar Mudarabah Certificate - DMC (\$ .10 K - 49.9 K)	COII 1 Year - Maturity	2.70%	2.97%	2.71%									
Dollar Mudarabah Certificate - DMC (\$ .50 K & Above)	COII 1 Year - Maturity	2.85%	3.14%	2.84%									
Dollar Mudarabah Certificate - DMC (\$ .10 K - 49.9 K)	COII 3 Years - Six Monthly	2.77%	3.04%	2.77%									
Dollar Mudarabah Certificate - DMC (\$ .50 K & Above)	COII 3 Years - Six Monthly	2.92%	3.21%	2.91%									
Dollar Mudarabah Certificate - DMC (\$ .10 K - 49.9 K)	COII 3 Years - Maturity	2.85%	3.14%	2.84%									
Dollar Mudarabah Certificate - DMC (\$ .50 K & Above)	COII 3 Years - Maturity	2.96%	3.26%	2.94%									

Profit Rates are per annum and declared on Monthly basis.