



Last Declared Profit Rates January 2026

Product Description	Weightage	Currency	Profit Rate (P.A)	Ratios	
				Bank	Customer
Savings					
Savings Account	14.937	LKR	1.50 %	89.08	10.92
Savings Account	8.210	USD	1.50 %	88.92	11.08
Savings Account	0.022	GBP	0.40 %	97.10	2.90
Premium Savings Account	11.801	LKR	4.00 %	70.90	29.10
Savings Account Minor	0.377	LKR	2.50 %	81.76	18.24
Term Deposit					
Term Deposit 3M	0.497	LKR	4.50 %	67.24	32.76
Term Deposit 6M	0.405	LKR	5.50 %	59.93	40.07
Term Deposit 1Y	2.349	LKR	6.00%	56.28	43.72
Term Deposit 1Y (Monthly)	0.281	LKR	5.75 %	58.10	41.90
Term Deposit 3M HYD	0.983	LKR	5.00 %	63.56	36.44
Term Deposit 6M HYD	2.516	LKR	6.25 %	54.47	45.53
Term Deposit 1Y HYD	15.361	LKR	6.50 %	52.67	47.33
Term Deposit 1Y HYD (Monthly)	3.157	LKR	5.75 %	58.10	41.90
Term Deposit 6M	0.089	USD	2.50 %	81.53	18.47
Term Deposit 1Y	0.370	USD	3.00 %	77.87	22.13

For past profit rates or any other information related to Islamic Banking products and services, please contact MCB Islamic Banking Division on 0115222258 or visit nearest branch/ Islamic Banking Unit.