



Rates for Institutional GIA Deposits

Type of Account	Deposit Class	Currency	PSR	Jan-25	Dec-24	Nov-24	Oct-24	Sep-24	Aug-24	Jul-24	Jun-24	May-24	Apr-24	Mar-24	Feb-24
Institutional GIA 1 Month	0-5M	MVR	12:88	2.142361	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Institutional GIA 3 Months	0-5M	MVR	25:75	N/A	2.1114	2.1038	2.1753	2.1408	2.1027	2.3210	2.1453	2.0591	2.0935	2.2397	2.0887
Institutional GIA 3 Months	5-10M	MVR	25:75	N/A	N/A	N/A	N/A	N/A	N/A	2.3210	N/A	2.0591	2.0935	N/A	N/A
Institutional GIA 3 Months	> 10M	MVR	25:75	2.1424	N/A	N/A	N/A	N/A	N/A	N/A	2.1453	N/A	N/A	N/A	N/A
Institutional GIA 6 Months	0-5M	MVR	25:75	N/A	2.1114	2.1038	2.1753	2.1408	2.1027	2.3210	2.1453	2.0591	2.0935	2.2397	2.0887
Institutional GIA 6 Months	5-10M	MVR	25:75	2.1424	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Institutional GIA 6 Months	> 10M	MVR	25:75	2.5708	2.1114	2.1038	2.1753	2.1408	2.1027	2.3210	2.1453	2.0591	2.0935	2.2397	2.0887
Institutional GIA 12 Months	0-5M	MVR	30:70	N/A	2.5336	2.5246	2.6104	2.5689	2.5232	2.7851	2.5744	2.4709	2.5122	2.6877	2.5065
Institutional GIA 12 Months	5-10M	MVR	30:70	N/A	N/A	N/A	2.6104	2.5689	2.5232	2.7851	2.5744	2.4709	2.5122	2.6877	2.5065
Institutional GIA 12 Months	> 10M	MVR	35:65	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	3.1356	2.9242
Institutional GIA 24 Months	0-5M	MVR	39:61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	3.2574
Institutional GIA 24 Months	5-10M	MVR	39:61	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Institutional GIA 24 Months	> 10M	MVR	40:60	3.5135	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Institutional GIA 36 Months	0-5M	MVR	41:59	3.6849	3.4626	3.4503	3.5675	3.5109	3.4484	3.8064	3.5184	3.3769	3.4334	3.6731	3.4255
Institutional GIA 36 Months	5-10M	MVR	43:57	3.8563	3.6315	3.6186	3.7415	3.6821	3.6166	3.9920	3.6900	3.5416	3.6008	3.8523	3.5926
Institutional GIA 36 Months	> 10M	MVR	45:55	4.1139	3.8005	3.7869	3.9155	3.8534	3.7848	4.1777	3.8616	3.7063	3.7683	4.0315	3.7597
Institutional GIA 60 Months	0-5M	MVR	48:52	N/A	4.0543	4.0406	4.1771	4.1090	4.0378	4.4558	4.1187	3.9528	4.0187	4.2999	4.0109
Institutional GIA 60 Months	5-10M	MVR	49:51	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Institutional GIA 60 Months	> 10M	MVR	50:50	0.0000	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Institutional GIA 3 Months		USD	30:70	2.5708	2.5336	2.2462	2.6103	2.5689	2.5232	2.7851	2.5744	2.4709	2.5122	2.6877	2.5065
Institutional GIA 6 Months		USD	30:70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Institutional GIA 12 Months		USD	40:60	3.4278	3.3782	3.3662	3.4805	3.4252	3.3643	3.7135	3.4326	3.2945	3.3496	3.5836	3.3420
Institutional GIA 24 Months		USD	40:60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Institutional GIA 36 Months		USD	50:50	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Institutional GIA 60 Months		USD	50:50	4.2847	4.2227	4.2077	4.3506	4.2815	4.2053	4.6419	4.2907	4.1181	4.1870	4.4794	4.1775
GIA 3 months	Default	MVR	30:70	2.5705	2.5338	2.5254	2.6087	2.5679	2.5236	2.7850	2.5730	2.4712	2.5122	2.6876	2.5065
GIA 6 months	Default	MVR	25:75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2.1585	N/A	2.0881
GIA 12 months	Default	MVR	35:65	2.9993	2.9559	2.9454	3.0454	2.9971	2.9438	3.2493	3.0035	2.8827	2.9309	3.1356	2.9242
GIA 24 months	Default	MVR	40:60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	3.2945	3.3496	3.5836	3.3420
GIA 36 months	Default	MVR	40:60	3.4278	3.3782	3.3662	3.4805	3.4252	3.3643	3.7135	3.4326	3.2945	3.3496	3.5836	3.3420
GIA 48 months	Default	MVR	40:60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	3.4359	3.2940	3.3498	3.5841	3.3427
GIA 60 months	Default	MVR	40:60	3.4278	3.3782	3.3662	3.4805	3.4252	3.3643	3.7135	3.4326	3.2945	3.3496	3.5836	3.3420
GIA Plus 36 Months	Default	MVR	65:35	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GIA Plus 6 Months	Default	MVR	40:60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2.7180	2.7634	2.9564	2.7571
GIA 3 months	Default	USD	30:70	2.5708	2.533643	2.524617	2.6104	2.5689	2.5232	2.7851	2.5744	2.4709	2.5122	2.6877	2.5065
GIA 6 months	Default	USD	30:70	2.5708	2.5336	2.5246	2.6104	2.5689	2.5232	2.7851	2.5744	2.4709	2.5122	2.6877	2.5065
GIA 12 months	Default	USD	40:60	3.4278	3.378186	3.366154	3.4805	3.4252	3.3643	3.7135	3.4326	3.2945	3.3496	3.5836	3.3420
GIA 24 months	Default	USD	40:60	3.4278	3.3782	3.3662	2.4804	3.4253	3.3643	3.7135	3.4326	3.2945	3.3497	3.5835	3.3420
GIA 36 months	Default	USD	50:50	4.2847	4.222725	4.20769	4.3506	4.2815	4.2053	4.6419	4.2907	4.1181	4.1870	4.4794	4.1775
GIA 48 months	Default	USD	50:50	4.2847	4.2227	4.2077	4.3506	4.2815	4.2053	4.6419	4.2907	4.1181	4.1870	4.4794	4.1775
GIA 60 months	Default	USD	50:50	4.2847	4.222721	4.207683	4.3506	4.2815	4.2053	4.6419	4.2907	4.1181	4.1870	4.4794	4.1775
GIA Plus 36 Months	Default	USD	70:30	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GIA Plus 6 Months	Default	USD	33:67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

\* Default brackets are only for existing GIAs. For new GIAs, Profit Sharing Rates shall be as per the respective brackets.

Rates for Existing GIAs & Deposits

Type of Account	Currency	PSR	Jan-25	Dec-24	Nov-24	Oct-24	Sep-24	Aug-24	Jul-24	Jun-24	May-24	Apr-24	Mar-24	Feb-24
			Return % p.a.	Return % p.a.	Return % p.a.	Return % p.a.	Return % p.a.	Return % p.a.	Return % p.a.	Return % p.a.	Return % p.a.	Return % p.a.	Return % p.a.	Return % p.a.
Savings Account	MVR	10:90	0.8569	0.8445	0.8415	0.8701	0.8563	0.8410	0.9284	0.8581	0.8236	0.8374	0.8959	0.8355
Savings Account	USD	10:90	0.8569	0.8445	0.8415	0.8701	0.8563	0.8411	0.9284	0.8581	0.8236	0.8374	0.8959	0.8355
Kids Accounts	MVR	30:70	2.5708	2.5336	2.5246	2.6103	2.5689	2.5232	2.7851	2.5744	2.4708	2.5122	2.6876	2.5064
Kids Accounts	USD	30:70	2.5708	2.5336	2.5246	2.6103	2.5689	2.5232	2.7851	2.5744	2.4708	2.5122	2.6876	2.5065
Kaamiyaabu Kids	MVR	40:60	3.4278	3.3782	3.3662	3.4805	3.4252	3.3643	3.7135	3.4325	3.2945	3.3496	3.5836	3.3420
Kaamiyaabu Kids	USD	40:60	3.4278	3.3782	3.3662	3.4805	3.4252	3.3643	3.7135	3.4326	3.2945	3.3496	3.5835	3.3420
Bingaa Trx	MVR	90:10	0.8546	0.8437	0.8410	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Bingaa Trx	USD	90:10	0.8569	0.8426	0.2289	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Bingaa Save	MVR	30:70	2.5707		2.5234	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Bingaa Save	USD	30:70	2.5709	2.5328	2.4934	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Bingaa Invest	MVR	40:60	3.4274	3.3786	3.3659	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Bingaa Invest	USD	40:60	3.4277	3.3785	3.3680	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Hajj Saving Deposit	MVR	43:57	3.6849	3.6315	3.6186	3.7415	3.6821	4.7941	5.2918	4.8914	4.6947	4.7732	5.1066	4.7624
Hajj Saving Deposit	USD	43:57	3.6849	3.6315	3.6185	3.7415	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GIA 3 months	MVR	30:70	2.5705	2.5338	2.5254	2.6087	2.5679	2.5236	2.7850	2.5730	2.4712	2.5122	2.6876	2.5065
GIA 3 months	USD	30:70	2.5708	2.5336	2.5246	2.6104	2.5689	2.5232	2.7851	2.5744	2.4709	2.5122	2.6877	2.5065
GIA 6 months	MVR	25:75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2.1585	N/A	2.0881
GIA 6 months	USD	30:70	2.5708	2.5337	2.5246	2.6104	2.5689	2.5232	2.7851	2.5744	2.4709	2.5122	2.6877	2.5065
GIA 9 months	MVR	30:70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2.3874	N/A	N/A
GIA 9 months	USD	30:70	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GIA 12 months	MVR	35:65	2.9993	2.9559	2.9454	3.0454	2.9971	2.9438	3.2493	3.0035	2.8827	2.9309	3.1356	2.9242
GIA 12 months	USD	40:60	3.4278	3.3782	3.3662	3.4805	3.4252	3.3643	3.7135	3.4326	3.2945	3.3496	3.5836	3.3420
GIA 15 months	MVR	40:60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GIA 15 months	USD	40:60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GIA 18 months	MVR	40:60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GIA 18 months	USD	40:60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GIA 24 months	MVR	40:60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	3.2945	3.3496	3.5836	3.3420
GIA 24 months	USD	40:60	3.4278	3.3782	3.3662	2.4804	3.4253	3.3643	3.7135	3.4326	3.2945	3.3497	3.5835	3.3420
GIA 36 months	MVR	40:60	3.4278	3.3782	3.3662	3.4805	3.4252	3.3643	3.7135	3.4326	3.2945	3.3496	3.5836	3.3420
GIA 36 months	USD	50:50	4.2847	4.2227	4.2077	4.3506	4.2815	4.2053	4.6419	4.2907	4.1181	4.1870	4.4794	4.1775
GIA 48 months	MVR	40:60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	3.4359	3.2940	3.3498	3.5841	3.3427
GIA 48 months	USD	50:50	4.2847	4.2227	4.2077	4.3506	4.2815	4.2053	4.6419	4.2907	4.1181	4.1870	4.4794	4.1775
GIA 60 months	MVR	40:60	3.4278	3.3782	3.3662	3.4805	3.4252	3.3643	3.7135	3.4326	3.2945	3.3496	3.5836	3.3420
GIA 60 months	USD	50:50	4.2847	4.2227	4.2077	4.3506	4.2815	4.2053	4.6419	4.2907	4.1181	4.1870	4.4794	4.1775
GIA Plus 36 Months	MVR	65:35	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GIA Plus 36 Months	USD	70:30	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GIA Plus 6 Months	MVR	33:67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2.7180	2.7634	2.9564	2.7571
GIA Plus 6 Months	USD	33:67	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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