

Rates for Retail GIA Deposits - % p.a.

Type of Account	Deposit Class	Currency	PSR	Jul-25	Jun-25	May-25	Apr-25	Mar-25	Feb-25	Jan-25	Dec-24	Nov-24	Oct-24	Sep-24	Aug-24
Retail GIA 3 Months	0-5M	MVR	25:75	2.0735	2.0750	2.1418	2.4003	2.1884	2.3396	2.1424	2.1114	2.1038	2.1753	2.1407	2.1027
Retail GIA 3 Months	5-10M	MVR	25:75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Retail GIA 3 Months	> 10M	MVR	25:75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Retail GIA 6 Months	0-5M	MVR	25:75	2.0735	2.0750	2.1418	2.4002	2.1884	2.3396	2.1423	2.1113	2.1038	2.1753	2.1407	2.1026
Retail GIA 6 Months	5-10M	MVR	25:75	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Retail GIA 6 Months	> 10M	MVR	25:75	2.0736	2.0750	2.1418	2.4003	2.1884	2.3396	2.1424	2.1114	2.1038	2.1753	2.1408	2.1027
Retail GIA 12 Months	0-5M	MVR	30:70	2.4883	2.4900	2.5702	2.8803	2.6261	2.8075	2.5708	2.5336	2.5246	2.6104	2.5689	2.5232
Retail GIA 12 Months	5-10M	MVR	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
Retail 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	N/A	N/A
Retail GIA 24 Months	0-5M	MVR	39:61	3.2348	3.2370	3.3412	3.7444	3.4139	3.6498	3.3421	3.2937	3.2820	3.3935	3.3396	3.2802
Retail GIA 24 Months	5-10M	MVR	39:61	3.2348	3.2370	3.3412	3.7444	3.4139	3.6498	3.3421	3.2937	3.2820	3.3935	3.3396	3.2802
Retail GIA 24 Months	> 10M	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
Retail GIA 36 Months	0-5M	MVR	41:59	3.4006	3.4030	3.5126	3.9364	3.5890	3.8370	3.5135	3.4626	3.4503	3.5675	3.5108	3.4484
Retail GIA 36 Months	5-10M	MVR	43:57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Retail GIA 36 Months	> 10M	MVR	45:55	3.7324	3.7350	3.8553	4.3205	3.9391	4.2113	3.8563	3.8005	3.7869	3.9155	3.8534	3.7848
Retail GIA 60 Months	0-5M	MVR	48:52	3.9812	3.9840	4.1123	4.6085	4.2017	4.4921	4.1133	4.0538	4.0394	4.1766	4.1103	4.0371
Retail 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
Retail GIA 60 Months	> 10M	MVR	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
Retail GIA 3 Months		USD	30:70	2.4883	2.4900	2.5702	2.8803	2.6261	2.8075	2.5708	2.5336	2.5246	2.6104	2.5689	2.5232
Retail GIA 6 Months		USD	30:70	2.4883	2.4900	2.5702	2.8803	2.6261	2.8075	2.5708	2.5336	2.5246	2.6104	2.5689	2.5232
Retail GIA 12 Months		USD	40:60	3.3170	3.3200	3.4269	3.8404	3.5015	3.7434	3.4278	3.3782	3.3662	3.4805	3.4252	3.3643
Retail GIA 24 Months		USD	40:60	3.3177	3.3200	3.4269	3.8404	3.5014	3.7434	3.4278	3.3782	3.3662	3.4805	3.4252	3.3643
Retail GIA 36 Months		USD	50:50	4.1471	4.1500	4.2836	4.8005	4.3768	4.6792	4.2847	4.2227	4.2077	4.3506	4.2815	4.2053
Retail GIA 60 Months		USD	50:50	4.1471	4.1500	4.2836	4.8005	4.3768	4.6792	4.2847	4.2227	4.2077	4.3506	4.2815	4.2053
GIA 3 months	Default	MVR	30:70	2.4881	2.4900	2.5699	2.8781	2.6258	2.8065	2.5705	2.5338	2.5254	2.6087	2.5679	2.5236
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	N/A	N/A	N/A
GIA 12 months	Default	MVR	35:65	2.9030	2.9050	2.9985	3.3604	3.0638	3.2755	2.9993	2.9559	2.9454	3.0454	2.9971	2.9438
GIA 24 months	Default	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 36 months	Default	MVR	40:60	3.3177	3.3200	3.4269	3.8404	3.5015	3.7434	3.4278	3.3782	3.3662	3.4805	3.4252	3.3643
GIA 48 months	Default	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 60 months	Default	MVR	40:60	3.3177	3.3200	3.4269	3.8404	3.5015	3.7434	3.4278	3.3782	3.3662	3.4805	3.4252	3.3643
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	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
GIA 3 months	Default	USD	30:70	2.4883	2.4900	2.5702	2.8803	2.6261	2.8075	2.5708	2.5336	2.5246	2.6104	2.5689	2.5232
GIA 6 months	Default	USD	30:70	2.4883	2.4900	2.5702	2.8803	2.6261	2.8076	2.5708	2.5336	2.5246	2.6104	2.5689	2.5232
GIA 12 months	Default	USD	40:60	3.3177	3.3200	3.4269	3.8404	3.5015	3.7434	3.4278	3.3782	3.3662	3.4805	3.4252	3.3643
GIA 24 months	Default	USD	40:60	3.3177	3.3200	3.4268	3.8404	3.5014	3.7434	3.4278	3.3782	3.3662	2.4804	3.4253	3.3643
GIA 36 months	Default	USD	50:50	4.1471	4.1500	4.2836	4.8005	4.3768	4.6792	4.2847	4.2227	4.2077	4.3506	4.2815	4.2053
GIA 48 months	Default	USD	50:50	4.1471	4.1500	4.2836	4.8005	4.3768	4.6792	4.2847	4.2227	4.2077	4.3506	4.2815	4.2053
GIA 60 months	Default	USD	50:50	4.1471	4.1500	4.2836	4.8005	4.3768	4.6792	4.2847	4.2227	4.2077	4.3506	4.2815	4.2053
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 Institutional GIA Deposits

Type of Account	Deposit Class	Currency	PSR	Jul-25	Jun-25	May-25	Apr-25	Mar-25	Feb-25	Jan-25	Dec-24	Nov-24	Oct-24	Sep-24	Aug-24
Institutional GIA 1 Month	0-5M	MVR	12:88	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 3 Months	0-5M	MVR	25:75	2.0736	2.0750	2.1418	2.4003	2.1884	2.3396	2.1424	2.1114	2.1038	2.1753	2.1408	2.1027
Institutional GIA 3 Months	5-10M	MVR	25:75	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 3 Months	> 10M	MVR	25:75	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 6 Months	0-5M	MVR	25:75	2.0736	2.0750	2.1418	2.4003	2.1884	2.3396	2.1424	2.1114	2.1038	2.1753	2.1408	2.1027
Institutional GIA 6 Months	5-10M	MVR	25:75	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 6 Months	> 10M	MVR	25:75	2.0736	2.0750	2.1418	2.4003	2.1884	2.3396	2.1424	2.1114	2.1038	2.1753	2.1408	2.1027
Institutional GIA 12 Months	0-5M	MVR	30:70	2.4883	2.4900	2.5702	2.8803	2.6261	2.8075	2.5708	2.5336	2.5246	2.6104	2.5689	2.5232
Institutional GIA 12 Months	5-10M	MVR	30:70	2.4883	2.4900	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2.6104	2.5689	2.5232
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	N/A	N/A
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	N/A
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	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	0-5M	MVR	41:59	3.4006	3.4030	3.5126	3.9364	3.5890	3.8370	3.5135	3.4626	3.4503	3.5675	3.5109	3.4484
Institutional GIA 36 Months	5-10M	MVR	43:57	3.5665	3.5690	3.6839	4.1285	3.7641	4.0242	3.6849	3.6315	3.6186	3.7415	3.6821	3.6166
Institutional GIA 36 Months	> 10M	MVR	45:55	3.7324	3.7350	3.8553	4.3205	3.9391	4.2113	3.8563	3.8005	3.7869	3.9155	3.8534	3.7848
Institutional GIA 60 Months	0-5M	MVR	48:52	3.9820	3.9834	4.1115	4.6087	4.2010	4.4921	4.1139	4.0543	4.0406	4.1771	4.1090	4.0378
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	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 3 Months		USD	30:70	2.4883	2.4900	2.5702	2.8803	2.6261	2.8076	2.5708	2.5336	2.2462	2.6103	2.5689	2.5232
Institutional GIA 6 Months		USD	30:70	N/A	0.0000	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	3.3177	3.3200	3.4269	3.8404	3.5015	3.7434	3.4278	3.3782	3.3662	3.4805	3.4252	3.3643
Institutional GIA 24 Months		USD	40:60	N/A	0.0000	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	0.0000	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	4.1471	4.1500	4.2836	4.8005	4.3768	4.6792	4.2847	4.2227	4.2077	4.3506	4.2815	4.2053
GIA 3 months	Default	MVR	30:70	2.4881	2.4900	2.5699	2.8781	2.6258	2.8065	2.5705	2.5338	2.5254	2.6087	2.5679	2.5236
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	N/A	N/A	N/A
GIA 12 months	Default	MVR	35:65	2.9030	2.9050	2.9985	3.3604	3.0638	3.2755	2.9993	2.9559	2.9454	3.0454	2.9971	2.9438
GIA 24 months	Default	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 36 months	Default	MVR	40:60	3.3177	3.3200	3.4269	3.8404	3.5015	3.7434	3.4278	3.3782	3.3662	3.4805	3.4252	3.3643
GIA 48 months	Default	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 60 months	Default	MVR	40:60	3.3177	3.3200	3.4269	3.8404	3.5015	3.7434	3.4278	3.3782	3.3662	3.4805	3.4252	3.3643
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	N/A	N/A	N/A	N/A
GIA 3 months	Default	USD	30:70	2.4883	2.4900	2.5702	2.8803	2.6261	2.8075	2.5708	2.533643	2.524617	2.6104	2.5689	2.5232
GIA 6 months	Default	USD	30:70	2.4883	2.4900	2.5702	2.8803	2.6261	2.8076	2.5708	2.5336	2.5246	2.6104	2.5689	2.5232
GIA 12 months	Default	USD	40:60	3.3177	3.3200	3.4269	3.8404	3.5015	3.7434	3.4278	3.378186	3.366154	3.4805	3.4252	3.3643
GIA 24 months	Default	USD	40:60	3.3177	3.3200	3.4268	3.8404	3.5014	3.7434	3.4278	3.3782	3.3662	2.4804	3.4253	3.3643
GIA 36 months	Default	USD	50:50	4.1471	4.1500	4.2836	4.8005	4.3768	4.6792	4.2847	4.222725	4.20769	4.3506	4.2815	4.2053
GIA 48 months	Default	USD	50:50	4.1471	4.1500	4.2836	4.8005	4.3768	4.6792	4.2847	4.2227	4.2077	4.3506	4.2815	4.2053
GIA 60 months	Default	USD	50:50	4.1471	4.1500	4.2836	4.8005	4.3768	4.6792	4.2847	4.222721	4.207683	4.3506	4.2815	4.2053
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	Jul-25	Jun-25	May-25	Apr-25	Mar-25	Feb-25	Jan-25	Dec-24	Nov-24	Oct-24	Sep-24	Aug-24
Savings Account	MVR	10:90	0.8294	0.8300	0.8567	0.9601	0.8753	0.9358	0.8569	0.8445	0.8415	0.8701	0.8563	0.8410
Savings Account	USD	10:90	0.8294	0.8300	0.8567	0.9601	0.8753	0.9358	0.8569	0.8445	0.8415	0.8701	0.8563	0.8411
Kids Accounts	MVR	30:70	2.4882	2.4900	2.5701	2.8803	2.6260	2.8075	2.5708	2.5336	2.5246	2.6103	2.5689	2.5232
Kids Accounts	USD	30:70	2.4882	2.4900	2.5701	2.8803	2.6261	2.8075	2.5708	2.5336	2.5246	2.6103	2.5689	2.5232
Kaamiyaabu Kids	MVR	40:60	3.3177	3.3200	3.4269	3.8404	3.5015	3.7434	3.4278	3.3782	3.3662	3.4805	3.4252	3.3643
Kaamiyaabu Kids	USD	40:60	3.3177	3.3200	3.4269	3.8404	3.5014	3.7434	3.4278	3.3782	3.3662	3.4805	3.4252	3.3643
Bingaa Trx	MVR	90:10	0.8288	0.8299	0.8555	0.9597	0.8742	0.9350	0.8546	0.8437	0.8410	N/A	N/A	N/A
Bingaa Trx	USD	90:10	0.8295	0.8279	0.8564	0.9584	0.8746	0.9350	0.8569	0.8426	0.2289	N/A	N/A	N/A
Bingaa Save	MVR	30:70	2.4881	2.4895	2.5702	2.8803	2.6259	2.8077	2.5707	2.5337	2.5234	N/A	N/A	N/A
Bingaa Save	USD	30:70	2.4883	2.4897	2.5702	2.8802	2.6259	2.8073	2.5709	2.5328	2.4934	N/A	N/A	N/A
Bingaa Invest	MVR	40:60	3.3175	3.3195	3.4268	3.8408	3.5018	3.7437	3.4274	3.3786	3.3659	N/A	N/A	N/A
Bingaa Invest	USD	40:60	3.3177	3.3199	3.4270	3.8403	3.5015	3.7430	3.4277	3.3785	3.3680	N/A	N/A	N/A
Hajj Saving Deposit	MVR	43:57	3.5665	3.5690	3.6839	4.1285	3.7641	4.0242	3.6849	3.6315	3.6186	3.7415	3.6821	4.7941
Hajj Saving Deposit	USD	43:57	3.5665	3.5690	3.6840	4.1284	3.7640	4.0242	3.6849	3.6315	3.6185	3.7415	N/A	N/A
GIA 3 months	MVR	30:70	2.4881	2.4900	2.5699	2.8781	2.6258	2.8065	2.5705	2.5338	2.5254	2.6087	2.5679	2.5236
GIA 3 months	USD	30:70	2.4883	2.4900	2.5702	2.8803	2.6261	2.8075	2.5708	2.5336	2.5246	2.6104	2.5689	2.5232
GIA 6 months	MVR	25:75	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 6 months	USD	30:70	2.4883	2.4900	2.5702	2.8803	2.6261	2.8076	2.5708	2.5337	2.5246	2.6104	2.5689	2.5232
GIA 9 months	MVR	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 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	2.9030	2.9050	2.9985	3.3604	3.6377	3.2755	2.9993	2.9559	2.9454	3.0454	2.9971	2.9438
GIA 12 months	USD	40:60	3.3177	3.3200	3.4269	3.8404	3.5015	3.7434	3.4278	3.3782	3.3662	3.4805	3.4252	3.3643
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	N/A	N/A	N/A	N/A
GIA 24 months	USD	40:60	3.3177	3.3200	3.4268	3.8404	3.5014	3.7434	3.4278	3.3782	3.3662	2.4804	3.4253	3.3643
GIA 36 months	MVR	40:60	3.3177	3.3200	3.4269	3.8404	3.5015	3.7434	3.4278	3.3782	3.3662	3.4805	3.4252	3.3643
GIA 36 months	USD	50:50	4.1471	4.1500	4.2836	4.8005	4.3768	4.6792	4.2847	4.2227	4.2077	4.3506	4.2815	4.2053
GIA 48 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 48 months	USD	50:50	4.1471	4.1500	4.2836	4.8005	4.3768	4.6792	4.2847	4.2227	4.2077	4.3506	4.2815	4.2053
GIA 60 months	MVR	40:60	3.3177	3.3200	3.4269	3.8404	3.5015	3.7434	3.4278	3.3782	3.3662	3.4805	3.4252	3.3643
GIA 60 months	USD	50:50	4.1471	4.1500	4.2836	4.8005	4.3768	4.6792	4.2847	4.2227	4.2077	4.3506	4.2815	4.2053
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	N/A	N/A	N/A	N/A
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

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