

Rates for Retail GIA Deposits - % p.a.

| Type of Account      | Deposit Class | Currency | PSR   | Nov-25 | Oct-25 | Sep-25 | Aug-25 | Jul-25 | Jun-25 | May-25 | Apr-25 | Mar-25 | Feb-25 | Jan-25 | Dec-24 |
|----------------------|---------------|----------|-------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Retail GIA 3 Months  | 0-5M          | MVR      | 25:75 | 1.9503 | 1.9343 | 1.9371 | 1.9822 | 2.0735 | 2.0750 | 2.1418 | 2.4003 | 2.1884 | 2.3396 | 2.1424 | 2.1114 |
| 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 | 1.9503 | 1.9343 | 1.9371 | 1.9822 | 2.0735 | 2.0750 | 2.1418 | 2.4002 | 2.1884 | 2.3396 | 2.1423 | 2.1113 |
| 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 | 1.9504 | 1.9343 | 1.9371 | 1.9822 | 2.0736 | 2.0750 | 2.1418 | 2.4003 | 2.1884 | 2.3396 | 2.1424 | 2.1114 |
| Retail GIA 12 Months | 0-5M          | MVR      | 30:70 | 2.3404 | 2.3212 | 2.3245 | 2.3786 | 2.4883 | 2.4900 | 2.5702 | 2.8803 | 2.6261 | 2.8075 | 2.5708 | 2.5336 |
| 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 | 3.0425 | 3.0175 | 3.0218 | 3.0922 | 3.2348 | 3.2370 | 3.3412 | 3.7444 | 3.4139 | 3.6498 | 3.3421 | 3.2937 |
| Retail GIA 24 Months | 5-10M         | MVR      | 39:61 | 3.0425 | 3.0175 | 3.0218 | 3.0922 | 3.2348 | 3.2370 | 3.3412 | 3.7444 | 3.4139 | 3.6498 | 3.3421 | 3.2937 |
| 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 | 3.1986 | 3.1723 | 3.1768 | 3.2508 | 3.4006 | 3.4030 | 3.5126 | 3.9364 | 3.5890 | 3.8370 | 3.5135 | 3.4626 |
| 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 | 3.5106 | 3.4818 | 3.4867 | 3.5679 | 3.7324 | 3.7350 | 3.8553 | 4.3205 | 3.9391 | 4.2113 | 3.8563 | 3.8005 |
| Retail GIA 60 Months | 0-5M          | MVR      | 48:52 | 3.7447 | 3.7139 | 3.7192 | 3.8058 | 3.9812 | 3.9840 | 4.1123 | 4.6085 | 4.2017 | 4.4921 | 4.1133 | 4.0538 |
| 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 | 2.3404 | 2.3212 | 2.3245 | 2.3786 | 2.4883 | 2.4900 | 2.5702 | 2.8803 | 2.6261 | 2.8075 | 2.5708 | 2.5336 |
| Retail GIA 6 Months  |               | USD      | 30:70 | 2.3404 | 2.3212 | 2.3245 | 2.3786 | 2.4883 | 2.4900 | 2.5702 | 2.8803 | 2.6261 | 2.8075 | 2.5708 | 2.5336 |
| Retail GIA 12 Months |               | USD      | 40:60 | 3.1206 | 3.0949 | 3.0993 | 3.1715 | 3.3170 | 3.3200 | 3.4269 | 3.8404 | 3.5015 | 3.7434 | 3.4278 | 3.3782 |
| Retail GIA 24 Months |               | USD      | 40:60 | 3.1205 | 3.0949 | 3.0993 | 3.1715 | 3.3177 | 3.3200 | 3.4269 | 3.8404 | 3.5014 | 3.7434 | 3.4278 | 3.3782 |
| Retail GIA 36 Months |               | USD      | 50:50 | 3.9007 | 3.8686 | 3.8742 | 3.9644 | 4.1471 | 4.1500 | 4.2836 | 4.8005 | 4.3768 | 4.6792 | 4.2847 | 4.2227 |
| Retail GIA 60 Months |               | USD      | 50:50 | 3.9007 | 3.8686 | 3.8741 | 3.9644 | 4.1471 | 4.1500 | 4.2836 | 4.8005 | 4.3768 | 4.6792 | 4.2847 | 4.2227 |
|                      |               |          |       |        |        |        |        |        |        |        |        |        |        |        |        |
| GIA 3 months         | Default       | MVR      | 30:70 | 2.3403 | 2.3211 | 2.3244 | 2.3786 | 2.4881 | 2.4900 | 2.5699 | 2.8781 | 2.6258 | 2.8065 | 2.5705 | 2.5338 |
| GIA 12 months        | Default       | MVR      | 35:65 | 2.7305 | 2.7080 | 2.7119 | 2.7751 | 2.9030 | 2.9050 | 2.9985 | 3.3604 | 3.0638 | 3.2755 | 2.9993 | 2.9559 |
| GIA 36 months        | Default       | MVR      | 40:60 | 3.1206 | 3.0949 | 3.0993 | 3.1715 | 3.3177 | 3.3200 | 3.4269 | 3.8404 | 3.5015 | 3.7434 | 3.4278 | 3.3782 |
| GIA 60 months        | Default       | MVR      | 40:60 | 3.1206 | 3.0949 | 3.0993 | 3.1715 | 3.3177 | 3.3200 | 3.4269 | 3.8404 | 3.5015 | 3.7434 | 3.4278 | 3.3782 |
| GIA 3 months         | Default       | USD      | 30:70 | 2.3404 | 2.3212 | 2.3245 | 2.3786 | 2.4883 | 2.4900 | 2.5702 | 2.8803 | 2.6261 | 2.8075 | 2.5708 | 2.5336 |
| GIA 6 months         | Default       | USD      | 30:70 | 2.3404 | 2.3212 | 2.3245 | 2.3786 | 2.4883 | 2.4900 | 2.5702 | 2.8803 | 2.6261 | 2.8076 | 2.5708 | 2.5336 |
| GIA 12 months        | Default       | USD      | 40:60 | 3.1206 | 3.0949 | 3.0993 | 3.1715 | 3.3177 | 3.3200 | 3.4269 | 3.8404 | 3.5015 | 3.7434 | 3.4278 | 3.3782 |
| GIA 24 months        | Default       | USD      | 40:60 | 3.1205 | 3.0950 | 3.0993 | 3.1716 | 3.3177 | 3.3200 | 3.4268 | 3.8404 | 3.5014 | 3.7434 | 3.4278 | 3.3782 |
| GIA 36 months        | Default       | USD      | 50:50 | 3.9007 | 3.8686 | 3.8742 | 3.9644 | 4.1471 | 4.1500 | 4.2836 | 4.8005 | 4.3768 | 4.6792 | 4.2847 | 4.2227 |
| GIA 48 months        | Default       | USD      | 50:50 | N/A    | N/A    | N/A    | 3.9644 | 4.1471 | 4.1500 | 4.2836 | 4.8005 | 4.3768 | 4.6792 | 4.2847 | 4.2227 |
| GIA 60 months        | Default       | USD      | 50:50 | 3.9007 | 3.8686 | 3.8742 | 3.9644 | 4.1471 | 4.1500 | 4.2836 | 4.8005 | 4.3768 | 4.6792 | 4.2847 | 4.2227 |

\* 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   | Nov-25 | Oct-25 | Sep-25 | Aug-25 | Jul-25 | Jun-25 | May-25 | Apr-25 | Mar-25 | Feb-25 | Jan-25 | Dec-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 | 1.9503 | 1.9343 | 1.9371 | 1.9822 | 2.0736 | 2.0750 | 2.1418 | 2.4003 | 2.1884 | 2.3396 | 2.1424 | 2.1114   |
| 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 | 1.9503 | 1.9343 | 1.9371 | 1.9822 | 2.0736 | 2.0750 | 2.1418 | 2.4003 | 2.1884 | 2.3396 | 2.1424 | 2.1114   |
| 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 | 1.9504 | 1.9343 | 1.9371 | 1.9822 | 2.0736 | 2.0750 | 2.1418 | 2.4003 | 2.1884 | 2.3396 | 2.1424 | 2.1114   |
| Institutional GIA 12 Months | 0-5M          | MVR      | 30:70 | 2.3404 | 2.3212 | 2.3245 | 2.3786 | 2.4883 | 2.4900 | 2.5702 | 2.8803 | 2.6261 | 2.8075 | 2.5708 | 2.5336   |
| Institutional GIA 12 Months | 5-10M         | MVR      | 30:70 | 2.3404 | 2.3212 | 2.3245 | 2.3786 | 2.4883 | 2.4900 | N/A    | N/A    | N/A    | N/A    | N/A    | N/A      |
| 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 | 3.1986 | 3.1723 | 3.1768 | 3.2508 | 3.4006 | 3.4030 | 3.5126 | 3.9364 | 3.5890 | 3.8370 | 3.5135 | 3.4626   |
| Institutional GIA 36 Months | 5-10M         | MVR      | 43:57 | 3.3546 | 3.3270 | 3.3318 | 3.4094 | 3.5665 | 3.5690 | 3.6839 | 4.1285 | 3.7641 | 4.0242 | 3.6849 | 3.6315   |
| Institutional GIA 36 Months | > 10M         | MVR      | 45:55 | 3.5106 | 3.4818 | 3.4867 | 3.5679 | 3.7324 | 3.7350 | 3.8553 | 4.3205 | 3.9391 | 4.2113 | 3.8563 | 3.8005   |
| Institutional GIA 60 Months | 0-5M          | MVR      | 48:52 | 3.7449 | 3.7136 | 3.7181 | 3.8054 | 3.9820 | 3.9834 | 4.1115 | 4.6087 | 4.2010 | 4.4921 | 4.1139 | 4.0543   |
| 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 | N/A    | N/A    | N/A    | 2.3786 | 2.4883 | 2.4900 | 2.5702 | 2.8803 | 2.6261 | 2.8076 | 2.5708 | 2.5336   |
| Institutional GIA 6 Months  |               | USD      | 30:70 | 2.3404 | 2.3212 | 2.3245 | 2.3786 | N/A    | 0.0000 | N/A    | N/A    | N/A    | N/A    | N/A    | N/A      |
| Institutional GIA 12 Months |               | USD      | 40:60 | 3.1206 | 3.0949 | 3.0993 | 3.1715 | 3.3177 | 3.3200 | 3.4269 | 3.8404 | 3.5015 | 3.7434 | 3.4278 | 3.3782   |
| Institutional GIA 24 Months |               | USD      | 40:60 | N/A    | N/A    | N/A    | N/A    | N/A    | 0.0000 | 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    | 0.0000 | N/A    | N/A    | N/A    | N/A    | N/A    | N/A      |
| Institutional GIA 60 Months |               | USD      | 50:50 | 3.9007 | 3.8686 | 3.8742 | 3.9644 | 4.1471 | 4.1500 | 4.2836 | 4.8005 | 4.3768 | 4.6792 | 4.2847 | 4.2227   |
|                             |               |          |       |        |        |        |        |        |        |        |        |        |        |        |          |
| GIA 3 months                | Default       | MVR      | 30:70 | 2.3403 | 2.3211 | 2.3244 | 2.3786 | 2.4881 | 2.4900 | 2.5699 | 2.8781 | 2.6258 | 2.8065 | 2.5705 | 2.533751 |
| GIA 12 months               | Default       | MVR      | 35:65 | 2.7305 | 2.7080 | 2.7119 | 2.7751 | 2.9030 | 2.9050 | 2.9985 | 3.3604 | 3.0638 | 3.2755 | 2.9993 | 2.9559   |
| GIA 36 months               | Default       | MVR      | 40:60 | 3.1206 | 3.0949 | 3.0993 | 3.1715 | 3.3177 | 3.3200 | 3.4269 | 3.8404 | 3.5015 | 3.7434 | 3.4278 | 3.378185 |
| GIA 60 months               | Default       | MVR      | 40:60 | 3.1206 | 3.0949 | 3.0993 | 3.1715 | 3.3177 | 3.3200 | 3.4269 | 3.8404 | 3.5015 | 3.7434 | 3.4278 | 3.3782   |
| GIA 3 months                | Default       | USD      | 30:70 | 2.3404 | 2.3212 | 2.3245 | 2.3786 | 2.4883 | 2.4900 | 2.5702 | 2.8803 | 2.6261 | 2.8075 | 2.5708 | 2.533643 |
| GIA 6 months                | Default       | USD      | 30:70 | 2.3404 | 2.3212 | 2.3245 | 2.3786 | 2.4883 | 2.4900 | 2.5702 | 2.8803 | 2.6261 | 2.8076 | 2.5708 | 2.5336   |
| GIA 12 months               | Default       | USD      | 40:60 | 3.1206 | 3.0949 | 3.0993 | 3.1715 | 3.3177 | 3.3200 | 3.4269 | 3.8404 | 3.5015 | 3.7434 | 3.4278 | 3.378186 |
| GIA 24 months               | Default       | USD      | 40:60 | 3.1205 | 3.0950 | 3.0993 | 3.1716 | 3.3177 | 3.3200 | 3.4268 | 3.8404 | 3.5014 | 3.7434 | 3.4278 | 3.3782   |
| GIA 36 months               | Default       | USD      | 50:50 | 3.9007 | 3.8686 | 3.8742 | 3.9644 | 4.1471 | 4.1500 | 4.2836 | 4.8005 | 4.3768 | 4.6792 | 4.2847 | 4.222725 |
| GIA 48 months               | Default       | USD      | 50:50 | N/A    | N/A    | N/A    | 3.9644 | 4.1471 | 4.1500 | 4.2836 | 4.8005 | 4.3768 | 4.6792 | 4.2847 | 4.2227   |
| GIA 60 months               | Default       | USD      | 50:50 | 3.9007 | 3.8686 | 3.8742 | 3.9644 | 4.1471 | 4.1500 | 4.2836 | 4.8005 | 4.3768 | 4.6792 | 4.2847 | 4.222721 |

\* 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   | Nov-25 | Oct-25 | Sep-25 | Aug-25 | Jul-25 | Jun-25 | May-25 | Apr-25 | Mar-25 | Feb-25 | Jan-25 | Dec-24 |
|---------------------|----------|-------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Savings Account     | MVR      | 10:90 | 0.7801 | 0.7737 | 0.7748 | 0.7929 | 0.8294 | 0.8300 | 0.8567 | 0.9601 | 0.8753 | 0.9358 | 0.8569 | 0.8445 |
| Savings Account     | USD      | 10:90 | 0.7801 | 0.7737 | 0.7748 | 0.7929 | 0.8294 | 0.8300 | 0.8567 | 0.9601 | 0.8753 | 0.9358 | 0.8569 | 0.8445 |
| Kids Accounts       | MVR      | 30:70 | 2.3404 | 2.3211 | 2.3245 | 2.3786 | 2.4882 | 2.4900 | 2.5701 | 2.8803 | 2.6260 | 2.8075 | 2.5708 | 2.5336 |
| Kids Accounts       | USD      | 30:70 | 2.3404 | 2.3212 | 2.3245 | 2.3786 | 2.4882 | 2.4900 | 2.5701 | 2.8803 | 2.6261 | 2.8075 | 2.5708 | 2.5336 |
| Kaamiyaabu Kids     | MVR      | 40:60 | 3.1206 | 3.0949 | 3.0993 | 3.1715 | 3.3177 | 3.3200 | 3.4269 | 3.8404 | 3.5015 | 3.7434 | 3.4278 | 3.3782 |
| Kaamiyaabu Kids     | USD      | 40:60 | 3.1206 | 3.0949 | 3.0993 | 3.1715 | 3.3177 | 3.3200 | 3.4269 | 3.8404 | 3.5014 | 3.7434 | 3.4278 | 3.3782 |
| Bingaa Trx          | MVR      | 90:10 | 0.7790 | 0.7742 | 0.7739 | 0.7931 | 0.8288 | 0.8299 | 0.8555 | 0.9597 | 0.8742 | 0.9350 | 0.8546 | 0.8437 |
| Bingaa Trx          | USD      | 90:10 | 0.7805 | 0.7729 | 0.7748 | 0.7913 | 0.8295 | 0.8279 | 0.8564 | 0.9584 | 0.8746 | 0.9350 | 0.8569 | 0.8426 |
| Bingaa Save         | MVR      | 30:70 | 2.3400 | 2.3213 | 2.3242 | 2.3782 | 2.4881 | 2.4895 | 2.5702 | 2.8803 | 2.6259 | 2.8077 | 2.5707 | 2.5337 |
| Bingaa Save         | USD      | 30:70 | 2.3404 | 2.3211 | 2.3244 | 2.3785 | 2.4883 | 2.4897 | 2.5702 | 2.8802 | 2.6259 | 2.8073 | 2.5709 | 2.5328 |
| Bingaa Invest       | MVR      | 40:60 | 3.1207 | 3.0947 | 3.0997 | 3.1715 | 3.3175 | 3.3195 | 3.4268 | 3.8408 | 3.5018 | 3.7437 | 3.4274 | 3.3786 |
| Bingaa Invest       | USD      | 40:60 | 3.1206 | 3.0949 | 3.0993 | 3.1715 | 3.3177 | 3.3199 | 3.4270 | 3.8403 | 3.5015 | 3.7430 | 3.4277 | 3.3785 |
| Hajj Saving Deposit | MVR      | 43:57 | 3.3546 | 3.3270 | 3.3318 | 3.4094 | 3.5665 | 3.5690 | 3.6839 | 4.1285 | 3.7641 | 4.0242 | 3.6849 | 3.6315 |
| Hajj Saving Deposit | USD      | 43:57 | 3.3546 | 3.3270 | 3.3317 | 3.4094 | 3.5665 | 3.5690 | 3.6840 | 4.1284 | 3.7640 | 4.0242 | 3.6849 | 3.6315 |
| GIA 3 months        | MVR      | 30:70 | 2.3403 | 2.3211 | 2.3244 | 2.3786 | 2.4881 | 2.4900 | 2.5699 | 2.8781 | 2.6258 | 2.8065 | 2.5705 | 2.5338 |
| GIA 3 months        | USD      | 30:70 | 2.3404 | 2.3212 | 2.3245 | 2.3786 | 2.4883 | 2.4900 | 2.5702 | 2.8803 | 2.6261 | 2.8075 | 2.5708 | 2.5336 |
| 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 | 2.3404 | 2.3212 | 2.3245 | 2.3786 | 2.4883 | 2.4900 | 2.5702 | 2.8803 | 2.6261 | 2.8076 | 2.5708 | 2.5337 |
| 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 | 2.7305 | 2.7080 | 2.7119 | 2.7751 | 2.9030 | 2.9050 | 2.9985 | 3.3604 | 3.6377 | 3.2755 | 2.9993 | 2.9559 |
| GIA 12 months       | USD      | 40:60 | 3.1206 | 3.0949 | 3.0993 | 3.1715 | 3.3177 | 3.3200 | 3.4269 | 3.8404 | 3.5015 | 3.7434 | 3.4278 | 3.3782 |
| 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 | 3.1205 | 3.0950 | 3.0993 | 3.1716 | 3.3177 | 3.3200 | 3.4268 | 3.8404 | 3.5014 | 3.7434 | 3.4278 | 3.3782 |
| GIA 36 months       | MVR      | 40:60 | 3.1206 | 3.0949 | 3.0993 | 3.1715 | 3.3177 | 3.3200 | 3.4269 | 3.8404 | 3.5015 | 3.7434 | 3.4278 | 3.3782 |
| GIA 36 months       | USD      | 50:50 | 3.9007 | 3.8686 | 3.8742 | 3.9644 | 4.1471 | 4.1500 | 4.2836 | 4.8005 | 4.3768 | 4.6792 | 4.2847 | 4.2227 |
| 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 | N/A    | N/A    | N/A    | 3.9644 | 4.1471 | 4.1500 | 4.2836 | 4.8005 | 4.3768 | 4.6792 | 4.2847 | 4.2227 |
| GIA 60 months       | MVR      | 40:60 | 3.1206 | 3.0949 | 3.0993 | 3.1715 | 3.3177 | 3.3200 | 3.4269 | 3.8404 | 3.5015 | 3.7434 | 3.4278 | 3.3782 |
| GIA 60 months       | USD      | 50:50 | 3.9007 | 3.8686 | 3.8742 | 3.9644 | 4.1471 | 4.1500 | 4.2836 | 4.8005 | 4.3768 | 4.6792 | 4.2847 | 4.2227 |
| 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.