

Rates for Retail GIA Deposits

Type of Account	Deposit Class	Currency	Dec-22		Nov-22		Oct-22		Sep-22		Aug-22		Jul-22		Jun-22		May-22	
			PSR	Return % p.a.	PSR	Return % p.a.	PSR	Return % p.a.	PSR	Return % p.a.	PSR	Return % p.a.	PSR	Return % p.a.	PSR	Return % p.a.	PSR	Return % p.a.
GIA 3 months	Default	MVR	30:70	2.59061	30:70	2.3921	30:70	2.3360	30:70	2.4822	30:70	2.1851	30:70	2.3525	30:70	2.4627	30:70	2.3314
Retail GIA 3 Months	0-5M	MVR	25:75	2.15888	25:75	1.9928	25:75	1.9464	25:75	2.0686	20:80	1.4560	20:80	1.5685	20:80	1.6423	20:80	1.5543
Retail GIA 3 Months	5-10M	MVR	25:75	N/A	25:75	N/A	25:75	N/A	25:75	N/A	20:80	N/A	20:80	N/A	20:80	N/A	20:80	N/A
Retail GIA 3 Months	> 10M	MVR	25:75	N/A	25:75	N/A	25:75	N/A	25:75	N/A	20:80	N/A	20:80	N/A	20:80	N/A	20:80	N/A
GIA 6 months	Default	MVR	25:75	2.158264	25:75	1.9927	25:75	1.9462	25:75	2.0683	25:75	1.8204	25:75	1.9600	25:75	2.0528	25:75	1.9431
Retail GIA 6 Months	0-5M	MVR	25:75	2.158868	25:75	1.9928	25:75	1.9464	25:75	2.0686	20:80	1.4560	20:80	1.5685	20:80	1.6423	20:80	1.5543
Retail GIA 6 Months	5-10M	MVR	25:75	N/A	25:75	N/A	25:75	N/A	25:75	N/A	20:80	N/A	20:80	N/A	20:80	N/A	20:80	N/A
Retail GIA 6 Months	> 10M	MVR	25:75	2.158884	25:75	1.9928	25:75	1.9464	25:75	2.0686	20:80	1.4560	20:80	1.5685	20:80	1.6423	20:80	N/A
GIA 12 months	Default	MVR	35:65	3.022443	35:65	2.7900	35:65	2.7250	35:65	2.8961	35:65	2.5480	35:65	2.7449	35:65	2.8741	35:65	2.7200
Retail GIA 12 Months	0-5M	MVR	30:70	2.59066	30:70	2.3914	30:70	2.3357	30:70	2.4823	20:80	1.4560	20:80	1.5685	20:80	1.6423	20:80	1.5543
Retail GIA 12 Months	5-10M	MVR	30:70	N/A	30:70	N/A	30:70	N/A	30:70	N/A	15:85	N/A	15:85	N/A	15:85	N/A	15:85	N/A
Retail GIA 12 Months	> 10M	MVR	35:65	N/A	35:65	N/A	35:65	N/A	35:65	N/A	10:90	N/A	10:90	N/A	10:90	N/A	10:90	N/A
GIA 24 months	Default	MVR	40:60	3.454217	40:60	3.1884	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370	40:60	3.2847	40:60	3.1086
Retail GIA 24 Months	0-5M	MVR	39:61	3.367857	39:61	3.1088	39:61	3.0364	39:61	3.2271	20:80	1.4560	20:80	1.5685	20:80	1.6423	20:80	1.5543
Retail GIA 24 Months	5-10M	MVR	39:61	N/A	39:61	N/A	39:61	N/A	39:61	N/A	15:85	N/A	15:85	N/A	15:85	N/A	15:85	N/A
Retail GIA 24 Months	> 10M	MVR	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	10:90	N/A	10:90	N/A	10:90	N/A	10:90	N/A
GIA 36 months	Default	MVR	40:60	3.454215	40:60	3.1885	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370	40:60	3.2847	40:60	3.1086
Retail GIA 36 Months	0-5M	MVR	41:59	3.540569	41:59	3.2682	41:59	3.1922	41:59	3.3927	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Retail GIA 36 Months	5-10M	MVR	43:57	N/A	43:57	N/A	43:57	N/A	43:57	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	3.885991	45:55	3.5870	45:55	N/A	45:55	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GIA 48 months	Default	MVR	40:60	3.454223	40:60	3.1884	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370	40:60	3.2846	40:60	3.1086
GIA 60 months	Default	MVR	40:60	3.454224	40:60	3.1885	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370	40:60	3.2847	40:60	3.1086
Retail GIA 60 Months	0-5M	MVR	48:52	4.145059	48:52	3.8262	48:52	N/A	48:52	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Retail GIA 60 Months	5-10M	MVR	49:51	N/A	49:51	N/A	49:51	N/A	49:51	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	50:50	N/A	50:50	N/A	50:50	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GIA Plus 36 Months	Default	MVR	65:35	5.613098	65:35	5.1813	65:35	5.0608	65:35	5.3784	65:35	4.7320	65:35	5.0976	65:35	5.3376	65:35	5.0515
GIA Plus 6 Months	Default	MVR	40:60	2.849727	40:60	2.6305	33:67	2.5693	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A
GIA 3 months	Default	USD	30:70	2.590657	30:70	2.3913	30:70	2.3357	30:70	2.4824	30:70	2.1840	30:70	2.3527	30:70	2.4635	30:70	2.3315
Retail GIA 3 Months		USD	30:70	2.590658	30:70	2.3914	30:70	2.3357	30:70	2.4823	30:70	2.1840	30:70	2.3527	30:70	2.4635	30:70	2.3315
GIA 6 months	Default	USD	30:70	2.590685	30:70	2.3914	30:70	2.3357	30:70	2.4823	30:70	2.1840	30:70	2.3527	30:70	2.4634	30:70	2.3314
Retail GIA 6 Months		USD	30:70	2.590663	30:70	2.3914	30:70	2.3357	30:70	2.4824	30:70	2.1840	30:70	2.3527	30:70	2.4635	30:70	2.3315
GIA 12 months	Default	USD	40:60	3.454209	40:60	3.1885	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370	40:60	3.2847	40:60	3.1086
Retail GIA 12 Months		USD	40:60	3.454212	40:60	3.1885	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370	40:60	3.2847	40:60	3.1086
GIA 24 months	Default	USD	40:60	3.454165	40:60	3.1885	40:60	3.1143	40:60	3.3098	40:60	2.9121	40:60	3.1370	40:60	3.2846	40:60	3.1086
Retail GIA 24 Months		USD	40:60	3.45419	40:60	3.1885	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370	40:60	3.2846	40:60	3.1086
GIA 36 months	Default	USD	50:50	4.31776	50:50	3.9856	50:50	3.8929	50:50	4.1372	50:50	3.6400	50:50	3.9212	50:50	4.1058	40:61	3.8858
Retail GIA 36 Months		USD	50:50	4.317759	50:50	3.9856	50:50	3.8929	50:50	4.1372	N/A	N/A	N/A	N/A	N/A	N/A	40:62	N/A
GIA 48 months	Default	USD	50:50	4.317737	50:50	3.9856	50:50	3.8929	50:50	4.1373	50:50	3.6400	50:50	3.9212	50:50	4.1058	40:63	3.8858
GIA 60 months	Default	USD	50:50	4.317756	50:50	3.9856	50:50	3.8929	50:50	4.1372	50:50	3.6400	50:50	3.9212	50:50	4.1058	40:64	3.8858
Retail GIA 60 Months		USD	50:50	4.317662	50:50	3.9847	50:50	3.8917	50:50	N/A	N/A	N/A	N/A	N/A	N/A	N/A	40:65	N/A
GIA Plus 36 Months	Default	USD	70:30	6.044876	70:30	5.5798	70:30	5.4500	70:30	5.0960	70:30	5.4897	70:30	5.7481	40:66	5.4401	70:30	5.5785
GIA Plus 6 Months	Default	USD	40:60	N/A	40:60	N/A	33:67	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:67	N/A	40:60	N/A

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

Rates for Retail GIA Deposits

Type of Account	Deposit Class	Currency	Apr-22		Mar-22		Feb-22		Jan-22	
			PSR	Return % p.a.	PSR	Return % p.a.	PSR	Return % p.a.	PSR	Return % p.a.
GIA 3 months	Default	MVR	30:70	2.3906	30:70	2.8404	30:70	2.7233	30:70	2.3934
Retail GIA 3 Months	0-5M	MVR	20:80	1.5938	20:80	1.8937	20:80	1.8154	20:80	1.5956
Retail GIA 3 Months	5-10M	MVR	20:80	N/A	20:80	N/A	20:80	N/A	20:80	N/A
Retail GIA 3 Months	> 10M	MVR	20:80	N/A	20:80	N/A	20:80	N/A	20:80	N/A
GIA 6 months	Default	MVR	25:75	1.9923	25:75	2.3669	25:75	2.2692	25:75	1.9945
Retail GIA 6 Months	0-5M	MVR	20:80	1.5938	20:80	1.8937	20:80	1.8154	20:80	1.5956
Retail GIA 6 Months	5-10M	MVR	20:80	N/A	20:80	N/A	20:80	N/A	20:80	N/A
Retail GIA 6 Months	> 10M	MVR	20:80	N/A	20:80	N/A	20:80	N/A	20:80	N/A
GIA 12 months	Default	MVR	35:65	2.7892	35:65	3.3139	35:65	3.1769	35:65	2.7923
Retail GIA 12 Months	0-5M	MVR	20:80	1.5938	20:80	1.8937	20:80	1.8154	20:80	1.5956
Retail GIA 12 Months	5-10M	MVR	15:85	N/A	15:85	N/A	15:85	N/A	15:85	N/A
Retail GIA 12 Months	> 10M	MVR	10:90	N/A	10:90	N/A	10:90	N/A	10:90	N/A
GIA 24 months	Default	MVR	40:60	3.1877	40:60	3.7873	40:60	3.6308	40:60	3.1912
Retail GIA 24 Months	0-5M	MVR	20:80	1.5938	20:80	1.8937	20:80	1.8154	20:80	1.5956
Retail GIA 24 Months	5-10M	MVR	15:85	N/A	15:85	N/A	15:85	N/A	15:85	N/A
Retail GIA 24 Months	> 10M	MVR	10:90	N/A	10:90	N/A	10:90	N/A	10:90	N/A
GIA 36 months	Default	MVR	40:60	3.1877	40:60	3.7873	40:60	3.6308	40:60	3.1912
Retail GIA 36 Months	0-5M	MVR	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Retail GIA 36 Months	5-10M	MVR	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Retail GIA 36 Months	> 10M	MVR	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GIA 48 months	Default	MVR	40:60	3.1877	40:60	3.7874	40:60	3.6309	40:60	3.1912
GIA 60 months	Default	MVR	40:60	3.1877	40:60	3.7873	40:60	3.6308	40:60	3.1912
Retail GIA 60 Months	0-5M	MVR	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Retail GIA 60 Months	5-10M	MVR	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Retail GIA 60 Months	> 10M	MVR	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GIA Plus 36 Months	Default	MVR	65:35	5.1800	65:35	6.1544	65:35	5.9000	65:35	5.1857
GIA Plus 6 Months	Default	MVR	40:60	N/A	40:60	3.7873	40:60	3.6308	40:60	3.1912
GIA 3 months	Default	USD	30:70	2.3908	30:70	2.8405	30:70	2.7231	30:70	2.3934
Retail GIA 3 Months		USD	30:70	2.3908	30:70	2.8405	30:70	2.7231	30:70	2.3934
GIA 6 months	Default	USD	30:70	2.3908	30:70	2.8405	30:70	2.7231	30:70	2.3934
Retail GIA 6 Months		USD	30:70	2.3908	30:70	2.8405	30:70	2.7231	30:70	2.3934
GIA 12 months	Default	USD	40:60	3.1877	40:60	3.7873	40:60	3.6308	40:60	3.1912
Retail GIA 12 Months		USD	40:60	3.1877	40:60	3.7873	40:60	3.6308	40:60	3.1912
GIA 24 months	Default	USD	40:60	3.1877	40:60	3.7873	40:60	3.6308	40:60	3.1912
Retail GIA 24 Months		USD	40:60	3.1877	40:60	3.7873	40:60	3.6307	40:60	3.1911
GIA 36 months	Default	USD	50:50	3.9846	50:50	4.7341	50:50	4.5384	50:50	3.9890
Retail GIA 36 Months		USD	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GIA 48 months	Default	USD	50:50	3.9846	50:50	4.7341	50:50	4.5384	50:50	3.9890
GIA 60 months	Default	USD	50:50	3.9846	50:50	4.7341	50:50	4.5384	50:50	3.9890
Retail GIA 60 Months		USD	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GIA Plus 36 Months	Default	USD	70:30	6.6278	70:30	6.3538	70:30	5.5846	70:30	5.8025
GIA Plus 6 Months	Default	USD	40:60	N/A	40:60	N/A	40:60	N/A	40:60	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	Dec-22		Nov-22		Oct-22		Sep-22		Aug-22		Jul-22		Jun-22		May-22	
			PSR	Return % p.a.	PSR	Return % p.a.	PSR	Return % p.a.	PSR	Return % p.a.	PSR	Return % p.a.	PSR	Return % p.a.	PSR	Return % p.a.	PSR	Return % p.a.
GIA 3 months	Default	MVR	30:70	2.5906	30:70	2.3921	30:70	2.3360	30:70	2.4822	30:70	2.1851	30:70	2.3525	30:70	2.4627	30:70	2.3314
Institutional GIA 3 Months	0-5M	MVR	25:75	2.1589	25:75	1.9928	25:75	1.9464	25:75	2.0686	25:75	1.8200	25:75	1.9606	25:75	2.0529	25:75	1.9429
Institutional GIA 3 Months	5-10M	MVR	25:75	2.1589	25:75	1.9928	25:75	1.9464	25:75	2.0686	25:75	1.8200	25:75	1.9606	25:75	2.0529	25:75	1.9429
Institutional GIA 3 Months	> 10M	MVR	25:75	2.1589	25:75	1.9928	25:75	1.9464	25:75	2.0686	25:75	1.8200	25:75	1.9606	25:75	2.0529	25:75	1.9429
GIA 6 months	Default	MVR	25:75	2.1583	25:75	1.9927	25:75	1.9462	25:75	2.0683	25:75	1.8204	25:75	1.9600	25:75	2.0528	25:75	1.9431
Institutional GIA 6 Months	0-5M	MVR	25:75	2.1589	25:75	1.9928	25:75	1.9464	25:75	2.0686	15:85	1.0920	15:85	1.1764	15:85	1.2317	15:85	1.1657
Institutional GIA 6 Months	5-10M	MVR	25:75	2.1589	25:75	1.9928	25:75	N/A	25:75	N/A	10:90	N/A	10:90	N/A	10:90	N/A	10:90	0.7772
Institutional GIA 6 Months	> 10M	MVR	25:75	N/A	25:75	N/A	25:75	N/A	25:75	N/A	10:90	N/A	10:90	N/A	10:90	N/A	10:90	N/A
GIA 12 months	Default	MVR	35:65	3.0224	35:65	2.7900	35:65	2.7250	35:65	2.8961	35:65	2.5480	35:65	2.7449	35:65	2.8741	35:65	2.7200
Institutional GIA 12 Months	0-5M	MVR	30:70	2.5907	30:70	2.3914	30:70	2.3357	30:70	2.4824	30:70	2.1840	30:70	2.3527	30:70	2.4635	30:70	2.3315
Institutional GIA 12 Months	5-10M	MVR	30:70	2.5907	30:70	2.3914	30:70	2.3357	30:70	2.4824	30:70	2.1840	30:70	2.3527	30:70	2.4635	30:70	2.3315
Institutional GIA 12 Months	> 10M	MVR	35:65	3.0224	35:65	2.7899	35:65	2.7250	35:65	2.8961	35:65	2.5480	35:65	2.7449	35:65	2.8741	35:65	2.7200
GIA 24 months	Default	MVR	40:60	3.4542	40:60	3.1884	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370	40:60	3.2847	40:60	3.1086
Institutional GIA 24 Months	0-5M	MVR	39:61	3.3674	39:61	3.1086	39:61	3.0366	39:61	3.2266	22:78	1.6014	22:78	1.7249	22:78	1.8068	22:78	1.7096
Institutional GIA 24 Months	5-10M	MVR	39:61	N/A	39:61	N/A	39:61	N/A	39:61	N/A	28:72	N/A	28:72	N/A	28:72	N/A	28:72	N/A
Institutional GIA 24 Months	> 10M	MVR	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	35:65	N/A	35:65	N/A	35:65	N/A	35:65	N/A
GIA 36 months	Default	MVR	40:60	3.4542	40:60	3.1885	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370	40:60	3.2847	40:60	3.1086
Institutional GIA 36 Months	0-5M	MVR	41:59	3.5406	41:59	3.2682	41:59	3.1922	41:59	3.3925	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Institutional GIA 36 Months	5-10M	MVR	43:57	3.7133	43:57	3.4276	43:57	3.3479	43:57	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Institutional GIA 36 Months	> 10M	MVR	45:55	N/A	45:55	N/A	45:55	N/A	45:55	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GIA 48 months	Default	MVR	40:60	3.4542	40:60	3.1884	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370	40:60	3.2846	40:60	3.1086
GIA 60 months	Default	MVR	40:60	3.4542	40:60	3.1885	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370	40:60	3.2847	40:60	3.1086
Institutional GIA 60 Months	0-5M	MVR	48:52	N/A	48:52	N/A	48:52	N/A	48:52	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Institutional GIA 60 Months	5-10M	MVR	49:51	N/A	49:51	N/A	49:51	N/A	49:51	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	50:50	N/A	50:50	N/A	50:50	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GIA Plus 36 Months	Default	MVR	65:35	5.6131	65:35	5.1813	65:35	5.0608	65:35	5.3784	65:35	4.7320	65:35	5.0976	65:35	5.3376	65:35	5.0515
GIA Plus 6 Months	Default	MVR	40:60	2.8497	40:60	2.6305	33:67	2.5693	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A
GIA 3 months	Default	USD	30:70	2.5907	30:70	2.3913	30:70	2.3357	30:70	2.4824	30:70	2.1840	30:70	2.3527	30:70	2.4635	30:70	2.3315
Institutional GIA 3 Months		USD	30:70	N/A	30:70	2.3914	30:70	2.3357	30:70	2.4824	30:70	2.1840	30:70	2.3527	30:70	2.4635	30:70	2.3315
GIA 6 months	Default	USD	30:70	2.5907	30:70	2.3914	30:70	2.3357	30:70	2.4823	30:70	2.1840	30:70	2.3527	30:70	2.4634	30:70	2.3314
Institutional GIA 6 Months		USD	30:70	N/A	30:70	N/A	30:70	N/A	30:70	N/A	30:70	N/A	30:70	N/A	30:70	N/A	30:70	N/A
GIA 12 months	Default	USD	40:60	3.4542	40:60	3.1885	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370	40:60	3.2847	40:60	3.1086
Institutional GIA 12 Months		USD	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A
GIA 24 months	Default	USD	40:60	3.4542	40:60	3.1885	40:60	3.1143	40:60	3.3098	40:60	2.9121	40:60	3.1370	40:60	3.2846	40:60	3.1086
Institutional GIA 24 Months		USD	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A
GIA 36 months	Default	USD	50:50	4.3178	50:50	3.9856	50:50	3.8929	50:50	4.1372	50:50	3.6400	50:50	3.9212	50:50	4.1058	40:61	3.8858
Institutional GIA 36 Months		USD	50:50	N/A	50:50	N/A	50:50	N/A	50:50	N/A	N/A	N/A	N/A	N/A	N/A	N/A	40:62	N/A
GIA 48 months	Default	USD	50:50	4.3177	50:50	3.9856	50:50	3.8929	50:50	4.1373	50:50	3.6400	50:50	3.9212	50:50	4.1058	40:63	3.8858
GIA 60 months	Default	USD	50:50	4.3178	50:50	3.9856	50:50	3.8929	50:50	4.1372	50:50	3.6400	50:50	3.9212	50:50	4.1058	40:64	3.8858
Institutional GIA 60 Months		USD	50:50	4.3178	50:50	3.9856	50:50	3.8929	50:50	4.1373	N/A	N/A	N/A	N/A	N/A	N/A	40:65	N/A
GIA Plus 36 Months	Default	USD	70:30	6.0449	70:30	5.5798	70:30	5.4500	70:30	5.7922	70:30	5.0960	70:30	5.4897	70:30	5.7481	40:66	5.4401
GIA Plus 6 Months	Default	USD	40:60	N/A	40:60	N/A	33:67	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:67	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	Apr-22		Mar-22		Feb-22		Jan-22	
			PSR	Return % p.a.	PSR	Return % p.a.	PSR	Return % p.a.	PSR	Return % p.a.
GIA 3 months	Default	MVR	30:70	2.3906	30:70	2.8404	30:70	2.7233	30:70	2.3934
Institutional GIA 3 Months	0-5M	MVR	25:75	1.9923	25:75	2.3671	25:75	2.2692	25:75	1.9945
Institutional GIA 3 Months	5-10M	MVR	25:75	1.9923	25:75	2.3671	25:75	2.2692	25:75	1.9945
Institutional GIA 3 Months	> 10M	MVR	25:75	1.9923	25:75	2.3671	25:75	2.2692	25:75	1.9945
GIA 6 months	Default	MVR	25:75	1.9923	25:75	2.3669	25:75	2.2692	25:75	1.9945
Institutional GIA 6 Months	0-5M	MVR	15:85	1.1954	15:85	1.4202	15:85	1.3615	15:85	1.1967
Institutional GIA 6 Months	5-10M	MVR	10:90	0.7969	10:90	0.9468	10:90	0.9077	10:90	0.7978
Institutional GIA 6 Months	> 10M	MVR	10:90	N/A	10:90	N/A	10:90	N/A	10:90	N/A
GIA 12 months	Default	MVR	35:65	2.7892	35:65	3.3139	35:65	3.1769	35:65	2.7923
Institutional GIA 12 Months	0-5M	MVR	30:70	2.3908	30:70	2.8405	30:70	2.7231	30:70	2.3934
Institutional GIA 12 Months	5-10M	MVR	30:70	2.3908	30:70	2.8405	30:70	2.7231	30:70	2.3934
Institutional GIA 12 Months	> 10M	MVR	35:65	2.7892	35:65	3.3139	35:65	3.1769	35:65	2.7923
GIA 24 months	Default	MVR	40:60	3.1877	40:60	3.7873	40:60	3.6308	40:60	3.1912
Institutional GIA 24 Months	0-5M	MVR	22:78	1.7532	22:78	2.0829	22:78	1.9971	22:78	1.7555
Institutional GIA 24 Months	5-10M	MVR	28:72	N/A	28:72	N/A	28:72	N/A	28:72	N/A
Institutional GIA 24 Months	> 10M	MVR	35:65	N/A	35:65	N/A	35:65	N/A	35:65	N/A
GIA 36 months	Default	MVR	40:60	3.1877	40:60	3.7873	40:60	3.6308	40:60	3.1912
Institutional GIA 36 Months	0-5M	MVR	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Institutional GIA 36 Months	5-10M	MVR	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Institutional GIA 36 Months	> 10M	MVR	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GIA 48 months	Default	MVR	40:60	3.1877	40:60	3.7874	40:60	3.6309	40:60	3.1912
GIA 60 months	Default	MVR	40:60	3.1877	40:60	3.7873	40:60	3.6308	40:60	3.1912
Institutional GIA 60 Months	0-5M	MVR	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Institutional GIA 60 Months	5-10M	MVR	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Institutional GIA 60 Months	> 10M	MVR	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GIA Plus 36 Months	Default	MVR	65:35	5.1800	65:35	6.1544	65:35	5.9000	65:35	5.1857
GIA Plus 6 Months	Default	MVR	40:60	N/A	40:60	3.7873	40:60	3.6308	40:60	3.1912
GIA 3 months	Default	USD	30:70	2.3908	30:70	2.8405	30:70	2.7231	30:70	2.3934
Institutional GIA 3 Months		USD	30:70	2.3908	30:70	2.8405	30:70	2.7231	30:70	2.3934
GIA 6 months	Default	USD	30:70	2.3908	30:70	2.8405	30:70	2.7231	30:70	2.3934
Institutional GIA 6 Months		USD	30:70	N/A	30:70	N/A	30:70	N/A	30:70	N/A
GIA 12 months	Default	USD	40:60	3.1877	40:60	3.7873	40:60	3.6308	40:60	3.1912
Institutional GIA 12 Months		USD	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A
GIA 24 months	Default	USD	40:60	3.1877	40:60	3.7873	40:60	3.6308	40:60	3.1912
Institutional GIA 24 Months		USD	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A
GIA 36 months	Default	USD	50:50	3.9846	50:50	4.7341	50:50	4.5384	50:50	3.9890
Institutional GIA 36 Months		USD	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GIA 48 months	Default	USD	50:50	3.9846	50:50	4.7341	50:50	4.5384	50:50	3.9890
GIA 60 months	Default	USD	50:50	3.9846	50:50	4.7341	50:50	4.5384	50:50	3.9890
Institutional GIA 60 Months		USD	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
GIA Plus 36 Months	Default	USD	70:30	5.5785	70:30	6.6278	70:30	6.3538	70:30	5.5846
GIA Plus 6 Months	Default	USD	40:60	N/A	40:60	N/A	40:60	N/A	40:60	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	Dec-22		Nov-22		Oct-22		Sep-22		Aug-22		Jul-22		Jun-22		May-22	
		PSR	Return % p.a.	PSR	Return % p.a.	PSR	Return % p.a.	PSR	Return % p.a.	PSR	Return % p.a.	PSR	Return % p.a.	PSR	Return % p.a.	PSR	Return % p.a.
Savings Account	MVR	10:90	0.8635	10:90	0.7971	10:90	0.7785	10:90	0.8274	10:90	0.7280	10:90	0.7842	10:90	0.8211	10:90	0.7771
Savings Account	USD	10:90	0.8635	10:90	0.7971	10:90	0.7786	10:90	0.8274	10:90	0.7280	10:90	0.7842	10:90	0.8211	10:90	0.7771
Kids Accounts	MVR	30:70	2.5906	30:70	2.3913	30:70	2.3357	30:70	2.4823	30:70	2.1840	30:70	2.3527	30:70	2.4634	30:70	2.3314
Kids Accounts	USD	30:70	2.5906	30:70	2.3913	30:70	2.3357	30:70	2.4823	30:70	2.1840	30:70	2.3527	30:70	2.4635	30:70	2.3314
Kaamiyaabu Kids	MVR	40:60	3.4542	40:60	3.1885	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370	40:60	3.2847	40:60	3.1086
Kaamiyaabu Kids	USD	40:60	3.4542	40:60	3.1884	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370	40:60	3.2847	40:60	3.1086
GIA 3 months	MVR	30:70	2.5906	30:70	2.3921	30:70	2.3360	30:70	2.4822	30:70	2.1851	30:70	2.3525	30:70	2.4627	30:70	2.3314
GIA 3 months	USD	30:70	2.5907	30:70	2.3913	30:70	2.3357	30:70	2.4824	30:70	2.1840	30:70	2.3527	30:70	2.4635	30:70	2.3315
GIA 6 months	MVR	25:75	2.1583	25:75	1.9927	25:75	1.9462	25:75	2.0683	25:75	1.8204	25:75	1.9600	25:75	2.0528	25:75	1.9431
GIA 6 months	USD	30:70	2.5907	30:70	2.3914	30:70	2.3357	30:70	2.4823	30:70	2.1840	30:70	2.3527	30:70	2.4634	30:70	2.3314
GIA 9 months	MVR	30:70	N/A	30:70	N/A	30:70	N/A	30:70	N/A	30:70	N/A	30:70	N/A	30:70	N/A	30:70	N/A
GIA 9 months	USD	30:70	N/A	30:70	N/A	30:70	N/A	30:70	N/A	30:70	N/A	30:70	N/A	30:70	N/A	30:70	N/A
GIA 12 months	MVR	35:65	3.0224	35:65	2.7900	35:65	2.7250	35:65	2.8961	35:65	2.5480	35:65	2.7449	35:65	2.8741	35:65	2.7200
GIA 12 months	USD	40:60	3.4542	40:60	3.1885	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370	40:60	3.2847	40:60	3.1086
GIA 15 months	MVR	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A
GIA 15 months	USD	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A
GIA 18 months	MVR	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A
GIA 18 months	USD	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A
GIA 24 months	MVR	40:60	3.4542	40:60	3.1884	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370	40:60	3.2847	40:60	3.1086
GIA 24 months	USD	40:60	3.4542	40:60	3.1885	40:60	3.1143	40:60	3.3098	40:60	2.9121	40:60	3.1370	40:60	3.2846	40:60	3.1086
GIA 36 months	MVR	40:60	3.4542	40:60	3.1885	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370	40:60	3.2847	40:60	3.1086
GIA 36 months	USD	50:50	4.3178	50:50	3.9856	50:50	3.8929	50:50	4.1372	50:50	3.6400	50:50	3.9212	50:50	4.1058	50:50	3.8858
GIA 48 months	MVR	40:60	3.4542	40:60	3.1884	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370	40:60	3.2846	40:60	3.1086
GIA 48 months	USD	50:50	4.3177	50:50	3.9856	50:50	3.8929	50:50	4.1373	50:50	3.6400	50:50	3.9212	50:50	4.1058	50:50	3.8858
GIA 60 months	MVR	40:60	3.4542	40:60	3.1885	40:60	3.1143	40:60	3.3098	40:60	2.9120	40:60	3.1370	40:60	3.2847	40:60	3.1086
GIA 60 months	USD	50:50	4.3178	50:50	3.9856	50:50	3.8929	50:50	4.1372	50:50	3.6400	50:50	3.9212	50:50	4.1058	50:50	3.8858
GIA Plus 36 Months	MVR	65:35	5.6131	65:35	5.1813	65:35	5.0608	65:35	5.3784	65:35	4.7320	65:35	5.0976	65:35	5.3376	65:35	5.0515
GIA Plus 36 Months	USD	70:30	6.0449	70:30	5.5798	70:30	5.4500	70:30	5.7922	70:30	5.0960	70:30	5.4897	70:30	5.7481	70:30	5.4401
GIA Plus 6 Months	MVR	40:60	2.8497	40:60	2.6305	33:67	2.5693	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A
GIA Plus 6 Months	USD	40:60	N/A	40:60	N/A	33:67	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A	40:60	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 & Deposit**

Type of Account	Currency	Apr-22		Mar-22		Feb-22		Jan-22	
		PSR	Return % p.a.	PSR	Return % p.a.	PSR	Return % p.a.	PSR	Return % p.a.
Savings Account	MVR	10:90	0.7969	10:90	0.9468	10:90	0.9076	10:90	0.7978
Savings Account	USD	10:90	0.7969	10:90	0.9468	10:90	0.9077	10:90	0.7978
Kids Accounts	MVR	30:70	2.3907	30:70	2.8404	30:70	2.7230	30:70	2.3934
Kids Accounts	USD	30:70	2.3907	30:70	2.8405	30:70	2.7230	30:70	2.3934
Kaamiyaabu Kids	MVR	40:60	3.1877	40:60	3.7873	40:60	3.6308	40:60	3.1912
Kaamiyaabu Kids	USD	40:60	3.1877	40:60	3.7873	40:60	3.6308	40:60	3.1912
GIA 3 months	MVR	30:70	2.3906	30:70	2.8404	30:70	2.7233	30:70	2.3934
GIA 3 months	USD	30:70	2.3908	30:70	2.8405	30:70	2.7231	30:70	2.3934
GIA 6 months	MVR	25:75	1.9923	25:75	2.3669	25:75	2.2692	25:75	1.9945
GIA 6 months	USD	30:70	2.3908	30:70	2.8405	30:70	2.7231	30:70	2.3934
GIA 9 months	MVR	30:70	N/A	30:70	N/A	30:70	2.7213	30:70	2.3933
GIA 9 months	USD	30:70	N/A	30:70	N/A	30:70	N/A	30:70	N/A
GIA 12 months	MVR	35:65	2.7892	35:65	3.3139	35:65	3.1769	35:65	2.7923
GIA 12 months	USD	40:60	3.1877	40:60	3.7873	40:60	3.6308	40:60	3.1912
GIA 15 months	MVR	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A
GIA 15 months	USD	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A
GIA 18 months	MVR	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A
GIA 18 months	USD	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A
GIA 24 months	MVR	40:60	3.1877	40:60	3.7873	40:60	3.6308	40:60	3.1912
GIA 24 months	USD	40:60	3.1877	40:60	3.7873	40:60	3.6308	40:60	3.1912
GIA 36 months	MVR	40:60	3.1877	40:60	3.7873	40:60	3.6308	40:60	3.1912
GIA 36 months	USD	50:50	3.9846	50:50	4.7341	50:50	4.5384	50:50	3.9890
GIA 48 months	MVR	40:60	3.1877	40:60	3.7874	40:60	3.6309	40:60	3.1912
GIA 48 months	USD	50:50	3.9846	50:50	4.7341	50:50	4.5384	50:50	3.9890
GIA 60 months	MVR	40:60	3.1877	40:60	3.7873	40:60	3.6308	40:60	3.1912
GIA 60 months	USD	50:50	3.9846	50:50	4.7341	50:50	4.5384	50:50	3.9890
GIA Plus 36 Months	MVR	65:35	5.1800	65:35	6.1544	65:35	5.9000	65:35	5.1857
GIA Plus 36 Months	USD	70:30	5.5785	70:30	6.6278	70:30	6.3538	70:30	5.5846
GIA Plus 6 Months	MVR	40:60	N/A	40:60	3.7873	40:60	3.6308	40:60	3.1912
GIA Plus 6 Months	USD	40:60	N/A	40:60	N/A	40:60	N/A	40:60	N/A

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