

Rates for Retail GIA Deposits - % p.a.

Type of Account	Deposit Class	Currency	PSR	Jan-26	Dec-25	Nov-25	Oct-25	Sep-25	Aug-25	Jul-25	Jun-25	May-25	Apr-25	Mar-25	Feb-25	Jan-25
Retail GIA 3 Months	0-5M	MVR	25:75	1.8829	2.0000	1.9503	1.9343	1.9371	1.9822	2.0735	2.0750	2.1418	2.4003	2.1884	2.3396	2.1424
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	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	N/A
Retail GIA 6 Months	0-5M	MVR	25:75	1.8829	2.0000	1.9503	1.9343	1.9371	1.9822	2.0735	2.0750	2.1418	2.4002	2.1884	2.3396	2.1423
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	N/A
Retail GIA 6 Months	> 10M	MVR	25:75	1.8829	2.0000	1.9504	1.9343	1.9371	1.9822	2.0736	2.0750	2.1418	2.4003	2.1884	2.3396	2.1424
Retail GIA 12 Months	0-5M	MVR	30:70	2.2595	2.4000	2.3404	2.3212	2.3245	2.3786	2.4883	2.4900	2.5702	2.8803	2.6261	2.8075	2.5708
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	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	N/A
Retail GIA 24 Months	0-5M	MVR	39:61	2.9374	3.1200	3.0425	3.0175	3.0218	3.0922	3.2348	3.2370	3.3412	3.7444	3.4139	3.6498	3.3421
Retail GIA 24 Months	5-10M	MVR	39:61	2.9374	3.1200	3.0425	3.0175	3.0218	3.0922	3.2348	3.2370	3.3412	3.7444	3.4139	3.6498	3.3421
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	N/A
Retail GIA 36 Months	0-5M	MVR	41:59	3.0880	3.2800	3.1986	3.1723	3.1768	3.2508	3.4006	3.4030	3.5126	3.9364	3.5890	3.8370	3.5135
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	N/A
Retail GIA 36 Months	> 10M	MVR	45:55	3.3893	3.6000	3.5106	3.4818	3.4867	3.5679	3.7324	3.7350	3.8553	4.3205	3.9391	4.2113	3.8563
Retail GIA 60 Months	0-5M	MVR	48:52	3.6152	3.8400	3.7447	3.7139	3.7192	3.8058	3.9812	3.9840	4.1123	4.6085	4.2017	4.4921	4.1133
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	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	N/A
Retail GIA 3 Months		USD	30:70	2.2595	2.4000	2.3404	2.3212	2.3245	2.3786	2.4883	2.4900	2.5702	2.8803	2.6261	2.8075	2.5708
Retail GIA 6 Months		USD	30:70	2.2595	2.4000	2.3404	2.3212	2.3245	2.3786	2.4883	2.4900	2.5702	2.8803	2.6261	2.8075	2.5708
Retail GIA 12 Months		USD	40:60	3.0127	3.2000	3.1206	3.0949	3.0993	3.1715	3.3170	3.3200	3.4269	3.8404	3.5015	3.7434	3.4278
Retail GIA 24 Months		USD	40:60	3.0127	3.2000	3.1205	3.0949	3.0993	3.1715	3.3177	3.3200	3.4269	3.8404	3.5014	3.7434	3.4278
Retail GIA 36 Months		USD	50:50	3.7659	3.9999	3.9007	3.8686	3.8742	3.9644	4.1471	4.1500	4.2836	4.8005	4.3768	4.6792	4.2847
Retail GIA 60 Months		USD	50:50	3.7659	3.9999	3.9007	3.8686	3.8741	3.9644	4.1471	4.1500	4.2836	4.8005	4.3768	4.6792	4.2847
GIA 3 months	Default	MVR	30:70	2.2599	2.3999	2.3403	2.3211	2.3244	2.3786	2.4881	2.4900	2.5699	2.8781	2.6258	2.8065	2.5705
GIA 12 months	Default	MVR	35:65	2.6361	2.7999	2.7305	2.7080	2.7119	2.7751	2.9030	2.9050	2.9985	3.3604	3.0638	3.2755	2.9993
GIA 36 months	Default	MVR	40:60	3.0127	3.2000	3.1206	3.0949	3.0993	3.1715	3.3177	3.3200	3.4269	3.8404	3.5015	3.7434	3.4278
GIA 60 months	Default	MVR	40:60	3.0128	3.2000	3.1206	3.0949	3.0993	3.1715	3.3177	3.3200	3.4269	3.8404	3.5015	3.7434	3.4278
GIA 3 months	Default	USD	30:70	2.2595	2.4000	2.3404	2.3212	2.3245	2.3786	2.4883	2.4900	2.5702	2.8803	2.6261	2.8075	2.5708
GIA 6 months	Default	USD	30:70	2.2595	2.4000	2.3404	2.3212	2.3245	2.3786	2.4883	2.4900	2.5702	2.8803	2.6261	2.8076	2.5708
GIA 12 months	Default	USD	40:60	3.0127	3.2000	3.1206	3.0949	3.0993	3.1715	3.3177	3.3200	3.4269	3.8404	3.5015	3.7434	3.4278
GIA 24 months	Default	USD	40:60	3.0126	3.2000	3.1205	3.0950	3.0993	3.1716	3.3177	3.3200	3.4268	3.8404	3.5014	3.7434	3.4278
GIA 36 months	Default	USD	50:50	3.7659	3.9999	3.9007	3.8686	3.8742	3.9644	4.1471	4.1500	4.2836	4.8005	4.3768	4.6792	4.2847
GIA 48 months	Default	USD	50:50	N/A	N/A	N/A	N/A	N/A	3.9644	4.1471	4.1500	4.2836	4.8005	4.3768	4.6792	4.2847
GIA 60 months	Default	USD	50:50	3.7659	3.9999	3.9007	3.8686	3.8742	3.9644	4.1471	4.1500	4.2836	4.8005	4.3768	4.6792	4.2847

\* 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	Jan-26	Dec-25	Nov-25	Oct-25	Sep-25	Aug-25	Jul-25	Jun-25	May-25	Apr-25	Mar-25	Feb-25	Jan-25
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	N/A
Institutional GIA 3 Months	0-5M	MVR	25:75	1.8829	2.0000	1.9503	1.9343	1.9371	1.9822	2.0736	2.0750	2.1418	2.4003	2.1884	2.3396	2.1424
Institutional GIA 3 Months	5-10M	MVR	25:75	1.8829	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	N/A
Institutional GIA 6 Months	0-5M	MVR	25:75	1.8829	2.0000	1.9503	1.9343	1.9371	1.9822	2.0736	2.0750	2.1418	2.4003	2.1884	2.3396	2.1424
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	N/A
Institutional GIA 6 Months	> 10M	MVR	25:75	1.8829	2.0000	1.9504	1.9343	1.9371	1.9822	2.0736	2.0750	2.1418	2.4003	2.1884	2.3396	2.1424
Institutional GIA 12 Months	0-5M	MVR	30:70	2.2595	2.4000	2.3404	2.3212	2.3245	2.3786	2.4883	2.4900	2.5702	2.8803	2.6261	2.8075	2.5708
Institutional GIA 12 Months	5-10M	MVR	30:70	2.2595	2.4000	2.3404	2.3212	2.3245	2.3786	2.4883	2.4900	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	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	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	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	N/A
Institutional GIA 36 Months	0-5M	MVR	41:59	3.0880	3.2800	3.1986	3.1723	3.1768	3.2508	3.4006	3.4030	3.5126	3.9364	3.5890	3.8370	3.5135
Institutional GIA 36 Months	5-10M	MVR	43:57	3.2387	3.4400	3.3546	3.3270	3.3318	3.4094	3.5665	3.5690	3.6839	4.1285	3.7641	4.0242	3.6849
Institutional GIA 36 Months	> 10M	MVR	45:55	3.3893	3.6000	3.5106	3.4818	3.4867	3.5679	3.7324	3.7350	3.8553	4.3205	3.9391	4.2113	3.8563
Institutional GIA 60 Months	0-5M	MVR	48:52	3.6147	3.8400	3.7449	3.7136	3.7181	3.8054	3.9820	3.9834	4.1115	4.6087	4.2010	4.4921	4.1139
Institutional GIA 60 Months	5-10M	MVR	49:51	3.6906	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	N/A
Institutional GIA 3 Months		USD	30:70	2.2595	2.4000	N/A	N/A	N/A	2.3786	2.4883	2.4900	2.5702	2.8803	2.6261	2.8076	2.5708
Institutional GIA 6 Months		USD	30:70	2.2595	2.4000	2.3404	2.3212	2.3245	2.3786	N/A	0.0000	N/A	N/A	N/A	N/A	N/A
Institutional GIA 12 Months		USD	40:60	3.0127	3.2000	3.1206	3.0949	3.0993	3.1715	3.3177	3.3200	3.4269	3.8404	3.5015	3.7434	3.4278
Institutional GIA 24 Months		USD	40:60	N/A	N/A	N/A	N/A	N/A	N/A	N/A	0.0000	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	0.0000	N/A	N/A	N/A	N/A	N/A
Institutional GIA 60 Months		USD	50:50	3.7659	3.9999	3.9007	3.8686	3.8742	3.9644	4.1471	4.1500	4.2836	4.8005	4.3768	4.6792	4.2847
GIA 3 months	Default	MVR	30:70	2.2599	2.3999	2.3403	2.3211	2.3244	2.3786	2.4881	2.4900	2.5699	2.8781	2.6258	2.8065	2.5705
GIA 12 months	Default	MVR	35:65	2.6361	2.7999	2.7305	2.7080	2.7119	2.7751	2.9030	2.9050	2.9985	3.3604	3.0638	3.2755	2.9993
GIA 36 months	Default	MVR	40:60	3.0127	3.2000	3.1206	3.0949	3.0993	3.1715	3.3177	3.3200	3.4269	3.8404	3.5015	3.7434	3.4278
GIA 60 months	Default	MVR	40:60	3.0128	3.2000	3.1206	3.0949	3.0993	3.1715	3.3177	3.3200	3.4269	3.8404	3.5015	3.7434	3.4278
GIA 3 months	Default	USD	30:70	2.2595	2.4000	2.3404	2.3212	2.3245	2.3786	2.4883	2.4900	2.5702	2.8803	2.6261	2.8075	2.5708
GIA 6 months	Default	USD	30:70	2.2595	2.4000	2.3404	2.3212	2.3245	2.3786	2.4883	2.4900	2.5702	2.8803	2.6261	2.8076	2.5708
GIA 12 months	Default	USD	40:60	3.0127	3.2000	3.1206	3.0949	3.0993	3.1715	3.3177	3.3200	3.4269	3.8404	3.5015	3.7434	3.4278
GIA 24 months	Default	USD	40:60	3.0126	3.2000	3.1205	3.0950	3.0993	3.1716	3.3177	3.3200	3.4268	3.8404	3.5014	3.7434	3.4278
GIA 36 months	Default	USD	50:50	3.7659	3.9999	3.9007	3.8686	3.8742	3.9644	4.1471	4.1500	4.2836	4.8005	4.3768	4.6792	4.2847
GIA 48 months	Default	USD	50:50	N/A	N/A	N/A	N/A	N/A	3.9644	4.1471	4.1500	4.2836	4.8005	4.3768	4.6792	4.2847
GIA 60 months	Default	USD	50:50	3.7659	3.9999	3.9007	3.8686	3.8742	3.9644	4.1471	4.1500	4.2836	4.8005	4.3768	4.6792	4.2847

\* 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-26	Dec-25	Nov-25	Oct-25	Sep-25	Aug-25	Jul-25	Jun-25	May-25	Apr-25	Mar-25	Feb-25	Jan-25
Savings Account	MVR	10:90	0.7532	0.8000	0.7801	0.7737	0.7748	0.7929	0.8294	0.8300	0.8567	0.9601	0.8753	0.9358	0.8569
Savings Account	USD	10:90	0.7532	0.8000	0.7801	0.7737	0.7748	0.7929	0.8294	0.8300	0.8567	0.9601	0.8753	0.9358	0.8569
Kids Accounts	MVR	30:70	2.2595	2.3999	2.3404	2.3211	2.3245	2.3786	2.4882	2.4900	2.5701	2.8803	2.6260	2.8075	2.5708
Kids Accounts	USD	30:70	2.2595	2.3999	2.3404	2.3212	2.3245	2.3786	2.4882	2.4900	2.5701	2.8803	2.6261	2.8075	2.5708
Kaamiyaabu Kids	MVR	40:60	3.0127	3.2000	3.1206	3.0949	3.0993	3.1715	3.3177	3.3200	3.4269	3.8404	3.5015	3.7434	3.4278
Kaamiyaabu Kids	USD	40:60	3.0127	3.2000	3.1206	3.0949	3.0993	3.1715	3.3177	3.3200	3.4269	3.8404	3.5014	3.7434	3.4278
Bingaa Trx	MVR	90:10	0.7522	0.8002	0.7790	0.7742	0.7739	0.7931	0.8288	0.8299	0.8555	0.9597	0.8742	0.9350	0.8546
Bingaa Trx	USD	90:10	0.7533	0.7986	0.7805	0.7729	0.7748	0.7913	0.8295	0.8279	0.8564	0.9584	0.8746	0.9350	0.8569
Bingaa Save	MVR	30:70	2.2592	2.3997	2.3400	2.3213	2.3242	2.3782	2.4881	2.4895	2.5702	2.8803	2.6259	2.8077	2.5707
Bingaa Save	USD	30:70	2.2595	2.3998	2.3404	2.3211	2.3244	2.3785	2.4883	2.4897	2.5702	2.8802	2.6259	2.8073	2.5709
Bingaa Invest	MVR	40:60	3.0127	3.1999	3.1207	3.0947	3.0997	3.1715	3.3175	3.3195	3.4268	3.8408	3.5018	3.7437	3.4274
Bingaa Invest	USD	40:60	3.0127	3.1995	3.1206	3.0949	3.0993	3.1715	3.3177	3.3199	3.4270	3.8403	3.5015	3.7430	3.4277
Hajj Saving Deposit	MVR	43:57	3.2387	3.4400	3.3546	3.3270	3.3318	3.4094	3.5665	3.5690	3.6839	4.1285	3.7641	4.0242	3.6849
Hajj Saving Deposit	USD	43:57	3.2387	3.4399	3.3546	3.3270	3.3317	3.4094	3.5665	3.5690	3.6840	4.1284	3.7640	4.0242	3.6849
GIA 3 months	MVR	30:70	2.2599	2.3999	2.3403	2.3211	2.3244	2.3786	2.4881	2.4900	2.5699	2.8781	2.6258	2.8065	2.5705
GIA 3 months	USD	30:70	2.2595	2.4000	2.3404	2.3212	2.3245	2.3786	2.4883	2.4900	2.5702	2.8803	2.6261	2.8075	2.5708
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	N/A
GIA 6 months	USD	30:70	2.2595	2.4000	2.3404	2.3212	2.3245	2.3786	2.4883	2.4900	2.5702	2.8803	2.6261	2.8076	2.5708
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	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	N/A
GIA 12 months	MVR	35:65	2.6361	2.7999	2.7305	2.7080	2.7119	2.7751	2.9030	2.9050	2.9985	3.3604	3.6377	3.2755	2.9993
GIA 12 months	USD	40:60	3.0127	3.2000	3.1206	3.0949	3.0993	3.1715	3.3177	3.3200	3.4269	3.8404	3.5015	3.7434	3.4278
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	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	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	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	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	N/A
GIA 24 months	USD	40:60	3.0126	3.2000	3.1205	3.0950	3.0993	3.1716	3.3177	3.3200	3.4268	3.8404	3.5014	3.7434	3.4278
GIA 36 months	MVR	40:60	3.0127	3.2000	3.1206	3.0949	3.0993	3.1715	3.3177	3.3200	3.4269	3.8404	3.5015	3.7434	3.4278
GIA 36 months	USD	50:50	3.7659	3.9999	3.9007	3.8686	3.8742	3.9644	4.1471	4.1500	4.2836	4.8005	4.3768	4.6792	4.2847
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	N/A
GIA 48 months	USD	50:50	N/A	N/A	N/A	N/A	N/A	3.9644	4.1471	4.1500	4.2836	4.8005	4.3768	4.6792	4.2847
GIA 60 months	MVR	40:60	3.0128	3.2000	3.1206	3.0949	3.0993	3.1715	3.3177	3.3200	3.4269	3.8404	3.5015	3.7434	3.4278
GIA 60 months	USD	50:50	3.7659	3.9999	3.9007	3.8686	3.8742	3.9644	4.1471	4.1500	4.2836	4.8005	4.3768	4.6792	4.2847
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	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	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	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	N/A

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