

Rates for Retail GIA Deposits - % p.a.

Type of Account	Deposit Class	Currency	PSR	Mar-26	Feb-26	Jan-26	Dec-25	Nov-25	Oct-25	Sep-25	Aug-25	Jul-25	Jun-25	May-25	Apr-25
Retail GIA 3 Months	0-5M	MVR	25:75	2.0746	2.0152	1.8829	2.0000	1.9503	1.9343	1.9371	1.9822	2.0735	2.0750	2.1418	2.4003
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	2.0746	2.0152	1.8829	2.0000	1.9503	1.9343	1.9371	1.9822	2.0735	2.0750	2.1418	2.4002
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	2.0746	2.0152	1.8829	2.0000	1.9504	1.9343	1.9371	1.9822	2.0736	2.0750	2.1418	2.4003
Retail GIA 12 Months	0-5M	MVR	30:70	2.4895	2.4182	2.2595	2.4000	2.3404	2.3212	2.3245	2.3786	2.4883	2.4900	2.5702	2.8803
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	3.2363	3.1437	2.9374	3.1200	3.0425	3.0175	3.0218	3.0922	3.2348	3.2370	3.3412	3.7444
Retail GIA 24 Months	5-10M	MVR	39:61	3.2363	3.1437	2.9374	3.1200	3.0425	3.0175	3.0218	3.0922	3.2348	3.2370	3.3412	3.7444
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	3.4023	3.3049	3.0880	3.2800	3.1986	3.1723	3.1768	3.2508	3.4006	3.4030	3.5126	3.9364
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	3.7342	3.6273	3.3893	3.6000	3.5106	3.4818	3.4867	3.5679	3.7324	3.7350	3.8553	4.3205
Retail GIA 60 Months	0-5M	MVR	48:52	3.9832	3.8692	3.6152	3.8400	3.7447	3.7139	3.7192	3.8058	3.9812	3.9840	4.1123	4.6085
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	2.4895	2.4182	2.2595	2.4000	2.3404	2.3212	2.3245	2.3786	2.4883	2.4900	2.5702	2.8803
Retail GIA 6 Months		USD	30:70	2.4895	2.4182	2.2595	2.4000	2.3404	2.3212	2.3245	2.3786	2.4883	2.4900	2.5702	2.8803
Retail GIA 12 Months		USD	40:60	3.3193	3.2243	3.0127	3.2000	3.1206	3.0949	3.0993	3.1715	3.3170	3.3200	3.4269	3.8404
Retail GIA 24 Months		USD	40:60	3.3193	3.2243	3.0127	3.2000	3.1205	3.0949	3.0993	3.1715	3.3177	3.3200	3.4269	3.8404
Retail GIA 36 Months		USD	50:50	4.1491	4.0304	3.7659	3.9999	3.9007	3.8686	3.8742	3.9644	4.1471	4.1500	4.2836	4.8005
Retail GIA 60 Months		USD	50:50	4.1491	4.0304	3.7659	3.9999	3.9007	3.8686	3.8741	3.9644	4.1471	4.1500	4.2836	4.8005

GIA 3 months	Default	MVR	30:70	2.4884	2.4186	2.2599	2.3999	2.3403	2.3211	2.3244	2.3786	2.4881	2.4900	2.5699	2.8781
GIA 12 months	Default	MVR	35:65	2.9044	2.8213	2.6361	2.7999	2.7305	2.7080	2.7119	2.7751	2.9030	2.9050	2.9985	3.3604
GIA 36 months	Default	MVR	40:60	3.3193	3.2243	3.0127	3.2000	3.1206	3.0949	3.0993	3.1715	3.3177	3.3200	3.4269	3.8404
GIA 60 months	Default	MVR	40:60	3.3194	3.2243	3.0128	3.2000	3.1206	3.0949	3.0993	3.1715	3.3177	3.3200	3.4269	3.8404
GIA 3 months	Default	USD	30:70	2.4895	2.4182	2.2595	2.4000	2.3404	2.3212	2.3245	2.3786	2.4883	2.4900	2.5702	2.8803
GIA 6 months	Default	USD	30:70	2.4895	2.4182	2.2595	2.4000	2.3404	2.3212	2.3245	2.3786	2.4883	2.4900	2.5702	2.8803
GIA 12 months	Default	USD	40:60	3.3193	3.2243	3.0127	3.2000	3.1206	3.0949	3.0993	3.1715	3.3177	3.3200	3.4269	3.8404
GIA 24 months	Default	USD	40:60	3.3193	3.2243	3.0126	3.2000	3.1205	3.0950	3.0993	3.1716	3.3177	3.3200	3.4268	3.8404
GIA 36 months	Default	USD	50:50	4.1491	4.0304	3.7659	3.9999	3.9007	3.8686	3.8742	3.9644	4.1471	4.1500	4.2836	4.8005
GIA 60 months	Default	USD	50:50	4.1491	4.0304	3.7659	3.9999	3.9007	3.8686	3.8742	3.9644	4.1471	4.1500	4.2836	4.8005

* 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	Mar-26	Feb-26	Jan-26	Dec-25	Nov-25	Oct-25	Sep-25	Aug-25	Jul-25	Jun-25	May-25	Apr-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
Institutional GIA 3 Months	0-5M	MVR	25:75	2.0746	2.0152	1.8829	2.0000	1.9503	1.9343	1.9371	1.9822	2.0736	2.0750	2.1418	2.4003
Institutional GIA 3 Months	5-10M	MVR	25:75	2.0746	2.0152	1.8829	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	2.0746	2.0152	1.8829	2.0000	1.9503	1.9343	1.9371	1.9822	2.0736	2.0750	2.1418	2.4003
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	2.0746	2.0152	1.8829	2.0000	1.9504	1.9343	1.9371	1.9822	2.0736	2.0750	2.1418	2.4003
Institutional GIA 12 Months	0-5M	MVR	30:70	2.4895	2.4182	2.2595	2.4000	2.3404	2.3212	2.3245	2.3786	2.4883	2.4900	2.5702	2.8803
Institutional GIA 12 Months	5-10M	MVR	30:70	2.4895	2.4182	2.2595	2.4000	2.3404	2.3212	2.3245	2.3786	2.4883	2.4900	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	3.4023	3.3049	3.0880	3.2800	3.1986	3.1723	3.1768	3.2508	3.4006	3.4030	3.5126	3.9364
Institutional GIA 36 Months	5-10M	MVR	43:57	3.5683	3.4661	3.2387	3.4400	3.3546	3.3270	3.3318	3.4094	3.5665	3.5690	3.6839	4.1285
Institutional GIA 36 Months	> 10M	MVR	45:55	3.7342	3.6273	3.3893	3.6000	3.5106	3.4818	3.4867	3.5679	3.7324	3.7350	3.8553	4.3205
Institutional GIA 60 Months	0-5M	MVR	48:52	3.9844	3.8690	3.6147	3.8400	3.7449	3.7136	3.7181	3.8054	3.9820	3.9834	4.1115	4.6087
Institutional GIA 60 Months	5-10M	MVR	49:51	4.0662	3.9498	3.6906	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	2.4895	2.4182	2.2595	2.4000	N/A	N/A	N/A	2.3786	2.4883	2.4900	2.5702	2.8803
Institutional GIA 6 Months		USD	30:70	2.4895	2.4182	2.2595	2.4000	2.3404	2.3212	2.3245	2.3786	N/A	0.0000	N/A	N/A
Institutional GIA 12 Months		USD	40:60	3.3193	3.2243	3.0127	3.2000	3.1206	3.0949	3.0993	3.1715	3.3177	3.3200	3.4269	3.8404
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	0.0000	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	0.0000	N/A	N/A
Institutional GIA 60 Months		USD	50:50	4.1491	4.0304	3.7659	3.9999	3.9007	3.8686	3.8742	3.9644	4.1471	4.1500	4.2836	4.8005
GIA 3 months	Default	MVR	30:70	2.4884	2.4186	2.2599	2.3999	2.3403	2.3211	2.3244	2.3786	2.4881	2.4900	2.5699	2.8781
GIA 12 months	Default	MVR	35:65	2.9044	2.8213	2.6361	2.7999	2.7305	2.7080	2.7119	2.7751	2.9030	2.9050	2.9985	3.3604
GIA 36 months	Default	MVR	40:60	3.3193	3.2243	3.0127	3.2000	3.1206	3.0949	3.0993	3.1715	3.3177	3.3200	3.4269	3.8404
GIA 60 months	Default	MVR	40:60	3.3194	3.2243	3.0128	3.2000	3.1206	3.0949	3.0993	3.1715	3.3177	3.3200	3.4269	3.8404
GIA 3 months	Default	USD	30:70	2.4895	2.4182	2.2595	2.4000	2.3404	2.3212	2.3245	2.3786	2.4883	2.4900	2.5702	2.8803
GIA 6 months	Default	USD	30:70	2.4895	2.4182	2.2595	2.4000	2.3404	2.3212	2.3245	2.3786	2.4883	2.4900	2.5702	2.8803
GIA 12 months	Default	USD	40:60	3.3193	3.2243	3.0127	3.2000	3.1206	3.0949	3.0993	3.1715	3.3177	3.3200	3.4269	3.8404
GIA 24 months	Default	USD	40:60	3.3193	3.2243	3.0126	3.2000	3.1205	3.0950	3.0993	3.1716	3.3177	3.3200	3.4268	3.8404
GIA 36 months	Default	USD	50:50	4.1491	4.0304	3.7659	3.9999	3.9007	3.8686	3.8742	3.9644	4.1471	4.1500	4.2836	4.8005
GIA 60 months	Default	USD	50:50	4.1491	4.0304	3.7659	3.9999	3.9007	3.8686	3.8742	3.9644	4.1471	4.1500	4.2836	4.8005

* 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	Mar-26	Feb-26	Jan-26	Dec-25	Nov-25	Oct-25	Sep-25	Aug-25	Jul-25	Jun-25	May-25	Apr-25
Savings Account	MVR	10:90	0.8298	0.8060	0.7532	0.8000	0.7801	0.7737	0.7748	0.7929	0.8294	0.8300	0.8567	0.9601
Savings Account	USD	10:90	0.8298	0.8061	0.7532	0.8000	0.7801	0.7737	0.7748	0.7929	0.8294	0.8300	0.8567	0.9601
Kids Accounts	MVR	30:70	2.4894	2.4182	2.2595	2.3999	2.3404	2.3211	2.3245	2.3786	2.4882	2.4900	2.5701	2.8803
Kids Accounts	USD	30:70	2.4895	2.4182	2.2595	2.3999	2.3404	2.3212	2.3245	2.3786	2.4882	2.4900	2.5701	2.8803
Kaamiyaabu Kids	MVR	40:60	3.3193	3.2243	3.0127	3.2000	3.1206	3.0949	3.0993	3.1715	3.3177	3.3200	3.4269	3.8404
Kaamiyaabu Kids	USD	40:60	3.3193	3.2243	3.0127	3.2000	3.1206	3.0949	3.0993	3.1715	3.3177	3.3200	3.4269	3.8404
Bingaa Trx	MVR	10:90	0.8294	0.8053	0.7522	0.8002	0.7790	0.7742	0.7739	0.7931	0.8288	0.8299	0.8555	0.9597
Bingaa Trx	USD	10:90	0.8299	0.8060	0.7533	0.7986	0.7805	0.7729	0.7748	0.7913	0.8295	0.8279	0.8564	0.9584
Bingaa Save	MVR	30:70	2.4893	2.4182	2.2592	2.3997	2.3400	2.3213	2.3242	2.3782	2.4881	2.4895	2.5702	2.8803
Bingaa Save	USD	30:70	2.4895	2.4182	2.2595	2.3998	2.3404	2.3211	2.3244	2.3785	2.4883	2.4897	2.5702	2.8802
Bingaa Invest	MVR	40:60	3.3192	3.2244	3.0127	3.1999	3.1207	3.0947	3.0997	3.1715	3.3175	3.3195	3.4268	3.8408
Bingaa Invest	USD	40:60	3.3194	3.2243	3.0127	3.1995	3.1206	3.0949	3.0993	3.1715	3.3177	3.3199	3.4270	3.8403
Hajj Saving Deposit	MVR	43:57	3.5683	3.4661	3.2387	3.4400	3.3546	3.3270	3.3318	3.4094	3.5665	3.5690	3.6839	4.1285
Hajj Saving Deposit	USD	43:57	3.5683	3.4661	3.2387	3.4399	3.3546	3.3270	3.3317	3.4094	3.5665	3.5690	3.6840	4.1284
GIA 3 months	MVR	30:70	2.4884	2.4186	2.2599	2.3999	2.3403	2.3211	2.3244	2.3786	2.4881	2.4900	2.5699	2.8781
GIA 3 months	USD	30:70	2.4895	2.4182	2.2595	2.4000	2.3404	2.3212	2.3245	2.3786	2.4883	2.4900	2.5702	2.8803
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	2.4895	2.4182	2.2595	2.4000	2.3404	2.3212	2.3245	2.3786	2.4883	2.4900	2.5702	2.8803
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	2.9044	2.8213	2.6361	2.7999	2.7305	2.7080	2.7119	2.7751	2.9030	2.9050	2.9985	3.3604
GIA 12 months	USD	40:60	3.3193	3.2243	3.0127	3.2000	3.1206	3.0949	3.0993	3.1715	3.3177	3.3200	3.4269	3.8404
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	3.3193	3.2243	3.0126	3.2000	3.1205	3.0950	3.0993	3.1716	3.3177	3.3200	3.4268	3.8404
GIA 36 months	MVR	40:60	3.3193	3.2243	3.0127	3.2000	3.1206	3.0949	3.0993	3.1715	3.3177	3.3200	3.4269	3.8404
GIA 36 months	USD	50:50	4.1491	4.0304	3.7659	3.9999	3.9007	3.8686	3.8742	3.9644	4.1471	4.1500	4.2836	4.8005
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	N/A	N/A	N/A	N/A	3.9644	4.1471	4.1500	4.2836	4.8005
GIA 60 months	MVR	40:60	3.3194	3.2243	3.0128	3.2000	3.1206	3.0949	3.0993	3.1715	3.3177	3.3200	3.4269	3.8404
GIA 60 months	USD	50:50	4.1491	4.0304	3.7659	3.9999	3.9007	3.8686	3.8742	3.9644	4.1471	4.1500	4.2836	4.8005
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.