

Rates for Retail GIA Deposits - % p.a.

Type of Account	Deposit Class	Currency	PSR	Apr-26	Mar-26	Feb-26	Jan-26	Dec-25	Nov-25	Oct-25	Sep-25	Aug-25	Jul-25	Jun-25	May-25
Retail GIA 3 Months	0-5M	MVR	25:75	1.9260	2.0746	2.0152	1.8829	2.0000	1.9503	1.9343	1.9371	1.9822	2.0735	2.0750	2.1418
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	1.9260	2.0746	2.0152	1.8829	2.0000	1.9503	1.9343	1.9371	1.9822	2.0735	2.0750	2.1418
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	1.9260	2.0746	2.0152	1.8829	2.0000	1.9504	1.9343	1.9371	1.9822	2.0736	2.0750	2.1418
Retail GIA 12 Months	0-5M	MVR	30:70	2.3112	2.4895	2.4182	2.2595	2.4000	2.3404	2.3212	2.3245	2.3786	2.4883	2.4900	2.5702
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	3.0045	3.2363	3.1437	2.9374	3.1200	3.0425	3.0175	3.0218	3.0922	3.2348	3.2370	3.3412
Retail GIA 24 Months	5-10M	MVR	39:61	3.0045	3.2363	3.1437	2.9374	3.1200	3.0425	3.0175	3.0218	3.0922	3.2348	3.2370	3.3412
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	3.1586	3.4023	3.3049	3.0880	3.2800	3.1986	3.1723	3.1768	3.2508	3.4006	3.4030	3.5126
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	3.4668	3.7342	3.6273	3.3893	3.6000	3.5106	3.4818	3.4867	3.5679	3.7324	3.7350	3.8553
Retail GIA 60 Months	0-5M	MVR	48:52	3.6979	3.9832	3.8692	3.6152	3.8400	3.7447	3.7139	3.7192	3.8058	3.9812	3.9840	4.1123
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	2.3112	2.4895	2.4182	2.2595	2.4000	2.3404	2.3212	2.3245	2.3786	2.4883	2.4900	2.5702
Retail GIA 6 Months		USD	30:70	2.3112	2.4895	2.4182	2.2595	2.4000	2.3404	2.3212	2.3245	2.3786	2.4883	2.4900	2.5702
Retail GIA 12 Months		USD	40:60	3.0816	3.3193	3.2243	3.0127	3.2000	3.1206	3.0949	3.0993	3.1715	3.3177	3.3200	3.4269
Retail GIA 24 Months		USD	40:60	3.0816	3.3193	3.2243	3.0127	3.2000	3.1205	3.0949	3.0993	3.1715	3.3177	3.3200	3.4269
Retail GIA 36 Months		USD	50:50	3.8519	4.1491	4.0304	3.7659	3.9999	3.9007	3.8686	3.8742	3.9644	4.1471	4.1500	4.2836
Retail GIA 60 Months		USD	50:50	3.8519	4.1491	4.0304	3.7659	3.9999	3.9007	3.8686	3.8741	3.9644	4.1471	4.1500	4.2836
Retail GIA 12 Months Prm	>500	USD	50:50	3.9290	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 Prm	0-100K	MVR	39:61	3.0045	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 Prm	100K-500K	MVR	42:58	3.2357	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 Prm	>500K	MVR	45:55	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	MVR	30:70	2.3101	2.4884	2.4186	2.2599	2.3999	2.3403	2.3211	2.3244	2.3786	2.4881	2.4900	2.5699
GIA 12 months	Default	MVR	35:65	2.6964	2.9044	2.8213	2.6361	2.7999	2.7305	2.7080	2.7119	2.7751	2.9030	2.9050	2.9985
GIA 36 months	Default	MVR	40:60	3.0816	3.3193	3.2243	3.0127	3.2000	3.1206	3.0949	3.0993	3.1715	3.3177	3.3200	3.4269
GIA 60 months	Default	MVR	40:60	3.0816	3.3194	3.2243	3.0128	3.2000	3.1206	3.0949	3.0993	3.1715	3.3177	3.3200	3.4269
GIA 3 months	Default	USD	30:70	2.3112	2.4895	2.4182	2.2595	2.4000	2.3404	2.3212	2.3245	2.3786	2.4883	2.4900	2.5702
GIA 6 months	Default	USD	30:70	2.3111	2.4895	2.4182	2.2595	2.4000	2.3404	2.3212	2.3245	2.3786	2.4883	2.4900	2.5702
GIA 12 months	Default	USD	40:60	3.0816	3.3193	3.2243	3.0127	3.2000	3.1206	3.0949	3.0993	3.1715	3.3177	3.3200	3.4269
GIA 24 months	Default	USD	40:60	3.0815	3.3193	3.2243	3.0126	3.2000	3.1205	3.0950	3.0993	3.1716	3.3177	3.3200	3.4268
GIA 36 months	Default	USD	50:50	3.8519	4.1491	4.0304	3.7659	3.9999	3.9007	3.8686	3.8742	3.9644	4.1471	4.1500	4.2836
GIA 60 months	Default	USD	50:50	3.8519	4.1491	4.0304	3.7659	3.9999	3.9007	3.8686	3.8742	3.9644	4.1471	4.1500	4.2836

* 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	Apr-26	Mar-26	Feb-26	Jan-26	Dec-25	Nov-25	Oct-25	Sep-25	Aug-25	Jul-25	Jun-25	May-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	1.9926	2.0746	2.0152	1.8829	2.0000	1.9503	1.9343	1.9371	1.9822	2.0736	2.0750	2.1418
Institutional GIA 3 Months	5-10M	MVR	25:75	N/A	2.0746	2.0152	1.8829	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	1.9260	2.0746	2.0152	1.8829	2.0000	1.9503	1.9343	1.9371	1.9822	2.0736	2.0750	2.1418
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	1.9260	2.0746	2.0152	1.8829	2.0000	1.9504	1.9343	1.9371	1.9822	2.0736	2.0750	2.1418
Institutional GIA 12 Months	0-5M	MVR	30:70	2.3112	2.4895	2.4182	2.2595	2.4000	2.3404	2.3212	2.3245	2.3786	2.4883	2.4900	2.5702
Institutional GIA 12 Months	5-10M	MVR	30:70	2.3112	2.4895	2.4182	2.2595	2.4000	2.3404	2.3212	2.3245	2.3786	2.4883	2.4900	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	3.1586	3.4023	3.3049	3.0880	3.2800	3.1986	3.1723	3.1768	3.2508	3.4006	3.4030	3.5126
Institutional GIA 36 Months	5-10M	MVR	43:57	3.3127	3.5683	3.4661	3.2387	3.4400	3.3546	3.3270	3.3318	3.4094	3.5665	3.5690	3.6839
Institutional GIA 36 Months	> 10M	MVR	45:55	3.4668	3.7342	3.6273	3.3893	3.6000	3.5106	3.4818	3.4867	3.5679	3.7324	3.7350	3.8553
Institutional GIA 60 Months	0-5M	MVR	48:52	3.6987	3.9844	3.8690	3.6147	3.8400	3.7449	3.7136	3.7181	3.8054	3.9820	3.9834	4.1115
Institutional GIA 60 Months	5-10M	MVR	49:51	3.7749	4.0662	3.9498	3.6906	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	2.3112	2.4895	2.4182	2.2595	2.4000	N/A	N/A	N/A	2.3786	2.4883	2.4900	2.5702
Institutional GIA 6 Months		USD	30:70	2.3112	2.4895	2.4182	2.2595	2.4000	2.3404	2.3212	2.3245	2.3786	N/A	0.0000	N/A
Institutional GIA 12 Months		USD	40:60	3.0816	3.3193	3.2243	3.0127	3.2000	3.1206	3.0949	3.0993	3.1715	3.3177	3.3200	3.4269
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	N/A	0.0000	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	N/A	0.0000	N/A
Institutional GIA 60 Months		USD	50:50	3.8520	4.1491	4.0304	3.7659	3.9999	3.9007	3.8686	3.8742	3.9644	4.1471	4.1500	4.2836
GIA 3 months	Default	MVR	30:70	2.3101	2.4884	2.4186	2.2599	2.3999	2.3403	2.3211	2.3244	2.3786	2.4881	2.4900	2.5699
GIA 12 months	Default	MVR	35:65	2.6964	2.9044	2.8213	2.6361	2.7999	2.7305	2.7080	2.7119	2.7751	2.9030	2.9050	2.9985
GIA 36 months	Default	MVR	40:60	3.0816	3.3193	3.2243	3.0127	3.2000	3.1206	3.0949	3.0993	3.1715	3.3177	3.3200	3.4269
GIA 60 months	Default	MVR	40:60	3.0816	3.3194	3.2243	3.0128	3.2000	3.1206	3.0949	3.0993	3.1715	3.3177	3.3200	3.4269
GIA 3 months	Default	USD	30:70	2.3112	2.4895	2.4182	2.2595	2.4000	2.3404	2.3212	2.3245	2.3786	2.4883	2.4900	2.5702
GIA 6 months	Default	USD	30:70	2.3111	2.4895	2.4182	2.2595	2.4000	2.3404	2.3212	2.3245	2.3786	2.4883	2.4900	2.5702
GIA 12 months	Default	USD	40:60	3.0816	3.3193	3.2243	3.0127	3.2000	3.1206	3.0949	3.0993	3.1715	3.3177	3.3200	3.4269
GIA 24 months	Default	USD	40:60	3.0815	3.3193	3.2243	3.0126	3.2000	3.1205	3.0950	3.0993	3.1716	3.3177	3.3200	3.4268
GIA 36 months	Default	USD	50:50	3.8519	4.1491	4.0304	3.7659	3.9999	3.9007	3.8686	3.8742	3.9644	4.1471	4.1500	4.2836
GIA 60 months	Default	USD	50:50	3.8519	4.1491	4.0304	3.7659	3.9999	3.9007	3.8686	3.8742	3.9644	4.1471	4.1500	4.2836

* 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	Apr-26	Mar-26	Feb-26	Jan-26	Dec-25	Nov-25	Oct-25	Sep-25	Aug-25	Jul-25	Jun-25	May-25
Savings Account	MVR	10:90	0.7704	0.8298	0.8060	0.7532	0.8000	0.7801	0.7737	0.7748	0.7929	0.8294	0.8300	0.8567
Savings Account	USD	10:90	0.7704	0.8298	0.8061	0.7532	0.8000	0.7801	0.7737	0.7748	0.7929	0.8294	0.8300	0.8567
Kids Accounts	MVR	30:70	2.3111	2.4894	2.4182	2.2595	2.3999	2.3404	2.3211	2.3245	2.3786	2.4882	2.4900	2.5701
Kids Accounts	USD	30:70	2.3112	2.4895	2.4182	2.2595	2.3999	2.3404	2.3212	2.3245	2.3786	2.4882	2.4900	2.5701
Kaamiyaabu Kids	MVR	40:60	3.0816	3.3193	3.2243	3.0127	3.2000	3.1206	3.0949	3.0993	3.1715	3.3177	3.3200	3.4269
Kaamiyaabu Kids	USD	40:60	3.0816	3.3193	3.2243	3.0127	3.2000	3.1206	3.0949	3.0993	3.1715	3.3177	3.3200	3.4269
Bingaa Trx	MVR	10:90	0.7698	0.8294	0.8053	0.7522	0.8002	0.7790	0.7742	0.7739	0.7931	0.8288	0.8299	0.8555
Bingaa Trx	USD	10:90	0.7704	0.8299	0.8060	0.7533	0.7986	0.7805	0.7729	0.7748	0.7913	0.8295	0.8279	0.8564
Bingaa Save	MVR	30:70	2.3109	2.4893	2.4182	2.2592	2.3997	2.3400	2.3213	2.3242	2.3782	2.4881	2.4895	2.5702
Bingaa Save	USD	30:70	2.3111	2.4895	2.4182	2.2595	2.3998	2.3404	2.3211	2.3244	2.3785	2.4883	2.4897	2.5702
Bingaa Invest	MVR	40:60	3.0816	3.3192	3.2244	3.0127	3.1999	3.1207	3.0947	3.0997	3.1715	3.3175	3.3195	3.4268
Bingaa Invest	USD	40:60	3.0815	3.3194	3.2243	3.0127	3.1995	3.1206	3.0949	3.0993	3.1715	3.3177	3.3199	3.4270
Hajj Saving Deposit	MVR	43:57	3.3127	3.5683	3.4661	3.2387	3.4400	3.3546	3.3270	3.3318	3.4094	3.5665	3.5690	3.6839
Hajj Saving Deposit	USD	43:57	3.3126	3.5683	3.4661	3.2387	3.4399	3.3546	3.3270	3.3317	3.4094	3.5665	3.5690	3.6840
GIA 3 months	MVR	30:70	2.3101	2.4884	2.4186	2.2599	2.3999	2.3403	2.3211	2.3244	2.3786	2.4881	2.4900	2.5699
GIA 3 months	USD	30:70	2.3112	2.4895	2.4182	2.2595	2.4000	2.3404	2.3212	2.3245	2.3786	2.4883	2.4900	2.5702
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	2.3111	2.4895	2.4182	2.2595	2.4000	2.3404	2.3212	2.3245	2.3786	2.4883	2.4900	2.5702
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	2.6964	2.9044	2.8213	2.6361	2.7999	2.7305	2.7080	2.7119	2.7751	2.9030	2.9050	2.9985
GIA 12 months	USD	40:60	3.0816	3.3193	3.2243	3.0127	3.2000	3.1206	3.0949	3.0993	3.1715	3.3177	3.3200	3.4269
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	3.0815	3.3193	3.2243	3.0126	3.2000	3.1205	3.0950	3.0993	3.1716	3.3177	3.3200	3.4268
GIA 36 months	MVR	40:60	3.0816	3.3193	3.2243	3.0127	3.2000	3.1206	3.0949	3.0993	3.1715	3.3177	3.3200	3.4269
GIA 36 months	USD	50:50	3.8519	4.1491	4.0304	3.7659	3.9999	3.9007	3.8686	3.8742	3.9644	4.1471	4.1500	4.2836
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	N/A	3.9644	4.1471	4.1500	4.2836
GIA 60 months	MVR	40:60	3.0816	3.3194	3.2243	3.0128	3.2000	3.1206	3.0949	3.0993	3.1715	3.3177	3.3200	3.4269
GIA 60 months	USD	50:50	3.8519	4.1491	4.0304	3.7659	3.9999	3.9007	3.8686	3.8742	3.9644	4.1471	4.1500	4.2836
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.