

Rates for Retail GIA Deposits - % p.a.

Type of Account	Deposit Class	Currency	PSR	May-26	Apr-26	Mar-26	Feb-26	Jan-26	Dec-25	Nov-25	Oct-25	Sep-25	Aug-25	Jul-25	Jun-25
Retail GIA 3 Months	0-5M	MVR	25:75	1.9762	1.9260	2.0746	2.0152	1.8829	2.0000	1.9503	1.9343	1.9371	1.9822	2.0735	2.0750
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	1.9762	1.9260	2.0746	2.0152	1.8829	2.0000	1.9503	1.9343	1.9371	1.9822	2.0735	2.0750
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	1.9762	1.9260	2.0746	2.0152	1.8829	2.0000	1.9504	1.9343	1.9371	1.9822	2.0736	2.0750
Retail GIA 12 Months	0-5M	MVR	30:70	2.3714	2.3112	2.4895	2.4182	2.2595	2.4000	2.3404	2.3212	2.3245	2.3786	2.4883	2.4900
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	3.0828	3.0045	3.2363	3.1437	2.9374	3.1200	3.0425	3.0175	3.0218	3.0922	3.2348	3.2370
Retail GIA 24 Months	5-10M	MVR	39:61	N/A	3.0045	3.2363	3.1437	2.9374	3.1200	3.0425	3.0175	3.0218	3.0922	3.2348	3.2370
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	3.2409	3.1586	3.4023	3.3049	3.0880	3.2800	3.1986	3.1723	3.1768	3.2508	3.4006	3.4030
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	3.5571	3.4668	3.7342	3.6273	3.3893	3.6000	3.5106	3.4818	3.4867	3.5679	3.7324	3.7350
Retail GIA 60 Months	0-5M	MVR	48:52	3.7943	3.6979	3.9832	3.8692	3.6152	3.8400	3.7447	3.7139	3.7192	3.8058	3.9812	3.9840
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	2.3714	2.3112	2.4895	2.4182	2.2595	2.4000	2.3404	2.3212	2.3245	2.3786	2.4883	2.4900
Retail GIA 6 Months		USD	30:70	2.3714	2.3112	2.4895	2.4182	2.2595	2.4000	2.3404	2.3212	2.3245	2.3786	2.4883	2.4900
Retail GIA 12 Months		USD	40:60	3.1619	3.0816	3.3193	3.2243	3.0127	3.2000	3.1206	3.0949	3.0993	3.1715	3.3170	3.3200
Retail GIA 24 Months		USD	40:60	3.1619	3.0816	3.3193	3.2243	3.0127	3.2000	3.1205	3.0949	3.0993	3.1715	3.3177	3.3200
Retail GIA 36 Months		USD	50:50	3.9523	3.8519	4.1491	4.0304	3.7659	3.9999	3.9007	3.8686	3.8742	3.9644	4.1471	4.1500
Retail GIA 60 Months		USD	50:50	3.9523	3.8519	4.1491	4.0304	3.7659	3.9999	3.9007	3.8686	3.8741	3.9644	4.1471	4.1500
Retail GIA 12 Months Prm	>500	USD	50:50	4.0314	3.9290	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	3.0828	3.0045	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	3.3200	3.2357	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	3.5571	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	2.7045	2.3101	2.4884	2.4186	2.2599	2.3999	2.3403	2.3211	2.3244	2.3786	2.4881	2.4900
GIA 12 months	Default	MVR	35:65	2.7667	2.6964	2.9044	2.8213	2.6361	2.7999	2.7305	2.7080	2.7119	2.7751	2.9030	2.9050
GIA 36 months	Default	MVR	40:60	3.1619	3.0816	3.3193	3.2243	3.0127	3.2000	3.1206	3.0949	3.0993	3.1715	3.3177	3.3200
GIA 60 months	Default	MVR	40:60	3.1619	3.0816	3.3194	3.2243	3.0128	3.2000	3.1206	3.0949	3.0993	3.1715	3.3177	3.3200
GIA 3 months	Default	USD	30:70	2.3714	2.3112	2.4895	2.4182	2.2595	2.4000	2.3404	2.3212	2.3245	2.3786	2.4883	2.4900
GIA 6 months	Default	USD	30:70	2.3714	2.3111	2.4895	2.4182	2.2595	2.4000	2.3404	2.3212	2.3245	2.3786	2.4883	2.4900
GIA 12 months	Default	USD	40:60	3.1619	3.0816	3.3193	3.2243	3.0127	3.2000	3.1206	3.0949	3.0993	3.1715	3.3177	3.3200
GIA 24 months	Default	USD	40:60	3.1619	3.0815	3.3193	3.2243	3.0126	3.2000	3.1205	3.0950	3.0993	3.1716	3.3177	3.3200
GIA 36 months	Default	USD	50:50	3.9523	3.8519	4.1491	4.0304	3.7659	3.9999	3.9007	3.8686	3.8742	3.9644	4.1471	4.1500
GIA 60 months	Default	USD	50:50	3.9523	3.8519	4.1491	4.0304	3.7659	3.9999	3.9007	3.8686	3.8742	3.9644	4.1471	4.1500

* 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	May-26	Apr-26	Mar-26	Feb-26	Jan-26	Dec-25	Nov-25	Oct-25	Sep-25	Aug-25	Jul-25	Jun-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	1.9762	1.9926	2.0746	2.0152	1.8829	2.0000	1.9503	1.9343	1.9371	1.9822	2.0736	2.0750
Institutional GIA 3 Months	5-10M	MVR	25:75	N/A	N/A	2.0746	2.0152	1.8829	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	1.9762	1.9260	2.0746	2.0152	1.8829	2.0000	1.9503	1.9343	1.9371	1.9822	2.0736	2.0750
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	1.9762	1.9260	2.0746	2.0152	1.8829	2.0000	1.9504	1.9343	1.9371	1.9822	2.0736	2.0750
Institutional GIA 12 Months	0-5M	MVR	30:70	2.3714	2.3112	2.4895	2.4182	2.2595	2.4000	2.3404	2.3212	2.3245	2.3786	2.4883	2.4900
Institutional GIA 12 Months	5-10M	MVR	30:70	N/A	2.3112	2.4895	2.4182	2.2595	2.4000	2.3404	2.3212	2.3245	2.3786	2.4883	2.4900
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	3.2409	3.1586	3.4023	3.3049	3.0880	3.2800	3.1986	3.1723	3.1768	3.2508	3.4006	3.4030
Institutional GIA 36 Months	5-10M	MVR	43:57	3.3990	3.3127	3.5683	3.4661	3.2387	3.4400	3.3546	3.3270	3.3318	3.4094	3.5665	3.5690
Institutional GIA 36 Months	> 10M	MVR	45:55	3.5571	3.4668	3.7342	3.6273	3.3893	3.6000	3.5106	3.4818	3.4867	3.5679	3.7324	3.7350
Institutional GIA 60 Months	0-5M	MVR	48:52	3.7936	3.6987	3.9844	3.8690	3.6147	3.8400	3.7449	3.7136	3.7181	3.8054	3.9820	3.9834
Institutional GIA 60 Months	5-10M	MVR	49:51	3.8733	3.7749	4.0662	3.9498	3.6906	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	2.3714	2.3112	2.4895	2.4182	2.2595	2.4000	N/A	N/A	N/A	2.3786	2.4883	2.4900
Institutional GIA 6 Months		USD	30:70	2.3714	2.3112	2.4895	2.4182	2.2595	2.4000	2.3404	2.3212	2.3245	2.3786	N/A	0.0000
Institutional GIA 12 Months		USD	40:60	3.1619	3.0816	3.3193	3.2243	3.0127	3.2000	3.1206	3.0949	3.0993	3.1715	3.3177	3.3200
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	N/A	0.0000
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	N/A	0.0000
Institutional GIA 60 Months		USD	50:50	3.9523	3.8520	4.1491	4.0304	3.7659	3.9999	3.9007	3.8686	3.8742	3.9644	4.1471	4.1500
GIA 3 months	Default	MVR	30:70	2.7045	2.3101	2.4884	2.4186	2.2599	2.3999	2.3403	2.3211	2.3244	2.3786	2.4881	2.4900
GIA 12 months	Default	MVR	35:65	2.7667	2.6964	2.9044	2.8213	2.6361	2.7999	2.7305	2.7080	2.7119	2.7751	2.9030	2.9050
GIA 36 months	Default	MVR	40:60	3.1619	3.0816	3.3193	3.2243	3.0127	3.2000	3.1206	3.0949	3.0993	3.1715	3.3177	3.3200
GIA 60 months	Default	MVR	40:60	3.1619	3.0816	3.3194	3.2243	3.0128	3.2000	3.1206	3.0949	3.0993	3.1715	3.3177	3.3200
GIA 3 months	Default	USD	30:70	2.3714	2.3112	2.4895	2.4182	2.2595	2.4000	2.3404	2.3212	2.3245	2.3786	2.4883	2.4900
GIA 6 months	Default	USD	30:70	2.3714	2.3111	2.4895	2.4182	2.2595	2.4000	2.3404	2.3212	2.3245	2.3786	2.4883	2.4900
GIA 12 months	Default	USD	40:60	3.1619	3.0816	3.3193	3.2243	3.0127	3.2000	3.1206	3.0949	3.0993	3.1715	3.3177	3.3200
GIA 24 months	Default	USD	40:60	3.1619	3.0815	3.3193	3.2243	3.0126	3.2000	3.1205	3.0950	3.0993	3.1716	3.3177	3.3200
GIA 36 months	Default	USD	50:50	3.9523	3.8519	4.1491	4.0304	3.7659	3.9999	3.9007	3.8686	3.8742	3.9644	4.1471	4.1500
GIA 60 months	Default	USD	50:50	3.9523	3.8519	4.1491	4.0304	3.7659	3.9999	3.9007	3.8686	3.8742	3.9644	4.1471	4.1500

* 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	May-26	Apr-26	Mar-26	Feb-26	Jan-26	Dec-25	Nov-25	Oct-25	Sep-25	Aug-25	Jul-25	Jun-25
Savings Account	MVR	10:90	0.7904	0.7704	0.8298	0.8060	0.7532	0.8000	0.7801	0.7737	0.7748	0.7929	0.8294	0.8300
Savings Account	USD	10:90	0.7905	0.7704	0.8298	0.8061	0.7532	0.8000	0.7801	0.7737	0.7748	0.7929	0.8294	0.8300
Kids Accounts	MVR	30:70	2.3714	2.3111	2.4894	2.4182	2.2595	2.3999	2.3404	2.3211	2.3245	2.3786	2.4882	2.4900
Kids Accounts	USD	30:70	2.3714	2.3112	2.4895	2.4182	2.2595	2.3999	2.3404	2.3212	2.3245	2.3786	2.4882	2.4900
Kaamiyaabu Kids	MVR	40:60	3.1619	3.0816	3.3193	3.2243	3.0127	3.2000	3.1206	3.0949	3.0993	3.1715	3.3177	3.3200
Kaamiyaabu Kids	USD	40:60	3.1619	3.0816	3.3193	3.2243	3.0127	3.2000	3.1206	3.0949	3.0993	3.1715	3.3177	3.3200
Bingaa Trx	MVR	10:90	0.7906	0.7698	0.8294	0.8053	0.7522	0.8002	0.7790	0.7742	0.7739	0.7931	0.8288	0.8299
Bingaa Trx	USD	10:90	0.7900	0.7704	0.8299	0.8060	0.7533	0.7986	0.7805	0.7729	0.7748	0.7913	0.8295	0.8279
Bingaa Save	MVR	30:70	2.3712	2.3109	2.4893	2.4182	2.2592	2.3997	2.3400	2.3213	2.3242	2.3782	2.4881	2.4895
Bingaa Save	USD	30:70	2.3713	2.3111	2.4895	2.4182	2.2595	2.3998	2.3404	2.3211	2.3244	2.3785	2.4883	2.4897
Bingaa Invest	MVR	40:60	3.1619	3.0816	3.3192	3.2244	3.0127	3.1999	3.1207	3.0947	3.0997	3.1715	3.3175	3.3195
Bingaa Invest	USD	40:60	3.1619	3.0815	3.3194	3.2243	3.0127	3.1995	3.1206	3.0949	3.0993	3.1715	3.3177	3.3199
Hajj Saving Deposit	MVR	43:57	3.3990	3.3127	3.5683	3.4661	3.2387	3.4400	3.3546	3.3270	3.3318	3.4094	3.5665	3.5690
Hajj Saving Deposit	USD	43:57	3.3990	3.3126	3.5683	3.4661	3.2387	3.4399	3.3546	3.3270	3.3317	3.4094	3.5665	3.5690
GIA 3 months	MVR	30:70	2.3704	2.3101	2.4884	2.4186	2.2599	2.3999	2.3403	2.3211	2.3244	2.3786	2.4881	2.4900
GIA 3 months	USD	30:70	2.3714	2.3112	2.4895	2.4182	2.2595	2.4000	2.3404	2.3212	2.3245	2.3786	2.4883	2.4900
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	2.3714	2.3111	2.4895	2.4182	2.2595	2.4000	2.3404	2.3212	2.3245	2.3786	2.4883	2.4900
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	2.7667	2.6964	2.9044	2.8213	2.6361	2.7999	2.7305	2.7080	2.7119	2.7751	2.9030	2.9050
GIA 12 months	USD	40:60	3.1619	3.0816	3.3193	3.2243	3.0127	3.2000	3.1206	3.0949	3.0993	3.1715	3.3177	3.3200
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	3.1619	3.0815	3.3193	3.2243	3.0126	3.2000	3.1205	3.0950	3.0993	3.1716	3.3177	3.3200
GIA 36 months	MVR	40:60	3.1619	3.0816	3.3193	3.2243	3.0127	3.2000	3.1206	3.0949	3.0993	3.1715	3.3177	3.3200
GIA 36 months	USD	50:50	3.9523	3.8519	4.1491	4.0304	3.7659	3.9999	3.9007	3.8686	3.8742	3.9644	4.1471	4.1500
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	N/A	3.9644	4.1471	4.1500
GIA 60 months	MVR	40:60	3.1619	3.0816	3.3194	3.2243	3.0128	3.2000	3.1206	3.0949	3.0993	3.1715	3.3177	3.3200
GIA 60 months	USD	50:50	3.9523	3.8519	4.1491	4.0304	3.7659	3.9999	3.9007	3.8686	3.8742	3.9644	4.1471	4.1500
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.