

Rates for Retail GIA Deposits - % p.a.

| Type of Account          | Deposit Class | Currency | PSR   | Jun-26 | May-26 | Apr-26 | Mar-26 | Feb-26 | Jan-26 | Dec-25 | Nov-25 | Oct-25 | Sep-25 | Aug-25 | Jul-25 |
|--------------------------|---------------|----------|-------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Retail GIA 3 Months      | 0-5M          | MVR      | 25:75 | 2.0209 | 1.9762 | 1.9260 | 2.0746 | 2.0152 | 1.8829 | 2.0000 | 1.9503 | 1.9343 | 1.9371 | 1.9822 | 2.0735 |
| 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 | 2.0209 | 1.9762 | 1.9260 | 2.0746 | 2.0152 | 1.8829 | 2.0000 | 1.9503 | 1.9343 | 1.9371 | 1.9822 | 2.0735 |
| 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 | 2.0209 | 1.9762 | 1.9260 | 2.0746 | 2.0152 | 1.8829 | 2.0000 | 1.9504 | 1.9343 | 1.9371 | 1.9822 | 2.0736 |
| Retail GIA 12 Months     | 0-5M          | MVR      | 30:70 | 2.4251 | 2.3714 | 2.3112 | 2.4895 | 2.4182 | 2.2595 | 2.4000 | 2.3404 | 2.3212 | 2.3245 | 2.3786 | 2.4883 |
| 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 | 3.1527 | 3.0828 | 3.0045 | 3.2363 | 3.1437 | 2.9374 | 3.1200 | 3.0425 | 3.0175 | 3.0218 | 3.0922 | 3.2348 |
| Retail GIA 24 Months     | 5-10M         | MVR      | 39:61 | N/A    | N/A    | 3.0045 | 3.2363 | 3.1437 | 2.9374 | 3.1200 | 3.0425 | 3.0175 | 3.0218 | 3.0922 | 3.2348 |
| 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 | 3.3143 | 3.2409 | 3.1586 | 3.4023 | 3.3049 | 3.0880 | 3.2800 | 3.1986 | 3.1723 | 3.1768 | 3.2508 | 3.4006 |
| 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 | 3.6377 | 3.5571 | 3.4668 | 3.7342 | 3.6273 | 3.3893 | 3.6000 | 3.5106 | 3.4818 | 3.4867 | 3.5679 | 3.7324 |
| Retail GIA 60 Months     | 0-5M          | MVR      | 48:52 | 3.8802 | 3.7943 | 3.6979 | 3.9832 | 3.8692 | 3.6152 | 3.8400 | 3.7447 | 3.7139 | 3.7192 | 3.8058 | 3.9812 |
| 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 | 2.4251 | 2.3714 | 2.3112 | 2.4895 | 2.4182 | 2.2595 | 2.4000 | 2.3404 | 2.3212 | 2.3245 | 2.3786 | 2.4883 |
| Retail GIA 6 Months      |               | USD      | 30:70 | 2.4251 | 2.3714 | 2.3112 | 2.4895 | 2.4182 | 2.2595 | 2.4000 | 2.3404 | 2.3212 | 2.3245 | 2.3786 | 2.4883 |
| Retail GIA 12 Months     |               | USD      | 40:60 | 3.2335 | 3.1619 | 3.0816 | 3.3193 | 3.2243 | 3.0127 | 3.2000 | 3.1206 | 3.0949 | 3.0993 | 3.1715 | 3.3170 |
| Retail GIA 24 Months     |               | USD      | 40:60 | 3.2335 | 3.1619 | 3.0816 | 3.3193 | 3.2243 | 3.0127 | 3.2000 | 3.1205 | 3.0949 | 3.0993 | 3.1715 | 3.3177 |
| Retail GIA 36 Months     |               | USD      | 50:50 | 4.0419 | 3.9523 | 3.8519 | 4.1491 | 4.0304 | 3.7659 | 3.9999 | 3.9007 | 3.8686 | 3.8742 | 3.9644 | 4.1471 |
| Retail GIA 60 Months     |               | USD      | 50:50 | 4.0419 | 3.9523 | 3.8519 | 4.1491 | 4.0304 | 3.7659 | 3.9999 | 3.9007 | 3.8686 | 3.8741 | 3.9644 | 4.1471 |
| Retail GIA 12 Months Prm | >500          | USD      | 50:50 | 4.1227 | 4.0314 | 3.9290 | 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 | 3.1527 | 3.0828 | 3.0045 | 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 | 3.3952 | 3.3200 | 3.2357 | 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 | 3.6377 | 3.5571 | 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 | 2.4242 | 2.7045 | 2.3101 | 2.4884 | 2.4186 | 2.2599 | 2.3999 | 2.3403 | 2.3211 | 2.3244 | 2.3786 | 2.4881 |
| GIA 12 months            | Default       | MVR      | 35:65 | 2.8294 | 2.7667 | 2.6964 | 2.9044 | 2.8213 | 2.6361 | 2.7999 | 2.7305 | 2.7080 | 2.7119 | 2.7751 | 2.9030 |
| GIA 36 months            | Default       | MVR      | 40:60 | 3.2335 | 3.1619 | 3.0816 | 3.3193 | 3.2243 | 3.0127 | 3.2000 | 3.1206 | 3.0949 | 3.0993 | 3.1715 | 3.3177 |
| GIA 60 months            | Default       | MVR      | 40:60 | 3.2331 | 3.1619 | 3.0816 | 3.3194 | 3.2243 | 3.0128 | 3.2000 | 3.1206 | 3.0949 | 3.0993 | 3.1715 | 3.3177 |
| GIA 3 months             | Default       | USD      | 30:70 | 2.4251 | 2.3714 | 2.3112 | 2.4895 | 2.4182 | 2.2595 | 2.4000 | 2.3404 | 2.3212 | 2.3245 | 2.3786 | 2.4883 |
| GIA 6 months             | Default       | USD      | 30:70 | 2.4251 | 2.3714 | 2.3111 | 2.4895 | 2.4182 | 2.2595 | 2.4000 | 2.3404 | 2.3212 | 2.3245 | 2.3786 | 2.4883 |
| GIA 12 months            | Default       | USD      | 40:60 | 3.2335 | 3.1619 | 3.0816 | 3.3193 | 3.2243 | 3.0127 | 3.2000 | 3.1206 | 3.0949 | 3.0993 | 3.1715 | 3.3177 |
| GIA 24 months            | Default       | USD      | 40:60 | 3.2336 | 3.1619 | 3.0815 | 3.3193 | 3.2243 | 3.0126 | 3.2000 | 3.1205 | 3.0950 | 3.0993 | 3.1716 | 3.3177 |
| GIA 36 months            | Default       | USD      | 50:50 | 4.0419 | 3.9523 | 3.8519 | 4.1491 | 4.0304 | 3.7659 | 3.9999 | 3.9007 | 3.8686 | 3.8742 | 3.9644 | 4.1471 |
| GIA 60 months            | Default       | USD      | 50:50 | 4.0419 | 3.9523 | 3.8519 | 4.1491 | 4.0304 | 3.7659 | 3.9999 | 3.9007 | 3.8686 | 3.8742 | 3.9644 | 4.1471 |

\* 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   | Jun-26 | May-26 | Apr-26 | Mar-26 | Feb-26 | Jan-26 | Dec-25 | Nov-25 | Oct-25 | Sep-25 | Aug-25 | Jul-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 | 2.0209 | 1.9762 | 1.9926 | 2.0746 | 2.0152 | 1.8829 | 2.0000 | 1.9503 | 1.9343 | 1.9371 | 1.9822 | 2.0736 |
| Institutional GIA 3 Months  | 5-10M         | MVR      | 25:75 | N/A    | N/A    | N/A    | 2.0746 | 2.0152 | 1.8829 | 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 | 2.0209 | 1.9762 | 1.9260 | 2.0746 | 2.0152 | 1.8829 | 2.0000 | 1.9503 | 1.9343 | 1.9371 | 1.9822 | 2.0736 |
| 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 | 2.0209 | 1.9762 | 1.9260 | 2.0746 | 2.0152 | 1.8829 | 2.0000 | 1.9504 | 1.9343 | 1.9371 | 1.9822 | 2.0736 |
| Institutional GIA 12 Months | 0-5M          | MVR      | 30:70 | 2.4251 | 2.3714 | 2.3112 | 2.4895 | 2.4182 | 2.2595 | 2.4000 | 2.3404 | 2.3212 | 2.3245 | 2.3786 | 2.4883 |
| Institutional GIA 12 Months | 5-10M         | MVR      | 30:70 | N/A    | N/A    | 2.3112 | 2.4895 | 2.4182 | 2.2595 | 2.4000 | 2.3404 | 2.3212 | 2.3245 | 2.3786 | 2.4883 |
| 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 | 3.3143 | 3.2409 | 3.1586 | 3.4023 | 3.3049 | 3.0880 | 3.2800 | 3.1986 | 3.1723 | 3.1768 | 3.2508 | 3.4006 |
| Institutional GIA 36 Months | 5-10M         | MVR      | 43:57 | 3.4760 | 3.3990 | 3.3127 | 3.5683 | 3.4661 | 3.2387 | 3.4400 | 3.3546 | 3.3270 | 3.3318 | 3.4094 | 3.5665 |
| Institutional GIA 36 Months | > 10M         | MVR      | 45:55 | 3.6377 | 3.5571 | 3.4668 | 3.7342 | 3.6273 | 3.3893 | 3.6000 | 3.5106 | 3.4818 | 3.4867 | 3.5679 | 3.7324 |
| Institutional GIA 60 Months | 0-5M          | MVR      | 48:52 | 3.8812 | 3.7936 | 3.6987 | 3.9844 | 3.8690 | 3.6147 | 3.8400 | 3.7449 | 3.7136 | 3.7181 | 3.8054 | 3.9820 |
| Institutional GIA 60 Months | 5-10M         | MVR      | 49:51 | 3.9610 | 3.8733 | 3.7749 | 4.0662 | 3.9498 | 3.6906 | 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 | 2.4251 | 2.3714 | 2.3112 | 2.4895 | 2.4182 | 2.2595 | 2.4000 | N/A    | N/A    | N/A    | 2.3786 | 2.4883 |
| Institutional GIA 6 Months  |               | USD      | 30:70 | 2.4251 | 2.3714 | 2.3112 | 2.4895 | 2.4182 | 2.2595 | 2.4000 | 2.3404 | 2.3212 | 2.3245 | 2.3786 | N/A    |
| Institutional GIA 12 Months |               | USD      | 40:60 | 3.2335 | 3.1619 | 3.0816 | 3.3193 | 3.2243 | 3.0127 | 3.2000 | 3.1206 | 3.0949 | 3.0993 | 3.1715 | 3.3177 |
| 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    | 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    | N/A    | N/A    |
| Institutional GIA 60 Months |               | USD      | 50:50 | 4.0419 | 3.9523 | 3.8520 | 4.1491 | 4.0304 | 3.7659 | 3.9999 | 3.9007 | 3.8686 | 3.8742 | 3.9644 | 4.1471 |
|                             |               |          |       |        |        |        |        |        |        |        |        |        |        |        |        |
| GIA 3 months                | Default       | MVR      | 30:70 | 2.4242 | 2.7045 | 2.3101 | 2.4884 | 2.4186 | 2.2599 | 2.3999 | 2.3403 | 2.3211 | 2.3244 | 2.3786 | 2.4881 |
| GIA 12 months               | Default       | MVR      | 35:65 | 2.8294 | 2.7667 | 2.6964 | 2.9044 | 2.8213 | 2.6361 | 2.7999 | 2.7305 | 2.7080 | 2.7119 | 2.7751 | 2.9030 |
| GIA 36 months               | Default       | MVR      | 40:60 | 3.2335 | 3.1619 | 3.0816 | 3.3193 | 3.2243 | 3.0127 | 3.2000 | 3.1206 | 3.0949 | 3.0993 | 3.1715 | 3.3177 |
| GIA 60 months               | Default       | MVR      | 40:60 | 3.2331 | 3.1619 | 3.0816 | 3.3194 | 3.2243 | 3.0128 | 3.2000 | 3.1206 | 3.0949 | 3.0993 | 3.1715 | 3.3177 |
| GIA 3 months                | Default       | USD      | 30:70 | 2.4251 | 2.3714 | 2.3112 | 2.4895 | 2.4182 | 2.2595 | 2.4000 | 2.3404 | 2.3212 | 2.3245 | 2.3786 | 2.4883 |
| GIA 6 months                | Default       | USD      | 30:70 | 2.4251 | 2.3714 | 2.3111 | 2.4895 | 2.4182 | 2.2595 | 2.4000 | 2.3404 | 2.3212 | 2.3245 | 2.3786 | 2.4883 |
| GIA 12 months               | Default       | USD      | 40:60 | 3.2335 | 3.1619 | 3.0816 | 3.3193 | 3.2243 | 3.0127 | 3.2000 | 3.1206 | 3.0949 | 3.0993 | 3.1715 | 3.3177 |
| GIA 24 months               | Default       | USD      | 40:60 | 3.2336 | 3.1619 | 3.0815 | 3.3193 | 3.2243 | 3.0126 | 3.2000 | 3.1205 | 3.0950 | 3.0993 | 3.1716 | 3.3177 |
| GIA 36 months               | Default       | USD      | 50:50 | 4.0419 | 3.9523 | 3.8519 | 4.1491 | 4.0304 | 3.7659 | 3.9999 | 3.9007 | 3.8686 | 3.8742 | 3.9644 | 4.1471 |
| GIA 60 months               | Default       | USD      | 50:50 | 4.0419 | 3.9523 | 3.8519 | 4.1491 | 4.0304 | 3.7659 | 3.9999 | 3.9007 | 3.8686 | 3.8742 | 3.9644 | 4.1471 |

\* 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   | Jun-26 | May-26 | Apr-26 | Mar-26 | Feb-26 | Jan-26 | Dec-25 | Nov-25 | Oct-25 | Sep-25 | Aug-25 | Jul-25 |
|---------------------|----------|-------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Savings Account     | MVR      | 10:90 | 0.8083 | 0.7904 | 0.7704 | 0.8298 | 0.8060 | 0.7532 | 0.8000 | 0.7801 | 0.7737 | 0.7748 | 0.7929 | 0.8294 |
| Savings Account     | USD      | 10:90 | 0.8084 | 0.7905 | 0.7704 | 0.8298 | 0.8061 | 0.7532 | 0.8000 | 0.7801 | 0.7737 | 0.7748 | 0.7929 | 0.8294 |
| Kids Accounts       | MVR      | 30:70 | 2.4251 | 2.3714 | 2.3111 | 2.4894 | 2.4182 | 2.2595 | 2.3999 | 2.3404 | 2.3211 | 2.3245 | 2.3786 | 2.4882 |
| Kids Accounts       | USD      | 30:70 | 2.4251 | 2.3714 | 2.3112 | 2.4895 | 2.4182 | 2.2595 | 2.3999 | 2.3404 | 2.3212 | 2.3245 | 2.3786 | 2.4882 |
| Kaamiyaabu Kids     | MVR      | 40:60 | 3.2335 | 3.1619 | 3.0816 | 3.3193 | 3.2243 | 3.0127 | 3.2000 | 3.1206 | 3.0949 | 3.0993 | 3.1715 | 3.3177 |
| Kaamiyaabu Kids     | USD      | 40:60 | 3.2335 | 3.1619 | 3.0816 | 3.3193 | 3.2243 | 3.0127 | 3.2000 | 3.1206 | 3.0949 | 3.0993 | 3.1715 | 3.3177 |
| Bingaa Trx          | MVR      | 10:90 | 0.8084 | 0.7906 | 0.7698 | 0.8294 | 0.8053 | 0.7522 | 0.8002 | 0.7790 | 0.7742 | 0.7739 | 0.7931 | 0.8288 |
| Bingaa Trx          | USD      | 10:90 | 0.8077 | 0.7900 | 0.7704 | 0.8299 | 0.8060 | 0.7533 | 0.7986 | 0.7805 | 0.7729 | 0.7748 | 0.7913 | 0.8295 |
| Bingaa Save         | MVR      | 30:70 | 2.4250 | 2.3712 | 2.3109 | 2.4893 | 2.4182 | 2.2592 | 2.3997 | 2.3400 | 2.3213 | 2.3242 | 2.3782 | 2.4881 |
| Bingaa Save         | USD      | 30:70 | 2.4251 | 2.3713 | 2.3111 | 2.4895 | 2.4182 | 2.2595 | 2.3998 | 2.3404 | 2.3211 | 2.3244 | 2.3785 | 2.4883 |
| Bingaa Invest       | MVR      | 40:60 | 3.2335 | 3.1619 | 3.0816 | 3.3192 | 3.2244 | 3.0127 | 3.1999 | 3.1207 | 3.0947 | 3.0997 | 3.1715 | 3.3175 |
| Bingaa Invest       | USD      | 40:60 | 3.2335 | 3.1619 | 3.0815 | 3.3194 | 3.2243 | 3.0127 | 3.1995 | 3.1206 | 3.0949 | 3.0993 | 3.1715 | 3.3177 |
| Hajj Saving Deposit | MVR      | 43:57 | 3.4760 | 3.3990 | 3.3127 | 3.5683 | 3.4661 | 3.2387 | 3.4400 | 3.3546 | 3.3270 | 3.3318 | 3.4094 | 3.5665 |
| Hajj Saving Deposit | USD      | 43:57 | 3.4760 | 3.3990 | 3.3126 | 3.5683 | 3.4661 | 3.2387 | 3.4399 | 3.3546 | 3.3270 | 3.3317 | 3.4094 | 3.5665 |
| GIA 3 months        | MVR      | 30:70 | 2.4242 | 2.3704 | 2.3101 | 2.4884 | 2.4186 | 2.2599 | 2.3999 | 2.3403 | 2.3211 | 2.3244 | 2.3786 | 2.4881 |
| GIA 3 months        | USD      | 30:70 | 2.4251 | 2.3714 | 2.3112 | 2.4895 | 2.4182 | 2.2595 | 2.4000 | 2.3404 | 2.3212 | 2.3245 | 2.3786 | 2.4883 |
| 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 | 2.4251 | 2.3714 | 2.3111 | 2.4895 | 2.4182 | 2.2595 | 2.4000 | 2.3404 | 2.3212 | 2.3245 | 2.3786 | 2.4883 |
| 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 | 2.8294 | 2.7667 | 2.6964 | 2.9044 | 2.8213 | 2.6361 | 2.7999 | 2.7305 | 2.7080 | 2.7119 | 2.7751 | 2.9030 |
| GIA 12 months       | USD      | 40:60 | 3.2335 | 3.1619 | 3.0816 | 3.3193 | 3.2243 | 3.0127 | 3.2000 | 3.1206 | 3.0949 | 3.0993 | 3.1715 | 3.3177 |
| 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 | 3.2336 | 3.1619 | 3.0815 | 3.3193 | 3.2243 | 3.0126 | 3.2000 | 3.1205 | 3.0950 | 3.0993 | 3.1716 | 3.3177 |
| GIA 36 months       | MVR      | 40:60 | 3.2335 | 3.1619 | 3.0816 | 3.3193 | 3.2243 | 3.0127 | 3.2000 | 3.1206 | 3.0949 | 3.0993 | 3.1715 | 3.3177 |
| GIA 36 months       | USD      | 50:50 | 4.0419 | 3.9523 | 3.8519 | 4.1491 | 4.0304 | 3.7659 | 3.9999 | 3.9007 | 3.8686 | 3.8742 | 3.9644 | 4.1471 |
| 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    | N/A    | 3.9644 | 4.1471 |
| GIA 60 months       | MVR      | 40:60 | 3.2331 | 3.1619 | 3.0816 | 3.3194 | 3.2243 | 3.0128 | 3.2000 | 3.1206 | 3.0949 | 3.0993 | 3.1715 | 3.3177 |
| GIA 60 months       | USD      | 50:50 | 4.0419 | 3.9523 | 3.8519 | 4.1491 | 4.0304 | 3.7659 | 3.9999 | 3.9007 | 3.8686 | 3.8742 | 3.9644 | 4.1471 |
| 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.