



Announcement

Please be informed that with effect from 1st July 2021, the Profit Sharing Ratio (PSR) of the Bank's General Investment Accounts are revised as follows

A. Maldivian Rufiyaa Deposits

Account Type	CY	Main Category	Deposit Class	PSR	
				Bank	Customer
GIA - 3 months	MVR	Retail	Default	70%	30%
GIA - 3 months	MVR	Retail	0-5m	80%	20%
GIA - 3 months	MVR	Retail	5-10m	80%	20%
GIA - 3 months	MVR	Retail	Above 10m	80%	20%
GIA - 6 months	MVR	Retail	Default	75%	25%
GIA - 6 months	MVR	Retail	0-5m	80%	20%
GIA - 6 months	MVR	Retail	5-10m	80%	20%
GIA - 6 months	MVR	Retail	Above 10m	80%	20%
GIA - 9 months	MVR	Retail	Default	75%	25%
GIA - 12 months	MVR	Retail	Default	75%	25%
GIA - 12 months	MVR	Retail	0-5m	80%	20%
GIA - 12 months	MVR	Retail	5-10m	85%	15%
GIA - 12 months	MVR	Retail	Above 10m	90%	10%
GIA - 24 months	MVR	Retail	Default	75%	25%
GIA - 24 months	MVR	Retail	0-5m	80%	20%
GIA - 24 months	MVR	Retail	5-10m	85%	15%
GIA - 24 months	MVR	Retail	Above 10m	90%	10%
GIA - 36 Months	MVR	Retail	Default	70%	30%
GIA - 48 Months	MVR	Retail	Default	70%	30%
GIA - 60 Months	MVR	Retail	Default	70%	30%
GIA Plus - 6 Months	MVR	Retail	Default	75%	25%
GIA Plus - 36 Months	MVR	Retail	Default	75%	25%
GIA - 3 months	MVR	Institution	Default	75%	25%

GIA - 3 months	MVR	Institution	0-5m	75%	25%
GIA - 3 months	MVR	Institution	5-10m	75%	25%
GIA - 3 months	MVR	Institution	Above 10m	75%	25%
GIA - 6 months	MVR	Institution	Default	80%	20%
GIA - 6 months	MVR	Institution	0-5m	85%	15%
GIA - 6 months	MVR	Institution	5-10m	90%	10%
GIA - 6 months	MVR	Institution	Above 10m	90%	10%
GIA - 9 months	MVR	Institution	Default	70%	30%
GIA - 12 months	MVR	Institution	Default	65%	35%
GIA - 12 months	MVR	Institution	0-5m	70%	30%
GIA - 12 months	MVR	Institution	5-10m	70%	30%
GIA - 12 months	MVR	Institution	Above 10m	65%	35%
GIA - 24 months	MVR	Institution	Default	60%	40%
GIA - 24 months	MVR	Institution	0-5m	78%	22%
GIA - 24 months	MVR	Institution	5-10m	72%	28%
GIA - 24 months	MVR	Institution	Above 10m	65%	35%
GIA - 36 Months	MVR	Institution	Default	60%	40%
GIA - 48 Months	MVR	Institution	Default	60%	40%
GIA - 60 Months	MVR	Institution	Default	60%	40%
GIA Plus - 6 Months	MVR	Institution	Default	60%	40%
GIA Plus - 36 Months	MVR	Institution	Default	35%	65%

B. United States Dollars Deposits

Account Type	Currency	Main Category	Deposit Class	PSR	
				Bank	Customer
GIA - 3 months	USD	Retail	Default	70%	30%
GIA - 3 months	USD	Retail	0-5m	70%	30%
GIA - 3 months	USD	Retail	5-10m	70%	30%
GIA - 3 months	USD	Retail	Above 10m	70%	30%
GIA - 6 months	USD	Retail	Default	70%	30%
GIA - 6 months	USD	Retail	0-5m	70%	30%
GIA - 6 months	USD	Retail	5-10m	70%	30%
GIA - 6 months	USD	Retail	Above 10m	70%	30%
GIA - 9 months	USD	Retail	Default	70%	30%
GIA - 9 months	USD	Retail	0-5m	70%	30%
GIA - 9 months	USD	Retail	5-10m	70%	30%
GIA - 9 months	USD	Retail	Above 10m	70%	30%
GIA - 12 months	USD	Retail	Default	60%	40%
GIA - 12 months	USD	Retail	0-5m	60%	40%
GIA - 12 months	USD	Retail	5-10m	60%	40%
GIA - 12 months	USD	Retail	Above 10m	60%	40%
GIA - 24 months	USD	Retail	Default	60%	40%
GIA - 24 months	USD	Retail	0-5m	60%	40%
GIA - 24 months	USD	Retail	5-10m	60%	40%
GIA - 24 months	USD	Retail	Above 10m	60%	40%
GIA - 36 Months	USD	Retail	Default	50%	50%
GIA - 36 Months	USD	Retail	0-5m	50%	50%
GIA - 36 Months	USD	Retail	5-10m	50%	50%
GIA - 36 Months	USD	Retail	Above 10m	50%	50%
GIA - 48 Months	USD	Retail	Default	50%	50%
GIA - 48 Months	USD	Retail	0-5m	50%	50%
GIA - 48 Months	USD	Retail	5-10m	50%	50%
GIA - 48 Months	USD	Retail	Above 10m	50%	50%

GIA - 60 Months	USD	Retail	Default	50%	50%
GIA - 60 Months	USD	Retail	0-5m	50%	50%
GIA - 60 Months	USD	Retail	5-10m	50%	50%
GIA - 60 Months	USD	Retail	Above 10m	50%	50%
GIA Plus - 6 Months	USD	Retail	Default	60%	40%
GIA Plus - 6 Months	USD	Retail	0-5m	60%	40%
GIA Plus - 6 Months	USD	Retail	5-10m	60%	40%
GIA Plus - 6 Months	USD	Retail	Above 10m	60%	40%
GIA Plus - 36 Months	USD	Retail	Default	30%	70%
GIA Plus - 36 Months	USD	Retail	0-5m	30%	70%
GIA Plus - 36 Months	USD	Retail	5-10m	30%	70%
GIA Plus - 36 Months	USD	Retail	Above 10m	30%	70%
GIA - 3 months	USD	Institution	Default	70%	30%
GIA - 3 months	USD	Institution	0-5m	70%	30%
GIA - 3 months	USD	Institution	5-10m	70%	30%
GIA - 3 months	USD	Institution	Above 10m	70%	30%
GIA - 6 months	USD	Institution	Default	70%	30%
GIA - 6 months	USD	Institution	0-5m	70%	30%
GIA - 6 months	USD	Institution	5-10m	70%	30%
GIA - 6 months	USD	Institution	Above 10m	70%	30%
GIA - 9 months	USD	Institution	Default	70%	30%
GIA - 9 months	USD	Institution	0-5m	70%	30%
GIA - 9 months	USD	Institution	5-10m	70%	30%
GIA - 9 months	USD	Institution	Above 10m	70%	30%
GIA - 12 months	USD	Institution	Default	60%	40%
GIA - 12 months	USD	Institution	0-5m	60%	40%
GIA - 12 months	USD	Institution	5-10m	60%	40%
GIA - 12 months	USD	Institution	Above 10m	60%	40%
GIA - 24 months	USD	Institution	Default	60%	40%
GIA - 24 months	USD	Institution	0-5m	60%	40%
GIA - 24 months	USD	Institution	5-10m	60%	40%
GIA - 24 months	USD	Institution	Above 10m	60%	40%
GIA - 36 Months	USD	Institution	Default	50%	50%
GIA - 36 Months	USD	Institution	0-5m	50%	50%
GIA - 36 Months	USD	Institution	5-10m	50%	50%

GIA - 36 Months	USD	Institution	Above 10m	50%	50%
GIA - 48 Months	USD	Institution	Default	50%	50%
GIA - 48 Months	USD	Institution	0-5m	50%	50%
GIA - 48 Months	USD	Institution	5-10m	50%	50%
GIA - 48 Months	USD	Institution	Above 10m	50%	50%
GIA - 60 Months	USD	Institution	Default	50%	50%
GIA - 60 Months	USD	Institution	0-5m	50%	50%
GIA - 60 Months	USD	Institution	5-10m	50%	50%
GIA - 60 Months	USD	Institution	Above 10m	50%	50%
GIA Plus - 6 Months	USD	Institution	Default	60%	40%
GIA Plus - 6 Months	USD	Institution	0-5m	60%	40%
GIA Plus - 6 Months	USD	Institution	5-10m	60%	40%
GIA Plus - 6 Months	USD	Institution	Above 10m	60%	40%
GIA Plus - 36 Months	USD	Institution	Default	30%	70%
GIA Plus - 36 Months	USD	Institution	0-5m	30%	70%
GIA Plus - 36 Months	USD	Institution	5-10m	30%	70%
GIA Plus - 36 Months	USD	Institution	Above 10m	30%	70%

NOTE: Default denotes, the existing General Investment Accounts.