Interest Rates

Deposit Rates with effect from 02.06.2025*	Interest Rate (p.a.)	Annual Effective Rate
Savings Deposits (LKR) - Interest Payable Monthly		
Up to 999/-	NIL	NIL
1,000 - 499,999/-	2.75	2.78
500,000/- and above	3.00	3.04
Minor Savings Account (LKR) - Interest Payable Monthly		
Up to 999/-	NIL	NIL
1,000 - 24,999/-	2.50	2.53
25,000 - 99,999/-	3.00	3.04
100,000 - 499,999/-	4.00	4.07
500,000/- and above	4.50	4.59
Kidz Club Account (LKR) - Interest Payable Monthly		
Up to 999/-	NIL	NIL
Over 1,000/-	4.00	4.07
Call Deposits (LKR)		
07 Days Call Deposits	3.00	
Time Deposits (LKR)		
1 Month	6.50	6.70
3 Months	6.75	6.92
6 Months	7.00	7.12
1 Year - Interest Payable Monthly	7.10	7.33
1 Year - Interest Payable at Maturity	7.35	7.35
2 Years - Interest Payable Monthly	7.85	8.14
2 Years - Interest Payable Maturity	8.50	8.17
3 Years - Interest Payable Monthly	7.98	8.28
3 Years - Interest Payable at Maturity	9.00	8.29
4 Years - Interest Payable Monthly	7.88	8.17
4 Years - Interest Payable at Maturity	9.25	8.19
FCY Savings		
US Dollar (USD)	0.50	0.5011
Sterling Pound (GBP)	1.00	1.0046
Euro (EUR)	1.00	1.0046
Singapore Dollar (SGD)	0.50	0.5011
Japanese Yen (JPY)	0.13	0.1301
Hong Kong Dollar (HKD)	0.50	0.5011
FCY Term Deposits - 1 Month		
US Dollar (USD)	0.75	0.7526
Sterling Pound (GBP)	1.00	1.0046
Euro (EUR)	1.00	1.0046
FCY Term Deposits - 3 Months		
US Dollar (USD)	1.00	1.0038
Sterling Pound (GBP)	1.00	1.0038
Euro (EUR)	1.00	1.0038
FCY Term Deposits - 6 Months		
US Dollar (USD)	1.25	1.2539
Sterling Pound (GBP)	1.50	1.5056
Euro (EUR)	1.50	1.5056
FCY Term Deposits - 1 Year		
US Dollar (USD)	1.50	1.5000
Sterling Pound (GBP)	1.50	1.5000
Euro (EUR)	1.50	1.5000

Interest Rates on Loans & Advances (As of 26.05.2025)**	Minimum Rate (p.a.)	Maximum Rate (p.a.)
Small & Medium Enterprises (SMEs) Loans	8.36	11.97
Short Term Loans	8.47	11.97
Medium & Long Term Loans	8.47	10.10
Loans Against FDs – 1 Year Margin	10.10	10.25
Lending to Prime Customers	8.17	9.07
Export Bill Finance – US Dollar Facilities	9.47	10.47
Overdrafts - Corporate	8.17	10.47
Penal Interest Rate on Over Dues (Additional Margin)	2.00	2.00

Notes

*Interest Rates are subject to change periodically. Please contact the branch or hotline to find-out the latest.

**Please contact the bank for interest rates and other information on new advances/ facility products.