

Annexure 1																
NEW LOANS																
LOAN RATE W.E.F 1ST OCTOBER 2025																
Personal Loans - Employees of Large/Diversified Corporates Including Cargills Group staff (Excluding Bank staff)																
Interest Frequency		01 Month Variable				6 Months Variable				1 year Fixed		3 year Fixed		5 Year Fixed		
Salary Category	Salary Assignment	Salary Remitted	Standing Instruction	Salary Assignment	Salary Remitted	Standing Instruction	Salary Assignment	Salary Remitted	Standing Instruction	Salary Assignment	Salary Remitted	Standing Instruction	Salary Assignment	Salary Remitted	Standing Instruction	
Salary above LKR 300,000/-	AWPLR +3.50%	AWPLR +3.75%	AWPLR +4.00%	13.50% p.a.	14.00%	14.75%	13.75% p.a.	14.25%	15.00%	14.25% p.a.	14.75%	15.50%	14.75% p.a.	15.25%	16.00%	
Salary between LKR 150,000/- & LKR 299,999/-	AWPLR +4.00%	AWPLR +4.25%	AWPLR +4.50%	14.50%	15.00%	15.75%	14.75%	15.25%	16.00%	15.25%	15.75%	16.50%	15.75%	16.25%	17.00%	
Salary up to LKR 149,999/-	AWPLR +4.50%	AWPLR +4.75%	AWPLR +5.00%	15.00%	15.50%	16.25%	15.25%	15.75%	16.50%	15.75%	16.25%	17.00%	16.25%	16.75%	17.50%	
Personal Loans - Professionals (Engineers, Doctors, Accountants, Architects, Plots)																
Interest Frequency		01 Month Variable				6 Months Variable				1 year Fixed		3 year Fixed		5 Year Fixed		
Salary Category	Salary Assignment	Salary Remitted	Standing Instruction	Salary Assignment	Salary Remitted	Standing Instruction	Salary Assignment	Salary Remitted	Standing Instruction	Salary Assignment	Salary Remitted	Standing Instruction	Salary Assignment	Salary Remitted	Standing Instruction	
Salary above LKR 500,000/-	AWPLR +3.00%	AWPLR +3.25%	AWPLR +3.50%	12.00% p.a.	12.50%	13.25%	12.50% p.a.	13.00%	13.75%	12.00% p.a.	12.50%	14.25%	14.00% p.a.	14.50%	15.25%	
Salary between LKR 300,000/- & LKR 499,999/-	AWPLR +3.25%	AWPLR +3.50%	AWPLR +3.75%	13.00%	13.50%	14.25%	13.50%	14.00%	14.75%	14.50%	15.25%	15.00%	15.00%	15.50%	16.25%	
Salary between LKR 150,000/- & LKR 299,999/-	AWPLR +3.50%	AWPLR +3.75%	AWPLR +4.00%	13.50%	14.00%	14.75%	14.00%	14.50%	15.25%	14.50%	15.00%	15.75%	15.50%	16.00%	16.25%	
Personal Loans -Baltara Product																
Interest Frequency		01 Month Variable				6 Months Variable				1 year Fixed		3 year Fixed		5 Year Fixed		
Salary Category	Standing Instruction			Standing Instruction			Standing Instruction			Salary Assignment		Salary Remitted		Standing Instruction		
Salary above LKR 300,000/-	AWPLR +3.00%			13.00 % p.a.			13.50 % p.a.			14.00 % p.a.		14.50%		N/A		
Salary between LKR 150,000/- & LKR 299,999/-	AWPLR +3.25%			13.50%			14.00%			14.50%		15.00%		N/A		
Salary up to LKR 149,999/-	AWPLR +3.75%			14.00%			14.50%			15.00%		15.50%		N/A		
Education Loan Rates																
Interest Frequency		01 Month Variable				6 Months Variable				1 year Fixed		3 year Fixed		5 Year Fixed		
Salary Category	Salary Assignment	Salary Remitted	Standing Instruction	Salary Assignment	Salary Remitted	Standing Instruction	Salary Assignment	Salary Remitted	Standing Instruction	Salary Assignment	Salary Remitted	Standing Instruction	Salary Assignment	Salary Remitted	Standing Instruction	
Salary above LKR 300,000/-	AWPLR +2.75%	AWPLR +3.00%	AWPLR +3.25%	13.00% p.a.	13.50%	14.25%	13.25% p.a.	13.75%	14.50%	13.75% p.a.	14.25%	15.00%	14.00% p.a.	14.50%	15.25%	
Salary between LKR 150,000/- & LKR 299,999/-	AWPLR +3.00%	AWPLR +3.25%	AWPLR +3.50%	14.00%	14.50%	15.25%	14.25%	14.75%	15.50%	14.75%	15.25%	16.00%	15.00%	15.50%	16.25%	
Salary up to LKR 149,999/-	AWPLR +3.25%	AWPLR +3.50%	AWPLR +3.75%	14.50%	15.00%	15.75%	14.75%	15.25%	16.00%	15.25%	15.75%	16.50%	15.50%	16.00%	16.25%	
Housing Loans Rates																
Interest Frequency		6 Months Variable				1 year Fixed		3 year Fixed				5 Year Fixed				
Salary Category	Salary Remitted	Standing Instruction	Salary Remitted	Standing Instruction	Salary Remitted	Standing Instruction	Salary Remitted	Standing Instruction	Salary Remitted	Standing Instruction	Salary Remitted	Standing Instruction	Salary Remitted	Standing Instruction	Salary Remitted	
	11.00% p.a.	11.50%		11.50 % p.a.	12.00%		12.50% p.a.	13.00%		13.50% p.a.		14.00%				
Loan against property rates																
Interest Frequency		6 Months Variable				1 year Fixed		3 year Fixed				5 Year Fixed				
Salary Category	Salary Remitted	Standing Instruction	Salary Remitted	Standing Instruction	Salary Remitted	Standing Instruction	Salary Remitted	Standing Instruction	Salary Remitted	Standing Instruction	Salary Remitted	Standing Instruction	Salary Remitted	Standing Instruction	Salary Remitted	
	13.50% p.a.	13.75%		14.00% p.a.	14.50%		15.00% p.a.	15.50%		16.00% p.a.		16.50%				
Vehicle Loan Rates																
Interest Frequency		6 Months Variable				3 Year Fixed		5 Year Fixed*								
Salary Category	Salary Remitted	Standing Instruction	Salary Remitted	Standing Instruction	Salary Remitted	Standing Instruction	Salary Remitted	Standing Instruction	Salary Remitted	Standing Instruction	Salary Remitted	Standing Instruction	Salary Remitted	Standing Instruction	Salary Remitted	
LTV up to 55.00%	12.50%	13.00%		13.00%	13.50%		14.50%	15.00%		15.00%						
LTV From 55.00%-70.00%	13.50%	13.75%		14.00%	14.25%		15.50%	15.75%								
*6 year Vehicle loan rate would be the same as 5 year vehicle loan rate																
AGRI / MICRO Finance Lending interest rates upto 2 Mn																
Loan Category	Fixed rates															
	Loan Period upto 1 year		Loan Period upto 1-3 year		Loan Period upto 3-5 year		Maximum Loan Tenure									
Agri/Micro Finance- Unsecured(without Mortgage)	10.00%		11.00%		12.00%		5 years									
Agri/Micro Finance- Secured(with Mortgage)	9.50%		10.50%		11.50%		5 years									
Shramashakthi personal loan Scheme	14.00%		N/A		N/A		3 Years									
AGRI / MICRO Finance Lending interest rates greater than 2 Mn																
Loan Category	Fixed rates															
	Loan Period upto 1 year		Loan Period upto 1-3 year		Loan Period upto 3-5 year		Maximum Loan Tenure									
Agri/Micro Finance- Unsecured(without Mortgage)	12.00%		13.00%		14.00%		5 years									
Agri/Micro Finance- Secured(with Mortgage)	11.50%		12.50%		13.50%		5 years									
Shramashakthi personal loan Scheme	14.00%		N/A		N/A		3 Years									