

Annexure 1
NEW LOANS

LOAN RATE W.E.F 1ST JANUARY 2026

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% p.a.	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%	17.00%

Personal Loans - Professionals (Engineers, Doctors, Accountants, Architects, Pilots)

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%	13.00% p.a.	13.50%	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%	14.00%	14.50%	15.25%	15.00% p.a.	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% p.a.	16.00%	16.25%
Salary up to LKR 149,999/-	AWPLR +3.75%														

Personal Loans - Bankers Product

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%	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 300,000/- & LKR 499,999/-	AWPLR +3.25%	AWPLR +3.50%	AWPLR +3.75%	13.50%	14.00%	14.75%	13.50%	14.00%	14.75%	14.00%	14.50%	15.25%	15.00% p.a.	15.50%	16.25%
Salary up to LKR 149,999/-	AWPLR +3.75%														

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% p.a.	15.25%	16.00%	15.00% p.a.	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% p.a.	15.75%	16.50%	16.00% p.a.	16.50%	17.00%

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%		15.50% p.a.		16.00%

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%				
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

Flexi Draft Rates

Interest Frequency	1 Year Fixed	3 Year Fixed	5 Year Fixed
LTV up to 55.00%	11.99%	12.50%	13.50%

AGRI / MICRO Finance - "AYOMI" Women Entrepreneur Loan Product

Loan Amount	Fixed rates				
	Loan Period upto 1 year	Loan Period upto 2-3 year	Loan Period upto 3-5 year	Maximum Loan	Tenure
Up to LKR 1 Mn	10.00%	10.50%	12.00%	5 years	
Above LKR 1 Mn	11.00%	11.50%	13.00%	5 years	

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 Mortage)	10.00%	11.00%	12.00%	5 years	
Agri/Micro Finance- Secured(with Mortage)	9.50%	10.50%	11.50%	5 years	
Shramashakthi personal loan Scheme	14.00%	14.00%	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 Mortage)	12.00%	13.00%	14.00%	5 years	
Agri/Micro Finance- Secured(with Mortage)	11.50%	12.50%	13.50%	5 years	
Shramashakthi personal loan Scheme	14.00%	14.00%	N/A	3 Years	