

Deposit and Lending Interest Rates



Quarterly Report October- December 2025

Type of Deposit	October 2025 Interest Rates (%)	November 2025 Interest Rates (%)	December 2025 Interest Rates (%)	Q4 Range Interest Rates (%)
Current	-	-	-	-
Call	0.00 - 3.35	0.00 - 3.35	0.00 - 3.35	0.00 - 3.35
Savings	0.00 - 3.40	0.00 - 2.50	0.00 - 3.00	0.00 - 3.40
1 Month	0.25 - 3.00	0.25 - 2.58	0.25 - 2.58	0.25 - 3.00
3 Months	0.00 - 5.10	0.00 - 14.00	0.00 - 7.70	0.00 - 14.00
6 Months	0.00 - 7.25	0.00 - 7.50	0.00 - 10.00	0.00 - 10.00
12 Months	0.00 - 12.50	0.00 - 14.00	0.00 - 11.50	0.00 - 14.00
24 Months	-	-	12.00	12.00
Over 24 Months	-	9.00 - 13.40	-	9.00 - 13.40

	October 2025	November 2025	December 2025	Average Pricing
Monetary Policy Rate	3.50%	3.50%	3.50%	
Prime Lending Rate	7.01%	7.01%	7.01%	
Mortgage Facility	19.01% - 24.01%	19.01% - 24.01%	19.01% - 24.01%	21.51%
Overdraft Facility (<i>Revolving Credit Lines</i>)	15.01% - 17.01%	15.01% - 17.01%	15.01% - 17.01%	16.01%
Credit Card	22% - 28%	22% - 28%	22% - 28%	25.00%
Lease Loans (VAF)	14.26% - 19.01%	22.51% - 30.01%	22.51% - 30.01%	26.26%
Unsecured Personal Loans (<i>excluding overdrafts, mortgage and credit cards</i>)	24.01% - 29.01%	24.01% - 29.01%	24.01% - 29.01%	26.51%
Other Term Loans	-	-	-	-

*Scheme related lending is as per the scheme contract

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