

**Declared Lending Interest Rate by Economic Sector**

Name of the bank: Commercial Bank of Ceylon PLC

| Economic Purposes  | As on 01-03-2025 |             |              |
|--|------------------|-------------|--------------|
|  | Declared rate    | Lowest rate | Highest rate |
|  | A                | B           | C            |
| <b>A. Agriculture, Fishing &amp; Forestry</b>                      | 12.50%           | 11.50%      | 13.50%       |
| 1. Agriculture   | 12.50%           | 11.50%      | 13.50%       |
| a) Cultivation   | 12.50%           | 11.50%      | 13.50%       |
| b) Plantation  | 12.50%           | 11.50%      | 13.50%       |
| c) Agricultural Machineries and Implements                         | 12.50%           | 11.50%      | 13.50%       |
| d) Fertilizers and Pesticides Loans for Farmers                    | 12.50%           | 11.50%      | 13.50%       |
| e) Livestock   | 12.50%           | 11.50%      | 13.50%       |
| f) Vegetables/Fruits Preservation in cold storage                  | 12.50%           | 11.50%      | 13.50%       |
| g) Agriculture Loan Disbursed through NGOs                         | 12.50%           | 11.50%      | 13.50%       |
| 2. Fishing   | 12.50%           | 11.50%      | 13.50%       |
| 3. Forestry and Logging  | 12.50%           | 11.50%      | 13.50%       |
| <b>B. Industry</b>   | 13.83%           | 12.75%      | 14.90%       |
| 1. Term Loan ( Other than Working Capital Financing)               | 13.83%           | 12.75%      | 14.90%       |
| a) Large Industries  | 14.75%           | 14.75%      | 14.75%       |
| (aa) RMG   | 13.75%           | 12.75%      | 14.75%       |
| (ab) Others  | 13.75%           | 12.75%      | 14.75%       |
| b) Small and Medium Industries                                     | 13.83%           | 12.75%      | 14.90%       |
| c) Cottage Industries/Micro Industries                             | 13.83%           | 12.75%      | 14.90%       |
| d) Service Industries  | 13.83%           | 12.75%      | 14.90%       |
| 2. Working Capital Financing (Excluding Export & Import Financing) | 13.83%           | 12.75%      | 14.90%       |
| a) Large Industries  | 13.75%           | 12.75%      | 14.75%       |
| (aa) RMG   | 13.75%           | 12.75%      | 14.75%       |
| (ab) Others  | 13.75%           | 12.75%      | 14.75%       |
| b) Small and Medium Industries                                     | 13.83%           | 12.75%      | 14.90%       |
| c) Cottage Industries/Micro Industries                             | 13.83%           | 12.75%      | 14.90%       |
| d) Service Industries  | 13.83%           | 12.75%      | 14.90%       |
| <b>C. Construction</b>   | 13.00%           | 12.00%      | 14.00%       |
| 1. Housing (Commercial) For Developer/Contractor                   | 13.00%           | 12.00%      | 14.00%       |
| 2. Housing (Residential) in urban area for individual person       | 13.00%           | 12.00%      | 14.00%       |
| 3. Housing (Residential) in rural area for individual person       | 13.00%           | 12.00%      | 14.00%       |

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| 4. Infrastructure Development (Road, Culvert, Bridge, etc.)                    | 13.00%           | 12.00%      | 14.00%       |
| 5. House Renovation or Repairing or Extension                                  | 13.00%           | 12.00%      | 14.00%       |
| 6. Commercial Building (Market, Factory, Hotel, Cold storage, Ware-house etc.) | 13.00%           | 12.00%      | 14.00%       |
| 7. Establishment of Solar panel  | 13.00%           | 12.00%      | 14.00%       |
| 8. Effluent Treatment Plant  | 13.00%           | 12.00%      | 14.00%       |
| 9. Loan against Work Order/Pay Order/Earnest Money                             | 13.00%           | 12.00%      | 14.00%       |
| 10. Water-works  | 13.00%           | 12.00%      | 14.00%       |
| 11. Sanitary Services  | 13.00%           | 12.00%      | 14.00%       |
| <b>D. Transport</b>  | 13.83%           | 12.75%      | 14.90%       |
| 1. Road Transport ( excluding personal vehicle & lease finance)                | 13.83%           | 12.75%      | 14.90%       |
| 2. Water Transport (excluding Fishing Boats)                                   | 13.83%           | 12.75%      | 14.90%       |
| 3. Air Transport   | 13.83%           | 12.75%      | 14.90%       |
| <b>E. Trade &amp; Commerce</b>   | 13.83%           | 12.75%      | 14.90%       |
| 1. Wholesale and Retail Trade (CC, OD etc.)                                    | 13.83%           | 12.75%      | 14.90%       |
| a) Wholesale Trading   | 13.83%           | 12.75%      | 14.90%       |
| b) Retail Trading  | 13.83%           | 12.75%      | 14.90%       |
| c) Other Commercial lending  | 13.83%           | 12.75%      | 14.90%       |
| 2. Procurement by Government   | N/A              | N/A         | N/A          |
| a) Jute  | N/A              | N/A         | N/A          |
| b) Paddy   | N/A              | N/A         | N/A          |
| c) Wheat   | N/A              | N/A         | N/A          |
| d) Others  | N/A              | N/A         | N/A          |
| 3. Export Financing ( PC, ECC etc.)  | 12.50%           | 11.50%      | 13.50%       |
| a) Jute and Jute Products  | 12.50%           | 11.50%      | 13.50%       |
| b) Tea   | 12.50%           | 11.50%      | 13.50%       |
| c) Hides and Skins   | 12.50%           | 11.50%      | 13.50%       |
| d) Ready-made Garments   | 12.50%           | 11.50%      | 13.50%       |
| e) Non-traditional Items   | 12.50%           | 11.50%      | 13.50%       |
| f) Other Exported Items  | 12.50%           | 11.50%      | 13.50%       |

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| 4. Import Financing<br>(LIM, LTR, TR etc.)              | 13.83%           | 12.75%      | 14.90%       |
| a) Food Items   | 13.83%           | 12.75%      | 14.90%       |
| b) Petroleum and<br>Petroleum Products                  | 13.83%           | 12.75%      | 14.90%       |
| c) Machineries and Implements                           | 13.83%           | 12.75%      | 14.90%       |
| d) Textile and Textile Products                         | 13.83%           | 12.75%      | 14.90%       |
| e) Electric and Electronic<br>goods & Spares            | 13.83%           | 12.75%      | 14.90%       |
| f) Sanitary Goods Including<br>Tiles, Stones & Clinkers | 13.83%           | 12.75%      | 14.90%       |
| g) Cosmetics & Crockeries                               | 13.83%           | 12.75%      | 14.90%       |
| h) Medicine and Surgical<br>Instruments                 | 13.83%           | 12.75%      | 14.90%       |
| i) New Automobiles                                      | 13.83%           | 12.75%      | 14.90%       |
| j) Reconditioned Automobiles                            | 13.83%           | 12.75%      | 14.90%       |
| k) Chemicals (except Medicine)                          | 13.83%           | 12.75%      | 14.90%       |
| l) Iron and Steel Products                              | 13.83%           | 12.75%      | 14.90%       |
| m) Paper and Printed Papers                             | 13.83%           | 12.75%      | 14.90%       |
| n) Computer and Accessories                             | 13.83%           | 12.75%      | 14.90%       |
| o) Wood & Logging                                       | 13.83%           | 12.75%      | 14.90%       |
| p) Plastic & Plastic Products<br>including toys         | 13.83%           | 12.75%      | 14.90%       |
| q) Leather Goods  | 13.83%           | 12.75%      | 14.90%       |
| r) Poultry feeds  | 13.83%           | 12.75%      | 14.90%       |
| s) Cattle feeds   | 13.83%           | 12.75%      | 14.90%       |
| t) Coal   | 13.83%           | 12.75%      | 14.90%       |
| u) Ship   | 13.83%           | 12.75%      | 14.90%       |
| v) Other Imported Items                                 | 13.83%           | 12.75%      | 14.90%       |
| 5. Share Trading  | N/A              | N/A         | N/A          |
| 6. Lease Financing/Leasing                              | 13.83%           | 12.75%      | 14.90%       |
| <b>F. Other Institutional Loan</b>                      | 13.90%           | 12.90%      | 14.90%       |
| 1. Loan to Financial Corporations                       | 13.90%           | 12.90%      | 14.90%       |
| a) Credit to NBFIs                                      | 13.90%           | 12.90%      | 14.90%       |
| b) Credit to Insurance companies                        | 13.90%           | 12.90%      | 14.90%       |

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| c) Credit to NGO<br>(excluding Agriculture)   | 13.90%           | 12.90%      | 14.90%       |
| d) Credit to Merchant Banks/<br>Brokerage Houses  | 13.90%           | 12.90%      | 14.90%       |
| e) Credit to Co-operative<br>Banks/Societies  | 13.90%           | 12.90%      | 14.90%       |
| 2. Financing to<br>Educational Institutions   | 13.90%           | 12.90%      | 14.90%       |
| <b>G. Consumer Finance</b>  | 13.90%           | 12.90%      | 14.90%       |
| 1. Doctors Loan/<br>Professional Loans  | 13.90%           | 12.90%      | 14.90%       |
| 2. Flat Purchase  | 13.90%           | 12.90%      | 14.90%       |
| 3. Transport loan<br>(Motor car/Motor cycle etc.)   | 13.90%           | 12.90%      | 14.90%       |
| 4. Consumer Goods (TV, Freeze, Air<br>Cooler, Computer, Furniture etc.)                           | 13.90%           | 12.90%      | 14.90%       |
| 5. Credit Cards   | 22.50%           | 21.00%      | 24.00%       |
| 6. Educational Expenses   | 13.90%           | 12.90%      | 14.90%       |
| 7. Treatment Expenses   | 13.90%           | 12.90%      | 14.90%       |
| 8. Marriage Expenses  | 13.90%           | 12.90%      | 14.90%       |
| 9. Land Purchase  | 13.90%           | 12.90%      | 14.90%       |
| 10. Loan against Salary   | 13.90%           | 12.90%      | 14.90%       |
| 11. Loan against PF   | 13.90%           | 12.90%      | 14.90%       |
| 12. Personal Loan against<br>DPS, MSS etc.  | 13.90%           | 12.90%      | 14.90%       |
| 13. Personal Loan against<br>FDR, MBS, DBS etc.   | 13.90%           | 12.90%      | 14.90%       |
| 14. Travelling/ Holiday Loan  | 13.90%           | 12.90%      | 14.90%       |
| 15. Other personal Loans  | 13.90%           | 12.90%      | 14.90%       |
| <b>H. Miscellaneous</b>   | N/A              | N/A         | N/A          |
| 1. Private Welfare and<br>Development Activities  | N/A              | N/A         | N/A          |
| 2. Advances for Special Credit<br>Program (EPZ, Special Economic<br>Zone, Youth development etc.) | N/A              | N/A         | N/A          |
| 3. Swanirvar  | N/A              | N/A         | N/A          |
| 4. Poverty Alleviation Program  | N/A              | N/A         | N/A          |
| 5. Other loans<br>not mentioned above   | 13.50%           | 12.50%      | 14.50%       |
| Related Official's Name, Designation, Email and Contact number:                                   |                  |             |              |
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