

**Bank wise Interest Rates (*in per cent per annum*) offered for  
Special Deposit Accounts (SDAs) as at 11.05.2020**

| Bank \ Currency                      | LKR       | USD       | EUR  | GBP       | AUD       | SGD  | CNY  | CHF  | CAD  | JPY  | NZD  |
|--------------------------------------|-----------|-----------|------|-----------|-----------|------|------|------|------|------|------|
| <b>Amana Bank PLC</b>                |           |           |      |           |           |      |      |      |      |      |      |
| <b>6M</b>                            | 6.97      | 4.10      | -    | -         | -         | -    | -    | -    | -    | -    | -    |
| <b>12M</b>                           | 9.15      | 5.75      | -    | -         | -         | -    | -    | -    | -    | -    | -    |
| <b>Bank of Ceylon</b>                |           |           |      |           |           |      |      |      |      |      |      |
| <b>6M</b>                            | 8.75      | 4.25      | 3.00 | 3.50      | 3.50      | 2.30 | 4.00 | 2.10 | 3.15 | 1.01 | 4.00 |
| <b>12M</b>                           | 10.75     | 6.00      | 4.25 | 4.75      | 4.75      | 3.50 | 5.25 | 3.25 | 4.25 | 2.01 | 5.10 |
| <b>Cargills Bank Ltd</b>             |           |           |      |           |           |      |      |      |      |      |      |
| <b>6M</b>                            | 10.51     | 2.77-4.86 | 2.01 | 2.01-3.02 | 1.46-1.76 | 1.05 | -    | -    | -    | 1.01 | -    |
| <b>12M</b>                           | 11.50     | 4.25-6.75 | 3.00 | 3.00-4.50 | 2.50-3.00 | 2.05 | -    | -    | -    | 2.01 | -    |
| <b>Citi Bank N.A.</b>                |           |           |      |           |           |      |      |      |      |      |      |
| <b>6M</b>                            | 6.84-6.99 | 1.53-1.68 | -    | -         | -         | -    | -    | -    | -    | -    | -    |
| <b>12M</b>                           | 7.94-8.09 | 2.58-2.73 | -    | -         | -         | -    | -    | -    | -    | -    | -    |
| <b>Commercial Bank of Ceylon PLC</b> |           |           |      |           |           |      |      |      |      |      |      |
| <b>6M</b>                            | 8.00      | 3.75      | 1.75 | 2.25      | 2.25      | 1.75 | 3.25 | 1.90 | 2.25 | 1.75 | 2.75 |
| <b>12M</b>                           | 10.00     | 5.50      | 3.25 | 3.75      | 3.75      | 3.00 | 4.50 | 3.00 | 3.75 | 2.90 | 4.25 |
| <b>Deutsche Bank</b>                 |           |           |      |           |           |      |      |      |      |      |      |
| <b>6M</b>                            | 4.71      | 1.50      | 1.00 | 1.00      | -         | -    | -    | -    | -    | -    | -    |
| <b>12M</b>                           | 6.24      | 2.11      | 2.00 | 2.00      | -         | -    | -    | -    | -    | -    | -    |
| <b>DFCC Bank PLC</b>                 |           |           |      |           |           |      |      |      |      |      |      |
| <b>6M</b>                            | 9.00      | 4.50      | 2.75 | 3.25      | 4.25      | 3.25 | -    | 2.00 | 3.25 | 2.25 | -    |
| <b>12M</b>                           | 10.75     | 6.00      | 4.00 | 4.50      | 5.50      | 4.50 | -    | 3.00 | 4.50 | 3.50 | -    |

| <b>Currency</b><br><b>Bank</b>       | <b>LKR</b>   | <b>USD</b>       | <b>EUR</b>  | <b>GBP</b>  | <b>AUD</b>  | <b>SGD</b>  | <b>CNY</b>  | <b>CHF</b>  | <b>CAD</b>  | <b>JPY</b>  | <b>NZD</b>  |
|--------------------------------------|--------------|------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| <b>Habib Bank Ltd</b>                |              |                  |             |             |             |             |             |             |             |             |             |
| <b>6M</b>                            | <b>8.25</b>  | <b>2.00</b>      | <b>1.34</b> | <b>1.30</b> | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    |
| <b>12M</b>                           | <b>9.75</b>  | <b>3.25</b>      | <b>2.34</b> | <b>2.30</b> | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    |
| <b>Hatton National Bank PLC</b>      |              |                  |             |             |             |             |             |             |             |             |             |
| <b>6M</b>                            | <b>9.00</b>  | <b>4.25</b>      | <b>2.50</b> | <b>2.75</b> | <b>3.25</b> | <b>1.75</b> | <b>2.75</b> | <b>1.50</b> | <b>2.00</b> | <b>1.20</b> | <b>2.75</b> |
| <b>12M</b>                           | <b>10.50</b> | <b>6.00</b>      | <b>4.00</b> | <b>4.25</b> | <b>4.75</b> | <b>3.00</b> | <b>4.00</b> | <b>2.75</b> | <b>3.50</b> | <b>2.50</b> | <b>4.25</b> |
| <b>HSBC</b>                          |              |                  |             |             |             |             |             |             |             |             |             |
| <b>Retail clients</b>                |              |                  |             |             |             |             |             |             |             |             |             |
| <b>6M</b>                            | <b>8.00</b>  | <b>2.25</b>      | <b>1.00</b> | <b>1.25</b> | <b>1.00</b> | <b>1.40</b> | <b>1.25</b> | <b>1.00</b> | <b>1.50</b> | <b>1.00</b> | <b>1.55</b> |
| <b>12M</b>                           | <b>9.25</b>  | <b>3.00</b>      | <b>2.00</b> | <b>2.45</b> | <b>2.00</b> | <b>2.50</b> | <b>2.15</b> | <b>2.00</b> | <b>2.50</b> | <b>2.00</b> | <b>2.65</b> |
| <b>Corporate clients</b>             |              |                  |             |             |             |             |             |             |             |             |             |
| <b>6M</b>                            | <b>7.49</b>  | <b>1.38</b>      | <b>0.79</b> | <b>1.48</b> | <b>1.11</b> | <b>1.29</b> | <b>2.53</b> | <b>0.29</b> | <b>1.23</b> | <b>0.89</b> | <b>1.78</b> |
| <b>12M</b>                           | <b>8.67</b>  | <b>2.32</b>      | <b>1.83</b> | <b>2.71</b> | <b>2.11</b> | <b>2.38</b> | <b>3.44</b> | <b>1.38</b> | <b>2.68</b> | <b>1.98</b> | <b>2.92</b> |
| <b>Indian Bank</b>                   |              |                  |             |             |             |             |             |             |             |             |             |
| <b>6M</b>                            | <b>8.00</b>  | <b>3.25</b>      | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    |
| <b>12M</b>                           | <b>9.50</b>  | <b>5.00</b>      | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    |
| <b>Indian Overseas Bank</b>          |              |                  |             |             |             |             |             |             |             |             |             |
| <b>6M</b>                            | <b>7.60</b>  | <b>1.50-3.50</b> | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    |
| <b>12M</b>                           | <b>9.25</b>  | <b>2.00-4.00</b> | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    |
| <b>MCB Bank</b>                      |              |                  |             |             |             |             |             |             |             |             |             |
| <b>6M</b>                            | <b>7.50</b>  | <b>2.50</b>      | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    |
| <b>12M</b>                           | <b>9.00</b>  | <b>3.50</b>      | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    |
| <b>National Development Bank PLC</b> |              |                  |             |             |             |             |             |             |             |             |             |
| <b>6M</b>                            | <b>8.50</b>  | <b>4.75</b>      | <b>2.70</b> | <b>3.00</b> | <b>4.25</b> | <b>1.75</b> | <b>2.40</b> | <b>1.90</b> | <b>2.75</b> | <b>1.75</b> | <b>3.75</b> |
| <b>12M</b>                           | <b>10.25</b> | <b>6.25</b>      | <b>3.85</b> | <b>4.25</b> | <b>5.50</b> | <b>3.00</b> | <b>3.50</b> | <b>3.00</b> | <b>4.00</b> | <b>2.90</b> | <b>5.25</b> |

| <b>Bank \ Currency</b>                  | <b>LKR</b>         | <b>USD</b>       | <b>EUR</b>       | <b>GBP</b>       | <b>AUD</b>       | <b>SGD</b>         | <b>CNY</b>       | <b>CHF</b>       | <b>CAD</b>       | <b>JPY</b>       | <b>NZD</b>       |
|---|--------------------|------------------|------------------|------------------|------------------|--------------------|------------------|------------------|------------------|------------------|------------------|
| <b>National Savings Bank</b>            |                    |                  |                  |                  |                  |                    |                  |                  |                  |                  |                  |
| <b>6M</b>                               | <b>8.50</b>        | <b>4.25</b>      | <b>2.75</b>      | <b>3.25</b>      | <b>3.50</b>      | <b>-</b>           | <b>-</b>         | <b>-</b>         | <b>-</b>         | <b>1.01</b>      | <b>-</b>         |
| <b>12M</b>                              | <b>10.25</b>       | <b>5.75</b>      | <b>4.00</b>      | <b>4.75</b>      | <b>5.00</b>      | <b>-</b>           | <b>-</b>         | <b>-</b>         | <b>-</b>         | <b>2.01</b>      | <b>-</b>         |
| <b>Nations Trust Bank PLC</b>           |                    |                  |                  |                  |                  |                    |                  |                  |                  |                  |                  |
| <b>6M</b>                               | <b>-</b>           | <b>-</b>         | <b>-</b>         | <b>-</b>         | <b>4.25</b>      | <b>-</b>           | <b>-</b>         | <b>-</b>         | <b>-</b>         | <b>-</b>         | <b>-</b>         |
| <b>12M</b>                              | <b>-</b>           | <b>5.50-5.85</b> | <b>-</b>         | <b>4.50</b>      | <b>5.50</b>      | <b>3.00</b>        | <b>-</b>         | <b>-</b>         | <b>-</b>         | <b>-</b>         | <b>-</b>         |
| <b>Pan Asia Banking Corporation PLC</b> |                    |                  |                  |                  |                  |                    |                  |                  |                  |                  |                  |
| <b>6M</b>                               | <b>9.50-10.50</b>  | <b>5.00-6.00</b> | <b>3.00-4.00</b> | <b>3.75-4.75</b> | <b>4.35-5.35</b> | <b>2.00 - 2.50</b> | <b>2.50-3.00</b> | <b>2.10-2.60</b> | <b>3.25-3.75</b> | <b>1.95-2.45</b> | <b>4.00-4.50</b> |
| <b>12M</b>                              | <b>11.25-12.25</b> | <b>6.50-7.50</b> | <b>4.25-5.25</b> | <b>5.00-6.00</b> | <b>5.65-6.65</b> | <b>4.25 - 4.75</b> | <b>3.65-4.15</b> | <b>2.25-2.75</b> | <b>4.50-5.00</b> | <b>4.00-4.50</b> | <b>5.25-5.75</b> |
| <b>People's Bank</b>                    |                    |                  |                  |                  |                  |                    |                  |                  |                  |                  |                  |
| <b>6M</b>                               | <b>8.75</b>        | <b>4.25</b>      | <b>3.00</b>      | <b>3.50</b>      | <b>3.50</b>      | <b>2.30</b>        | <b>-</b>         | <b>-</b>         | <b>3.15</b>      | <b>-</b>         | <b>4.00</b>      |
| <b>12M</b>                              | <b>10.50</b>       | <b>6.00</b>      | <b>4.25</b>      | <b>4.75</b>      | <b>4.75</b>      | <b>3.50</b>        | <b>-</b>         | <b>-</b>         | <b>4.25</b>      | <b>-</b>         | <b>5.10</b>      |
| <b>Public Bank Berhad</b>               |                    |                  |                  |                  |                  |                    |                  |                  |                  |                  |                  |
| <b>6M</b>                               | <b>9.00</b>        | <b>3.50</b>      | <b>1.50</b>      | <b>1.75</b>      | <b>-</b>         | <b>-</b>           | <b>-</b>         | <b>-</b>         | <b>-</b>         | <b>-</b>         | <b>-</b>         |
| <b>12M</b>                              | <b>11.00</b>       | <b>5.00</b>      | <b>3.00</b>      | <b>3.00</b>      | <b>-</b>         | <b>-</b>           | <b>-</b>         | <b>-</b>         | <b>-</b>         | <b>-</b>         | <b>-</b>         |
| <b>Sampath Bank PLC</b>                 |                    |                  |                  |                  |                  |                    |                  |                  |                  |                  |                  |
| <b>6M</b>                               | <b>9.00</b>        | <b>4.50</b>      | <b>2.50</b>      | <b>3.00</b>      | <b>3.75</b>      | <b>1.10</b>        | <b>1.01</b>      | <b>1.05</b>      | <b>3.00</b>      | <b>1.02</b>      | <b>3.00</b>      |
| <b>12M</b>                              | <b>10.50</b>       | <b>6.00</b>      | <b>3.75</b>      | <b>4.50</b>      | <b>5.25</b>      | <b>2.125</b>       | <b>2.01</b>      | <b>2.10</b>      | <b>4.25</b>      | <b>2.02</b>      | <b>4.50</b>      |
| <b>Seylan Bank PLC</b>                  |                    |                  |                  |                  |                  |                    |                  |                  |                  |                  |                  |
| <b>6M</b>                               | <b>9.25</b>        | <b>4.50</b>      | <b>3.25</b>      | <b>3.50</b>      | <b>4.25</b>      | <b>2.25</b>        | <b>2.00</b>      | <b>2.00</b>      | <b>3.25</b>      | <b>2.50</b>      | <b>2.50</b>      |
| <b>12M</b>                              | <b>10.75</b>       | <b>6.00</b>      | <b>4.50</b>      | <b>5.00</b>      | <b>5.50</b>      | <b>3.50</b>        | <b>3.50</b>      | <b>3.00</b>      | <b>4.50</b>      | <b>3.75</b>      | <b>4.00</b>      |

| <b>Bank \ Currency</b>         | <b>LKR</b>         | <b>USD</b>  | <b>EUR</b>  | <b>GBP</b>  | <b>AUD</b>  | <b>SGD</b>  | <b>CNY</b> | <b>CHF</b> | <b>CAD</b> | <b>JPY</b>  | <b>NZD</b>  |
|--------------------------------|--------------------|-------------|-------------|-------------|-------------|-------------|------------|------------|------------|-------------|-------------|
| <b>State Bank of India</b>     |                    |             |             |             |             |             |            |            |            |             |             |
| <b>6M</b>                      | <b>6.50</b>        | <b>2.75</b> | <b>1.15</b> | <b>1.75</b> | <b>-</b>    | <b>1.12</b> | <b>-</b>   | <b>-</b>   | <b>-</b>   | <b>1.01</b> | <b>-</b>    |
| <b>12M</b>                     | <b>9.00</b>        | <b>4.50</b> | <b>2.25</b> | <b>3.00</b> | <b>2.50</b> | <b>2.15</b> | <b>-</b>   | <b>-</b>   | <b>-</b>   | <b>2.01</b> | <b>-</b>    |
| <b>Standard Chartered Bank</b> |                    |             |             |             |             |             |            |            |            |             |             |
| <b>6M</b>                      | <b>3.40 – 4.90</b> | <b>1.10</b> | <b>1.00</b> | <b>1.15</b> | <b>1.10</b> | <b>-</b>    | <b>-</b>   | <b>-</b>   | <b>-</b>   | <b>-</b>    | <b>-</b>    |
| <b>12M</b>                     | <b>5.00-6.10</b>   | <b>2.15</b> | <b>2.00</b> | <b>2.30</b> | <b>2.25</b> | <b>-</b>    | <b>-</b>   | <b>-</b>   | <b>-</b>   | <b>-</b>    | <b>-</b>    |
| <b>Union Bank</b>              |                    |             |             |             |             |             |            |            |            |             |             |
| <b>6M</b>                      | <b>9.50</b>        | <b>4.00</b> | <b>2.75</b> | <b>3.50</b> | <b>3.50</b> | <b>1.10</b> | <b>-</b>   | <b>-</b>   | <b>-</b>   | <b>1.10</b> | <b>1.10</b> |
| <b>12M</b>                     | <b>10.75</b>       | <b>5.50</b> | <b>4.00</b> | <b>4.75</b> | <b>4.75</b> | <b>2.10</b> | <b>-</b>   | <b>-</b>   | <b>-</b>   | <b>2.10</b> | <b>2.10</b> |