

| INTEREST RATES ON NEW LOANS AND ADVANCES ( With effect from 22.02.2024 )                    |   |  |
|---|---|--|
| Description   | Product   | Interest Rate  |
| Sevana Housing Loans  | Sevana Housing Loans (LKR ) - Floating  | 13.00%   |
|   | Sevana Housing Loans (LKR ) - Fixed   | Will Not Be Offered  |
|   | Salaried Employees Serving in Confirmed Service in Public and Private Sector in Sri Lanka (LKR) | For the first 05 years,prevailing Monthly AWPLR at the date of disbursement of the loan (fixed).Thereafter,prevailing monthly AWPLR+2.0% p.a. (floating) for the remaining tenure of the loan. |
|   | Foreign Currency Housing Loans ( USD )  | 10.00%   |
| Personal Loans & Advances   | Loan Scheme for Medical Officers  | 16.00%   |
|   | Personal Loans for Professionals  | 16.00%   |
|   | Sampath Samachara - Loan Scheme for Pensioners  | 14.00%   |
|   | Student Loans   | 16.00%   |
|   | All other Consumption Loans (Mortgage over Vehicles, Business Loans and Overdrafts )            | 16.00%   |
| Leasing & Hire-purchase   | Leasing Motor Vehicles - Brand New / Unregistered / Registered ( Fixed Rate )                   | Up to 03 Years - 13.50%  |
|   |   | 04 years - 13.50%  |
|   |   | 05 Years - 14.00%  |
|   |   | 06 Years - Will Not Be Offered   |
|   |   | 07 Years - Will Not Be Offered   |
|   | Leasing Machinery   | 22.50%   |
| Pawning (W.E.F. 14.11.2023)   | Sampath Gold Loan Facility (Fixed)  | 15.00%   |
|   | Sampath Randiriya Pawning Facility (Fixed)  | 15.00%   |
| Other Loans and Advances  | Sampath Diriya Loan Scheme  | 15.00%   |
|   | Factoring   | 25.50%   |
| Note - Unless specifically mentioned as fixed, all interest rates above are floating rates. |   |  |