



BBS Bank Interest Rates Schedule

01 January 2026

Type of Deposit Account	Nominal interest rate (Lowest - Highest)	Actual Interest Rates (Lowest -Highest)	Minimum Opening Balance (Lowest to highest)
BBS Prime Lending Rate		7.01%	
Current	Nil	Nil	P200.00
Call	0.10%	0.10%	P1,000.00
Ordinary Savings	0.10%	0.10%	P100.00
Special Savings	0.10% - 0.70%	0.10% - 0.70%	P500.00
SME Ordinary Savings	0.10%	0.10%	P1,000.00
Letsibogo Savings	1.21% - 1.76%	1.22% -1.77%	Nil
Tlamelelo Mortgage Savings	1.76%	1.77%	P250.00
Lerako Savings	1.01% - 2.76%	1.02% -2.80%	P25,000.00
Paid-Up-Savings	1.61%	1.62%	P100.00
Subscription Deposit	2.26%	2.28%	P100.00
Fixed Term Deposit	1.01% - 4.11%	1.02% -4.12%	P1,000.00
3 Months (Regular Fixed Deposit)	1.10% - 1.40%	1.11% -1.41%	P1,000.00
6 Months (Regular Fixed Deposit)	1.15% - 1.45%	1.16% -1.46%	P1,000.00
12 Months Fixed Deposit	1.51% - 1.81%	1.52% - 1.83%	P1,000.00 -P200,000.00
24 Months Fixed Deposit	1.57% - 1.91%	1.58% - 1.93%	P1,000.00 -P200,000.00
Over 24 Months	1.60% - 2.06%	1.61% - 2.08%	P1,000.00 -P200,000.00
Lending Facilities			
Lending Facilities		Effective Rates	
Unsecured Personal Loans	BBS Prime Lending Rate Prime+12%- 20%		
Mortgage Facilities	BBS Prime Lending Rate +3% - 8.5%		
Secured Short Term Loans	BBS Prime Lending Rate +10%		
Business Overdraft	BBS Prime Lending Rate + (2% - 10%)		
Business Term-loan	BBS Prime Lending Rate + (2% - 10%)		
Purchase Order Finance	BBS Prime Lending Rate + (10% - 20%)		