

Interest Rates 2025

Lending Rates as of 24th November 2025

The following lending rates will apply

Lending Rates

Loan Classification Loan Range	Micro P500 – P300,000		Small P300,001 – P1,000,000		Medium P1,000,001 – P10,000,000		Large P10,000,001 – P50,000,000	
Sector Priority	Non-Special Sector	Special Sector	Non-Special Sector	Special Sector	Non-Special Sector	Special Sector	Non-Special Sector	Special Sector
Nominal Interest Rate	CEDA PLR	CEDA PLR less 3%	CEDA PLR to CEDA PLR + 2%	CEDA PLR less 3%	CEDA PLR to CEDA PLR + 5%	CEDA PLR less 2.0%	CEDA PLR to CEDA PLR + 5%	CEDA PLR less 1.5%
Average Effective Interest Rate	10.76%	7.76%	10.76% to 12.76%	7.76%	10.76% to 15.76%	8.76%	10.76% to 15.76%	9.26%
Other Loan Terms	Negotiable							
Monetary Policy Rate	3.50%							
CEDA Prime Lending Rate	10.76%							

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