



RURAL BANKERS RESEARCH AND DEVELOPMENT FOUNDATION, INC.



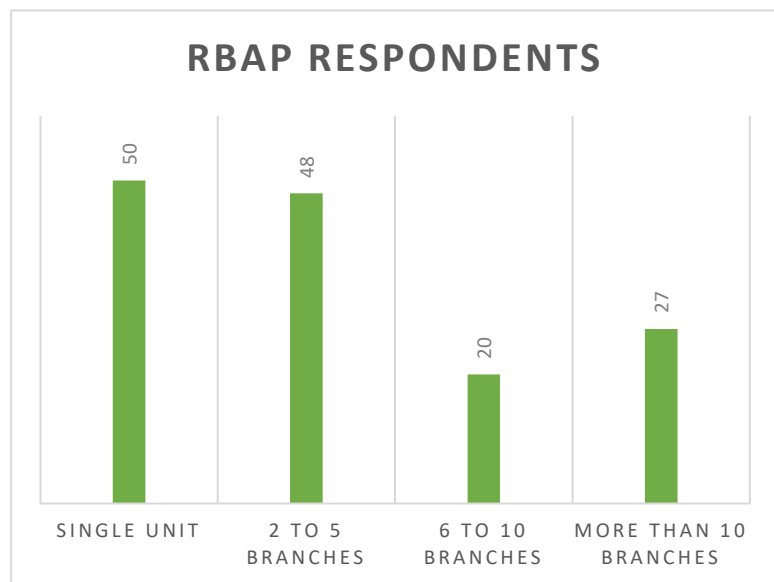
SURVEY ON TIME DEPOSIT INTEREST RATES AMONG RBAP MEMBERS

Respondents: 145 RBAP member banks (39% of the membership)

Survey Period: June 2025

Demographics:

Branch Classification	RBAP
Single Unit	50
2 to 5 branches	48
6 to 10 branches	20
More than 10 Branches	27
Grand Total	145



Time Deposit with 30-Day or 1-Month Maturity

30 Days or 1 month

<i>Below 100,000.00</i>
<i>100,000.01 to 500,000.00</i>
<i>500,000.01 to 1,000,000.00</i>
<i>Above 1,000,000.00</i>

RBAP Respondents

Minimum	Maximum	Median
0.05%	4.75%	1%
0.09%	4.75%	1.50%
0.30%	5.25%	1.75%
0.30%	5.75%	2%

- Survey results revealed that the median interest rates offered by RBAP member bank respondents for time deposits with 30-day or 1-month maturity are as follows: (a) **1.00%** for deposits below **₱100,000.00**; (b) **1.50%** for deposits from **₱100,000.01 to ₱500,000.00**; (c) **1.75%** for deposits from **₱500,000.01 to ₱1,000,000.00**; and (d) **2.00%** for deposits **above ₱1,000,000.00**.



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a. 30-Day or 1 month Maturity Time Deposit: Highest interest rate offered

- Survey results revealed that the highest interest rates offered by RBAP member bank respondents for 30-day or 1-month maturity time deposits are as follows: **(a) 4.75%** for deposits **below ₱500,000.00**, **(b) 5.25%** for deposits from **₱500,000.01 to ₱1,000,000.00**, **(c) 5.75%** for deposits **above ₱1,000,000.00**.

b. 30-Day or 1 month Maturity Time Deposit: Median Interest Rates per Branch Classification

<i>30 Days or 1 month</i>	Single Unit	2 to 5 Units	6 to 10 Units	more than 10 Units
<i>Below 100,000.00</i>	1%	1%	1.50%	1.25%
<i>100,000.01 to 500,000.00</i>	1.25%	1.13%	1.63%	1.63%
<i>500,000.01 to 1,000,000.00</i>	1.50%	1.75%	2%	2%
<i>Above 1,000,000.00</i>	1.75%	2%	2.88%	2.50%

Time Deposit with 90-Day or 3 Months Maturity

90 Days or 3 months

RBAP Respondents

	Minimum	Maximum	Median
<i>Below 100,000.00</i>	0.15%	6%	1.18%
<i>100,000.01 to 500,000.00</i>	0.15%	6%	1.50%
<i>500,000.01 to 1,000,000.00</i>	0.38%	6%	2%
<i>Above 1,000,000.00</i>	0.45%	6%	2%

- Survey results revealed that the median interest rates for **90-day or 3 months maturity time** deposit among RBAP member bank respondents are as follows: **(a) 1.18 percent** for below P100,000.00; **(b) 1.5 percent** for deposits of P100,000.01 to P500,000.00; and **(c) 2 percent** for deposits above P500,000.00.



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a. 90-Day or 3 months Maturity Time Deposit: Highest interest rate offered

- Survey result revealed that the highest interest rates for Time Deposits with the 90-days or 3 months maturity among the RBAP member bank respondents is **6 percent**.

b. 90 days or 3 months Maturity Time Deposit: Median Interest Rates per Branch Classification

<i>90 Days or 3 months</i>	Single Unit	2 to 5 Units	6 to 10 Units	more than 10 Units
<i>Below 100,000.00</i>	1%	1%	1.50%	1.31%
<i>100,000.01 to 500,000.00</i>	1.38%	1.38%	1.75%	2%
<i>500,000.01 to 1,000,000.00</i>	1.88%	1.75%	2.13%	2%
<i>Above 1,000,000.00</i>	2%	2%	2.88%	2%

180-Days or 6 Months Maturity Time Deposit

<i>180 Days or 6 months</i>	RBAP Respondents		
	Minimum	Maximum	Median
<i>Below 100,000.00</i>	0.08%	7%	1.27%
<i>100,000.01 to 500,000.00</i>	0.15%	7%	1.75%
<i>500,000.01 to 1,000,000.00</i>	0.53%	7%	2%
<i>Above 1,000,000.00</i>	0.60%	7%	2.50%

- Survey results revealed that the median interest rates for Time Deposits with a maturity of **180 days or 6 months** among the RBAP member bank respondents are as follows: (a) **1.27 percent** for deposits below P100,000.00; (b) **1.75 percent** for deposits of P100,000.01 to P500,000.00; (c), **2 percent** for deposits of P500,000.01 to P1,000,000.00; and (d) **2.50 percent** for deposits above P1,000,000.



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a. 180-Days or 6 months Maturity Time Deposit: Highest interest rate offered

- Survey results revealed that the highest interest rate for Time Deposits with a maturity of 180-days or 6 months among RBAP member bank respondents is **7 percent**.

b. 180-Days or 6 months Maturity Time Deposit: Median Interest Rates per Branch Classification

<i>180 Days or 6 months</i>	Single Unit	2 to 5 Units	6 to 10 Units	more than 10 Units
<i>Below 100,000.00</i>	1.25%	1.16%	1.75%	1.63%
<i>100,000.01 to 500,000.00</i>	1.75%	1.50%	2%	2.50%
<i>500,000.01 to 1,000,000.00</i>	2%	2%	2.25%	3%
<i>Above 1,000,000.00</i>	2.25%	2.34%	2.88%	3.25%

Time Deposit with 360-day or 1-Year Maturity

<i>360 Day or 1 year</i>	RBAP Respondents		
	Minimum	Maximum	Median
<i>Below 100,000.00</i>	0.09%	8%	1.62%
<i>100,000.01 to 500,000.00</i>	0.25%	8%	2%
<i>500,000.01 to 1,000,000.00</i>	0.53%	8.88%	2.50%
<i>Above 1,000,000.00</i>	0.60%	8.88%	2.75%

- Results of the Survey revealed that the median interest rates offered by RBAP member bank respondents for time deposits with 360-day or 1-year maturity are as follows: (a) **1.62%** for deposits below **₱100,000.00**; (b) **2.0%** for deposits from **₱100,000.01 to ₱500,000.00**; (c) **2.5%** for deposits from **₱500,000.01 to ₱1,000,000.00**; and (d) **2.75%** for deposits **above ₱1,000,000.00**.



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a. 360-Day or 1 year Maturity Time Deposit: Highest interest rate offered by RBAP members

- Survey results revealed that the highest interest rates offered for Time Deposits with 360 days or 1-year maturity among RBAP member bank respondents are as follows: (a) **8 percent** for deposits below P 500,000.00 is and (b) **8.88 percent** for deposits above P500,000.00.

b. 360-Day or 1 year Maturity Time Deposit: Median Interest Rates per Branch Classification

<i>360 days or 1 year</i>	Single Unit	2 to 5 Units	6 to 10 Units	more than 10 Units
<i>Below 100,000.00</i>	1.50%	1.36%	2%	2%
<i>100,000.01 to 500,000.00</i>	2.12%	1.50%	2%	3%
<i>500,000.01 to 1,000,000.00</i>	2.50%	2%	2.63%	3.26%
<i>Above 1,000,000.00</i>	2.50%	2.50%	3.13%	3.70%

Time Deposits with 1-to-5-year Maturity

1 to 5 years

Below 100,000.00
100,000.01 to 500,000.00
500,000.01 to 1,000,000.00
Above 1,000,000.00

RBAP Respondents

Minimum	Maximum	Median
0.16%	6%	2%
0.25%	6%	2.5%
0.25%	6.5%	2.88%
0.25%	7.5%	3.48%

- Survey results revealed that the median interest rates for Time Deposits with a maturity of **1-to-5 years** among the RBAP member bank respondents are as follows: (a) **2.0 percent** for deposits below P100,000.00; (b) **2.5 percent** for deposits of P100,000.01 to P500,000.00; (c), **2.88 percent** for deposits of P500,000.01 to P1,000,000.00; and (d) **3.48 percent** for deposits above P1,000,000.



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a. 1-to-5-year Maturity Time Deposit: Highest interest rate offered by RBAP members

- Survey results revealed that the highest interest rates for Time Deposits with a maturity of **1-to-5 years** among the RBAP member bank respondents are as follows: (a) **6.0 percent** for deposits below P500,000.00; (b) **6.5 percent** for deposits of P500,000.01 to P1,000,000.00; and (c), **7.5 percent** for deposits above P1,000,000.

b. 1-to-5-year Maturity Time Deposit: Median Interest Rates per Branch Classification

<i>1 to 5 years</i>	Single Unit	2 to 5 Units	6 to 10 Units	more than 10 Units
<i>Below 100,000.00</i>	1.50%	1.36%	2%	2%
<i>100,000.01 to 500,000.00</i>	2.12%	1.50%	2%	3%
<i>500,000.01 to 1,000,000.00</i>	2.50%	2%	2.63%	3.26%
<i>Above 1,000,000.00</i>	2.50%	2.50%	3.13%	3.70%

5 year + 1-day Time Deposit Maturity

1 to 5 years

Below 100,000.00
100,000.01 to 500,000.00
500,000.01 to 1,000,000.00
Above 1,000,000.00

RBAP Respondents

Minimum	Maximum	Median
0.25%	7%	2.5%
0.25%	7%	3%
0.25%	7.5%	3.75%
0.25%	8.5%	4.5%

- Survey results revealed that the median interest rates for Time Deposits with a maturity of **5 years and 1 day** among the RBAP member bank respondents are as follows: (a) **2.5 percent** for deposits below P100,000.00; (b) **3.0 percent** for deposits of P100,000.01 to P500,000.00; (c) **3.75 percent** of P500,000.01 to P1,000,000.00; and (d) **4.5 percent** for deposits above P1,000,000.

a. 5-year + 1 day Maturity Time Deposit: Highest interest rate offered by RBAP members

- Survey results revealed that the highest interest rates offered by RBAP member bank respondents for Time Deposits with 5 year and 1-day maturity are as follows: (a) **7.0**



RURAL BANKERS RESEARCH AND DEVELOPMENT FOUNDATION, INC.



percent for deposits below P500,000.00; (b) **7.5 percent** for P500,000.01 to P1,000,000.00 and (c) **8.5 percent** for above P1,000,000.00.

b. 5-year + 1 day Maturity Time Deposit: Median Interest Rates per Branch Classification

1 to 5 years	Single Unit	2 to 5 Units	6 to 10 Units	more than 10 Units
<i>Below 100,000.00</i>	1.50%	1.36%	2%	2%
<i>100,000.01 to 500,000.00</i>	2.12%	1.50%	2%	3%
<i>500,000.01 to 1,000,000.00</i>	2.50%	2%	2.63%	3.26%
<i>Above 1,000,000.00</i>	2.50%	2.50%	3.13%	3.70%