The bank and investments

How the Torn City Bank's fixed-term investments work, the limits, how merits and stocks raise your interest, and how to choose a period.

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Introduction

The Torn City Bank is the simplest investment in the game. You lock money away for a fixed period and get it back with interest. It is also one of the safest places to keep money, since money in the bank cannot be mugged.

How it works

Periods. One week, two weeks, one month, two months and three months. New players unlock each period by completing the one before. When a period ends, your money can stay safely in the bank until you withdraw it.

Interest. Each period shows its own annual percentage rate, and each rate changes independently, so the best choice changes over time.

Raising your rate.

- Bank Interest merits: +5% to the APR per merit.
- Torn City Investments (TCI) benefit block (1,500,000 shares): a further 10% bonus.

Limits. You can invest up to $2,000,000,000 at a time, or $3,000,000,000 in a 10-star Oil Rig.

Cashier's checks. Auction sales, failed auction bids and lottery winnings arrive as cashier's checks at the bank, which you can withdraw within 24 hours before they are credited automatically.

Overseas banking. The Cayman Islands bank has its own interest; the faction Excursion branch raises it by up to 25%.

Step by step

1. Unlock the periods by completing a one-week investment first.
2. Each time you invest, compare the rates on screen; the longest is not always the best.
3. Estimate your return with the Bank investment returns calculator.
4. Add Bank Interest merits when your invested amount makes them worthwhile.
5. Keep spending money outside the bank, since invested money is locked until the period ends.

Examples

- $100,000,000 at 5% APR for one week earns about $95,890.

- With 10 Bank Interest merits (+50%), the same 5% acts as 7.5%.

Advanced tips

- How merits and TCI combine is not published in detail; the Academy's calculator adds them, which is an assumption.
- Merit bonuses apply from your next investment, not the current one.

Common mistakes

- **Locking up money you need** for training, property or a war.
- **Always choosing three months** without comparing rates.
- **Carrying cash instead of banking it.**

Sources

Torn wiki: Bank: https://wiki.torn.com/wiki/Bank, retrieved 2026-11-23

Torn wiki: Stock Market: https://wiki.torn.com/wiki/Stock_Market, retrieved 2026-11-23

Torn wiki: Merit: https://wiki.torn.com/wiki/Merit, retrieved 2026-11-23

Torn wiki: Faction: https://wiki.torn.com/wiki/Faction, retrieved 2026-11-23

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