

Lending Rates January 2024

LENDING RATES	NOMINAL INTEREST RATE (%)	AVERAGE EFFECTIVE INTEREST RATE (%)
MoPR	2.65%	2.65%
Prime Lending Rate	6.76%	6.76%
Mortgage Facility	Prime +3.5%	Prime +3.56%
Overdraft Facility (Revolving credit lines)	N/A	N/A
Credit Card	N/A	N/A
Lease Loans	N/A	N/A
Unsecured Personal Loans (excluding overdrafts, mortgage and credit cards)	N/A	N/A
Other Long Term Loans (Commercial Loans)	Prime +4%	Prime +4.07%
Individual Agriculture Loans	Prime +4% - Prime +15%	Prime +4.07% - Prime +16.08%
Seasonal Loans (Agricultural Inputs)	Prime (6.76%)	Prime (6.76%)

