

# NDB Interest Rates

| Lending Rates                               | Nominal Interest Rate (%)      | Average Effective Interest Rate (%) |
|---|--------------------------------|-------------------------------------|
| MoPR  | 1.90%                          | 1.90%                               |
| Prime Lending Rate                          | 6.01%                          | 6.01%                               |
| Mortgage Facility                           | Prime + 2.7% - Prime + 7.9%    | 4.26% - Prime + 12%                 |
| Other Long-Term Loans<br>(Commercial Loans) | Prime + 4.00% - Prime + 15.00% | 4.51% - Prime + 16.00%              |
| Individual Agriculture Loans                | Prime + 4.00% - Prime + 15.00% | Prime + 3% - Prime + 15.00%         |
| Seasonal Loans                              | Prime (6.01%) - Prime + 8%     | Prime (6.01%) - Prime + 5.14%       |

## Gaborone

P.O. Box 225, Gaborone  
Tel: +267 395 2801 | Fax: +267 390 9907  
Call centre: +267 360 4999

## Maun

P.O. Box 453, Maun  
Tel: +267 686 0316 | Fax: +267 686 0645

## Palapye

P.O. Box 10387, Palapye  
Tel: +267 492 0552 | Fax: +267 492 0551

## Francistown

P.O. Box 282, Francistown  
Tel: +267 241 6044 | Fax: +267 241 6065



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