

NDB Interest Rates

Lending Rates	Nominal Interest Rate (%)	Average Effective Interest Rate (%)
MoPR	3.50%	3.50%
Prime Lending Rate	6.01%	6.01%
Mortgage Facility	Prime + 2.7% - Prime + 7.9%	4.26% - Prime + 12.01%
Other Long-Term Loans (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 + 19.25%
Seasonal Loans	Prime (6.01%) - Prime + 8%	Prime (6.01%) - Prime + 5.14%

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