

# NDB Interest Rates

| Lending Rates                                   | Nominal Interest Rate (%)      | Average Effective Interest Rate (%) |
|---|--------------------------------|-------------------------------------|
| <b>MoPR</b>                                     | 5.50%                          | 5.50%                               |
| <b>Prime Lending Rate</b>                       | 6.01%                          | 6.01%                               |
| <b>Mortgage Facility</b>                        | Prime + 2.7% - Prime + 7.9%    | 4.26% - Prime + 12.01%              |
| <b>Other Long-Term Loans (Commercial Loans)</b> | Prime + 4.00% - Prime + 15.00% | 4.51% - Prime + 16.00%              |
| <b>Individual Agriculture Loans</b>             | Prime + 4.00% - Prime + 15.00% | Prime + 3 - Prime + 19.25%          |
| <b>Seasonal Loans</b>                           | Prime (6.01%) - Prime + 8%     | Prime (6.01%) - Prime + 5.14%       |

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