May 2025

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 +3.50%	Prime +3.93%
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 +4.00% - Prime +15.00%	Prime +4.47% - Prime +17.15%
Individual Agriculture Loans	Prime +4.00% - Prime +15.00%	Prime +4.47% - Prime +17.15%
Seasonal Loans (Agricultural Inputs)	Prime (6.01%)	Prime (6.01%)

60 Years

A re chencheng!
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Empower. Transform. Succeed