

# 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 +15%    | Prime +3.93% - Prime +17.15%        |
| 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%)                       |

