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November 2026

NDB Interest Rates

Lending Rates	Nominal Interest Rate (%)	Average Effective Interest Rate (%)
MoPR	5.50%	5.50%
Prime Lending Rate	7.01%	7.01%
Mortgage Facility	Prime + 2.7% - Prime + 7.9%	4.26 % - Prime + 11.99%
Other Long-Term Loans (Commercial Loans)	Prime + 4.00% - Prime +15.00%	5.25% - Prime + 16%
Individual Agriculture Loans	Prime + 4.00% - Prime +15.00%	Prime + 3 - Prime + 19.25%
Seasonal Loans	Prime (7.01%) - Prime + 8%	Prime (7.01%)

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