

## ADB APPLICABLE LENDING RATES FOR NON SOVEREIGN GUARANTEED LOANS (%)

FROM 1 FEBRUARY TO 31 JULY 2015

FIXED SPREAD LOAN (FSL)	USD	EUR <sup>1</sup>	YEN	ZAR
Floating Base Rate (a)	0.358	0.132	0.144	6.1*
Lending Spread (b)	Specific to each project			
Applicable Lending Rate	(a)+(b)			

(\*) 3m Jibar rate from 1 Feb to 31 May 2015

### Private Sector Loan Pricing

Lending rate for FSL = Base Rate + Lending Spread

#### Base Rates

**Floating Base Rate:** (i) the six (6) month reference rate for USD, YEN (6m Libor) and EUR (6m Euribor) resets on 1 February and 1 August; (ii) the three (3) month reference rate for the ZAR (3m Jibar) resets on 1 February, 1 May, 1 August and 1 November for loans approved after 1 January 2009

**Fixed Base Rate:** The swap market rate corresponding to the principal amortization schedule of a particular tranche of a loan. (For Fixed Base Rate, please contact us at: +21671102453 or e-mail to FTRY4@afdb.org)

**Lending Spread** Specific to project's risk.

<sup>(1)</sup> The EUR replaced the FRF and DEM in 1999