



Guaranty Trust Bank (Rwanda) Ltd

### KFS AND APR IMPLEMENTATION

RETAIL	RATE
Average Interest Rate	19.37%
Processing Fee	2%
Average Annual Management Fee	0.80%
<b>APR for Retail:</b>	<b>22.17%</b>
<b>SME</b>	
Base Rate	17.95%
Processing Fee	2%
Annual Management Fee	1%
<b>APR for SME:</b>	<b>20.95%</b>