



CENTRAL BANK OF KENYA

Average Risk Premiums "K" on Loan Products Offered by Each Bank as at 31st March 2015

		CENTRAL BANK OF KENYA												
		Average Risk Premiums "K" on Loan Products Offered by Each Bank as at 31 st March 2015												
			1		2		3	4	5	6	7	8	9	
			Consumer Loan		Business Loans Secured with Property								Corporate Loan	
	NAME OF INSTITUTION/	KBRR	1-2 years maturity	Over 2 years maturity	1-5 years maturity	Over 5 years maturity	Asset Finance Loan	Overdraft facility	Personal Residential Mortgage Loan	Commercial Mortgage Loan	SME Loan	Micro-loan	1-5 years maturity	Over 5 years maturity
		Commercial Banks & Mortgage Finance Companies												
1	African Banking Corporation Ltd	8.54%	3.96%	10.46%	-	-	4.46%	7.59%	-	-	6.09%	-	8.96%	-
2	Bank of Africa Kenya Ltd	8.54%	9.14%	7.65%	-	-	11.16%		6.89%	10.25%	7.15%	-	6.27%	-
3	Bank of Baroda	8.54%	-	-	-	-	8.50%	7.83%	6.50%	7.58%	8.87%	-	-	7.46%
4	Bank of India	8.54%	3.63%	-	-	-	-	8.46%	-	-	-	-	4.90%	-0.92%
5	Barclays Bank of Kenya Ltd	8.54%	11.32%	11.32%	-	-	12.87%	-	4.77%	-	-	-	-	-
6	CfC Stanbic (K) Ltd	8.54%	9.87%	7.80%	-	-	7.04%	-	6.46%	-	-	13.91%	3.93%	-
7	Chase Bank Ltd	8.54%	7.99%	8.81%	-	-	7.89%	10.76%	-	-	10.18%	-	8.81%	-0.63%
8	Citibank N.A.	8.54%	-	-	-	-	-	-	-	-	-	-	1.42%	-
9	Commercial Bank of Africa Ltd	8.54%	7.13%	6.76%	-	-	7.01%	6.04%	5.08%	8.46%	6.27%		7.03%	-
10	Consolidated Bank Ltd	8.54%	12.87%	-	10.87%	-	9.77%	11.37%	9.87%	-	-	-	-	-
11	Co-operative Bank of Kenya Ltd	8.54%	-	-	11.78%	11.61%	6.89%	10.80%	5.47%	-	-	-	5.81%	6.48%
12	Credit Bank Ltd	8.54%	10.46%	8.46%	9.71%	-	10.46%	10.96%	-	-	-	-	9.46%	-
13	Development Bank	8.54%	8.37%	-	8.37%	-	8.37%	8.37%	8.37%	-	-	-	8.37%	8.37%
14	Diamond Trust Bank Ltd	*	*	*	*	*	*	*	*	*	*	*	*	*
15	Dubai Bank Ltd	8.54%	4.37%	4.37%	12.12%	12.12%	-	10.75%	-	-	10.12%	-	-	-
16	Ecobank Kenya Ltd	8.54%	11.79%	11.03%	-	-	12.96%	9.20%	-	-	12.23%	-	-	-
17	Equatorial Commercial Bank Ltd	8.54%	12.96%	11.46%	-	-	11.96%	6.46%	-	-	12.21%	-	11.21%	9.21%
18	Equity Bank Ltd	8.54%	7.96%	7.96%	10.46%	9.46%	1.46%	10.46%	8.46%	8.46%	8.96%	5.46%	3.96%	3.96%
19	Family Bank Ltd	8.54%	6.46%	6.08%	-	-	8.17%	8.87%	3.95%	8.01%	9.22%	26.23%	6.86%	5.04%
20	Fidelity Commercial Bank Ltd	8.54%	8.46%	8.46%	8.46%	-	8.46%	8.46%	-	-	8.46%	-	8.46%	-
21	First Community Bank Ltd	8.54%	9.33%	9.33%	12.00%	12.00%	12.00%	-	6.83%	9.65%	12.15%	15.00%	-	-



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			Consumer Loan		Business Loans Secured with Property								Corporate Loan	
	NAME OF INSTITUTION/	KBRR	1-2 years maturity	Over 2 years maturity	1-5 years maturity	Over 5 years maturity	Asset Finance Loan	Overdraft facility	Personal Residential Mortgage Loan	Commercial Mortgage Loan	SME Loan	Micro-loan	1-5 years maturity	Over 5 years maturity
22	Giro Commercial Bank Ltd	8.54%	8.63%	7.46%	7.46%	-	7.63%	7.34%	7.46%	6.46%	-	-	7.63%	-
23	Guaranty Trust Bank Ltd	8.54%	-	-	8.96%	7.84%	11.01%	9.34%	-	-	10.46%	-	9.46%	-
24	Guardian Bank Ltd	8.54%	12.23%	12.23%	8.51%	8.51%	8.91%	10.74%	8.01%	8.51%	8.02%	10.76%	9.02%	9.02%
25	Gulf African Bank Ltd	8.54%	-	11.03%	-	-	-	-	9.17%	8.46%	8.96%	-	-	8.46%
26	Habib Bank AG Zurich	8.54%	7.96%	-	-	-	-	-	-	-	-	-	6.48%	-
27	Habib Bank Ltd	8.54%	8.59%	-	8.87%	-	-	6.76%	-	5.87%	8.66%	-	8.61%	-
28	Housing Finance Co. of Kenya	8.54%	-	-	10.46%	-	9.46%	10.46%	8.46%	9.46%	-	-	-	-
29	Imperial Bank Ltd	8.54%	12.62%	6.86%	-	-	8.30%	-	-	-	-	-	9.01%	8.96%
30	I & M Bank Ltd	8.54%	8.93%	7.05%	8.39%	8.87%	-	8.69%	6.18%	-	-	-	9.09%	8.73%
31	Jamii Bora Bank Ltd	8.54%	8.87%	8.87%	9.87%	9.87%	11.87%	11.87%	8.87%	8.87%	11.87%	15.87%	8.87%	8.87%
32	Kenya Commercial Bank Ltd	8.54%	8.17%	8.17%	10.17%	10.17%	5.31%	7.17%	5.62%	6.92%	10.17%	-	7.17%	7.17%
33	K-Rep Bank Ltd	8.54%	15.87%	15.87%	15.87%	-	1.37%	15.87%	-	-	15.87%	18.92%	15.87%	-
34	Middle East Bank Kenya Ltd	8.54%	10.46%	-	-	-	8.11%	8.48%	-	-	9.50%	-	-	-
35	National Bank of Kenya Ltd	8.54%	10.37%	6.17%	7.04%	8.96%	9.17%	-	5.73%	7.75%	-	7.04%	7.46%	3.87%
36	NIC Bank Ltd	8.54%	7.89%	6.84%	-	-	7.58%	6.54%	2.41%	9.87%	8.26%	-	1.63%	-1.54%
37	Oriental Commercial Bank Ltd	8.54%	-	-	10.08%	-	9.67%	9.92%	-	-	-	-	-	-
38	Paramount Universal Bank Ltd	8.54%	0.96%	-	8.96%	8.96%	-	5.46%	-	-	8.96%	-	8.96%	8.96%
39	Prime Bank Ltd	8.54%	9.50%	8.25%	7.71%	-	-	8.89%	8.96%	-	-	-	8.60%	8.32%
40	Standard Chartered Bank Ltd	8.54%	-	10.86%	-	5.36%	7.36%	15.46%	5.36%	-	7.46%	-	3.21%	3.45%
41	Trans-National Bank Ltd	8.54%	17.77%	16.96%	14.75%	11.21%	1.46%	8.71%	-	-	12.59%	15.46%	10.59%	10.59%
42	UBA Kenya Bank Ltd	8.54%	6.21%	-	-	-	-	-	-	-	-	-	-	-
43	Victoria Commercial Bank Ltd	8.54%	-	-	-	-	8.71%	8.40%	-	-	8.53%	-	-	-

* - Diamond Trust Bank is yet to convert loans to KBRR framework.

"-" - Refers to loan products which are not offered by the respective banks.



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	Microfinance Banks													
1	Faulu Microfinance Bank	*	*	*	*	*	*	*	*	*	*	*	*	*
2	KWFT Microfinance Bank	8.54%	-	-	10.46%	9.46%	10.46%	-	-	-	-	-	-	-
3	Remu Microfinance Bank	8.54%	12.87%	12.87%	12.87%	-	12.87%	-	-	-	12.87%	12.87%	-	-
4	Rafiki Microfinance Bank	8.54%	6.87%	-	14.37%	-	4.10%	-	11.87%	9.87%	-	13.37%	-	-
5	Century Microfinance Bank	8.54%	9.25%	-	9.25%	-	9.25%	9.25%	-	-	9.25%	9.25%	-	-
6	Uwezo Microfinance Bank	8.54%	-	-	22.84%	-	21.71%	-	-	-	-	-	-	-
7	Sumac Microfinance Bank	8.54%	11.46%	11.46%	11.46%	-	11.46%	-	-	-	11.46%	11.46%	-	-
8	U & I Microfinance Bank	8.54%	12.79%	-	9.74%	-	-	-	-	-	-	13.46%	9.46%	-
9	SMEP Microfinance Bank	*	*	*	*	*	*	*	*	*	*	*	*	*

* - Faulu Microfinance Bank and SMEP Microfinance Bank are yet to convert loans to KBRR framework.

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