COMMERCIAL BANKS' WEIGHTED AVERAGE LENDING RATES PER LOAN CATEGORY AND MATURITY (%)

Loan Category	PERSONAL									BUSINESS									CORPORATE									OVERALL RATES		
Loan Maturity	Overdraft			1-5 Years			Over 5 years			Overdraft			1-5 Years			Over 5 years			Overdraft			1-5 Years			Over 5 years					
Banks	Sep-15	Dec-15	Mar-16	Sep-15	Dec-15	Mar-16	Sep-15	Dec-15	Mar-16	Sep-15	Dec-15	Mar-16	Sep-15	Dec-15	Mar-16	Sep-15	Dec-15	Mar-16	Sep-15	Dec-15	Mar-16	Sep-15	Dec-15	Mar-16	Sep-15	Dec-15	Mar-16	Sep-15	Dec-15	Mar-16
Africa Banking Corporation Ltd	17.3	16.6	20.3	14.9	17.4	20.7	15.1	16.9	18.2	17.7	15.9	20.5	17.6	19.4	19.7	14.1	16.5	19.1	20.8	14.4	20.3	14.9	15.7	19.4	18.2	19.8	20.0	17.0	16.3	19.8
Bank of Africa Ltd	21.8	18.7	19.1	17.8	19.8	19.4	15.0	17.7	17.7	20.7	21.6	20.7	19.1	21.0	21.1	17.2	22.3	21.8	19.2	22.3	20.1	19.0	20.7	20.5	15.9	22.4	21.9	18.0	20.5	19.9
Bank of Baroda	15.2	15.8	14.5	16.5	17.4	13.3	13.4	14.5	14.2	16.4	17.4	16.4	17.0	18.4	16.5	17.2	18.2	17.3	16.1	17.7	17.0	17.1	18.0	17.4	16.9	17.8	17.5	16.3	17.6	16.7
Bank of India	17.5	17.4	17.3	17.4	17.5	17.5	17.6	17.7	17.5	17.0	17.2	17.3	17.3	17.5	17.3	17.1	17.4	17.5	17.1	17.2	17.1	17.0	17.3	17.2	17.3	17.4	17.2	17.1	17.3	17.3
Barclays Bank of Kenya Ltd	24.3	13.6	18.5	21.4	19.8	19.9	21.4	19.6	19.7	17.6	20.2	20.2	18.4	19.2	19.5	18.2	18.0	18.0	16.2	16.3	15.2	16.0	14.8	14.8	16.7	14.8	14.9	19.3	18.5	18.4
CfC Stanbic Bank Ltd	21.5	25.3	24.4	19.2	22.0	20.3	13.1	14.6	14.7	17.6	20.0	20.9	18.2	22.5	22.5	17.4	21.8	20.3	14.0	14.9	15.8	13.3	13.8	14.8	14.9	14.8	14.9	15.5	17.8	18.1
Chase Bank of Kenya Ltd	22.1	19.7	21.5	16.3	19.3	18.1	20.3	24.3	21.1	21.6	21.6	21.1	21.7	20.9	20.9	19.4	19.5	19.6	22.1	22.2	22.3	21.6	21.0	21.2	19.8	19.2	19.4	20.4	20.9	20.3
Citibank N.A	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.6	16.0	13.1	11.6	12.9	11.9	10.9	15.0	12.5	12.3	15.5	12.9
Co - operative Bank of Kenya Ltd	16.5	16.1	16.1	16.2	16.6	16.3	15.2	15.5	16.7	17.4	21.0	21.0	21.6	22.7	22.5	20.1	22.9	22.8	17.0	19.0	18.0	16.8	16.8	16.8	15.4	16.0	16.4	16.8	17.5	17.5
Commercial Bank of Africa Ltd	16.3	18.5	18.5	19.0	21.3	21.3	17.3	18.9	18.8	18.7	17.7	17.7	18.5	19.5	19.5	18.1	18.3	18.3	17.3	18.1	18.1	16.5	19.5	19.4	18.3	17.4	17.5	17.5	19.6	19.4
Consolidated Bank Ltd	22.3	22.3	22.3	25.3	25.4	25.4	24.3	25.4	25.4	22.3	22.3	22.3	18.1	18.1	18.1	18.3	18.3	18.3	22.3	22.3	22.3	18.4	19.3	19.3	18.5	18.5	18.5	20.4	20.5	20.4
Credit Bank Ltd	19.6	21.8	21.2	16.5	24.2	23.8	9.1	22.2	24.0	19.6	20.1	19.7	19.7	23.3	23.1	16.5	20.6	20.2	19.8	11.9	21.2	19.0	21.4	21.2	18.1	20.5	20.0	18.6	21.0	21.8
Development Bank of Kenya	19.6	17.1	17.2	16.6	18.4	19.4	10.3	15.9	15.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	20.9	19.5	18.5	19.6	19.7	19.6	19.5	20.1	20.0	16.2	18.8	18.5
Diamond Trust Bank Ltd	15.8	17.7	17.6	12.1	15.2	17.5	14.3	16.0	19.6	15.7	18.3	18.3	13.8	17.2	17.9	17.1	18.9	19.5	15.2	19.2	19.0	14.7	19.1	19.0	18.7	20.5	20.8	15.5	18.3	18.7
Dubai Bank Ltd	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Ecobank of Kenya Ltd	18.3	19.1	19.1	20.7	16.7	16.7	18.6	10.8	10.8	18.5	20.5	20.5	19.0	19.6	19.6	18.0	14.9	14.9	16.7	17.4	17.4	16.2	17.8	17.8	14.7	16.9	16.9	18.2	17.3	17.3
Equitorial Commercial Bank Ltd	15.8	19.7	12.0	18.8	19.1	17.3	13.6	15.4	15.3	18.9	19.6	15.3	20.2	20.6	19.3	16.3	16.3	18.6	20.1	21.1	17.4	19.7	20.8	20.5	19.0	20.0	18.9	19.2	19.9	18.5
Equity Bank Ltd	19.0	21.0	22.0	18.0	21.3	21.2	15.0	18.1	19.4	19.0	21.5	22.0	19.0	17.6	17.7	19.0	18.9	19.1	0.0	0.0	19.0	18.0	19.1	18.1	18.0	17.6	17.6	17.9	19.0	18.9
Family Bank Ltd	22.5	19.2	19.2	16.5	14.8	14.4	0.0	14.8	14.4	19.2	22.5	22.5	21.6	22.4	22.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.9	15.5	15.2
Fidelity Commercial Bank Ltd	16.0	22.0	19.8	15.5	21.0	21.0	16.5	19.0	20.0	16.3	20.0	21.0	16.0	19.0	20.1	17.2	19.5	19.4	16.5	22.1	13.0	16.8	20.0	21.0	16.9	19.5	20.0	16.5	19.9	19.4
First Community Bank Ltd	0.0	0.0	0.0	10.6	18.0	11.5	0.0	0.0	0.0	0.0	0.0	0.0	11.5	16.8	12.5	0.0	0.0	0.0	0.0	0.0	0.0	10.1	16.2	11.5	0.0	0.0	0.0	10.5	16.4	11.7
Giro Commercial Bank Ltd	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.5	17.3	16.6	17.1	19.6	18.9	16.2	18.8	18.0	15.9	17.7	17.4	16.7	19.3	19.1	16.8	19.8	19.1	16.4	18.8	18.1
Guaranty Trust Bank Ltd	19.4	24.0	21.7	15.1	23.7	22.4	19.8	24.5	22.1	18.8	23.0	20.2	20.1	23.4	21.3	19.6	24.3	21.4	18.4	23.2	20.5	18.2	24.5	20.6	18.1	22.9	19.9	18.5	23.8	20.6
Guardian Bank Ltd	15.5	16.3	14.4	13.9	14.1	14.3	16.5	16.6	16.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.4	16.1	14.3	12.4	14.1	15.0	16.7	16.4	16.5	14.6	15.6	14.7
Gulf African Bank Ltd	15.3	15.7	18.0	15.6	16.9	17.3	16.4	17.0	17.1	18.1	17.8	17.6	16.1	16.0	16.2	19.0	19.0	18.9	16.1	16.2	16.4	15.7	16.2	16.4	16.8	17.0	17.4	16.2	16.5	16.8
Habib Bank A.G. Zurich	18.0	21.2	19.7	16.3	18.4	18.2	14.9	15.0	14.9	15.7	17.4	18.0	17.7	19.7	19.0	18.6	21.6	21.6	12.8	17.7	16.6	13.0	21.4	16.9	13.3	17.7	18.0	13.9	18.5	17.4
Habib Bank Ltd	14.0	12.6	13.8	13.9	8.4	9.9	0.0	0.0	0.0	16.0	17.7	17.2	16.6	17.1	16.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	16.1	17.0	16.6
Housing Finance Company	14.0	13.9	22.7	14.7	14.8	15.0	13.7	13.7	13.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.2	13.3	19.6	16.8	17.2	17.6	17.0	17.0	17.3	15.1	15.2	15.5
I&M Bank Ltd	18.3	21.6	20.2	15.7	18.6	17.9	16.1	20.9	18.9	19.2	21.7	20.0	17.7	20.9	19.1	17.6	21.0	19.1	17.9	20.7	19.2	17.6	21.0	18.7	16.3	19.4	18.2	17.8	20.8	19.1
Imperial Bank Ltd	18.0	18.0	18.0	16.0	16.0	16.0	13.0	13.0	13.0	18.0	18.0	18.0	14.3	14.3	14.3	0.0	0.0	0.0	18.0	18.0	18.0	14.3	14.3	14.3	17.3	17.3	17.3	16.3	16.3	16.3
Jamii Bora Bank Ltd	24.0	24.0	24.0	21.0	21.0	21.0	21.0	21.0	21.0	24.0	24.0	24.0	24.0	24.0	24.0	22.5	22.5	22.5	24.0	24.0	24.0	22.5	22.5	22.5	21.0	21.0	21.0	21.8	21.8	22.6
Kenya Commercial Bank Ltd	23.5	20.9	20.5	15.1	16.6	17.1	15.2	19.5	14.9	17.8	20.7	20.4	16.4	19.1	19.6	18.8	19.0	19.3	13.0	17.4	17.3	15.1	13.8	12.9	12.9	12.5	12.6	15.0	17.3	16.1
K-Rep Bank Ltd	23.3	23.3	21.6	24.9	25.7	21.3	15.9	19.0	20.2	23.2	23.3	21.2	25.8	27.2	16.1	19.3	18.1	19.8	22.5	23.2	19.0	21.7	20.2	15.3	20.5	19.5	20.5	23.9	24.2	18.4
Middle East Commercial Bank Ltd	22.3	25.3	19.8	15.4	24.2	20.7	11.9	15.5	15.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	21.3	24.8	21.7	19.5	24.6	21.3	18.5	25.0	22.0	20.0	24.6	21.3
National Bank of Kenya Ltd	16.0	11.8	9.4	15.7	14.7	14.9	12.8	12.4	12.2	16.0	16.2	15.9	17.8	20.1	20.2	19.2	20.5	20.7	16.0	18.5	13.5	17.8	20.8	21.0	15.1	21.2	16.9	15.4	16.9	16.5
NIC Bank Ltd	19.8	21.8	20.9	20.9	20.0	22.4	18.9	22.9	21.0	20.7	22.4	22.4	19.9	22.7	20.5	20.9	23.4	20.4	17.6	19.3	20.0	18.9	20.5	20.1	19.0	21.2	19.5	18.9	20.7	20.3
Oriental Commercial Bank Ltd	14.0	19.1	17.8	14.9	18.4	17.9	10.0	0.0	0.0	19.5	17.5	17.6	18.2	18.3	18.5	17.8	18.0	18.1	18.7	24.0	17.1	0.0	0.0	17.0	0.0	0.0	0.0	18.9	17.8	17.9
Paramount Bank Ltd	0.0	0.0	0.0	16.4	18.0	17.8	16.1	17.2	17.1	0.0	0.0	0.0	19.7	18.1	18.1	18.8	18.7	18.7	0.0	0.0	0.0	17.1	17.1	16.8	17.2	17.6	17.6	17.4	17.4	17.3
Prime Bank Ltd	16.5	19.7	19.5	14.3	19.3	17.5	13.2	17.8	16.9	16.5	22.2	19.1	14.3	21.7	17.6	0.0	20.0	17.3	16.6	19.8	18.4	14.0	19.4	16.8	16.6	19.3	17.0	15.4	19.5	17.6
Standard Chartered Bank of Kenya Ltd	17.9	17.8	21.6	16.0	22.2	22.0	14.7	19.5	16.6	14.5	20.9	19.2	14.7	18.7	17.6	15.4	18.6	16.8	11.6	14.9	14.6	14.2	15.2	14.5	15.8	16.7	17.0	14.3	18.5	17.9
Transnational Bank Ltd	19.7	18.8	18.8	15.9	17.2	17.6	17.5	14.9	0.0	23.2	22.3	22.2	22.5	23.0	22.6	0.0	0.0	0.0	15.0	18.5	18.3	15.8	16.1	16.7	18.0	16.0	16.3	17.8	18.2	18.5
UBA Bank Kenya Ltd	15.6	16.5	16.5	16.6	24.1	23.6	17.7	27.0	18.5	15.7	21.6	17.9	14.9	15.2	0.0	0.0	0.0	0.0	15.8	15.5	16.5	16.2	27.0	16.4	0.0	0.0	0.0	15.7	16.8	16.8
Victoria Commercial Bank Ltd	17.2	15.7	13.9	15.4	17.1	17.2	15.4	15.2	15.6	17.2	18.8	19.4	17.3	17.4	17.5	19.9	0.0	0.0	17.5	17.7	17.3	17.3	17.7	17.3	17.6	17.6	17.8	17.3	17.6	17.3
OVERALL RATE																												**16.8**	**18.3**	**17.8**

"0.0" Refers to loan products that are not offered by the respective commercial banks.