



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

Loan Category	PERSONAL															BUSINESS									CORPORATE						OVERALL RATES					
	Overdraft			1-5 Years			Over 5 years			Overdraft			1-5 Years			Over 5 years			Overdraft			1-5 Years			Over 5 years			OVERALL RATES								
	Dec-17 ¹	Mar-18 ¹	Jun-18 ¹	Dec-17 ¹	Mar-18 ¹	Jun-18 ¹	Dec-17 ¹	Mar-18 ¹	Jun-18 ¹	Dec-17 ¹	Mar-18 ¹	Jun-18 ¹	Dec-17 ¹	Mar-18 ¹	Jun-18 ¹	Dec-17 ¹	Mar-18 ¹	Jun-18 ¹	Dec-17 ¹	Mar-18 ¹	Jun-18 ¹	Dec-17 ¹	Mar-18 ¹	Jun-18 ¹	Dec-17 ¹	Mar-18 ¹	Jun-18 ¹	Dec-17 ¹	Mar-18 ¹	Jun-18 ¹						
1 Africa Banking Corporation Ltd	12.2	12.9	12.4	13.8	13.5	13.3	13.9	13.5	13.5	13.3	13.5	13.4	13.9	13.3	13.4	14.0	13.5	13.5	11.6	12.5	12.4	11.1	12.6	12.8	13.6	13.2	13.1	12.4	12.9	12.8						
2 Bank of Africa Kenya Ltd	14.0	13.5	13.5	11.0	9.3	8.8	14.0	13.5	13.4	13.9	13.4	13.4	14.0	13.4	13.4	14.0	13.5	13.5	13.9	13.4	13.4	13.6	13.1	13.1	14.0	13.5	13.5	13.7	13.2	13.1						
3 Bank of Baroda (K) Ltd	13.9	13.4	13.4	14.0	13.4	13.5	14.0	13.5	13.5	13.9	13.4	13.4	14.0	13.5	13.5	14.0	13.5	13.5	13.9	13.4	13.4	14.0	13.5	13.5	14.0	13.5	13.5	13.9	13.4	13.4						
4 Bank of India	14.0	13.5	13.5	14.0	13.5	13.5	14.0	13.5	13.5	14.0	13.5	13.5	14.0	13.5	13.5	14.0	13.5	13.5	14.0	13.5	13.5	14.0	13.5	13.5	14.0	13.5	13.5	14.0	13.4	13.5						
5 Barclays Bank of Kenya Ltd	13.5	13.7	13.5	14.0	14.0	13.5	14.0	14.0	13.5	13.7	13.5	13.3	13.9	14.0	13.5	13.8	13.8	13.3	13.7	13.8	13.3	13.4	13.2	12.9	13.5	13.4	12.8	13.8	13.8	13.4						
6 Stanbic Bank Kenya Ltd	13.6	13.3	13.2	13.8	13.3	13.3	13.9	13.4	13.4	12.8	11.6	11.3	13.9	13.4	13.4	13.8	13.3	13.2	12.4	12.1	11.8	13.6	13.1	13.1	14.0	13.4	12.9	13.4	13.0	12.8						
7 Chase Bank Kenya Ltd	14.0	14.0	14.0	13.8	13.8	13.7	12.9	12.6	11.2	14.0	14.0	14.0	13.2	13.2	13.2	13.8	13.8	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	13.8	13.8	13.8					
8 Citibank N.A Kenya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10.9	13.3	12.8	12.9	11.9	12.0	12.9	13.0	13.0	11.5	12.9	12.6						
9 Co-operative Bank of Kenya Ltd	13.8	13.7	13.1	14.0	14.0	13.5	14.0	14.0	13.5	14.0	14.0	13.5	14.0	14.0	13.5	13.9	13.9	13.4	14.0	14.0	13.5	13.9	13.9	13.4	14.0	13.9	13.4	13.9	13.9	13.5						
10 Commercial Bank of Africa Ltd	13.6	12.2	13.3	13.2	12.7	12.7	13.2	12.7	12.6	13.5	13.5	13.5	14.0	13.5	13.5	14.0	13.5	13.6	13.2	13.0	14.0	13.5	13.5	14.0	13.0	13.5	13.7	13.2	13.2							
11 Consolidated Bank of Kenya Ltd	14.0	14.0	13.5	12.7	12.9	12.4	14.0	14.0	13.5	14.0	14.0	13.5	12.4	12.6	12.4	14.0	14.0	13.5	14.0	13.5	12.9	13.1	12.8	14.0	14.0	14.0	13.5	13.2	13.3	13.0						
12 Credit Bank Ltd	14.0	13.9	13.4	13.9	13.8	13.3	12.6	11.4	11.1	13.9	14.0	13.5	13.9	13.9	13.4	13.4	13.4	13.2	13.9	13.9	13.4	14.0	14.0	13.5	14.0	14.0	13.5	13.9	13.8	13.3						
13 Development Bank of Kenya Ltd	13.9	12.2	12.2	13.7	13.3	13.3	11.8	11.6	8.5	-	-	-	-	-	-	-	-	13.7	13.4	13.4	14.0	13.5	13.5	13.9	13.5	13.5	13.6	13.1	12.6							
14 DIB Bank Kenya Ltd	-	-	-	5.0	10.9	10.8	5.0	8.3	8.5	-	-	-	-	13.9	13.6	-	14.0	13.5	-	-	-	14.0	14.0	13.5	-	13.6	13.5	8.8	10.9	11.2						
15 Diamond Trust Bank Kenya Ltd	13.3	12.9	13.1	12.9	12.0	12.1	13.9	13.5	13.1	13.7	13.3	13.3	13.9	13.4	13.4	13.9	13.4	13.3	13.7	13.3	13.2	13.9	13.4	13.3	14.0	13.5	13.3	13.9	13.4	13.3						
16 Ecobank of Kenya Ltd	13.6	13.2	13.3	14.7	14.5	16.3	8.1	8.7	28.3	13.9	23.7	20.1	16.8	18.3	14.5	16.4	16.7	12.9	13.8	20.7	10.4	14.5	15.8	13.9	14.4	23.9	12.1	14.4	16.3	16.1						
17 Spire Bank Ltd	10.1	1.0	2.1	11.2	12.1	12.0	13.7	13.6	13.2	7.8	7.4	7.1	12.4	12.6	13.0	14.0	14.0	13.5	13.4	13.4	12.9	11.1	13.4	12.9	14.0	14.0	13.5	11.5	11.9	11.3						
18 Equity Bank Ltd	14.0	13.5	13.5	14.0	13.4	13.4	14.0	13.4	13.3	14.0	13.5	13.5	14.1	13.2	13.2	14.2	13.4	13.4	13.9	13.5	13.5	13.8	13.1	13.1	12.5	12.7	12.9	13.8	13.2	13.3						
19 Family Bank Ltd	14.0	14.0	13.5	14.0	14.0	13.5	14.0	14.0	13.5	14.0	14.0	13.5	14.0	14.0	13.5	14.0	14.0	13.5	14.0	14.0	13.5	14.0	13.5	14.0	14.0	13.5	14.0	14.0	13.5	13.5						
20 SBM Bank Kenya Ltd	14.0	11.9	13.4	14.0	13.7	12.9	-	13.5	13.5	14.0	12.1	13.1	14.0	13.5	13.5	14.0	13.5	14.0	13.3	13.5	14.0	12.8	13.0	14.0	13.5	13.5	14.0	12.9	13.3	13.3						
21 First Community Bank Ltd	-	-	-	14.0	14.0	14.0	-	-	-	-	-	-	14.0	14.0	14.0	-	-	-	-	-	-	14.0	14.0	14.0	-	-	-	14.0	14.0	14.0						
22 Guaranty Trust Bank (K) Ltd	14.0	13.5	13.5	14.0	13.5	13.5	14.0	13.5	13.5	14.0	13.5	13.5	14.0	13.5	13.5	14.0	13.5	13.5	14.0	13.5	13.5	14.0	13.5	13.5	14.0	13.5	13.5	14.0	13.5	13.5						
23 Guardian Bank Ltd	12.6	13.1	12.7	14.1	14.1	13.5	13.8	13.8	13.4	12.9	12.9	12.1	12.2	11.7	11.9	-	14.0	13.5	13.4	13.4	13.1	14.0	13.9	13.4	14.0	14.0	13.5	13.6	13.6	13.2						
24 Gulf African Bank Ltd	14.4	14.6	14.5	14.4	14.3	13.9	13.8	13.9	13.5	13.8	13.9	13.9	14.1	14.0	13.7	14.0	14.0	13.5	14.2	14.2	13.8	14.0	14.1	13.6	14.0	14.0	13.5	14.1	14.1	13.7						
25 Habib Bank A.G. Zurich	14.0	14.0	13.5	14.0	14.0	13.5	12.8	12.8	12.5	13.2	13.7	13.2	-	-	13.5	-	-	-	13.8	13.9	13.3	13.7	13.7	12.6	14.0	14.0	13.5	13.8	13.8	13.1						
26 HFC Limited	13.8	13.8	13.3	11.2	12.2	11.8	11.1	11.1	10.7	-	-	-	-	-	-	-	-	-	11.0	13.8	13.4	12.6	14.0	13.4	13.3	14.0	13.5	11.9	12.5	12.0						
27 I&M Bank Ltd	13.8	13.3	13.3	13.8	13.4	13.4	14.0	13.5	13.5	13.4	13.0	13.0	13.9	13.4	13.4	14.0	13.5	13.5	13.9	13.4	13.4	14.0	13.5	13.4	13.8	13.3	13.3	13.9	13.4	13.4						
28 Jamii Bora Bank Ltd	14.0	14.0	14.0	15.2	15.2	15.2	15.3	15.3	15.3	14.0	14.0	14.0	15.1	15.1	15.1	15.4	15.4	14.0	14.0	14.0	14.3	14.3	14.3	15.2	15.2	15.2	14.8	14.8	14.8							
29 KCB Bank Kenya Ltd	13.6	13.4	11.3	12.9	12.9	12.6	13.1	13.1	12.6	13.5	13.5	12.0	13.8	13.8	13.3	12.7	12.7	13.0	10.7	11.8	13.8	13.8	13.4	12.7	12.7	12.2	13.1	13.0	12.6							
30 Sidian Bank Ltd	12.1	12.2	11.4	13.7	13.8	13.2	12.7	13.2	12.8	13.6	13.5	13.3	14.0	14.0	13.4	13.9	13.9	13.4	12.2	12.8	13.2	14.0	13.6	13.5	14.0	14.0	13.5	13.8	13.8	13.3						
31 Mayfair Bank Ltd	14.0	13.0	13.0	14.0	12.6	13.2	-	14.0	13.5	14.0	13.5	13.2	14.0	14.0	13.5	-	14.0	13.5	-	-	-	14.0	13.4	12.7	-	-	13.5	14.0	13.4	12.9						
32 Middle East Bank (K) Ltd	14.1	14.1	13.7	14.3	13.7	13.5	14.0	14.0	13.5	16.1	16.3	16.1	14.0	13.9	13.5	-	-	-	13.9	13.9	13.4	14.1	14.1	13.5	14.0	14.0	13.5	14.2	14.1	13.7						
33 National Bank of Kenya Ltd	14.0	14.0	13.5	14.0	14.0	13.3	14.0	14.0	13.2	14.0	14.0	13.5	14.0	14.0	13.5	14.0	14.0	13.5	14.0	14.0	13.5	14.0	14.0	13.5	14.0	14.0	12.5	14.0	14.0	13.3						
34 NIC Bank Ltd	13.6	13.7	12.8	14.0	14.0	13.4	14.2	14.2	13.5	13.9	13.9	13.4	14.0	14.0	13.5	14.2	14.2	13.7	13.9	14.0	13.5	13.9	13.9	13.4	14.0	14.0	13.5	14.0	14.0	13.5						
35 M-Oriental Commercial Bank Ltd	13.0	12.9	12.6	13.5	13.7	13.2	14.0	14.0	13.5	13.3	13.4	13.0	13.9	13.9	13.4	14.0	14.0	13.5	13.9	14.0	13.5	14.0	13.5	-	-	-	13.6	13.6	13.2							
36 Paramount Bank Ltd	13.9	13.9	13.4	13.6	13.9	13.4	13.8	13.8	13.1	13.7	13.7	13.2	13.7	13.8	13.4	14.0	14.0	13.5	13.4	13.4	12.9	14.0	14.0	13.5	13.7	13.7	13.2	13.6	13.6	13.2						
37 Prime Bank Ltd	14.0	14.0	13.5	14.0	14.0	13.5	14.0	14.0	13.5	13.9	13.9	13.4	14.0	14.0	13.5	14.0	14.0	13.5	13.9	13.8	13.5	13.9	13.9	13.5	14.0	14.0	13.5	13.9	13.9	13.5						
38 Standard Chartered Bank Kenya Ltd	13.0	12.0	12.1	14.0	13.5	13.5	13.2	13.0	13.1	13.8	13.0	13.6	13.5	13.1	13.1	13.8	13.3	13.3	11.2	12.2	12.0	13.6	13.1	13.2	14.0	13.5	-	13.0	13.0	13.0						
39 Transnational Bank Ltd	14.0	14.0	13.5	14.0	14.0	13.5	-	-	-	14.0	14.0	13.5	14.0	14.0	13.5	-	-	-	13.9	13.9	13.5	13.9	13.9	13.5	14.0	14.0	13.5	13.9	13.0	13.5						
40 UBA Kenya Bank Ltd	14.0	14.0	13.5	14.0	14.0	13.5	14.0	14.0	13.5	14.0	14.0	10.3	-	-	-	-	-	-	13.5	13.7	13.1	14.0	14.0	13.5	-	-	-	13.7	13.9	13.2						
41 Victoria Commercial Bank Ltd	13.6	13.3	13.3	14.0	13.5	13.5	14.0	13.5	13.5	13.8	13.4	13.3	13.7	13.4	13.5	14.0	13.5	13.5	13.9	13.4	13.4	14.0	13.5	13.5	14.0	13.5	13.5	13.9	13.5	13.4						

Note: Where it is indicated "-" in the matrix, it refers to loan products that are not offered by the respective commercial banks.