



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				
Loan Maturity	Sep-21	Dec-21	Sep-21	Dec-21	Sep-21	Dec-21	Sep-21	Dec-21	Sep-21	Dec-21	Sep-21	Dec-21	Sep-21	Dec-21	Sep-21	Dec-21	Sep-21	Dec-21	Sep-21	Dec-21	
Banks																					
1 Africa Banking Corporation Ltd	10.4	10.3	12.6	12.8	13.0	13.0	12.9	12.9	12.9	12.9	13.0	13.0	12.8	12.8	12.0	11.5	10.9	10.8	12.0	12.0	
2 Bank of Africa Kenya Ltd	11.4	11.8	13.4	13.5	11.9	12.0	12.0	12.1	13.7	13.8	12.9	12.9	11.8	12.0	12.2	13.1	11.2	11.3	12.3	12.5	
3 Bank of Baroda (K) Ltd	10.7	11.1	11.4	12.0	11.5	11.9	11.1	11.5	11.3	12.0	11.7	12.0	10.9	10.9	11.1	12.1	11.3	12.3	11.1	11.5	
4 Bank of India	11.6	11.7	11.6	11.6	11.7	11.7	11.6	11.6	11.7	11.7	11.6	11.7	11.7	11.8	11.6	11.7	11.6	11.7	11.6	11.7	
5 Absa Bank of Kenya Plc	13.5	13.5	12.2	12.2	13.1	12.8	12.7	14.7	13.3	13.2	11.6	11.5	10.8	11.8	9.6	9.9	10.9	10.9	11.9	12.0	
6 Stanbic Bank Kenya Ltd	11.4	11.4	12.3	12.6	10.3	11.3	11.3	11.5	12.2	12.3	11.4	11.4	9.4	9.1	10.9	11.1	12.2	12.3	10.9	11.2	
7 Citibank N.A Kenya	-	-	-	-	-	-	-	-	-	-	-	-	9.3	9.2	11.3	11.4	11.0	11.7	9.5	9.4	
8 Co - operative Bank of Kenya Ltd	12.8	12.8	12.7	12.7	13.0	13.0	12.2	12.0	12.9	12.9	12.6	12.6	11.8	12.5	12.6	12.5	12.3	12.2	12.7	12.7	
9 NCBA Bank Kenya Plc	11.8	11.9	12.9	13.0	11.5	11.5	13.6	13.5	13.2	13.3	12.7	12.7	12.2	12.0	11.3	11.3	11.8	11.8	12.1	12.1	
10 Consolidated Bank of Kenya Ltd	11.5	11.3	12.0	12.0	11.5	11.4	12.3	12.3	8.8	8.5	12.2	12.5	12.9	12.9	11.9	11.8	12.7	12.9	11.1	11.1	
11 Credit Bank Ltd	12.9	12.8	12.5	12.5	9.3	9.4	13.0	13.0	13.0	13.0	12.7	13.0	13.0	13.0	13.0	13.0	13.0	13.0	12.7	12.7	
12 Development Bank of Kenya Ltd	10.1	9.8	12.0	12.8	11.8	11.8	-	-	-	-	-	-	12.9	12.9	13.0	13.0	11.4	12.6	12.1	12.4	
13 DIB Bank Kenya Ltd	-	-	11.1	11.0	8.2	8.3	-	-	12.6	12.7	12.1	12.5	-	-	11.4	11.6	12.1	12.6	11.8	12.1	
14 Diamond Trust Bank Kenya Ltd	11.8	11.8	11.1	11.1	11.9	11.8	12.2	12.2	11.9	11.8	11.8	11.8	12.1	12.2	11.8	11.7	12.2	12.3	12.0	12.0	
15 Ecobank Kenya Ltd	14.1	14.1	12.1	12.1	11.4	11.4	12.0	12.0	12.5	12.5	10.8	10.8	2.9	2.9	6.8	6.8	-	-	10.9	10.7	
16 Spire Bank Ltd	12.9	12.8	12.3	12.4	13.0	13.0	13.0	13.0	11.8	11.6	13.0	13.0	12.8	12.8	11.0	12.1	13.0	13.0	12.2	12.5	
17 Equity Bank Kenya Ltd	10.6	10.7	12.9	12.9	12.9	12.9	12.4	9.4	12.8	12.9	12.9	10.4	7.6	10.7	11.7	12.6	12.6	12.6	12.6		
18 Family Bank Ltd	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	12.9	13.0	13.0	13.0	12.9	12.9	12.9	12.9	13.0	12.9	
19 SBM Bank (Kenya) Ltd	11.9	11.9	12.8	12.9	12.3	12.4	11.9	11.9	12.4	12.4	11.8	12.0	11.8	12.1	12.7	12.7	11.8	11.8	12.1	12.2	
20 First Community Bank Ltd	-	-	9.0	9.0	9.0	9.0	-	-	9.0	9.0	9.0	9.0	-	-	9.0	9.0	9.0	9.0	9.0	9.0	
21 Guaranty Trust Bank (K) Ltd	13.0	13.1	14.1	14.0	12.6	12.6	13.6	13.5	13.4	13.7	12.6	12.6	12.1	12.0	12.6	12.5	12.2	12.1	12.5	12.4	
22 Guardian Bank Ltd	13.2	13.3	13.2	13.4	11.6	11.6	13.0	13.0	11.0	12.0	11.3	11.3	12.6	12.9	12.7	12.9	11.3	11.3	12.4	12.6	
23 Gulf African Bank Ltd	14.5	13.5	12.7	12.8	12.5	12.4	13.1	13.1	12.6	12.6	12.6	12.6	12.7	12.6	12.7	12.7	13.0	13.0	12.7	12.7	
24 Habib Bank A.G. Zurich	10.9	12.9	11.4	12.6	10.9	11.0	12.4	12.1	12.0	11.8	-	-	11.7	12.0	11.9	11.6	-	-	11.8	11.9	
25 HFC Limited	13.1	13.1	10.4	10.5	8.6	8.5	-	-	-	-	-	-	13.1	13.0	13.0	13.0	13.0	13.0	10.5	10.5	
26 I&M Bank Ltd	12.4	12.3	12.4	12.5	12.7	12.6	12.4	12.3	13.4	13.5	12.6	12.7	12.4	12.4	12.4	12.4	11.6	11.6	12.4	12.4	
27 Kingdom Bank Ltd	14.0	14.0	9.0	9.0	13.0	13.0	14.0	14.0	14.7	14.7	14.0	14.0	14.0	14.0	13.0	13.0	13.5	13.5	13.6	13.2	
28 KCB Bank Kenya Ltd	10.8	12.6	12.8	12.8	12.0	12.0	11.4	12.5	12.7	12.8	11.9	12.1	11.3	12.0	12.2	11.5	12.3	12.5	12.1	12.1	
29 Sidian Bank Ltd	13.0	13.0	12.9	12.9	12.2	12.4	13.0	13.0	12.9	12.9	12.9	12.9	13.0	13.0	13.0	13.0	13.0	13.0	12.9	12.9	
30 Mayfair CIB Bank Ltd	13.0	12.7	13.0	13.0	13.0	13.0	12.3	12.4	13.1	13.1	13.0	13.0	12.7	12.7	13.1	13.2	11.7	13.0	12.8	12.9	
31 Middle East Bank (K) Ltd	14.7	14.6	12.9	13.0	8.6	8.1	15.9	16.2	17.0	17.0	-	-	14.7	14.8	13.9	13.1	15.0	15.7	13.8	13.5	
32 National Bank of Kenya Ltd	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	12.0	12.0	12.8	12.8	
33 M-Oriental Commercial Bank Ltd	13.2	13.6	12.1	12.1	13.0	13.0	12.6	12.5	13.1	12.9	12.9	13.2	12.1	12.1	13.0	12.5	-	-	12.7	12.6	
34 Paramount Bank Ltd	12.9	12.8	12.7	12.9	12.0	11.1	12.9	12.9	12.6	12.6	13.0	13.0	12.8	12.8	12.8	12.8	12.5	12.0	12.8	12.6	
35 Prime Bank Ltd	11.4	11.6	12.0	12.1	11.7	11.8	12.0	12.0	12.5	12.6	-	-	12.0	12.0	11.9	12.0	11.9	12.0	11.9	12.0	
36 Standard Chartered Bank Kenya Ltd	9.8	9.7	12.4	12.6	11.6	11.6	11.5	11.3	11.1	11.1	11.1	11.2	9.1	10.0	9.1	9.3	11.0	12.0	10.5	11.1	
37 Access Bank Plc	11.0	11.0	11.0	11.0	-	-	11.0	11.0	11.0	11.0	-	-	11.0	11.0	11.0	11.0	11.0	11.0	11.0	11.0	
38 UBA Kenya Bank Ltd	13.0	13.0	13.2	12.0	10.4	10.8	12.6	12.8	-	-	-	-	13.0	13.0	14.0	14.0	-	-	12.7	12.7	
39 Victoria Commercial Bank Ltd	11.9	11.7	11.7	12.0	11.5	11.6	12.1	12.2	12.2	12.1	-	-	12.3	12.6	12.0	12.1	11.9	11.8	12.1	12.2	

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