



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		Sept-18 <sup>1</sup>	Dec-18 <sup>1</sup>	Mar-19 <sup>1</sup>								
Loan Maturity	Sept-18 <sup>1</sup>	Dec-18 <sup>1</sup>	Mar-19 <sup>1</sup>	Sept-18 <sup>1</sup>	Dec-18 <sup>1</sup>	Mar-19 <sup>1</sup>	Sept-18 <sup>1</sup>	Dec-18 <sup>1</sup>	Mar-19 <sup>1</sup>	Sept-18 <sup>1</sup>	Dec-18 <sup>1</sup>	Mar-19 <sup>1</sup>	Sept-18 <sup>1</sup>	Dec-18 <sup>1</sup>	Mar-19 <sup>1</sup>	Sept-18 <sup>1</sup>	Dec-18 <sup>1</sup>	Mar-19 <sup>1</sup>	Sept-18 <sup>1</sup>	Dec-18 <sup>1</sup>	Mar-19 <sup>1</sup>	Sept-18 <sup>1</sup>	Dec-18 <sup>1</sup>	Mar-19 <sup>1</sup>								
1 African Banking Corporation Ltd	12.3	12.0	12.2	12.8	12.9	13.0	13.0	11.8	13.0	12.9	12.8	12.8	13.0	12.2	13.0	13.0	13.0	12.5	12.8	12.9	12.8	12.9	12.6	10.2	9.6	12.7	12.4	12.5				
2 Bank of Africa (K) Ltd	13.0	13.0	13.0	7.6	6.6	12.9	12.9	12.9	12.9	12.9	12.9	12.9	13.0	12.9	12.9	13.0	13.0	13.0	12.8	12.7	12.7	12.8	12.7	12.6	13.0	13.0	13.0	12.6	12.5	12.9		
3 Bank of Baroda (Kenya) Limited	12.9	12.9	12.9	13.0	13.0	13.0	13.0	13.0	13.0	12.9	12.9	12.9	13.0	13.0	13.0	13.0	13.0	12.8	12.9	12.9	12.9	13.0	12.9	13.0	13.0	13.0	12.9	12.9	12.9			
4 Bank of India	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	12.9	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		
5 Barclays Bank of Kenya Ltd	12.9	13.1	13.0	13.0	13.0	13.0	13.0	12.9	12.9	12.7	12.8	12.9	13.0	13.0	13.0	12.8	12.8	12.8	12.8	12.7	12.7	12.4	12.4	12.4	12.5	12.5	12.5	12.9	12.8	12.8		
6 Stanbic Bank Kenya Ltd	12.3	12.1	12.1	12.8	12.8	12.9	12.8	12.9	12.9	10.1	10.7	10.8	12.9	12.9	12.9	12.9	13.0	13.0	11.4	11.2	11.7	12.6	12.4	12.1	12.9	11.2	11.2	12.2	12.1	12.2		
8 Citibank N.A Kenya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13.0	10.8	10.9	12.0	11.9	12.2	12.6	12.5	12.5	12.8	11.0	11.1				
9 The Co-operative Bank of Kenya Ltd	12.7	12.7	12.9	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	12.8	12.8	12.9	13.0	13.0	13.0	12.9	12.9	13.0	12.9	12.9	13.0	13.0	13.0	13.0	13.0		
10 Commercial Bank of Africa Limited	13.0	13.0	12.9	12.2	12.2	12.1	12.3	12.2	12.1	13.0	13.0	13.0	13.0	13.2	13.2	13.0	13.0	12.4	12.6	12.6	13.0	13.2	12.4	12.5	12.5	12.6	12.8	12.7	12.7			
11 Consolidated Bank of Kenya Limited	13.0	13.0	13.0	12.2	12.5	12.8	13.0	13.0	12.8	12.5	12.8	12.8	12.3	12.3	13.0	13.0	13.0	13.0	13.0	12.1	12.4	12.4	12.8	13.0	13.0	12.5	12.6	12.6	12.6	12.6		
12 Credit Bank Ltd	12.9	12.9	13.0	12.9	12.9	12.9	11.2	11.4	11.5	12.9	12.9	13.0	13.0	13.0	12.9	12.9	13.0	13.0	13.0	13.0	13.0	13.0	12.8	13.0	13.0	12.9	12.9	12.9	12.9	12.9		
13 Development Bank of Kenya Ltd	12.3	12.1	12.1	12.3	12.9	12.8	12.2	11.6	11.8	-	-	-	-	-	-	-	12.4	12.5	12.5	12.6	13.0	13.0	12.6	12.9	12.9	12.4	12.5	12.5	12.5			
14 DIB Bank Kenya Ltd	-	-	-	13.4	11.8	11.9	13.0	6.6	6.7	-	-	13.4	13.2	13.2	13.0	13.0	13.0	-	-	-	13.0	13.0	13.0	13.0	13.0	13.1	12.0	12.3	12.3			
15 Diamond Trust Bank Kenya Ltd	3.8	5.3	5.5	12.0	11.6	11.4	12.6	12.5	12.3	8.3	8.3	8.5	12.9	11.6	11.5	12.9	12.5	12.8	12.7	12.6	12.4	12.9	12.9	12.9	12.8	13.0	13.0	11.2	10.6	10.7		
16 Ecobank of Kenya Ltd	13.8	20.5	20.3	15.1	15.0	14.8	13.1	12.9	13.0	13.8	13.3	13.6	15.5	14.3	16.4	15.1	15.1	15.1	9.1	22.2	24.8	16.1	6.3	6.3	23.9	-	-	15.0	14.2	15.3		
17 Spire Bank Ltd	12.8	13.0	13.0	11.4	11.0	11.9	12.6	12.7	12.5	11.1	12.7	12.6	11.2	9.9	12.3	13.0	13.0	12.6	12.6	12.7	12.5	12.7	13.0	13.0	13.0	12.3	12.4	12.4	12.6	12.6		
18 Equity Bank Kenya Ltd	13.0	9.6	8.3	12.9	12.9	12.9	12.9	12.9	13.0	12.6	12.4	12.8	12.8	12.8	12.9	12.5	12.5	13.0	13.0	13.0	12.6	12.6	12.6	12.5	12.5	12.5	12.8	12.8	12.8	12.8		
19 Family Bank 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	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	
20 SBM Bank 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	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	13.0	
21 First Community Bank 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	13.0	
22 Guaranty Trust Bank 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	13.0	13.0	13.0	12.5	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	12.9	12.9
23 Guardian Bank Ltd	12.3	12.3	12.2	13.1	13.0	13.0	12.9	12.9	12.8	12.2	12.2	12.2	11.8	11.4	11.4	13.0	13.0	13.0	12.7	12.6	12.6	12.9	12.9	12.8	13.0	13.0	13.0	12.8	12.7	12.7	12.7	
24 Gulf African Bank Ltd	14.6	15.2	15.7	13.4	13.2	13.1	13.1	13.0	13.0	13.6	13.4	13.4	13.3	13.1	13.1	13.0	13.0	13.0	13.5	13.3	13.3	13.1	13.1	13.1	13.0	13.0	13.0	13.3	13.2	13.2	13.2	
25 Habib Bank A.G. Zurich	12.9	12.3	13.0	13.0	13.0	13.0	12.1	11.9	12.1	12.8	12.6	12.9	13.0	13.0	13.0	-	-	-	12.9	12.9	12.9	12.5	12.5	12.2	13.0	13.0	13.0	12.7	12.7	12.5	12.5	
26 HFC Limited	12.8	12.9	13.0	11.3	11.2	11.0	10.3	10.2	10.0	-	-	-	-	-	-	-	-	-	12.9	12.9	12.9	12.9	13.0	13.0	13.0	13.0	11.5	11.4	11.4	11.4	11.4	
27 I&M Bank Ltd	12.8	12.8	12.7	12.9	12.9	12.9	13.0	13.0	12.9	12.5	12.6	12.5	13.0	12.8	12.9	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	12.9	12.9	13.0	12.9	12.9	12.9	12.9	12.9	
28 Jamii Bora Bank Ltd	13.7	14.0	14.0	14.2	9.0	9.0	13.9	13.0	13.0	13.6	14.0	14.0	14.3	15.0	14.7	14.6	13.8	14.0	13.8	14.0	13.6	13.0	13.0	14.2	13.5	13.5	14.0	13.6	13.6	13.6	13.6	
29 KCB Bank Kenya Ltd	12.0	12.4	12.3	12.1	12.1	11.8	12.2	12.2	12.1	12.3	12.3	12.5	12.9	12.9	12.9	12.1	11.8	11.8	12.7	12.7	12.3	11.6	11.6	11.7	11.7	11.6	11.7	12.0	12.0	12.0	12.0	
30 Sidian Bank Ltd	13.0	13.0	13.0	12.8	12.8	12.9	12.3	12.3	12.1	13.0	13.0	13.0	12.9	12.9	12.9	12.9	12.9	12.8	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	12.9	12.9	12.9	12.9	
31 Mayfair Bank Ltd	12.6	12.6	12.5	12.7	12.5	12.7	13.0	10.3	10.9	12.8	12.8	12.9	13.0	12.5	12.4	13.0	13.0	13.0	13.0	13.0	13.0	12.4	12.5	12.4	13.0	13.0	13.0	12.6	12.6	12.5	12.5	
32 Middle East Bank (K) Ltd	13.2	13.2	13.1	13.0	12.9	12.8	13.0	13.0	13.0	16.0	16.8	16.9	13.0	13.0	12.6	-	-	-	12.9	12.9	12.9	13.0	13.0	13.0	13.0	-	13.2	13.1	13.1	13.1	13.1	
33 National Bank of Kenya Ltd	13.0	13.0	13.0	12.1	13.0	13.0	12.5	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	12.9	13.0	13.0	13.0	12.0	13.0	11.6	13.0	13.0	11.9	12.0	12.2	12.9	12.9	12.9	12.9	
34 NIC Bank PLC	12.7	12.7	12.8	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	12.9	13.1	13.0	13.0	13.1	13.1	13.0	12.9	12.9	12.7	12.7	12.5	10.9	10.9	10.7	12.9	12.8	12.8	12.8	12.8	
35 M-Oriental Commercial Bank Ltd	12.3	12.1	12.0	12.8	12.9	12.9	13.0	13.0	13.0	12.6	12.6	12.6	13.0	13.0	13.0	13.0	-	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	-	-	12.7	12.7	12.7	12.7	
36 Paramount Bank Ltd	12.9	12.9	12.9	12.9	13.0	13.0	12.6	12.8	12.8	12.7	12.7	12.7	12.9	13.0	13.0	13.0	13.0	13.0	12.6	12.6	12.7	13.0	13.0	13.0	12.8	12.8	12.7	12.8	12.8	12.8	12.8	
37 Prime Bank Ltd	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	12.4	12.5	12.5	13.0	13.0	13.0	13.0	13.0	13.0	12.9	12.9	12.9	13.0	12.9	12.9	12.9	13.0	12.9	12.9	12.9	12.9	12.9	12.9	12.9
38 Standard Chartered Bank Kenya Ltd	11.6	11.7	11.8	13.0	13.0	13.0	13.0	12.7	12.7	12.7	12.7	12.7	12.7	12.7	12.7	12.9	12.9	11.6	12.0	11.6	12.7	11.7	11.7	-	-	-	12.6	12.5	12.4	12.4	12.4	
39 Transnational Bank Ltd	13.0	13.0	13.0	13.0	12.9	13.0	-	-	-	13.0	13.0	13.0	13.0	13.0	13.0	-	-	13.0	12.9	12.9	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0
40 UBA Kenya Bank Ltd	13.0	13.0	13.0	13.0	13.0	13.0	-	-	-	13.0	13.0	13.0	-	-	-	-	-	-	12.9	13.0	13.0	12.5	12.5	12.5	-	-	-	12.7	12.7	12.7	12.7	
41 Victoria Commercial Bank Ltd	12.8	12.6	12.6	13.0	12.9	12.9	13.0	13.0	13.0	12.9	13.0	13.0	13.0	12.9	12.9	13.0	13.0	13.0	12.9	13.0	13.0	12.9	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0

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

<sup>1</sup> Lending rates that are reported to be above the limit set by the Banking (Amendment) Act 2016, have been confirmed with the respective institution to be due to such factors as loans in arrears that have not yet been regularized and loans that are currently subject to the court process.