



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				Jun-18 ¹	Sept-18 ¹	Dec-18 ¹																	
		Jun-18 ¹	Sept-18 ¹	Dec-18 ¹	Jun-18 ¹	Sept-18 ¹	Dec-18 ¹	Jun-18 ¹	Sept-18 ¹	Dec-18 ¹	Jun-18 ¹	Sept-18 ¹	Dec-18 ¹	Jun-18 ¹	Sept-18 ¹	Dec-18 ¹	Jun-18 ¹	Sept-18 ¹	Dec-18 ¹	Jun-18 ¹	Sept-18 ¹	Dec-18 ¹	Jun-18 ¹	Sept-18 ¹	Dec-18 ¹	Jun-18 ¹	Sept-18 ¹	Dec-18 ¹	Jun-18 ¹	Sept-18 ¹	Dec-18 ¹																				
1 Africa Banking Corporation Ltd	12.4	12.3	12.0	13.3	12.8	12.9	13.5	13.0	11.8	13.4	12.9	12.8	13.4	13.0	12.2	13.5	13.5	13.0	13.0	12.4	12.5	12.8	12.8	12.9	13.1	12.6	10.2	12.8	12.7	12.4																					
2 Bank of Africa Kenya Ltd	13.5	13.0	13.0	8.8	7.6	6.6	13.4	12.9	12.9	13.4	12.9	13.4	13.0	12.9	13.5	13.5	13.0	13.0	13.4	12.8	12.7	13.1	12.8	12.7	13.5	13.0	13.0	13.1	12.6	12.5																					
3 Bank of Baroda (K) Ltd	13.4	12.9	12.9	13.5	13.0	13.0	13.5	13.0	13.0	13.4	12.9	12.9	13.5	13.0	13.0	13.5	13.5	13.0	13.0	13.4	12.8	12.9	13.5	12.9	13.0	13.5	13.0	13.0	13.4	12.9	12.9																				
4 Bank of India	13.5	13.0	13.0	13.5	13.0	13.0	13.5	13.0	13.0	13.5	13.0	13.0	13.5	13.0	13.0	13.5	13.5	13.0	12.9	13.5	13.0	13.0	13.0	13.0	13.5	13.0	13.0	13.5	13.0	13.0																					
5 Barclays Bank of Kenya Ltd	13.5	12.9	13.1	13.5	13.0	13.0	13.5	13.0	12.9	13.5	12.7	12.8	13.5	13.0	13.0	13.3	13.3	12.8	12.8	13.3	12.8	12.7	12.9	12.4	12.4	12.8	12.5	12.5	13.4	12.9	12.8																				
6 Stanbic Bank Kenya Ltd	13.2	12.3	12.1	13.3	12.8	12.8	13.4	12.8	12.9	11.3	10.1	10.7	13.4	12.9	12.9	13.2	13.2	12.9	13.0	11.8	11.4	11.2	13.1	12.6	12.4	12.9	12.9	11.2	12.8	12.2	12.1																				
8 Citibank N.A Kenya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																				
9 Co-operative Bank of Kenya Ltd	13.1	12.7	12.7	13.5	13.0	13.0	13.5	13.0	13.0	13.5	13.0	13.0	13.5	13.0	13.0	13.4	13.4	12.8	12.8	13.5	13.0	13.0	13.4	12.9	12.9	13.4	13.0	12.9	13.5	13.0	13.0																				
10 Commercial Bank of Africa Ltd	13.3	13.0	13.0	12.7	12.2	12.2	12.6	12.3	12.2	13.5	13.0	13.0	13.5	13.0	13.2	13.5	13.0	13.0	13.0	12.4	12.6	13.5	13.0	13.2	13.5	12.4	12.5	13.2	12.6	12.8																					
11 Consolidated Bank of Kenya Ltd	13.5	13.0	13.0	12.4	12.2	12.5	13.5	13.0	13.0	13.5	12.5	12.8	12.4	12.3	12.3	13.5	13.0	13.0	13.0	13.0	12.8	12.4	12.4	13.5	13.0	13.0	13.0	13.0	12.6	12.6	12.6																				
12 Credit Bank Ltd	13.4	12.9	12.9	13.3	12.9	12.9	11.1	11.2	11.4	13.5	12.9	12.9	13.4	13.0	13.0	13.2	12.7	12.8	13.4	13.0	13.0	13.5	13.0	13.0	13.0	13.0	13.0	13.3	12.9	12.9	12.9																				
13 Development Bank of Kenya Ltd	12.2	12.3	12.1	13.3	12.3	12.9	8.5	12.2	11.6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																					
14 DIB Bank Kenya Ltd	-	-	-	10.8	13.4	11.8	8.5	13.0	6.6	-	-	-	13.6	13.4	13.2	13.5	13.5	13.0	13.0	-	-	-	-	-	-	-	-	-	-	-	-																				
15 Diamond Trust Bank Kenya Ltd	13.1	3.8	5.3	12.1	12.0	11.6	13.1	12.6	12.5	13.3	8.3	8.3	13.4	12.9	11.6	13.3	13.3	12.9	12.5	13.2	12.7	12.6	13.3	12.9	12.9	13.3	12.8	13.0	13.3	11.2	10.6																				
16 Ecobank of Kenya Ltd	13.3	13.8	20.5	16.3	15.1	15.0	28.3	13.1	12.9	20.1	13.8	13.3	14.5	15.5	14.3	12.9	12.9	15.1	15.1	10.4	9.1	22.2	13.9	16.1	6.3	12.1	23.9	-	16.1	15.0	14.2																				
17 Spire Bank Ltd	2.1	12.8	13.0	12.0	11.4	11.0	13.2	12.6	12.7	7.1	11.1	11.1	12.7	13.0	11.2	9.9	13.5	13.0	13.0	12.9	12.6	12.6	12.9	12.5	12.7	13.5	13.0	13.0	11.3	12.3	12.4																				
18 Equity Bank Ltd	13.5	13.0	9.6	13.4	12.9	12.9	13.3	12.9	12.9	13.5	13.0	12.6	13.2	12.8	12.8	13.4	13.4	12.9	12.5	13.5	13.0	13.0	13.1	12.6	12.6	12.9	12.5	13.3	12.8	12.8																					
19 Family Bank Ltd	13.5	13.0	13.0	13.5	13.0	13.0	13.5	13.0	13.0	13.5	13.0	13.0	13.5	13.0	13.0	13.5	13.5	13.0	13.0	13.5	13.0	13.0	13.5	13.0	13.0	13.0	13.5	13.0	13.0	13.5	13.0	13.0																			
20 SBM Bank (Kenya) Ltd	13.4	13.0	13.0	12.9	13.0	13.0	13.5	13.0	13.0	13.1	13.0	12.9	13.5	13.0	13.0	13.5	13.5	13.0	13.0	13.5	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0																			
21 First Community Bank Ltd	-	-	-	14.0	13.0	13.0	-	-	-	-	-	-	14.0	13.0	13.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																				
22 Guaranty Trust Bank (K) Ltd	13.5	13.0	13.0	13.5	13.0	13.0	13.5	13.0	13.0	13.5	13.0	13.0	13.5	13.0	13.0	13.5	13.5	13.0	13.0	13.5	13.0	13.0	13.5	13.0	13.0	13.5	13.0	13.0	13.5	13.0	13.0																				
23 Guardian Bank Ltd	12.7	12.3	12.3	13.5	13.1	13.0	13.4	12.9	12.9	12.1	12.2	12.2	11.9	11.8	11.4	13.5	13.5	13.0	13.0	13.1	12.7	12.6	13.4	12.9	12.9	13.5	13.0	13.0	13.2	12.8	12.7																				
24 Gulf African Bank Ltd	14.5	14.6	15.2	13.9	13.4	13.2	13.5	13.1	13.0	13.9	13.6	13.4	13.7	13.3	13.1	13.5	13.5	13.0	13.0	13.8	13.5	13.3	13.6	13.1	13.1	13.5	13.0	13.0	13.7	13.3	13.2																				
25 Habib Bank A.G. Zurich	13.5	12.9	12.3	13.5	13.0	13.0	12.5	12.1	11.9	13.2	12.8	12.6	13.5	13.0	13.0	-	-	-	-	13.3	12.9	12.9	12.6	12.5	12.5	13.5	13.0	13.0	13.1	12.7	12.7																				
26 HFC Limited	13.3	12.8	12.9	11.8	11.3	11.2	10.7	10.3	10.2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-																				
27 I&M Bank Ltd	13.3	12.8	12.8	13.4	12.9	12.9	13.5	13.0	13.0	13.0	12.5	12.6	13.4	13.0	12.8	13.5	13.5	13.0	13.0	13.4	13.0	13.0	13.4	13.0	13.0	13.3	12.9	12.9	13.4	12.9	12.9																				
28 Jamii Bora Bank Ltd	14.0	13.7	14.0	15.2	14.2	9.0	15.3	13.9	13.0	14.0	13.6	14.0	15.1	14.3	15.0	15.4	15.4	14.6	13.8	14.0	13.8	14.0	14.3	13.6	13.0	15.2	14.2	13.5	14.8	14.0	13.6																				
29 KCB Bank Kenya Ltd	11.3	12.0	12.4	12.6	12.1	12.1	12.6	12.2	12.2	12.0	12.3	12.3	13.3	12.9	12.9	12.3	12.3	12.1	11.8	11.8	12.7	12.7	13.4	11.6	11.6	12.2	11.7	11.6	12.6	12.0	12.0																				
30 Sidian Bank Ltd	11.4	13.0	13.0	13.2	12.8	12.8	12.8	12.3	12.3	13.3	13.0	13.0	13.4	12.9	12.9	13.4	13.4	12.9	12.9	13.2	13.0	13.0	13.5	13.0	13.0	13.5	13.0	13.0	13.3	12.9	12.9																				
31 Mayfair Bank Ltd	13.0	12.6	12.6	13.2	12.7	12.5	13.5	13.0	10.3	13.2	12.8	12.8	13.5	13.0	12.5	13.5	13.5	13.0	13.0	-	13.0	13.0	12.7	12.4	12.5	13.5	13.0	13.0	12.9	12.6	12.6																				
32 Middle East Bank (K) Ltd	13.7	13.2	13.2	13.5	13.0	12.9	13.5	13.0	13.0	16.1	16.0	16.8	13.5	13.0	13.0	-	-	-	-	13.4	12.9	12.9	13.5	13.0	13.0	13.5	13.0	13.0	13.7	13.2	13.1																				
33 National Bank of Kenya Ltd	13.5	13.0	13.0	13.3	12.1	13.0	13.2	12.5	13.0	13.5	13.0	13.0	13.5	11.2	13.0	13.5	13.5	12.9	13.0	13.5	13.0	12.0	13.5	11.6	13.0	12.5	11.9	12.0	13.3	12.2	12.9																				
34 NIC Bank Kenya PLC	12.8	12.7	12.7	13.4	13.0	13.0	13.5	13.0	13.0	13.4	13.0	13.0	13.5	13.1	13.0	13.7	13.7	13.1	13.1	13.5	13.0	12.9	13.4	12.7	12.7	13.5	10.9	10.9	13.5	12.9	12.8																				
35 M-Oriental Commercial Bank Ltd	12.6	12.3	12.1	13.2	12.8	12.9	13.5	13.0	13.0	13.0	12.6	12.6	13.4	13.0	13.0	13.5	13.5	13.0	-	13.5	13.0	13.0	13.5	13.0	13.0	-	13.0	-	13.2	12.7	12.7																				
36 Paramount Bank Ltd	13.4	12.9	12.9	13.4	12.9	13.0	13.1	12.6	12.8	13.2	12.7	12.7	13.4	12.9	13.0	13.5	13.5	13.0	13.0	12.9	12.6	12.6	13.5	13.0	13.0	13.2	12.8	12.8	13.2	12.7	12.8																				
37 Prime Bank Ltd	13.5	13.0	13.0	13.5	13.0	13.0	13.5	13.0	13.0	13.4	12.4	12.5	13.5	13.0	13.0	13.5	13.5	13.0	13.0	13.5	12.9	12.9	13.5	13.0	12.9	13.5	12.9	13.0	13.5	12.9	12.9																				
38 Standard Chartered Bank Kenya Ltd	12.1	11.6	11.7	13.5	13.0	13.0	13.1	12.7	12.7	13.6	12.7	12.9	13.1	12.7	12.7	13.3	13.3	12.9	12.9	12.0	11.6	12.0	13.2	12.7	11.7	-	-	13.0	12.6	12.5																					
39 Transnational Bank Ltd	13.5	13.0	13.0	13.5	13.0	12.9	-	-	-	13.5	13.0	13.0	13.5	13.0	13.0	-	-	-	-	13.5	13.0	12.9	13.5	13.0	13.0	13.5	13.0	13.0	13.5	13.0	13.0																				
40 UBA Kenya Bank Ltd	13.5	13.0	13.0	13.5	13.0	13.0	13.5	13.0	13.0	10.3	13.0	13.0	-	-	-	-	-	-	-	13.1	12.9	13.0	13.5	12.5	12.5	-	-	13.2	12.7	12.7																					
41 Victoria Commercial Bank Ltd	13.3	12.8	12.6	13.5	13.0	12.9	13.5	13.0	13.0	13.3	12.9	13.0	13.5	13.0	12.9	13.5	13.5	13.0	13.0	13.4	12.9	13.0	13.5	13.0	13.0	13.5	13.0	13.0	13.4	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.

1 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 factors such as loans in arrears that have not yet been regularized and loans that are currently subject to the court process.