



Table 2: 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		Mar-20	Jun-20
	Mar-20	Jun-20	Mar-20	Jun-20	Mar-20	Jun-20	Mar-20	Jun-20	Mar-20	Jun-20	Mar-20	Jun-20	Mar-20	Jun-20	Mar-20	Jun-20	Mar-20	Jun-20		
1 Africa Banking Corporation Ltd	12.4	12.4	13.0	13.0	13.0	13.0	12.9	13.0	13.0	13.0	13.0	13.0	12.9	12.9	12.7	12.7	10.6	10.6	12.4	12.3
2 Bank of Africa Kenya Ltd	12.2	11.1	12.5	11.6	12.1	10.9	12.2	11.3	12.3	13.0	12.3	11.6	12.1	11.2	11.7	11.4	12.5	11.0	12.2	11.3
3 Bank of Baroda (K) Ltd	11.3	11.0	11.3	11.0	11.4	11.0	11.3	11.0	11.3	13.0	11.5	11.0	11.2	11.0	11.3	11.0	11.5	11.0	11.3	11.0
4 Bank of India	12.3	12.1	12.0	12.1	12.0	12.1	12.2	12.1	12.1	13.0	12.0	12.0	12.3	12.2	12.0	12.0	12.2	12.1	12.1	12.1
5 Barclays Bank of Kenya Ltd	12.8	12.6	12.3	11.4	12.2	11.9	12.6	11.9	12.3	12.8	12.0	11.0	12.1	11.2	11.6	9.6	11.5	10.4	12.1	11.3
6 Stanbic Bank Kenya Ltd	10.7	10.7	11.2	11.0	11.1	10.9	10.7	10.4	11.2	13.0	11.2	10.9	9.9	10.0	10.0	10.4	10.2	9.7	10.6	10.6
8 Citibank N.A Kenya	-	-	-	-	-	-	-	-	-	-	-	-	8.7	8.9	10.8	10.5	12.0	10.2	9.0	9.0
9 Co - operative Bank of Kenya Ltd	12.3	12.3	12.5	12.5	12.7	12.7	12.4	12.4	12.5	12.9	12.5	12.4	12.0	11.7	12.4	12.4	12.5	12.4	12.5	12.5
10 Commercial Bank of Africa Ltd	12.5	12.2	12.6	12.1	12.6	12.1	13.0	12.2	12.6	13.0	12.7	12.3	12.7	12.4	12.4	12.3	11.0	10.4	12.5	12.2
11 Consolidated Bank of Kenya Ltd	11.5	11.9	12.3	12.4	10.4	10.3	11.5	11.5	8.9	12.5	12.8	12.5	12.8	13.0	12.4	12.4	12.8	12.8	11.1	11.0
12 Credit Bank Ltd	12.8	12.8	12.8	12.7	11.1	11.0	12.9	12.9	13.0	12.8	13.0	13.0	12.9	13.0	12.9	13.0	12.9	12.9	12.8	12.8
13 Development Bank of Kenya Ltd	12.2	11.2	12.7	12.7	11.7	11.4	-	-	-	-	-	-	12.5	12.9	13.0	12.9	12.9	12.9	12.5	12.5
14 DIB Bank Kenya Ltd	-	-	11.7	11.6	6.4	6.5	-	-	12.9	13.0	12.5	11.4	-	-	10.5	10.5	12.4	11.6	11.7	11.3
15 Diamond Trust Bank Kenya Ltd	11.0	10.8	11.2	11.2	11.8	11.7	12.2	12.2	12.0	12.8	12.1	12.3	12.2	12.2	12.2	12.0	12.1	11.9	12.0	12.0
16 Ecobank of Kenya Ltd	14.3	14.3	12.2	12.2	11.4	11.4	12.1	12.0	9.5	14.3	14.3	10.8	2.2	2.0	9.9	5.5	-	-	10.8	10.9
17 Spire Bank Ltd	12.9	12.9	12.1	11.7	12.6	13.0	12.5	12.5	11.2	13.0	13.0	13.0	12.7	12.7	12.6	12.7	13.0	13.0	12.6	12.6
18 Equity Bank Ltd	5.7	7.4	12.9	12.9	12.9	12.8	11.3	11.1	12.7	12.7	12.7	12.7	12.9	12.7	12.4	10.8	12.5	12.6	12.7	12.6
19 Family 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	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0
20 SBM Bank (Kenya) Ltd	12.9	11.7	12.5	11.8	12.3	11.6	12.8	11.6	12.4	13.0	12.2	11.4	13.0	11.9	12.4	11.9	12.3	11.6	12.5	11.7
21 First Community Bank Ltd	-	-	9.0	9.0	9.0	9.0	-	-	9.0	13.0	9.0	9.0	-	-	9.0	9.0	9.0	9.0	9.0	9.0
22 Guaranty Trust Bank (K) Ltd	12.5	12.5	13.3	13.1	13.0	13.0	13.5	13.7	13.2	13.0	13.0	13.0	13.0	12.9	12.9	12.8	12.9	12.8	12.9	12.9
23 Guardian Bank Ltd	12.2	11.1	12.5	11.5	12.2	11.0	11.5	10.7	10.7	13.0	12.3	11.0	12.0	11.5	12.3	11.2	12.3	11.1	12.1	11.3
24 Gulf African Bank Ltd	15.1	15.0	12.9	12.5	12.8	12.4	13.3	13.2	13.0	13.0	13.0	12.1	13.2	12.7	13.0	12.0	13.0	12.4	13.1	12.5
25 Habib Bank A.G. Zurich	12.7	12.2	12.4	13.2	13.0	11.0	13.3	12.5	-	-	-	-	12.5	12.1	12.4	12.7	11.8	11.8	12.4	12.4
26 HFC Limited	19.6	20.9	10.1	10.2	9.4	9.2	-	-	-	-	-	-	13.0	13.0	12.8	12.9	13.0	13.0	10.8	10.7
27 I&M Bank Ltd	12.8	12.9	12.7	12.7	12.9	12.9	12.5	12.6	12.8	13.0	12.9	12.9	12.6	12.6	12.7	12.7	12.0	12.1	12.5	12.5
28 Jamii Bora Bank Ltd	14.0	14.0	9.0	9.0	13.0	13.0	14.0	14.0	14.7	14.0	14.0	14.0	14.0	14.0	13.0	13.0	13.5	13.5	13.6	13.6
29 KCB Bank Kenya Ltd	8.2	11.0	11.7	11.7	12.0	12.0	12.0	12.1	12.3	11.6	11.3	10.8	11.6	9.0	12.2	12.2	11.1	10.7	11.9	11.6
30 Sidian Bank Ltd	13.0	13.0	12.9	12.9	12.2	12.2	13.0	13.0	13.0	12.9	12.9	12.9	13.0	13.0	13.0	13.0	13.0	13.0	12.9	12.9
31 Mayfair Bank Ltd	12.5	12.8	13.0	13.0	13.0	13.0	12.5	12.4	13.0	13.0	-	13.0	12.6	12.5	12.9	12.8	12.8	12.8	12.8	12.7
32 Middle East Bank (K) Ltd	12.4	11.1	12.3	11.2	12.3	11.2	12.0	14.3	12.5	-	-	11.0	12.3	11.8	12.9	11.4	12.3	11.0	12.6	11.5
33 National Bank of Kenya Ltd	8.7	13.0	9.6	13.0	11.2	13.0	11.1	13.0	12.3	13.0	12.6	13.0	10.8	13.0	11.8	13.0	12.6	12.0	10.9	12.8
34 NIC Bank Ltd	-	-	-	-	-	-	-	-	-	13.0	-	-	-	-	-	-	-	-	-	-
35 M-Oriental Commercial Bank Ltd	11.7	11.4	12.3	12.2	12.2	12.3	12.5	12.4	12.3	13.0	-	-	12.9	12.4	12.3	12.2	12.3	-	12.5	12.3
36 Paramount Bank Ltd	12.9	12.9	13.0	13.0	12.3	12.3	12.8	12.8	12.5	13.0	12.8	12.8	12.7	12.7	13.0	13.0	12.7	12.7	12.8	12.8
37 Prime Bank Ltd	11.9	11.4	12.4	12.0	12.5	11.6	12.2	11.7	12.2	13.0	12.5	11.5	12.4	11.9	12.3	11.7	12.5	11.7	12.4	11.8
38 Standard Chartered Bank Kenya Ltd	11.0	10.8	12.5	12.5	12.1	12.1	12.1	12.1	12.3	12.9	12.4	12.4	9.8	8.7	10.4	10.5	-	11.5	11.5	10.9
39 Transnational Bank Ltd	11.3	11.3	11.3	11.3	-	-	11.3	11.3	11.3	-	-	-	11.3	11.3	11.3	11.3	11.3	11.3	11.3	11.3
40 UBA Kenya Bank Ltd	13.0	13.0	13.0	12.1	11.3	11.3	-	-	-	-	-	-	13.0	13.0	12.9	13.0	-	-	12.2	12.5
41 Victoria Commercial Bank Ltd	12.2	11.2	12.4	11.7	12.4	11.5	12.5	11.7	12.3	13.0	-	-	12.3	11.7	12.4	11.4	12.4	11.5	12.3	11.6

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