



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			Sep-16'	Dec-16'	Mar-17'		
Loan Maturity	Sep-16'	Dec-16'	Mar-17'	Sep-16'	Dec-16'	Mar-17'	Sep-16'	Dec-16'	Mar-17'	Sep-16'	Dec-16'	Mar-17'	Sep-16'	Dec-16'	Mar-17'	Sep-16'	Dec-16'	Mar-17'	Sep-16'	Dec-16'	Mar-17'	Sep-16'	Dec-16'	Mar-17'	Sep-16'	Dec-16'	Mar-17'	Sep-16'	Dec-16'	Mar-17'		
1 Africa Banking Corporation Ltd	15.2	14.1	13.5	14.7	14.0	13.1	14.1	13.9	13.7	14.8	14.2	12.8	14.9	14.1	13.2	14.0	14.0	14.0	15.1	14.3	13.5	15.6	14.1	12.0	14.8	14.0	14.0	14.0	13.3	15.0	14.1	13.1
2 Bank of Africa Kenya Ltd	14.0	14.0	14.0	13.9	13.9	13.9	14.0	14.0	14.0	13.9	13.9	13.9	14.0	14.0	14.0	14.0	14.0	14.0	13.9	13.8	14.0	14.0	13.8	13.8	14.0	14.0	14.0	14.0	14.0	13.9	13.9	
3 Bank of Baroda (K) Ltd	14.0	14.0	13.8	14.0	14.0	14.0	14.0	14.0	14.0	14.0	13.9	13.9	14.0	13.9	13.9	14.0	14.0	14.0	14.0	13.9	13.9	13.9	13.9	13.9	14.0	14.0	14.0	14.0	13.9	13.9	13.9	
4 Bank of India	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	
5 Barclays Bank of Kenya Ltd	11.6	14.0	14.0	12.4	14.0	14.0	14.0	14.0	14.0	13.3	13.8	13.4	14.1	14.0	13.8	13.3	13.8	13.4	13.7	13.7	13.6	13.6	13.4	13.3	14.0	13.6	13.4	13.0	13.8	13.7		
6 Stanbic Bank Kenya Ltd	14.3	13.9	13.8	14.3	13.9	13.8	14.4	13.9	13.9	13.8	12.6	13.7	14.4	13.9	13.9	14.1	13.7	13.8	13.5	12.3	12.7	13.7	13.3	13.3	14.3	14.0	14.0	14.1	13.3	13.6		
7 Chase Bank Kenya Ltd	10.5	10.5	10.6	11.8	11.8	11.8	12.6	12.6	12.6	10.5	10.5	10.4	13.5	13.5	13.5	13.8	13.8	13.8	10.5	10.5	10.6	13.8	13.8	13.8	14.4	14.4	14.4	12.3	11.9	11.9		
8 Citibank N.A Kenya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12.4	10.5	11.8	12.4	12.9	11.8	13.9	13.9	14.0	12.5	11.4	11.9		
9 Co-operative Bank of Kenya Ltd	14.5	13.8	13.7	14.4	13.8	14.0	14.5	13.9	14.0	14.5	14.0	14.0	14.5	14.0	14.0	14.2	13.9	13.9	14.5	14.0	14.0	14.1	13.8	13.9	14.2	13.9	13.9	14.3	13.9	13.9		
10 Commercial Bank of Africa Ltd	14.3	13.7	13.7	12.6	12.6	13.4	12.6	12.6	13.4	13.3	13.9	13.6	13.7	13.7	13.8	14.0	14.0	14.0	14.0	13.8	13.8	13.7	13.7	13.8	13.3	13.3	13.0	13.4	13.4	13.6		
11 Consolidated Bank of Kenya Ltd	14.0	14.0	14.0	13.1	12.6	12.6	14.0	14.0	14.0	14.0	14.0	14.0	12.6	12.2	12.2	14.0	14.0	14.0	14.0	14.0	13.0	12.6	12.7	14.0	14.0	14.0	13.3	13.0	13.1	13.1		
12 Credit Bank Ltd	19.6	15.3	14.0	22.9	16.6	14.5	19.0	14.6	13.6	17.0	16.6	14.6	21.0	18.5	15.6	17.7	14.9	14.3	18.1	15.7	14.0	17.9	15.9	14.5	18.9	15.9	14.1	19.4	16.7	14.5		
13 Development Bank of Kenya Ltd	11.0	13.9	13.9	13.7	13.7	13.9	11.6	11.7	13.0	-	-	-	-	-	-	-	-	-	13.9	13.9	13.8	13.9	14.0	14.0	13.9	13.9	13.8	13.4	13.6	13.7		
14 Diamond Trust Bank Kenya Ltd	13.3	13.4	13.3	12.6	12.8	13.0	13.9	13.9	13.9	13.4	13.2	13.6	13.9	13.9	13.9	13.9	13.9	13.7	13.9	13.9	14.0	14.0	13.9	14.0	14.0	14.0	14.0	13.7	13.7	13.8		
15 Ecobank of Kenya Ltd	19.3	13.5	14.9	16.7	12.3	14.9	11.2	13.5	12.6	20.5	14.9	-	19.5	14.9	15.3	14.4	14.9	15.3	17.6	14.3	13.9	17.9	13.9	17.4	13.9	13.9	17.4	13.9	17.4	13.9	14.4	
16 Spire Bank Ltd	11.4	10.7	13.0	10.9	13.6	13.1	14.3	13.9	13.8	10.2	7.0	3.9	11.2	12.4	10.5	13.0	14.0	14.0	9.7	11.2	8.6	13.8	13.9	13.5	14.5	14.0	14.0	12.2	12.7	12.3		
17 Equity Bank Ltd	14.0	14.0	14.0	11.7	14.0	14.1	14.2	14.1	14.1	14.0	14.0	14.0	10.4	14.2	14.2	14.1	14.2	14.2	14.0	13.8	13.7	14.9	14.5	14.0	14.2	14.2	14.2	14.1	14.1	14.1		
18 Family Bank Ltd	14.5	12.4	14.0	14.3	12.5	14.0	13.5	13.0	14.0	14.5	13.9	14.0	17.6	13.7	14.0	14.2	13.3	13.9	13.6	13.5	13.8	14.6	12.9	14.0	14.5	14.0	14.0	13.3	13.4	14.0		
19 SBM Bank Ltd	14.0	14.0	13.7	14.0	14.0	13.9	14.0	14.0	-	14.0	13.9	13.9	14.0	13.9	14.0	14.0	13.9	13.6	13.4	13.9	13.9	14.0	14.0	14.0	14.0	14.0	14.0	13.9	13.9	13.9		
20 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		
21 Giro Commercial Bank Ltd	-	-	-	-	-	-	-	-	-	12.3	12.1	-	14.0	13.9	-	13.5	13.5	-	13.8	13.5	-	14.0	13.0	-	14.0	14.0	-	13.7	13.3	-		
22 Guaranty Trust Bank (K) 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	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	
23 Guardian Bank Ltd	13.0	12.5	12.4	13.9	14.3	14.2	13.5	13.7	13.7	13.0	13.2	13.0	13.7	14.2	14.8	-	-	-	13.7	13.3	13.2	14.3	14.2	14.1	14.0	14.0	14.0	13.8	13.7	13.6		
24 Gulf African Bank Ltd	16.8	15.1	15.0	15.6	14.7	14.6	14.4	13.7	13.4	17.1	15.2	14.7	14.0	13.9	13.8	14.5	14.0	14.0	15.5	14.6	14.5	14.9	14.3	14.3	14.5	14.0	14.0	15.0	14.3	14.2		
25 Habib Bank A.G. Zurich	14.5	14.0	14.0	14.5	14.0	14.0	14.4	12.1	12.1	14.1	13.7	13.7	14.1	14.0	14.0	13.9	14.0	14.0	13.7	13.6	13.7	17.4	13.5	13.7	14.5	14.0	13.4	13.9	13.7	13.6		
26 Habib Bank Ltd	13.3	14.0	14.0	-	12.0	12.0	-	-	-	13.9	13.9	14.0	13.6	13.8	14.0	-	-	-	-	-	-	-	-	-	-	-	-	13.8	13.9	14.0		
27 HFC Kenya Ltd	13.8	13.8	13.8	12.2	11.6	11.3	11.6	11.5	11.4	-	-	-	-	-	-	-	-	-	8.0	11.6	10.6	13.9	13.3	13.1	13.9	13.9	13.9	12.7	12.5	12.4		
28 I&M Bank Ltd	13.7	13.8	13.7	13.8	13.8	13.8	14.0	14.0	14.0	13.6	13.5	12.8	14.0	13.9	13.7	14.0	14.0	13.6	13.9	13.9	13.5	14.0	14.0	14.0	13.9	13.9	13.9	13.9	13.9	13.7		
29 Jamii Bora Bank Ltd	21.0	21.0	14.0	19.0	19.0	15.2	19.0	19.0	15.6	21.0	21.0	14.1	19.0	19.0	15.5	19.0	19.0	16.0	21.0	21.0	14.2	19.0	19.0	15.6	19.0	15.4	19.2	19.3	15.3			
30 KCBK Bank Kenya Ltd	10.9	11.3	12.0	13.7	12.9	12.9	13.6	13.2	13.2	13.6	13.5	13.2	13.3	13.9	13.8	14.4	13.8	13.7	12.4	13.2	13.3	13.7	13.8	13.5	14.3	13.9	12.5	13.6	13.5	13.1		
31 Sidian Bank Ltd	16.9	14.5	11.7	15.5	14.0	13.7	14.8	14.6	13.2	15.8	14.5	10.6	15.6	14.2	12.9	15.8	14.4	14.0	18.0	14.1	10.8	15.6	14.1	12.7	15.1	14.0	14.0	15.6	14.2	13.1		
32 Middle East Bank (K) Ltd	18.6	15.4	15.9	18.5	19.6	18.2	15.0	14.8	14.7	18.0	16.6	16.0	-	19.3	18.3	-	-	-	18.8	16.8	16.7	19.2	18.7	17.7	20.5	20.5	18.9	17.7	17.1			
33 National Bank of Kenya Ltd	14.0	25.6	13.8	13.5	11.9	14.4	13.9	11.2	13.9	14.0	22.5	13.9	14.0	14.0	14.0	14.0	14.0	14.0	15.6	13.6	14.0	14.0	14.0	14.0	14.0	14.0	14.0	13.9	13.0	14.0		
34 NIC Bank Ltd	20.9	14.0	13.4	19.4	14.4	14.1	14.9	14.2	14.2	19.9	14.1	13.9	18.7	14.3	14.2	14.1	14.3	14.3	16.6	16.3	14.0	18.2	14.5	14.3	15.3	14.5	14.2	17.5	14.9	14.1		
35 M-Oriental Commercial Bank Ltd	17.3	15.5	15.2	17.4	15.0	14.0	16.0	15.9	14.0	16.2	14.1	14.0	18.3	15.6	15.5	17.1	16.0	14.2	16.0	15.7	15.3	16.8	16.5	15.0	-	-	16.8	14.9	14.6			
36 Paramount Bank Ltd	-	-	-	13.8	13.9	13.9	13.8	13.8	13.8	-	-	-	13.8	11.9	13.7	14.0	14.0	14.0	-	-	-	13.0	13.2	13.2	13.6	13.7	13.7	13.3	13.2	13.4		
37 Prime Bank Ltd	13.8	13.8	14.0	14.0	14.0	14.0	13.1	14.0	14.0	13.5	14.0	13.9	13.6	13.6	13.6	14.0	14.0	14.0	13.9	14.0	14.0	13.8	13.8	13.8	13.8	14.0	14.0	13.8	13.9	13.9		
38 Standard Chartered Bank Kenya Ltd	13.8	13.6	13.7	13.9	13.9	13.9	12.9	12.9	13.1	14.2	14.0	14.0	14.0	13.3	13.1	14.1	13.6	13.6	11.1	11.6	11.7	13.3	13.3	13.3	14.0	14.0	14.0	12.9	13.1	13.1		
39 Transnational Bank Ltd	13.6	13.5	13.5	13.1	13.0	13.0	-	-	-	13.0	12.9	12.9	13.0	12.9	12.9	-	-	-	13.9	13.8	13.8	13.3	13.2	13.2	13.7	13.6	13.7	13.3	13.2	13.2		
40 UBA Kenya Bank Ltd	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	13.9	13.9	12.4	-	-	-	-	-	-	14.0	14.0	14.0	14.0	14.0	14.0	-	-	-	13.9	13.9	14.0		
41 Victoria Commercial Bank Ltd	13.4	13.4	12.3	13.2	12.6	13.5	12.8	12.7	14.0	13.7	13.4	13.9	13.8	13.7	14.0	-	-	-	13.7	13.6	13.8	13.7	13.6	13.9	13.7	13.7	14.0	13.7	13.6	13.9		
OVERALL RATE																												13.8	13.7	13.6		

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 time needed to implement new interest rates for loans, loans in arrears that have not yet been regularized and loans that are currently subject to the court process.

² Giro Commercial Bank Ltd was acquired by I&M Bank Limited effective 17th February 2017.