



**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			Dec-18 <sup>1</sup>	Mar-19 <sup>1</sup>	June-19 <sup>1</sup>															
	Dec-18 <sup>1</sup>	Mar-19 <sup>1</sup>	June-19 <sup>1</sup>	Dec-18 <sup>1</sup>	Mar-19 <sup>1</sup>	June-19 <sup>1</sup>	Dec-18 <sup>1</sup>	Mar-19 <sup>1</sup>	June-19 <sup>1</sup>	Dec-18 <sup>1</sup>	Mar-19 <sup>1</sup>	June-19 <sup>1</sup>	Dec-18 <sup>1</sup>	Mar-19 <sup>1</sup>	June-19 <sup>1</sup>	Dec-18 <sup>1</sup>	Mar-19 <sup>1</sup>	June-19 <sup>1</sup>	Dec-18 <sup>1</sup>	Mar-19 <sup>1</sup>	June-19 <sup>1</sup>	Dec-18 <sup>1</sup>	Mar-19 <sup>1</sup>	June-19 <sup>1</sup>	Dec-18 <sup>1</sup>	Mar-19 <sup>1</sup>	June-19 <sup>1</sup>	Dec-18 <sup>1</sup>	Mar-19 <sup>1</sup>	June-19 <sup>1</sup>															
1 Africa Banking Corporation Ltd	12.0	12.2	12.4	12.9	13.0	13.0	11.8	13.0	13.0	12.8	12.8	12.8	12.2	13.0	13.0	13.0	13.0	13.0	13.0	12.8	12.9	12.9	12.7	12.6	11.9	10.2	9.6	10.6	12.4	12.5	12.5														
2 Bank of Africa Kenya Ltd	13.0	13.0	12.9	6.6	12.9	13.0	12.9	12.9	12.8	12.9	12.9	12.9	12.9	12.9	12.9	13.0	13.0	13.0	12.7	12.7	12.8	12.7	12.6	12.4	13.0	13.0	13.0	12.5	12.9	12.9															
3 Bank of Baroda (K) Ltd	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	13.0	12.9	12.9	12.9	13.0	12.9	13.0	13.0	13.0	13.0	13.0	12.9	12.9	13.0														
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	13.0														
5 Barclays Bank of Kenya Ltd	13.1	13.0	12.7	13.0	13.0	13.0	12.9	12.9	12.9	12.8	12.9	12.9	13.0	13.0	13.0	13.0	12.8	12.8	12.8	12.7	12.7	12.5	12.4	12.4	12.5	12.5	12.5	12.3	12.8	12.8	12.8														
6 Stanbic Bank Kenya Ltd	12.1	12.1	12.3	12.8	12.9	12.9	12.9	12.9	12.9	10.7	10.8	12.1	12.9	12.9	12.9	13.0	13.0	13.0	11.2	11.7	11.4	12.4	12.1	11.3	11.2	11.2	11.2	12.1	12.2	12.1															
8 Citibank N.A Kenya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10.8	10.9	10.7	11.9	12.2	12.2	12.2	12.5	12.5	12.2	11.0	11.1	10.9														
9 Co-operative Bank of Kenya Ltd	12.7	12.9	12.8	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	12.8	12.9	12.9	13.0	13.0	12.7	12.9	12.9	12.9	12.9	12.9	12.9	13.0	13.0	13.0	13.0															
10 Commercial Bank of Africa Ltd	13.0	12.9	13.0	12.2	12.1	12.0	12.2	12.1	12.0	13.0	13.0	13.0	13.2	13.2	13.0	13.0	13.0	12.6	12.6	12.5	13.2	13.2	13.0	12.5	12.5	12.2	12.8	12.7	12.6	12.6															
11 Consolidated Bank of Kenya Ltd	13.0	13.0	9.9	12.5	12.8	11.7	13.0	12.8	12.6	12.8	12.8	10.8	12.3	12.3	8.7	13.0	13.0	11.5	13.0	12.1	12.3	12.4	12.8	12.3	13.0	12.5	12.8	12.6	12.6	10.6															
12 Credit Bank Ltd	12.9	13.0	12.9	12.9	12.9	12.8	11.4	11.5	10.8	12.9	13.0	13.0	13.0	12.9	12.9	12.8	13.0	13.0	13.0	13.0	13.0	12.8	12.8	13.0	13.0	13.0	13.0	12.9	12.9	12.9															
13 Development Bank of Kenya Ltd	12.1	12.1	12.1	12.9	12.8	12.7	11.6	11.8	13.0	-	-	-	-	-	-	-	-	12.5	12.5	12.4	13.0	13.0	12.9	12.9	12.9	12.9	12.5	12.5	12.6	12.6															
14 DIB Bank Kenya Limited	-	-	-	11.8	11.9	12.0	6.6	6.7	6.6	-	-	-	13.2	13.2	13.1	13.0	13.0	13.0	-	-	-	13.0	13.0	13.0	13.0	13.0	13.0	12.0	12.3	12.4															
15 Diamond Trust Bank Kenya Ltd	5.3	5.5	5.6	11.6	11.4	11.4	12.5	12.3	12.2	8.3	8.5	8.5	11.6	11.5	11.4	12.5	12.8	12.8	12.6	12.4	12.7	12.9	12.9	12.9	13.0	13.0	13.0	10.6	10.7	10.6															
16 Ecobank Kenya Ltd	20.5	20.3	19.1	15.0	14.8	14.9	12.9	13.0	13.0	13.3	13.6	13.7	14.3	16.4	16.3	15.1	15.1	14.8	22.2	24.8	22.7	6.3	6.3	6.4	-	-	-	14.2	15.3	15.2															
17 Spire Bank Ltd	13.0	13.0	13.0	11.0	11.9	11.5	12.7	12.5	12.5	12.7	12.6	13.0	9.9	12.3	10.9	13.0	13.0	13.0	12.6	12.7	12.7	12.7	12.7	12.7	13.0	13.0	13.0	13.0	12.4	12.6	12.5														
18 Equity Bank Ltd	9.6	8.3	7.0	12.9	12.9	12.9	12.9	12.9	12.9	12.6	12.4	11.1	12.8	12.8	12.8	12.5	12.5	12.6	13.0	13.0	12.9	12.6	12.6	12.5	12.5	12.5	12.5	12.8	12.8	12.7															
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	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	13.0	13.0	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	13.0															
22 Guaranty Trust Bank (K) 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	12.9	13.0														
23 Guardian Bank Ltd	12.3	12.2	12.1	13.0	13.0	13.0	12.9	12.8	12.7	12.2	12.2	12.2	11.4	11.4	10.6	13.0	13.0	13.0	12.6	12.6	12.6	12.9	12.8	12.9	13.0	13.0	13.0	13.0	12.7	12.7	12.7														
24 Gulf African Bank Ltd	15.2	15.7	15.7	13.2	13.1	12.9	13.0	13.0	12.8	13.4	13.4	13.4	13.1	13.1	13.0	13.0	13.0	13.0	13.3	13.3	13.2	13.1	13.1	13.1	13.0	13.0	13.0	13.0	13.2	13.2	13.1														
25 Habib Bank A.G. Zurich	12.3	13.0	13.0	13.0	13.0	13.0	11.9	12.1	12.5	12.6	12.9	12.9	13.0	13.0	13.0	-	-	-	12.9	12.9	12.9	12.5	12.2	12.6	13.0	13.0	-	12.7	12.5	12.7															
26 HFC Limited	12.9	13.0	13.0	11.2	11.0	10.7	10.2	10.0	9.9	-	-	-	-	-	-	-	-	12.9	12.9	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	11.4	11.4	11.2															
27 I&M Bank Ltd	12.8	12.7	12.8	12.9	12.9	12.9	13.0	12.9	13.0	12.6	12.5	12.6	12.8	12.9	12.9	13.0	13.0	13.0	13.0	13.0	13.0	12.9	13.0	13.0	13.0	13.0	13.0	12.9	12.9	12.9	12.9														
28 Jamii Bora Bank Ltd	14.0	14.0	14.0	9.0	9.0	9.0	13.0	13.0	13.0	14.0	14.0	14.0	15.0	14.7	14.7	13.8	14.0	14.0	14.0	14.0	14.0	14.0	13.0	13.0	13.0	13.5	13.5	13.5	13.6	13.6	13.6														
29 KCB Bank Kenya Ltd	12.4	12.3	12.5	12.1	11.8	11.9	12.2	12.1	12.1	12.3	12.5	12.4	12.9	12.9	12.8	11.8	11.8	11.8	12.7	12.3	12.5	11.6	11.7	11.7	11.6	11.7	11.6	12.0	12.0	12.0															
30 Sidian Bank Ltd	13.0	13.0	13.0	12.8	12.9	12.8	12.3	12.1	12.1	13.0	13.0	13.0	12.9	12.9	12.9	12.9	12.9	12.8	12.9	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	12.9	12.9	12.9														
31 Mayfair Bank Limited	12.6	12.5	12.5	12.5	12.7	12.6	10.3	10.9	10.3	12.8	12.9	12.8	12.5	12.4	12.5	13.0	13.0	13.0	13.0	13.0	12.9	12.5	12.4	12.4	13.0	13.0	13.0	12.6	12.5	12.5															
32 Middle East Bank (K) Ltd	13.2	13.1	13.1	12.9	12.8	12.9	13.0	13.0	13.0	16.8	16.9	16.0	13.0	12.6	12.7	-	-	-	12.9	12.9	13.0	13.0	13.0	13.0	13.0	-	-	13.1	13.1	13.1															
33 National Bank of Kenya Ltd	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	12.0	13.0	13.0	13.0	13.0	13.0	13.0	13.0	12.0	13.0	13.0	13.0	13.0	13.0	12.0	12.0	12.0	11.0	12.9	12.9	12.6															
34 NIC Bank Ltd	12.7	12.8	12.2	13.0	13.0	13.0	13.0	13.0	13.0	13.0	12.9	12.9	13.0	13.0	13.0	13.1	13.1	13.0	12.9	12.9	12.9	12.9	12.7	12.5	12.5	10.9	10.7	10.3	12.8	12.8	12.7														
35 M-Oriental Commercial Bank Ltd	12.1	12.0	12.1	12.9	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															
36 Paramount Bank Ltd	12.9	12.9	12.9	13.0	13.0	13.0	12.8	12.8	12.7	12.7	12.7	12.7	13.0	13.0	13.0	13.0	13.0	12.6	12.7	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	13.0	12.5	12.5	12.6	13.0	13.0	13.0	13.0	13.0	13.0	12.9	12.9	12.9	12.9	12.9	12.9	12.9	13.0	13.0	13.0	12.9	12.9	12.9														
38 Standard Chartered Bank Kenya Ltd	11.7	11.8	11.7	13.0	13.0	13.0	12.7	12.7	12.7	12.9	12.4	12.3	12.7	12.7	12.7	12.9	12.9	12.9	12.0	11.6	11.4	11.7	11.7	11.6	-	-	12.0	12.5	12.4	12.4															
39 Transnational Bank Ltd	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	12.9	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	13.0	13.0	-	-	-	-	-	13.0	13.0	12.9	12.5	12.5	12.1	-	-	-	12.7	12.7	12.3	12.3															
41 Victoria Commercial Bank Ltd	12.6	12.6	12.6	12.9	12.9	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	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														

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 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.