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			Overdraft			1-5 Years			Over 5 years					
	Banks	Dec-16[1]	Mar-17[1]	Jun-17[1]	Dec-16[1]	Mar-17[1]	Jun-17[1]	Dec-16[1]	Mar-17[1]	Jun-17[1]	Dec-16[1]	Mar-17[1]	Jun-17[1]	Dec-16[1]	Mar-17[1]	Jun-17[1]	Dec-16[1]	Mar-17[1]	Jun-17[1]	Dec-16[1]	Mar-17[1]	Jun-17[1]	Dec-16[1]	Mar-17[1]	Jun-17[1]	Dec-16[1]	Mar-17[1]	Jun-17[1]	Dec-16[1]	Mar-17[1]	Jun-17[1]
1	Africa Banking Corporation Ltd	14.1	13.5	13.1	14.0	13.1	13.7	13.9	13.7	13.9	14.2	12.8	13.7	14.1	13.2	13.8	14.0	14.0	14.0	14.3	13.5	13.7	14.1	12.0	13.70	14.0	13.3	13.7	14.1	13.1	13.7
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	13.8	14.0	14.0	13.8	13.8	13.75	14.0	14.0	14.0	13.9	13.9	13.9
3	Bank of Baroda (K) Ltd	14.0	13.8	14.0	14.0	14.0	14.0	14.0	14.0	14.0	13.9	13.9	13.9	13.9	13.9	13.9	14.0	14.0	14.0	13.9	13.9	13.9	13.9	13.9	13.93	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	14.00	14.0	14.0	13.9	14.0	14.0	14.0
5	Barclays Bank of Kenya Ltd	14.0	14.0	13.5	14.0	14.0	14.0	14.0	14.0	14.0	13.8	13.4	13.5	14.0	13.8	13.9	13.8	13.4	13.7	13.7	13.6	12.7	13.4	13.3	13.33	13.6	13.4	13.5	13.8	13.7	13.8
6	Stanbic Bank Kenya Ltd	13.9	13.8	10.3	13.9	13.8	13.6	13.9	13.9	13.6	12.6	13.7	10.2	13.9	13.9	13.4	13.7	13.8	13.9	12.3	12.7	10.3	13.3	13.3	13.97	14.0	14.0	14.0	13.3	13.6	12.3
7	Chase Bank Kenya Ltd	10.5	10.6	-	11.8	11.8	-	12.6	12.6	-	10.5	10.4	-	13.5	13.5	-	13.8	13.8	-	10.5	10.6	12.0	13.8	13.8	13.05	14.4	14.4	14.0	11.9	11.9	12.3
8	Citibank N.A Kenya	-	-	13.8	-	-	14.0	-	-	14.0	-	-	13.9	-	-	14.0	-	-	13.9	10.5	11.8	14.0	12.9	11.8	13.88	13.9	14.0	14.0	11.4	11.9	13.9
9	Co - operative Bank of Kenya Ltd	13.8	13.7	13.6	13.8	14.0	13.4	13.9	14.0	13.4	14.0	14.0	13.5	14.0	14.0	13.9	13.9	13.9	14.0	14.0	14.0	13.5	13.8	13.9	13.85	13.9	13.9	13.1	13.9	13.9	13.6
10	Commercial Bank of Africa Ltd	13.7	13.7	14.0	12.6	13.4	12.6	12.6	13.4	14.0	13.9	13.6	14.0	13.7	13.8	12.3	14.0	14.0	14.0	13.8	13.8	14.0	13.7	13.8	12.76	13.3	13.0	14.0	13.4	13.6	13.1
11	Consolidated Bank of Kenya Ltd	14.0	14.0	14.0	12.6	12.6	13.9	14.0	14.0	12.4	14.0	14.0	13.9	12.2	12.2	13.9	14.0	14.0	13.3	14.0	14.0	13.8	12.6	12.7	14.00	14.0	14.0	14.0	13.0	13.1	13.9
12	Credit Bank Ltd	15.3	14.0	14.0	16.6	14.5	13.7	14.6	13.6	11.8	16.6	14.6	13.9	18.5	15.6	14.1	14.9	14.3	14.2	15.7	14.0	13.9	15.9	14.5	14.01	15.9	14.1	14.0	16.7	14.5	13.7
13	Development Bank of Kenya Ltd	13.9	13.9	13.3	13.7	13.9	13.5	11.7	13.0	13.9	-	-	-	-	-	-	-	-	-	13.9	13.8	-	14.0	14.0	0.00	13.9	13.8	-	13.6	13.7	13.8
14	Diamond Trust Bank Kenya Ltd	13.5	14.9	14.0	12.3	14.9	14.1	13.5	12.6	14.0	14.9	-	14.0	14.9	15.3	14.2	14.9	15.3	14.2	14.3	13.9	13.4	13.9	13.9	13.94	13.9	13.9	14.2	13.9	14.4	14.1
15	Ecobank of Kenya Ltd	13.4	13.3	13.9	12.8	13.0	14.9	13.9	13.9	12.6	13.2	13.6	13.9	13.9	13.9	15.3	13.9	13.9	15.7	13.9	13.9	13.9	14.0	13.9	15.78	14.0	14.0	14.0	13.7	13.8	15.1
16	Spire Bank Ltd	10.7	13.0	14.0	13.6	13.1	14.0	13.9	13.8	14.0	7.0	3.9	14.0	12.4	10.5	13.99	14.0	14.0	13.9	11.2	8.6	14.0	13.9	13.5	13.99	14.0	14.0	14.0	12.7	12.3	14.0
17	Equity Bank Ltd	14.0	14.0	-	14.0	14.1	14.0	14.1	14.1	-	14.0	14.0	-	14.2	14.2	14.0	14.2	14.2	-	13.8	13.7	-	14.5	14.0	14.00	14.2	14.2	-	14.1	14.1	14.1
18	Family Bank Ltd	12.4	14.0	-	12.5	14.0	-	13.0	14.0	-	13.9	14.0	-	13.7	14.0	-	13.3	13.9	-	13.5	13.8	-	12.9	14.0	0.00	14.0	14.0	-	13.4	14.0	-
19	SBM Bank (Kenya) Ltd	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	14.0	13.9	13.9	14.0	14.0	14.0	14.00	14.0	14.0	14.0	13.9	13.9	14.0
20	First Community Bank Ltd	-	-	14.0	14.0	14.0	14.2	-	-	13.8	-	-	-	14.0	14.0	-	-	-	-	-	-	-	14.0	14.0	0.00	-	-	-	14.0	14.0	13.6
21	Giro Commercial Bank Ltd [2]	-	-	-	-	-	-	-	-	-	12.1	-	-	13.9	-	-	13.5	-	-	13.5	-	-	13.0	-	0.00	14.0	-	-	13.3	-	-
22	Guaranty Trust Bank (K) Ltd	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	12.1	14.0	14.0	13.7	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	13.5	14.0	14.0	13.64	14.0	14.0	14.0	14.0	14.0	13.7
23	Guardian Bank Ltd	12.5	12.4	12.9	14.3	14.2	12.0	13.7	13.7	-	13.2	13.0	14.0	14.2	14.8	13.3	-	-	-	13.3	13.2	-	14.2	14.1	0.00	14.0	14.0	-	13.7	13.6	13.6
24	Gulf African Bank Ltd	15.1	15.0	13.8	14.7	14.6	11.1	13.7	13.4	11.3	15.2	14.7	14.0	13.9	13.8	-	14.0	14.0	-	14.6	14.5	12.9	14.3	14.3	14.00	14.0	14.0	-	14.3	14.2	14.2
25	Habib Bank A.G. Zurich	14.0	14.0	13.8	14.0	14.0	13.8	12.1	12.1	14.0	13.7	13.7	13.4	14.0	14.0	13.9	14.0	14.0	14.0	13.6	13.7	13.9	13.5	13.7	14.00	14.0	13.4	13.8	13.7	13.6	13.7
26	Habib Bank (K) Ltd	14.0	14.0	14.0	12.0	12.0	15.3	-	-	15.4	13.9	14.0	14.0	13.8	14.0	15.3	-	-	15.8	-	-	14.0	-	-	15.35	-	-	15.3	13.9	14.0	15.1
27	HFC Limited	13.8	13.8	12.3	11.6	11.3	12.0	11.5	11.4	13.7	-	-	13.2	-	-	13.8	-	-	13.9	11.6	10.6	12.2	13.3	13.1	13.46	13.9	13.9	12.2	12.5	12.4	12.2
28	I&M Bank Ltd	13.8	13.7	15.2	13.8	13.8	16.7	14.0	14.0	14.6	13.5	12.8	16.5	13.9	13.7	17.4	14.0	13.6	-	13.9	13.5	16.2	14.0	14.0	16.93	13.9	13.9	14.0	13.9	13.7	16.4
29	Jamii Bora Bank Ltd	21.0	14.0	15.2	19.0	15.2	13.9	19.0	15.6	14.0	21.0	14.1	13.6	19.0	15.5	15.1	19.0	16.0	14.1	21.0	14.2	13.9	19.0	15.6	14.09	19.0	15.4	-	19.3	15.3	15.1
30	KCB Bank Kenya Ltd	11.3	12.0	14.0	12.9	12.9	14.0	13.2	13.2	13.9	13.5	13.2	14.0	13.9	13.8	14.0	13.8	13.7	14.0	13.2	13.3	14.0	13.8	13.5	14.00	13.9	12.5	14.0	13.5	13.1	13.2
31	Sidian Bank Ltd	14.5	11.7	13.9	14.0	13.7	14.1	14.6	13.2	14.1	14.5	10.6	13.0	14.2	12.9	14.9	14.4	14.0	-	14.1	10.8	13.1	14.1	12.7	13.97	14.0	14.0	13.8	14.2	13.1	14.0
32	Middle East Bank (K) Ltd	15.4	15.9	13.9	19.6	18.2	13.7	14.8	14.7	13.8	16.6	16.0	13.7	19.3	18.3	13.8	-	-	14.0	16.8	16.7	13.2	18.7	17.7	13.37	20.5	20.5	13.7	17.7	17.1	16.4
33	National Bank of Kenya Ltd	25.6	13.8	14.0	11.9	14.4	14.0	11.2	13.9	14.0	22.5	13.9	14.0	14.0	14.0	13.5	14.0	14.0	14.0	15.6	13.6	13.9	14.0	14.0	13.83	14.0	14.0	14.0	13.0	14.0	13.9
34	NIC Bank Ltd	14.0	13.4	14.0	14.4	14.1	14.0	14.2	14.2	-	14.1	13.9	14.0	14.3	14.2	14.0	14.3	14.3	14.0	16.3	14.0	13.9	14.5	14.3	14.00	14.5	14.2	14.0	14.9	14.1	14.0
35	M-Oriental Commercial Bank Ltd	15.5	15.2	12.9	15.0	14.0	13.4	15.9	14.0	11.5	14.1	14.0	12.4	15.6	15.5	13.2	16.0	14.2	13.4	15.7	15.3	10.5	16.5	15.0	13.75	-	-	13.5	14.9	14.6	13.1
36	Paramount Bank Ltd	-	-	10.9	13.9	13.9	13.0	13.8	13.8	13.8	-	-	1.6	11.9	13.7	11.6	14.0	14.0	14.0	-	-	8.7	13.2	13.2	12.85	13.7	13.7	14.0	13.2	13.4	11.8
37	Prime Bank Ltd	13.8	14.0	13.8	14.0	14.0	13.8	14.0	14.0	13.9	14.0	13.9	13.1	13.6	13.6	13.9	14.0	14.0	13.7	14.0	14.0	12.8	13.8	13.8	12.57	14.0	14.0	14.0	13.9	13.9	13.5
38	Standard Chartered Bank Kenya Ltd	13.6	13.7	13.2	13.9	13.9	13.9	12.9	13.1	13.2	14.0	14.0	13.8	13.3	13.1	13.2	13.6	13.6	13.7	11.6	11.7	12.7	13.3	13.3	13.28	14.0	14.0	14.0	13.1	13.1	13.5
39	Transnational Bank Ltd	13.5	13.5	13.5	13.0	13.0	13.0	-	-	-	12.9	12.9	12.9	12.9	12.9	12.9	-	-	-	13.8	13.8	13.8	13.2	13.2	13.20	13.6	13.7	13.7	13.2	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	12.4	13.6	-	-	14.0	-	-	13.9	14.0	14.0	13.9	14.0	14.0	13.90	-	-	14.0	13.9	14.0	13.6
41	Victoria Commercial Bank Ltd	13.4	12.3	12.5	12.6	13.5	13.9	12.7	14.0	14.0	13.4	13.9	13.9	13.7	14.0	13.9	-	-	-	13.6	13.8	13.9	13.6	13.9	13.88	13.7	14.0	14.0	13.6	13.9	13.9
	OVERALL RATE																												**13.7**	**13.6**	**13.7**

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.