



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			Over 5 years												
Loan Maturity	Jun-17 ¹	Sep-17 ¹	Dec-17 ¹	Jun-17 ¹	Sep-17 ¹	Dec-17 ¹	Jun-17 ¹	Sep-17 ¹	Dec-17 ¹	Jun-17 ¹	Sep-17 ¹	Dec-17 ¹	Jun-17 ¹	Sep-17 ¹	Dec-17 ¹	Jun-17 ¹	Sep-17 ¹	Dec-17 ¹	Jun-17 ¹	Sep-17 ¹	Dec-17 ¹	Jun-17 ¹	Sep-17 ¹	Dec-17 ¹	Jun-17 ¹	Sep-17 ¹	Dec-17 ¹				
1 Africa Banking Corporation Ltd	13.1	13.5	12.2	13.7	13.7	13.8	13.9	13.9	13.9	13.7	13.6	13.3	13.8	13.8	13.9	14.0	14.0	14.0	13.7	13.3	11.6	13.7	13.2	11.1	13.7	14.0	13.6	13.7	13.5	12.4	
2 Bank of Africa Ltd	14.0	14.0	14.0	13.9	12.2	11.0	14.0	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	13.9	13.8	13.7	13.6	14.0	14.0	14.0	13.9	13.8	13.7	
3 Bank of Baroda (K) Ltd	14.0	13.9	13.9	14.0	14.0	14.0	14.0	14.0	14.0	14.0	13.9	13.9	13.9	13.9	14.0	14.0	14.0	14.0	13.9	13.9	13.9	13.9	14.0	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	13.9	14.0	14.0	14.0	14.0	13.9	14.0	14.0	14.0	14.0	14.0	
5 Barclays Bank of Kenya Ltd	13.5	13.5	13.5	14.0	14.0	14.0	14.0	14.0	14.0	14.0	13.5	13.4	13.7	13.9	14.0	13.9	13.7	13.8	13.8	12.7	12.6	13.7	13.3	13.3	13.4	13.5	13.3	13.5	13.8	13.8	
6 Stanbic Bank Kenya Ltd	13.8	14.0	13.6	13.8	13.8	13.8	13.9	13.9	13.9	13.9	13.1	13.8	12.8	13.9	14.0	13.9	13.7	13.8	13.8	12.8	12.5	12.4	12.6	13.5	13.6	14.0	14.0	14.0	13.5	13.6	13.4
7 Chase Bank Kenya Ltd	10.3	14.0	14.0	13.6	13.8	13.8	13.6	13.9	13.9	12.9	10.2	14.0	14.0	13.4	13.6	13.2	13.9	13.9	13.8	10.3	14.0	14.0	14.0	13.8	14.0	14.0	14.0	14.0	12.3	13.9	13.8
8 Citibank N.A Kenya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12.0	11.6	10.9	13.1	13.3	12.9	14.0	13.2	12.9	12.3	12.0	11.5	
9 Co - operative Bank of Kenya Ltd	13.8	13.1	13.8	14.0	14.0	14.0	14.0	14.0	14.0	14.0	13.9	13.8	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	13.9	13.9	13.9
10 Commercial Bank of Africa Ltd	13.6	13.6	13.6	13.4	13.2	13.2	13.4	13.2	13.2	13.5	13.5	13.5	13.9	14.0	14.0	14.0	14.0	14.0	13.5	13.5	13.6	13.9	14.0	14.0	13.1	13.3	14.0	13.6	13.6	13.7	
11 Consolidated Bank of Kenya Ltd	14.0	14.0	14.0	12.6	12.7	12.7	14.0	14.0	14.0	14.0	14.0	14.0	14.0	12.3	12.4	12.4	14.0	14.0	14.0	14.0	14.0	14.0	12.8	12.9	12.9	14.0	14.0	14.0	13.1	13.2	13.2
12 Credit Bank Ltd	14.0	13.9	14.0	13.9	13.8	13.9	12.4	12.1	12.6	13.9	13.9	13.9	13.9	13.9	13.9	13.9	13.3	13.5	13.4	13.8	13.9	13.9	14.0	14.0	14.0	14.0	14.0	14.0	13.9	13.9	13.9
13 Development Bank of Kenya Ltd	14.0	13.8	13.9	13.7	13.6	13.7	11.8	11.7	11.8	-	-	-	-	-	-	-	-	-	14.0	14.0	13.7	14.0	13.9	14.0	13.8	13.9	13.9	13.7	13.7	13.6	
14 Diamond Trust Bank Kenya Ltd	13.3	13.6	13.3	13.5	13.9	12.9	13.9	13.9	13.9	13.9	13.6	13.3	13.7	14.0	14.0	13.9	13.9	13.9	13.9	13.9	13.7	13.7	13.9	13.9	13.9	14.0	14.0	14.0	13.8	13.7	13.9
15 Ecobank Kenya Ltd	13.9	13.9	13.6	14.9	14.8	14.7	12.6	10.8	8.1	13.9	13.8	13.9	15.3	17.0	16.8	15.7	15.4	16.4	13.9	13.9	13.8	15.8	14.8	14.5	14.0	10.6	14.4	15.1	14.9	14.4	
16 Spire Bank Ltd	10.9	12.3	10.1	13.0	12.4	11.2	13.8	13.6	13.7	1.6	2.3	7.8	11.6	13.6	12.4	14.0	14.0	14.0	8.7	9.8	10.7	12.8	12.7	11.1	14.0	14.0	14.0	11.8	11.8	11.5	
17 Equity Bank Ltd	14.0	14.0	14.0	14.1	14.1	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.2	14.1	14.1	14.2	14.2	14.2	13.4	13.6	13.9	13.9	13.9	13.8	14.2	14.1	12.5	14.1	14.0	13.8	
18 Family 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	14.0	14.0	14.0	13.9	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
19 SBM 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	13.9	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0	14.0
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 Guaranty Trust 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	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
22 Guardian Bank Ltd	14.0	12.5	12.6	14.2	14.1	14.1	13.8	13.8	13.8	13.0	12.9	12.9	14.9	14.8	12.2	-	-	-	13.1	13.4	13.4	14.0	14.0	14.0	13.8	14.0	14.0	13.6	13.6	13.6	
23 Gulf African Bank Ltd	14.1	14.3	14.4	14.6	14.6	14.4	13.5	13.7	13.8	14.3	13.7	13.8	14.0	14.0	14.1	14.0	14.0	14.0	14.3	14.2	14.2	14.2	14.1	14.0	14.0	14.0	14.0	14.2	14.1	14.1	
24 Habib Bank A.G. Zurich	14.0	14.0	14.0	14.0	14.0	14.0	12.1	12.8	12.8	13.7	13.8	13.2	14.0	-	-	14.0	-	-	13.5	13.6	13.8	13.6	13.8	13.7	14.0	14.0	14.0	13.7	13.7	13.8	
25 HFC Ltd	13.8	13.8	13.8	11.1	11.5	11.2	11.3	11.1	11.1	-	-	-	-	-	-	-	-	-	11.5	10.7	11.0	12.8	12.6	12.6	13.8	13.5	13.3	12.2	12.0	11.9	
26 I&M Bank Ltd	13.8	13.8	13.8	13.8	13.8	13.8	14.0	14.0	14.0	14.0	13.4	13.5	13.4	13.9	13.9	13.9	14.0	14.0	13.9	13.9	13.9	14.0	14.0	14.0	13.8	13.8	13.8	13.9	13.9	13.9	
27 Jamii Bora Bank Ltd	14.0	14.0	14.0	15.3	15.3	15.2	15.4	15.4	15.3	14.0	14.0	14.0	15.3	15.5	15.1	15.8	15.4	15.4	14.0	14.0	14.0	15.4	14.3	14.3	15.3	14.8	15.2	15.1	14.8	14.8	
28 KCB Bank Kenya Ltd	12.3	12.0	13.6	12.0	12.8	12.9	13.7	13.1	13.1	13.2	13.5	13.5	13.8	13.7	13.8	13.9	12.8	12.7	12.2	13.1	13.0	13.5	13.9	13.8	12.2	12.7	12.7	13.1	13.2	13.1	
29 Sidian Bank Ltd	12.9	12.5	12.1	13.4	13.4	13.7	11.5	12.0	12.7	12.4	12.9	13.6	13.2	13.5	14.0	13.4	13.7	13.9	10.5	11.3	12.2	13.7	14.0	14.0	13.5	14.0	14.0	13.1	13.4	13.8	
30 Middle East Bank Kenya Ltd	15.2	14.9	14.1	16.7	15.4	14.3	14.6	14.3	14.0	16.5	15.7	16.1	17.4	14.0	14.0	-	-	-	16.2	14.7	13.9	16.9	16.7	14.1	14.0	14.0	14.0	16.4	15.5	14.2	
31 National Bank of Kenya Ltd	14.0	14.0	14.0	14.0	14.0	14.0	13.9	13.9	14.0	14.0	14.0	13.9	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
32 NIC Bank Ltd	13.9	12.9	13.6	14.1	14.1	14.0	14.1	14.2	14.2	13.9	13.9	13.9	14.1	14.0	14.0	14.2	14.3	14.2	13.9	13.9	13.9	14.0	14.1	13.9	14.0	14.0	14.0	14.0	14.0	14.0	14.0
33 M. Oriental Commercial Bank Ltd	15.2	13.8	13.0	13.9	13.7	13.5	14.0	14.0	14.0	14.0	13.6	13.3	13.3	15.1	13.9	13.9	14.1	14.0	14.0	13.9	13.9	13.9	14.1	14.0	14.0	-	-	14.1	13.6	13.6	
34 Paramount Bank Ltd	13.9	11.0	13.9	13.7	10.0	13.6	13.8	11.8	13.8	13.7	13.7	13.7	13.8	13.8	13.7	14.0	14.0	14.0	13.2	13.2	13.4	13.4	13.5	14.0	13.7	13.6	13.7	13.5	13.2	13.6	
35 Prime 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	13.9	13.5	14.0	14.0	14.0	14.0	13.9	13.9	13.9	13.8	13.8	13.9	14.0	14.0	14.0	13.9	13.9	13.9	
36 Standard Chartered Bank (K) Ltd	13.2	12.9	13.0	13.9	13.9	14.0	13.2	13.3	13.2	13.8	13.8	13.8	13.2	13.4	13.5	13.7	13.8	13.8	12.7	12.8	11.2	13.3	13.6	13.6	14.0	14.0	14.0	14.0	13.5	13.5	13.0
37 Transnational Bank Ltd	13.5	14.0	14.0	13.0	14.0	14.0	-	-	-	12.9	14.0	14.0	12.9	14.0	14.0	-	-	-	13.8	13.9	13.9	13.2	13.9	13.9	13.7	14.0	14.0	13.2	13.9	13.9	
38 UBA (K) 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	-	-	-	-	-	-	12.9	13.2	13.5	14.0	14.0	14.0	-	-	-	13.6	13.6	13.7	
39 Victoria Commercial Bank Ltd	12.5	13.6	13.6	13.9	13.9	14.0	14.0	14.0	14.0	14.0	13.9	13.8	13.8	13.9	13.9	13.7	-	7.9	14.0	13.9	13.9	13.9	13.9	14.0	14.0	14.0	14.0	13.9	13.9	13.9	
40 DIB Bank Kenya Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12.3	8.8	
41 Mavfair Bank Ltd	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14.0	
OVERALL RATE																															

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 institutions to be due to factors such as credit facilities subsisting as at September 14, 2016 (the effective date), Credit card products which are post-paid, loans in arrears that have not yet been regularized and loans that are currently subject to the court process.