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	Jun-16	Sep-16[1]	Dec-16[1]	Jun-16	Sep-16	Dec-16[1]	Jun-16	Sep-16[1]	Dec-16[1]	Jun-16	Sep-16[1]	Dec-16[1]	Jun-16	Sep-16[1]	Dec-16[1]	Jun-16	Sep-16[1]	Dec-16[1]	Jun-16	Sep-16	Dec-16[1]	Jun-16	Sep-16[1]	Dec-16[1]	Jun-16	Sep-16[1]	Dec-16[1]	Jun-16	Sep-16[1]	Dec-16[1]
1	Africa Banking Corporation Ltd	20.0	15.2	14.1	20.7	14.7	14.0	18.2	14.1	13.9	20.7	14.8	14.2	19.7	14.9	14.1	19.1	14.0	14.0	20.5	15.1	14.3	19.8	15.6	14.1	20.3	14.8	14.0	19.9	15.0	14.1
2	Bank of Africa Kenya Ltd	20.7	14.0	14.0	18.8	13.9	13.9	18.5	14.0	14.0	20.6	13.9	13.9	20.8	14.0	14.0	20.9	14.0	14.0	20.0	13.9	13.8	18.9	14.0	13.8	18.7	14.0	14.0	19.5	14.0	13.9
3	Bank of Baroda (K) Ltd	16.7	14.0	14.0	16.9	14.0	14.0	14.8	14.0	14.0	17.5	14.0	13.9	17.2	14.0	13.9	17.1	14.0	14.0	17.5	13.9	13.9	17.6	13.9	13.9	17.4	14.0	14.0	17.3	13.9	13.9
4	Bank of India	17.1	14.0	14.0	17.2	14.0	14.0	17.1	14.0	14.0	17.1	14.0	14.0	17.2	14.0	14.0	17.2	14.0	14.0	17.0	14.0	14.0	17.0	14.0	14.0	17.1	14.0	14.0	17.1	14.0	14.0
5	Barclays Bank of Kenya Ltd	18.2	11.6	14.0	22.5	12.4	14.0	18.7	12.7	14.0	22.0	13.3	13.8	19.3	14.1	14.0	17.8	13.3	13.8	16.0	13.7	13.7	14.3	13.6	13.4	14.7	14.0	13.6	19.2	13.0	13.8
6	Stanbic Bank Kenya Ltd	20.1	14.3	13.9	20.9	14.3	13.9	18.1	14.4	13.9	21.0	13.8	12.6	22.1	14.4	13.9	19.4	14.1	13.7	16.4	13.5	12.3	14.9	13.7	13.3	15.3	14.3	14.0	18.6	14.1	13.3
7	Chase Bank Kenya Ltd	21.5	10.5	10.5	18.1	11.8	11.8	21.1	12.6	12.6	21.1	10.5	10.5	20.9	13.5	13.5	19.6	13.8	13.8	22.3	10.5	10.5	21.2	13.8	13.8	19.4	14.4	14.4	20.3	12.3	11.9
8	Citibank N.A Kenya	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11.6	12.4	10.5	12.1	12.4	12.9	12.3	13.9	13.9	11.7	12.5	11.4
9	Co - operative Bank of Kenya Ltd	16.2	14.5	13.8	16.4	14.4	13.8	16.8	14.5	13.9	21.0	14.5	14.0	22.5	14.5	14.0	22.5	14.2	13.9	18.0	14.5	14.0	16.9	14.1	13.8	16.2	14.2	13.9	17.4	14.3	13.9
10	Commercial Bank of Africa Ltd	14.5	14.3	13.7	18.6	12.6	12.6	18.6	12.6	12.6	15.5	13.3	13.9	18.2	13.7	13.7	22.4	14.0	14.0	15.3	14.0	13.8	18.2	13.7	13.7	16.6	13.3	13.3	18.0	13.4	13.4
11	Consolidated Bank of Kenya Ltd	22.3	14.0	14.0	18.4	13.1	12.6	19.4	14.0	14.0	22.3	14.0	14.0	16.8	12.6	12.2	18.8	14.0	14.0	22.3	14.0	14.0	17.8	13.0	12.6	18.2	14.0	14.0	18.5	13.3	13.0
12	Credit Bank Ltd	21.9	19.6	15.3	24.0	22.9	16.6	23.3	19.0	14.6	19.5	17.0	16.6	22.8	21.0	18.5	19.6	17.7	14.9	21.7	18.1	15.7	20.7	17.9	15.9	19.6	18.9	15.9	21.5	19.4	16.7
13	Development Bank of Kenya Ltd	16.9	11.0	13.9	19.3	13.7	13.7	16.0	11.6	11.7	-	-	-	-	-	-	-	-	-	18.4	13.9	13.9	19.6	13.9	14.0	20.0	13.9	13.9	18.5	13.4	13.6
14	Diamond Trust Bank Kenya Ltd	17.6	13.3	13.4	15.9	12.6	12.8	19.4	13.9	13.9	18.5	13.4	13.2	18.4	13.9	13.9	18.0	13.9	13.9	17.7	13.7	13.9	18.2	14.0	14.0	19.7	14.0	14.0	18.2	13.7	13.7
15	Ecobank of Kenya Ltd	19.3	19.3	13.5	20.2	16.7	12.3	19.7	11.2	13.5	20.3	20.5	14.9	19.5	19.5	14.9	14.4	14.4	14.9	17.6	17.6	14.3	17.8	17.9	13.9	17.4	17.4	13.9	18.7	17.4	13.9
16	Spire Bank Ltd	16.2	11.4	10.7	16.5	10.9	13.6	16.7	14.3	13.9	10.0	10.2	7.0	18.1	11.2	12.4	17.7	13.0	14.0	18.3	9.7	11.2	20.1	13.8	13.9	18.6	14.5	14.0	17.9	12.2	12.7
17	Equity Bank Ltd	22.0	14.0	14.0	21.0	11.7	14.0	19.4	14.2	14.1	22.0	14.0	14.0	17.7	10.4	14.2	19.2	14.1	14.2	19.0	14.0	13.8	18.9	14.9	14.5	17.7	14.2	14.2	19.0	12.7	14.1
18	Family Bank Ltd	20.6	14.5	12.4	20.8	14.3	12.5	18.4	13.5	13.0	20.5	14.5	13.9	21.5	17.6	13.7	20.4	14.2	13.3	16.0	13.6	13.5	17.0	14.6	12.9	19.4	14.5	14.0	20.0	15.3	13.4
19	Fidelity Commercial Bank Ltd	18.9	14.0	14.0	19.2	14.0	14.0	19.5	14.0	14.0	19.1	14.0	13.9	19.6	14.0	13.9	18.6	14.0	13.9	15.0	13.4	13.9	18.7	14.0	14.0	19.4	14.0	14.0	18.3	13.9	13.9
20	First Community Bank Ltd	-	-	-	11.5	14.0	14.0	-	-	-	-	-	-	12.5	14.0	14.0	-	-	-	-	-	-	11.5	14.0	14.0	-	-	-	11.7	14.0	14.0
21	Giro Commercial Bank Ltd	-	-	-	-	-	-	-	-	-	16.8	12.3	12.1	16.5	14.0	13.9	16.8	13.5	13.5	16.7	13.8	13.5	17.2	14.0	13.0	17.1	14.0	14.0	16.9	13.7	13.3
22	Guaranty Trust Bank (K) Ltd	21.7	14.0	14.0	21.7	14.0	14.0	22.1	14.0	14.0	20.5	14.0	14.0	20.8	14.0	14.0	20.6	14.0	14.0	20.1	14.0	14.0	20.2	14.0	14.0	19.3	14.0	14.0	20.2	14.0	14.0
23	Guardian Bank Ltd	15.1	13.0	12.5	16.6	13.9	14.3	17.4	13.5	13.7	-	13.0	13.2	-	13.7	14.2	-	-	-	16.3	13.7	13.3	16.7	14.3	14.2	16.6	14.0	14.0	16.4	13.8	13.7
24	Gulf African Bank Ltd	18.4	16.8	15.1	17.8	15.6	14.7	17.2	14.4	13.7	17.4	17.1	15.2	16.4	14.0	13.9	18.9	14.5	14.0	16.8	15.5	14.6	16.5	14.9	14.3	17.7	14.5	14.0	17.0	15.0	14.3
25	Habib Bank A.G. Zurich	19.7	14.5	14.0	18.4	14.5	14.0	19.1	14.4	12.1	18.2	14.1	13.7	18.8	14.1	14.0	21.9	13.9	14.0	16.5	13.7	13.6	17.4	17.4	13.5	15.3	14.5	14.0	17.1	13.9	13.7
26	Habib Bank Ltd	14.4	13.3	14.0	10.1	-	12.0	-	-	-	17.6	13.9	13.9	15.8	13.6	13.8	-	-	-	-	-	-	-	-	-	-	-	-	16.6	13.8	13.9
27	Housing Finance Company Ltd	12.5	13.8	13.8	15.8	12.2	11.6	13.7	11.6	11.5	-	-	-	-	-	-	-	-	-	17.1	8.0	11.6	18.4	13.9	13.3	17.3	13.9	13.9	15.7	12.7	12.5
28	I&M Bank Ltd	19.2	13.7	13.8	17.8	13.8	13.8	18.4	14.0	14.0	18.5	13.6	13.5	18.6	14.0	13.9	18.5	14.0	14.0	18.2	13.9	13.9	18.2	14.0	14.0	18.1	13.9	13.9	18.4	13.9	13.9
29	Jamii Bora Bank Ltd	22.5	21.0	21.0	21.0	19.0	19.0	21.0	19.0	19.0	22.5	21.0	21.0	21.0	19.0	19.0	21.0	19.0	19.0	22.5	21.0	21.0	21.0	19.0	19.0	21.0	19.0	19.0	21.2	19.2	19.3
30	KCBK Bank Kenya Ltd	21.0	10.9	11.3	17.8	13.7	12.9	16.6	13.6	13.2	20.2	13.6	13.5	20.0	13.3	13.9	19.4	14.4	13.8	18.2	12.4	13.2	16.6	13.7	13.8	17.5	14.3	13.9	17.3	13.6	13.5
31	Sidian Bank Ltd	21.6	16.9	14.5	21.3	15.5	14.0	20.2	14.8	14.6	21.2	15.8	14.5	16.0	15.6	14.2	19.7	15.8	14.4	19.5	18.0	14.1	15.2	15.6	14.1	20.0	15.1	14.0	18.3	15.6	14.2
32	Middle East Bank (K) Ltd	20.5	18.6	15.4	20.0	18.5	19.6	15.5	15.0	14.8	18.6	18.0	16.6	22.0	-	19.3	-	-	-	21.7	18.8	16.8	22.1	19.2	18.7	22.0	20.5	20.5	20.9	18.9	17.7
33	National Bank of Kenya Ltd	25.5	14.0	25.6	17.9	13.5	11.9	17.0	13.9	11.2	22.5	14.0	22.5	20.8	14.0	14.0	21.5	14.0	14.0	24.1	14.0	15.6	19.6	14.0	14.0	17.3	14.0	14.0	20.2	13.9	13.0
34	NIC Bank Ltd	22.8	20.9	14.0	20.2	19.4	14.4	20.8	14.9	14.2	22.0	19.9	14.1	19.5	18.7	14.3	20.6	14.1	14.3	19.2	16.6	16.3	19.1	18.2	14.5	18.6	15.3	14.5	19.5	17.5	14.9
35	M-Oriental Commercial Bank Ltd	19.2	17.3	15.5	18.6	17.4	15.0	17.0	16.0	15.9	17.6	16.2	14.1	18.7	18.3	15.6	18.1	17.1	16.0	17.0	16.0	15.7	17.0	16.8	16.5	-	-	-	17.8	16.8	14.9
36	Paramount Bank Ltd	-	-	-	17.9	13.8	13.9	17.6	13.8	13.8	-	-	-	18.4	13.8	11.9	18.7	14.0	14.0	-	-	-	18.0	13.0	13.2	17.6	13.6	13.7	18.0	13.3	13.2
37	Prime Bank Ltd	17.6	13.8	13.8	17.4	14.0	14.0	16.6	13.1	14.0	17.7	13.5	14.0	17.6	13.6	13.6	17.3	14.0	14.0	17.7	13.9	14.0	16.4	13.8	13.8	17.1	13.8	14.0	17.1	13.8	13.9
38	Standard Chartered Bank Kenya Ltd	21.2	13.8	13.6	21.7	13.9	13.9	16.2	12.9	12.9	18.6	14.2	14.0	16.8	14.0	13.3	16.2	14.1	13.6	13.5	11.1	11.6	14.6	13.3	13.3	16.7	14.0	14.0	17.2	12.9	13.1
39	Transnational Bank Ltd	18.9	13.6	13.5	17.6	13.1	13.0	-	-	-	22.4	13.0	12.9	22.4	13.0	12.9	-	-	-	18.4	13.9	13.8	17.0	13.3	13.2	16.7	13.7	13.6	18.7	13.3	13.2
40	UBA Kenya Bank Ltd	16.5	14.0	14.0	22.5	14.0	14.0	18.5	14.0	14.0	17.9	13.9	13.9	-	-	-	-	-	-	16.5	14.0	14.0	16.4	14.0	14.0	-	-	-	17.1	13.9	13.9
41	Victoria Commercial Bank Ltd	16.2	13.4	13.4	16.5	13.2	12.6	13.5	12.8	12.7	17.5	13.7	13.4	17.6	13.8	13.7	-	-	-	17.4	13.7	13.6	17.5	13.7	13.6	17.7	13.7	13.7	17.3	13.7	13.6
	OVERALL RATE																												**18.2**	**13.8**	**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.