



CENTRAL BANK OF KENYA

COMMERCIAL BANKS' WEIGHTED AVERAGE LENDING RATES PER LOAN CATEGORY AND MATURITY (%)

Loan Category	PERSONAL									BUSINESS									CORPORATE									Overall Weighted Lending Rate (%)					
	Overdraft/Loan			1-5 years			Over 5 years			Overdraft/Loan			1-5 years			Over 5 years			Overdraft/Loan			1-5 years			Over 5 years								
	Jun-15	Sep-15	Dec-15	Jun-15	Sep-15	Dec-15	Jun-15	Sep-15	Dec-15	Jun-15	Sep-15	Dec-15	Jun-15	Sep-15	Dec-15	Jun-15	Sep-15	Dec-15	Jun-15	Sep-15	Dec-15	Jun-15	Sep-15	Dec-15	Jun-15	Sep-15	Dec-15	Jun-15	Sep-15	Dec-15			
BANKS																																	
Africa Banking Corporation Ltd	20.6	17.3	16.6	18.2	14.9	17.4	13.5	15.1	16.9	21.9	17.7	15.9	19.4	17.6	19.4	20.0	14.1	16.5	21.3	20.8	14.4	12.6	14.9	15.7	11.6	18.2	19.8	17.5	17.0	16.3			
Bank of Africa Ltd	13.6	21.8	18.7	13.7	17.8	19.8	14.2	15.0	17.7	16.6	20.7	21.6	14.9	19.1	21.0	16.0	17.2	22.3	15.2	19.2	22.3	10.6	19.0	20.7	15.5	15.9	22.4	13.8	18.0	20.5			
Bank of Baroda	14.6	15.2	15.8	15.3	16.5	17.4	12.5	13.4	14.5	15.5	16.4	17.4	15.7	17.0	18.4	16.2	17.2	18.2	15.6	16.1	17.7	15.7	17.1	18.0	15.5	16.9	17.8	15.5	16.3	17.6			
Bank of India	17.3	17.5	17.4	17.2	17.4	17.5	17.5	17.6	17.7	16.5	17.0	17.2	16.8	17.3	17.5	16.9	17.1	17.4	16.3	17.1	17.2	16.7	17.0	17.3	16.8	17.3	17.4	16.6	17.1	17.3			
Barclays Bank of Kenya Ltd	24.3	24.3	13.6	21.4	21.4	19.8	21.4	21.4	19.6	23.8	17.6	20.2	23.0	18.4	19.2	23.0	18.2	18.0	16.0	16.2	16.3	17.9	16.0	14.8	17.9	16.7	14.8	20.1	19.3	18.5			
CFC Stanbic Bank Ltd	21.4	21.5	25.3	17.0	19.2	22.0	11.9	13.1	14.6	17.4	17.6	20.0	15.6	18.2	22.5	15.0	17.4	21.8	12.9	14.0	14.9	11.7	13.3	13.8	13.5	14.9	14.8	14.0	15.5	17.8			
Chase Bank of Kenya Ltd	22.8	22.1	19.7	18.7	16.3	19.3	18.5	20.3	24.3	19.9	21.6	21.6	20.0	21.7	20.9	19.9	19.4	19.5	21.4	22.1	22.2	21.1	21.6	21.0	19.1	19.8	19.2	19.9	20.4	20.9			
Citibank N.A	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12.1	12.6	16.0	11.8	11.6	12.9	10.9	10.9	15.0	11.9	12.3	15.5			
Co-operative Bank of Kenya Ltd	16.4	16.5	16.1	15.1	16.2	16.6	14.1	15.2	15.5	17.1	17.4	21.0	20.4	21.6	22.7	19.5	20.1	22.9	16.8	17.0	19.0	16.5	16.8	16.8	15.5	15.4	16.0	16.3	16.8	17.5			
Commercial Bank of Africa Ltd	14.0	16.3	18.5	17.3	19.0	21.3	17.3	17.3	18.9	18.3	18.7	17.7	18.3	18.5	19.5	19.8	18.1	18.3	15.8	17.3	18.1	16.3	16.5	19.5	17.3	18.3	17.4	16.7	17.5	19.6			
Consolidated Bank Ltd	16.6	22.3	22.3	16.6	25.3	25.4	-	24.3	25.4	16.6	22.3	22.3	16.6	18.1	18.1	-	18.3	18.3	16.6	22.3	22.3	16.6	18.4	19.3	-	18.5	18.5	16.6	20.4	20.5			
Credit Bank Ltd	19.7	19.6	24.2	15.2	16.5	24.5	8.4	9.1	21.9	19.3	19.6	20.0	19.0	19.7	23.3	13.9	16.5	20.9	19.0	19.8	22.5	17.5	19.0	22.0	16.3	18.1	22.4	17.6	18.6	22.5			
Development Bank of Kenya	21.1	19.6	17.1	15.8	16.6	18.4	10.1	10.3	15.9	-	-	-	-	-	-	-	-	-	19.9	20.9	19.5	18.4	19.6	19.7	18.3	19.5	20.1	15.4	16.2	18.8			
Diamond Trust Bank Ltd	15.5	15.8	17.7	12.5	12.1	15.2	13.7	14.3	16.0	15.6	15.7	18.3	13.6	13.8	17.2	16.2	17.1	18.9	15.1	15.2	19.2	13.5	14.7	19.1	17.6	18.7	20.5	15.2	15.5	18.3			
Dubai Bank Ltd	-	-	-	-	-	-	-	-	-	16.6	-	-	18.8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18.8	-	-			
Ecobank of Kenya Ltd	18.5	18.3	19.1	18.5	20.7	16.7	18.5	18.6	10.8	18.5	18.5	20.5	18.5	19.0	19.6	18.5	18.0	14.9	18.5	16.7	17.4	18.5	16.2	17.8	18.5	14.7	16.9	18.5	18.2	17.3			
Equitorial Commercial Bank Ltd	3.0	15.8	19.7	18.2	18.8	19.1	16.4	13.6	15.4	12.3	18.9	19.6	17.2	20.2	20.6	15.0	16.3	16.3	18.4	20.1	21.1	18.0	19.7	20.8	18.5	19.0	20.0	16.4	19.2	19.9			
Equity Bank Ltd	18.0	19.0	21.0	18.0	18.0	21.3	13.0	15.0	18.1	18.0	19.0	21.5	18.0	19.0	17.6	15.0	19.0	18.9	-	-	-	15.0	18.0	19.1	15.0	18.0	17.6	16.0	17.9	19.0			
Family Bank Ltd	19.2	22.5	19.2	13.5	16.5	14.8	13.5	-	14.8	22.5	19.2	22.5	19.4	21.6	22.4	-	-	-	-	-	-	-	-	-	-	-	-	14.2	16.9	15.5			
Fidelity Commercial Bank Ltd	15.0	16.0	22.0	15.0	15.5	21.0	16.8	16.5	19.0	15.1	16.3	20.0	15.6	16.0	19.0	17.0	17.2	19.5	15.0	16.5	22.1	15.7	16.8	20.0	16.0	16.9	19.5	15.8	16.5	19.9			
First Community Bank Ltd	-	-	-	10.6	10.6	18.0	-	-	-	-	-	-	11.5	11.5	16.8	-	-	-	-	-	-	10.1	10.1	16.2	-	-	-	10.5	10.5	16.4			
Giro Commercial Bank Ltd	-	-	-	-	-	-	-	-	-	15.1	15.5	17.3	16.2	17.1	19.6	15.2	16.2	18.8	14.7	15.9	17.7	15.7	16.7	19.3	15.5	16.8	19.8	15.4	16.4	18.8			

