



Central Bank of Kenya



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COMMERCIAL BANKS' AVERAGE INTEREST RATES FOR MAY 2025

		LENDING RATES						DEPOSIT RATES					
		Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25	Dec-24	Jan-25	Feb-25	Mar-25	Apr-25	May-25
1	Citibank N.A Kenya	15.33	13.34	12.78	11.14	10.82	10.36	10.31	10.07	9.34	6.47	6.60	7.29
2	Stanbic Bank Kenya Limited	15.36	13.97	13.86	12.76	12.92	12.84	8.96	8.47	8.25	7.42	7.54	7.56
3	Standard Chartered Bank Kenya Limited	15.28	15.00	14.90	14.07	13.50	13.35	3.00	3.00	3.36	3.26	3.19	3.14
4	Guardian Bank Limited	14.55	14.17	13.68	13.94	13.59	13.57	10.04	9.57	9.07	8.77	8.47	8.17
5	Consolidated Bank of Kenya Limited	13.46	13.34	13.31	13.31	13.60	13.61	7.32	7.33	7.30	7.29	7.23	7.31
6	Ecobank Kenya Limited	15.13	15.30	14.08	13.82	13.59	13.72	11.78	9.85	10.02	9.18	8.80	8.78
7	Paramount Bank Limited	14.82	14.90	14.91	14.69	14.62	14.47	12.83	12.83	12.71	11.01	10.79	10.81
8	Habib Bank A.G Zurich	15.92	15.53	15.55	15.24	15.26	14.55	10.85	10.18	9.38	8.62	8.21	8.34
9	Gulf African Bank Limited	15.67	15.45	15.44	15.21	15.16	14.77	10.96	10.39	10.05	9.23	8.50	8.54
10	Equity Bank Kenya Limited	16.07	16.08	16.04	14.88	14.91	14.89	11.92	11.30	10.79	10.76	10.72	10.76
11	Bank of India	15.40	15.47	15.47	15.34	15.44	14.94	11.79	11.94	11.04	10.75	10.57	10.20
12	Premier Bank Kenya Limited	12.43	15.07	15.13	15.03	15.06	15.12	3.99	3.62	3.21	3.11	2.67	2.75
13	Bank of Baroda (Kenya) Limited	16.68	16.35	16.11	15.65	15.41	15.12	12.71	12.23	11.71	11.24	10.66	10.19
14	Diamond Trust Bank Kenya Limited	16.80	16.54	16.20	16.12	15.97	15.44	8.52	8.56	8.49	8.52	8.51	8.43
15	ABSA Bank Kenya PLC	18.95	17.51	17.49	15.94	16.34	15.48	11.10	10.19	9.96	9.60	9.07	8.88
16	Guaranty Trust Bank (K) Ltd	16.64	16.11	16.12	15.71	15.50	15.61	11.42	10.39	9.71	8.90	8.21	8.01
17	Victoria Commercial Bank PLC	17.67	17.58	15.75	15.74	15.66	15.68	13.48	12.00	10.94	10.48	9.92	9.70
18	NCBA Bank Kenya PLC	18.04	18.05	16.87	16.42	15.74	15.68	11.87	11.08	10.76	7.81	9.00	8.41
19	KCB Bank Kenya Limited	16.86	16.80	16.82	16.18	16.09	15.76	9.13	8.80	8.76	8.70	7.30	7.07
20	Prime Bank Limited	17.50	17.37	17.25	16.94	16.40	15.79	12.49	12.18	12.13	11.24	11.00	10.39
21	Kingdom Bank Limited	14.11	14.02	14.28	14.42	14.77	15.80	14.24	13.57	13.09	11.57	11.46	10.22
22	National Bank of Kenya Limited	16.03	16.04	16.06	16.05	15.74	15.87	10.11	9.01	8.48	8.42	8.22	7.92
23	Co-operative Bank of Kenya Limited	16.90	16.85	16.17	16.08	16.09	16.10	7.77	7.77	7.43	7.68	7.79	6.44
24	M-Oriental Bank Limited	17.93	17.94	17.91	17.36	16.75	16.17	12.61	11.93	11.39	10.78	10.25	9.76
25	Family Bank Limited	16.83	16.91	16.89	16.44	16.41	16.40	7.21	7.03	7.14	7.44	6.39	11.64
26	Development Bank of Kenya Limited	16.79	16.76	16.93	16.31	16.12	16.63	13.19	12.27	12.23	11.92	11.22	10.83
27	DIB Bank Kenya Limited	16.51	16.72	16.58	17.07	17.10	16.87	13.06	12.36	11.24	10.84	10.25	9.72
28	UBA Kenya Bank Limited	14.69	15.07	18.60	17.98	17.11	16.90	10.88	11.60	10.97	10.72	9.21	8.70
29	I&M Bank Limited	17.86	17.79	17.77	17.60	17.36	16.90	12.04	11.99	11.98	12.00	8.39	8.38
30	African Banking Corporation Limited	17.28	17.67	17.42	17.54	17.31	17.31	14.78	14.26	13.67	13.31	12.89	12.63
31	Sidian Bank Limited	19.95	19.50	19.11	18.63	17.72	17.68	10.48	10.21	9.58	9.37	9.15	9.07
32	Bank of Africa Kenya Limited	19.90	18.60	18.58	17.90	18.02	18.07	11.48	10.70	10.23	9.87	9.53	9.52
33	SBM Bank Kenya Limited	19.44	18.78	18.77	18.72	18.17	18.09	13.01	12.28	11.58	11.06	10.66	10.12
34	HFC Limited	20.17	20.00	19.80	18.92	18.99	18.99	7.71	7.58	7.32	7.22	7.13	6.81
35	Credit Bank PLC	20.41	19.80	19.79	19.49	19.45	19.41	15.03	14.42	14.22	13.32	13.60	12.68
36	Middle East Bank (K) Limited	22.00	22.01	21.62	20.63	20.49	19.87	13.08	12.32	10.66	10.51	10.00	9.66
37	Access Bank (Kenya) PLC	20.85	20.77	20.39	20.50	19.77	19.98	6.79	6.80	6.83	6.97	10.50	10.31
38	Commercial International Bank (CIB) Kenya Limited	20.20	20.01	19.95	19.64	20.22	20.00	13.43	12.72	11.88	11.56	10.82	10.42
OVERALL INTEREST RATE		16.90	16.64	16.41	15.77	15.65	15.44	10.45	10.05	9.76	9.33	8.87	8.70

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