

STANBIC BANK BOTSWANA

QUARTELY DEPOSITS AND LOANS

INTEREST RATES DISCLOSURES

TABLE III – QUARTERLY REPORT ON PUBLIC DISCLOSURE ON ACTUAL DEPOSIT INTEREST RATES OFFERED TEMPLATE

Type of Deposit Account	Currency	APRIL Interest Rates (%)	MAY Interest Rates (%)	JUNE Interest Rates (%)	Range* Interest Rates (%)
Current	BWP	0.00 - 2.00	0.00 - 2.00	0.00 - 2.00	0.00 - 2.00
Call	BWP	0.05 – 0.05	0.05 - 0.65	0.05- 1.00	0.05 – 1.00
	USD	0.05 – 0.07	0.05 - 0.05	0.05 – 0.05	0.05 – 0.07
	ZAR	1.75 -1.75	-	-	1.75
	GBP	0.15 - 0.20	-	0.15 - 0.15	0.15 - 0.20
Savings	BWP	0.25 – 2.40	0.25 – 2.40	0.25 – 2.50	0.25 – 2.50
1 month	BWP	0.60 – 8.50	0.60 – 12.00	0.60 – 12.50	0.60 – 12.50
	USD	0.75 - 0.75	0.80 - 0.85	0.35 - 0.85	0.35 - 0.85
	ZAR	2.60 - 2.60	2.60 - 2.60	2.60 - 2.60	2.60
2 months	BWP	1.90 - 13.00	8.00 - 13.75	1.90 - 11.25	1.90 - 13.75
3 months	BWP	1.90 - 14.05	1.90 – 13.65	1.90 – 16.00	1.90 – 16.00
	USD	0.75 - 0.75	0.60 - 0.60	3.00 - 4.20	0.60 - 4.20
	GBP	-	-	4.30 - 4.30	4.30
	EUR	-	-	3.00 - 3.00	3.00
4 months	BWP	4.25 - 4.25	4.25– 12.60	2.15 - 10.50	2.15 – 12.60
	USD	-	-	1.50 - 1.50	1.50
5 months	BWP	4.25 - 4.25	13.45 - 13.45	2.10 - 2.10	2.10 - 13.45
6 months	BWP	2.10 – 9.50	2.10 - 13.20	2.10 - 12.65	2.10 - 13.20
	USD	-	0.60 - 0.60	0.60 - 2.00	0.60 - 2.00
9 months	BWP	-	5.50 - 12.00	5.00 - 5.25	5.00 - 12.00
12 months	BWP	2.20 - 9.50	2.20 – 12.50	2.20 – 14.00	2.20 - 14.00
	USD	0.75 - 0.75	2.00 - 2.00	-	0.75 - 2.00
24 months	BWP	2.84 - 7.00	3.75 - 3.75	2.55 - 9.65	2.55 - 9.65
Over 24 months	BWP	-	-	4.25 - 4.25	4.25

TABLE IV - QUARTERLY REPORT ON PUBLIC DISCLOSURE ON ACTUAL LENDING INTEREST RATES OFFERED TEMPLATE

Type of Deposit Account	Currency	APRIL Interest Rates (%)	MAY Interest Rates (%)	JUNE Interest Rates (%)	Range* Interest Rates (%)
Monetary Policy Rate		1.90	1.90	1.90	1.90
Prime Lending Rate		6.01	7.01	7.01	6.01 - 7.01
Mortgage Facility	BWP	3.51 - 12.01	4.51 - 12.01	4.51 - 12.01	3.51 - 12.01
Overdraft Facility (Revolving Credit Lines)	BWP	6.01 - 17.01	7.01 - 17.01	7.01 - 17.01	6.01 - 17.01
Credit Card	BWP	28.00 – 32.00	28.00 – 32.00	28.00 – 32.00	28.00 – 32.00
Lease Loans	BWP	4.01 - 12.51	5.01 - 13.51	5.01 - 22.01	4.01 - 22.01
Unsecured Personal Loans (excluding overdrafts, mortgage and credit cards)	BWP	4.01 - 27.01	5.01 - 27.01	5.01 - 27.01	4.01 - 27.01
Business Loans	BWP	8.01 - 22.01	7.86 - 22.01	10.00 - 22.01	7.86 - 22.01
	USD	8.36 - 13.25	-	6.86 - 13.25	6.86 - 13.25

*Range: Minimum and Maximum Value Limits