



Stanbic Bank

STANBIC BANK BOTSWANA
QUARTELY DEPOSITS AND LOANS INTEREST
RATES DISCLOSURES - Q4 2024

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

Type of Deposit Account	Currency	OCTOBER Interest Rates (%)	NOVEMBER Interest Rates (%)	DECEMBER Interest Rates (%)	Range* Interest Rates (%)
Current	BWP	0.00 - 2.00	0.00 - 2.00	0.00 - 2.002	0.00 - 2.003
Call	BWP	0.05 – 0.05	0.05 - 0.05	0.5- 0.05	0.05 – 0.05
	USD	0.05 – 0.07	0.05 – 0.07	0.05 – 0.07	0.05 – 0.07
	ZAR	-	1.75	1.75	1.75
	GBP	-	0.20	0.20	0.20
Savings	BWP	0.25 – 0.75	0.25 – 0.75	0.25 – 0.75	0.25 – 0.75
1 month	BWP	0.25 – 3.75	0.60 – 5.00	0.60 – 5.00	0.25 – 5.00
	USD	0.85	-	4.20	0.85 - 4.20
	ZAR	2.60	-	-	0.00 - 2.60
	GBP	-	4.30	4.30	4.30
	EUR	-	3.00	3.00	3.00
2 months	BWP	0.75 - 1.92	0.90 - 2.75	1.90 - 2.75	0.75 - 2.75
	USD	-	1.25	1.25	1.25
3 months	BWP	1.90 - 6.05	1.90 – 7.50	1.90 – 7.50	1.90 – 7.50
	USD	0.45 - 0.45	3.00	3.00	0.45 - 3.00
4 months	BWP	2.10 - 5.80	1.90 – 2.50	1.90 - 2.50	1.90 – 5.80
5 months	BWP	1.90 - 1.90	2.10	2.10	1.90 - 2.10
6 months	BWP	2.10 – 4.55	2.10 - 5.25	2.10 - 5.25	2.10 - 5.25
	USD	0.60	1.50	1.50	0.60 -1.50
12 months	BWP	2.20 - 6.25	2.20 – 5.50	2.20 – 5.50	2.20 - 6.25
24 months	BWP	2.55 - 3.35	2.50-3.00	2.55 - 3.00	2.55 - 3.35

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

Type of Deposit Account	Currency	OCTOBER Interest Rates (%)	NOVEMBER Interest Rates (%)	DECEMBER Interest Rates (%)	Range* Interest Rates (%)
Monetary Policy Rate		1.90	1.90	1.90	1.90
Prime Lending Rate		6.01	6.01	6.01	6.01
Mortgage Facility	BWP	4.01 - 11.01	3.51 - 11.01	3.51 - 11.01	3.51 - 11.01
Overdraft Facility (Revolving Credit Lines)	BWP	6.01 - 16.01	6.01 - 16.01	6.01 - 16.01	6.01 - 16.01
Credit Card	BWP	28.00 – 32.00	28.00 – 32.00	28.00 – 32.00	28.00 – 32.00
Lease Loans	BWP	4.01 - 12.01	4.01 - 12.01	4.01 - 12.01	4.01 - 12.01
Unsecured Personal Loans (excluding overdrafts, mortgage and credit cards)	BWP	4.01 - 26.01	4.01 - 26.01	4.01 - 26.01	4.01 - 26.01
Business Loans	BWP	6.01 - 21.01	6.01 - 21.01	6.01 - 21.01	6.01 - 21.01
	USD	9.35 - 13.35	5.35 - 8.35	5.35 - 8.35	5.35 - 13.35

*Range: Minimum and Maximum Value Limits