



STANBIC BANK BOTSWANA
QUARTELY DEPOSITS AND LOANS INTEREST
RATES DISCLOSURES - Q1 2025

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

Type of Deposit Account	Currency	JANUARY Interest Rates (%)	FEBRUARY Interest Rates (%)	MARCH 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 - 0.05	0.05- 0.05	0.05 – 0.05
	USD	0.05 – 0.07	0.05 - 0.07	0.05 – 0.07	0.05 – 0.07
	ZAR	1.50 -1.75	-	1.75	1.50 -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	0.60 – 6.25	0.60 – 7.50	0.60 – 9.30	0.60 – 9.30
	USD	-	4.20 -4.20	0.85 - 0.85	0.85 - 4.20
	ZAR	2.60 - 2.60	2.60 - 2.60	2.60 - 2.60	2.60
	GBP	-	4.30	-	4.30
	EUR	-	3.00	-	3.00
2 months	BWP	0.60 - 9.10	2.50 - 6.50	1.90 - 12.00	0.60 - 12.00
3 months	BWP	1.90 - 10.26	1.90 – 7.50	1.90 – 11.30	1.90 – 11.30
	USD	0.37 - 3.50	0.60 - 0.60	2.25 - 4.20	0.37 - 4.20
	GBP	-	-	4.30	4.30
	EUR	-	-	3.00	3.00
4 months	BWP	2.10 - 10.15	3.55– 3.55	2.10 - 11.90	2.10 – 11.90
5 months	BWP	3.50 - 3.50	-	2.10 - 2.50	2.10 - 3.50
6 months	BWP	2.10 – 9.05	2.10 - 7.50	2.10 - 10.00	2.10 - 10.00
9 months	USD	-	2.00 - 2.00	-	2.00
12 months	BWP	2.10 - 2.20	2.20 - 2.30	2.10 - 9.65	2.10 - 9.65
	BWP	2.20 - 6.55	2.20 – 7.50	2.20 – 9.50	2.20 - 9.50
	USD	0.75 - 2.00	0.75 -3.65	1.85 - 1.85	0.75 - 3.65
	GBP	-	-	1.50	1.50
	EUR	-	1.00 - 1.00	-	1.00
24 months	BWP	2.55 - 4.50	2.55-4.50	2.55 - 3.75	2.55 - 4.50

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

Type of Deposit Account	Currency	JANUARY Interest Rates (%)	FEBRUARY Interest Rates (%)	MARCH 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	7.01 - 21.01	8.51 - 21.01	6.86 - 21.01	6.86 - 21.01
	USD	7.16 - 13.25	-	7.16 - 13.25	7.16 - 13.25

*Range: Minimum and Maximum Value Limits