



Stanbic Bank

STANBIC BANK BOTSWANA QUARTERLY FINANCIAL DISCLOSURES

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

Type of Deposit Account	JULY Interest Rates (%)	AUGUST Interest Rates (%)	SEPTEMBER Interest Rates (%)	Range* Interest Rates (%)
Current	BWP = 2.00	BWP = 2.00	BWP = 2.00	BWP = 2.00
Call	BWP = 0.05 ZAR = 1.50 USD = 0.05 – 0.07	BWP = 0.05 ZAR = 1.25 – 1.75 USD = 0.05	BWP = 0.05 ZAR = 1.25 – 1.75 USD = 0.05 – 0.07	BWP = 0.05 ZAR = 1.25 – 1.75 USD = 0.05 – 0.07
Savings	BWP = 0.25 – 2.40	BWP = 0.25 – 2.80	BWP = 0.25 – 2.40	BWP = 0.25 – 2.80
3 months	BWP = 1.00 – 8.45 ZAR = 2.60	BWP = 0.60 – 8.45 ZAR = 2.60 USD = 2.15	BWP = 0.35 – 7.75 USD = 0.42 GBP = 0.09	BWP = 0.35 – 8.45 ZAR = 2.60 USD = 0.42 – 2.15 GBP = 0.09
6 months	BWP = 1.90 – 6.80 USD = 3.00	BWP = 2.10 – 7.30	BWP = 1.80 – 6.75 USD = 0.60	BWP = 1.80 – 7.30 USD = 0.60 – 3.00
12 months	BWP = 1.50 – 6.00 ZAR = 4.25 USD = 0.75 – 1.00	BWP = 2.10 – 5.00	BWP = 1.90 – 5.30	BWP = 1.50 – 6.00 ZAR = 4.25 USD = 0.75 – 1.00
24 months	BWP = 2.50 – 2.80	BWP = 2.55 – 2.80	BWP = 2.55 – 3.35	BWP = 2.50 – 3.35
Over 24 months	-	BWP = 2.80	BWP = 2.80	BWP = 2.80

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

Type of Lending Product	JULY Interest Rates (%)	AUGUST Interest Rates (%)	SEPTEMBER Interest Rates (%)	Range* Interest Rates (%)
Monetary Policy Rate	2.65	2.65	2.65	2.65
Prime Lending Rate	6.76	6.76	6.76	6.76
Mortgage Facility	5.88 – 11.76	5.88 – 12.76	5.88 – 11.76	5.88 – 11.76
Overdraft Facility (Revolving Credit Lines)	BWP = 6.76	BWP = 6.76	BWP = 6.76 ZAR = 5.71	BWP = 6.76 ZAR = 5.71
Credit Card	BWP = 28.00 – 32.00	BWP = 28.00 – 32.00	BWP = 28.00 – 32.00	BWP = 28.00 – 32.00
Lease Loans	BWP = 5.88 – 11.76 USD = 7.75 - 8.75	BWP = 5.88 – 12.76 USD = 7.75 - 8.75	BWP = 5.88 – 12.76	BWP = 5.88 – 12.76 USD = 7.75 - 8.75
Unsecured Personal Loans (excluding overdrafts, mortgage and credit cards)	BWP = 5.88 – 26.76	BWP = 5.88 – 26.76	BWP = 5.88 – 26.76	BWP = 5.88 – 26.76
Other Long-Term Loans	BWP = 8.76 – 28.52	BWP = 7.76 – 21.76 USD = 8.28	BWP = 8.76 – 21.76	BWP = 7.76 – 28.52 USD = 8.28

*Range: Minimum and Maximum Value Limits