

REVISION OF THE CENTRAL BANK RATE (CBR) FOR NEW AND EXISTING LOANS

Dear Esteemed Members,

Following the revision of the Central Bank Rate (CBR) by the Monetary Policy Committee on 9th December 2025, we wish to notify you of the below changes;

- a. **ALL NEW** local currency variable-rate loans, effective **10th December 2025**, will be priced under the revised **CBR of 9%**, plus the applicable **customer premium (K)**. This change will also affect facilities issued after 1st December 2025, where such facilities pricing will accordingly be adjusted by the reduction in CBR from 9.25% to 9% effective immediately.
- b. **FOR EXISTING** local currency variable-rate loans whose pricing is still based on the **Equity Bank Reference Rate (EBRR)**, the transition to CBR will take effect by **28th February 2026**. Customers whose facilities are scheduled for transition will be issued with a 30-Day notice and variation letters (where applicable) advising them on the change from the Equity Bank Reference Rate (EBRR) to the CBR, plus the applicable customer premium (K).

Equity Bank (Kenya) Limited remains fully committed to complying with all regulatory guidelines issued by the Central Bank of Kenya. We assure our customers of our continued support throughout this transition period.

We appreciate your continued support and partnership. For any clarification, please contact your Relationship Manager, visit your nearest Equity Bank Branch, or reach out to our contact centre via **0763 000 000**.