



# Stanbic Bank

## NOTICE ON THE REVISED RISK BASED CREDIT PRICING MODEL

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On **1<sup>st</sup> September 2025**, the Central Bank of Kenya (CBK) issued a circular requiring all banks to adopt the new **Risk-Based Credit Pricing Model (RBPCM)** framework for pricing Kenya Shilling variable-rate facilities.

In compliance with this directive, we wish to inform you that **the Board of Stanbic Bank Kenya has approved adoption of a revised risk-based credit pricing model.**

### Implications

- All new loans contracted on or after **1<sup>st</sup> December 2025** will be priced based on the KESONIA rate. Where application of KESONIA is not practical, the Central Bank Rate (CBR) rate will apply.
- For existing loans, changes will be applied **no later than 28<sup>th</sup> February 2026**. Affected customers will be notified of their updated pricing ahead of time.

Stanbic Bank Kenya has concluded all required preparations to accommodate this change, including update of its systems, agreements, and processes to ensure a smooth transition. The details of our loan pricing, including average rates and fees, will be published on the bank's website.

We are committed to supporting our customers through a robust and transparent risk-based pricing approach.

For queries, please do not hesitate to contact our customer care on **0711068888** or your **Relationship Manager**.