Deposit and Lending Interest Rates

Quarterly Report

July - September 2026

Type of Deposit	Jul 2026 Interest Rates (%)	Aug 2026 Interest Rates (%)	Sept 2026 Interest Rates (%)	Q3 Range Interest Rates (%)
Current	0.00 - 0.00	0.00 - 0.00	0.00 - 0.04	0.00 - 0.04
Global Account	0.00 - 2.00	0.00 - 2.00	0.00 - 2.00	0.00 - 2.00
Call	0.00 - 4.00	0.00 - 4.00	0.00 - 4.00	0.00 - 4.00
Savings	0.00 - 3.35	0.00 - 3.40	0.00 - 3.40	0.00 - 3.40
1 Month	0.15 - 2.55	0.15 - 3.00	0.15 - 0.25	0.15 - 3.00
3 Months	0.00 - 6.00	0.00 - 5.50	0.00 - 4.00	0.00 - 6.00
6 Months	0.00 - 7.25	0.00 - 6.00	0.00 - 6.00	0.00 - 7.25
12 Months	0.00 - 10.00	0.00 - 10.00	0.00 - 8.50	0.00 - 10.00
24 Months	-	-	5.00	5.00
Over 24 Months	6.25	-	3.50 - 3.75	3.50 - 6.25

	Jul 2026	Aug 2026	Sept 2026	Average Pricing
Monetary Policy Rate	5.50%	5.50%	5.50%	-
Prime Lending Rate	7.01%	7.01%	7.01%	-
Mortgage Facility	3.50% - 18.81%	3.50% -7.51%	3.50% - 12.80%	3.53%
Overdraft Facility *(Revolving Credit Lines)*	7.01% - 25.01%	7.01% - 25.01%	7.01% - 25.01%	14.49%
Credit Card	22.00% - 25.00%	22.00% - 25.00%	22.00% - 28.00%	20.24%
Lease Loans *(VAF)*	5.51% - 25.76%	5.51% - 24.01%	5.51% - 25.76%	10.37%
Unsecured Personal Loans *(excluding overdrafts, mortgage and credit cards)*	5.00% - 29.01%	5.00% - 29.01%	5.00% - 29.01%	15.78%
Other Term Loans	-	-	-	-

**Scheme related lending is as per the scheme contract*

For more information please enquire at your nearest

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First National Bank of Botswana Limited Registration Number BW00000790476. Member of the Deposit Insurance Scheme of Botswana