



IMPLEMENTATION OF THE REVISED CBK RISK-BASED CREDIT PRICING MODEL

The Central Bank of Kenya (CBK) issued new guidelines for a Revised Risk-Based Credit Pricing Model (RBPM) and Consolidated Bank wishes to inform Customers that it will transition to the new framework with effect from 1st December 2025. All new Kenya shillings-dominated variable interest rate facilities processed from this date will be priced under the revised model.

Key highlights of the model:

- 1. New Rate:** The Central Bank Rate (CBR) will be used as the reference rate for all local currency variable rate facilities to which the Bank will add a margin (K).
- 2. Existing Loans:** Existing variable rate local currency facilities remain at the current interest rates until 1st March 2026 or as will be advised.
- 3. Fees, Charges & Disclosure:** All applicable fees, charges and the total cost of credit will be clearly disclosed in the Letters of Offer and Loan Terms & Conditions, in line with CBK requirements.

Consolidated Bank - *growing with you.*

For guidance or assistance, please reach out to us through 0703 016 016, www.consolidated-bank.com, tellus@consolidated-bank.com or WhatsApp via 0729 111 637.

Consolidated Bank is regulated by the Central Bank of Kenya