

Weighted Average Interest Rate Structure

Item	Percent													
	2012			2013				2014						
	Jul-12	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	June	July
A: Domestic currency														
1. Interbank cash market rates														
Overnight	5.42	10.18	6.16	6.94	7.77	5.96	8.26	11.43	6.53	5.45	6.93	6.94	10.43	14.38
2 to 7 days	9.17	11.42	7.14	8.81	8.78	8.27	9.18	12.14	15.67	6.81	7.06	8.45	11.73	14.60
8 to 14 days	9.67	11.82	9.66	10.53	9.79	8.35	10.59	11.49	9.13	8.07	8.70	9.61	11.65	14.78
15 to 30 days	12.45	12.43	10.47	11.82	13.80	10.79	10.79	10.79	11.68	8.89	10.35	12.00	10.00	10.00
31 to 60 days	18.00	10.06	9.97	11.50	9.01	10.18	10.18	14.54	10.00	10.71	11.83	10.00	10.00	10.00
61 to 90 days	24.00	10.40	10.40	10.40	13.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00
91 to 180 days	7.75	14.40	14.40	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00	13.00
181 and above	7.30	14.00	14.00	15.00	14.50	14.50	14.50	14.50	14.50	14.50	14.50	12.94	12.94	12.94
Overall interbank cash market rate	6.21	10.42	6.32	7.40	8.10	6.41	8.58	11.56	6.72	5.93	7.07	7.25	10.57	14.39
2. Lombard rate	6.50	12.22	7.39	8.33	9.32	7.16	9.91	13.71	7.83	8.80	8.80	8.82	12.52	17.23
3. REPO rate	6.04	2.76	2.58	2.24	2.64	4.03	5.04	5.83	3.86	3.39	3.39	4.05	4.43	4.43
4. Treasury bills rates														
35 days	4.37	6.24	6.24	6.37	4.71	4.71	4.71	4.71	6.02	7.33	7.33	7.35	6.82	7.00
91 days	13.22	12.41	12.52	13.45	13.72	13.20	13.62	13.83	13.47	12.47	12.16	11.47	10.62	11.84
182 days	13.47	14.39	14.88	15.81	15.53	14.92	15.46	14.77	13.71	13.24	13.24	13.04	12.81	13.65
364 days	13.78	14.92	15.23	15.92	15.60	14.95	15.63	14.84	13.83	13.40	13.33	13.16	13.01	14.06
Overall treasury bills rate	13.39	14.20	14.48	15.15	15.13	14.80	15.20	14.70	13.73	13.04	13.10	12.67	12.65	13.68
5. Treasury bonds rates														
2-years	14.76	14.82	14.82	15.42	15.00	15.00	15.00	15.07	15.07	14.40	15.07	15.07	13.83	13.83
5-years	14.74	14.86	14.07	14.07	15.51	15.51	15.44	15.44	14.53	14.92	14.92	14.92	14.92	15.68
7-years	14.86	15.76	15.76	15.76	15.76	15.15	15.90	15.90	15.90	15.56	15.56	15.69	15.69	15.15
10-years	15.16	15.28	15.28	15.75	15.75	15.96	15.96	15.96	15.96	15.96	16.04	16.43	16.43	16.82
15-years					16.65	16.65	16.65	16.65	16.94	16.94	17.33	17.33	17.33	17.33
6. Bank rate	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00	12.00
7. Discount rate	12.00	12.00	12.00	12.00	12.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00	16.00
8. Savings deposit rate	2.91	3.04	3.03	2.97	3.04	3.04	3.04	3.14	3.11	3.12	3.12	3.13	3.10	3.09
9. Overall time deposits rate														
1 month	8.49	8.39	8.43	9.10	8.77	8.41	8.71	8.66	8.87	8.63	8.78	8.67	8.10	7.99
2 months	6.94	8.76	8.81	9.13	10.12	9.16	9.07	7.73	8.07	8.68	9.00	9.74	8.30	8.05
3 months	8.30	9.27	9.69	10.35	10.23	9.70	9.48	9.29	10.33	9.61	10.41	9.88	7.88	7.64
6 months	8.37	9.32	10.26	9.81	10.31	9.86	8.90	10.37	10.59	10.34	10.25	9.60	9.30	9.90
10 months	10.03	11.06	11.04	10.89	11.26	10.71	10.88	11.32	10.84	10.34	10.38	10.49	10.35	9.86
12 months	11.48	11.43	11.83	11.75	11.81	11.65	11.67	11.14	11.41	11.21	11.37	11.24	10.67	10.36
24 months	11.87	9.81	8.95	8.63	8.85	8.24	7.00	8.32	8.42	7.84	7.63	8.26	7.67	7.61
10. Negotiated deposit rate	9.64	9.98	11.01	11.32	11.24	10.32	10.51	11.27	12.10	11.34	10.89	10.76	10.83	10.88
11. Overall lending rate														
Short-term (up to 1 year)	15.68	15.43	15.75	15.84	15.88	16.25	16.01	16.26	16.52	16.63	16.43	16.40	16.31	16.21
Medium-term (1-2 years)	14.46	13.80	13.59	13.76	13.73	14.10	13.78	14.26	15.02	14.95	15.03	14.96	14.02	14.12
Medium-term (2-3 years)	16.51	16.76	17.03	17.94	17.72	17.37	16.69	16.84	16.95	17.25	16.73	17.06	17.19	17.11
Long-term (3-5 years)	15.88	14.88	14.72	14.68	14.30	16.47	16.71	16.77	16.74	16.67	16.46	16.51	16.45	16.30
Term loans (over 5 years)	15.75	15.56	16.18	15.92	16.60	17.30	16.61	17.18	17.67	17.78	17.38	16.94	17.43	16.95
12. Negotiated lending rate	13.34	13.13	13.70	13.30	13.52	13.80	13.40	13.12	12.77	12.93	12.98	13.09	13.30	12.65
B: Foreign currency														
1. Deposits rates														
Savings deposits rate	0.32	1.03	1.32	0.55	0.43	0.49	1.09	0.94	1.40	0.90	1.37	0.91	1.08	0.96
Overall time deposits rate	1.26	2.18	2.41	2.07	2.95	3.00	2.94	3.09	4.30	4.04	3.77	4.48	3.78	4.08
1-months	0.87	1.96	3.03	1.91	2.09	1.58	3.20	2.40	2.36	1.70	1.82	1.49	3.24	3.23
3-months	2.17	2.14	2.78	2.51	2.78	3.27	2.24	2.56	4.84	4.97	3.84	4.97	2.24	3.56
6-months	0.09	2.26	2.35	2.05	2.03	2.56	1.74	2.74	4.90	3.79	3.75	3.97	3.82	3.33
12-months	1.74	2.18	1.94	2.04	4.76	4.10	4.03	4.17	4.84	4.84	4.83	4.14	2.59	3.56
2. Overall lending rate	1.43	2.36	1.95	1.83	3.09	3.46	3.50	3.56	4.55	4.88	4.62	7.83	6.99	6.69
Short-term (up to 1 year)	7.27	8.47	7.59	7.88	7.53	7.33	6.97	6.92	7.00	6.85	6.83	6.79	6.65	7.39
Medium-term (1-2 years)	6.41	6.86	6.48	7.08	5.48	4.88	3.64	3.15	3.30	2.26	1.59	1.90	1.84	1.77
Medium-term (2-3 years)	7.87	8.62	7.55	8.67	8.69	8.59	8.56	8.43	8.64	8.69	8.40	8.42	8.12	9.33
Long-term (3-5 years)	7.64	9.15	8.46	8.52	8.51	8.36	8.42	8.45	8.34	8.38	8.11	8.18	8.16	9.27
Term loans (over 5 years)	7.48	8.69	7.69	7.63	7.62	7.60	7.37	7.53	7.48	7.55	7.52	7.30	7.18	8.42
Overall lending rate	6.96	9.01	7.79	7.50	7.37	7.24	6.84	7.06	7.27	7.38	8.52	8.13	7.95	8.13

Note: P = Provisional data

Commercial bank rates have been revised from November 2012 backwards

r=Revised

Source: Bank of Tanzania