



BANK OF GHANA

AVERAGE LENDING RATES OF UNIVERSAL BANKS AS AT 31st JULY 2021

The Bank of Ghana publishes the following average lending rates of universal banks as at 31st July 2021 for the attention of the general public. This publication is to help promote transparency in the pricing of loans granted by universal banks.

No.	Name of Bank	Lending Rate (%)
1	Absa Bank Ghana Limited	23.59
2	Access Bank Ghana Plc	17.77
3	Agricultural Development Bank Limited	24.89
4	Bank of Africa Ghana Limited	17.19
5	CalBank PLC	15.97
6	Consolidated Bank Ghana Limited	21.62
7	Ecobank Ghana Limited	18.41
8	FBNBank (Ghana) Limited	22.25
9	Fidelity Bank Ghana Limited	20.64
10	First Atlantic Bank Limited	21.35
11	First National Bank (Ghana) Limited	20.55
12	GCB Bank Limited	22.80
13	Guaranty Trust Bank (Ghana) Limited	16.97
14	National Investment Bank Limited	21.77
15	OmniBSIC Bank Ghana Limited	17.95
16	Prudential Bank Limited	21.93
17	Republic Bank (Ghana) PLC	21.04
18	Societe General Ghana PLC	23.61
19	Stanbic Bank Ghana Limited	20.86
20	Standard Chartered Bank (Ghana) Limited	20.82
21	United Bank for Africa (Ghana) Limited	19.05
22	Universal Merchant Bank Limited	20.39
23	Zenith Bank (Ghana) Limited	19.45

NB: The rates shown above represent the average of all interest rates applicable to all loan products for borrowers as reported by the respective universal banks to the Bank of Ghana.