



Bank of Ghana

ANNUALIZED PERCENTAGE RATES (APRs) FOR BANKS' LOANS TO HOUSEHOLDS, SMEs AND CORPORATES

One (1), Three (3) and Five (5) Year Rates

DEVELOPMENTS FOR JUNE 2025

The APR reflects the true cost of a loan that economic agents are confronted with when they go through an approval process to secure a loan facility. It comprises the Ghana Reference Rate, bank specific risk-premia and other bank-specific charges.

The APRs reported in this table are indicative. A typical customer of a bank may be faced with an actual APR different from these indicative APRs, depending on the bank's assessment of the borrower's specific circumstance.

JULY 2025

This document has been compiled based on Information provided to the Bank of Ghana by Banks

Table 1
APRs for Banks' Loans to Households
Tenor of Facility: 1 year
(All rates in percent)

Ranking	Name of Bank	Interest Rate		Indicative Fees & Charges for a typical Customer						Average APR
		GRR	Spread	Avg. Lending Rate	Max. Commitment Fee	Max. Processing Fee	Max. Arrangement Fee	Max. Insurance Fee	Max. Facility Fee	
1	Bank of Africa Ghana Limited	23.80	-13.80	10.00	1.75	1.75	N/A	1.58	N/A	20.22
2	Guaranty Trust Bank (Ghana) Limited	23.80	-3.80	20.00	N/A	N/A	1.00	1.00	1.00	23.72
3	First Atlantic Bank Limited	23.80	-1.55	22.25	N/A	0.50	N/A	N/A	0.50	24.21
4	Republic Bank (Ghana) PLC	23.80	-4.00	19.80	N/A	1.00	N/A	1.00	1.00	24.99
5	GCB Bank Limited	23.80	-0.90	22.90	N/A	1.80	N/A	1.00	1.00	26.70
6	United Bank for Africa (Ghana) Limited	23.80	-5.80	18.00	N/A	N/A	2.00	1.68	N/A	26.95
7	Access Bank Ghana Plc	23.80	4.20	28.00	N/A	1.00	N/A	1.00	1.00	28.03
8	CalBank PLC	23.80	2.00	25.80	N/A	N/A	1.00	1.40	N/A	28.20
9	Absa Bank Ghana Limited	23.80	2.16	25.96	N/A	1.68	N/A	1.35	N/A	29.34
10	Societe General Ghana PLC	23.80	0.37	24.17	N/A	1.91	N/A	1.28	1.91	31.15
11	National Investment Bank Limited	23.80	6.47	30.27	N/A	1.50	N/A	0.75	N/A	31.28
12	FBNBank (Ghana) Limited	23.80	2.76	26.56	1.00	1.50	N/A	1.00	N/A	32.50
13	First National Bank (Ghana) Limited	23.80	6.00	29.80	N/A	N/A	N/A	N/A	1.50	32.64
14	Ecobank Ghana Limited	23.80	8.60	32.40	0.75	1.00	0.45	N/A	1.00	33.25
15	Zenith Bank (Ghana) Limited	23.80	5.44	29.24	1.00	1.50	N/A	1.00	1.50	34.14
16	Universal Merchant Bank Limited	23.80	2.67	26.47	N/A	1.00	N/A	N/A	1.00	34.53
17	Stanbic Bank Ghana Limited	23.80	6.19	29.99	N/A	N/A	N/A	1.60	2.50	35.17
18	Fidelity Bank Ghana Limited	23.80	-1.30	22.50	N/A	N/A	2.00	1.68	N/A	35.88
19	Agricultural Development Bank Limited	23.80	8.87	32.67	N/A	1.00	1.00	1.00	N/A	37.95
20	Consolidated Bank Ghana Limited	23.80	7.49	31.29	N/A	N/A	N/A	1.00	2.00	38.10
21	Prudential Bank Limited	23.80	4.00	27.80	N/A	2.00	N/A	1.00	0.50	42.24
22	OmniBSIC Bank Ghana Limited	23.80	NL	NL	N/A	N/A	N/A	N/A	N/A	NL
23	Standard Chartered Bank (Ghana) Limited	23.80	NL	NL	N/A	N/A	N/A	N/A	N/A	NL

GRR refers to the Ghana Reference Rate which is common for all banks

N/A: Fees & Charges not applicable

NL: No loan with a tenor of 1 year was granted in the month of June, 2025

Table 2
APRs for Banks' Loans to Households
Tenor of Facility: 3 years
(All rates in percent)

Ranking	Name of Bank	Interest Rate		Indicative Fees & Charges for a typical Customer						Average APR
		GRR	Spread	Avg. Lending Rate	Max. Commitment Fee	Max. Processing Fee	Max. Arrangement Fee	Max. Insurance Fee	Max. Facility Fee	
1	Republic Bank (Ghana) PLC	23.80	-4.00	19.80	N/A	1.00	N/A	1.00	1.00	21.43
2	Guaranty Trust Bank (Ghana) Limited	23.80	-3.80	20.00	N/A	N/A	1.00	1.00	1.00	21.94
3	Standard Chartered Bank (Ghana) Limited	23.80	-1.04	22.76	N/A	N/A	2.50	N/A	N/A	22.75
4	Fidelity Bank Ghana Limited	23.80	-3.70	20.10	N/A	N/A	2.00	1.68	N/A	23.73
5	GCB Bank Limited	23.80	-0.90	22.90	N/A	1.80	N/A	1.00	1.00	24.17
6	Bank of Africa Ghana Limited	23.80	-4.80	19.00	1.75	1.75	N/A	1.58	N/A	24.48
7	Societe General Ghana PLC	23.80	-1.48	22.32	N/A	1.84	N/A	1.18	1.84	24.54
8	Absa Bank Ghana Limited	23.80	0.65	24.45	N/A	1.29	N/A	1.35	N/A	27.42
9	FBNBank (Ghana) Limited	23.80	2.19	25.99	1.00	1.50	N/A	1.00	N/A	27.80
10	Access Bank Ghana Plc	23.80	4.27	28.07	N/A	1.00	N/A	1.00	1.00	28.08
11	Agricultural Development Bank Limited	23.80	3.21	27.01	N/A	1.00	1.00	1.00	N/A	28.73
12	Consolidated Bank Ghana Limited	23.80	4.07	27.87	N/A	N/A	N/A	1.00	2.00	29.80
13	Prudential Bank Limited	23.80	5.97	29.77	N/A	0.92	N/A	1.00	1.50	32.34
14	Stanbic Bank Ghana Limited	23.80	6.72	30.52	N/A	N/A	N/A	1.60	2.50	32.68
15	Zenith Bank (Ghana) Limited	23.80	7.70	31.50	N/A	1.00	N/A	1.00	1.50	33.66
16	Ecobank Ghana Limited	23.80	9.49	33.29	0.75	1.00	0.45	N/A	1.00	33.67
17	National Investment Bank Limited	23.80	6.47	30.27	N/A	1.50	N/A	1.35	N/A	35.42
18	First National Bank (Ghana) Limited	23.80	9.53	33.33	N/A	N/A	N/A	2.40	2.50	37.79
19	United Bank for Africa (Ghana) Limited	23.80	13.16	36.96	N/A	2.00	N/A	2.00	N/A	38.89
20	Universal Merchant Bank Limited	23.80	13.20	37.00	N/A	1.00	N/A	N/A	1.00	39.27
21	First Atlantic Bank Limited	23.80	12.51	36.31	N/A	2.00	N/A	N/A	2.00	39.63
22	CalBank PLC	23.80	NL	NL	N/A	N/A	N/A	N/A	N/A	NL
23	OmniBSIC Bank Ghana Limited	23.80	NL	NL	N/A	N/A	N/A	N/A	N/A	NL

GRR refers to the Ghana Reference Rate which is common for all banks

N/A: Fees & Charges not applicable

NL: No loan with a tenor of 3 years was granted in the month of June, 2025

Table 3
APRs for Banks' Loans to Households
Tenor of Facility: 5 years
(All rates in percent)

Ranking	Name of Bank	Interest Rate			Indicative Fees & Charges for a typical Customer					Average APR
		GRR	Spread	Avg. Lending Rate	Max. Commitment Fee	Max. Processing Fee	Max. Arrangement Fee	Max. Insurance Fee	Max. Facility Fee	
1	Republic Bank (Ghana) PLC	23.80	-4.00	19.80	N/A	1.00	N/A	1.00	1.00	20.70
2	Guaranty Trust Bank (Ghana) Limited	23.80	-3.80	20.00	N/A	N/A	1.00	1.00	1.00	20.97
3	Societe General Ghana PLC	23.80	-3.72	20.08	N/A	1.42	N/A	1.20	1.42	21.14
4	Standard Chartered Bank (Ghana) Limited	23.80	-2.02	21.78	N/A	N/A	2.50	N/A	N/A	21.76
5	Fidelity Bank Ghana Limited	23.80	-3.72	20.08	N/A	2.00	2.00	1.68	N/A	22.22
6	GCB Bank Limited	23.80	-0.90	22.90	N/A	1.80	N/A	1.00	1.00	23.66
7	Bank of Africa Ghana Limited	23.80	-2.87	20.93	1.75	1.75	N/A	1.58	N/A	23.74
8	Access Bank Ghana Plc	23.80	3.17	26.97	N/A	1.00	N/A	1.00	1.00	26.98
9	Absa Bank Ghana Limited	23.80	0.40	24.20	N/A	1.32	N/A	1.35	N/A	27.13
10	Zenith Bank (Ghana) Limited	23.80	3.87	27.67	N/A	1.50	N/A	1.00	1.50	29.01
11	Consolidated Bank Ghana Limited	23.80	4.20	28.00	N/A	N/A	N/A	1.00	2.00	29.05
12	Agricultural Development Bank Limited	23.80	3.44	27.24	N/A	1.00	1.00	1.00	N/A	29.96
13	First National Bank (Ghana) Limited	23.80	4.00	27.80	N/A	N/A	N/A	1.50	2.50	30.18
14	National Investment Bank Limited	23.80	6.47	30.27	N/A	1.50	N/A	2.25	N/A	30.55
15	Prudential Bank Limited	23.80	6.20	30.00	N/A	0.25	N/A	N/A	2.00	31.25
16	Stanbic Bank Ghana Limited	23.80	7.00	30.80	N/A	N/A	N/A	1.60	2.50	31.67
17	United Bank for Africa (Ghana) Limited	23.80	8.11	31.91	N/A	2.00	N/A	2.00	N/A	32.97
18	Ecobank Ghana Limited	23.80	9.39	33.19	0.75	1.00	0.45	N/A	1.00	33.88
19	First Atlantic Bank Limited	23.80	12.72	36.52	N/A	N/A	1.00	N/A	2.50	38.53
20	CalBank PLC	23.80	NL	NL	N/A	N/A	N/A	N/A	N/A	NL
21	FBNBank (Ghana) Limited	23.80	NL	NL	N/A	N/A	N/A	N/A	N/A	NL
22	OmniBSIC Bank Ghana Limited	23.80	NL	NL	N/A	N/A	N/A	N/A	N/A	NL
23	Universal Merchant Bank Limited	23.80	NL	NL	N/A	N/A	N/A	N/A	N/A	NL

GRR refers to the Ghana Reference Rate which is common for all banks

N/A: Fees & Charges not applicable

NL: No loan with a tenor of 5 years was granted in the month of June, 2025

Table 4
APRs for Banks' Loans to SMEs
Tenor of Facility: 1 year
(All rates in percent)

Ranking	Name of Bank	Interest Rate		Indicative Fees & Charges for a typical Customer						Average APR
		GRR	Spread	Avg. Lending Rate	Max. Commitment Fee	Max. Processing Fee	Max. Arrangement Fee	Max. Insurance Fee	Max. Facility Fee	
1	Absa Bank Ghana Limited	23.80	-10.52	13.28	N/A	1.00	1.00	N/A	N/A	17.03
2	Universal Merchant Bank Limited	23.80	-4.20	19.60	N/A	0.50	N/A	N/A	0.50	25.99
3	CalBank PLC	23.80	2.73	26.53	N/A	1.00	1.00	N/A	N/A	27.64
4	Zenith Bank (Ghana) Limited	23.80	0.19	23.99	1.50	2.50	N/A	N/A	1.50	30.74
5	First Atlantic Bank Limited	23.80	2.73	26.53	N/A	2.00	N/A	N/A	2.00	30.84
6	OmniBSIC Bank Ghana Limited	23.80	10.25	34.05	N/A	N/A	N/A	2.50	1.50	30.93
7	Access Bank Ghana Plc	23.80	7.21	31.01	N/A	N/A	N/A	0.50	3.00	31.05
8	Societe General Ghana PLC	23.80	3.78	27.58	N/A	1.50	N/A	N/A	2.00	31.08
9	GCB Bank Limited	23.80	7.10	30.90	N/A	N/A	N/A	N/A	1.00	31.90
10	Republic Bank (Ghana) PLC	23.80	3.29	27.09	N/A	1.50	N/A	N/A	1.50	32.18
11	Prudential Bank Limited	23.80	5.25	29.05	N/A	1.50	N/A	N/A	N/A	32.70
12	Bank of Africa Ghana Limited	23.80	0.84	24.64	1.50	1.50	N/A	1.21	N/A	32.95
13	Ecobank Ghana Limited	23.80	9.22	33.02	0.75	1.00	0.45	N/A	1.00	35.02
14	FBNBank (Ghana) Limited	23.80	7.50	31.30	1.00	1.50	N/A	N/A	N/A	35.50
15	Stanbic Bank Ghana Limited	23.80	7.68	31.48	N/A	N/A	N/A	1.05	2.50	35.97
16	United Bank for Africa (Ghana) Limited	23.80	9.85	33.65	N/A	3.00	N/A	N/A	N/A	37.00
17	First National Bank (Ghana) Limited	23.80	8.58	32.38	N/A	N/A	N/A	N/A	2.50	37.65
18	Agricultural Development Bank Limited	23.80	10.19	33.99	1.00	2.00	N/A	N/A	N/A	39.26
19	Fidelity Bank Ghana Limited	23.80	11.42	35.22	N/A	2.00	N/A	N/A	N/A	44.54
20	Consolidated Bank Ghana Limited	23.80	11.66	35.46	N/A	N/A	N/A	0.50	2.00	45.13
21	Guaranty Trust Bank (Ghana) Limited	23.80	NL	NL	N/A	N/A	N/A	N/A	N/A	NL
22	Standard Chartered Bank (Ghana) Limited	23.80	NL	NL	N/A	N/A	N/A	N/A	N/A	NL
23	National Investment Bank Limited	23.80	NL	NL	N/A	N/A	N/A	N/A	N/A	NL

GRR refers to the Ghana Reference Rate which is common for all banks

N/A: Fees & Charges not applicable

NL: No loan with a tenor of 1 year was granted in the month of June, 2025

Table 5
APRs for Banks' Loans to SMEs
Tenor of Facility: 3 years
(All rates in percent)

Ranking	Name of Bank	Interest Rate			Indicative Fees & Charges for a typical Customer					Average APR
		GRR	Spread	Avg. Lending Rate	Max. Commitment Fee	Max. Processing Fee	Max. Arrangement Fee	Max. Insurance Fee	Max. Facility Fee	
1	United Bank for Africa (Ghana) Limited	23.80	8.44	32.24	N/A	2.00	N/A	N/A	N/A	33.24
2	Fidelity Bank Ghana Limited	23.80	8.00	31.80	N/A	2.00	N/A	N/A	N/A	34.44
3	Republic Bank (Ghana) PLC	23.80	3.29	27.09	N/A	1.50	N/A	N/A	1.50	28.63
4	Bank of Africa Ghana Limited	23.80	3.32	27.12	1.50	1.50	N/A	1.21	N/A	30.96
5	Universal Merchant Bank Limited	23.80	6.20	30.00	N/A	1.00	N/A	N/A	0.25	31.09
6	GCB Bank Limited	23.80	7.10	30.90	N/A	N/A	N/A	N/A	1.00	31.23
7	Agricultural Development Bank Limited	23.80	5.92	29.72	1.00	2.00	N/A	N/A	N/A	31.43
8	Prudential Bank Limited	23.80	6.20	30.00	N/A	0.38	N/A	N/A	2.00	31.80
9	Consolidated Bank Ghana Limited	23.80	5.16	28.96	N/A	N/A	N/A	0.50	2.00	32.44
10	FBNBank (Ghana) Limited	23.80	7.69	31.49	1.00	1.50	N/A	N/A	N/A	32.74
11	Stanbic Bank Ghana Limited	23.80	8.19	31.99	N/A	N/A	N/A	1.00	2.50	33.16
12	Zenith Bank (Ghana) Limited	23.80	7.60	31.40	N/A	1.50	0.25	N/A	1.50	33.41
13	First Atlantic Bank Limited	23.80	8.19	31.99	N/A	2.00	N/A	N/A	2.00	35.22
14	Ecobank Ghana Limited	23.80	9.52	33.32	0.75	1.00	0.45	N/A	1.00	35.32
15	Access Bank Ghana Plc	23.80	11.62	35.42	N/A	N/A	N/A	1.00	1.00	35.43
16	Guaranty Trust Bank (Ghana) Limited	23.80	NL	NL	N/A	N/A	N/A	N/A	N/A	NL
17	CalBank PLC	23.80	NL	NL	N/A	N/A	N/A	N/A	N/A	NL
18	Standard Chartered Bank (Ghana) Limited	23.80	NL	NL	N/A	N/A	N/A	N/A	N/A	NL
19	National Investment Bank Limited	23.80	NL	NL	N/A	N/A	N/A	N/A	N/A	NL
20	First National Bank (Ghana) Limited	23.80	NL	NL	N/A	N/A	N/A	N/A	N/A	NL
21	Absa Bank Ghana Limited	23.80	NL	NL	N/A	N/A	N/A	N/A	N/A	NL
22	OmniBSIC Bank Ghana Limited	23.80	NL	NL	N/A	N/A	N/A	N/A	N/A	NL
23	Societe General Ghana PLC	23.80	NL	NL	N/A	N/A	N/A	N/A	N/A	NL

GRR refers to the Ghana Reference Rate which is common for all banks

NL: No loan with a tenor of 3 years was granted in the month of June, 2025

N/A: Fees & Charges not applicable

Table 6
APRs for Banks' Loans to SMEs
Tenor of Facility: 5 years
(All rates in percent)

Ranking	Name of Bank	Interest Rate			Indicative Fees & Charges for a typical Customer					Average APR
		GRR	Spread	Avg. Lending Rate	Max. Commitment Fee	Max. Processing Fee	Max. Arrangement Fee	Max. Insurance Fee	Max. Facility Fee	
1	United Bank for Africa (Ghana) Limited	23.80	11.97	35.77	N/A	2.00	N/A	N/A	N/A	36.29
2	Fidelity Bank Ghana Limited	23.80	6.19	29.99	N/A	2.00	N/A	N/A	N/A	30.93
3	Bank of Africa Ghana Limited	23.80	-2.80	21.00	1.50	1.50	N/A	1.21	N/A	23.37
4	Republic Bank (Ghana) PLC	23.80	3.29	27.09	N/A	1.50	N/A	N/A	1.50	27.92
5	First Atlantic Bank Limited	23.80	5.19	28.99	N/A	1.00	N/A	N/A	1.00	30.05
6	Access Bank Ghana Plc	23.80	7.57	31.37	N/A	N/A	N/A	1.00	1.00	31.38
7	Zenith Bank (Ghana) Limited	23.80	7.51	31.31	1.00	1.00	0.50	N/A	1.00	32.67
8	Stanbic Bank Ghana Limited	23.80	10.10	33.90	N/A	N/A	N/A	1.00	2.50	34.66
9	Ecobank Ghana Limited	23.80	9.62	33.42	0.75	1.00	0.45	N/A	1.00	35.42
10	Agricultural Development Bank Limited	23.80	18.16	41.96	1.00	2.00	N/A	N/A	N/A	45.92
11	Absa Bank Ghana Limited	23.80	NL	NL	N/A	N/A	N/A	N/A	N/A	NL
12	CalBank PLC	23.80	NL	NL	N/A	N/A	N/A	N/A	N/A	NL
13	Consolidated Bank Ghana Limited	23.80	NL	NL	N/A	N/A	N/A	N/A	N/A	NL
14	FBNBank (Ghana) Limited	23.80	NL	NL	N/A	N/A	N/A	N/A	N/A	NL
15	First National Bank (Ghana) Limited	23.80	NL	NL	N/A	N/A	N/A	N/A	N/A	NL
16	GCB Bank Limited	23.80	NL	NL	N/A	N/A	N/A	N/A	N/A	NL
17	Guaranty Trust Bank (Ghana) Limited	23.80	NL	NL	N/A	N/A	N/A	N/A	N/A	NL
18	National Investment Bank Limited	23.80	NL	NL	N/A	N/A	N/A	N/A	N/A	NL
19	OmniBSIC Bank Ghana Limited	23.80	NL	NL	N/A	N/A	N/A	N/A	N/A	NL
20	Prudential Bank Limited	23.80	NL	NL	N/A	N/A	N/A	N/A	N/A	NL
21	Societe General Ghana PLC	23.80	NL	NL	N/A	N/A	N/A	N/A	N/A	NL
22	Standard Chartered Bank (Ghana) Limited	23.80	NL	NL	N/A	N/A	N/A	N/A	N/A	NL
23	Universal Merchant Bank Limited	23.80	NL	NL	N/A	N/A	N/A	N/A	N/A	NL

GRR refers to the Ghana Reference Rate which is common for all banks

NL: No loan with a tenor of 5 years was granted in the month of June, 2025

N/A: Fees & Charges not applicable

Table 7
APRs for Banks' Loans to Corporates
Tenor of Facility: 1 year
(All rates in percent)

Ranking	Name of Bank	Interest Rate		Indicative Fees & Charges for a typical Customer						Average APR
		GRR	Spread	Avg. Lending Rate	Max. Commitment Fee	Max. Processing Fee	Max. Arrangement Fee	Max. Insurance Fee	Max. Facility Fee	
1	Universal Merchant Bank Limited	23.80	-0.80	23.00	N/A	N/A	N/A	N/A	0.25	23.49
2	Standard Chartered Bank (Ghana) Limited	23.80	-0.04	23.76	N/A	N/A	2.50	N/A	N/A	23.76
3	Absa Bank Ghana Limited	23.80	2.19	25.99	N/A	N/A	1.00	N/A	N/A	25.99
4	Societe General Ghana PLC	23.80	-0.35	23.45	N/A	0.30	N/A	N/A	0.50	26.22
5	GCB Bank Limited	23.80	1.60	25.40	N/A	N/A	N/A	N/A	1.00	26.40
6	Access Bank Ghana Plc	23.80	3.46	27.26	N/A	0.50	N/A	N/A	0.50	27.27
7	First Atlantic Bank Limited	23.80	4.69	28.49	N/A	0.50	N/A	N/A	0.50	27.46
8	Stanbic Bank Ghana Limited	23.80	1.28	25.08	N/A	N/A	N/A	N/A	1.00	28.02
9	Prudential Bank Limited	23.80	3.50	27.30	N/A	2.00	N/A	0.25	0.25	28.43
10	OmniBSIC Bank Ghana Limited	23.80	0.70	24.50	N/A	N/A	N/A	2.50	1.50	29.48
11	Zenith Bank (Ghana) Limited	23.80	4.00	27.80	1.00	1.50	N/A	N/A	1.50	31.24
12	Republic Bank (Ghana) PLC	23.80	4.12	27.92	N/A	1.00	N/A	N/A	1.00	31.31
13	First National Bank (Ghana) Limited	23.80	4.75	28.55	N/A	N/A	N/A	N/A	0.75	31.74
14	FBNBank (Ghana) Limited	23.80	4.19	27.99	1.00	1.50	N/A	N/A	N/A	32.22
15	United Bank for Africa (Ghana) Limited	23.80	5.13	28.93	N/A	0.50	N/A	N/A	0.50	32.32
16	Fidelity Bank Ghana Limited	23.80	3.69	27.49	N/A	1.50	N/A	N/A	N/A	32.90
17	Ecobank Ghana Limited	23.80	7.84	31.64	0.75	1.00	0.45	N/A	1.00	33.49
18	Guaranty Trust Bank (Ghana) Limited	23.80	1.19	24.99	N/A	N/A	1.00	N/A	1.00	33.95
19	Agricultural Development Bank Limited	23.80	9.63	33.43	1.00	1.00	N/A	N/A	1.00	37.60
20	Bank of Africa Ghana Limited	23.80	NL	NL	N/A	N/A	N/A	N/A	N/A	NL
21	CalBank PLC	23.80	NL	NL	N/A	N/A	N/A	N/A	N/A	NL
22	Consolidated Bank Ghana Limited	23.80	NL	NL	N/A	N/A	N/A	N/A	N/A	NL
23	National Investment Bank Limited	23.80	NL	NL	N/A	N/A	N/A	N/A	N/A	NL

GRR refers to the Ghana Reference Rate which is common for all banks

NL: No loan with a tenor of 1 year was granted in the month of June, 2025

N/A: Fees & Charges not applicable

Table 8
APRs for Banks' Loans to Corporates
Tenor of Facility: 3 years
(All rates in percent)

Ranking	Name of Bank	Interest Rate			Indicative Fees & Charges for a typical Customer					Average APR
		GRR	Spread	Avg. Lending Rate	Max. Commitment Fee	Max. Processing Fee	Max. Arrangement Fee	Max. Insurance Fee	Max. Facility Fee	
1	Fidelity Bank Ghana Limited	23.80	-2.81	20.99	N/A	0.20	N/A	N/A	N/A	21.14
2	Standard Chartered Bank (Ghana) Limited	23.80	0.19	23.99	N/A	N/A	2.50	N/A	N/A	23.99
3	Societe General Ghana PLC	23.80	0.19	23.99	N/A	0.25	N/A	N/A	0.25	23.99
4	GCB Bank Limited	23.80	1.60	25.40	N/A	N/A	N/A	N/A	1.00	25.73
5	FBNBank (Ghana) Limited	23.80	1.69	25.49	1.00	1.50	N/A	N/A	N/A	26.79
6	Republic Bank (Ghana) PLC	23.80	4.12	27.92	N/A	1.00	N/A	N/A	1.00	28.95
7	Stanbic Bank Ghana Limited	23.80	4.19	27.99	N/A	N/A	N/A	N/A	1.50	29.15
8	Access Bank Ghana Plc	23.80	5.87	29.67	N/A	0.50	N/A	N/A	0.50	29.67
9	United Bank for Africa (Ghana) Limited	23.80	5.10	28.90	N/A	1.00	N/A	N/A	N/A	29.92
10	Zenith Bank (Ghana) Limited	23.80	5.20	29.00	N/A	1.50	0.50	N/A	1.50	31.16
11	OmniBSIC Bank Ghana Limited	23.80	12.20	36.00	N/A	N/A	N/A	2.50	1.50	31.22
12	Ecobank Ghana Limited	23.80	8.50	32.30	0.75	1.00	0.45	N/A	1.00	34.15
13	Agricultural Development Bank Limited	23.80	14.16	37.96	1.00	0.25	N/A	N/A	1.00	41.89
14	Absa Bank Ghana Limited	23.80	NL	NL	N/A	N/A	N/A	N/A	N/A	NL
15	Bank of Africa Ghana Limited	23.80	NL	NL	N/A	N/A	N/A	N/A	N/A	NL
16	CalBank PLC	23.80	NL	NL	N/A	N/A	N/A	N/A	N/A	NL
17	Consolidated Bank Ghana Limited	23.80	NL	NL	N/A	N/A	N/A	N/A	N/A	NL
18	First Atlantic Bank Limited	23.80	NL	NL	N/A	N/A	N/A	N/A	N/A	NL
19	First National Bank (Ghana) Limited	23.80	NL	NL	N/A	N/A	N/A	N/A	N/A	NL
20	Guaranty Trust Bank (Ghana) Limited	23.80	NL	NL	N/A	N/A	N/A	N/A	N/A	NL
21	National Investment Bank Limited	23.80	NL	NL	N/A	N/A	N/A	N/A	N/A	NL
22	Prudential Bank Limited	23.80	NL	NL	N/A	N/A	N/A	N/A	N/A	NL
23	Universal Merchant Bank Limited	23.80	NL	NL	N/A	N/A	N/A	N/A	N/A	NL

GRR refers to the Ghana Reference Rate which is common for all banks

NL: No loan with a tenor of 3 years was granted in the month of June, 2025

N/A: Fees & Charges not applicable

Table 9
APRs for Banks' Loans to Corporates
Tenor of Facility: 5 years
(All rates in percent)

Ranking	Name of Bank	Interest Rate		Indicative Fees & Charges for a typical Customer						Average APR
		GRR	Spread	Avg. Lending Rate	Max. Commitment Fee	Max. Processing Fee	Max. Arrangement Fee	Max. Insurance Fee	Max. Facility Fee	
1	GCB Bank Limited	23.99	1.41	25.40	N/A	N/A	N/A	N/A	1.00	25.60
2	Access Bank Ghana Plc	23.99	1.70	25.69	N/A	0.50	N/A	N/A	0.50	25.69
3	Agricultural Development Bank Limited	23.99	0.00	23.99	1.00	0.25	N/A	N/A	1.00	26.21
4	Societe General Ghana PLC	23.99	2.75	26.74	N/A	0.50	N/A	N/A	0.50	26.99
5	Stanbic Bank Ghana Limited	23.99	2.00	25.99	N/A	N/A	N/A	N/A	1.00	27.02
6	FBNBank (Ghana) Limited	23.99	3.00	26.99	1.00	1.50	N/A	N/A	0.00	27.68
7	Republic Bank (Ghana) PLC	23.99	3.93	27.92	N/A	1.00	N/A	N/A	1.00	28.47
8	Fidelity Bank Ghana Limited	23.99	1.00	24.99	N/A	1.00	N/A	N/A	0.00	29.52
9	Zenith Bank (Ghana) Limited	23.99	6.01	30.00	N/A	0.50	0.25	N/A	0.50	30.48
10	Ecobank Ghana Limited	23.99	7.86	31.85	0.75	1.00	0.45	N/A	1.00	33.70
11	United Bank for Africa (Ghana) Limited	23.99	11.01	35.00	N/A	2.00	N/A	N/A	N/A	35.52
12	CalBank PLC	23.99	NL	NL	N/A	N/A	N/A	N/A	N/A	NL
13	Bank of Africa Ghana Limited	23.99	NL	NL	N/A	N/A	N/A	N/A	N/A	NL
14	Standard Chartered Bank (Ghana) Limited	23.99	NL	NL	N/A	N/A	N/A	N/A	N/A	NL
15	National Investment Bank Limited	23.99	NL	NL	N/A	N/A	N/A	N/A	N/A	NL
16	First Atlantic Bank Limited	23.99	NL	NL	N/A	N/A	N/A	N/A	N/A	NL
17	Guaranty Trust Bank (Ghana) Limited	23.99	NL	NL	N/A	N/A	N/A	N/A	N/A	NL
18	First National Bank (Ghana) Limited	23.99	NL	NL	N/A	N/A	N/A	N/A	N/A	NL
19	Absa Bank Ghana Limited	23.99	NL	NL	N/A	N/A	N/A	N/A	N/A	NL
20	Universal Merchant Bank Limited	23.99	NL	NL	N/A	N/A	N/A	N/A	N/A	NL
21	Prudential Bank Limited	23.99	NL	NL	N/A	N/A	N/A	N/A	N/A	NL
22	Consolidated Bank Ghana Limited	23.99	NL	NL	N/A	N/A	N/A	N/A	N/A	NL
23	OmniBSIC Bank Ghana Limited	23.99	NL	NL	N/A	N/A	N/A	N/A	N/A	NL

GRR refers to the Ghana Reference Rate which is common for all banks

NL: No loan with a tenor of 5 years was granted in the month of June, 2025

N/A: Fees & Charges not applicable