



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 MAY 2026

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.

JUNE 2026

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

KEY DEVELOPMENTS

10.03%
MAY GRR
17.64%
**Avg APR across
all categories**
5.03%
**Lowest
Reported APR**
39.27%
**Highest
Reported APR**
**OmniBSIC Bank Ghana
Limited**
**Bank with the Lowest
Household Credit APR**
**Standard Chartered
Bank (Ghana) Limited**
**Bank with the Lowest
SME Credit APR**
**Absa Bank Ghana
Limited**
**Bank with the Lowest
Corporate Credit APR**

APR CATEGORY SUMMARY

Credit Category	Highest APR	Reporting Institution	Lowest APR	Reporting Institution
1-Yr Household Credit	28.13	Agricultural Development Bank Limited	11.62	Stanbic Bank Ghana Limited
3-Yr Household Credit	39.27	Universal Merchant Bank Limited	11.59	Stanbic Bank Ghana Limited
5-Yr Household Credit	32.97	United Bank for Africa (Ghana) Limited	5.03	OmniBSIC Bank Ghana Limited
1-Yr SME Credit	33.58	Guaranty Trust Bank (Ghana) Limited	11.03	Standard Chartered Bank (Ghana) Limited
3-Yr SME Credit	31.09	Universal Merchant Bank Limited	13.34	Stanbic Bank Ghana Limited
5-Yr SME Credit	25.07	Agricultural Development Bank Limited	13.97	Ecobank Ghana Limited
1-Yr Corporate Credit	24.67	Guaranty Trust Bank (Ghana) Limited	7.62	Absa Bank Ghana Limited
3-Yr Corporate Credit	23.56	Agricultural Development Bank Limited	9.78	Absa Bank Ghana Limited
5-Yr Corporate Credit	35.52	United Bank for Africa (Ghana) Limited	13.16	Ecobank Ghana Limited

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	Absa Bank Ghana Limited	10.03	6.90	16.93	N/A	1.51	N/A	1.35	N/A	18.32
2	Access Bank Ghana Plc	10.03	6.72	16.75	N/A	1.00	N/A	1.00	1.00	16.78
3	Agricultural Development Bank Limited	10.03	9.56	19.59	N/A	2.00	N/A	1.00	1.00	28.13
4	Bank of Africa Ghana Limited	10.03	1.51	11.54	1.75	1.75	N/A	1.58	N/A	22.90
5	CalBank PLC	10.03	3.63	13.66	N/A	1.00	N/A	1.40	1.00	15.82
6	Consolidated Bank Ghana Limited	10.03	6.47	16.50	N/A	N/A	N/A	1.00	2.00	20.01
7	Ecobank Ghana Limited	10.03	3.61	13.64	0.75	1.00	0.45	N/A	1.00	15.64
8	First Bank Ghana Limited	10.03	2.80	12.83	1.00	1.50	N/A	1.00	N/A	19.00
9	Fidelity Bank Ghana Limited	10.03	1.67	11.70	N/A	1.00	2.00	1.68	N/A	17.11
10	First Atlantic Bank Limited	10.03	4.37	14.40	N/A	1.00	N/A	N/A	1.00	16.57
11	First National Bank (Ghana) Limited	10.03	2.29	12.32	N/A	N/A	N/A	1.50	2.50	20.17
12	GCB Bank Limited	10.03	13.46	23.49	N/A	2.00	N/A	1.00	0.00	26.74
13	Guaranty Trust Bank (Ghana)	10.03	NL	NL	N/A	N/A	N/A	N/A	N/A	N/A
14	National Investment Bank Limited	10.03	5.00	15.03	N/A	1.50	N/A	1.25	N/A	18.90
15	OmniBSIC Bank Ghana Limited	10.03	3.98	14.01	N/A	1.67	N/A	N/A	N/A	17.67
16	Prudential Bank Limited	10.03	6.20	16.23	N/A	2.00	N/A	N/A	N/A	21.48
17	Republic Bank (Ghana) PLC	10.03	3.52	13.55	N/A	1.00	N/A	1.00	1.00	18.83
18	Societe General Ghana PLC	10.03	4.33	14.36	N/A	1.86	N/A	1.35	1.86	21.12
19	Stanbic Bank Ghana Limited	10.03	1.20	11.23	N/A	N/A	N/A	1.60	1.00	11.62
20	Standard Chartered Bank (Ghana)	10.03	NL	NL	N/A	N/A	N/A	N/A	N/A	N/A
21	United Bank for Africa (Ghana)	10.03	2.55	12.58	N/A	2.00	N/A	N/A	N/A	16.12
22	Universal Merchant Bank Limited	10.03	7.94	17.97	N/A	2.00	N/A	N/A	2.00	22.22
23	Zenith Bank (Ghana) Limited	10.03	4.47	14.50	1.00	1.50	N/A	1.10	1.50	19.24

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 May, 2026

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	Absa Bank Ghana Limited	10.03	7.31	17.34	N/A	1.31	N/A	1.37	N/A	18.83
2	Access Bank Ghana Plc	10.03	4.47	14.50	N/A	1.00	N/A	1.00	1.00	14.51
3	Agricultural Development Bank Limited	10.03	8.92	18.95	N/A	2.00	N/A	1.00	1.00	22.45
4	Bank of Africa Ghana Limited	10.03	6.55	16.58	1.75	1.75	N/A	1.58	N/A	21.64
5	CalBank PLC	10.03	3.93	13.96	N/A	1.00	N/A	1.40	1.00	15.05
6	Consolidated Bank Ghana Limited	10.03	7.97	18.00	N/A	N/A	N/A	1.00	2.00	19.71
7	Ecobank Ghana Limited	10.03	3.71	13.74	0.75	1.00	0.45	N/A	1.00	15.74
8	First Bank Ghana Limited	10.03	2.00	12.03	1.00	1.50	N/A	1.00	N/A	14.05
9	Fidelity Bank Ghana Limited	10.03	3.54	13.57	N/A	1.00	2.00	1.68	N/A	16.61
10	First Atlantic Bank Limited	10.03	NL	NL	N/A	N/A	N/A	N/A	N/A	N/A
11	First National Bank (Ghana) Limited	10.03	4.73	14.76	N/A	N/A	N/A	1.50	2.50	17.59
12	GCB Bank Limited	10.03	13.46	23.49	N/A	2.00	N/A	1.00	N/A	24.57
13	Guaranty Trust Bank (Ghana) Limited	10.03	7.47	17.50	N/A	N/A	1.00	1.00	1.00	19.62
14	National Investment Bank Limited	10.03	5.00	15.03	N/A	1.50	N/A	1.25	N/A	18.69
15	OmniBSIC Bank Ghana Limited	10.03	NL	NL	N/A	N/A	N/A	N/A	N/A	N/A
16	Prudential Bank Limited	10.03	6.22	16.25	N/A	2.00	N/A	N/A	N/A	18.30
17	Republic Bank (Ghana) PLC	10.03	3.52	13.55	N/A	1.00	N/A	1.00	1.00	15.26
18	Societe General Ghana PLC	10.03	3.92	13.95	N/A	1.79	N/A	1.27	1.79	16.08
19	Stanbic Bank Ghana Limited	10.03	1.49	11.52	N/A	N/A	N/A	1.60	1.00	11.59
20	Standard Chartered Bank (Ghana) Limited	10.03	3.11	13.14	N/A	N/A	2.50	N/A	N/A	13.14
21	United Bank for Africa (Ghana) Limited	10.03	26.93	36.96	N/A	2.00	N/A	2.00	N/A	38.89
22	Universal Merchant Bank Limited	10.03	26.97	37.00	N/A	1.00	N/A	N/A	1.00	39.27
23	Zenith Bank (Ghana) Limited	10.03	5.97	16.00	0.50	1.00	N/A	N/A	1.00	17.57

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 May, 2026

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	Absa Bank Ghana Limited	10.03	6.07	16.10	N/A	1.00	N/A	1.00	N/A	17.37
2	Access Bank Ghana Plc	10.03	4.54	14.57	N/A	1.00	N/A	1.00	1.00	14.58
3	Agricultural Development Bank	10.03	8.44	18.47	N/A	2.00	N/A	1.00	1.00	20.13
4	Bank of Africa Ghana Limited	10.03	6.36	16.39	1.75	1.75	N/A	1.58	N/A	18.67
5	CalBank PLC	10.03	NL	NL	N/A	N/A	N/A	N/A	N/A	N/A
6	Consolidated Bank Ghana Limited	10.03	7.69	17.72	N/A	N/A	N/A	1.00	2.00	18.86
7	Ecobank Ghana Limited	10.03	3.33	13.36	0.75	1.00	0.45	N/A	1.00	15.36
8	First Bank Ghana Limited	10.03	6.97	17.00	1.00	1.50	N/A	1.00	1.00	18.08
9	Fidelity Bank Ghana Limited	10.03	3.09	13.12	N/A	2.00	2.00	2.38	N/A	14.71
10	First Atlantic Bank Limited	10.03	3.00	13.03	N/A	1.00	N/A	N/A	1.00	13.48
11	First National Bank (Ghana)	10.03	4.25	14.28	N/A	N/A	N/A	N/A	N/A	14.28
12	GCB Bank Limited	10.03	13.46	23.49	N/A	2.00	N/A	1.00	N/A	24.14
13	Guaranty Trust Bank (Ghana)	10.03	NL	NL	N/A	N/A	N/A	N/A	N/A	N/A
14	National Investment Bank Limited	10.03	5.00	15.03	N/A	1.50	N/A	1.25	N/A	18.94
15	OmniBSIC Bank Ghana Limited	10.03	-5.03	5.00	N/A	N/A	N/A	N/A	N/A	5.03
16	Prudential Bank Limited	10.03	6.64	16.67	N/A	2.00	N/A	N/A	N/A	17.53
17	Republic Bank (Ghana) PLC	10.03	3.52	13.55	N/A	1.00	N/A	1.00	1.00	14.51
18	Societe General Ghana PLC	10.03	2.97	13.00	N/A	1.50	N/A	1.17	1.50	14.12
19	Stanbic Bank Ghana Limited	10.03	1.59	11.62	N/A	N/A	N/A	1.60	1.00	11.64
20	Standard Chartered Bank (Ghana)	10.03	2.87	12.90	N/A	N/A	2.50	N/A	N/A	12.90
21	United Bank for Africa (Ghana)	10.03	21.88	31.91	N/A	2.00	N/A	2.00	N/A	32.97
22	Universal Merchant Bank Limited	10.03	NL	NL	N/A	N/A	N/A	N/A	N/A	N/A
23	Zenith Bank (Ghana) Limited	10.03	4.97	15.00	N/A	1.00	N/A	1.00	1.50	16.27

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 May, 2026

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	10.03	4.16	14.19	N/A	1.00	1.00	N/A	N/A	16.13
2	Access Bank Ghana Plc	10.03	10.91	20.94	N/A	N/A	N/A	0.50	3.00	20.98
3	Agricultural Development Bank Limited	10.03	10.67	20.70	N/A	2.00	N/A	N/A	N/A	27.48
4	Bank of Africa Ghana Limited	10.03	3.67	13.70	1.50	1.50	N/A	1.21	N/A	23.42
5	CalBank PLC	10.03	4.73	14.76	N/A	1.00	1.00	N/A	1.00	16.41
6	Consolidated Bank Ghana Limited	10.03	11.27	21.30	N/A	N/A	N/A	0.50	2.00	25.44
7	Ecobank Ghana Limited	10.03	2.98	13.01	0.75	1.00	0.45	N/A	1.00	14.51
8	First Bank Ghana Limited	10.03	6.73	16.76	1.00	1.50	N/A	N/A	N/A	21.13
9	Fidelity Bank Ghana Limited	10.03	8.42	18.45	N/A	2.00	N/A	N/A	1.00	24.79
10	First Atlantic Bank Limited	10.03	3.48	13.51	N/A	1.50	N/A	N/A	1.50	16.59
11	First National Bank (Ghana) Limited	10.03	5.32	15.35	N/A	N/A	N/A	N/A	1.50	16.50
12	GCB Bank Limited	10.03	17.51	27.54	N/A	1.00	N/A	N/A	1.00	29.54
13	Guaranty Trust Bank (Ghana) Limited	10.03	16.47	26.50	N/A	N/A	1.00	N/A	1.00	33.58
14	National Investment Bank Limited	10.03	NL	NL	N/A	N/A	N/A	N/A	N/A	N/A
15	Omnibank Bank Ghana Limited	10.03	5.43	15.46	N/A	1.10	0.71	N/A	N/A	18.91
16	Prudential Bank Limited	10.03	6.14	16.17	N/A	2.00	N/A	N/A	N/A	18.26
17	Republic Bank (Ghana) PLC	10.03	7.50	17.53	N/A	1.50	N/A	N/A	1.50	22.75
18	Societe General Ghana PLC	10.03	5.51	15.54	N/A	1.50	N/A	N/A	2.00	19.04
19	Stanbic Bank Ghana Limited	10.03	4.75	14.78	N/A	N/A	N/A	1.05	2.50	15.17
20	Standard Chartered Bank (Ghana) Limited	10.03	1.00	11.03	N/A	N/A	2.50	N/A	N/A	11.03
21	United Bank for Africa (Ghana) Limited	10.03	6.26	16.29	N/A	3.00	N/A	N/A	N/A	19.79
22	Universal Merchant Bank Limited	10.03	5.98	16.01	N/A	2.00	N/A	N/A	2.00	20.69
23	Zenith Bank (Ghana) Limited	10.03	6.95	16.98	2.00	2.00	1.00	N/A	2.00	22.25

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 May, 2026

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	Absa Bank Ghana Limited	10.03	2.33	12.36	N/A	1.00	1.00	N/A	N/A	13.34
2	Access Bank Ghana Plc	10.03	5.74	15.77	N/A	N/A	N/A	1.00	1.00	15.78
3	Agricultural Development Bank Limited	10.03	7.97	18.00	N/A	2.00	N/A	N/A	N/A	19.46
4	Bank of Africa Ghana Limited	10.03	4.73	14.76	1.50	1.50	N/A	1.21	N/A	18.08
5	CalBank PLC	10.03	NL	NL	N/A	N/A	N/A	N/A	N/A	N/A
6	Consolidated Bank Ghana Limited	10.03	11.33	21.36	N/A	N/A	N/A	0.50	2.00	24.72
7	Ecobank Ghana Limited	10.03	3.18	13.21	0.75	1.00	0.45	N/A	1.00	14.71
8	First Bank Ghana Limited	10.03	7.50	17.53	1.00	1.50	N/A	N/A	N/A	18.91
9	Fidelity Bank Ghana Limited	10.03	5.47	15.50	N/A	2.00	N/A	N/A	N/A	21.45
10	First Atlantic Bank Limited	10.03	2.99	13.02	N/A	1.50	N/A	N/A	1.50	14.08
11	First National Bank (Ghana) Limited	10.03	NL	NL	N/A	N/A	N/A	N/A	N/A	N/A
12	GCB Bank Limited	10.03	17.51	27.54	N/A	1.00	N/A	N/A	1.00	28.21
13	Guaranty Trust Bank (Ghana) Limited	10.03	NL	NL	N/A	N/A	N/A	N/A	N/A	N/A
14	National Investment Bank Limited	10.03	NL	NL	N/A	N/A	N/A	N/A	N/A	N/A
15	OmniBSIC Bank Ghana Limited	10.03	NL	NL	N/A	N/A	N/A	N/A	N/A	N/A
16	Prudential Bank Limited	10.03	6.84	16.87	N/A	2.00	N/A	1.00	N/A	20.19
17	Republic Bank (Ghana) PLC	10.03	7.50	17.53	N/A	1.50	N/A	N/A	1.50	19.19
18	Societe General Ghana PLC	10.03	NL	NL	N/A	N/A	N/A	N/A	N/A	N/A
19	Stanbic Bank Ghana Limited	10.03	3.57	13.60	N/A	N/A	N/A	1.00	2.50	13.76
20	Standard Chartered Bank (Ghana) Limited	10.03	NL	NL	N/A	N/A	N/A	N/A	N/A	N/A
21	United Bank for Africa (Ghana) Limited	10.03	8.71	18.74	N/A	2.00	N/A	N/A	N/A	19.84
22	Universal Merchant Bank Limited	10.03	19.97	30.00	N/A	1.00	N/A	N/A	0.25	31.09
23	Zenith Bank (Ghana) Limited	10.03	5.74	15.77	1.00	1.00	2.00	N/A	1.00	18.17

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 May, 2026

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	Absa Bank Ghana Limited	10.03	NL	NL	N/A	N/A	N/A	N/A	N/A	N/A
2	Access Bank Ghana Plc	10.03	6.30	16.33	N/A	N/A	N/A	1.00	1.00	16.34
3	Agricultural Development Bank Limited	10.03	12.64	22.67	N/A	2.00	N/A	N/A	N/A	25.07
4	Bank of Africa Ghana Limited	10.03	3.74	13.77	1.50	1.50	N/A	1.21	N/A	15.86
5	CalBank PLC	10.03	NL	NL	N/A	N/A	N/A	N/A	N/A	N/A
6	Consolidated Bank Ghana Limited	10.03	NL	NL	N/A	N/A	N/A	N/A	N/A	N/A
7	Ecobank Ghana Limited	10.03	2.44	12.47	0.75	1.00	0.45	0.00	1.00	13.97
8	First Bank Ghana Limited	10.03	7.90	17.93	1.00	1.50	N/A	N/A	N/A	18.69
9	Fidelity Bank Ghana Limited	10.03	4.00	14.03	N/A	2.00	N/A	N/A	N/A	14.57
10	First Atlantic Bank Limited	10.03	5.00	15.03	N/A	1.50	N/A	N/A	1.50	15.72
11	First National Bank (Ghana) Limited	10.03	5.00	15.03	N/A	N/A	N/A	N/A	2.00	16.11
12	GCB Bank Limited	10.03	NL	NL	N/A	N/A	N/A	N/A	N/A	N/A
13	Guaranty Trust Bank (Ghana) Limited	10.03	NL	NL	N/A	N/A	N/A	N/A	N/A	N/A
14	National Investment Bank Limited	10.03	NL	NL	N/A	N/A	N/A	N/A	N/A	N/A
15	OmniBSIC Bank Ghana Limited	10.03	NL	NL	N/A	N/A	N/A	N/A	N/A	N/A
16	Prudential Bank Limited	10.03	4.62	14.65	N/A	2.00	N/A	N/A	N/A	15.61
17	Republic Bank (Ghana) PLC	10.03	7.50	17.53	N/A	1.50	N/A	N/A	1.50	18.45
18	Societe General Ghana PLC	10.03	NL	NL	N/A	N/A	N/A	N/A	N/A	N/A
19	Stanbic Bank Ghana Limited	10.03	5.00	15.03	N/A	N/A	N/A	1.00	2.50	15.07
20	Standard Chartered Bank (Ghana) Limited	10.03	NL	NL	N/A	N/A	N/A	N/A	N/A	N/A
21	United Bank for Africa (Ghana) Limited	10.03	9.83	19.86	N/A	2.00	N/A	N/A	N/A	20.46
22	Universal Merchant Bank Limited	10.03	NL	NL	N/A	N/A	N/A	N/A	N/A	N/A
23	Zenith Bank (Ghana) Limited	10.03	NL	NL	N/A	N/A	N/A	N/A	N/A	N/A

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 May, 2026

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	Absa Bank Ghana Limited	10.03	-2.81	7.22	N/A	N/A	0.50	N/A	N/A	7.62
2	Access Bank Ghana Plc	10.03	2.56	12.59	N/A	0.50	N/A	N/A	0.50	12.60
3	Agricultural Development Bank	10.03	9.80	19.83	N/A	2.00	N/A	N/A	N/A	23.82
4	Bank of Africa Ghana Limited	10.03	NL	NL	N/A	N/A	N/A	N/A	N/A	N/A
5	CalBank PLC	10.03	3.00	13.03	N/A	1.00	1.00	N/A	1.00	14.13
6	Consolidated Bank Ghana Limited	10.03	4.00	14.03	N/A	N/A	N/A	0.50	2.00	14.79
7	Ecobank Ghana Limited	10.03	1.00	11.03	0.75	1.00	0.45	N/A	1.00	11.88
8	First Bank Ghana Limited	10.03	-0.50	9.53	1.00	1.50	N/A	N/A	N/A	13.99
9	Fidelity Bank Ghana Limited	10.03	3.97	14.00	N/A	1.00	N/A	N/A	N/A	14.50
10	First Atlantic Bank Limited	10.03	1.68	11.71	N/A	0.50	N/A	N/A	0.50	15.36
11	First National Bank (Ghana) Limited	10.03	4.50	14.53	N/A	N/A	N/A	N/A	1.00	15.47
12	GCB Bank Limited	10.03	3.60	13.63	N/A	N/A	N/A	N/A	1.00	14.63
13	Guaranty Trust Bank (Ghana) Limited	10.03	14.64	24.67	N/A	N/A	N/A	N/A	N/A	24.67
14	National Investment Bank Limited	10.03	NL	NL	N/A	N/A	N/A	N/A	N/A	N/A
15	OmniBSIC Bank Ghana Limited	10.03	2.37	12.40	N/A	0.31	0.15	N/A	N/A	13.35
16	Prudential Bank Limited	10.03	3.29	13.32	N/A	1.00	N/A	N/A	N/A	14.86
17	Republic Bank (Ghana) PLC	10.03	3.49	13.52	N/A	1.00	N/A	N/A	1.00	17.05
18	Societe General Ghana PLC	10.03	3.07	13.10	N/A	0.15	N/A	N/A	0.25	13.21
19	Stanbic Bank Ghana Limited	10.03	1.06	11.09	N/A	N/A	N/A	N/A	1.00	11.17
20	Standard Chartered Bank (Ghana)	10.03	-1.33	8.70	N/A	N/A	2.50	N/A	N/A	8.70
21	United Bank for Africa (Ghana)	10.03	0.74	10.77	N/A	0.50	N/A	N/A	0.50	14.32
22	Universal Merchant Bank Limited	10.03	6.97	17.00	N/A	0.50	N/A	N/A	0.50	18.94
23	Zenith Bank (Ghana) Limited	10.03	1.46	11.49	0.50	1.00	N/A	N/A	1.00	13.28

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 May, 2026

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	Absa Bank Ghana Limited	10.03	-1.26	8.77	N/A	N/A	0.50	N/A	N/A	9.78
2	Access Bank Ghana Plc	10.03	4.50	14.53	N/A	0.50	N/A	N/A	0.50	14.53
3	Agricultural Development Bank Limited	10.03	12.03	22.06	N/A	2.00	N/A	N/A	N/A	23.56
4	Bank of Africa Ghana Limited	10.03	NL	NL	N/A	N/A	N/A	N/A	N/A	N/A
5	CalBank PLC	10.03	NL	NL	N/A	N/A	N/A	N/A	N/A	N/A
6	Consolidated Bank Ghana Limited	10.03	NL	NL	N/A	N/A	N/A	N/A	N/A	N/A
7	Ecobank Ghana Limited	10.03	1.35	11.38	0.75	1.00	0.45	N/A	1.00	12.23
8	First Bank Ghana Limited	10.03	1.25	11.28	1.00	1.50	N/A	N/A	N/A	12.73
9	Fidelity Bank Ghana Limited	10.03	NL	NL	N/A	N/A	N/A	N/A	N/A	N/A
10	First Atlantic Bank Limited	10.03	2.53	12.56	N/A	0.50	N/A	N/A	0.35	12.86
11	First National Bank (Ghana) Limited	10.03	1.35	11.38	N/A	N/A	N/A	N/A	N/A	11.99
12	GCB Bank Limited	10.03	3.60	13.63	N/A	N/A	N/A	N/A	1.00	13.96
13	Guaranty Trust Bank (Ghana) Limited	10.03	NL	NL	N/A	N/A	N/A	N/A	N/A	N/A
14	National Investment Bank Limited	10.03	NL	NL	N/A	N/A	N/A	N/A	N/A	N/A
15	OmniBSIC Bank Ghana Limited	10.03	1.64	11.67	N/A	0.25	0.25	N/A	N/A	12.69
16	Prudential Bank Limited	10.03	NL	NL	N/A	N/A	N/A	N/A	N/A	N/A
17	Republic Bank (Ghana) PLC	10.03	3.49	13.52	N/A	1.00	N/A	N/A	1.00	14.66
18	Societe General Ghana PLC	10.03	3.05	13.08	N/A	0.25	N/A	N/A	0.10	13.13
19	Stanbic Bank Ghana Limited	10.03	2.00	12.03	N/A	N/A	N/A	N/A	1.25	12.08
20	Standard Chartered Bank (Ghana) Limited	10.03	NL	NL	N/A	N/A	N/A	N/A	N/A	N/A
21	United Bank for Africa (Ghana) Limited	10.03	0.00	10.03	N/A	1.00	N/A	N/A	N/A	11.21
22	Universal Merchant Bank Limited	10.03	NL	NL	N/A	N/A	N/A	N/A	N/A	N/A
23	Zenith Bank (Ghana) Limited	10.03	4.46	14.49	N/A	0.75	1.00	N/A	0.75	15.65

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 May, 2026

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	Absa Bank Ghana Limited	10.03	NL	NL	N/A	N/A	N/A	N/A	N/A	N/A
2	Access Bank Ghana Plc	10.03	8.65	18.68	N/A	0.50	N/A	N/A	0.50	18.68
3	Agricultural Development Bank Limited	10.03	7.97	18.00	N/A	2.00	N/A	N/A	N/A	18.92
4	Bank of Africa Ghana Limited	10.03	NL	NL	N/A	N/A	N/A	N/A	N/A	N/A
5	CalBank PLC	10.03	NL	NL	N/A	N/A	N/A	N/A	N/A	N/A
6	Consolidated Bank Ghana Limited	10.03	NL	NL	N/A	N/A	N/A	N/A	N/A	N/A
7	Ecobank Ghana Limited	10.03	2.28	12.31	0.75	1.00	0.45	N/A	1.00	13.16
8	First Bank Ghana Limited	10.03	3.00	13.03	1.00	1.50	N/A	N/A	N/A	13.84
9	Fidelity Bank Ghana Limited	10.03	NL	NL	N/A	N/A	N/A	N/A	N/A	N/A
10	First Atlantic Bank Limited	10.03	NL	NL	N/A	N/A	N/A	N/A	N/A	N/A
11	First National Bank (Ghana) Limited	10.03	NL	NL	N/A	N/A	N/A	N/A	N/A	N/A
12	GCB Bank Limited	10.03	3.60	13.63	N/A	N/A	N/A	N/A	1.00	13.83
13	Guaranty Trust Bank (Ghana) Limited	10.03	NL	NL	N/A	N/A	N/A	N/A	N/A	N/A
14	National Investment Bank Limited	10.03	NL	NL	N/A	N/A	N/A	N/A	N/A	N/A
15	OmniBSIC Bank Ghana Limited	10.03	NL	NL	N/A	N/A	N/A	N/A	N/A	N/A
16	Prudential Bank Limited	10.03	NL	NL	N/A	N/A	N/A	N/A	N/A	N/A
17	Republic Bank (Ghana) PLC	10.03	3.49	13.52	N/A	1.00	N/A	N/A	1.00	14.16
18	Societe General Ghana PLC	10.03	3.50	13.53	N/A	0.25	N/A	N/A	0.25	14.03
19	Stanbic Bank Ghana Limited	10.03	3.72	13.75	N/A	N/A	N/A	N/A	1.85	13.80
20	Standard Chartered Bank (Ghana) Limited	10.03	NL	NL	N/A	N/A	N/A	N/A	N/A	N/A
21	United Bank for Africa (Ghana) Limited	10.03	24.97	35.00	N/A	2.00	N/A	N/A	N/A	35.52
22	Universal Merchant Bank Limited	10.03	NL	NL	N/A	N/A	N/A	N/A	N/A	N/A
23	Zenith Bank (Ghana) Limited	10.03	11.57	21.60	N/A	0.50	0.00	N/A	0.50	21.81

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 May, 2026