



GHANA ASSOCIATION OF BANKS

GHANA REFERENCE RATE 2026

HISTORICAL VALUES OF THE GHANA REFERENCE RATE (in Percentage-%)

MONTH	RATE (%)	EFFECTIVE DATE
JANUARY	15.68	January 07, 2026
FEBRUARY	14.58	February 04, 2026
MARCH	11.71	March 04, 2026
APRIL	10.06	April 01, 2026
MAY	10.03	May 06, 2026
JUNE	10.02	June 03, 2026
JULY	10.59	July 01, 2026
AUGUST		
SEPTEMBER		
OCTOBER		
NOVEMBER		
DECEMBER		