



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		
MAY		
JUNE		
JULY		
AUGUST		
SEPTEMBER		
OCTOBER		
NOVEMBER		
DECEMBER		