

6-Aug-26



ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	11.5000	12.2900	11.8950
EUR / GHS	13.2469	14.2122	13.7295
GBP / GHS	15.4468	16.5694	16.0081

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID Rate
EUR / USD	1.1519	1.1569	1.1544
GBP / USD	1.3432	1.3487	1.3460
EUR / GBP	0.8544	0.8613	0.8578
USD / ZAR	16.1192	16.4772	16.2982

ZISA/ZIPA rate	3.00%
ZIRA rate	3.50%
SME ISA rate	3.50%

T-Bill rates	
91- Day	5.00%
182-Day	7.00%
364-Day	11.50%
2 Year	
3 Year	
5 Year	

Zenith Fixed Deposits

Tenor	1m	2m	3m	6m	1y
GHS					
2,000 - 10,000	0.25%	0.45%	0.75%	0.50%	0.35%
10,001-50,000	0.45%	0.55%	1.00%	0.75%	0.45%
50,001 - 100,000	0.55%	0.75%	1.25%	1.00%	0.55%
100,001 -500,000	0.75%	1.00%	1.50%	1.20%	0.75%
500,001 -1,000,000	1.00%	1.15%	1.75%	1.25%	1.00%
Above 1,000,000	1.15%	1.25%	2.00%	1.50%	1.15%

Zenith Fixed Deposits (USD) Offshore

Tenor	3m	6m	1y
10,001-50,000	0.25%	0.50%	0.75%
50,001 - 100,000	0.50%	0.75%	1.00%
100,001 -500,000	1.00%	1.25%	1.50%
500,001 -1,000,000	1.25%	1.50%	1.75%
Above 1,000,000	1.50%	2.00%	2.25%

OFFSHORE (TRANSFER / INFLOW RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	11.5000	11.8400	11.6700
EUR / GHS	13.2469	13.6918	13.4693
GBP / GHS	15.4468	15.9627	15.7047
ZAR / GHS	0.7092	0.7337	0.7215
CHF / GHS	14.4395	14.7145	14.5770
CNY / GHS	1.7097	1.8044	1.7571
JPY / GHS	0.0685	0.0805	0.0745
GHS / XOF	47.8937	49.3937	48.6437
GHS / NGN	114.0141	118.0141	116.0141

	BID	OFFER	MID Rate
USD / ZAR	16.1192	16.4742	16.2967
EUR / USD	1.1519	1.1564	1.1542
GBP / USD	1.3432	1.3482	1.3457
EUR / GBP	0.8544	0.8609	0.8577
CNY / USD	0.1442	0.1524	0.1483
USD / XOF	550.7776	584.8214	567.80
EUR / XOF	634.4407	679.7875	657.11

Call Deposits	
5,001 - 10,000	0.15%
10,001 - 50,000	0.25%
50,001 - 100,000	0.50%
100,001 - 500,000	0.65%
500,001 - 1,000,000	1.15%
1,000,001 - 3,000,000	1.25%
Above 3,000,000	1.50%

GAB RATE	
USD / GHS	11.7400
EUR / GHS	13.5546
GBP / GHS	15.8026
ZAR / GHS	0.7194
CNY / GHS	1.7397
JPY / GHS	0.0745
GHS / NGN	116.0141
GHS / XOF	48.3937

PLEASE NOTE THAT THESE EXCHANGE RATES ARE INDICATIVE AND CAN ONLY BE USED TO PROCESS TRANSACTIONS UP TO USD 5000, EUR 5000 AND GBP 5000 .
WE ADVISE THAT YOU CONTACT OUR TREASURY DEPARTMENT FOR FIRM QUOTES FOR TRANSACTIONS ABOVE THESE AMOUNTS.