

12-Dec-25



ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	11.3000	11.9000	11.6000
EUR / GHS	13.2278	14.0729	13.6504
GBP / GHS	15.1160	16.0614	15.5887

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID Rate
EUR / USD	1.1706	1.1831	1.1769
GBP / USD	1.3377	1.3502	1.3440
EUR / GBP	0.8673	0.8844	0.8759
USD / ZAR	16.6404	16.9984	16.8194

ZISA/ZIPA rate	4.50%
ZIRA rate	5.00%
SME ISA rate	5.00%

T-Bill rates	
91- Day	9.50%
182-Day	11.55%
364-Day	12.25%
2 Year	
3 Year	
5 Year	

Zenith Fixed Deposits

Tenor	1m	2m	3m	6m	1y
GHS					
2,000 - 10,000	1.00%	1.25%	1.75%	2.00%	2.25%
10,001-50,000	1.25%	1.50%	2.00%	2.25%	2.50%
50,001 - 100,000	1.50%	1.75%	2.25%	2.50%	2.75%
100,001 -500,000	2.00%	2.50%	3.00%	3.25%	3.00%
500,001 -1,000,000	2.25%	2.50%	3.25%	3.50%	3.25%
Above 1,000,000	2.50%	3.00%	4.00%	3.75%	3.50%

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	11.3000	11.5500	11.4250
EUR / GHS	13.2278	13.6590	13.4434
GBP / GHS	15.1160	15.5890	15.3525
ZAR / GHS	0.6709	0.6946	0.6827
CHF / GHS	13.8983	14.5983	14.2483
CNY / GHS	1.5953	1.6828	1.6391
JPY / GHS	0.0680	0.0800	0.0740
GHS / XOF	48.1447	49.6447	48.8947
GHS / NGN	124.6321	128.6321	126.6321

	BID	OFFER	MID Rate
USD / ZAR	16.6404	16.9954	16.8179
EUR / USD	1.1706	1.1826	1.1766
GBP / USD	1.3377	1.3497	1.3437
EUR / GBP	0.8673	0.8841	0.8757
CNY / USD	0.1377	0.1457	0.1417
USD / XOF	544.0351	573.3963	558.72
EUR / XOF	636.8475	681.5984	659.22

Call Deposits	
5,001 - 10,000	0.50%
10,001 - 50,000	1.00%
50,001 - 100,000	1.25%
100,001 - 500,000	1.50%
500,001 - 1,000,000	1.75%
1,000,001 - 3,000,000	2.00%
Above 3,000,000	2.50%

GAB RATE	
USD / GHS	11.4700
EUR / GHS	13.4847
GBP / GHS	15.4002
ZAR / GHS	0.6811
CNY / GHS	1.6253
JPY / GHS	0.0740
GHS / NGN	126.6321
GHS / XOF	48.6447

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.