

28-Jan-26



ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	10.7500	11.7500	11.2500
EUR / GHS	12.8409	14.1000	13.4704
GBP / GHS	14.7748	16.2315	15.5031

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID Rate
EUR / USD	1.1945	1.2005	1.1975
GBP / USD	1.3744	1.3819	1.3782
EUR / GBP	0.8647	0.8735	0.8691
USD / ZAR	15.7813	16.1393	15.9603

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	10.7500	11.1000	10.9250
EUR / GHS	12.8409	13.3200	13.0804
GBP / GHS	14.7748	15.3335	15.0542
ZAR / GHS	0.6731	0.7029	0.6880
CHF / GHS	13.8697	14.5697	14.2197
CNY / GHS	1.5402	1.6428	1.5915
JPY / GHS	0.0653	0.0773	0.0713
GHS / XOF	49.7671	51.2671	50.5171
GHS / NGN	126.9593	130.9593	128.9593

	BID	OFFER	MID Rate
USD / ZAR	15.7813	16.1363	15.9588
EUR / USD	1.1945	1.2000	1.1973
GBP / USD	1.3744	1.3814	1.3779
EUR / GBP	0.8647	0.8731	0.8689
CNY / USD	0.1398	0.1480	0.1439
USD / XOF	534.9963	569.0648	552.03
EUR / XOF	639.0531	686.3778	662.72

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	10.9200
EUR / GHS	13.0495
GBP / GHS	15.0167
ZAR / GHS	0.6833
CNY / GHS	1.5702
JPY / GHS	0.0713
GHS / NGN	128.9593
GHS / XOF	50.2671

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.