

28-Jul-26



ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	11.4000	12.2500	11.8250
EUR / GHS	12.9276	13.9454	13.4365
GBP / GHS	15.1221	16.2986	15.7104

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID Rate
EUR / USD	1.1340	1.1389	1.1365
GBP / USD	1.3265	1.3310	1.3288
EUR / GBP	0.8523	0.8586	0.8554
USD / ZAR	16.5169	16.8749	16.6959

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

T-Bill rates	
91- Day	4.85%
182-Day	6.75%
364-Day	11.00%
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	11.4000	11.7800	11.5900
EUR / GHS	12.9276	13.4104	13.1690
GBP / GHS	15.1221	15.6733	15.3977
ZAR / GHS	0.6861	0.7132	0.6997
CHF / GHS	14.1391	14.4141	14.2766
CNY / GHS	1.6909	1.7906	1.7407
JPY / GHS	0.0652	0.0772	0.0712
GHS / XOF	49.0006	50.5006	49.7506
GHS / NGN	115.1177	119.1177	117.1177

	BID	OFFER	MID Rate
USD / ZAR	16.5169	16.8719	16.6944
EUR / USD	1.1340	1.1384	1.1362
GBP / USD	1.3265	1.3305	1.3285
EUR / GBP	0.8523	0.8582	0.8553
CNY / USD	0.1438	0.1520	0.1479
USD / XOF	558.6068	594.8971	576.75
EUR / XOF	633.4602	680.7308	657.10

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	11.6400
EUR / GHS	13.2515
GBP / GHS	15.4917
ZAR / GHS	0.6963
CNY / GHS	1.7209
JPY / GHS	0.0712
GHS / NGN	117.1177
GHS / XOF	49.5006

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.