

14-Aug-26



ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	10.5000	11.8600	11.1800
EUR / GHS	12.1013	13.7185	12.9099
GBP / GHS	14.1750	16.0525	15.1138

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID Rate
EUR / USD	1.1525	1.1572	1.1549
GBP / USD	1.3500	1.3540	1.3520
EUR / GBP	0.8515	0.8572	0.8543
USD / ZAR	15.9995	16.3575	16.1785

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

T-Bill rates	
91- Day	4.75%
182-Day	6.50%
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	10.5000	11.3000	10.9000
EUR / GHS	12.1013	13.0707	12.5860
GBP / GHS	14.1750	15.2946	14.7348
ZAR / GHS	0.6676	0.7059	0.6868
CHF / GHS	13.4110	13.6860	13.5485
CNY / GHS	1.5984	1.7233	1.6608
JPY / GHS	0.0629	0.0749	0.0689
GHS / XOF	51.3105	52.8105	52.0605
GHS / NGN	121.8352	125.8352	123.8352

	BID	OFFER	MID Rate
USD / ZAR	15.9995	16.3545	16.1770
EUR / USD	1.1525	1.1567	1.1546
GBP / USD	1.3500	1.3535	1.3518
EUR / GBP	0.8515	0.8568	0.8542
CNY / USD	0.1443	0.1525	0.1484
USD / XOF	538.7603	596.7587	567.76
EUR / XOF	620.9212	693.7707	657.35

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	10.9800
EUR / GHS	12.6607
GBP / GHS	14.8181
ZAR / GHS	0.6778
CNY / GHS	1.6284
JPY / GHS	0.0689
GHS / NGN	123.8352
GHS / XOF	51.8105

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.