

12-Jun-26



ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	10.7500	12.1000	11.4250
EUR / GHS	12.3722	14.0360	13.2041
GBP / GHS	14.3319	16.1910	15.2615

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID Rate
EUR / USD	1.1509	1.1605	1.1557
GBP / USD	1.3332	1.3386	1.3359
EUR / GBP	0.8601	0.8705	0.8653
USD / ZAR	16.3049	16.6629	16.4839

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

T-Bill rates	
91- Day	4.25%
182-Day	6.00%
364-Day	8.00%
2 Year	
3 Year	
5 Year	

OFFSHORE (TRANSFER / INFLOW RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	10.7500	11.5000	11.1250
EUR / GHS	12.3722	13.3400	12.8561
GBP / GHS	14.3319	15.3882	14.8600
ZAR / GHS	0.6593	0.7053	0.6823
CHF / GHS	13.4474	14.1474	13.7974
CNY / GHS	1.6007	1.7457	1.6732
JPY / GHS	0.0629	0.0749	0.0689
GHS / XOF	51.0759	52.5759	51.8259
GHS / NGN	121.2408	125.2408	123.2408

	BID	OFFER	MID Rate
USD / ZAR	16.3049	16.6599	16.4824
EUR / USD	1.1509	1.1600	1.1555
GBP / USD	1.3332	1.3381	1.3357
EUR / GBP	0.8601	0.8701	0.8651
CNY / USD	0.1436	0.1518	0.1477
USD / XOF	549.0659	604.6229	576.84
EUR / XOF	631.9200	704.8625	668.39

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%

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%

GAB RATE	
USD / GHS	11.0500
EUR / GHS	12.7183
GBP / GHS	14.7335
ZAR / GHS	0.6695
CNY / GHS	1.6307
JPY / GHS	0.0689
GHS / NGN	123.2408
GHS / XOF	51.5759

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%

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.