

21-Jan-26



ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	10.5500	11.7100	11.1300
EUR / GHS	12.3372	13.7522	13.0447
GBP / GHS	14.1644	15.7781	14.9712

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID Rate
EUR / USD	1.1694	1.1749	1.1722
GBP / USD	1.3426	1.3479	1.3453
EUR / GBP	0.8679	0.8751	0.8715
USD / ZAR	16.1972	16.5552	16.3762

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	

OFFSHORE (TRANSFER / INFLOW RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	10.5500	10.9950	10.7725
EUR / GHS	12.3372	12.9125	12.6248
GBP / GHS	14.1644	14.8147	14.4895
ZAR / GHS	0.6515	0.6793	0.6654
CHF / GHS	13.3900	14.0900	13.7400
CNY / GHS	1.5285	1.6251	1.5768
JPY / GHS	0.0627	0.0747	0.0687
GHS / XOF	51.0238	52.5238	51.7738
GHS / NGN	128.7807	132.7807	130.7807

	BID	OFFER	MID Rate
USD / ZAR	16.1972	16.5522	16.3747
EUR / USD	1.1694	1.1744	1.1719
GBP / USD	1.3426	1.3474	1.3450
EUR / GBP	0.8679	0.8747	0.8713
CNY / USD	0.1396	0.1478	0.1437
USD / XOF	538.3011	577.4992	557.90
EUR / XOF	629.4893	681.7150	655.60

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%

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%

GAB RATE	
USD / GHS	10.8500
EUR / GHS	12.7312
GBP / GHS	14.6090
ZAR / GHS	0.6617
CNY / GHS	1.5585
JPY / GHS	0.0687
GHS / NGN	130.7807
GHS / XOF	51.5238

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.