

29-Jan-26



ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	10.7500	11.7500	11.2500
EUR / GHS	12.8205	14.0988	13.4596
GBP / GHS	14.7995	16.2702	15.5349

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID Rate
EUR / USD	1.1926	1.2004	1.1965
GBP / USD	1.3767	1.3852	1.3810
EUR / GBP	0.8613	0.8719	0.8666
USD / ZAR	15.7230	16.0810	15.9020

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	12.8205	13.3189	13.0697
GBP / GHS	14.7995	15.3702	15.0848
ZAR / GHS	0.6756	0.7054	0.6905
CHF / GHS	13.8264	14.5264	14.1764
CNY / GHS	1.5408	1.6428	1.5918
JPY / GHS	0.0651	0.0771	0.0711
GHS / XOF	49.8349	51.3349	50.5849
GHS / NGN	125.7656	129.7656	127.7656

	BID	OFFER	MID Rate
USD / ZAR	15.7230	16.0780	15.9005
EUR / USD	1.1926	1.1999	1.1963
GBP / USD	1.3767	1.3847	1.3807
EUR / GBP	0.8613	0.8716	0.8664
CNY / USD	0.1398	0.1480	0.1439
USD / XOF	535.7252	569.8174	552.77
EUR / XOF	638.9058	687.2239	663.06

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	13.0319
GBP / GHS	15.0440
ZAR / GHS	0.6858
CNY / GHS	1.5708
JPY / GHS	0.0711
GHS / NGN	127.7656
GHS / XOF	50.3349

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.