

23-Jan-26



ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	10.5500	11.7200	11.1350
EUR / GHS	12.3635	13.7933	13.0784
GBP / GHS	14.2056	15.8372	15.0214

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID Rate
EUR / USD	1.1719	1.1774	1.1747
GBP / USD	1.3465	1.3518	1.3492
EUR / GBP	0.8672	0.8744	0.8708
USD / ZAR	15.9540	16.3120	16.1330

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	10.5500	11.0000	10.7750
EUR / GHS	12.3635	12.9459	12.6547
GBP / GHS	14.2056	14.8643	14.5349
ZAR / GHS	0.6627	0.6895	0.6761
CHF / GHS	13.3532	14.0532	13.7032
CNY / GHS	1.5289	1.6236	1.5763
JPY / GHS	0.0627	0.0747	0.0687
GHS / XOF	50.8971	52.3971	51.6471
GHS / NGN	128.8064	132.8064	130.8064

	BID	OFFER	MID Rate
USD / ZAR	15.9540	16.3090	16.1315
EUR / USD	1.1719	1.1769	1.1744
GBP / USD	1.3465	1.3513	1.3489
EUR / GBP	0.8672	0.8740	0.8706
CNY / USD	0.1394	0.1476	0.1435
USD / XOF	536.9644	576.3681	556.67
EUR / XOF	629.2686	681.8276	655.55

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	10.8700
EUR / GHS	12.7626
GBP / GHS	14.6642
ZAR / GHS	0.6729
CNY / GHS	1.5589
JPY / GHS	0.0687
GHS / NGN	130.8064
GHS / XOF	51.3971

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.