

13-Mar-26



**ONSHORE (CASH AND DRAFT RATES)**

	GHS BID	GHS OFFER	MID Rate
USD / GHS	10.6000	11.5300	11.0650
EUR / GHS	12.0946	13.2941	12.6943
GBP / GHS	14.0333	15.4133	14.7233

**CASH AND DRAFT CROSS RATE**

	BID	OFFER	MID Rate
EUR / USD	1.1410	1.1535	1.1473
GBP / USD	1.3239	1.3373	1.3306
EUR / GBP	0.8535	0.8713	0.8624
USD / ZAR	16.5424	16.9004	16.7214

ZISA/ZIPA rate	4.50%
ZIRA rate	5.00%
SME ISA rate	5.00%

T-Bill rates	
91- Day	4.00%
182-Day	5.95%
364-Day	7.00%
2 Year	
3 Year	
5 Year	

**OFFSHORE (TRANSFER / INFLOW RATES)**

	GHS BID	GHS OFFER	MID Rate
USD / GHS	10.6000	10.9900	10.7950
EUR / GHS	12.0946	12.6715	12.3830
GBP / GHS	14.0333	14.6914	14.3624
ZAR / GHS	0.6392	0.6654	0.6523
CHF / GHS	13.5142	14.2142	13.8642
CNY / GHS	1.5502	1.6430	1.5966
JPY / GHS	0.0623	0.0743	0.0683
GHS / XOF	51.8574	53.3574	52.6074
GHS / NGN	125.5125	129.5125	127.5125

	BID	OFFER	MID Rate
USD / ZAR	16.5424	16.8974	16.7199
EUR / USD	1.1410	1.1530	1.1470
GBP / USD	1.3239	1.3368	1.3304
EUR / GBP	0.8535	0.8709	0.8622
CNY / USD	0.1413	0.1495	0.1454
USD / XOF	549.6884	586.3978	568.04
EUR / XOF	627.1945	679.6167	653.41

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	10.8725
EUR / GHS	12.5285
GBP / GHS	14.5186
ZAR / GHS	0.6494
CNY / GHS	1.5802
JPY / GHS	0.0683
GHS / NGN	127.5125
GHS / XOF	52.3574

**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.