

24-Jul-26



ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	11.3800	12.2000	11.7900
EUR / GHS	12.9345	13.9202	13.4274
GBP / GHS	15.1513	16.3041	15.7277

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID Rate
EUR / USD	1.1366	1.1415	1.1391
GBP / USD	1.3314	1.3369	1.3342
EUR / GBP	0.8505	0.8574	0.8539
USD / ZAR	16.5628	16.9208	16.7418

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

T-Bill rates	
91- Day	4.85%
182-Day	6.75%
364-Day	11.00%
2 Year	
3 Year	
5 Year	

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%

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	11.3800	11.7500	11.5650
EUR / GHS	12.9345	13.4068	13.1706
GBP / GHS	15.1513	15.7027	15.4270
ZAR / GHS	0.6836	0.7095	0.6966
CHF / GHS	14.1626	14.4376	14.3001
CNY / GHS	1.6862	1.7837	1.7349
JPY / GHS	0.0651	0.0771	0.0711
GHS / XOF	49.0661	50.5661	49.8161
GHS / NGN	115.6307	119.6307	117.6307

	BID	OFFER	MID Rate
USD / ZAR	16.5628	16.9178	16.7403
EUR / USD	1.1366	1.1410	1.1388
GBP / USD	1.3314	1.3364	1.3339
EUR / GBP	0.8505	0.8570	0.8537
CNY / USD	0.1436	0.1518	0.1477
USD / XOF	558.3722	594.1517	576.26
EUR / XOF	634.6459	681.4271	658.04

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%

GAB RATE	
USD / GHS	11.6300
EUR / GHS	13.2340
GBP / GHS	15.4918
ZAR / GHS	0.6938
CNY / GHS	1.7162
JPY / GHS	0.0711
GHS / NGN	117.6307
GHS / XOF	49.5661

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.