

9-Mar-26



ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	10.5000	11.4500	10.9750
EUR / GHS	12.1076	13.2694	12.6885
GBP / GHS	13.9650	15.3029	14.6340

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID Rate
EUR / USD	1.1531	1.1594	1.1563
GBP / USD	1.3300	1.3370	1.3335
EUR / GBP	0.8628	0.8717	0.8673
USD / ZAR	16.3260	16.6840	16.5050

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	10.5000	10.9500	10.7250
EUR / GHS	12.1076	12.6900	12.3988
GBP / GHS	13.9650	14.6347	14.2998
ZAR / GHS	0.6415	0.6714	0.6565
CHF / GHS	13.4532	14.1532	13.8032
CNY / GHS	1.5296	1.6316	1.5806
JPY / GHS	0.0624	0.0744	0.0684
GHS / XOF	51.9768	53.4768	52.7268
GHS / NGN	126.7939	130.7939	128.7939

	BID	OFFER	MID Rate
USD / ZAR	16.3260	16.6810	16.5035
EUR / USD	1.1531	1.1589	1.1560
GBP / USD	1.3300	1.3365	1.3333
EUR / GBP	0.8628	0.8714	0.8671
CNY / USD	0.1408	0.1490	0.1449
USD / XOF	545.7564	585.5710	565.66
EUR / XOF	629.3117	682.1182	655.71

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	10.7700
EUR / GHS	12.5000
GBP / GHS	14.3774
ZAR / GHS	0.6517
CNY / GHS	1.5596
JPY / GHS	0.0684
GHS / NGN	128.7939
GHS / XOF	52.4768

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.