

24-Dec-25



ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	10.8000	11.7800	11.2900
EUR / GHS	12.7062	13.9110	13.3086
GBP / GHS	14.5487	15.9395	15.2441

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID Rate
EUR / USD	1.1765	1.1814	1.1790
GBP / USD	1.3471	1.3536	1.3504
EUR / GBP	0.8695	0.8770	0.8732
USD / ZAR	16.4985	16.8565	16.6775

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	10.8000	11.4800	11.1400
EUR / GHS	12.7062	13.5567	13.1315
GBP / GHS	14.5487	15.5336	15.0411
ZAR / GHS	0.6695	0.6962	0.6828
CHF / GHS	14.0261	14.7261	14.3761
CNY / GHS	1.5849	1.6818	1.6334
JPY / GHS	0.0666	0.0786	0.0726
GHS / XOF	48.5792	50.0792	49.3292
GHS / NGN	126.1119	130.1119	128.1119

	BID	OFFER	MID Rate
USD / ZAR	16.4985	16.8535	16.6760
EUR / USD	1.1765	1.1809	1.1787
GBP / USD	1.3471	1.3531	1.3501
EUR / GBP	0.8695	0.8766	0.8731
CNY / USD	0.1383	0.1465	0.1424
USD / XOF	524.6554	574.9092	549.78
EUR / XOF	617.2570	682.4103	649.83

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	11.3500
EUR / GHS	13.3653
GBP / GHS	15.3027
ZAR / GHS	0.6797
CNY / GHS	1.6149
JPY / GHS	0.0726
GHS / NGN	128.1119
GHS / XOF	49.0792

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.