

23-Feb-26



ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	10.6800	11.6500	11.1650
EUR / GHS	12.5746	13.8099	13.1923
GBP / GHS	14.4020	15.7904	15.0962

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID Rate
EUR / USD	1.1774	1.1859	1.1817
GBP / USD	1.3485	1.3559	1.3522
EUR / GBP	0.8687	0.8794	0.8740
USD / ZAR	15.8404	16.1984	16.0194

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

T-Bill rates	
91- Day	7.50%
182-Day	10.00%
364-Day	10.50%
2 Year	
3 Year	
5 Year	

OFFSHORE (TRANSFER / INFLOW RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	10.6800	11.1000	10.8900
EUR / GHS	12.5746	13.1579	12.8663
GBP / GHS	14.4020	15.0449	14.7235
ZAR / GHS	0.6737	0.7004	0.6870
CHF / GHS	13.8118	14.5118	14.1618
CNY / GHS	1.5410	1.6361	1.5886
JPY / GHS	0.0649	0.0769	0.0709
GHS / XOF	50.2285	51.7285	50.9785
GHS / NGN	120.5861	124.5861	122.5861

	BID	OFFER	MID Rate
USD / ZAR	15.8404	16.1954	16.0179
EUR / USD	1.1774	1.1854	1.1814
GBP / USD	1.3485	1.3554	1.3520
EUR / GBP	0.8687	0.8791	0.8739
CNY / USD	0.1392	0.1474	0.1433
USD / XOF	536.4404	574.1864	555.31
EUR / XOF	631.6049	684.1405	657.87

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	10.9700
EUR / GHS	12.9308
GBP / GHS	14.8090
ZAR / GHS	0.6839
CNY / GHS	1.5710
JPY / GHS	0.0709
GHS / NGN	122.5861
GHS / XOF	50.7285

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.