

24-Feb-26



ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	10.5500	11.6000	11.0750
EUR / GHS	12.4184	13.7124	13.0654
GBP / GHS	14.2182	15.6855	14.9519

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID Rate
EUR / USD	1.1771	1.1826	1.1799
GBP / USD	1.3477	1.3527	1.3502
EUR / GBP	0.8705	0.8775	0.8740
USD / ZAR	15.8035	16.1615	15.9825

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

T-Bill rates	
91- Day	6.45%
182-Day	8.18%
364-Day	10.21%
2 Year	
3 Year	
5 Year	

OFFSHORE (TRANSFER / INFLOW RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	10.5500	11.0000	10.7750
EUR / GHS	12.4184	13.0031	12.7108
GBP / GHS	14.2182	14.8742	14.5462
ZAR / GHS	0.6709	0.6958	0.6833
CHF / GHS	13.7291	14.4291	14.0791
CNY / GHS	1.5309	1.6214	1.5762
JPY / GHS	0.0646	0.0766	0.0706
GHS / XOF	50.5179	52.0179	51.2679
GHS / NGN	122.2211	126.2211	124.2211

	BID	OFFER	MID Rate
USD / ZAR	15.8035	16.1585	15.9810
EUR / USD	1.1771	1.1821	1.1796
GBP / USD	1.3477	1.3522	1.3500
EUR / GBP	0.8705	0.8771	0.8738
CNY / USD	0.1392	0.1474	0.1433
USD / XOF	532.9638	572.1969	552.58
EUR / XOF	627.3517	679.8940	653.62

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	10.9000
EUR / GHS	12.8574
GBP / GHS	14.7134
ZAR / GHS	0.6811
CNY / GHS	1.5609
JPY / GHS	0.0706
GHS / NGN	124.2211
GHS / XOF	51.0179

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.