

5-Apr-24



ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	GHS Mid-Rate
USD / GHS	12.9000	13.4900	13.1950
GBP / GHS	16.2617	17.1175	16.6896
EUR / GHS	13.9449	14.6447	14.2948
CNY / GHS	1.7749	1.9787	1.8768
JPY / GHS	0.0792	0.0932	0.0862

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID-RATE
EUR / USD	1.0810	1.0876	1.0843
GBP / USD	1.2606	1.2709	1.2658
EUR / GBP	0.8519	0.8628	0.8573
USD / ZAR	18.6220	18.6593	18.6407

ZISA/ZIPA rate	7.00%
ZIRA rate	7.50%

T-Bill rates	
91- Day	24.25%
182-Day	26.76%
364-Day	27.92%
2 Year	
3 Year	
5 Year	

Zenith Fixed Deposits

Tenor	1m	2m	3m	6m	1y
GHS					
2,001 - 10,000	6.50%	7.00%	7.50%	7.75%	8.00%
10,001-50,000	7.00%	7.25%	7.75%	8.00%	8.25%
50,001 - 100,000	7.25%	7.50%	8.00%	8.25%	8.50%
100,001 -500,000	7.50%	8.00%	8.50%	8.75%	9.00%
500,001 -1,000,000	7.75%	9.00%	9.50%	9.75%	10.00%
Above 1,000,000	8.00%	9.50%	10.00%	10.25%	10.25%

OFFSHORE (TRANSFER / INFLOW RATES)

	GHS BID	GHS OFFER	GHS Mid-Rate
USD / GHS	12.9000	13.4700	13.1850
GBP / GHS	16.2617	17.0921	16.6769
EUR / GHS	13.9449	14.6230	14.2840
ZAR / GHS	0.6772	0.7220	0.6996
CHF / GHS	14.2456	14.7850	14.5153
CNY / GHS	1.7749	1.9787	1.8768
JPY / GHS	0.0792	0.0912	0.0852
GHS / XOF	44.7476	48.7476	46.7476
GHS / NGN	100.1823	104.1823	102.1823

OFFSHORE (TRANSFER / INFLOW CROSS RATES)

USD / ZAR	18.6220	18.6563	18.6392
EUR / USD	1.0810	1.0856	1.0833
GBP / USD	1.2606	1.2689	1.2648
EUR / GBP	0.8519	0.8612	0.8565
CNY / USD	0.1329	0.1469	0.1399

Call Deposits	
5,001 - 10,000	1.50%
10,001 - 50,000	2.00%
50,001 - 100,000	2.50%
100,001 - 500,000	3.00%
500,001 - 1,000,000	4.50%
1,000,001 - 3,000,000	5.50%
Above 3,000,000	6.00%

GAB RATE	
USD / GHS	12.9132
EUR / GHS	14.0319
GBP / GHS	16.3591
ZAR / GHS	0.6922
CNY / GHS	1.7849
JPY / GHS	0.0852
GHS / NGN	102.1823
GHS / XOF	46.7476

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.