

30-Apr-26



ONSHORE (CASH AND DRAFT RATES)

| | GHS BID | GHS OFFER | MID Rate |
|-----------|------------|--------------|-------------|
| USD / GHS | 11.0200 | 11.8500 | 11.4350 |
| EUR / GHS | 12.8427 | 13.8752 | 13.3589 |
| GBP / GHS | 14.8175 | 16.0105 | 15.4140 |

CASH AND DRAFT CROSS RATE

| | BID | OFFER | MID Rate |
|-----------|---------|---------|----------|
| EUR / USD | 1.1654 | 1.1714 | 1.1684 |
| GBP / USD | 1.3446 | 1.3516 | 1.3481 |
| EUR / GBP | 0.8626 | 0.8712 | 0.8669 |
| USD / ZAR | 16.5155 | 16.8735 | 16.6945 |

| | |
|----------------|-------|
| ZISA/ZIPA rate | 3.00% |
| ZIRA rate | 3.50% |
| SME ISA rate | 3.50% |

| T-Bill rates | |
|--------------|-------|
| 91- Day | 4.25% |
| 182-Day | 6.00% |
| 364-Day | 8.00% |
| 2 Year | |
| 3 Year | |
| 5 Year | |

OFFSHORE (TRANSFER / INFLOW RATES)

| | GHS BID | GHS OFFER | MID Rate |
|-----------|------------|--------------|-------------|
| USD / GHS | 11.0200 | 11.3000 | 11.1600 |
| EUR / GHS | 12.8427 | 13.2312 | 13.0369 |
| GBP / GHS | 14.8175 | 15.2674 | 15.0425 |
| ZAR / GHS | 0.6593 | 0.6848 | 0.6721 |
| CHF / GHS | 13.8229 | 14.5229 | 14.1729 |
| CNY / GHS | 1.6065 | 1.6995 | 1.6530 |
| JPY / GHS | 0.0639 | 0.0759 | 0.0699 |
| GHS / XOF | 49.5989 | 51.0989 | 50.3489 |
| GHS / NGN | 120.9403 | 124.9403 | 122.9403 |

| | BID | OFFER | MID Rate |
|-----------|----------|----------|----------|
| USD / ZAR | 16.5155 | 16.8705 | 16.6930 |
| EUR / USD | 1.1654 | 1.1709 | 1.1682 |
| GBP / USD | 1.3446 | 1.3511 | 1.3479 |
| EUR / GBP | 0.8626 | 0.8708 | 0.8667 |
| CNY / USD | 0.1422 | 0.1504 | 0.1463 |
| USD / XOF | 546.5799 | 577.4176 | 562.00 |
| EUR / XOF | 636.9842 | 679.5982 | 658.29 |

| Call Deposits | |
|-----------------------|-------|
| 5,001 - 10,000 | 0.15% |
| 10,001 - 50,000 | 0.25% |
| 50,001 - 100,000 | 0.50% |
| 100,001 - 500,000 | 0.65% |
| 500,001 - 1,000,000 | 1.15% |
| 1,000,001 - 3,000,000 | 1.25% |
| Above 3,000,000 | 1.50% |

Zenith Fixed Deposits

| Tenor | 1m | 2m | 3m | 6m | 1y |
|--------------------|-------|-------|-------|-------|-------|
| GHS | | | | | |
| 2,000 - 10,000 | 0.25% | 0.45% | 0.75% | 0.50% | 0.35% |
| 10,001-50,000 | 0.45% | 0.55% | 1.00% | 0.75% | 0.45% |
| 50,001 - 100,000 | 0.55% | 0.75% | 1.25% | 1.00% | 0.55% |
| 100,001 -500,000 | 0.75% | 1.00% | 1.50% | 1.20% | 0.75% |
| 500,001 -1,000,000 | 1.00% | 1.15% | 1.75% | 1.25% | 1.00% |
| Above 1,000,000 | 1.15% | 1.25% | 2.00% | 1.50% | 1.15% |

| GAB RATE | |
|-----------|----------|
| USD / GHS | 11.1910 |
| EUR / GHS | 13.0933 |
| GBP / GHS | 15.1090 |
| ZAR / GHS | 0.6695 |
| CNY / GHS | 1.6365 |
| JPY / GHS | 0.0699 |
| GHS / NGN | 122.9403 |
| GHS / XOF | 50.0989 |

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.