THE TREASURY DEPARTMENT, ZENITH BANK (GHANA) LIMITED

INDICATIVE RATES APPLICABLE FOR TODAY

13-Nov-26

ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	11.5400	12.1000	11.8200
EUR / GHS	12.7425	13.4153	13.0789
GBP / GHS	15.2524	16.0567	15.6546

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID Rate
EUR / USD	1.1042	1.1092	1.1067
GBP / USD	1.3217	1.3275	1.3246
EUR / GBP	0.8321	0.8392	0.8357
USD / ZAR	16.5977	16.8057	16.7017

ZISA/ZIPA rate	3.00%
ZIRA rate	3.50%
SME ISA rate	3.50%
DIASPORA USD (OFFSHORE)	11.6400

T-Bill rates	
91- Day	4.00%
182-Day	5.75%
364-Day	8.50%
2 Year	
3 Year	
5 Year	

OFFSHORE (TRANSFER / INFLOW RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	11.5400	11.8300	11.6850
EUR / GHS	12.7425	13.1159	12.9292
GBP / GHS	15.2524	15.6984	15.4754
ZAR / GHS	0.6986	0.7191	0.7088
CHF / GHS	13.8714	14.1864	14.0289
CNY / GHS	1.7173	1.8230	1.7702
JPY / GHS	0.0673	0.0773	0.0723
GHS / XOF	50.1341	51.6341	50.8841
GHS / NGN	113.9134	117.9134	115.9134

	BID	OFFER	MID Rate
USD / ZAR	16.5977	16.8027	16.7002
EUR / USD	1.1042	1.1087	1.1065
GBP / USD	1.3217	1.3270	1.3244
EUR / GBP	0.8321	0.8388	0.8355
CNY / USD	0.1459	0.1541	0.1500
USD / XOF	578.5475	610.8314	594.69
EUR / XOF	638.8322	680.7288	659.78

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	11.7100
EUR / GHS	12.9549
GBP / GHS	15.5011
ZAR / GHS	0.6992
CNY / GHS	1.7555
JPY / GHS	0.0733
GHS / NGN	115.9134
GHS / XOF	50.6341

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.