



INDICATIVE RATES APPLICABLE FOR TODAY

18-May-26

ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	11.2200	12.0000	11.6100
EUR / GHS	13.0208	13.9980	13.5094
GBP / GHS	14.9271	16.0728	15.4999

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID Rate
EUR / USD	1.1605	1.1670	1.1638
GBP / USD	1.3304	1.3399	1.3352
EUR / GBP	0.8664	0.8772	0.8718
USD / ZAR	16.4849	16.8429	16.6639

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	11.2200	11.5500	11.3850
EUR / GHS	13.0208	13.4731	13.2469
GBP / GHS	14.9271	15.4701	15.1986
ZAR / GHS	0.6738	0.7009	0.6873
CHF / GHS	14.1556	14.8556	14.5056
CNY / GHS	1.6452	1.7441	1.6946
JPY / GHS	0.0659	0.0779	0.0719
GHS / XOF	48.9337	50.4337	49.6837
GHS / NGN	118.1648	122.1648	120.1648

	BID	OFFER	MID Rate
USD / ZAR	16.4849	16.8399	16.6624
EUR / USD	1.1605	1.1665	1.1635
GBP / USD	1.3304	1.3394	1.3349
EUR / GBP	0.8664	0.8768	0.8716
CNY / USD	0.1428	0.1510	0.1469
USD / XOF	549.0361	582.5092	565.77
EUR / XOF	637.1564	682.9970	660.08

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	11.4125
EUR / GHS	13.2695
GBP / GHS	15.2055
ZAR / GHS	0.6840
CNY / GHS	1.6752
JPY / GHS	0.0719
GHS / NGN	120.1648
GHS / XOF	49.4337

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.