

6-May-26



ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	11.0500	11.8650	11.4575
EUR / GHS	12.9362	13.9829	13.4596
GBP / GHS	14.9960	16.1779	15.5869

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID Rate
EUR / USD	1.1707	1.1790	1.1749
GBP / USD	1.3571	1.3640	1.3606
EUR / GBP	0.8586	0.8688	0.8637
USD / ZAR	16.4378	16.7958	16.6168

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	11.0500	11.3200	11.1850
EUR / GHS	12.9362	13.3406	13.1384
GBP / GHS	14.9960	15.4348	15.2154
ZAR / GHS	0.6654	0.6891	0.6772
CHF / GHS	14.0272	14.7272	14.3772
CNY / GHS	1.6126	1.7014	1.6570
JPY / GHS	0.0653	0.0773	0.0713
GHS / XOF	49.3264	50.8264	50.0764
GHS / NGN	119.6040	123.6040	121.6040

	BID	OFFER	MID Rate
USD / ZAR	16.4378	16.7928	16.6153
EUR / USD	1.1707	1.1785	1.1746
GBP / USD	1.3571	1.3635	1.3603
EUR / GBP	0.8586	0.8684	0.8635
CNY / USD	0.1421	0.1503	0.1462
USD / XOF	545.0567	575.3548	560.21
EUR / XOF	638.0979	681.5557	659.83

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	11.2405
EUR / GHS	13.1649
GBP / GHS	15.2607
ZAR / GHS	0.6756
CNY / GHS	1.6426
JPY / GHS	0.0713
GHS / NGN	121.6040
GHS / XOF	49.8264

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.