

2-Jun-26



ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	11.5000	12.3300	11.9150
EUR / GHS	13.3538	14.3792	13.8665
GBP / GHS	15.4514	16.6344	16.0429

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID Rate
EUR / USD	1.1612	1.1667	1.1640
GBP / USD	1.3436	1.3496	1.3466
EUR / GBP	0.8607	0.8683	0.8645
USD / ZAR	16.1512	16.5092	16.3302

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	11.5000	11.8800	11.6900
EUR / GHS	13.3538	13.8545	13.6041
GBP / GHS	15.4514	16.0273	15.7394
ZAR / GHS	0.7084	0.7347	0.7216
CHF / GHS	14.5766	15.2766	14.9266
CNY / GHS	1.7060	1.8046	1.7553
JPY / GHS	0.0676	0.0796	0.0736
GHS / XOF	47.5441	49.0441	48.2941
GHS / NGN	114.4681	118.4681	116.4681

	BID	OFFER	MID Rate
USD / ZAR	16.1512	16.5062	16.3287
EUR / USD	1.1612	1.1662	1.1637
GBP / USD	1.3436	1.3491	1.3464
EUR / GBP	0.8607	0.8680	0.8643
CNY / USD	0.1437	0.1519	0.1478
USD / XOF	546.7572	582.6439	564.70
EUR / XOF	634.8944	682.9793	658.94

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	11.7500
EUR / GHS	13.6533
GBP / GHS	15.7961
ZAR / GHS	0.7186
CNY / GHS	1.7360
JPY / GHS	0.0736
GHS / NGN	116.4681
GHS / XOF	48.0441

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.