

16-Apr-26



ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	10.8900	11.7300	11.3100
EUR / GHS	12.7990	13.8684	13.3337
GBP / GHS	14.7331	15.9516	15.3424

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID Rate
EUR / USD	1.1753	1.1828	1.1791
GBP / USD	1.3529	1.3604	1.3567
EUR / GBP	0.8643	0.8743	0.8693
USD / ZAR	16.1641	16.5221	16.3431

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

T-Bill rates	
91- Day	4.00%
182-Day	5.95%
364-Day	7.00%
2 Year	
3 Year	
5 Year	

OFFSHORE (TRANSFER / INFLOW RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	10.8900	11.1800	11.0350
EUR / GHS	12.7990	13.2181	13.0086
GBP / GHS	14.7331	15.2037	14.9684
ZAR / GHS	0.6646	0.6918	0.6782
CHF / GHS	13.7831	14.4831	14.1331
CNY / GHS	1.5895	1.6871	1.6383
JPY / GHS	0.0636	0.0756	0.0696
GHS / XOF	49.8365	51.3365	50.5865
GHS / NGN	119.8474	123.8474	121.8474

	BID	OFFER	MID Rate
USD / ZAR	16.1641	16.5191	16.3416
EUR / USD	1.1753	1.1823	1.1788
GBP / USD	1.3529	1.3599	1.3564
EUR / GBP	0.8643	0.8739	0.8691
CNY / USD	0.1427	0.1509	0.1468
USD / XOF	542.7195	573.9421	558.33
EUR / XOF	637.8582	682.0717	659.96

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	11.0425
EUR / GHS	13.0315
GBP / GHS	14.9875
ZAR / GHS	0.6748
CNY / GHS	1.6195
JPY / GHS	0.0696
GHS / NGN	121.8474
GHS / XOF	50.3365

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.