

10-Apr-26



ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	10.8500	11.7000	11.2750
EUR / GHS	12.6695	13.7206	13.1951
GBP / GHS	14.5466	15.7564	15.1515

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID Rate
EUR / USD	1.1677	1.1732	1.1705
GBP / USD	1.3407	1.3472	1.3440
EUR / GBP	0.8671	0.8751	0.8711
USD / ZAR	16.1211	16.4791	16.3001

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	10.8500	11.1500	11.0000
EUR / GHS	12.6695	13.0756	12.8726
GBP / GHS	14.5466	15.0157	14.7812
ZAR / GHS	0.6650	0.6917	0.6784
CHF / GHS	13.6272	14.3272	13.9772
CNY / GHS	1.5835	1.6792	1.6313
JPY / GHS	0.0634	0.0754	0.0694
GHS / XOF	50.3332	51.8332	51.0832
GHS / NGN	121.7850	125.7850	123.7850

	BID	OFFER	MID Rate
USD / ZAR	16.1211	16.4761	16.2986
EUR / USD	1.1677	1.1727	1.1702
GBP / USD	1.3407	1.3467	1.3437
EUR / GBP	0.8671	0.8747	0.8709
CNY / USD	0.1424	0.1506	0.1465
USD / XOF	546.1152	577.9402	562.03
EUR / XOF	637.6987	681.2504	659.47

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	11.0200
EUR / GHS	12.9041
GBP / GHS	14.8159
ZAR / GHS	0.6752
CNY / GHS	1.6135
JPY / GHS	0.0694
GHS / NGN	123.7850
GHS / XOF	50.8332

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.