

26-May-26



**ONSHORE (CASH AND DRAFT RATES)**

	GHS BID	GHS OFFER	MID Rate
USD / GHS	11.3800	12.2000	11.7900
EUR / GHS	13.2179	14.2313	13.7246
GBP / GHS	15.3072	16.4944	15.9008

**CASH AND DRAFT CROSS RATE**

	BID	OFFER	MID Rate
EUR / USD	1.1615	1.1670	1.1643
GBP / USD	1.3451	1.3525	1.3488
EUR / GBP	0.8591	0.8676	0.8633
USD / ZAR	16.0996	16.4576	16.2786

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	11.3800	11.7500	11.5650
EUR / GHS	13.2179	13.7064	13.4621
GBP / GHS	15.3072	15.8860	15.5966
ZAR / GHS	0.7027	0.7291	0.7159
CHF / GHS	14.4871	15.1871	14.8371
CNY / GHS	1.6833	1.7813	1.7323
JPY / GHS	0.0672	0.0792	0.0732
GHS / XOF	47.9984	49.4984	48.7484
GHS / NGN	116.1653	120.1653	118.1653

	BID	OFFER	MID Rate
USD / ZAR	16.0996	16.4546	16.2771
EUR / USD	1.1615	1.1665	1.1640
GBP / USD	1.3451	1.3520	1.3486
EUR / GBP	0.8591	0.8672	0.8632
CNY / USD	0.1434	0.1516	0.1475
USD / XOF	546.2218	581.6062	563.91
EUR / XOF	634.4366	681.9436	658.19

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	11.6200
EUR / GHS	13.5254
GBP / GHS	15.6888
ZAR / GHS	0.7129
CNY / GHS	1.7133
JPY / GHS	0.0732
GHS / NGN	118.1653
GHS / XOF	48.4984

**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.