

8-Oct-26



ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	11.5800	12.1800	11.8800
EUR / GHS	12.9337	13.6635	13.2986
GBP / GHS	15.1443	16.1129	15.6286

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID Rate
EUR / USD	1.1169	1.1223	1.1196
GBP / USD	1.3078	1.3234	1.3156
EUR / GBP	0.8443	0.8582	0.8512
USD / ZAR	16.3272	16.7052	16.5162

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

T-Bill rates	
91- Day	4.25%
182-Day	5.85%
364-Day	8.75%
2 Year	
3 Year	
5 Year	

OFFSHORE (TRANSFER / INFLOW RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	11.5800	11.9000	11.7400
EUR / GHS	12.9337	13.3494	13.1416
GBP / GHS	15.1443	15.7425	15.4434
ZAR / GHS	0.6972	0.7215	0.7093
CHF / GHS	13.8888	14.2838	14.0863
CNY / GHS	1.1457	1.7993	1.4725
JPY / GHS	0.0714	0.0784	0.0749
GHS / XOF	49.0530	50.5530	49.8030
GHS / NGN	110.4831	114.4831	112.4831

	BID	OFFER	MID Rate
USD / ZAR	16.3272	16.7022	16.5147
EUR / USD	1.1169	1.1218	1.1194
GBP / USD	1.3078	1.3229	1.3154
EUR / GBP	0.8443	0.8578	0.8510
CNY / USD	0.1460	0.1512	0.1486
USD / XOF	568.0337	601.5807	584.81
EUR / XOF	634.4369	678.3532	656.40

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%

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.

GAB RATE	
USD / GHS	11.8300
EUR / GHS	13.2375
GBP / GHS	15.6268
ZAR / GHS	0.7117
CNY / GHS	1.7569
JPY / GHS	0.0749
GHS / NGN	112.4831
GHS / XOF	49.5530