

19-Dec-22



## ONSHORE (CASH AND DRAFT RATES)

|           | GHS<br>BID | GHS<br>OFFER | GHS<br>Mid-Rate |
|-----------|------------|--------------|-----------------|
| USD / GHS | 7.8000     | 10.5000      | 9.1500          |
| GBP / GHS | 8.9625     | 12.2740      | 10.6183         |
| EUR / GHS | 8.2641     | 10.7060      | 9.4851          |
| CNY / GHS | 1.1357     | 1.4660       | 1.3009          |
| JPY / GHS | 0.0526     | 0.0666       | 0.0596          |

## CASH AND DRAFT CROSS RATE

|           | BID     | OFFER   | MID-RATE |
|-----------|---------|---------|----------|
| EUR / USD | 1.0595  | 1.0748  | 1.0672   |
| GBP / USD | 1.2134  | 1.2316  | 1.2225   |
| EUR / GBP | 0.8638  | 0.8858  | 0.8748   |
| USD / ZAR | 17.2302 | 17.6677 | 17.4490  |

|                |        |      |        |
|----------------|--------|------|--------|
| ZISA/ZIPA Rate | 17.00% | ZIRA | 17.50% |
|----------------|--------|------|--------|

| T-Bill rates |        |
|--------------|--------|
| 91- Day      | 34.33% |
| 182-Day      | 35.71% |
| 364-Day      | 35.19% |
| 2 Year       |        |
| 3 Year       |        |
| 5 Year       |        |

## Zenith Fixed Deposits

| Tenor            | 1m     | 2m     | 3m     | 6m     | 12m    |
|------------------|--------|--------|--------|--------|--------|
| GHS              |        |        |        |        |        |
| 500-2,000        | 11.75% | 12.75% | 13.75% | 14.25% | 14.25% |
| 2,001 - 10,000   | 12.00% | 13.00% | 14.00% | 14.50% | 14.50% |
| 10,001-50,000    | 12.25% | 13.25% | 14.25% | 14.75% | 14.75% |
| 50,001 - 100,000 | 12.50% | 13.50% | 14.50% | 15.00% | 15.00% |
| 100,001 -500,000 | 12.75% | 13.75% | 14.75% | 15.25% | 15.75% |
| Above 500,000    | 13.00% | 14.00% | 15.00% | 15.50% | 16.00% |

## OFFSHORE (TRANSFER / INFLOW RATES)

|           | GHS<br>BID | GHS<br>OFFER | GHS<br>Mid-Rate |
|-----------|------------|--------------|-----------------|
| USD / GHS | 7.8000     | 10.0000      | 8.9000          |
| GBP / GHS | 8.9625     | 12.2660      | 10.6143         |
| EUR / GHS | 8.2641     | 10.6980      | 9.4811          |
| ZAR / GHS | 0.4380     | 0.5661       | 0.5021          |
| CHF / GHS | 8.5568     | 10.2240      | 9.3904          |
| CNY / GHS | 1.1357     | 1.4660       | 1.3009          |
| JPY / GHS | 0.0526     | 0.0646       | 0.0586          |
| GHS/NGN   | 54.2929    | 58.2929      | 56.2929         |

## OFFSHORE (TRANSFER / INFLOW CROSS RATES)

|           |         |         |         |
|-----------|---------|---------|---------|
| USD / ZAR | 17.2302 | 17.6647 | 17.4475 |
| EUR / USD | 1.0595  | 1.0698  | 1.0647  |
| GBP / USD | 1.2134  | 1.2266  | 1.2200  |
| EUR / GBP | 0.8638  | 0.8817  | 0.8727  |
| CNY / USD | 0.1350  | 0.1466  | 0.1408  |

| Call Deposits       |        |
|---------------------|--------|
| 500- 2,000          | 7.00%  |
| 2,001 - 10,000      | 7.50%  |
| 10,001 - 50,000     | 8.00%  |
| 50,001 - 100,000    | 8.50%  |
| 100,001 - 500,000   | 9.00%  |
| 500,001 - 1,000,000 | 9.50%  |
| above 1,000,000     | 10.00% |

| GAB RATE  |         |
|-----------|---------|
| USD / GHS | 8.0012  |
| EUR / GHS | 8.4887  |
| GBP / GHS | 9.7331  |
| ZAR / GHS | 0.4530  |
| CNY / GHS | 1.1457  |
| JPY / GHS | 0.0586  |
| GHS/NGN   | 56.2929 |

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.