

27-Jun-24



ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	GHS Mid-Rate
USD / GHS	14.7800	15.4700	15.1250
GBP / GHS	18.6272	19.5742	19.1007
EUR / GHS	15.7525	16.5653	16.1589
CNY / GHS	1.9913	2.2542	2.1227
JPY / GHS	0.0846	0.0986	0.0916

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID-RATE
EUR / USD	1.0658	1.0728	1.0693
GBP / USD	1.2603	1.2673	1.2638
EUR / GBP	0.8423	0.8512	0.8468
USD / ZAR	18.2284	18.3300	18.2792

ZISA/ZIPA rate	6.00%
ZIRA rate	6.50%

T-Bill rates	
91- Day	23.25%
182-Day	25.35%
364-Day	26.25%
2 Year	
3 Year	
5 Year	

Zenith Fixed Deposits

Tenor	1m	2m	3m	6m	1y
GHS					
2,001 - 10,000	5.50%	6.00%	6.50%	6.75%	7.00%
10,001-50,000	6.00%	6.25%	6.75%	7.00%	7.25%
50,001 - 100,000	6.25%	6.50%	7.00%	7.25%	7.50%
100,001 -500,000	6.50%	7.00%	7.50%	7.75%	8.00%
500,001 -1,000,000	6.75%	8.00%	8.50%	8.75%	9.00%
Above 1,000,000	7.00%	8.50%	9.00%	9.25%	9.25%

OFFSHORE (TRANSFER / INFLOW RATES)

	GHS BID	GHS OFFER	GHS Mid-Rate
USD / GHS	14.7800	15.4500	15.1150
GBP / GHS	18.6272	19.5489	19.0881
EUR / GHS	15.7525	16.5439	16.1482
ZAR / GHS	0.7828	0.8430	0.8129
CHF / GHS	16.1839	17.2050	16.6945
CNY / GHS	1.9913	2.2542	2.1227
JPY / GHS	0.0846	0.0966	0.0906
GHS / XOF	40.2180	44.2180	42.2180
GHS / NGN	103.7192	107.7192	105.7192

OFFSHORE (TRANSFER / INFLOW CROSS RATES)

USD / ZAR	18.2284	18.3270	18.2777
EUR / USD	1.0658	1.0708	1.0683
GBP / USD	1.2603	1.2653	1.2628
EUR / GBP	0.8423	0.8496	0.8460
CNY / USD	0.1319	0.1459	0.1389

Call Deposits	
5,001 - 10,000	1.50%
10,001 - 50,000	2.00%
50,001 - 100,000	2.50%
100,001 - 500,000	3.00%
500,001 - 1,000,000	3.50%
1,000,001 - 3,000,000	4.50%
Above 3,000,000	5.00%

GAB RATE	
USD / GHS	14.5458
EUR / GHS	15.5374
GBP / GHS	18.3590
ZAR / GHS	0.7978
CNY / GHS	2.0013
JPY / GHS	0.0906
GHS / NGN	105.7192
GHS / XOF	42.2180

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.