

17-Sep-24



ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	GHS Mid-Rate
USD / GHS	15.3000	15.8900	15.5950
GBP / GHS	20.1685	21.0225	20.5955
EUR / GHS	16.9891	17.7205	17.3548
CNY / GHS	2.1978	2.3348	2.2663
JPY / GHS	0.1053	0.1193	0.1123

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID-RATE
EUR / USD	1.1104	1.1162	1.1133
GBP / USD	1.3182	1.3240	1.3211
EUR / GBP	0.8393	0.8468	0.8430
USD / ZAR	17.6380	17.6481	17.6431

ZISA/ZIPA rate	6.00%
ZIRA rate	6.50%

T-Bill rates	
91- Day	23.00%
182-Day	25.10%
364-Day	26.10%
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	15.3000	15.8400	15.5700
GBP / GHS	20.1685	20.9563	20.5624
EUR / GHS	16.9891	17.6648	17.3269
ZAR / GHS	0.8730	0.8977	0.8853
CHF / GHS	18.5067	18.7320	18.6194
CNY / GHS	2.1978	2.3348	2.2663
JPY / GHS	0.1053	0.1173	0.1113
GHS / XOF	37.5559	38.5059	38.0309
GHS / NGN	102.6487	106.6487	104.6487

OFFSHORE (TRANSFER / INFLOW CROSS RATES)

USD / ZAR	17.6380	17.6451	17.6416
EUR / USD	1.1104	1.1152	1.1128
GBP / USD	1.3182	1.3230	1.3206
EUR / GBP	0.8393	0.8460	0.8427
CNY / USD	0.1350	0.1474	0.1412
USD / XOF	574.6053	609.9335	592.2694
EUR / XOF	638.0417	680.1978	659.1197

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	15.6648
EUR / GHS	17.4198
GBP / GHS	20.6721
ZAR / GHS	0.8880
CNY / GHS	2.2078
JPY / GHS	0.1113
GHS / NGN	104.6487
GHS / XOF	37.6559

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.