

27-Sep-24



ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	GHS Mid-Rate
USD / GHS	15.4500	15.9700	15.7100
GBP / GHS	20.5779	21.4461	21.0120
EUR / GHS	17.1619	17.8736	17.5177
CNY / GHS	2.2228	2.3564	2.2896
JPY / GHS	0.1033	0.1173	0.1103

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID-RATE
EUR / USD	1.1108	1.1202	1.1155
GBP / USD	1.3319	1.3439	1.3379
EUR / GBP	0.8272	0.8411	0.8341
USD / ZAR	17.1531	17.1812	17.1672

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	15.4500	15.9000	15.6750
GBP / GHS	20.5779	21.3521	20.9650
EUR / GHS	17.1619	17.7953	17.4786
ZAR / GHS	0.8948	0.9256	0.9102
CHF / GHS	18.4532	18.7680	18.6106
CNY / GHS	2.2228	2.3564	2.2896
JPY / GHS	0.1033	0.1153	0.1093
GHS / XOF	37.0278	37.9778	37.5028
GHS / NGN	102.6519	106.6519	104.6519

OFFSHORE (TRANSFER / INFLOW CROSS RATES)

USD / ZAR	17.1531	17.1782	17.1657
EUR / USD	1.1108	1.1192	1.1150
GBP / USD	1.3319	1.3429	1.3374
EUR / GBP	0.8272	0.8403	0.8337
CNY / USD	0.1358	0.1482	0.1420
USD / XOF	572.0795	603.8470	587.9633
EUR / XOF	635.4659	675.8256	655.6458

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	15.8000
EUR / GHS	17.6676
GBP / GHS	21.2028
ZAR / GHS	0.9209
CNY / GHS	2.2537
JPY / GHS	0.1093
GHS / NGN	104.6519
GHS / XOF	37.1278

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.