



INDICATIVE RATES APPLICABLE FOR TODAY

28-May-25

ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	9.5000	10.9000	10.2000
GBP / GHS	12.7975	14.7553	13.7764
EUR / GHS	10.7388	12.3802	11.5595

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID Rate
EUR / USD	1.1304	1.1368	1.1336
GBP / USD	1.3471	1.3547	1.3509
EUR / GBP	0.8350	0.8439	0.8395
USD / ZAR	17.8910	17.9250	17.9080

ZISA/ZIPA rate	6.50%
ZIRA rate	7.00%
SME ISA rate	7.00%

T-Bill rates	
91- Day	14.00%
182-Day	15.00%
364-Day	16.00%
2 Year	
3 Year	
5 Year	

Zenith Fixed Deposits

Tenor	1m	2m	3m	6m	1y
GHS					
2,000 - 10,000	5.00%	5.50%	6.00%	6.25%	6.50%
10,001-50,000	5.50%	5.75%	6.25%	6.50%	6.75%
50,001 - 100,000	5.75%	6.00%	6.50%	5.75%	7.00%
100,001 -500,000	6.00%	6.50%	7.00%	7.25%	7.50%
500,001 -1,000,000	6.25%	7.50%	8.00%	8.25%	8.50%
Above 1,000,000	6.50%	8.00%	8.50%	8.75%	8.75%

OFFSHORE (TRANSFER / INFLOW RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	9.5000	10.5500	10.0250
GBP / GHS	12.7975	14.2815	13.5395
EUR / GHS	10.7388	11.9827	11.3607
ZAR / GHS	0.5500	0.5887	0.5693
CHF / GHS	12.3069	12.7680	12.5375
CNY / GHS	1.4215	1.5484	1.4850
JPY / GHS	0.0654	0.0774	0.0714
GHS / XOF	56.0684	57.6684	56.8684
GHS / NGN	151.8529	155.8529	153.8529

	BID	OFFER	MID Rate
USD / ZAR	17.8910	17.9220	17.9065
EUR / USD	1.1304	1.1358	1.1331
GBP / USD	1.3471	1.3537	1.3504
EUR / GBP	0.8350	0.8431	0.8391
CNY / USD	0.1327	0.1468	0.1397
USD / XOF	532.6498	608.4016	570.53
EUR / XOF	602.1073	691.0226	646.56

Call Deposits	
5,001 - 10,000	1.50%
10,001 - 50,000	1.75%
50,001 - 100,000	2.25%
100,001 - 500,000	2.75%
500,001 - 1,000,000	3.25%
1,000,001 - 3,000,000	4.00%
Above 3,000,000	4.50%

GAB RATE	
USD / GHS	10.3000
EUR / GHS	11.6784
GBP / GHS	13.9230
ZAR / GHS	0.5750
CNY / GHS	1.4315
JPY / GHS	0.0714
GHS / NGN	153.8529
GHS / XOF	56.1684

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.