



INDICATIVE RATES APPLICABLE FOR TODAY

3-Jun-25

ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	9.5000	10.7200	10.1100
GBP / GHS	12.8127	14.5406	13.6766
EUR / GHS	10.8253	12.2723	11.5488

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID Rate
EUR / USD	1.1390	1.1458	1.1424
GBP / USD	1.3487	1.3574	1.3531
EUR / GBP	0.8397	0.8496	0.8446
USD / ZAR	17.8550	17.8808	17.8679

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

T-Bill rates	
91- Day	13.75%
182-Day	14.50%
364-Day	15.00%
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	10.4500	9.9750
GBP / GHS	12.8127	14.1744	13.4935
EUR / GHS	10.8253	11.9632	11.3942
ZAR / GHS	0.5487	0.5845	0.5666
CHF / GHS	12.3950	12.7750	12.5850
CNY / GHS	1.4148	1.5337	1.4743
JPY / GHS	0.0659	0.0779	0.0719
GHS / XOF	55.8523	57.4523	56.6523
GHS / NGN	152.3103	156.3103	154.3103

	BID	OFFER	MID Rate
USD / ZAR	17.8550	17.8778	17.8664
EUR / USD	1.1390	1.1448	1.1419
GBP / USD	1.3487	1.3564	1.3526
EUR / GBP	0.8397	0.8488	0.8443
CNY / USD	0.1327	0.1468	0.1397
USD / XOF	530.5969	600.3765	565.49
EUR / XOF	604.6151	687.3111	645.96

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	10.2500
EUR / GHS	11.7235
GBP / GHS	13.8924
ZAR / GHS	0.5737
CNY / GHS	1.4248
JPY / GHS	0.0719
GHS / NGN	154.3103
GHS / XOF	55.9523

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.