



INDICATIVE RATES APPLICABLE FOR TODAY

13-Jun-25

ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	9.9500	10.7500	10.3500
GBP / GHS	13.4624	14.6179	14.0401
EUR / GHS	11.4544	12.4550	11.9547

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID Rate
EUR / USD	1.1502	1.1596	1.1549
GBP / USD	1.3510	1.3608	1.3559
EUR / GBP	0.8459	0.8583	0.8521
USD / ZAR	17.7880	17.9497	17.8689

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	9.9500	10.6000	10.2750
GBP / GHS	13.4624	14.4139	13.9381
EUR / GHS	11.4544	12.2812	11.8678
ZAR / GHS	0.5509	0.5906	0.5708
CHF / GHS	12.4652	12.9250	12.6951
CNY / GHS	1.4189	1.5558	1.4873
JPY / GHS	0.0654	0.0774	0.0714
GHS / XOF	55.1848	56.7848	55.9848
GHS / NGN	148.1766	152.1766	150.1766

	BID	OFFER	MID Rate
USD / ZAR	17.7880	17.9467	17.8674
EUR / USD	1.1502	1.1586	1.1544
GBP / USD	1.3510	1.3598	1.3554
EUR / GBP	0.8459	0.8576	0.8517
CNY / USD	0.1327	0.1468	0.1397
USD / XOF	549.0888	601.9189	575.50
EUR / XOF	632.1110	697.3832	664.75

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	11.8651
GBP / GHS	13.9272
ZAR / GHS	0.5759
CNY / GHS	1.4289
JPY / GHS	0.0714
GHS / NGN	150.1766
GHS / XOF	55.2848

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.