



INDICATIVE RATES APPLICABLE FOR TODAY

30-Jun-25

ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	10.1000	10.7995	10.4498
EUR / GHS	11.8221	12.6840	12.2530
GBP / GHS	13.8067	14.8310	14.3188

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID Rate
EUR / USD	1.1690	1.1755	1.1723
GBP / USD	1.3680	1.3743	1.3712
EUR / GBP	0.8512	0.8593	0.8553
USD / ZAR	17.7750	17.9260	17.8505

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

T-Bill rates	
91- Day	13.71%
182-Day	14.46%
364-Day	14.96%
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	10.1000	10.7000	10.4000
EUR / GHS	11.8221	12.5672	12.1946
GBP / GHS	13.8067	14.6943	14.2505
ZAR / GHS	0.5503	0.5970	0.5736
CHF / GHS	12.7640	13.2190	12.9915
CNY / GHS	1.4275	1.5704	1.4990
JPY / GHS	0.0653	0.0773	0.0713
GHS / XOF	54.2576	55.8576	55.0576
GHS / NGN	147.6363	151.6363	149.6363

	BID	OFFER	MID Rate
USD / ZAR	17.7750	17.9230	17.8490
EUR / USD	1.1690	1.1745	1.1718
GBP / USD	1.3680	1.3733	1.3707
EUR / GBP	0.8512	0.8586	0.8549
CNY / USD	0.1327	0.1468	0.1397
USD / XOF	548.0018	597.6763	572.84
EUR / XOF	749.1184	820.7889	784.95

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	10.3100
EUR / GHS	12.0675
GBP / GHS	14.1479
ZAR / GHS	0.5753
CNY / GHS	1.4375
JPY / GHS	0.0713
GHS / NGN	149.6363
GHS / XOF	54.3576

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.