

11-Jul-25



ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	10.3000	10.8900	10.5950
EUR / GHS	12.0150	12.7478	12.3814
GBP / GHS	13.9029	14.7995	14.3512

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID Rate
EUR / USD	1.1655	1.1716	1.1686
GBP / USD	1.3488	1.3600	1.3544
EUR / GBP	0.8576	0.8686	0.8631
USD / ZAR	17.7085	17.8519	17.7802

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	10.3000	10.7500	10.5250
EUR / GHS	12.0150	12.5840	12.2995
GBP / GHS	13.9029	14.6093	14.2561
ZAR / GHS	0.5619	0.6023	0.5821
CHF / GHS	12.8976	13.4200	13.1588
CNY / GHS	1.4389	1.5778	1.5083
JPY / GHS	0.0650	0.0770	0.0710
GHS / XOF	53.8670	55.4670	54.6670
GHS / NGN	145.0087	149.0087	147.0087

	BID	OFFER	MID Rate
USD / ZAR	17.7085	17.8489	17.7787
EUR / USD	1.1655	1.1706	1.1681
GBP / USD	1.3488	1.3590	1.3539
EUR / GBP	0.8576	0.8679	0.8627
CNY / USD	0.1327	0.1468	0.1397
USD / XOF	554.8301	596.2703	575.55
EUR / XOF	748.9097	810.3313	779.62

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	10.4000
EUR / GHS	12.1548
GBP / GHS	14.1123
ZAR / GHS	0.5869
CNY / GHS	1.4489
JPY / GHS	0.0710
GHS / NGN	147.0087
GHS / XOF	53.9670

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.