



INDICATIVE RATES APPLICABLE FOR TODAY

31-Jul-25

ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	10.4200	10.9200	10.6700
EUR / GHS	11.9080	12.5383	12.2232
GBP / GHS	13.7742	14.5105	14.1423

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID Rate
EUR / USD	1.1413	1.1492	1.1453
GBP / USD	1.3219	1.3298	1.3259
EUR / GBP	0.8589	0.8694	0.8641
USD / ZAR	17.9510	18.0739	18.0125

ZISA/ZIPA rate	4.50%
ZIRA rate	5.00%
SME ISA rate	5.00%

T-Bill rates	
91- Day	10.53%
182-Day	12.03%
364-Day	12.89%
2 Year	
3 Year	
5 Year	

Zenith Fixed Deposits

Tenor	1m	2m	3m	6m	1y
GHS					
2,000 - 10,000	1.00%	1.25%	1.75%	2.00%	2.25%
10,001-50,000	1.25%	1.50%	2.00%	2.25%	2.50%
50,001 - 100,000	1.50%	1.75%	2.25%	2.50%	2.75%
100,001 -500,000	2.00%	2.50%	3.00%	3.25%	3.00%
500,001 -1,000,000	2.25%	2.50%	3.25%	3.50%	3.25%
Above 1,000,000	2.50%	3.00%	4.00%	3.75%	3.50%

OFFSHORE (TRANSFER / INFLOW RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	10.4200	10.8200	10.6200
EUR / GHS	11.9080	12.4235	12.1658
GBP / GHS	13.7742	14.3776	14.0759
ZAR / GHS	0.5596	0.5988	0.5792
CHF / GHS	12.0305	13.2660	12.6483
CNY / GHS	1.4495	1.5881	1.5188
JPY / GHS	0.0645	0.0765	0.0705
GHS / XOF	54.3569	55.9569	55.1569
GHS / NGN	144.0000	148.0000	146.0000

	BID	OFFER	MID Rate
USD / ZAR	17.9510	18.0709	18.0110
EUR / USD	1.1413	1.1482	1.1448
GBP / USD	1.3219	1.3288	1.3254
EUR / GBP	0.8589	0.8686	0.8637
CNY / USD	0.1327	0.1468	0.1397
USD / XOF	566.3989	605.4537	585.93
EUR / XOF	748.7227	804.5268	776.62

Call Deposits	
5,001 - 10,000	0.50%
10,001 - 50,000	1.00%
50,001 - 100,000	1.25%
100,001 - 500,000	1.50%
500,001 - 1,000,000	1.75%
1,000,001 - 3,000,000	2.00%
Above 3,000,000	2.50%

GAB RATE	
USD / GHS	10.5000
EUR / GHS	12.0455
GBP / GHS	13.9414
ZAR / GHS	0.5846
CNY / GHS	1.4595
JPY / GHS	0.0705
GHS / NGN	146.0000
GHS / XOF	54.4569

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.