



INDICATIVE RATES APPLICABLE FOR TODAY

8-Aug-25

ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	10.4500	10.9500	10.7000
EUR / GHS	12.1304	12.7655	12.4479
GBP / GHS	14.0072	14.7321	14.3697

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID Rate
EUR / USD	1.1608	1.1668	1.1638
GBP / USD	1.3404	1.3464	1.3434
EUR / GBP	0.8628	0.8705	0.8666
USD / ZAR	17.7223	17.7936	17.7580

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

T-Bill rates	
91- Day	8.00%
182-Day	10.00%
364-Day	11.00%
2 Year	
3 Year	
5 Year	

OFFSHORE (TRANSFER / INFLOW RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	10.4500	10.8500	10.6500
EUR / GHS	12.1304	12.6489	12.3896
GBP / GHS	14.0072	14.5976	14.3024
ZAR / GHS	0.5653	0.6099	0.5876
CHF / GHS	12.9541	13.4340	13.1941
CNY / GHS	1.4519	1.5925	1.5222
JPY / GHS	0.0653	0.0773	0.0713
GHS / XOF	53.5733	55.1733	54.3733
GHS / NGN	144.0953	148.0953	146.0953

	BID	OFFER	MID Rate
USD / ZAR	17.7223	17.7906	17.7565
EUR / USD	1.1608	1.1658	1.1633
GBP / USD	1.3404	1.3454	1.3429
EUR / GBP	0.8628	0.8697	0.8663
CNY / USD	0.1327	0.1468	0.1397
USD / XOF	559.8410	598.6303	579.24
EUR / XOF	750.4109	805.3972	777.90

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%

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%

GAB RATE	
USD / GHS	10.5000
EUR / GHS	12.2213
GBP / GHS	14.1010
ZAR / GHS	0.5903
CNY / GHS	1.4619
JPY / GHS	0.0713
GHS / NGN	146.0953
GHS / XOF	53.6733

Zenith Fixed Deposits (USD) Offshore

Tenor	3m	6m	1y
10,001 - 50,000	0.25%	0.50%	0.75%
50,001 - 100,000	0.50%	0.75%	1.00%
100,001 - 500,000	1.00%	1.25%	1.50%
500,001 - 1,000,000	0.0125	1.50%	2.00%
Above 1,000,000	1.75%	2.25%	2.75%

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.