



INDICATIVE RATES APPLICABLE FOR TODAY

14-Aug-25

ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	10.5500	10.9950	10.7725
EUR / GHS	12.2844	12.8861	12.5853
GBP / GHS	14.2889	14.9466	14.6178

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID Rate
EUR / USD	1.1644	1.1730	1.1687
GBP / USD	1.3544	1.3604	1.3574
EUR / GBP	0.8566	0.8661	0.8613
USD / ZAR	17.4980	17.6047	17.5514

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

T-Bill rates	
91- Day	9.00%
182-Day	11.15%
364-Day	12.00%
2 Year	
3 Year	
5 Year	

OFFSHORE (TRANSFER / INFLOW RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	10.5500	10.9500	10.7500
EUR / GHS	12.2844	12.8334	12.5589
GBP / GHS	14.2889	14.8854	14.5872
ZAR / GHS	0.5887	0.6221	0.6054
CHF / GHS	13.0693	13.4550	13.2622
CNY / GHS	1.4883	1.6071	1.5477
JPY / GHS	0.0670	0.0790	0.0730
GHS / XOF	51.9963	53.5963	52.7963
GHS / NGN	140.6339	144.6339	142.6339

	BID	OFFER	MID Rate
USD / ZAR	17.4980	17.6017	17.5499
EUR / USD	1.1644	1.1720	1.1682
GBP / USD	1.3544	1.3594	1.3569
EUR / GBP	0.8566	0.8653	0.8609
CNY / USD	0.1327	0.1468	0.1397
USD / XOF	548.5610	586.8795	567.72
EUR / XOF	742.9710	797.8040	770.39

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	10.7506
EUR / GHS	12.5913
GBP / GHS	14.5870
ZAR / GHS	0.6137
CNY / GHS	1.4983
JPY / GHS	0.0730
GHS / NGN	142.6339
GHS / XOF	52.0963

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.