



INDICATIVE RATES APPLICABLE FOR TODAY

26-Aug-25

ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	10.8500	11.3200	11.0850
EUR / GHS	12.5860	13.2195	12.9027
GBP / GHS	14.5835	15.2809	14.9322

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID Rate
EUR / USD	1.1600	1.1688	1.1644
GBP / USD	1.3441	1.3509	1.3475
EUR / GBP	0.8593	0.8696	0.8645
USD / ZAR	17.5675	17.6705	17.6190

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	10.8500	11.2000	11.0250
EUR / GHS	12.5860	13.0794	12.8327
GBP / GHS	14.5835	15.1189	14.8512
ZAR / GHS	0.5976	0.6339	0.6158
CHF / GHS	13.4345	13.9530	13.6938
CNY / GHS	1.5212	1.6438	1.5825
JPY / GHS	0.0682	0.0802	0.0742
GHS / XOF	51.2429	52.8429	52.0429
GHS / NGN	137.7968	141.7968	139.7968

	BID	OFFER	MID Rate
USD / ZAR	17.5675	17.6675	17.6175
EUR / USD	1.1600	1.1678	1.1639
GBP / USD	1.3441	1.3499	1.3470
EUR / GBP	0.8593	0.8688	0.8641
CNY / USD	0.1327	0.1468	0.1397
USD / XOF	555.9855	591.8405	573.91
EUR / XOF	747.3001	798.9255	773.11

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	10.9500
EUR / GHS	12.7760
GBP / GHS	14.7710
ZAR / GHS	0.6226
CNY / GHS	1.5312
JPY / GHS	0.0742
GHS / NGN	139.7968
GHS / XOF	51.3429

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	1.25%	1.50%	1.75%
Above 1,000,000	1.50%	2.00%	2.25%

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.