



## INDICATIVE RATES APPLICABLE FOR TODAY

13-Oct-25

## ONSHORE (CASH AND DRAFT RATES)

|           | GHS<br>BID | GHS<br>OFFER | MID<br>Rate |
|-----------|------------|--------------|-------------|
| USD / GHS | 11.7000    | 12.6000      | 12.1500     |
| EUR / GHS | 13.7405    | 14.6538      | 14.1971     |
| GBP / GHS | 15.7424    | 16.8437      | 16.2930     |

## CASH AND DRAFT CROSS RATE

|           | BID     | OFFER   | MID Rate |
|-----------|---------|---------|----------|
| EUR / USD | 1.1527  | 1.1640  | 1.1584   |
| GBP / USD | 1.3292  | 1.3378  | 1.3335   |
| EUR / GBP | 0.8623  | 0.8757  | 0.8690   |
| USD / ZAR | 17.2975 | 17.4409 | 17.3692  |

|                |       |
|----------------|-------|
| 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<br>BID | GHS<br>OFFER | MID<br>Rate |
|-----------|------------|--------------|-------------|
| USD / GHS | 11.7000    | 12.3200      | 12.0100     |
| EUR / GHS | 13.7405    | 14.3282      | 14.0343     |
| GBP / GHS | 15.7424    | 16.4694      | 16.1059     |
| ZAR / GHS | 0.6879     | 0.7065       | 0.6972      |
| CHF / GHS | 14.8249    | 15.3570      | 15.0910     |
| CNY / GHS | 1.6955     | 1.7741       | 1.7348      |
| JPY / GHS | 0.0741     | 0.0861       | 0.0801      |
| GHS / XOF | 46.2932    | 47.8932      | 47.0932     |
| GHS / NGN | 117.8171   | 121.8171     | 119.8171    |

|           | BID      | OFFER    | MID Rate |
|-----------|----------|----------|----------|
| USD / ZAR | 17.2975  | 17.4379  | 17.3677  |
| EUR / USD | 1.1527   | 1.1630   | 1.1579   |
| GBP / USD | 1.3292   | 1.3368   | 1.3330   |
| EUR / GBP | 0.8623   | 0.8750   | 0.8686   |
| CNY / USD | 0.1378   | 0.1440   | 0.1409   |
| USD / XOF | 541.6304 | 590.0442 | 565.84   |
| EUR / XOF | 728.7638 | 788.7711 | 758.77   |

| 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 | 12.1650  |
| EUR / GHS | 14.1391  |
| GBP / GHS | 16.2494  |
| ZAR / GHS | 0.6979   |
| CNY / GHS | 1.7055   |
| JPY / GHS | 0.0801   |
| GHS / NGN | 119.8171 |
| GHS / XOF | 46.3932  |

## 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.