



INDICATIVE RATES APPLICABLE FOR TODAY

23-Oct-25

ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	10.1500	11.4000	10.7750
EUR / GHS	11.9202	13.2582	12.5892
GBP / GHS	13.6568	15.2532	14.4550

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID Rate
EUR / USD	1.1571	1.1640	1.1606
GBP / USD	1.3322	1.3390	1.3356
EUR / GBP	0.8648	0.8737	0.8693
USD / ZAR	17.3492	17.4602	17.4047

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	10.1500	10.9500	10.5500
EUR / GHS	11.9202	12.7349	12.3275
GBP / GHS	13.6568	14.6511	14.1540
ZAR / GHS	0.6046	0.6272	0.6159
CHF / GHS	13.0163	13.7730	13.3947
CNY / GHS	1.4944	1.5768	1.5356
JPY / GHS	0.0647	0.0767	0.0707
GHS / XOF	52.5586	54.1586	53.3586
GHS / NGN	134.6325	138.6325	136.6325

	BID	OFFER	MID Rate
USD / ZAR	17.3492	17.4572	17.4032
EUR / USD	1.1571	1.1630	1.1601
GBP / USD	1.3322	1.3380	1.3351
EUR / GBP	0.8648	0.8730	0.8689
CNY / USD	0.1378	0.1440	0.1409
USD / XOF	533.4698	593.0367	563.25
EUR / XOF	717.7836	793.4831	755.63

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	10.7200
EUR / GHS	12.4568
GBP / GHS	14.3353
ZAR / GHS	0.6146
CNY / GHS	1.5044
JPY / GHS	0.0707
GHS / NGN	136.6325
GHS / XOF	52.6586

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.