



INDICATIVE RATES APPLICABLE FOR TODAY

22-Sep-23

ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	GHS Mid-Rate
USD / GHS	11.0000	11.5950	11.2975
GBP / GHS	12.9191	14.4172	13.6682
EUR / GHS	11.6556	12.4693	12.0624
CNY / GHS	1.5113	1.6849	1.5981
JPY / GHS	0.0691	0.0831	0.0761

OFFSHORE (TRANSFER / INFLOW RATES)

	GHS BID	GHS OFFER	GHS Mid-Rate
USD / GHS	11.0000	11.5800	11.2900
GBP / GHS	12.9191	14.3986	13.6588
EUR / GHS	11.6556	12.4531	12.0544
ZAR / GHS	0.5768	0.6140	0.5954
CHF / GHS	12.3634	12.7600	12.5617
CNY / GHS	1.5113	1.6849	1.5981
JPY / GHS	0.0691	0.0811	0.0751
GHS / XOF	53.1828	57.1828	55.1828
GHS / NGN	67.8578	71.8578	69.8578

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID-RATE
EUR / USD	1.0596	1.0794	1.0695
GBP / USD	1.2201	1.2474	1.2338
EUR / GBP	0.8522	0.8847	0.8684
USD / ZAR	18.7102	18.8638	18.7870

ZISA/ZIPA rate	7.00%
ZIRA rate	7.50%

T-Bill rates	
91- Day	26.25%
182-Day	27.75%
364-Day	30.00%
2 Year	
3 Year	
5 Year	

OFFSHORE (TRANSFER / INFLOW CROSS RATES)

USD / ZAR	18.7102	18.8608	18.7855
EUR / USD	1.0596	1.0754	1.0675
GBP / USD	1.2201	1.2434	1.2318
EUR / GBP	0.8522	0.8814	0.8668
CNY / USD	0.1315	0.1455	0.1385

Call Deposits	
5,001 - 10,000	1.50%
10,001 - 50,000	2.00%
50,001 - 100,000	2.50%
100,001 - 500,000	3.00%
500,001 - 1,000,000	4.50%
1,000,001 - 3,000,000	5.50%
Above 3,000,000	6.00%

Zenith Fixed Deposits

Tenor	1m	2m	3m	6m	1y
GHS					
2,001 - 10,000	6.50%	7.00%	7.50%	7.75%	8.00%
10,001-50,000	7.00%	7.25%	7.75%	8.00%	8.25%
50,001 - 100,000	7.25%	7.50%	8.00%	8.25%	8.50%
100,001 -500,000	7.50%	8.00%	8.50%	8.75%	9.00%
500,001 -1,000,000	7.75%	9.00%	9.50%	9.75%	10.00%
Above 1,000,000	8.00%	9.50%	10.00%	10.25%	10.25%

GAB RATE

USD / GHS	11.0745
EUR / GHS	11.8870
GBP / GHS	13.7474
ZAR / GHS	0.5918
CNY / GHS	1.5213
JPY / GHS	0.0751
GHS / NGN	69.8578
GHS / XOF	55.1828

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.