



INDICATIVE RATES APPLICABLE FOR TODAY

15-Apr-24

**ONSHORE (CASH AND DRAFT RATES)**

	GHS BID	GHS OFFER	GHS Mid-Rate
USD / GHS	12.9500	13.5000	13.2250
GBP / GHS	16.1266	16.8791	16.5028
EUR / GHS	13.7646	14.4167	14.0906
CNY / GHS	1.7842	1.9817	1.8829
JPY / GHS	0.0789	0.0929	0.0859

**OFFSHORE (TRANSFER / INFLOW RATES)**

	GHS BID	GHS OFFER	GHS Mid-Rate
USD / GHS	12.9500	13.4900	13.2200
GBP / GHS	16.1266	16.8665	16.4966
EUR / GHS	13.7646	14.4060	14.0853
ZAR / GHS	0.6728	0.7123	0.6925
CHF / GHS	14.2151	14.7300	14.4726
CNY / GHS	1.7842	1.9817	1.8829
JPY / GHS	0.0789	0.0909	0.0849
GHS / XOF	45.4325	49.4325	47.4325
GHS / NGN	90.2178	94.2178	92.2178

**CASH AND DRAFT CROSS RATE**

	BID	OFFER	MID-RATE
EUR / USD	1.0629	1.0699	1.0664
GBP / USD	1.2453	1.2523	1.2488
EUR / GBP	0.8501	0.8592	0.8546
USD / ZAR	18.8780	18.9423	18.9102

**OFFSHORE (TRANSFER / INFLOW CROSS RATES)**

USD / ZAR	18.8780	18.9393	18.9087
EUR / USD	1.0629	1.0679	1.0654
GBP / USD	1.2453	1.2503	1.2478
EUR / GBP	0.8501	0.8575	0.8538
CNY / USD	0.1329	0.1469	0.1399

ZISA/ZIPA rate	7.00%
ZIRA rate	7.50%

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%

T-Bill rates	
91- Day	24.25%
182-Day	26.51%
364-Day	27.77%
2 Year	
3 Year	
5 Year	

**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	12.9867
EUR / GHS	13.8293
GBP / GHS	16.1782
ZAR / GHS	0.6878
CNY / GHS	1.7942
JPY / GHS	0.0849
GHS / NGN	92.2178
GHS / XOF	47.4325

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.