

INDICATIVE RATES APPLICABLE FOR TODAY

22-Apr-25



ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER
USD / GHS	15.2000	15.5800
GBP / GHS	20.2935	20.8819
EUR / GHS	17.4709	17.9637

CASH AND DRAFT CROSS RATE

	BID	OFFER
EUR / USD	1.1494	1.1540
GBP / USD	1.3351	1.3413
EUR / GBP	0.8576	0.8644
USD / ZAR	18.6211	18.8082

ZISA/ZIPA rate	6.50%
ZIRA rate	7.00%
SME ISA rate	7.00%

T-Bill rates	
91- Day	14.00%
182-Day	15.00%
364-Day	17.00%
2 Year	
3 Year	
5 Year	

Zenith Fixed Deposits

Tenor	1m	2m	3m	6m	1y
GHS					
2,000 - 10,000	5.00%	5.50%	6.00%	6.25%	6.50%
10,001-50,000	5.50%	5.75%	6.25%	6.50%	6.75%
50,001 - 100,000	5.75%	6.00%	6.50%	5.75%	7.00%
100,001 -500,000	6.00%	6.50%	7.00%	7.25%	7.50%
500,001 -1,000,000	6.25%	7.50%	8.00%	8.25%	8.50%
Above 1,000,000	6.50%	8.00%	8.50%	8.75%	8.75%

OFFSHORE (TRANSFER / INFLOW RATES)

	GHS BID	GHS OFFER
USD / GHS	15.2000	15.5500
GBP / GHS	20.2935	20.8417
EUR / GHS	17.4709	17.9292
ZAR / GHS	0.7972	0.8299
CHF / GHS	18.7006	19.1250
CNY / GHS	2.1085	2.2641
JPY / GHS	0.1027	0.1147
GHS / XOF	37.2304	38.8304
GHS / NGN	101.5738	105.5738

OFFSHORE (TRANSFER / INFLOW CROSS RATES)

USD / ZAR	18.6211	18.8052
EUR / USD	1.1494	1.1530
GBP / USD	1.3351	1.3403
EUR / GBP	0.8576	0.8636
CNY / USD	0.1316	0.1456
USD / XOF	565.9021	603.8127
EUR / XOF	650.4479	696.1961

Call Deposits	
5,001 - 10,000	1.50%
10,001 - 50,000	1.75%
50,001 - 100,000	2.25%
100,001 - 500,000	2.75%
500,001 - 1,000,000	3.25%
1,000,001 - 3,000,000	4.00%
Above 3,000,000	4.50%

GAB RATE	
USD / GHS	15.4600
EUR / GHS	17.5717
GBP / GHS	20.4868
ZAR / GHS	0.8222
CNY / GHS	2.1185
JPY / GHS	0.1087
GHS / NGN	103.5738
GHS / XOF	37.3304

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.