



INDICATIVE RATES APPLICABLE FOR TODAY

29-Apr-25

ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	14.1500	14.8500	14.5000
GBP / GHS	18.9398	19.9510	19.4454
EUR / GHS	16.0871	16.9453	16.5162

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID Rate
EUR / USD	1.1369	1.1421	1.1395
GBP / USD	1.3385	1.3445	1.3415
EUR / GBP	0.8462	0.8533	0.8497
USD / ZAR	15.5406	18.5651	17.0529

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	MID Rate
USD / GHS	14.1500	14.5500	14.3500
GBP / GHS	18.9398	19.5479	19.2439
EUR / GHS	16.0871	16.6030	16.3451
ZAR / GHS	0.7508	0.7869	0.7688
CHF / GHS	17.3301	17.8550	17.5926
CNY / GHS	1.9633	2.1185	2.0409
JPY / GHS	0.0950	0.1070	0.1010
GHS / XOF	39.9094	41.5094	40.7094
GHS / NGN	109.5532	113.5532	111.5532

OFFSHORE (TRANSFER / INFLOW CROSS RATES)	MID Rate
USD / ZAR	15.5406
EUR / USD	1.1369
GBP / USD	1.3385
EUR / GBP	0.8462
CNY / USD	0.1316
USD / XOF	564.7180
EUR / XOF	642.0279

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	14.3800
EUR / GHS	16.3951
GBP / GHS	19.2815
ZAR / GHS	0.7758
CNY / GHS	1.9733
JPY / GHS	0.1010
GHS / NGN	111.5532
GHS / XOF	40.0094

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.