



INDICATIVE RATES APPLICABLE FOR TODAY

6-May-25

ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	13.1000	14.4000	13.7500
GBP / GHS	17.4007	19.2139	18.3073
EUR / GHS	14.8043	16.3310	15.5677

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID Rate
EUR / USD	1.1301	1.1351	1.1326
GBP / USD	1.3283	1.3353	1.3318
EUR / GBP	0.8470	0.8546	0.8508
USD / ZAR	18.2444	18.2893	18.2669

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	13.1000	13.9000	13.5000
GBP / GHS	17.4007	18.5468	17.9738
EUR / GHS	14.8043	15.7640	15.2842
ZAR / GHS	0.7215	0.7631	0.7423
CHF / GHS	16.2423	16.8550	16.5487
CNY / GHS	1.8642	2.0238	1.9440
JPY / GHS	0.0888	0.1008	0.0948
GHS / XOF	42.3981	43.9981	43.1981
GHS / NGN	115.5824	119.5824	117.5824

OFFSHORE (TRANSFER / INFLOW CROSS RATES)	MID Rate	
USD / ZAR	18.2444	18.2863
EUR / USD	1.1301	1.1341
GBP / USD	1.3283	1.3343
EUR / GBP	0.8470	0.8538
CNY / USD	0.1316	0.1456
USD / XOF	555.4151	611.5736
EUR / XOF	627.6746	693.5856

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	13.6500
EUR / GHS	15.4350
GBP / GHS	18.1238
ZAR / GHS	0.7465
CNY / GHS	1.8742
JPY / GHS	0.0948
GHS / NGN	117.5824
GHS / XOF	42.4981

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.