



INDICATIVE RATES APPLICABLE FOR TODAY

2-Oct-23

ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	GHS Mid-Rate
USD / GHS	11.1000	11.6500	11.3750
GBP / GHS	12.9834	14.2654	13.6244
EUR / GHS	11.6950	12.3676	12.0313
CNY / GHS	1.5149	1.6805	1.5977
JPY / GHS	0.0685	0.0825	0.0755

OFFSHORE (TRANSFER / INFLOW RATES)

	GHS BID	GHS OFFER	GHS Mid-Rate
USD / GHS	11.1000	11.6300	11.3650
GBP / GHS	12.9834	14.2409	13.6122
EUR / GHS	11.6950	12.3464	12.0207
ZAR / GHS	0.5741	0.6115	0.5928
CHF / GHS	12.1485	12.8624	12.5055
CNY / GHS	1.5149	1.6805	1.5977
JPY / GHS	0.0685	0.0805	0.0745
GHS / XOF	53.6963	57.6963	55.6963
GHS / NGN	67.2367	71.2367	69.2367

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID-RATE
EUR / USD	1.0536	1.0656	1.0596
GBP / USD	1.2149	1.2285	1.2217
EUR / GBP	0.8604	0.8771	0.8688
USD / ZAR	18.8665	19.0230	18.9448

ZISA/ZIPA rate	7.00%
ZIRA rate	7.50%

T-Bill rates	
91- Day	27.00%
182-Day	28.50%
364-Day	30.00%
2 Year	
3 Year	
5 Year	

OFFSHORE (TRANSFER / INFLOW CROSS RATES)

USD / ZAR	18.8665	19.0200	18.9433
EUR / USD	1.0536	1.0616	1.0576
GBP / USD	1.2149	1.2245	1.2197
EUR / GBP	0.8604	0.8738	0.8671
CNY / USD	0.1325	0.1445	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	11.1285
EUR / GHS	11.7774
GBP / GHS	13.5935
ZAR / GHS	0.5891
CNY / GHS	1.5249
JPY / GHS	0.0745
GHS / NGN	69.2367
GHS / XOF	55.6963

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.