



INDICATIVE RATES APPLICABLE FOR TODAY

26-Apr-24

**ONSHORE (CASH AND DRAFT RATES)**

	GHS BID	GHS OFFER	GHS Mid-Rate
USD / GHS	13.1500	13.7000	13.4250
GBP / GHS	16.4428	17.1853	16.8140
EUR / GHS	14.0942	14.7385	14.4163
CNY / GHS	1.8084	2.0096	1.9090
JPY / GHS	0.0787	0.0927	0.0857

**OFFSHORE (TRANSFER / INFLOW RATES)**

	GHS BID	GHS OFFER	GHS Mid-Rate
USD / GHS	13.1500	13.6800	13.4150
GBP / GHS	16.4428	17.1602	16.8015
EUR / GHS	14.0942	14.7169	14.4056
ZAR / GHS	0.6771	0.7186	0.6978
CHF / GHS	14.4029	14.9220	14.6625
CNY / GHS	1.8084	2.0096	1.9090
JPY / GHS	0.0787	0.0907	0.0847
GHS / XOF	44.4469	48.4469	46.4469
GHS / NGN	94.8099	98.8099	96.8099

**CASH AND DRAFT CROSS RATE**

	BID	OFFER	MID-RATE
EUR / USD	1.0718	1.0778	1.0748
GBP / USD	1.2504	1.2564	1.2534
EUR / GBP	0.8544	0.8620	0.8582
USD / ZAR	18.9790	19.0401	19.0096

ZISA/ZIPA rate	7.00%
ZIRA rate	7.50%

T-Bill rates	
91- Day	24.45%
182-Day	26.51%
364-Day	27.52%
2 Year	
3 Year	
5 Year	

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

USD / ZAR	18.9790	19.0371	19.0081
EUR / USD	1.0718	1.0758	1.0738
GBP / USD	1.2504	1.2544	1.2524
EUR / GBP	0.8544	0.8604	0.8574
CNY / USD	0.1329	0.1469	0.1399

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	13.1749
EUR / GHS	14.1228
GBP / GHS	16.4601
ZAR / GHS	0.6921
CNY / GHS	1.8184
JPY / GHS	0.0847
GHS / NGN	96.8099
GHS / XOF	46.4469

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.