



INDICATIVE RATES APPLICABLE FOR TODAY

29-Apr-24

**ONSHORE (CASH AND DRAFT RATES)**

	GHS BID	GHS OFFER	GHS Mid-Rate
USD / GHS	13.1700	13.7500	13.4600
GBP / GHS	16.4375	17.2301	16.8338
EUR / GHS	14.0537	14.7428	14.3982
CNY / GHS	1.8116	2.0125	1.9121
JPY / GHS	0.0779	0.0919	0.0849

**OFFSHORE (TRANSFER / INFLOW RATES)**

	GHS BID	GHS OFFER	GHS Mid-Rate
USD / GHS	13.1700	13.7000	13.4350
GBP / GHS	16.4375	17.1675	16.8025
EUR / GHS	14.0537	14.6891	14.3714
ZAR / GHS	0.6862	0.7278	0.7070
CHF / GHS	14.4105	14.8010	14.6058
CNY / GHS	1.8116	2.0125	1.9121
JPY / GHS	0.0779	0.0899	0.0839
GHS / XOF	44.4991	48.4991	46.4991
GHS / NGN	96.9598	100.9598	98.9598

**CASH AND DRAFT CROSS RATE**

	BID	OFFER	MID-RATE
EUR / USD	1.0671	1.0742	1.0707
GBP / USD	1.2481	1.2551	1.2516
EUR / GBP	0.8516	0.8607	0.8561
USD / ZAR	18.7654	18.8280	18.7967

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

USD / ZAR	18.7654	18.8250	18.7952
EUR / USD	1.0671	1.0722	1.0697
GBP / USD	1.2481	1.2531	1.2506
EUR / GBP	0.8516	0.8591	0.8553
CNY / USD	0.1329	0.1469	0.1399

ZISA/ZIPA rate	7.00%
ZIRA rate	7.50%

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%

T-Bill rates	
91- Day	23.91%
182-Day	26.10%
364-Day	27.08%
2 Year	
3 Year	
5 Year	

**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	13.1994
EUR / GHS	14.1069
GBP / GHS	16.4550
ZAR / GHS	0.7012
CNY / GHS	1.8216
JPY / GHS	0.0839
GHS / NGN	98.9598
GHS / XOF	46.4991

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.