



INDICATIVE RATES APPLICABLE FOR TODAY

26-Jul-24

ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	GHS Mid-Rate
USD / GHS	14.9700	15.6100	15.2900
GBP / GHS	19.2365	20.2618	19.7491
EUR / GHS	16.2125	17.1086	16.6605
CNY / GHS	2.0369	2.2792	2.1580
JPY / GHS	0.0901	0.1041	0.0971

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID-RATE
EUR / USD	1.0830	1.0980	1.0905
GBP / USD	1.2850	1.3000	1.2925
EUR / GBP	0.8344	0.8545	0.8444
USD / ZAR	18.2397	18.3630	18.3014

ZISA/ZIPA rate	6.00%
ZIRA rate	6.50%

T-Bill rates	
91- Day	23.00%
182-Day	25.10%
364-Day	26.10%
2 Year	
3 Year	
5 Year	

Zenith Fixed Deposits

Tenor	1m	2m	3m	6m	1y
GHS					
2,001 - 10,000	5.50%	6.00%	6.50%	6.75%	7.00%
10,001-50,000	6.00%	6.25%	6.75%	7.00%	7.25%
50,001 - 100,000	6.25%	6.50%	7.00%	7.25%	7.50%
100,001 -500,000	6.50%	7.00%	7.50%	7.75%	8.00%
500,001 -1,000,000	6.75%	8.00%	8.50%	8.75%	9.00%
Above 1,000,000	7.00%	8.50%	9.00%	9.25%	9.25%

OFFSHORE (TRANSFER / INFLOW RATES)

	GHS BID	GHS OFFER	GHS Mid-Rate
USD / GHS	14.9700	15.6000	15.2850
GBP / GHS	19.2365	20.2488	19.7426
EUR / GHS	16.2125	17.0976	16.6551
ZAR / GHS	0.7934	0.8497	0.8215
CHF / GHS	16.7927	17.6510	17.2219
CNY / GHS	2.0369	2.2792	2.1580
JPY / GHS	0.0901	0.1021	0.0961
GHS / XOF	38.7604	42.7604	40.7604
GHS / NGN	105.0767	109.0767	107.0767

OFFSHORE (TRANSFER / INFLOW CROSS RATES)

USD / ZAR	18.2397	18.3600	18.2999
EUR / USD	1.0830	1.0960	1.0895
GBP / USD	1.2850	1.2980	1.2915
EUR / GBP	0.8344	0.8529	0.8436
CNY / USD	0.1321	0.1461	0.1391

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	3.50%
1,000,001 - 3,000,000	4.50%
Above 3,000,000	5.00%

GAB RATE	
USD / GHS	14.8185
EUR / GHS	16.0930
GBP / GHS	19.0855
ZAR / GHS	0.8084
CNY / GHS	2.0469
JPY / GHS	0.0961
GHS / NGN	107.0767
GHS / XOF	40.7604

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.