



INDICATIVE RATES APPLICABLE FOR TODAY

19-Nov-24

ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	GHS Mid-Rate
USD / GHS	15.6700	16.1050	15.8875
GBP / GHS	19.8069	20.4211	20.1140
EUR / GHS	16.5381	17.0616	16.7999
CNY / GHS	2.1918	2.3834	2.2876
JPY / GHS	0.0969	0.1109	0.1039

OFFSHORE (TRANSFER / INFLOW RATES)

	GHS BID	GHS OFFER	GHS Mid-Rate
USD / GHS	15.6700	16.0500	15.8600
GBP / GHS	19.8069	20.3514	20.0791
EUR / GHS	16.5381	17.0034	16.7707
ZAR / GHS	0.8589	0.8904	0.8747
CHF / GHS	17.7868	18.1350	17.9609
CNY / GHS	2.1918	2.3834	2.2876
JPY / GHS	0.0969	0.1089	0.1029
GHS / XOF	38.8623	39.8123	39.3373
GHS / NGN	102.9818	106.9818	104.9818

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID-RATE
EUR / USD	1.0554	1.0604	1.0579
GBP / USD	1.2640	1.2690	1.2665
EUR / GBP	0.8323	0.8389	0.8356
USD / ZAR	18.0050	18.0284	18.0167

OFFSHORE (TRANSFER / INFLOW CROSS RATES)

USD / ZAR	18.0050	18.0254	18.0152
EUR / USD	1.0554	1.0594	1.0574
GBP / USD	1.2640	1.2680	1.2660
EUR / GBP	0.8323	0.8381	0.8352
CNY / USD	0.1363	0.1485	0.1424
USD / XOF	608.9722	638.9874	623.9798
EUR / XOF	642.7093	676.9433	659.8263

ZISA/ZIPA rate	6.50%
ZIRA rate	7.00%

T-Bill rates	
91- Day	23.75%
182-Day	25.50%
364-Day	26.75%
2 Year	
3 Year	
5 Year	

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%

Zenith Fixed Deposits

Tenor	1m	2m	3m	6m	1y
GHS					
2,001 - 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%	7.50%	8.75%	8.75%

GAB RATE	
USD / GHS	15.9300
EUR / GHS	16.8357
GBP / GHS	20.1507
ZAR / GHS	0.8839
CNY / GHS	2.2018
JPY / GHS	0.1029
GHS / NGN	104.9818
GHS / XOF	38.9623

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.