



INDICATIVE RATES APPLICABLE FOR TODAY

13-Dec-24

ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	GHS Mid-Rate
USD / GHS	14.6000	14.8500	14.7250
GBP / GHS	18.5332	19.0436	18.7884
EUR / GHS	15.3212	15.7766	15.5489

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID-RATE
EUR / USD	1.0494	1.0634	1.0564
GBP / USD	1.2694	1.2834	1.2764
EUR / GBP	0.8183	0.8377	0.8280
USD / ZAR	17.7400	17.8830	17.8115

ZISA/ZIPA rate	6.50%
ZIRA rate	7.00%
SME ISA rate	7.00%

T-Bill rates	
91- Day	25.50%
182-Day	26.50%
364-Day	28.50%
2 Year	
3 Year	
5 Year	

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%

OFFSHORE (TRANSFER / INFLOW RATES)

	GHS BID	GHS OFFER	GHS Mid-Rate
USD / GHS	14.6000	14.8300	14.7150
GBP / GHS	18.5332	19.0180	18.7756
EUR / GHS	15.3212	15.7554	15.5383
ZAR / GHS	0.8043	0.8294	0.8169
CHF / GHS	16.3865	16.6235	16.5050
CNY / GHS	2.0161	2.1578	2.0869
JPY / GHS	0.0909	0.1029	0.0969
GHS / XOF	42.2568	43.2068	42.7318
GHS / NGN	103.0764	107.0764	105.0764

OFFSHORE (TRANSFER / INFLOW CROSS RATES)

USD / ZAR	17.7400	17.8800	17.8100
EUR / USD	1.0494	1.0624	1.0559
GBP / USD	1.2694	1.2824	1.2759
EUR / GBP	0.8183	0.8369	0.8276
CNY / USD	0.1315	0.1455	0.1385
USD / XOF	616.9493	640.7568	628.85
EUR / XOF	647.4266	680.7401	664.08

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%

GAB RATE	
USD / GHS	14.7300
EUR / GHS	15.4865
GBP / GHS	18.7270
ZAR / GHS	0.8293
CNY / GHS	2.0261
JPY / GHS	0.0969
GHS / NGN	105.0764
GHS / XOF	42.3568

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.