



INDICATIVE RATES APPLICABLE FOR TODAY

20-Dec-24

**ONSHORE (CASH AND DRAFT RATES)**

	GHS BID	GHS OFFER	GHS Mid-Rate
USD / GHS	14.5000	14.8900	14.6950
GBP / GHS	18.1221	18.6810	18.4015
EUR / GHS	15.0452	15.5154	15.2803

**CASH AND DRAFT CROSS RATE**

	BID	OFFER	MID-RATE
EUR / USD	1.0376	1.0430	1.0403
GBP / USD	1.2498	1.2556	1.2527
EUR / GBP	0.8270	0.8345	0.8308
USD / ZAR	18.3520	18.4254	18.3887

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	14.5000	14.8300	14.6650
GBP / GHS	18.1221	18.6057	18.3639
EUR / GHS	15.0452	15.4529	15.2490
ZAR / GHS	0.7752	0.8050	0.7901
CHF / GHS	16.2046	16.5155	16.3601
CNY / GHS	2.0103	2.1578	2.0840
JPY / GHS	0.0876	0.0996	0.0936
GHS / XOF	42.7988	43.7488	43.2738
GHS / NGN	103.0271	107.0271	105.0271

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

USD / ZAR	18.3520	18.4224	18.3872
EUR / USD	1.0376	1.0420	1.0398
GBP / USD	1.2498	1.2546	1.2522
EUR / GBP	0.8270	0.8337	0.8304
CNY / USD	0.1315	0.1455	0.1385
USD / XOF	620.5826	648.7947	634.69
EUR / XOF	643.9165	676.0441	659.98

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	14.7400
EUR / GHS	15.2908
GBP / GHS	18.4553
ZAR / GHS	0.8002
CNY / GHS	2.0203
JPY / GHS	0.0936
GHS / NGN	105.0271
GHS / XOF	42.8988

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.