



INDICATIVE RATES APPLICABLE FOR TODAY

14-Jan-25

ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	GHS Mid-Rate
USD / GHS	14.5500	14.9800	14.7650
GBP / GHS	17.7525	18.3430	18.0477
EUR / GHS	14.9036	15.4114	15.1575

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID-RATE
EUR / USD	1.0243	1.0298	1.0271
GBP / USD	1.2201	1.2255	1.2228
EUR / GBP	0.8365	0.8440	0.8403
USD / ZAR	18.9350	19.0737	19.0044

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

T-Bill rates	
91- Day	26.25%
182-Day	27.50%
364-Day	28.90%
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	14.5500	14.9000	14.7250
GBP / GHS	17.7525	18.2451	17.9988
EUR / GHS	14.9036	15.3291	15.1163
ZAR / GHS	0.7511	0.7813	0.7662
CHF / GHS	15.9123	16.2600	16.0862
CNY / GHS	2.0086	2.1605	2.0846
JPY / GHS	0.0880	0.1000	0.0940
GHS / XOF	43.2925	44.2425	43.7675
GHS / NGN	102.5804	106.5804	104.5804

OFFSHORE (TRANSFER / INFLOW CROSS RATES)

USD / ZAR	18.9350	19.0707	19.0029
EUR / USD	1.0243	1.0288	1.0266
GBP / USD	1.2201	1.2245	1.2223
EUR / GBP	0.8365	0.8432	0.8399
CNY / USD	0.1310	0.1450	0.1380
USD / XOF	629.9059	659.2133	644.56
EUR / XOF	645.2126	678.1986	661.71

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	14.8000
EUR / GHS	15.1169
GBP / GHS	18.0079
ZAR / GHS	0.7761
CNY / GHS	2.0186
JPY / GHS	0.0940
GHS / NGN	104.5804
GHS / XOF	43.3925

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.