



INDICATIVE RATES APPLICABLE FOR TODAY

17-Jan-25

ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	GHS Mid-Rate
USD / GHS	14.8000	15.1000	14.9500
GBP / GHS	18.0086	18.5096	18.2591
EUR / GHS	15.2055	15.5908	15.3981

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID-RATE
EUR / USD	1.0274	1.0335	1.0305
GBP / USD	1.2168	1.2268	1.2218
EUR / GBP	0.8381	0.8494	0.8438
USD / ZAR	18.7106	18.8044	18.7575

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	14.8000	15.0500	14.9250
GBP / GHS	18.0086	18.4483	18.2285
EUR / GHS	15.2055	15.5391	15.3723
ZAR / GHS	0.7686	0.8005	0.7845
CHF / GHS	16.1745	16.5450	16.3598
CNY / GHS	2.0249	2.1823	2.1036
JPY / GHS	0.0901	0.1021	0.0961
GHS / XOF	42.5627	43.5127	43.0377
GHS / NGN	102.4300	106.4300	104.4300

OFFSHORE (TRANSFER / INFLOW CROSS RATES)

USD / ZAR	18.7106	18.8014	18.7560
EUR / USD	1.0274	1.0325	1.0300
GBP / USD	1.2168	1.2258	1.2213
EUR / GBP	0.8381	0.8485	0.8433
CNY / USD	0.1310	0.1450	0.1380
USD / XOF	629.9280	654.8661	642.40
EUR / XOF	647.1880	676.1493	661.67

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	14.9200
EUR / GHS	15.3755
GBP / GHS	18.2584
ZAR / GHS	0.7936
CNY / GHS	2.0349
JPY / GHS	0.0961
GHS / NGN	104.4300
GHS / XOF	42.6627

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.