

21-Feb-25



ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	GHS Mid-Rate
USD / GHS	15.3700	15.6600	15.5150
GBP / GHS	19.4123	19.9822	19.6972
EUR / GHS	16.0770	16.5839	16.3305

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID-RATE
EUR / USD	1.0460	1.0600	1.0530
GBP / USD	1.2630	1.2770	1.2700
EUR / GBP	0.8197	0.8393	0.8295
USD / ZAR	18.3350	18.3930	18.3640

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

T-Bill rates	
91- Day	23.50%
182-Day	26.25%
364-Day	27.00%
2 Year	
3 Year	
5 Year	

Zenith Fixed Deposits

Tenor	1m	2m	3m	6m	1y
GHS					
2,000 - 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	15.3700	15.6000	15.4850
GBP / GHS	19.4123	19.9056	19.6590
EUR / GHS	16.0770	16.5204	16.2987
ZAR / GHS	0.8216	0.8483	0.8349
CHF / GHS	17.1262	17.3687	17.2475
CNY / GHS	2.1358	2.2776	2.2067
JPY / GHS	0.0980	0.1100	0.1040
GHS / XOF	40.1865	41.7865	40.9865
GHS / NGN	94.5357	98.5357	96.5357

OFFSHORE (TRANSFER / INFLOW CROSS RATES)

USD / ZAR	18.3350	18.3900	18.3625
EUR / USD	1.0460	1.0590	1.0525
GBP / USD	1.2630	1.2760	1.2695
EUR / GBP	0.8197	0.8385	0.8291
CNY / USD	0.1320	0.1460	0.1390
USD / XOF	617.6665	651.8694	634.77
EUR / XOF	646.0792	690.3297	668.20

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	15.5500
EUR / GHS	16.2823
GBP / GHS	19.6560
ZAR / GHS	0.8466
CNY / GHS	2.1458
JPY / GHS	0.1040
GHS / NGN	96.5357
GHS / XOF	40.2865

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.