

INDICATIVE RATES APPLICABLE FOR TODAY

25-Mar-25



ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	GHS Mid-Rate
USD / GHS	15.3800	15.6800	15.5300
GBP / GHS	19.8156	20.2805	20.0531
EUR / GHS	16.5673	16.9516	16.7695

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID-RATE
EUR / USD	1.0772	1.0821	1.0797
GBP / USD	1.2884	1.2944	1.2914
EUR / GBP	0.8328	0.8399	0.8364
USD / ZAR	18.1801	18.2679	18.2240

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

T-Bill rates	
91- Day	14.50%
182-Day	16.00%
364-Day	17.25%
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%	8.50%	8.75%	8.75%

OFFSHORE (TRANSFER / INFLOW RATES)

	GHS BID	GHS OFFER	GHS Mid-Rate
USD / GHS	15.3800	15.6200	15.5220
GBP / GHS	19.8156	20.2029	20.0493
EUR / GHS	16.5673	16.8868	16.7671
ZAR / GHS	0.8284	0.8582	0.8433
CHF / GHS	17.4109	17.6450	17.5280
CNY / GHS	2.1278	2.2774	2.2026
JPY / GHS	0.0970	0.1090	0.1030
GHS / XOF	39.0320	40.6320	39.8320
GHS / NGN	96.7478	100.7478	98.7478

OFFSHORE (TRANSFER / INFLOW CROSS RATES)

USD / ZAR	18.1801	18.2649	18.2225
EUR / USD	1.0772	1.0811	1.0792
GBP / USD	1.2884	1.2934	1.2909
EUR / GBP	0.8328	0.8391	0.8360
CNY / USD	0.1318	0.1458	0.1388
USD / XOF	600.3122	634.6718	617.49
EUR / XOF	646.6563	686.1437	666.40

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	15.5200
EUR / GHS	16.7627
GBP / GHS	20.0449
ZAR / GHS	0.8534
CNY / GHS	2.1378
JPY / GHS	0.1030
GHS / NGN	98.7478
GHS / XOF	39.1320

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.