

2-Apr-25



ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	GHS Mid-Rate
USD / GHS	15.3800	15.6600	15.5500
GBP / GHS	19.8079	20.2797	20.1038
EUR / GHS	16.5796	16.9629	16.8143

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID-RATE
EUR / USD	1.0780	1.0842	1.0811
GBP / USD	1.2879	1.2960	1.2920
EUR / GBP	0.8324	0.8418	0.8371
USD / ZAR	18.4042	18.5729	18.4886

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	15.5400
GBP / GHS	19.8079	20.2279	20.0994
EUR / GHS	16.5796	16.9196	16.8106
ZAR / GHS	0.8263	0.8441	0.8352
CHF / GHS	17.4477	17.6450	17.5464
CNY / GHS	2.1282	2.2743	2.2012
JPY / GHS	0.0974	0.1094	0.1034
GHS / XOF	38.9294	40.5294	39.7294
GHS / NGN	97.0986	101.0986	99.0986

OFFSHORE (TRANSFER / INFLOW CROSS RATES)

USD / ZAR	18.4042	18.5699	18.4871
EUR / USD	1.0780	1.0832	1.0806
GBP / USD	1.2879	1.2950	1.2915
EUR / GBP	0.8324	0.8411	0.8367
CNY / USD	0.1316	0.1456	0.1386
USD / XOF	598.7342	633.0692	615.90
EUR / XOF	645.4354	685.7406	665.59

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	15.5300
EUR / GHS	16.8068
GBP / GHS	20.0951
ZAR / GHS	0.8436
CNY / GHS	2.1382
JPY / GHS	0.1034
GHS / NGN	99.0986
GHS / XOF	39.0294

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.