



INDICATIVE RATES APPLICABLE FOR TODAY

25-Apr-25

ONSHORE (CASH AND DRAFT RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	14.3000	15.0200	14.6600
GBP / GHS	18.9718	20.0081	19.4900
EUR / GHS	16.1933	17.0822	16.6378

CASH AND DRAFT CROSS RATE

	BID	OFFER	MID Rate
EUR / USD	1.1324	1.1383	1.1354
GBP / USD	1.3267	1.3331	1.3299
EUR / GBP	0.8501	0.8580	0.8540
USD / ZAR	18.7550	18.8518	18.8034

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

T-Bill rates	
91- Day	14.00%
182-Day	15.00%
364-Day	17.00%
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%	8.50%	8.75%	8.75%

OFFSHORE (TRANSFER / INFLOW RATES)

	GHS BID	GHS OFFER	MID Rate
USD / GHS	14.3000	14.9500	14.6250
GBP / GHS	18.9718	19.9149	19.4434
EUR / GHS	16.1933	17.0026	16.5980
ZAR / GHS	0.7692	0.7962	0.7827
CHF / GHS	17.6551	18.0070	17.8311
CNY / GHS	2.0342	2.1767	2.1055
JPY / GHS	0.0985	0.1105	0.1045
GHS / XOF	38.6120	40.2120	39.4120
GHS / NGN	105.8356	109.8356	107.8356

OFFSHORE (TRANSFER / INFLOW CROSS RATES)	MID Rate	
USD / ZAR	18.7550	18.8488
EUR / USD	1.1324	1.1373
GBP / USD	1.3267	1.3321
EUR / GBP	0.8501	0.8572
CNY / USD	0.1316	0.1456
USD / XOF	552.1516	601.1694
EUR / XOF	625.2565	683.7100

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	14.9000
EUR / GHS	16.9446
GBP / GHS	19.8506
ZAR / GHS	0.7942
CNY / GHS	2.0442
JPY / GHS	0.1045
GHS / NGN	107.8356
GHS / XOF	38.7120

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.