



### NEWS HEADLINES

- ❖ **Value of MoMo Transactions Surge to GHS 298.6 Billion in October 2024:** Data from the Bank of Ghana (BoG) indicates a marked rise in mobile money (MoMo) transactions, signaling the deepening adoption of digital financial services nationwide. Mobile money transactions rose from 705 million in September 2024 to 728 million in October 2024, representing a monthly surge of 3.3%. Correspondingly, the total value of transactions climbed from GHS 284.9 billion to GHS 298.6 billion, underscoring increased consumer and business reliance on MoMo platforms. However, the mobile money float — the total funds held in MoMo accounts — dipped during the period, declining from GHS 25.1 billion to GHS 24.2 billion. This could reflect shifts in user behavior, such as higher transaction volumes or withdrawals. (Norvanreports)
- ❖ **Struggle With Elevated NPLs Continue as Banking Industry Assets Hit GHS 367 Billion Valuation:** The banking sector, according to the Bank of Ghana, continued to record improvements in performance with total assets growing by 42.4 percent to GHS 367.2 billion at end-October 2024, compared to 3.2 percent at end-October 2023. This is despite an elevated non-performing loans (NPL) profile of the banking sector with the NPL ratio rising to 22.7 percent end-October 2024 from 18.3 percent at end-October 2023. The banking sector has over the last two years struggled to reduce NPLs to the pre-DDEP level of 14 percent. For this year in particular, the sector has struggled to reduce NPLs to below 20 percent, with the sector's NPL ratio hovering between 22.7 percent and 26.7 percent since January. (Norvanreports)

### EQUITIES

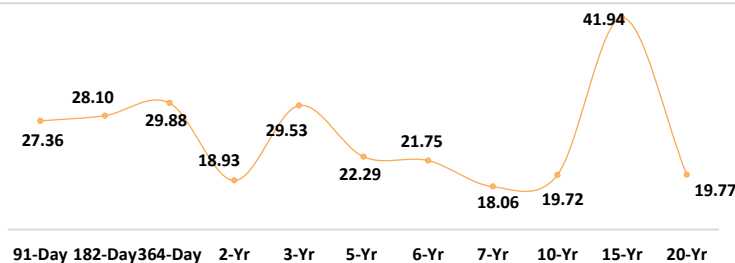
Daily Statistics	Previous Level	Current Level	DailyΔ (%)	YTD (%)
GSE-Cl	4,694.37	4,694.37	0.00	49.97
GSE-FSI	2,351.16	2,351.16	0.00	23.64
Market Cap (GHSmn)	108,368.85	108,368.85	0.00	46.66
Tot. Value Traded (GHS)	25,776.74	88,653.77	243.90	--
Tot. Volume Traded	19,640	58,948	200.10	--

GSE Gainers			GSE Decliners		
Stock	Cl. Px	DailyΔ (%)	Stock	Cl. Px	DailyΔ (%)
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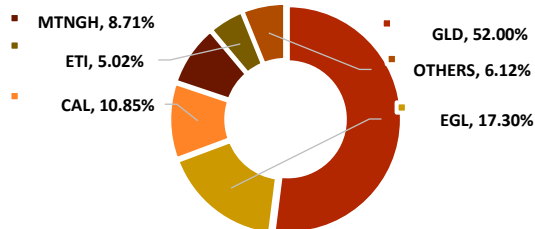
### FIXED INCOME

Summary of GFIM	Volume of Trades	No. of Trades
New GoG-Notes & Bonds	40,575,686	2
Old GoG-Notes & Bonds	-	-
Treasury Bills	677,660,161	578
Corporate Bonds	2,785,965	1
Sell/Buy back trades	308,074,273	7
<b>Grand totals</b>	<b>1,029,096,085</b>	<b>588</b>

### Treasuries Yield Curve:



### GSE Contributors to Value



### Macroeconomic Indicators:

- > MPR – 27.0%
- > Inflation – 22.1%
- > GDP Growth Q224 – 6.90%
- > Interbank Int. Rate – 27.01%

### Currency Movement

Currency Pairs	Midpoint (BoG)	DailyΔ (%)	YTDA (%)
USDGHS	15.2700	-0.70	-22.20
GBPGHS	19.3952	-0.50	-21.97
EURGHS	16.1291	-0.57	-18.62
CNYGHS	2.1087	-0.65	-20.65
ZARGHS	0.8465	-0.29	-23.27

### Upcoming Events:

- > **BOPP – Interim Dividend:** GH¢1.2279 • **Payment Date:** 9th Dec.'24
- > **GGBL – Final Dividend:** GH¢0.022 • **Payment Date:** 30th Dec.'24
- > **TOTAL – Final Dividend:** GH¢0.6580 • **Payment Date:** 27th Dec.'24