

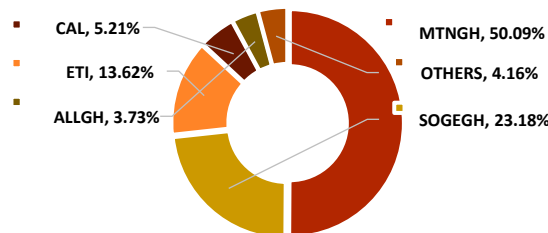
**NEWS HEADLINES**

- ❖ **Finance Houses Record Highest Average Lending Rate at 58.8% in Q3 2024:** Finance Houses posted the highest average lending rate among financial institutions in the third quarter of 2024, according to the Q3 2024 Collateral Registry Brief by the Bank of Ghana. The average rate stood at 58.8%, a slight increase from 58.6% in Q3 2023. Microfinance Institutions followed, with an average lending rate of 47.5% in Q3 2024, down from 49.9% in the same period last year. Conversely, Leasing Companies recorded the lowest average lending rate at 13.8% for Q3 2024, a significant decline from 28.1% in Q3 2023. Banks registered an average lending rate of 31.1% for secured loans in Q3 2024, reflecting a 4.5 percentage point increase from 26.6% in Q3 2023. (Norvanreports)
- ❖ **Textile and garment industry gets GH¢300m DBG boost:** Development Bank Ghana (DBG) has announced plans to invest at least GH¢ 100 million annually in the domestic textiles and garments industry over the next three years. DBG's Chief Executive Officer, Kwamina Duker announced the plans during the signing ceremony of an memorandum of understanding (MoU) with the Association of Ghana Industries (AGI) in Accra. The funding will be channeled through Partner Financial Institutions (PFIs) and Development Partners (DPs) via long-term financing. DBG will commit an initial GH¢ 566,200 to AGI to execute various activities under the program. These include among others identifying at least three investable projects within the textile and apparel value chain, providing technical assistance and facilitating market development. (Business & Financial Times)

EQUITIES

Daily Statistics	Previous Level	Current Level	DailyΔ (%)	YTD (%)
GSE-CI	4,677.65	4,694.37	0.36	49.97
GSE-FSI	2,342.65	2,351.16	0.35	23.64
Market Cap (GHSmn)	108,034.81	108,368.85	0.35	46.66
Tot. Value Traded (GHS)	378,893.87	30,206.79	-92.03	--
Tot. Volume Traded	63,102	30,668	-51.40	--

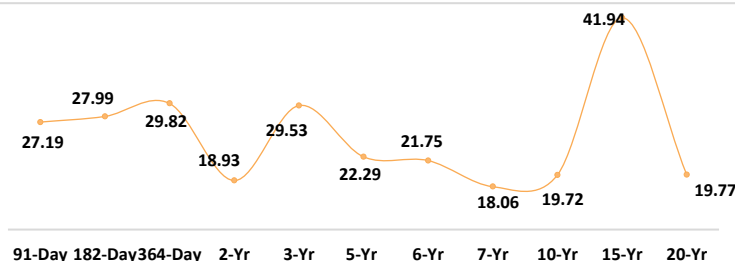
GSE Gainers			GSE Decliners		
Stock	Cl. Px	DailyΔ (%)	Stock	Cl. Px	DailyΔ (%)
ETI	0.29	3.57	--	--	--
MTNGH	2.37	0.42	--	--	--
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GSE Contributors to Value**Macroeconomic Indicators:**

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

FIXED INCOME

Summary of GFIM	Volume of Trades	No. of Trades
New GoG-Notes & Bonds	136,309,263	27
Old GoG-Notes & Bonds	-	-
Treasury Bills	842,303,380	10,028
Corporate Bonds	-	-
Sell/Buy back trades	14,684,511	1
Grand totals	985,617,643	10,056

Treasuries Yield Curve:**Currency Movement**

Currency Pairs	Midpoint (BoG)	DailyΔ (%)	YTDA (%)
USDGHS	15.4900	-0.83	-23.31
GBPGHS	19.7326	-0.22	-22.72
EURGHS	16.3297	-0.28	-19.62
CNYGHS	2.1374	-0.77	-21.72
ZARGHS	0.8509	-0.92	-23.67

Upcoming Events:

- > **MPC Press Release Date:** 29th Nov. '24
- > **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