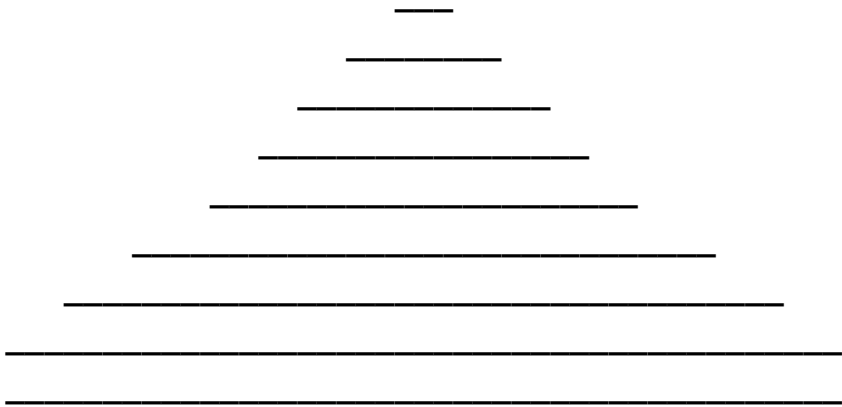
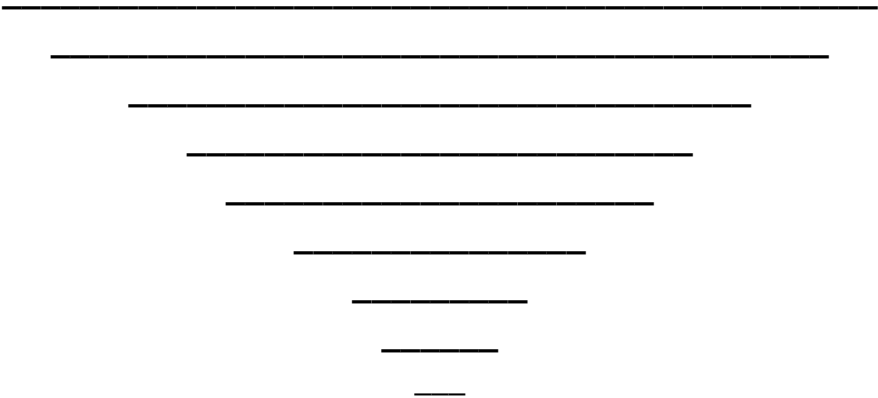


# BANK OF GHANA



## Banks' Swift and Sort Codes And Classification of Cheque Clearing Zones



September 2009

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30.	Ecobank (Gh) Ltd.	21
31.	Cal Bank Ltd.	22
32.	The Trust Bank Ltd.	22
33.	UT Bank Ghana Ltd.	23
34.	First Atlantic Merchant Bank Ltd.	23
35.	Prudential Bank Ltd.	24
36.	Stanbic Bank Ghana Ltd.	24
37.	International Commercial Bank Ltd.	25
38.	Amalgamated Bank Ltd.	25
39.	Unibank (Gh) Ltd.	25
40.	Guaranty Trust Bank Ltd.	26
41.	Fedeliity Bank Ghana Ltd.	26
42.	Intercontinental Bank (Gh) Ltd.	27
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## 1. Introduction

To facilitate the efficient clearing and settlement of inter-bank payment instruments throughout the country, cheques and other debit payment instruments have been standardized to make them amendable to automated processing. All paper instruments presented to the clearinghouse must be MICR-encoded. As part of these reforms, each bank branch has been given a unique 6-digit sort code, which identifies the Bank, location and branch number (and assigned to one of eleven clearinghouses operated by the Bank of Ghana). Branches within easy reach of the clearing centre are classified under "Inner Zone" while those further away are classified under "Outer Zone". In addition, Swift Codes for banks have also been provided in this document.

## 2. Components of the sort code

The sort codes are allocated based on pre-defined criteria to identify the bank, the clearinghouse to which it is allocated and the branch number.

Consider, for example, the sort code 01-02-03

- The first two digits (01 in the example above) represent the **bank's** sort code.
- The second two digits (02 in the example above) represent the **clearing zone** in which the branch is located.
- The last two digits (03 in the example above) together represent the **branch's code**. The branch codes are usually allocated by the respective banks using their own criteria and communicated to the Banking Department of Bank of Ghana. For example, the code 01 may be assigned to the oldest branch in the clearing zone or to the largest branch.

## 3. Clearing Cycle

The times within which value will be given to a payment instrument is referred to as the **clearing cycle**. These are determined according to the location of the paying and collecting bank branches. Presently, the following clearing cycles apply for debit and credit instruments:

ZONE	CHEQUES AND OTHER DEBIT INSTRUMENTS	PAPER CREDIT INSTRUMENTS
Inner Zone	Day of Deposit plus 2 working days i.e. 3 days	Day of Deposit plus 1 working day
Outer Zone	Day of Deposit plus 4 working days	Day of Deposit plus 2 working days
Inner-Inner Zone (i.e. from one out zone to another)	Day of Deposit plus 4 working days	Day of Deposit plus 2 working days
Outer-Outer Zone (i.e. from one outer zone to another)	Day of Deposit plus 7 working days	Day of Deposit plus 5 working days

The Branch Sort Codes for all banks branches are presented in the first part of the documents. The second part is a classification of the branches according to the Clearing Zones.

Branch managers are urged to ensure that instruments received at their branches are processed on a timely basis for presentation at the clearinghouse within the clearing cycle.

Compiled by: **Payment Systems Office**  
**Banking Department**  
**Bank of Ghana**  
**Accra**

**Dated September 2009**

#### 4.0 Bank Codes and Swift Codes

No	Bank	Bank Code	Swift Code
1.	Bank of Ghana	01	BAGHGHAC
2.	Standard Chartered Bank (Gh) Ltd.	02	SCBLGHAC
3.	Barclays Bank (Gh) Ltd	03	BARCGHAC
4.	Ghana Commercial Bank Ltd	04	GHCBGHAC
5.	National Investment Bank Ltd	05	NIBGGHAC
6.	United Bank for Africa (Gh) Ltd.	06	STBGGHAC
7.	ARB Apex Bank Ltd	07	AREXGHAC
8.	Agricultural Development Bank	08	ADNTGHAC
9.	SG-SSB Bank Ltd	09	SSEBGHAC
10.	Merchant Bank (Gh) Ltd	10	MBGHGHAC
11.	HFC Bank Ltd	11	HFCAGHAC
12.	Zenith Bank (Gh) Ltd	12	ZEBLGHAC
13.	Ecobank (Gh) Ltd	13	ECOCGHAC
14.	Cal Bank Ltd	14	ACCCGHAC
15.	The Trust Bank Ltd	15	TRBLGHAC
16.	UT Bank (Gh) Ltd	16	MTALGHAC
17.	First Atlantic Merchant Bank Ltd	17	FAMCGHAC
18.	Prudential Bank Ltd	18	PUBKGHAC
19.	Stanbic Bank Ghana Ltd	19	SBICGHAC
20.	International Commercial Bank Ltd	20	INCEGHAC
21.	Amalgamated Bank Ltd	21	AMMAGHAC
22.	Unibank (Gh) Limited	22	UBGHGHAC
23.	Guaranty Trust Bank Limited	23	GTBIGHAC
24.	Fidelity Bank Ghana Ltd.	24	FBLIGHAC
25.	Intercontinental Bank Ghana Ltd.	25	INHHGHAC
26.	Bank of Baroda (Gh) Ltd.	26	BARBGHAC
27.	BSIC Ghana Ltd.	27	BSAHGHAC
28.	Access Bank (Gh) Ltd.	28	

#### 5.0 Clearinghouse Codes

No	Clearinghouse	Code
1.	Accra	01
2.	Koforidua	02
3.	Cape Coast	03
4.	Takoradi	04
5.	Ho	05
6.	Kumasi	06
7.	Sunyani	07
8.	Tamale	08
9.	Bolgatanga	09

10.	Wa	10
11	Hohoe	11

## 6.0 Branch Sort Codes

The following are the sort codes for the various branches of banks as at end June 2006.

### 6.1 Bank of Ghana

No	Name of Branch	Sort Code
1.	Accra	01-01-01
2.	Agona Swedru	01-03-03
3.	Takoradi	01-04-01
4.	Sefwi Boako	01-04-02
5.	Kumasi	01-06-01
6.	Sunyani	01-07-01
7.	Tamale	01-08-01
8.	Hohoe	01-11-01

### 6.2 Standard Chartered Bank (Gh) Ltd.

No	Name of Branch	Sort Code
1.	High Street	02-01-01
2.	Korle Dudor	02-01-03
3.	Liberia Road	02-01-04
4.	Opeibea House	02-01-05
5.	Tema	02-01-06
6.	Tudu	02-01-07
7.	Legon	02-01-08
8.	Osu	02-01-12
9.	Ring Road Central	02-01-14
10.	Spintex	02-01-18
11.	Dansoman	02-01-21
12.	Abeka	02-01-26
13.	Achimota	02-01-27
14.	Madina	02-01-28
15.	Takoradi Harbour	02-04-22
16.	Tarkwa	02-04-24
17.	Kejetia	02-06-13
18.	Harper Road	02-06-15
19.	Obuasi	02-06-17
20.	Techiman	02-07-20
21.	Tamale	02-08-23

### 6.3 Barclays Bank (Gh) Ltd.

No	Name of Branch	Sort Code
1.	Kasoa	03-01-01
2.	A & C Mall	03-01-04
3.	Accra Mall	03-01-05
4.	Abeka Lapaz	03-01-06
5.	Dansoman	03-01-07
6.	GNPC, Tema	03-01-08
7.	Nima	03-01-09
8.	Legon	03-01-10
9.	Achimota	03-01-11
10.	Osu	03-01-12
11.	Ring Road Central	03-01-14
12.	BCM	03-01-16
13.	Motorway Ext.	03-01-17
14.	Spintex Main	03-01-21
15.	Knutsford Avenue	03-01-22
16.	Tema Main	03-01-25
17.	Tema Fishing Harbour	03-01-30
18.	Makola Square	03-01-35
19.	Airport City	03-01-36
20.	Circle	03-01-41
21.	Corporate Service Centre	03-01-44
22.	Spintex Main	03-01-45
23.	High Street	03-01-48
24.	Direct Sales	03-01-49
25.	Avenue Central	03-01-54
26.	UNDP	03-01-55
27.	Tema Main	03-01-60
28.	SME	03-01-61
29.	Agbogbloshie	03-01-62
30.	Madina	03-01-63
31.	Head Office	03-01-64
32.	Nungua	03-01-68
33.	New Town	03-01-69
34.	Dome	03-01-70
35.	Darkuman	03-01-73
36.	Independence Avenue	03-01-75
37.	Weija	03-01-79
38.	Ashiaman	03-01-84
39.	Haatso	03-01-85
40.	Somanya	03-01-86
41.	Kaneshie	03-01-87
42.	TOR	03-01-89

43.	North Kaneshie	03-01-90
44.	Maamobi	03-01-91
45.	Offshore	03-01-92
46.	Mataheko	03-01-93
47.	Adenta	03-01-94
48.	AbosseyOkai	03-01-95
49.	Kotobabi	03-01-96
50.	Palm Wine Junction	03-01-97
51.	Koforidua	03-02-42
52.	Nkwakaw	03-02-43
53.	Oda	03-02-46
54.	Nsawam	03-02-47
55.	Somanya	03-02-86
56.	Swedru	03-03-20
57.	Cape Coast	03-03-37
58.	Obuasi	03-03-38
59.	Winneba	03-03-65
60.	Mankessim	03-03-67
61.	Twifo Praso	03-03-99
62.	High Street, Takoradi	03-04-31
63.	Liberation Road, Takoradi	03-04-32
64.	Tarkwa	03-04-34
65.	Tarkwa Mines	03-04-51
66.	Asankragua	03-04-52
67.	Takoradi Kokompe	03-04-56
68.	Elubu	03-04-98
69.	Ho	03-05-39
70.	Aflo	03-05-72
71.	Asafo	03-06-23
72.	Prempeh II Street	03-06-27
73.	Kejetia, Kumasi	03-06-28
74.	Nhyiaeso Prestige	03-06-29
75.	New Suame Magazine	03-06-53
76.	Old Suame Magazine	03-06-57
77.	Aqogo	03-06-58
78.	Adum	03-06-66
79.	Bantama 1	03-06-74
80.	Sewfi Wiawso	03-06-76
81.	Konongo	03-06-77
82.	Krofom	03-06-80
83.	Tanoso	03-06-81
84.	Ahodwo	03-06-83
85.	Techiman	03-07-18
86.	Berekum	03-07-24
87.	Sunyani	03-07-50

88.	Goaso	03-07-59
89.	Tepa	03-07-71
90.	Atebubu	03-07-78
91.	Tamale	03-08-33
92.	Bolgatanga	03-09-19
93.	Bawku	03-09-26
94.	Wa	03-10-88
95.	Hohoe	03-11-40

#### 6.4 Ghana Commercial Bank Ltd.

No	Name of Branch	Sort Code
1.	High Street	04-01-01
2.	Burma Camp	04-01-02
3.	Legon	04-01-03
4.	Ministries	04-01-05
5.	Republic House	04-01-06
6.	Tema Main	04-01-07
7.	Tema Market	04-01-08
8.	Tema Industrial Area	04-01-09
9.	Tema Fishing Harbour	04-01-10
10.	Ring Road West	04-01-11
11.	Kaneshie Market	04-01-12
12.	Korle Bu	04-01-13
13.	Osu	04-01-14
14.	Derby Avenue	04-01-15
15.	Boundary Road	04-01-16
16.	Liberty House	04-01-17
17.	Accra New Town	04-01-18
18.	Trade Fair Site	04-01-19
19.	Kaneshie Industrial Area	04-01-20
20.	Ashiaman	04-01-21
21.	Madina	04-01-23
22.	Head Office	04-01-99
23.	31 <sup>st</sup> December Market	04-01-24
24.	Head Office Clearing	04-01-25
25.	Tetteh Quarshie Circle	04-01-26
26.	Kwame Nkrumah Circle	04-01-27
27.	International Trade Finance	04-01-28
28.	Global Transfer Services	04-01-29
29.	Tantra Hill	04-01-30
30.	Somanya	04-01-31
31.	Akropong-Akwapim	04-01-32
32.	Mampong-Akwapim	04-01-33
33.	Nsawam	04-01-34

34.	Akosombo	04-01-35
35.	Akuse	04-01-36
36.	Aburi	04-01-37
37.	Winneba	04-01-38
38.	Agona Swedru	04-01-39
39.	Ada	04-01-40
40.	Keta	04-01-41
41.	Sogakope	04-01-42
42.	Kasoa Market	04-01-43
43.	Dome (Kwabenya)	04-01-44
44.	Abelenkpe	04-01-45
45.	Safe Bond (Jubilee) Tema	04-01-46
46.	Kasoa Main	04-01-47
47.	Kisseiman	04-01-48
48.	Accra North, Circle	04-01-51
49.	Spintex Road	04-01-50
50.	Koforidua	04-02-01
51.	Akim Oda	04-02-02
52.	Kade	04-02-03
53.	New Tafo	04-02-04
54.	Nkawkaw	04-02-05
55.	Asamankese	04-02-06
56.	Ayiram	04-02-07
57.	Suhum	04-02-08
58.	Kibi	04-02-09
59.	Mpraeso	04-02-10
60.	Donkorkrom	04-02-11
61.	Cape Coast Main	04-03-01
62.	University of Cape Coast	04-03-02
63.	Assin Fosu	04-03-03
64.	Breman Asikuma	04-03-04
65.	Abura Dunkwa	04-03-05
66.	Saltpond	04-03-06
67.	Mankessim	04-03-07
68.	Twifo Praso	04-03-08
69.	Elmina	04-03-15
70.	Takoradi Main	04-04-01
71.	Takoradi Harbour	04-04-02
72.	Takoradi Market Circle	04-04-03
73.	Sekondi	04-04-04
74.	Tarkwa	04-04-05
75.	Samreboi	04-04-06
76.	Enchi	04-04-07
77.	Axim	04-04-08
78.	Half-Assini	04-04-09

79.	Prestea	04-04-11
80.	Dadieso	04-04-13
81.	Bogoso	04-04-14
82.	Elubu	04-04-15
83.	Ho	04-05-01
84.	Aflao	04-05-02
85.	Dzodze	04-05-03
86.	Abor	04-05-04
87.	Akatsi	04-05-17
88.	Ho Polytechnic	04-05-30
89.	Kumasi Main	04-06-01
90.	Asafo Market	04-06-02
91.	KNUST Kumasi	04-06-03
92.	Kejetia	04-06-04
93.	Konongo	04-06-05
94.	Yeji	04-06-06
95.	Mampong-Ashanti	04-06-07
96.	Sefwi Wiawso	04-06-08
97.	Bekwai	04-06-09
98.	Effiduase – Ashanti	04-06-10
99.	Obuasi	04-06-11
100.	Ejisu	04-06-12
101.	New Offinso	04-06-13
102.	Ejura	04-06-14
103.	Tepa	04-06-15
104.	Akumadan	04-06-16
105.	Juaso	04-06-17
106.	New Edubiase	04-06-18
107.	Ahinsan-Kumasi	04-06-19
108.	Agona Ashanti	04-06-20
109.	Jubilee House	04-06-21
110.	Agogo	04-06-22
111.	Nkawie	04-06-23
112.	Dunkwa-on-Offin	04-06-24
113.	18-April Harper Road, Kumasi	04-06-25
114.	Bantama	04-06-27
115.	Tech Junction, Kumasi	04-06-28
116.	Sunyani	04-07-01
117.	Bechem	04-07-02
118.	Berekum	04-07-03
119.	Dormaa Ahenkro	04-07-04
120.	Duayaw-Nkwanta	04-07-05
121.	Hwidiem	04-07-06
122.	Goaso	04-07-07
123.	Mim	04-07-09

124.	Japekrom	04-07-10
125.	Wenchi	04-07-11
126.	Kintampo	04-07-12
127.	Nkoranza	04-07-13
128.	Techiman	04-07-15
129.	Sankore	04-07-17
130.	Sampa	04-07-23
131.	Techiman Market	04-07-24
132.	Tamale Main	04-08-01
133.	Yendi	04-08-02
134.	Damongo	04-08-03
135.	Salaga	04-08-04
136.	Tamale Market	04-08-05
137.	Bimbila	04-08-06
138.	Tamale Hospital Road	04-08-09
139.	Bolgatanga	04-09-01
140.	Navrongo	04-09-02
141.	Bawku	04-09-03
142.	Walewale	04-09-06
143.	Wa	04-10-01
144.	Tumu	04-10-02
145.	Lawra	04-10-03
146.	Bole	04-10-04
147.	Hohoe	04-11-01
148.	Jasikan	04-11-02
149.	Kadjebi	04-11-03
150.	Kpandu	04-11-04
151.	Peki	04-11-05
152.	Nkwanta	04-11-06
153.	Kete-Krachi	04-11-07
154.	Dambai	04-11-08

#### 6.5 National Investment Bank Ltd.

No	Name of Branch	Sort Code
1.	Accra Main	05-01-01
2.	Tema	05-01-09
3.	Osu	05-01-11
4.	Foreign	05-01-12
5.	Tema Harbour Area	05-01-13
6.	Abeka	05-01-17
7.	Head Office – Clearing Unit	05-01-20
8.	Adenta	05-01-22
9.	Spintex	05-01-23
10.	Winneba Road	05-01-24

11.	North Industrial Area	05-01-28
12.	Tema Community 9	05-01-29
13.	Koforidua	05-02-04
14.	Akim Oda	05-02-18
15.	Cape Coast	05-03-10
16.	Takoradi	05-04-07
17.	Ho	05-05-03
18.	Kumasi	05-06-05
19.	Kumasi Central	05-06-19
20.	Obuasi	05-06-21
21.	Dunkwa-on-Offin	05-06-26
22.	Sunyani	05-07-06
23.	Techiman	05-07-15
24.	Wenchi	05-07-25
25.	Kitampo	05-07-26
26.	Ntoroso	05-07-30
27.	Tamale	05-08-08
28.	Bolgatanga	05-09-02
29.	Wa	05-10-14

#### 6.6 United Bank for Africa (Gh) Ltd

No	Name of Branch	Sort Code
1.	Head Office, (Heritage Towers)	06-01-01
2.	Accra Central	06-01-02
3.	Tema Main	06-01-03
4.	Abossey-Okai	06-01-06
5.	Ring Road Central	06-01-07
6.	North Dzorwulu 1 - Motorway	06-01-08
7.	Dzorwulu 2 (Queen Star Shopping)	06-01-09
8.	Madina	06-01-10
9.	East Legon 1	06-01-11
10.	East Legon 2	06-01-12
11.	Teshie	06-01-13
12.	Spintex Road	06-01-14
13.	Kaneshie	06-01-17
14.	Kantamanto	06-01-18
15.	Tema Community 4	06-01-19
16.	Abeka Lapaz	06-01-24
17.	Accra Airport	06-01-25
18.	Takoradi Main	06-04-01
19.	Kokompe (Takoradi)	06-04-02
20.	Afloa Exit Gate	06-05-01
21.	Kumasi Main, Adum	06-06-01

22.	Suame	06-06-02
23.	KNUST	06-06-03
24.	Kejetia	06-06-04
25.	Tanoso	06-06-05
26.	Alabar	06-06-06

## 6.7 ARB Apex Bank/Rural and Community Banks

### 6.7.1 Accra Clearing Zone

No	Name of Branch	Location	Sort Code
1.	Head Office, Adabraka	Accra	07-01-01
2.	Apex Bank - Accra Centre	Accra	07-01-02
3.	Nyakrom Rural Bank Ltd	Nyakrom	07-01-03
4.	Manya Krobo Rural Bank Ltd	Odumase-Krobo	07-01-04
5.	Gomoa Rural Bank Ltd	Apam	07-01-05
6.	Amum Rural Bank Ltd	Anum	07-01-06
7.	Akuapem Rural Bank Ltd	Mamfe	07-01-07
8.	Dangme Rural Bank Ltd	Prampram	07-01-08
9.	Shai Rural Bank Ltd	Dodowa	07-01-09
10.	Ada Rural Bank Ltd	Kasseh	07-01-10
11.	Brakwa Braman Rural Bank Ltd	Brakwa	07-01-11
12.	Eastern Gomoa Assin Rural Bank Ltd	Gomoa-Dominase	07-01-12
13.	Gomoa Ajumako Rural Bank Ltd	Afransi	07-01-13
14.	Agona Rural Bank Ltd	Kwanyaku	07-01-14
15.	Akyepim Rural Bank Ltd	Gomoa-Daw	07-01-15
16.	Awutu Emasa Rural Bank Ltd	Awumasa	07-01-16
17.	Ga Rural Bank Ltd	Amasaman	07-01-17
18.	Abokobi Rural Bank Ltd	Abokobi	07-01-18
19.	Bawjiase Area Rural Bank Ltd	AwutuBawjiase	07-01-19
20.	Agave Rural Bank Ltd	Dabale	07-01-20
21.	Mepe Area Rural Bank Ltd	Mepe	07-01-21
22.	Union Rural Bank Ltd	Senya Breku	07-01-22
23.	Anlo Rural Bank Ltd	Anloga	07-01-23
24.	Odupongkpehe Rural Bank Ltd	Kasoa	07-01-24
25.	La Community Bank Ltd	La	07-01-25
26.	Asuogyaman Rural Bank Ltd		07-01-26
27.	Citizen Rural Bank Ltd		07-01-27

### 6.7.2 Koforidua Clearing Zone

No	Name of Branch	Location	Sort Code
1.	Apex Bank Koforidua Centre	Koforidua	07-02-01
2.	Asuopra Rural Bank Ltd	Afosu	07-02-02
3.	Kwahu Rural Bank Ltd	Kwahu Pepease	07-02-03

4.	South Birim Rural Bank Ltd	Achiase	07-02-04
5.	Upper Manya Kro Rural Bank Ltd	Asesewa	07-02-05
6.	Kwahu Praso Rural Bank Ltd	Kwahu Praso	07-02-06
7.	Atiwa Rural Bank Ltd	Kwabeng	07-02-07
8.	Mumuadu Rural Bank Ltd	Osino	07-02-08
9.	Afram Rural Bank Ltd	Tease	07-02-09
10.	Akim Bosome Rural Bank Ltd	Akim Swedru	07-02-10
11.	Mponua Rural Bank Ltd	Amuana Praso	07-02-11
12.	Kwaebibirem Rural Bank Ltd	Asuom	07-02-12
13.	Akyem Mansa Rural Bank Ltd	Ayirebi	07-02-13
14.	South Akim Rural Bank Ltd	Nankese	07-02-14
15.	Odwen-Anoma Rural Bank Ltd	Hweehwee	07-02-15
16.	Dumpong Rural Bank Ltd	Oframase	07-02-16
17.	Adonten Community Bank Ltd	New Tafo	07-02-17
18.	Fanteakwa Rural Bank	Fantekwa	07-02-18

### 6.7.3 Cape Coast Clearing Zone

No	Name of Branch	Location	Sort Code
1.	Apex Bank – Cape Coast Centre	Cape Coast	07-03-01
2.	Enyan Denkyira Rural Bank Ltd	Enyan Denkyira	07-03-02
3.	Kakum Rural Bank Ltd	Elmina	07-03-03
4.	Nyankumase Ahenkro Rural Bank Ltd	Fanti Nyankumase	07-03-04
5.	Assinman Rural Bank Ltd	Assin Manso	07-03-05
6.	Akatakymman Rural Bank Ltd	Komenda	07-03-06
7.	Ekumfiman Rural Bank Ltd	Essuehyia	07-03-07
8.	Akoti Rural Bank Ltd	Assin Akropong	07-03-08
9.	Twifo Rural Bank Ltd	Twifo Agona	07-03-09
10.	Mfantisman Community Rural Bank Ltd	Biriwa	07-03-10

### 6.7.4 Takoradi Clearing Zone

No	Name of Branch	Location	Sort Code
1.	Apex Bank – Takoradi Centre	Takoradi	07-04-01
2.	Ankobra West (Esiama) Rural Bank Ltd	Esiama	07-04-02
3.	Amenfiman Rural Bank Ltd	Wassa Akropong	07-04-03
4.	Nzema Manle Rural Bank Ltd	Awiebo	07-04-04
5.	Jomoro Rural Bank Ltd	Tikobo No.1	07-04-05
6.	Lower Pra Rural Bank Ltd	Shama	07-04-06
7.	Fiaseman (Bogoso Area) Rural Bank Ltd	Bogoso	07-04-07
8.	Mansoman Rural Bank Ltd	Manso – Amenfi	07-04-08
9.	Ahantaman Rural Bank Ltd	Agona Nkwanta	07-04-09
10.	Western Rural Bank Ltd	Wassa Akropong	07-04-10

### 6.7.5 Ho Clearing Zone

No	Name of Branch	Location	Sort Code
1.	Apex Bank – Ho Centre	Ho	07-05-01
2.	North Tongu Rural Bank Ltd	Adidome	07-05-02
3.	Avenor Rural Bank Ltd	Akatsi	07-05-03
4.	Unity Rural Bank Ltd	Ziope	07-05-04
5.	Weto Rural Bank Ltd	Kpeve	07-05-05
6.	Butawu Rural Bank Ltd		07-05-06

### 6.7.6 Kumasi Clearing Zone

No	Name of Branch	Location	Sort Code
1.	Apex Bank – Kumasi	Kumasi	07-06-01
2.	Atwima Rural Bank Ltd	Foase	07-06-02
3.	Sekyedumasi Rural Bank Ltd	Sekyedumas	07-06-03
4.	Asokore Rural Bank Ltd	Asokore	07-06-04
5.	Asante Akyem Rural Bank Ltd	Juansa	07-06-05
6.	Kwamanman Rural Bank Ltd	Kwamang	07-06-06
7.	Adansi Rural Bank Ltd	Fomena	07-06-07
8.	Kumawuman Rural Bank Ltd	Kumawu	07-06-08
9.	Akrofuom Area Rural Bank Ltd	Akrofuom	07-06-09
10.	Ahafo Ano Premier Rural Bank Ltd	Wioso	07-06-10
11.	Bosomtwi Rural Bank Ltd	Kuntanase	07-06-11
12.	Okomfo Anokye Rural Bank Ltd	Wiamoase	07-06-12
13.	Denkyiraman Rural Bank Ltd	Ayamfuri	07-06-13
14.	Asawinso Rural Bank Ltd	Sefwi – Asawinso	07-06-14
15.	Odotobri Rural Bank Ltd	Jacobu	07-06-15
16.	Atwima Kwanwoma Rural Bank Ltd	Pakyi No. 2	07-06-16
17.	Atobiase Area Rural Bank Ltd	Atobiase	07-06-17
18.	Sekyere Rural Bank Ltd	Jamasi	07-06-18
19.	Amanano Rural Bank Ltd	Nyinahim	07-06-19
20.	Amasie West Rural Bank Ltd	Antoakrom	07-06-20
21.	Juaben Rural Bank Ltd	Juaben	07-06-21
22.	Yapra Rural Bank Ltd	Prang	07-06-22
23.	Nwabiagya Rural Bank Ltd	Barekese	07-06-23
24.	Atwima Mponua Rural Bank Ltd	Toase	07-06-24
25.	Otuasekan Rural Bank Ltd	Kofiase	07-06-25
26.	Upper Amenfi Rural Bank Ltd	Ankwawso	07-06-26
27.	Bia – Torya Rural Bank Ltd	Bonsu-Nkwanta	07-06-27
28.	Amantin & Kasei Community Bank Ltd	Kasei	07-06-28
29.	Nsutaman Rural Bank Ltd	Nsuta	07-06-29
30.	Sefwiman Rural Bank Ltd	Sefwi-Asaw	07-06-30
31.	Offinson Rural Bank Ltd		07-06-31
32.	Ejuranman Rural Bank Ltd		07-06-32

### 6.7.7 Sunyani Clearing Zone

No	Name of Branch	Location	Sort Code
1.	Apex Bank – Sunyani Centre	Sunyani	07-07-01
2.	Kintampo Rural Bank Ltd	Kintampo	07-07-02
3.	Wamfie Rural Bank Ltd	Wamfie	07-07-03
4.	Suma Rural Bank Ltd	Suma Ahenkro	07-07-04
5.	Tano Rural Bank Ltd	Ntotroso – Gyedu	07-07-05
6.	Asutifi Rural Bank Ltd	Acerensua	07-07-06
7.	Nkoranza Kwabre Rural Bank Ltd	Akuma	07-07-07
8.	Fiagya Rural Bank Ltd	Busunya	07-07-08
9.	Bomaa Area Rural Bank Ltd	Bomaa	07-07-09
10.	Baduman Rural Bank Ltd	Badu	07-07-10
11.	Nsoatreman Rural Bank Ltd	Nsoatre	07-07-11
12.	Derma Rural Bank Ltd	Derma	07-07-12
13.	Tano Agya Rural Bank Ltd	Dadeisoaba	07-07-13
14.	Nkoranman Rural Bank Ltd	Seikwa	07-07-14
15.	Kaaseman Rural Bank Ltd	Kaase	07-07-15
16.	Ahafo Community Rural Bank Ltd	Kukuom	07-07-16
17.	Drobo Community Bank Ltd	Drobo	07-07-17
18.	Nafana Rural Bank Ltd	Sampa	07-07-18
19.	Capital Rural Bank Ltd	Abesim	07-07-19
20.	Atweaban Rural Bank Ltd		07-07-20
21.	Nkrankwanta Rural Bank		07-07-21

### 6.7.8 Tamale Clearing Zone

No	Name of Branch	Location	Sort Code
1.	Apex Bank – Tamale Centre	Tamale	07-08-01
2.	Bonzali Rural Bank Ltd	Kumbungu	07-08-02
3.	Borimanga Rural Bank Ltd	Savelegu	07-08-03
4.	Buuwuloso One Stop Rural Bank Ltd		07-08-04
5.	Tizaa Rural Bank Ltd		07-08-05

### 6.7.9 Bolgatanga Clearing Zone

No	Name of Branch	Location	Sort Code
1.	Apex Bank – Bolga Centre	Bolgatanga	07-09-01
2.	Naara Rural Bank Ltd	Paga	07-09-02
3.	Bessfa Rural Bank Ltd	Garu	07-09-03
4.	West Manprusi Community Bank Ltd	Walewale	07-09-04
5.	East Manprusi Community Bank Ltd	Gambaga	07-09-05
6.	Builsa Community Bank Ltd	Sandema	07-09-06
7.	Toende Rural Bank Ltd	Zibilla	07-09-07
8.	Bongo Rural Bank Ltd		07-09-08

### 6.7.10 Wa Clearing Zone

No	Name of Branch	Location	Sort Code
1.	Apex Bank – Wa Centre	Wa	07-10-01
2.	Nandom Rural Bank Ltd	Nandom	07-10-02
3.	Sonzele Rural Bank Ltd	Jirapa	07-10-03
4.	Sissala Rural Bank Ltd	Tuma	07-10-04
5.	Lawra Area Rural Bank Ltd		07-10-05

### 6.7.11 Hohoe Clearing Zone

No	Name of Branch	Location	Sort Code
1.	Apex Bank – Hohoe Centre	Hohoe	07-11-01
2.	North Volta Rural Bank Ltd	Guaman	07-11-02
3.	Asubonten Rural Bank Ltd	Worawora	07-11-03
4.	Gbi Rural Bank Ltd		07-11-04
5.	Kpasa Rural Bank Ltd		07-11-05

## 6.8 Agricultural Development Bank

No	Name of Branch	Sort Code
1.	Ring Road Central	08-01-01
2.	Adabraka	08-01-02
3.	Tema	08-01-03
4.	Teshie	08-01-04
5.	Kaneshie	08-01-05
6.	Cedi House	08-01-06
7.	Internaitonal Banking	08-01-07
8.	Gulf House	08-01-08
9.	Dansoman	08-01-09
10.	Nungua	08-01-10
11.	Korkordzor	08-01-11
12.	Osu	08-01-12
13.	Madina	08-01-13
14.	Abeka-La-Paz	08-01-14
15.	Agona Swedru	08-01-15
16.	ADB House	08-01-16
17.	Achimota	08-01-17
18.	Spintex	08-01-18
19.	Head Office	08-01-98
20.	Treasury	08-01-99
21.	Koforidua	08-02-21
22.	Suhum	08-02-22
23.	Nkawkaw	08-02-23

24.	Cape Coast	08-03-31
25.	Assin Foso	08-03-32
26.	University of Cape Coast	08-03-33
27.	Takoradi	08-04-41
28.	Enchi	08-04-44
29.	Denu	08-05-55
30.	Juapong	08-05-56
31.	Kumasi Adum	08-06-61
32.	Bekwai	08-06-62
33.	New Edubiase	08-06-63
34.	Obuasi	08-06-64
35.	Kumasi Central Market	08-06-65
36.	Kumasi Asokwa	08-06-66
37.	Kumasi Prempeh 11 Street	08-06-67
38.	Amakom	08-06-68
39.	Sefwi Wiawso	08-06-84
40.	Atebubu	08-06-85
41.	Bonsu Nkwanta	08-06-86
42.	Sefwi Essam	08-06-87
43.	Sunyani	08-07-71
44.	Dormaa Ahenkro	08-07-72
45.	Berekum	08-07-74
46.	Nkoranza	08-07-75
47.	Techiman	08-07-76
48.	Goaso	08-07-77
49.	Kwapong	08-07-78
50.	Kenyase	08-07-79
51.	Tamale	08-08-81
52.	Tamale Aboabo	08-08-82
53.	Bolgantanga	08-09-91
54.	Bawku	08-09-92
55.	Wa	08-10-95
56.	Hohoe	08-11-51

## 6.9 SG - SSB Ltd

No	Name of Branch	Sort Code
1.	Accra Main	09-01-01
2.	North Industrial Area	09-01-02
3.	Tudu	09-01-03
4.	Accra New Town	09-01-04
5.	Faanofaa Road	09-01-05
6.	Tema Main	09-01-06
7.	Ring Road Central	09-01-07
8.	Okaishie	09-01-08

9.	Kaneshie	09-01-09
10.	Tema Fishing Harbour	09-01-10
11.	Kotobabi	09-01-11
12.	Premier Towers	09-01-14
13.	Accounts	09-01-15
14.	Centralised Operations	09-01-40
15.	International Business	09-01-50
16.	Koforidua	09-02-01
17.	Akim Oda	09-02-02
18.	Cape Coast	09-03-01
19.	Dunkwa	09-03-02
20.	Takoradi	09-04-01
21.	Sefwi Wiawso	09-04-02
22.	Sefwi Bekwai	09-04-03
23.	Tarkwa	09-04-04
24.	Essam	09-04-05
25.	Asankragwa	09-04-06
26.	Akontombra	09-04-07
27.	Juabeso	09-04-08
28.	Asempaneye	09-04-09
29.	Adabokrom	09-04-10
30.	Ho	09-05-01
31.	Adum	09-06-01
32.	Kumasi Central	09-06-02
33.	Bibiani	09-06-03
34.	Tepa	09-06-04
35.	Asafo	09-06-05
36.	Sunyani	09-07-01
37.	Berekum	09-07-41
38.	Tamale	09-08-01
39.	Bolgatanga	09-09-01
40.	Wa	09-10-01
41.	Hohoe	09-11-01

#### 6.10 Merchant Bank (Gh) Ltd

No	Name of Branch	Sort Code
1.	Accra Main	10-01-01
2.	Tema	10-01-02
3.	Ridge	10-01-03
4.	Adabraka	10-01-04
5.	Kaneshie	10-01-05
6.	Abeka	10-01-06
7.	North Industrial Area	10-01-07
8.	Tema East	10-01-08

9.	Achimota	10-01-09
10.	Abosey Okai	10-01-10
11.	South Industrial Area	10-01-11
12.	Osu	10-01-12
13.	Koforidua	10-02-01
14.	Takoradi	10-04-01
15.	Tarkwa	10-04-02
16.	Kumasi	10-06-01
17.	Bibiani	10-06-02
18.	Asafo	10-06-03
19.	Bantama	10-06-04
20.	Adum	10-06-05
21.	Techiman	10-07-01

#### 6.11 HFC Bank (Gh) Ltd

No	Name of Branch	Sort Code
1.	Ebankese	11-01-01
2.	Accra Central	11-01-03
3.	Ridge	11-01-04
4.	Tema	11-01-05
5.	Legon	11-01-07
6.	Labone	11-01-17
7.	Asiaman	11-01-18
8.	Kumasi	11-06-01

#### 6.12 Zenith Bank (Gh) Ltd.

No	Name of Branch	Sort Code
1.	Premier Towers	12-01-01
2.	Patrice Lumumba Road	12-01-02
3.	Tema	12-01-03
4.	Tudu	12-01-04
5.	Spintex Road	12-01-05
6.	Graphic Road	12-01-06
7.	North Industrial Area	12-01-07
8.	Labone	12-01-08
9.	East Legon	12-01-09
10.	Takoradi Main	12-04-01
11.	Adum	12-06-02
12.	Kumasi Main	12-06-01
13.	Tamale	12-08-01

### 6.13 Ecobank (Gh) Ltd

No.	Name of Branch	Sort Code
1.	Head Office	13-01-01
2.	Tema	13-01-02
3.	Ring Road Central	13-01-03
4.	Tudu	13-01-04
5.	Silver Star	13-01-05
6.	Osu	13-01-06
7.	A&C	13-01-07
8.	Tema Long Room	13-01-08
9.	McCarthy Hill	13-01-09
10.	Nima	13-01-10
11.	Abeka Lapaz	13-01-11
12.	Dansoman	13-01-12
13.	Tema Community 1	13-01-13
14.	Darkuman	13-01-14
15.	Legon	13-01-15
16.	South Industrial Area	13-01-16
17.	Spintex Road	13-01-17
18.	Accra Shopping Mall	13-01-18
19.	Tema Shopping Mall	13-01-19
20.	Weija	13-01-20
21.	Achimota Mile 7	13-01-21
22.	Medina	13-01-22
23.	Haatso	13-01-23
24.	Kissiemman/Westland	13-01-24
25.	Motorway Round About	13-01-25
26.	Dome St. Johns	13-01-26
27.	Kotobabi	13-01-27
28.	Safe Bond	13-01-28
29.	New Abirem	13-02-01
30.	Takoradi Main	13-04-01
31.	Tarkwa	13-04-02
32.	Takoradi Circle	13-04-03
33.	Elubu	13-04-04
34.	Kumasi Main (Happer Road)	13-06-01
35.	Jubilee	13-06-02
36.	KNUST	13-06-03
37.	Adum	13-06-04
38.	Abrepo Junction	13-06-05
39.	Tafo	13-06-06
40.	St. Anns	13-06-07
41.	Kejetia	13-06-08
42.	Abrepo Main	13-06-09

43.	Bantama	13-06-10
44.	Stadium	13-06-11
45.	Tanaso	13-06-12
46.	Kenyasi (Agency)	13-07-01
47.	Sunyani	13-07-02
48.	Bui	13-07-03
49.	ACCION	13-07-04
50.	Aflao	13-05-01

#### **Ecobank NBFi Customers**

No	Name of Branch	Sort Code
1.	Citi Savings	13-01-40
2.	Midland Banking	13-01-41
3.	Women's World Banking	13-01-42

#### **6.14 Cal Bank Ltd.**

No	Name of Branch	Sort Code
1.	Independence Avenue	14-01-01
2.	Tema Industrial Area	14-01-02
3.	Derby Avenue	14-01-03
4.	Spintex Road	14-01-04
5.	Graphic Road	14-01-05
6.	Tema Harbour	14-01-06
7.	Takoradi Market Circle	14-04-01
8.	Tarkwa	14-04-02
9.	Takoradi Harbour	14-04-03
10.	Nhyieaso	14-06-01
11.	Suame	14-06-02
12.	Kejetia	14-06-03
13.	KNUST	14-06-04

#### **6.15 The Trust Bank Ltd.**

No	Name of Branch	Sort Code
1.	Accra Main	15-01-01
2.	Trust Towers	15-01-02
3.	Tesano Branch	15-01-03
4.	Tema Main	15-01-04
5.	Kasoa	15-01-05
6.	Kantamanto	15-01-06
7.	Madina	15-01-07
8.	Tema Community 1	15-01-08
9.	Sakumono	15-01-11

10.	Post Office	15-01-14
11.	Kwashieman	15-01-15
12.	Kisseiman	15-01-16
13.	Spintex	15-01-17
14.	Kwabanya	15-01-18
15.	Kumasi /HRD	15-06-01
16.	Suame Magazine	15-06-02
17.	Ashtown	15-06-03

### Trust Bank NBFi Customers

No	Name of Branch	Sort Code
1.	Adehernan Savings & Loans	15-01-20
2.	First National Savings & Loans	15-01-21
3.	Women's World Banking	15-01-24
4.	Union Saving & Loans	15-01-28
5.	First Allied Savings & Loans	15-06-01

### 6.16 UT Bank (Gh) Ltd

No	Name of Branch	Sort Code
1.	Castle Road	16-01-01
2.	Makola	16-01-02
3.	Tema	16-01-03
4.	Nima	16-01-04
5.	Abossey Okai	16-01-05
6.	Tem Community 2a	16-01-07
7.	Haatso	16-01-08
8.	Spintex Road	16-01-09
9.	Airport City	16-01-10
10.	Asokwa	16-06-01

### 6.17 First Atlantic Merchant Bank Ltd

No	Name of Branch	Sort Code
1.	Accra	17-01-01
2.	Kantamanto	17-01-02
3.	Tema	17-01-03
4.	Makola	17-01-04
5.	Kumasi	17-06-01
6.	Suame	17-06-02

#### 6.18 Prudential Bank Ltd

No	Name of Branch	Sort Code
1.	Accra	18-01-01
2.	Abossey Okai	18-01-02
3.	Weija	18-01-03
4.	Tema Fishing Harbour	18-01-04
5.	Madina	18-01-05
6.	Makola	18-01-07
7.	Ring Road Central	18-01-09
8.	Spintex Road	18-01-10
9.	Tema Community One	18-01-11
10.	Kumasi	18-06-01
11.	Adum, Kumasi	18-06-02

#### 6.19 Stanbic Bank Ghana Ltd

No	Name of Branch	Sort Code
1.	Accra Main	19-01-01
2.	Airport City	19-01-02
3.	Spintex Road	19-01-03
4.	Accra Mall	19-01-04
5.	North Industrial Area	19-01-05
6.	Tema Industrial Area	19-01-06
7.	Graphic Road	19-01-07
8.	Makola	19-01-08
9.	Ring Road	19-01-09
10.	Achimota	19-01-10
11.	Roman Ridge	19-01-11
12.	Kasoa	19-01-12
13.	Tema Fishing Harbour	19-01-03
14.	Takoradi	19-04-01
15.	Tarkwa	19-04-02
16.	Ho	19-05-01
17.	Harper, Kumasi	19-06-01
18.	Sunyani	19-07-01
19.	Tamale	19-08-01
20.	Bolgatanga	19-09-01
21.	Wa	19-10-01

#### 6.20 International Commercial Bank Ltd

No	Name of Branch	Sort Code
1.	Accra	20-01-01
2.	Kasoa	20-01-02
3.	Tema	20-01-03
4.	Kaneshie	20-01-04
5.	Ring Road Central	20-01-05
6.	Dansoman	20-01-06
7.	Spintex Road	20-01-07
8.	Swedru	20-01-08
9.	Achimota	20-01-09
10.	Swanmill	20-01-10
11.	Takoradi	20-04-01
12.	Adum	19-06-01
13.	Suame	19-06-10

#### 6.21 Amalgamated Bank Ltd

No	Name of Branch	Sort Code
1.	Farrar Avenue	21-01-01
2.	Ridge	21-01-02
3.	Maamobi	21-01-03
4.	Accra Central	21-01-04
5.	Accra Newtown	21-01-05
6.	Michel Camp Road	21-01-06
7.	East Legon	21-01-11
8.	Kwashieman	21-01-12
9.	Osu	21-01-13
10.	Spintex Road	21-01-14
11.	Tema	21-01-16
12.	Dansoman	21-01-17
13.	Takoradi	21-04-01
14.	Amakom Kumasi	21-06-01
15.	Adum Kumasi	21-04-02
16.	Tamale	21-08-01

#### 6.22 Unibank Ghana Ltd

No	Name of Branch	Sort Code
1.	Accra Main	22-01-01
2.	Makola	22-01-02
3.	Apenkwa	22-01-03
4.	Ashaiman	22-01-04
5.	Kaneshie	22-01-05

6.	GIMPA	22-01-06
7.	Spintex Road	22-01-08
8.	Osu	22-01-09
9.	Tema	22-01-10
10.	Accra Mall	22-01-11
11.	Takoradi	22-04-13
12.	Kumasi Main	22-06-07
13.	Suame	22-06-13

### 6.23 Guaranty Trust (Gh) Limited

No	Name of Branch	Sort Code
1.	Head Office	23-01-01
2.	Airport	23-01-02
3.	Tema	23-01-03
4.	Osu	23-01-04
5.	Spintex	23-01-05
6.	Labone	23-01-06
7.	Graphic Road	23-01-07
8.	Ashiaman	23-01-08
9.	Tudu	23-01-09
10.	Madina	23-01-10
11.	Achimata	23-01-11
12.	North Industrial Area	23-01-12
13.	Tema Community 6	23-01-13
14.	Takoradi	23-04-01
15.	Kumasi Lake Road	23-06-01

### 6.24 Fidelity Bank Ghana Ltd.

No	Name of Branch	Sort Code
1.	Ridge Tower (Head Office)	24-01-01
2.	Spintex Road	24-01-02
3.	High Street	24-01-03
4.	Osu	24-01-04
5.	Abossey Okai	24-01-05
6.	Tema Safe Bond	24-01-06
7.	Kantamanto	24-01-07
8.	Tudu	24-01-08
9.	Okaishie	24-01-10
10.	Tema Community 1	24-01-09
11.	Takoradi Market Circle	24-04-10
12.	Stadium PostBank, Kumasi	24-06-01
13.	Adum	24-06-02
14.	Suame	24-06-03

#### 6.25 Intercontinental Bank Ghana Ltd.

No	Name of Branch	Sort Code
1.	Osu (Head Office)	25-01-01
2.	Kantamanto	25-01-02
3.	Tema	25-01-03
4.	Kaneshie	25-01-04
5.	Castle Road	25-01-05
6.	Madina	25-01-06
7.	Fadama	25-04-11
8.	North Industrial Area	25-01-13
9.	Ring Road Central	25-01-14
10.	Kaneshei Post Office	25-01-15
11.	Abeka Lapaz	25-01-16
12.	Okaishie	25-01-17
13.	Ashiaman	25-01-18
14.	I.P.S	25-01-20
15.	Tarkwa	25-04-11
16.	Takoradi	25-04-12
17.	Adum	25-06-09
18.	Suame	25-06-10
19.	Techiman	25-07-19
20.	Tamale	25-08-08

#### 6.26 Bank of Baroda (Gh) Ltd.

No	Name of Branch	Sort Code
1.	Head Office	26-01-01

#### 6.27 BSIC Ghana Ltd.

No	Name of Branch	Sort Code
1.	Adabraka (Head Office)	27-01-01
2.	Accra Central	27-01-02
3.	Spintex Road	27-01-03
4.	Nima	27-01-04
5.	North Industrial Area	27-01-05
6.	Madina	27-01-06

#### 6.28 Assess Bank Ghana Ltd.

No	Name of Branch	Sort Code
1.	Head Office	28-01-01

## **7. Defined Clearing Zones**

All towns within which bank branches are located have been classified into “inner zone” and “outer zone” according to accessibility to the clearinghouse. The classifications are indicated below.

### **7.1 Accra Clearing House:**

#### **Inner Zone**

Accra, Tema, Mampong (Akuapem), Aburi, Winneba, Agona-Swedru, Akropong (Akuapem), Somanya, Abokobi, Dodowa, Amasaman, Awutu Bereku, Bawjiase, Mamfe, Kwanyaku, Senya Bereku, Prampram, Gomoa Dominase, Kasoa, Akuse, Akosombo, Ashaiman.

#### **Outer Zone**

Ada, Keta, Anloga, Sogakofe, Kasseh, Afransi, Nyakrom, Anum, Apam, Brakwa, Dabala, Mepe, Odumase Krobo, Gomoa Dawurampong, Anloga.

### **7.2 Koforidua Clearing House:**

#### **Inner Zone**

Koforidua, Suhum, Tafo, Nsawam, Asamankese, Nkawkaw, Mpraeso, Kibi, Begoro, Nankese, Osino, Asesewa, Anyiam.

#### **Outer Zone**

Donkorkrom, Kade, Akwatia, Kwahu-Tafo, Oda, Asuom, Achiase, Ayirebi, Kwabeng, Akim Swedru, Afosu, Kwahu Praso, Tease, Amuana Praso, Hweehwee, Kwahu Pepeace, Oframase

### **7.3 Cape Coast Clearing House:**

#### **Inner Zone**

Cape Coast, Assin-Foso, Saltpond, Mankessim, Abora-Dunkwa Elmina, Essuehyia, Biriwa, Komenda

#### **Outer Zone**

Breman-Asikuma, Twifo-Praso, Twifo-Nyinase, Assin Akropong, Twifo Agona, Fanit Nyankumase, Assin Manso, Enyan Denkyira

#### **7.4 Takoradi Clearing House:**

##### **Inner Zone**

Takoradi, Sekondi, Tarkwa, Shama, Agona Nkwanta, Esiama

##### **Outer Zone**

Enchi, Dadieso, Half-Assini, Samreboi, Axim, Asankragua, Bogoso, Manso-Amenfi, Wassa Akropong, Tikobo No.1, Awiebo, Huni-Valley, Presta

#### **7.5 Ho Clearing House:**

##### **Inner Zone**

Ho, Aflao, Denu, Juapong, Dzodze

##### **Outer Zone**

Akatsi, Abor, Agozume , Ziope, Adidome, Akatsi, Kpeve.

#### **7.6 Kumasi Clearing House**

##### **Inner Zone**

Kumasi, Offinso, Ashanti-Mampong, Obuasi, Kononogo, Barekese, Foase, Pakyi No.2, Jamasi, Wiamease, Kuntanase, Kofiase, Jacobu, Toase, Kwaman, Kumanwu, Agona-Ashanti, Effiduase, Ejisu, Nkawie, Bekwai, Nsuta.

##### **Outer Zone**

New-Edubiase, Sefwi-Wiaso, Yeji, Ejura, Atebubu, Kwame-Danso, Bibiani, Juabeso, Sefwi-Bekwai, Akotombra, Asempaneye, Akumandan, Agogo, Bonsu-Nkwanta, Juaso, Dunkwa-on-Offin, Atobiase, Juansa, Fomena, Asokore, Sekyedumase, Antoakrom, Prang, Amantin, Ankwawso, Akrofuom Wioso, Sefwi-Asawinso, Ayamfuri, Nsuta.

#### **7.7 Sunyani Clearing House**

##### **Inner Zone**

Sunyani, Dormaa-Ahenkro, Techiman, Duayaw-Nkwanta, Berekum, Bechem, Tapa, Nsoatre, Wamfie, Derma, Ntotroso-Gyedu.

**Outer Zone**

Adabokrom, Mim, Goaso, New-Drobo, Bamboi, Japekrom, Debiso, Kwapong, Essam, Kintampo, Hwidiem, Wenchi, Sankore, Nkoranza, Badu, Drobo, Suma Ahenkro, Akuma, Bomaa, Dadiesoaba, Kaase, Busunya, Kukuom, Seikwa, Sampa, Acherensua.

**7.8 Tamale Clearing House:**

**Inner Zone**

Tamale, Yapei, Kumbungu

**Outer Zone**

Yendi, Salaga, Bimbila, Damango, Buipe, Zabzugu, Daboya, Savelugu, Chereponi, Saboba

**7.8 Bolgatanga Clearing House:**

**Inner Zone**

Bolgatanga, Navrongo, Paga, Sandema, Walewale

**Outer Zone**

Wulugu, Nakpanduri, Bunkpurugu, Gambaga, Garu, Bawku

**7.11 Wa Clearing House:**

**Inner Zone**

Wa

**Outer Zone**

Lawra, Jirapa, Tumu, Nandom, Hian, Tuna, Bole, Sawla

**7.9 Hohoe Clearing House:**

**Inner Zone**

Hohoe, Jasikan, Kpando, Kadjebi, Peki

**Outer Zone**

Nkwanta, Worawora, Kete-Krachi, Guaman