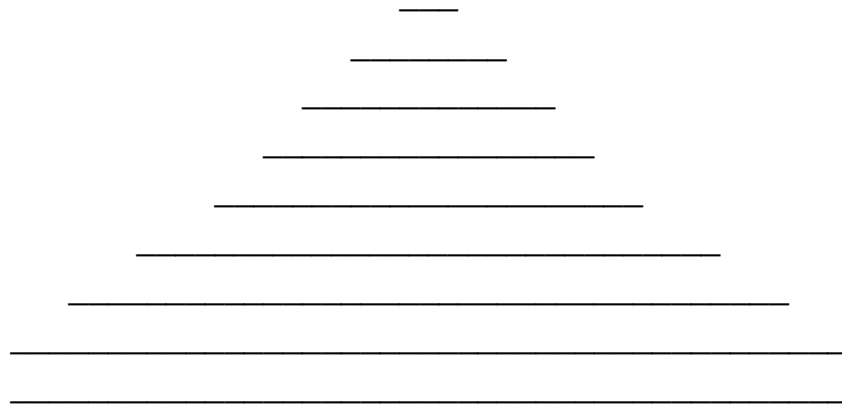
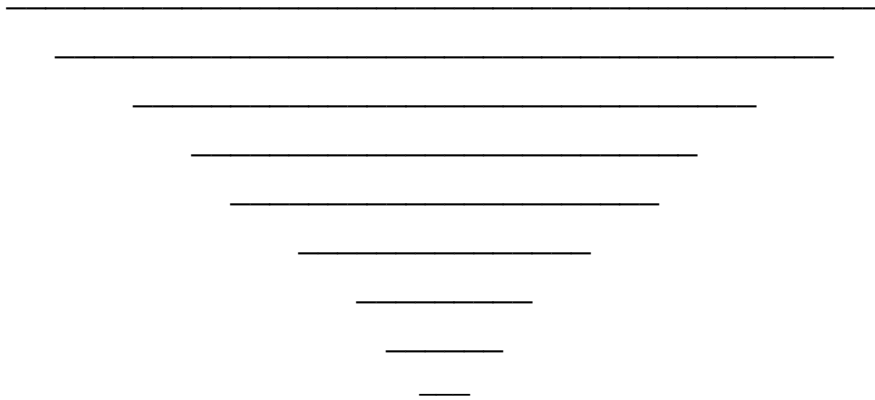


BANK OF GHANA



Banks' Swift and Sort Codes



JUNE 2012

Content

		Page
1.	Introduction	2
2.	Components of the Sort Code	2
3.	Clearing Cycle	2
4.	Bank and Swift Codes	3
5.	Bank Branch Sort Code	4
6.	Bank of Ghana	4
7.	Standard Chartered Bank (Gh) Ltd	4
8.	Barclays Bank (Gh) Ltd.	5
9.	Ghana Commercial Bank Ltd.	7
10.	National Investment Bank Ltd.	12
11.	United Bank for Africa (Gh). Ltd.	13
12.	ARB Apex Bank Ltd.	13
13.	Accra Area	13
14.	Koforidua Area	14
15.	Cape Coast Area	15
16.	Takoradi Area	15
17.	Ho Area	15
18.	Kumasi Area	16
19.	Sunyani Area	17
20.	Tamale Area	17
21.	Bolgatanga Area	18
22.	Wa Area	18
23.	Hohoe Area	18
24.	Agricultural Development Bank	18
25.	SG-SSB Bank Ltd.	20
26.	Merchant Bank (Gh) Ltd.	22
27.	HFC Bank Ltd.	22
28.	Zenith Bank (Gh) Ltd.	23
29.	Ecobank (Gh) Ltd.	24
30.	Cal Bank Ltd.	25
31.	The Trust Bank Ltd.	26
32.	UT Bank Ghana Ltd.	27
33.	First Atlantic Merchant Bank Ltd.	27
34.	Prudential Bank Ltd.	28
35.	Stanbic Bank Ghana Ltd.	28
36.	International Commercial Bank Ltd.	29
37.	Amalgamated Bank Ltd.	30
38.	Unibank (Gh) Ltd.	30
39.	Guaranty Trust Bank Ltd.	31
40.	Fedelivery Bank Ghana Ltd.	31
41.	Intercontinental Bank (Gh) Ltd.	32
42.	Bank of Baroda (Gh) Ltd.	33
43.	BSIC Ghana Ltd.	33
44.	Energy Bank (Gh) Ltd.	33

1. Introduction

To facilitate the efficient clearing and settlement of interbank paper payment instruments throughout the country, cheques and other paper payment instruments were standardized to make them amenable to automated processing. The standardization included dividing the country into 11 clearing zones, with each zone having its clearing house; assigning a 6-digit unique sort code to each bank branch; and MICR-encoding paper payment instruments presented to the clearing house. A 6-digit unique sort code is also printed on all paper payment instruments.

2. Components of the sort code

The sort code was developed to facilitate the clearing and settlement of interbank payment instructions according to the clearing zone within which the paying bank is located, as the case may be.

The 6-digit sort codes are allocated based on pre-defined criteria to identify the bank, the clearing zone in which a bank branch is located and the branch number of the bank.

Consider the sort code 01-02-03

- The first two digits (01) represent the **bank's** code
- The second two digits(02) represent the code of the **clearing zone** within which the branch of the bank is located
- The last two digits (03) represent the **branch's** code.

On January 16, 2010 electronic clearing of cheques was introduced under the Cheque Codeline Clearing (CCC) with truncation system with nationwide coverage. All the clearing houses were collapsed and a new national clearing house was established. This Clearing House is sited in the premises of the Ghana Interbank Payment and Settlement Systems (GhiPSS) in Accra, the capital of Ghana. GhiPSS is responsible for the management and operation of the cheque clearing system.

Notwithstanding the collapse of the 11 clearing houses into one, the clearing sort codes developed on the old clearing house arrangements are still the criteria used in routing payment information to paying banks across the country.

3. Clearing Cycle

The period within which a payment instrument presented for clearing receives value is referred to as the **clearing cycle**. Following the commencement of electronic clearing of cheques in Ghana, the clearing cycle for cheque clearing nationwide is D+1. D represents the day on which cheques are deposited with the collecting bank and the image captured electronically for transmission to the Clearing House, while 1 is the day on which clearing and settlement take place.

4. Recent Changes

Since the last publication some changes have taken place within the banking system which have necessitated a revision of the sort codes. These include the following

- a. Bank of Africa Group acquired majority shareholding in Amalgamated Bank Limited. Consequently, the name Amalgamated Bank was changed to Bank of Africa Ghana Limited, but maintained the existing sort codes
- b. Ecobank Ghana Limited acquired The Trust Bank Ghana Limited in June 2012. All branches of TTB are now assigned Ecobank code and given new branch codes, resulting in new sort codes for these branches.
- c. Access Bank Ghana Limited also acquired Intercontinental Bank Ghana Limited in March 2012. All branches of Intercontinental Bank are now assigned Access Bank code and given new branch codes, resulting in new sort codes for these branches.

4 **BANK AND SWIFT CODE**

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	UT Bank (Gh) Ltd	16	MTALGHAC
16	First Atlantic Merchant Bank Ltd	17	FAMCGHAC
17	Prudential Bank Ltd	18	PUBKGHAC
18	Stanbic Bank Ghana Ltd	19	SBICGHAC
19	International Commercial Bank Ltd	20	INCEGHAC
20	Amalgamated Bank Ltd	21	AMMAGHAC
21	Unibank (Gh) Limited	22	UBGHGHAC
22	Guaranty Trust Bank Limited	23	GTBIGHAC
23	Fidelity Bank Ghana Ltd.	24	FBLIGHAC
24	Bank of Baroda (Gh) Ltd.	26	BARBGHAC
25	BSIC Ghana Ltd.	27	BSAHGHAC
26	Access Bank (Gh) Ltd.	28	ABNGGHAC
27	Energy Bank (Gh) Ltd.	29	ENRBGHAC

5 SORT CODE OF BANK BRANCHES

5.1 Bank of Ghana

No	Name of Branch	Sort Code
1	Accra	010101
2	Agona Swedru	010303
3	Takoradi	010401
4	Sefwi Boako	010402
5	Kumasi	010601
6	Sunyani	010701
7	Tamale	010801
8	Hohoe	011101

5.2 Standard Chartered Bank (Gh) Ltd

No	Name of Branch	Sort Code
1	High Street	020101
2	Korle Dudor	020103
3	Liberia Road	020104
4	Opeibea House	020105
5	Tema	020106
6	Tudu	020107
7	Legon	020108
8	Osu	020112
9	Ring Road Central	020114
10	Spintex	020118
11	Dansoman	020121
12	Abeka	020126
13	Achimota	020127
14	Madina	020128
15	Takoradi Harbour	020422
16	Tarkwa	020424
17	Kejetia	020613
18	Harper Road	020615
19	Obuasi	020617
20	Techiman	020720
21	Tamale	020823

5.3 Barclays Bank (Gh) Ltd.

No	Name of Branch	Sort Code
1	Kasoa	030101
2	A & C Mall	030104
3	Accra Mall	030105
4	Abeka Lapaz	030106
5	Dansoman	030107
6	GNPC	030108
7	Nima	030109
8	Legon	030110
9	Achimota	030111
10	Osu	030112
11	Ring Road Central	030114
12	BCM	030116
13	Motorway Ext.	030117
14	Spintex Main	030121
15	Knutsford Avenue	030122
16	Legon Main	030125
17	Tema Fishing Harbour	030130
18	Makola Square	030135
19	Airport City	030136
20	Circle	030141
21	Accra Corporate Service Centre	030144
22	Spintex Prestige	030145
23	High Street	030148
24	Direct Sales	030149
25	Avenue Central	030154
26	UNDP	030155
27	Tema Main	030160
28	SME Centre	030161
29	Agbobloshie	030162
30	Madina	030163
31	Head Office	030164
32	Wineba	030165
33	Teshie Nungua	030168
34	Accra Newtown	030169

35	Dome	030170
36	Darkuman	030173
37	Independence Avenue	030175
38	Weija	030179
39	Ashiaman	030184
40	Haatso	030185
41	Somanya	030186
42	Kaneshie	030187
43	Tema Oil Refinery	030189
44	North Kaneshie	030190
45	Maamobi	030191
46	Offshore Banking	030192
47	Mataheko	030193
48	Adenta	030194
49	Abossey Okai	030195
50	Kotobabi	030196
51	Palm Wine Junction	030197
52	Koforidua	030242
53	Nkawkaw	030243
54	Oda	030246
55	Nsawam	030247
56	Cape Coast	030337
57	Mankessim	030367
58	Twifo Praso	030399
59	High Street, Takoradi	030431
60	Liberation Road, Takoradi	030432
61	Tarkwa	030434
62	Tarkwa Mines	030451
63	Asankragua	030452
64	Takoradi Kokompe	030456
65	Elubo	030498
66	Ho	030539
67	Aflao	030572
68	Asafo	030623
69	Prempeh II Street	030627
70	Kejetia, Kumasi	030628
71	Obuasi	030638
72	New Suame Magazine	030653

73	Old Suame Magazine	030657
74	Agogo	030658
75	Adum	030666
76	Bantama	030674
77	Sefwi-Wiaso	030676
78	Konongo	030677
79	Krofom	030680
80	Tanoso	030681
81	Ahodwo	030683
82	Techiman	030718
83	Berekum	030723
84	Sunyani	030750
85	Gaoso	030759
86	Tepa	030771
87	Atebubu	030778
88	Tamale	030833
89	Gumani	030871
90	Bolgatanga	030919
91	Bawku	030926
92	Wa	031088
93	Hohoe	031140

5.4 Ghana Commercial Bank Ltd.

No	Name of Branch	Sort Code
1	High Street	040101
2	Burma Camp	040102
3	Legon	040103
4	Ministries	040105
5	Republic House	040106
6	Tema Main	040107
7	Tema Market	040108
8	Tema Industrial Area	040109
9	Tema Fishing Harbour	040110
10	Ring Road West	040111
11	Kaneshie Market	040112
12	Korle Bu	040113
13	Osu	040114

14	Derby Avenue	040115
15	Boundary Road	040116
16	Liberty House	040117
17	Accra New Town	040118
18	Trade Fair Site	040119
19	Kaneshie Industrial Area	040120
20	Ashiaman	040121
21	Madina	040123
22	31 st December Market	040124
23	Clearing	040125
24	Tetteh Quarshie Circle	040126
25	Kwame Nkrumah Circle	040127
26	International Trade Finance	040128
27	Global Transfer Services	040129
28	Tandra Hill	040130
29	Somanya	040131
30	Akropong-Akwapim	040132
31	Mampong-Akwapim	040133
32	Nsawam	040134
33	Akosombo	040135
34	Akuse	040136
35	Aburi	040137
36	Winneba	040138
37	Agona Swedru	040139
38	Ada Foah	040140
39	Keta	040141
40	Sogakope	040142
41	Kasoa	040143
42	Dome (Kwabinya)	040144
43	Ablenkpe	040145
44	Safe Bond (Jubilee) Tema	040146
45	Kasoa Main	040147
46	Kissiman	040148
47	Adenta Market	040149
48	Spintex Road	040150
49	Accra North Circle	040151
50	Dansoman	040158
51	Nima	040159

52	Nungua	040160
53	Head Office	040199
54	Koforidua	040201
55	Akim Oda	040202
56	Kade	040203
57	New Tafo	040204
58	Nkawkaw	040205
59	Asamankese	040206
60	Ayinam	040207
61	Suhum	040208
62	Kibi	040209
63	Mpraeso	040210
64	Donkorkrom	040211
65	Cape Coast Main	040301
66	University of Cape Coast	040302
67	Assin Fosu	040303
68	Breman Asikuma	040304
69	Abura Dunkwa	040305
70	Saltpond	040306
71	Mankessim	040307
72	Twifo Praso	040308
73	Donkokrom	040311
74	Elmina	040315
75	Takoradi Main	040401
76	Takoradi Harbour	040402
77	Takoradi Market Circle	040403
78	Sekondi	040404
79	Tarkwa	040405
80	Samreboi	040406
81	Enchi	040407
82	Axim	040408
83	Half-Assini	040409
84	Prestea	040410
85	Sefwi Wiawso	040412
86	Dadieso	040413
87	Bogoso	040414
88	Elubu	040415
89	Ho	040501

90	Aflao	040502
91	Dzodze	040503
92	Abor	040504
93	Akatsi	040517
94	Ho Market	040526
95	Ho Pollytechnic	040530
96	Kumasi Main	040601
97	Asafo Market	040602
98	KNUST Kumasi	040603
99	Kejetia	040604
100	Konongo	040605
101	Yeji	040606
102	Mampong-Ashanti	040607
103	Sefwi Wiawso	040608
104	Bekwai	040609
105	Effiduase – Ashanti	040610
106	Obuasi	040611
107	Ejisu	040612
108	New Offinso	040613
109	Ejura	040614
110	Tepa	040615
111	Akumadan	040616
112	Juaso	040617
113	New Edubiase	040618
114	Ahinsan-Kumasi	040619
115	Agona Ashanti	040620
116	Jubilee House	040621
117	Agogo	040622
118	Nkawie	040623
119	Dunkwa-on- Offin	040624
120	18-April Harper Road, Kumasi	040625
121	Bantama	040627
122	Tech Junction, Kumasi	040628
123	Sunyani	040701
124	Bechem	040702
125	Berekum	040703
126	Dormaa Ahenkro	040704
127	Duayaw-Nkwanta	040705

128	Hwidiem	040706
129	Goaso	040707
130	Mim	040709
131	Japekrom	040710
132	Wenchi	040711
133	Kintampo	040712
134	Nkoranza	040713
135	Techiman	040715
136	Sankore	040717
137	Sampa	040723
138	Techiman Market	040724
139	Sunyani Market	040725
140	Tamale Main	040801
141	Yendi	040802
142	Damongo	040803
143	Salaga	040804
144	Tamale Market	040805
145	Bimbila	040806
146	Tamale Hospital Road	040809
147	Bolgatanga	040901
148	Navrongo	040902
149	Bawku	040903
150	Walewale	040906
151	Wa	041001
152	Tumu	041002
153	Lawra	041003
154	Bole	041004
155	Hohoe	041101
156	Jansikan	041102
157	Kadjebi	041103
158	Kpandu	041104
159	Peki	041105
160	Nkwanta	041106
161	Kete-Krachi	041107
162	Dambai	041108

5.5 National Investment Bank

No	Name of Branch	Sort Code
1	Accra Main	050101
2	Tema Main	050109
3	Osu	050111
4	Foreign	050112
5	Tema Harbour Area (AFKO)	050113
6	Lotteries	050116
7	Abeka	050117
8	Head Office – Clearing Unit	050120
9	Adenta	050121
10	Spintex	050123
11	Winneba Road	050124
12	North Industrial Area	050128
13	Tema Community 9	050129
14	Head Office	050131
15	Dansoman	050132
16	Koforidua	050204
17	Akim Oda	050218
18	Cape Coast	050310
19	Takoradi	050407
20	Ho	050503
21	Kumasi	050605
22	Kumasi Central	050619
23	Obuasi	050621
24	Dunkwa-on-Offin	050626
25	Sunyani	050706
26	Techiman	050715
27	Wenchi	050725
28	Kitampo	050726
29	Ntoroso	050730
30	Tamale	050808
31	Bolgatanga	050902
32	Wa	051014

5.6 United Bank for Africa (Gh) Ltd

No	Name of Branch	Sort Code
1	Head Office, Ridge	060101
2	Accra Central	060102
3	Tema	060103
4	Abossey-Okai	060104
5	Ring Road	060107
6	Dzorwulu 1 - Motorway	060108
7	Dzorwulu 2	060109
8	Madina	060110
9	East Legon 1	060111
10	East Legon 2	060112
11	Teshie	060113
12	Spintex Road	060114
13	North Industrial Area Business Office	060127
14	Takoradi	060402
15	Kumasi, Adum	060601

5.7 ARB Apex Bank/Rural and Community Banks

5.7.1 Accra Clearing Zone

No	Name of Branch	Sort Code	Location
1	Head Office, Adabraka	070101	Accra
2	Apex Bank - Accra Centre	070102	Accra
3	Nyakrom Rural Bank Ltd	070103	Nyakrom
4	Manya Krobo Rural Bank Ltd	070104	Odumase-Krobo
5	Gomoa Rural Bank Ltd	070105	Apam
6	Anum Rural Bank Ltd	070106	Anum
7	Akuapem Rural Bank Ltd	070107	Mamfe
8	Dangme Rural Bank Ltd	070108	Prampram
9	Shai Rural Bank Ltd	070109	Dodowa
10	Ada Rural Bank Ltd	070110	Kasseh
11	Brakwa Braman Rural Bank Ltd	070111	Brakwa
12	Eastern Gomoa Assin Rural Bank Ltd	070112	Gomoa-Dominase
13	Gomoa Ajumako Rural Bank Ltd	070113	Afransi
14	Agona Rural Bank Ltd	070114	Kwanyaku

15	Akyepim Rural Bank Ltd	070115	Gomoa-Daw
16	Awutu Emasa Rural Bank Ltd	070116	Awumasa
17	Ga Rural Bank Ltd	070117	Amasaman
18	Abokobi Rural Bank Ltd	070118	Abokobi
19	Bawjiase Area Rural Bank Ltd	070119	AwutuBawjiase
20	Agave Rural Bank Ltd	070120	Dabale
21	Mepe Area Rural Bank Ltd	070121	Mepe
22	Union Rural Bank Ltd	070122	Senya Breku
23	Anlo Rural Bank Ltd	070123	Anloga
24	Odupongkpehe Rural Bank Ltd	070124	Kasoa
25	La Community Bank Ltd	070125	La
26	Apex Link Centre	070126	Accra
27	Asuogyaman Rural Bank Ltd.	070127	Accra
28	Citizen Rural Bank Ltd.	070128	Accra

5.7.2 Koforidua Clearing Zone

No	Name of Branch	Sort Code	Location
1	Apex Bank Koforidua Centre	070201	Koforidua
2	Asuopra Rural Bank Ltd	070202	Afosu
3	Kwahu Rural Bank Ltd	070203	Kwahu Pepease
4	South Birim Rural Bank Ltd	070204	Achiase
5	Upper Manya Kro Rural Bank Ltd	070205	Asesewa
6	Kwahu Praso Rural Bank Ltd	070206	Kwahu Praso
7	Atiwa Rural Bank Ltd	070207	Kwabeng
8	Mumuadu Rural Bank Ltd	070208	Osino
9	Afram Rural Bank Ltd	070209	Tease
10	Akim Bosome Rural Bank Ltd	070210	Akim Swedru
11	Mponua Rural Bank Ltd	070211	Amuana Praso
12	Kwaebibirem Rural Bank Ltd	070212	Asuom
13	Akyem Mansa Rural Bank Ltd	070213	Ayirebi
14	South Akim Rural Bank Ltd	070214	Nankese
15	Odwen-Anoma Rural Bank Ltd	070215	Hweehwee
16	Dumpong Rural Bank Ltd	070216	Oframase
17	Adonten Community Bank Ltd	070217	New Tafo
18	Fanteakwa Rural Bank Ltd.	070218	Koforidua

5.7.3 Cape Coast Clearing Zone

No	Name of Branch	Sort Code	Location
1	Apex Bank – Cape Coast Centre	070301	Cape Coast
2	Enyan Denkyira Rural Bank Ltd	070302	Enyan Denkyira
3	Kakum Rural Bank Ltd	070303	Elmina
4	Nyankumase Ahenkro Rural Bank Ltd	070304	Fanti Nyankumase
5	Assinman Rural Bank Ltd	070305	Assin Manso
6	Akatakymian Rural Bank Ltd	070306	Komenda
7	Ekumfiman Rural Bank Ltd	070307	Essuehyia
8	Akoti Rural Bank Ltd	070308	Assin Akropong
9	Twifo Rural Bank Ltd	070309	Twifo Agona
10	Mfantiman Community Rural Bank Ltd	070310	Biriwa

5.7.4 Takoradi Clearing Zone

No	Name of Branch	Sort Code	Location
1	Apex Bank – Takoradi Centre	070401	Takoradi
2	Ankobra West (Esiama) Rural Bank Ltd	070402	Esiama
3	Amenfiman Rural Bank Ltd	070403	Wassa Akropong
4	Nzema Manle Rural Bank Ltd	070404	Awiebo
5	Jomoro Rural Bank Ltd	070405	Tikobo No.1
6	Lower Pra Rural Bank Ltd	070406	Shama
7	Fiaseman (Bogoso Area) Rural Bank Ltd	070407	Bogoso
8	Mansoman Rural Bank Ltd	070408	Manso – Amenfi
9	Ahantaman Rural Bank Ltd	070409	Agona Nkwanta
10	Western Rural Bank Ltd	070410	Wassa Akropong

5.7.5 Ho Clearing Zone

No	Name of Branch	Sort Code	Location
1	Apex Bank – Ho Centre	070501	Ho
2	North Tongu Rural Bank Ltd	070502	Adidome
3	Avenor Rural Bank Ltd	070503	Akatsi
4	Unity Rural Bank Ltd	070504	Ziope
5	Weto Rural Bank Ltd	070505	Kpeve

6	Batawu Rural Bank Ltd	070506	Ho
---	-----------------------	--------	----

5.7.6 Kumasi Clearing Zone

No	Name of Branch	Sort Code	Location
1	Apex Bank – Kumasi	070601	Kumasi
2	Atwima Rural Bank Ltd	070602	Foase
3	Sekyedumasi Rural Bank Ltd	070603	Sekyedumas
4	Asokore Rural Bank Ltd	070604	Asokore
5	Asante Akyem Rural Bank Ltd	070605	Juansa
6	Kwamanman Rural Bank Ltd	070606	Kwamang
7	Adansi Rural Bank Ltd	070607	Fomena
8	Kumawuman Rural Bank Ltd	070608	Kumawu
9	Akrofuom Area Rural Bank Ltd	070609	Akrofuom
10	Ahafo Ano Premier Rural Bank Ltd	070610	Wioso
11	Bosomtwi Rural Bank Ltd	070611	Kuntanase
12	Okomfo Anokye Rural Bank Ltd	070612	Wiamoase
13	Denkyiraman Rural Bank Ltd	070613	Ayamfuri
14	Asawinso Rural Bank Ltd	070614	Sefwi - Asawinso
15	Odotobri Rural Bank Ltd	070615	Jacobu
16	Atwima Kwanwoma Rural Bank Ltd	070616	Pakyi No. 2
17	Atobiase Area Rural Bank Ltd	070617	Atobiase
18	Sekyere Rural Bank Ltd	070618	Jamasi
19	Amanano Rural Bank Ltd	070619	Nyinahim
20	Amasie West Rural Bank Ltd	070620	Antoakrom
21	Juaben Rural Bank Ltd	070621	Juaben
22	Yapra Rural Bank Ltd	070622	Prang
23	Nwabiagya Rural Bank Ltd	070623	Barekese
24	Atwima Mponua Rural Bank Ltd	070624	Toase
25	Otuasekan Rural Bank Ltd	070625	Kofiase
26	Upper Amenfi Rural Bank Ltd	070626	Ankwawso
27	Bia – Torya Rural Bank Ltd	070627	Bonsu-Nkwanta
28	Amantin & Kasei Community Bank Ltd	070628	Kasei
29	Nsutaman Rural Bank Ltd	070629	Nsuta
30	Sefwiman Rural Bank Ltd	070630	Sefwi-Asaw
31	Offinso Rural Bank Ltd	070631	Kumasi
32	Ejuraman Rural Bank Ltd	070632	Kumasi
33	Bosome Freho Rural Bank Ltd	070633	Kumasi

5.7.7 Sunyani Clearing Zone

No	Name of Branch	Sort Code	Location
1	Apex Bank – Sunyani Centre	070701	Sunyani
2	Kintampo Rural Bank Ltd	070702	Kintampo
3	Wamfie Rural Bank Ltd	070703	Wamfie
4	Suma Rural Bank Ltd	070704	Suma Ahenkro
5	Tano Rural Bank Ltd	070705	Ntotroso – Gyedu
6	Asutifi Rural Bank Ltd	070706	Acerensua
7	Nkoranza Kwabre Rural Bank Ltd	070707	Akuma
8	Fiagya Rural Bank Ltd	070708	Busunya
9	Bomaa Area Rural Bank Ltd	070709	Bomaa
10	Baduman Rural Bank Ltd	070710	Badu
11	Nsoatreman Rural Bank Ltd	070711	Nsoatre
12	Derma Rural Bank Ltd	070712	Derma
13	Tano Agya Rural Bank Ltd	070713	Dadeisoaba
14	Nkoranman Rural Bank Ltd	070714	Seikwa
15	Kaaseman Rural Bank Ltd	070715	Kaase
16	Ahafo Community Rural Bank Ltd	070716	Kukuom
17	Drobo Community Bank Ltd	070717	Drobo
18	Nafana Rural Bank Ltd	070718	Sampa
19	Capital Rural Bank Ltd	070719	Abesim
20	Atweaban Rural Bank Ltd	070720	Sunyani
21	Nkrankwanta Rural Bank Ltd	070721	Sunyani
22	Wenchi Rural Bank Ltd	070722	Wenchi

5.7.8 Tamale Clearing Zone

No	Name of Branch	Sort Code	Location
1	Apex Bank – Tamale Centre	070801	Tamale
2	Bonzali Rural Bank Ltd	070802	Kumbungu
3	Borimanga Rural Bank Ltd	070803	Savelegu
4	Buwuulonso Rural Bank Ltd	070804	Tamale
5	Tizaa Rural Bank Ltd	070805	Tamale
6	Zabzugu Rural Bank Ltd	070806	Zabzugu

5.7.9 Bolgatanga Clearing Zone

No	Name of Branch	Sort Code	Location
1	Apex Bank – Bolga Centre	070901	Bolgatanga
2	Naara Rural Bank Ltd	070902	Paga
3	Bessfa Rural Bank Ltd	070903	Garu
4	West Manprusi Community Bank Ltd	070904	Walewale
5	East Manprusi Community Bank Ltd	070905	Gambaga
6	Builsa Community Bank Ltd	070906	Sandema
7	Toende Rural Bank Ltd	070907	Zibilla
8	Bongo Rural Bank Ltd	070908	Bolgatanga

5.7.10 Wa Clearing Zone

No	Name of Branch	Sort Code	Location
1	Apex Bank – Wa Centre	071001	Wa
2	Nandom Rural Bank Ltd	071002	Nandom
3	Sonzele Rural Bank Ltd	071003	Jirapa
4	Sissala Rural Bank Ltd	071004	Tuma
5	Lawra Rural Bank Ltd	071005	Wa

5.7.11 Hohoe Clearing Zone

No	Name of Branch	Sort Code	Location
1	Apex Bank – Hohoe Centre	071101	Hohoe
2	North Volta Rural Bank Ltd	071102	Guaman
3	Asubonten Rural Bank Ltd	071103	Worawora
4	Gbi Rural Bank Ltd	071104	Hohoe
5	Kpasa Rural Bank Ltd	071105	Hohoe

5.8 Agricultural Development Bank

No	Name of Branch	Sort Code
1	Ring Road Central	080101
2	Adabraka	080102
3	Tema	080103
4	Teshie	080104
5	Kaneshie	080105

6	Cedi House	080106
7	Internaitonal Banking	080107
8	Gulf House	080108
9	Dansoman	080109
10	Nungua	080110
11	Korkordzor	080111
12	Osu	080112
13	Madina	080113
14	Abeka-La-Paz	080114
15	Agona Swedru	080115
16	ADB House	080116
17	Achimota	080117
18	Spintex	080118
19	Makola	080119
20	Accra New Town	080120
21	Ashaiman	080124
22	Danquah Circle	080125
23	Kasoa	080127
24	Head Office	080198
25	Treasury	080199
26	Koforidua	080221
27	Suhum	080222
28	Nkawkaw	080223
29	Cape Coast	080331
30	Assin Foso	080332
31	University of Cape Coast	080333
32	Mankessim	080334
33	Takoradi	080441
34	Enchi	080444
35	Agona Nkwanta	080446
36	Ho	080552
37	Kpandu	080553
38	Denu	080555
39	Juapong	080556
40	Sogakope	080557
41	Kumasi Adum	080661
42	Bekwai	080662
43	New Edubiase	080663

44	Obuasi	080664
45	Kumasi Central Market	080665
46	Kumasi Asokwa	080666
47	Kumasi Prempeh 11 Street	080667
48	Amakom	080668
49	Sefwi Wiawso	080684
50	Atebubu	080685
51	Bonsu Nkwanta	080686
52	Sefwi Essam	080687
53	Sunyani	080771
54	Dormaa Ahenkro	080772
55	Berekum	080774
56	Nkoranza	080775
57	Techiman	080776
58	Goaso	080777
59	Kwapong	080778
60	Kenyase	080779
61	Tamale	080881
62	Tamale Aboabo	080882
63	Yendi	080883
64	Bolgantanga	080991
65	Bawku	080992
66	Navrongo	080993
67	Wa	081095
68	Hohoe	081151

5.9 SG - SSB Ltd

No	Name of Branch	Sort Code
1	Accra Main	090101
2	North Industrial Area	090102
3	Tudu	090103
4	Accra New Town	090104
5	Faanofaa Road	090105
6	Tema Main	090106
7	Ring Road Central	090107
8	Okaishie	090108
9	Kaneshie	090109

10	Tema Fishing Harbour	090110
11	Kotobabi	090111
12	Accra Central	090112
13	Lotteries	090113
14	Premier Towers	090114
15	Accounts	090115
16	Treasury	090116
17	Centralised Operations	090140
18	International Business	090150
19	Koforidua	090201
20	Akim Oda	090202
21	Cape Coast	090301
22	Dunkwa	090302
23	Twifo Nyinase	090303
24	Takoradi	090401
25	Sefwi Wiawso	090402
26	Sefwi Bekwai	090403
27	Tarkwa	090404
28	Essam	090405
29	Asankragwa	090406
30	Akontombra	090407
31	Juabeso	090408
32	Asempaneye	090409
33	Adabokrom	090410
34	Ho	090501
35	Adum	090601
36	Kumasi Central	090602
37	Bibiani	090603
38	Tepa	090604
39	Asafo	090605
40	Sunyani	090701
41	Berekum	090741
42	Tamale	090801
43	Bolgatanga	090901
44	Wa	091001

5.10 Merchant Bank (Gh) Ltd

No	Name of Branch	Sort Code
1	Accra	100101
2	Tema	100102
3	Ridge	100103
4	Adabraka	100104
5	Kaneshie	100105
6	Abeka	100106
7	North Industrial Area	100107
8	Tema East	100108
9	Achimota	100109
10	Abossey Okai	100110
11	South Industrial Area	100111
12	Osu	100112
13	Koforidua	100204
14	Takoradi	100401
15	Tarkwa	100402
16	Kumasi	100601
17	Bibiani	100602
18	Asafo	100603
19	Bantama	100604
20	Adumo	100605
21	Techiman	100701

2.14.1 Merchant Bank NBFi Customers

No	Name of Branch	Sort Code
22	First National Savings & Loans	100199

5.11 HFC Bank (Gh) Ltd

No	Name of Branch	Sort Code
1	Ebankese	110101
2	Accra Central	110103
3	Ridge	110104
4	Tema	110105
5	Legon	110107

6	Abossey Okai	110108
7	Tudu	110109
8	Agbogloshie	110112
9	Baatsona	110116
10	Private Banking	110117
11	Ashiaman	110118
12	Post Office Square	110119
13	Koforidua	110215
14	Asamankese	110216
15	Swedru	110302
16	Cape Coast	110303
17	Winneba	110304
18	Takoradi	110401
19	Kumasi	110601
20	Adum	110603
21	Kumasi Magazine	110604
22	KNUST	110613
23	Techiman	110710
24	Tamale	110814

5.12 Zenith Bank (Gh) Ltd.

No	Name of Branch	Sort Code
1	Premier Towers	120101
2	Patrice Lumumba Road	120102
3	Tema	120103
4	Kojo Thomsons	120104
5	Spintex Road	120105
6	Graphic Road	120106
7	North Industrial Area	120107
8	Labone	120108
9	East Legon	120109
10	Tema Industrial Area	120110
11	Achimota	120111
12	Akosombo	120112
13	Cape Coast	120301
14	Takoradi Main	120401
15	Kumasi Main	120601

16	Adum	120602
17	Suame	120603
18	Sunyani	120701
19	Tamale	120801

5.13 Ecobank (Gh) Ltd

No.	Name of Branch	Sort Code
1	Head Office	130101
2	Tema	130102
3	Ring Road Central	130103
4	Tudu	130104
5	Silver Star	130105
6	Osu	130106
7	A & C Mall	130107
8	Tema Long Room	130108
9	McCarthy Hill	130109
10	Nima	130110
11	Abeka Lapaz	130111
12	Dansoman	130112
13	Tema Community 6	130113
14	Darkuman	130114
15	Legon	130115
16	South Industrial Area	130116
17	Spintex	130117
18	Accra Shopping Mall	130118
19	Tema Shopping Mall	130119
20	Weija	130120
21	Achimota, Mile 11	130121
22	Madina	130122
23	Haatso	130123
24	Kissieaman/Westlands	130124
25	Motorway Roundabout	130125
26	Dome, St Johns	130126
27	Kotobabi	130127
28	Safe Bond	130128
29	Labone	130129
30	Reinsurance House	130131

31	Trust Towers	130132
32	Tesano	130133
33	Tema Hospital Road	130134
34	Kasoa	130135
35	Kantamanto	130136
36	Madina Central	130137
37	Tema Community 1	130138
38	Sakumono	130139
39	High Street	130140
40	Kwashieman	130141
41	Kisseiman	130142
42	Spintex (East Airport)	130147
43	Kwabanya	130148
44	Okponglo	130149
45	Ashaiman	130150
46	Evandy Hostel	130151
47	Pentagon Legon	130152
48	Okofu House	130152
49	New Abirem	130201
50	Takoradi	130401
51	Tarkwa	130402
52	Takoradi Market Circle	130403
53	Elubo	130404
54	Aflao	130501
55	Kumasi Harper Road	130601
56	Jubilee House	130602
57	KNUST	130603
58	Adum	130604
59	Abrepo Junction	130605
60	Tafo	130606
61	Ash Town	130607
62	Kejetia	130608
63	Abrepo Main	130609
64	Bantama	130610
65	Stadium	130611
66	Tanaso	130612
67	Bantama GNTC	130613
68	SSNIT House	130614

69	Suame	130615
70	Ashtown East	130616
71	Kenyasi Agency	130701
72	Sunyani	130702
73	Bui	130703

5.13.1 Ecobank NBFi Customers

No	Name of Branch	Sort Code
74	Citi Savings	130140
75	Midland Banking	130141
76	Women's World Banking	130142
77	ACCION	130145
78	Opportunity Int. Saving and Loan	130146
79	Adeheman Savings & Loans	130154
80	First National Savings & Loans	130155
81	Procredit Savings & Loans	130156
82	Women's World Banking	130157
83	Union Savings & Loans	130158
84	First Allied Savings & Loans	130159
85	Beige Capital	130160

5.14 Cal Bank Ltd.

No	Name of Branch	Sort Code
1	Independence Avenue	140101
2	Tema Industrial Area	140102
3	Derby Avenue	140103
4	Spintex Road	140104
5	Graphic Road	140105
6	Tema Harbour	140106
7	Weija	140107
8	Circle	140108
9	Legon	140109
10	Takoradi Market Circle	140401
11	Tarkwa	140402
12	Takoradi Harbour	140403
13	Nhyieaso	140601
14	Suame	140602

15	Kejetia	140603
16	KNUST	140604
17	Asafo	140605

2.14.1 CAL Bank NBFi Customers

No	Name of Branch	Sort Code
18	Opportunity Savings & Loans	140199

2.16 UT Bank (Gh) Ltd

No	Name of Branch	Sort Code
1	Castle Road	160101
2	Makola	160102
3	Tema Main	160103
4	Nima	160104
5	Abossey Okai	160105
6	Tema Community 2	160107
7	Haatso	160108
8	Spintex	160109
9	Airport City	160110
10	Madina	160111
11	Baatsonaa	160112
12	Adabraka	160113
13	Osu	160114
14	Accra	160115
15	Kaneshie	160116
16	Corporate Banking	160117
17	SME Banking Operations	160118
18	Ashaiman	160119
19	Koforidua	160201
20	Cape Coast	160301
21	Takoradi Market Circle	160401
22	Takoradi Shippers Council	160402
23	Tarkwa	160403
24	Ho	160501
25	Adum Kumasi	160601
26	Kumasi STC	160602
27	Obuasi	160603

28	Sunyani Melcom	160701
----	----------------	--------

2.17 First Atlantic Merchant Bank Ltd

No	Name of Branch	Sort Code
1	Accra	170101
2	Kantamanto Agency	170102
3	Tema	170103
4	Makola	170104
5	North Ridge	170105
6	Kumasi	170601
7	Suame	170602

2.18 Prudential Bank Ltd

No	Name of Branch	Sort Code
1	Accra	180101
2	Abossey Okai	180102
3	GICEL	180103
4	Tema Fishing Harbour	180104
5	Madina	180105
6	Makola	180107
7	Ring Road Central	180109
8	Spintex Road	180110
9	Tema Community 1	180111
10	Weija	180112
11	Tesano	180113
12	Zongo Junction	180114
13	Odorkor	180115
14	Abeka	180116
15	North Industrial Area	180117
16	Adenta	180118
17	Kwame Nkrumah Circle	180119
18	Mataheko	180120
19	Cape Coast	180301
20	University of Cape Coast	180302
21	Takoradi Harbour	180401
22	Takoradi Market Circle	180402
23	Kumasi	180601

24	Adum, Kumasi	180602
25	Afful Nkwanta	180603
26	Aboabo	180604
27	Atonsu	180605
28	Suame Maakro	180606
29	Tamale	180801

2.19 Stanbic Bank Ghana Ltd

No	Name of Branch	Sort Code
1	Accra Main	190101
2	Airport City	190102
3	Spintex Road	190103
4	Accra Mall	190104
5	North Industrial Area	190105
6	Tema Industrial Area	190106
7	Graphic Road	190107
8	Makola	190108
9	Ring Road	190109
10	Achimota	190110
11	Roman Ridge	190111
12	Kasoa	190112
13	Tema Fishing Harbour	190113
14	Takoradi	190401
15	Tarkwa	190402
16	Ho	190501
17	Harper, Kumasi	190601
18	Sunyani	190701
19	Tamale	190801
20	Bolgatanga	190901
21	Wa	191001

2.20 International Commercial Bank Ltd

No	Name of Branch	Sort Code
1	Accra – Makola	200101
2	Kasoa	200102
3	Tema	200103
4	Kaneshie	200104

5	Ring Road Central	200105
6	Dansoman	200106
7	Spintex Road	200107
8	Swedru	200108
9	Achimota	200109
10	Swanmill	200110
11	Korle-Bu	200111
12	Dome	200112
13	Santa Maria	200113
14	Takoradi	200401
15	Adum	200601
16	Suame	200602
17	Techiman	200701

2.21 Bank of Africa Bank (Gh) Ltd

No	Name of Branch	Sort Code
1	Farrar Avenue	210101
2	Ridge	210102
3	Maamobi	210103
4	Accra Central	210104
5	Accra Newtown	210105
6	Michel Camp Road	210106
7	East Legon	210111
8	Kwashiemen	210112
9	Osu	210113
10	Spintex Road	210114
11	Tema	210116
12	Dansoman	210117
13	Madina	210118
14	Abossy Okai	210119
15	Takoradi	210401
16	Tamale	210801
17	Mankom Kumasi	210601
18	Adum Kumasi	210602

2.22 Unibank Ghana Ltd

No	Name of Branch	Sort Code
1	Accra Main	220101
2	Makola	220102
3	Apenkwa	220103
4	Ashaiman	220104
5	Kaneshie	220105
6	GIMPA	220106
7	Spintex Road	220108
8	Osu	220109
9	Tema	220110
10	Accra Mall	220111
11	Kasoa	220118
12	Koforidua	220217
13	Takoradi	220413
14	Kumasi Main	220607
15	Suame	220612
16	Golden Tulip, Kumasi	220614
17	Roman Hill	220615
18	Techiman	220616

2.23 Guaranty Trust (Gh) Limited

No	Name of Branch	Sort Code
1	Head Office	230101
2	Airport	230102
3	Tema	230103
4	Osu	230104
5	Spintex Road	230105
6	Labone	230106
7	Graphic Road	230107
8	Ashiaman	230108
9	Tudu	230109
10	Madina	230110
11	Achimota	230111
12	North Industrial Area	230112
13	Tema Community 6	230113

14	Opera Square	230114
15	Abeka Lapaz	230115
16	Takoradi	230401
17	Takwa	230402
18	Aflao	230501
19	Kumasi Lake Road	230601
20	Techiman	230701
21	Tamale	230801

2.24 Fidelity Bank Ghana Ltd.

No	Name of Branch	Sort Code
1	Head Office (Ridge Towers)	240101
2	Spintex Road	240102
3	High Street	240103
4	Osu	240104
5	Abossey Okai	240105
6	Tema Safe Bond	240106
7	Kantamanto	240107
8	Tudu	240108
9	Tema Community 1	240109
10	Okaishie	240110
11	Action Chapel	240111
12	A & C Mall	240112
13	Dansoman	240113
14	Ring Road	240114
15	Haatso	240115
16	Tema Community 2	240116
17	Accra Central Post	240117
18	Adenta	240118
19	IPS	240119
20	Trade Fair	240120
21	Assin Fosu	240301
22	Takoradi Market Circle	240401
23	Tarkwa	240402
24	Takoradi Post	240403
25	Ho	240501
26	Hohoe	241191

27	Stadium Post, Kumasi	240601
28	Kumasi - Adum	240602
29	Kumasi - Suame	240603
30	Atonsu	240604
31	Ahodwo	240605
32	Sunyani Post	240701
33	Tamale	240801

2.26 Bank of Baroda (Gh) Ltd.

No	Name of Branch	Sort Code
1	Head Office	260101

2.27 BSIC Ghana Ltd.

No	Name of Branch	Sort Code
1	Head Office (Adabraka)	270101
2	Accra Central	270102
3	Spintex	270103
4	Nima	270104
5	North Industrial Area	270105
6	Madina	270106
7	Tema	270107
8	Darkuman	270108
9	Takoradi	270401
10	Kumasi	270601

2.28 Access Bank (Gh) Ltd.

No	Name of Branch	Sort Code
1	Head Office (East Cantoments)	280101
2	Tema Main	280102
3	Osu Oxford	280103
4	Lashibi	280104
5	Osu Watson	280105
6	Kantamanto	280106
7	Kaneshie	280107
8	Castle Road	280108
9	Madina	280109

10	South Industrial Area	280110
11	North Industrial Area	280111
12	Ring Road Central	280112
13	Kaneshie Post Office	280113
14	Abeka Lapaz	280114
15	Okaishie	280115
16	Ashaiman	280116
17	IPS	280117
18	Achimota	280118
19	Tema Community 1	280119
20	Nima	280120
21	Tema Industrial Area	280121
22	Airport	280122
23	Tarkwa	280401
24	Takoradi	280402
25	Sefwi Wiawso	280403
26	Enchi	280404
27	Amakom	280604
28	Kumasi Asafo	280601
29	Adum	280602
30	Suame	280603
31	Amakom	280604
32	Techiman	280701
33	Tamale	280801

2.29 Energy Bank (Gh) Ltd.

No	Name of Branch	Sort Code
1	GNAT Heights (Head Office)	290101
2	Tema	290102
3	Accra Central	290104
4	Adum, Kumasi	290601