

Today's Indicative Exchange Rate for SWIFT transfers:

	Against USD		Against KES	
	Bid	Ask	Bid	Ask
USD	-	-	110.60	113.20
GBP	1.3424	1.3524	148.46944	153.0917
EUR	1.1508	1.1608	127.27848	131.4026
AED	3.6680	3.6780	30.0707	30.8615
AUD	0.7348	0.7448	81.26888	84.31136
ZAR	14.5000	15.5000	7.1355	7.8069
JPY	113.0800	114.0800	0.9695	1.0011
UGX	3498	3599	31.6275	31.7933

Kenya Shilling: The Kenya shilling edged down on Friday, undermined by increased dollar demand from the energy sector.

Money-Market: The overnight rate fell to 4.4814% on a volume of Kes.6.600B compared to Kes.7.550B posted in the previous session

Global Trends:

EUR: The euro initially declined after data showed stronger U.S. job growth than expected in October, but recovered a bit in late trading as risk appetite improved.

GBP: Sterling held near a one-year low on Friday, extending its losses after the Bank of England surprised the market by leaving interest rates unchanged on Thursday with investors betting that policymakers will keep rates on hold for now.

JPY: The dollar declined against the Japanese yen on Friday as major central banks' dovish tone on interest rates this week lifted the demand for yen.

GOLD: Gold rose more than 1% on Friday to a near two-month high as major central banks' dovish tone on interest rates this week lifted the demand for the safe-haven metal.

OIL: Crude prices settled higher on Friday fueled by renewed supply concerns after OPEC+ producers rebuffed a U.S. call to accelerate output increases even as demand nears pre-pandemic levels.

Market Summary:

	05.11	04.11	03.11	02.11	01.11
Interbank Rate (%)	4.4814	4.4907	4.4907	4.7904	5.1306
NSE 20 Share index	1,948.87	1,956.28	1,968.60	1,958.66	1,972.02
Oil (\$)	83.55	81.39	81.37	83.80	84.79
Gold (\$)	1,818.6	1,794.49	1,775.31	1,781.76	1,794.31

Inflation & CBR

	Oct	Sep	Aug	Jul	Jun
Inflation rate	6.5%	6.9%	6.6%	6.40%	6.30%
CBR rate	7.00%	7.00%	7.00%	7.00%	7.00%

Libor Rates (%)

Tenure	USD	GBP	EUR
O/N	0.07263	0.04313	0.58400
1M	0.08863	0.05200	0.57686
3M	0.14275	0.10125	0.56571
6M	0.22088	0.27088	0.54671

Deposit Rates (> 20M)

Tenure	Rate
Call	3.00%
1M	5.00%
3M	6.00%
6M	7.00%

Treasury Bills

	Current rate	Previous rate
91-day	7.097%	7.040%
182-day	7.554%	7.486%
364-day	8.624%	8.489%

Highlight of the Day:

USD: The dollar index, which had hit a one-year peak earlier in the session, slightly retreated in late trading as risk appetite improved and stocks rallied.

The Fed announced a \$15 billion monthly cut to its \$120 billion in monthly purchases of Treasuries and mortgage-backed securities, but did little to signal when it may begin the next phase of policy "normalization" by raising interest rates.

Sources: Bloomberg, FXStreet, Reuters, Global-rates, CBK, EconoTimes, YahooFinance, CNBC.

Treasury Contacts: +254703095721/2/3/5/6/7, Email: treasury@familybank.co.ke. Contact: Robert, Steve, Luiza, Justus, Antonina or Manase

Disclaimer: All care has been taken in the preparation of this document and the information in this document has been derived from reliable sources believed to be accurate and reliable. Family Bank Limited does not assume responsibility for any error, omission or opinion expressed. Anyone acting on the information or opinion does so at his/her own risk. The rates