



MONTHLY ECONOMIC REVIEW



December 2023

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OVERVIEW

The annual headline inflation increased to 26.5% in December 2023, reflecting a 4.9 percentage point increase from the 21.6% recorded in November 2023. The increase in annual inflation was, partly, attributed to increases in food and non-food inflation.

On a month-on-month basis, the broad money aggregate increased by 7.3% in December 2023, compared to an increase of 4.99% in November 2023. The monthly increase in money supply largely reflected an expansion of 14.6% in the local currency component and 5.1% in foreign currency accounts.

The average international prices for gold, platinum and copper increased, while those for palladium, nickel, Brent crude oil and lithium retreated. Prices were mainly influenced by demand pressures on the international market.

The country's total merchandise trade for December 2023 stood at US\$1,370.0 million, 9.3% lower than the US\$1,508 million recorded in the previous month. This was attributed to a decline in exports during the reporting period.

During the month of December 2023, the Zimbabwe Stock Exchange (ZSE) maintained a bullish trend, with the major indices registering significant gains. The All Share, Top 10, Top 15, Small Cap and Medium Cap indices added 10.23%, 9.67%, 9.38%, 3.14% and 11.42%, respectively.

The Victoria Falls Stock Exchange (VFEX) traded in a positive territory. As such, the All-Share index increased by 2.28% to close at

70.64 points, from 69.07 points recorded in November 2023.

The value of transactions processed through the National Payment Systems (NPS) increased to ZW\$42.05 trillion in December 2023, from ZW\$37.57 trillion in the previous month.

The volumes of NPS transactions registered an increase of 10% from 64.45 million in the previous month to 71.02 million during the month under review.

INTERNATIONAL COMMODITY PRICE DEVELOPMENTS

Average monthly international prices for gold, platinum, and copper firmed, while those for palladium, nickel, Brent crude oil and lithium retreated in December 2023.

Precious Metals

Gold

Gold prices gained by 2.12%, from US\$1,983.95 per ounce in the previous month to US\$2,026.06 per ounce, during the month under review. The release of encouraging macroeconomic statistics in the US, generated expectations of the US Federal Reserve beginning to soften its monetary policy stance in early 2024 creating positive market sentiment in the gold industry. This increased the relative attractiveness of gold as an alternative investment asset to US\$ denominated instruments, thereby, pushing up the global price of gold.

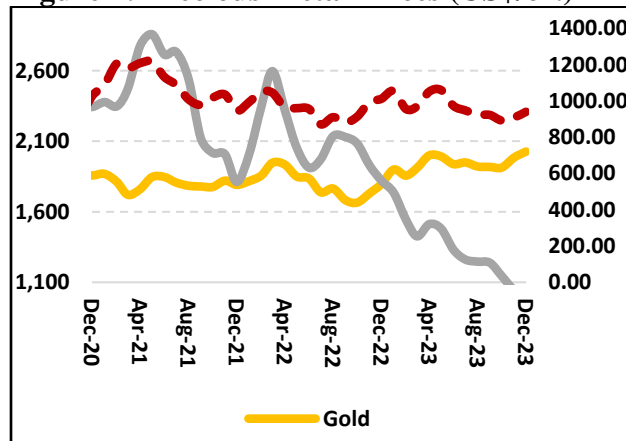
Platinum

Platinum prices remained firm during the reporting month, on the back of strong industrial demand. Prices rose by 3.46%, from an average of US\$908.30 per ounce in the previous month to US\$939.74 per ounce in December 2023.

Palladium

The average price of palladium fell in December 2023, following low metal uptake as automakers continued their preference for platinum for use in catalytic converters. In addition, the demand for palladium has been on a downward trajectory since more heavy-duty vehicles are relying more on platinum. Consequently, prices fell by 4.04% to US\$1,003.49 per ounce, compared to US\$1,045.73 per ounce recorded in November 2023.

Figure 1: Precious Metal Prices (US\$/oz.)



Source: Bloomberg, 2023

Base Metals

Copper

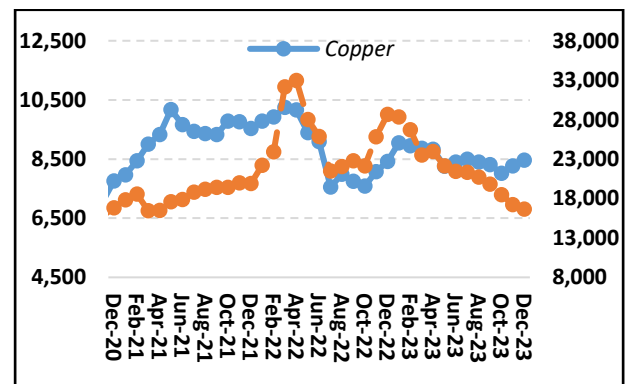
Copper prices rose by 2.32%, from US\$8,272.39 per tonne recorded in the prior

month to US\$8,464.18 per tonne, during the month under analysis. The rise in prices underpinned by better-than-expected data from the top consumer, China, tighter supply, and a decline in exchange inventories. In addition, the announcement of forecasted interest rate cuts in 2024 by the Federal Reserve, also boosted the prices of copper.

Nickel

Nickel prices declined on the back of subdued demand due to the global economic slowdown. Prices dropped by 3.08%, from US\$17,204.77 per tonne recorded in the previous month to US\$16,674.25 per tonne, during the month under review. Figure 2 shows base metals price developments from December 2020 to December 2023.

Figure 2: Base Metal Prices (US\$/ton)



Source: Bloomberg, 2023

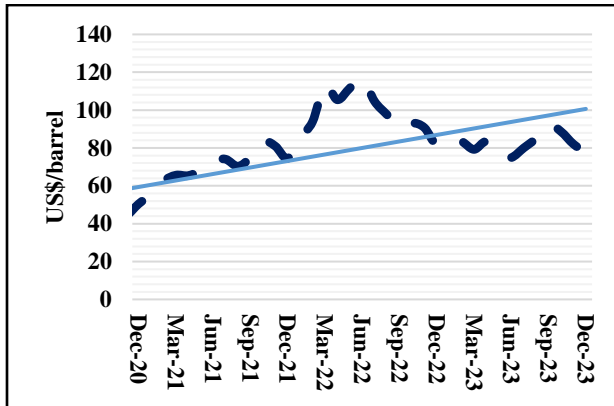
Brent Crude Oil

During the month of December 2023, Brent crude oil prices declined by 5.33% to US\$77.69 per barrel, from a monthly average of US\$82.06 per barrel in November 2023. The decrease in oil prices was amid concerns about increasing global crude oil supplies and

heightened economic slowdown in large economies.

The developments in prices of Brent crude oil for the period from December 2020 to December 2023 are depicted in Figure 3.

Figure 3: Crude Oil Prices (US\$/barrel)



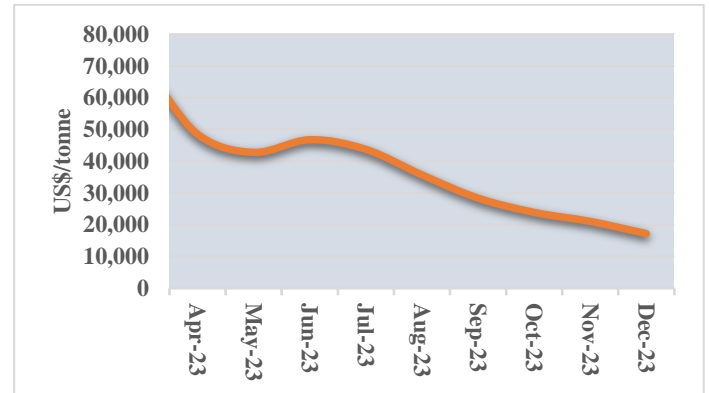
Source: Bloomberg, 2023

Lithium

During the month of December 2023, lithium prices declined amid low demand in the automotive industry. The metal price fell significantly by 18.24%, from US\$21,036.36 per tonne in the prior month to US\$17,200.12 per tonne, during the reporting month.

The developments in lithium prices for the period from April 2023 to December 2023 are shown in Figure 4.

Figure 4: Lithium Prices (US\$/tonne) April–December 2023



London Metal Exchange, 2023

MERCHANDISE TRADE DEVELOPMENTS

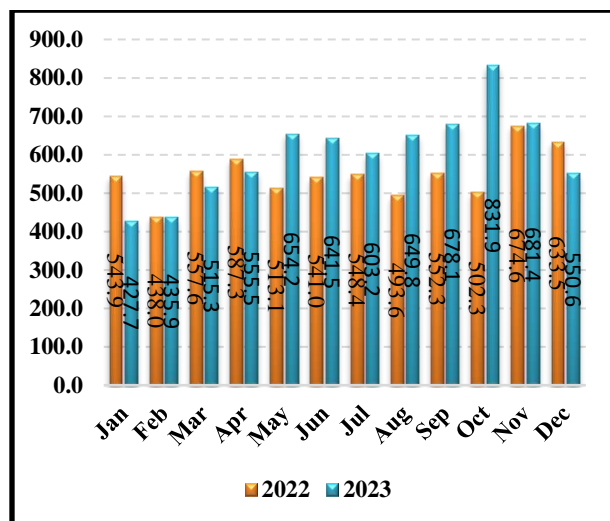
The country’s total merchandise trade for December 2023 stood at US\$1,370 million, 9.3% lower than the US\$1,508 million recorded in November 2023. On a year-on-year basis, total merchandise trade fell by 2.5%, from US\$1,476.4 million recorded in the corresponding month in 2022. The decline in total trade was attributable to a decrease in exports, during the reporting period.

Merchandise Exports

During the last month of the year 2023, the country exported merchandise worth US\$550.6 million, representing a decline of 19.2% from US\$681.4 million recorded in the previous month. The decline was mainly due to a slump in tobacco exports. Similarly, monthly exports for December 2023 were US\$13.1% lower compared to US\$633.5 million recorded in the comparable period in 2022.

Figure 5 shows developments in the country's merchandise exports for the period January 2022 to December 2023.

Figure 5: Merchandise Exports (US\$ m)



Source: ZIMSTAT, 2023

Primary commodities, specifically gold (28.8%), tobacco (20.2%), PGMs (23.6%) and ferrochromium (5.5%), remained the leading export commodities in the country.

Table 1 shows developments in the country's exports for November and December 2023.

Table 1: Exports Classified by Category

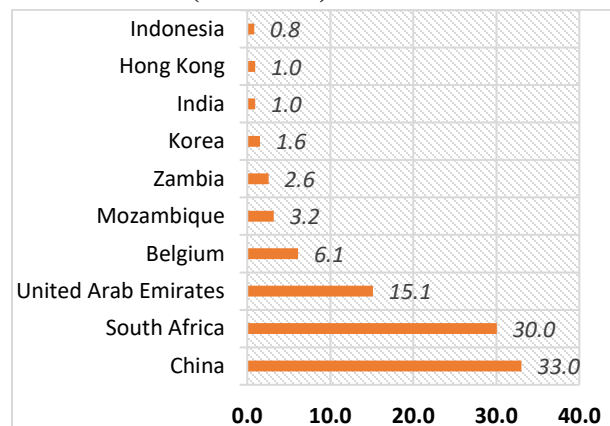
| | Nov-23 (US\$m) | Dec-23 (US\$m) | Nov- Dec Changes (%) | Share of Exports (%) Dec-23 |
|------------------------------|-------------------|-------------------|-------------------------------|--------------------------------------|
| Total | 681.3 | 550.6 | -19.2 | 100.0 |
| <i>Of Which:</i> | | | | |
| Gold | 116.30 | 158.3 | 36.11 | 28.8 |
| Tobacco | 229.3 | 111.1 | -51.55 | 20.2 |
| PGMs | 117.1 | 129.7 | 10.76 | 23.6 |
| Ferrochrome | 36.9 | 30.5 | -17.34 | 5.5 |
| Industrial Diamonds | 7.6 | 27.3 | 259.21 | 5.0 |
| Crocodiles | 4.3 | 10.5 | 144.19 | 1.9 |
| Chrome Ores and Concentrates | 6.2 | 9.7 | 56.45 | 1.8 |
| Coke | 8.3 | 9.4 | 13.25 | 1.7 |
| Cane sugar | 5.2 | 5.5 | 5.77 | 1.0 |
| Copper | 5.2 | 5.3 | 1.92 | 1.0 |

Source: ZIMSTAT & RBZ Calculations, 2023

*PGMs Include Nickel mattes, nickel ores & concentrates and platinum

During the month under review, the country's exports were absorbed mainly by the United Arab Emirates (33%), South Africa (30%), China (15%), Mozambique (6%) and other jurisdictions. Figure 6 shows the country's major export markets during the reporting month.

Figure 6: Top Ten Merchandise Export Destinations (% Share)

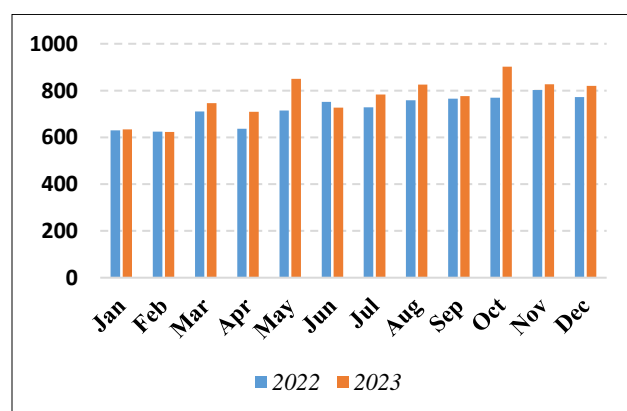


Source: ZIMSTAT & RBZ Calculations, 2023

Merchandise Imports

The country's import bill for December 2023 amounted to US\$819.4 million, reflecting a 1.1% decrease from US\$828.4 million recorded in November 2023. However, total imports in the reporting month were 6.2% higher than in the comparable month in 2022, as shown in Figure 7.

Figure 7: Merchandise Imports Classified by HS Codes (US\$ m)



Source: ZIMSTAT & RBZ Computations, 2023

The main drivers of imports during the month of December 2023 were diesel (11.2%), maize (6.1%), petrol (leaded) (5.6%), crude soya bean oil (2.3%) and rice (1.8%). Table 2 shows imports of significant import commodities for the period November to December 2023.

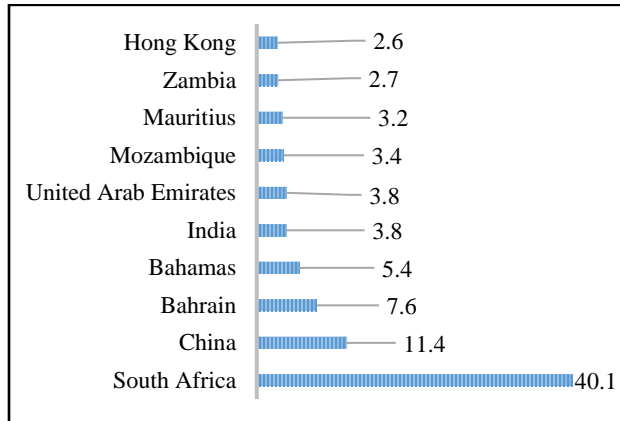
Table 2: Imports Classified by Category

| | Nov-23 (US\$m) | Dec-23 (US\$m) | Nov-Dec Changes (%) | Share of Total Imports (%) Nov 23 |
|----------------------------|-------------------|-------------------|---------------------------|---|
| Total | 828.4 | 819.4 | -1.1 | 100.0 |
| <i>Of Which:</i> | | | | |
| <i>Diesel</i> | 91 | 91.4 | 0.4 | 11.2 |
| <i>Leaded petrol</i> | 42.5 | 49.7 | 16.9 | 6.1 |
| <i>Fertilisers</i> | 32.1 | 45.5 | 41.7 | 5.6 |
| <i>Rice</i> | 20.8 | 18.5 | 11.1 | 2.3 |
| <i>Maize</i> | 20.6 | 14.9 | 27.7 | 1.8 |
| <i>Medicaments</i> | 19.4 | 11.8 | 39.2 | 1.4 |
| <i>Crude soya bean oil</i> | 16 | 13.6 | 15.0 | 1.7 |
| <i>Electricity</i> | 10.5 | 16.2 | 54.3 | 2.0 |
| <i>Wheat</i> | 10 | 8.8 | 12.0 | 1.1 |
| <i>Base stations</i> | 9.9 | 8.4 | 15.2 | 1.0 |

Source: ZIMSTAT & RBZ Calculations, 2023

The country's imports for December 2023 were mainly sourced from South Africa (40.1%), China (11.4%), Bahrain (7.6%), Bahamas (5.4%), UAE (3.8%), Mozambique (3.8%) and other markets, as shown in Figure 8.

Figure 8: Top Ten Merchandise Import Sources (% Share)



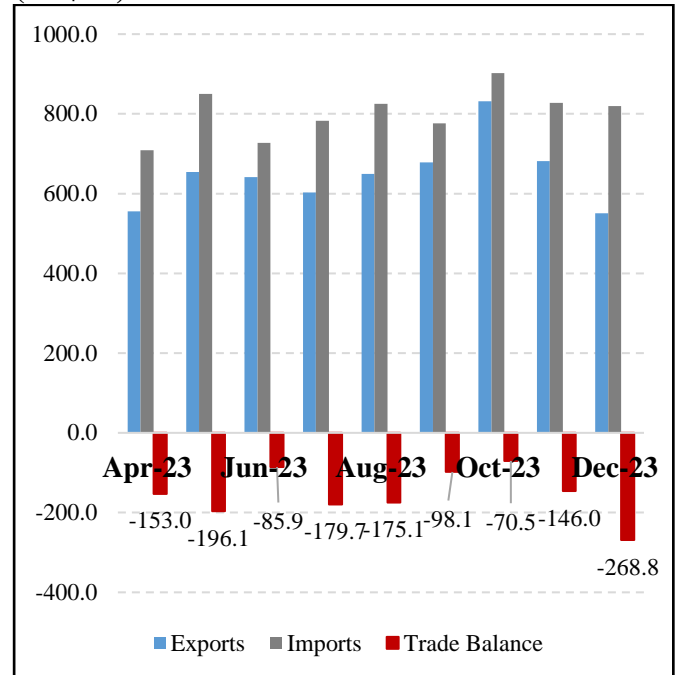
Source: ZIMSTAT & RBZ Calculations, 2023

Merchandise Trade Balance

In December 2023, the country's trade deficit widened by 84% to US\$268.8 million, from US\$146.0 million recorded in the previous month. Relative to the comparative month of 2022, the country's deficit widened by 94%, from US\$138.4 million in December 2022 to US\$268.8 million in December 2023.

Figure 9 shows the country's trade balance for the period from April to December 2023.

Figure 9: Merchandise Trade Balance (US\$ m)



Source: ZIMSTAT & RBZ Computations, 2023

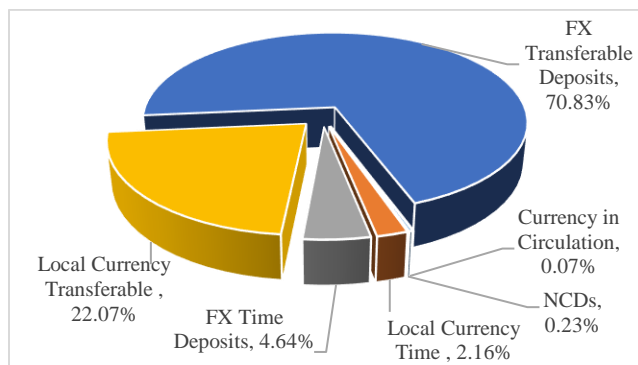
MONETARY DEVELOPMENTS¹

Broad money (M3) stock amounted to ZW\$18,914.59 billion in December 2023, compared to ZW\$17,628.18 billion recorded the previous month.

The money stock was composed of foreign currency deposits, 75.48%; local currency deposits, 24.23%; and local currency in circulation, 0.07%.

¹All monetary numbers valued in ZW\$ since the adoption of an interbank market determined exchange rate in February 2019.

Figure 10: Composition of Money Supply



Source: Reserve Bank of Zimbabwe, 2023

On a monthly basis, the broad money increased by 7.30% in December 2023, compared to 4.99% in the previous month.

The monthly increase in money supply largely reflected an expansion of 14.60% in the local currency component and 5.12% in foreign currency accounts.

During the month under review, credit to the private sector increased by ZW\$824.75 billion, partly reflecting valuation changes owing to exchange rate depreciation. Over the same period, net claims on Government increased by ZW\$1,215.30 billion.

On an annual basis, broad money rose by 708.93%, compared to 751.06% in November 2023. The annual growth in money supply largely reflected exchange rate depreciation, from ZW\$684.33 per US\$1 in December 2022 to ZW\$6,104.72 per US\$1 by the end of December 2023.

Expansion in foreign currency deposits accounted for 548.57 percentage points of the 708.93% annual growth in broad money. The

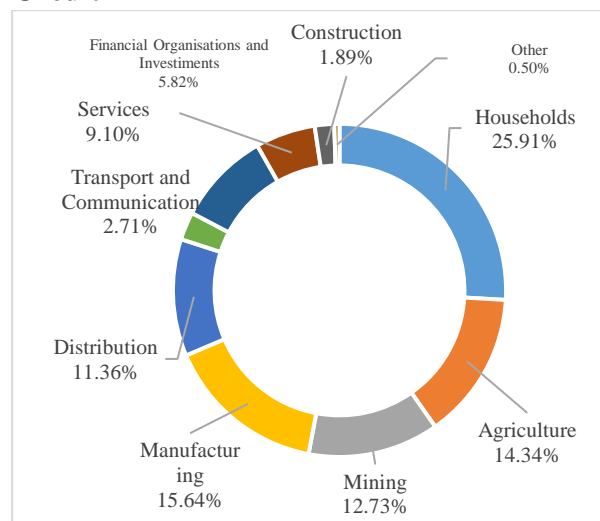
local currency component of money supply contributed 158.78 percentage points.

On the asset side, annual increase in broad money largely reflected nominal changes in credit to the private sector and net claims on Government of ZW\$9,948.87 billion (914.07%) and ZW\$4,312.39 billion (908.65%), respectively.

Outstanding credit to the private sector was mainly channelled to households, manufacturing, and agriculture which received 25.91%, 15.64% and 14.34% of the total credit, respectively. The mining and distribution sectors received 12.73% and 11.36% of the total outstanding credit, respectively.

Private sector credit shares for the rest of the economic sectors are shown in Figure 11.

Figure 11: Distribution of Private Sector Credit



Source: Reserve Bank of Zimbabwe, 2023

Credit to the private sector was largely utilized for recurrent expenditures, 38.91%; inventory

build-up, 24.12%; and fixed capital investments, 13.58%.

STOCK MARKET DEVELOPMENTS

Zimbabwe Stock Exchange (ZSE)

During the month of November 2024, the Zimbabwe Stock Exchange (ZSE) exhibited bullish sentiments for the second consecutive month. The All Share, Top 10, Top 15, Small Cap and Medium Cap indices rose by 10.23%, 9.67%, 9.38%, 3.14% and 11.42% to close at 210 883.92 points, 90 085.91 points, 121 916.39 points, 5 483 703.77 points, and 920 516.25 points, respectively.

The mining index, however, declined by 2.24% to close at 145 542.27 points, from 148 883.44 points recorded in the previous month.

On an annual basis, the All Share, Top 10, Top 15, Small and Medium Cap indices increased by 981.54%, 631.74%, 807.37%, 1 113.06% and 2 412.16%, respectively. This compares to 19 493.85 points, 8 495.75 points, 12 311.13 points, 13 436.28 points, 452 056.95 points and 36 642.44 points, respectively, registered in the corresponding period in the previous year.

The mining index also registered an annual increase of 471.03%, from 25 478.67 points recorded in December 2022.

Figure 12: ZSE All Share, Top 10 and Mining Indices

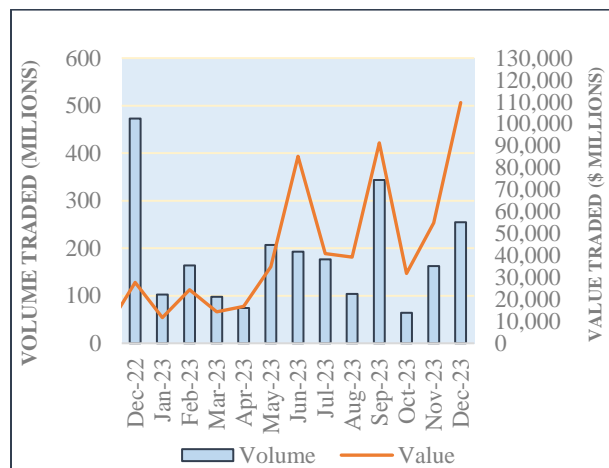


Source: Zimbabwe Stock Exchange, 2023

During the month of December 2023, trading activity was concentrated on some selected wealth preserving counters as investors sought to recoup losses, and as such, the cumulative values of shares traded amounted to ZW\$109.73 billion, an increase of 295.36%, compared to ZW\$54.87 billion recorded in the previous month. Market turnover volumes declined by 46.08% to 254.99 million shares, compared to 162.68 million shares traded in the preceding month.

The proportion of foreign purchases to the value of shares traded, however, declined to 0.17%, from 2.35% registered in November 2023.

Figure 13: ZSE Monthly Volume and Value Traded



Source: Zimbabwe Stock Exchange, 2023

Owing to the positive developments on the ZSE, market capitalization increased by ZW\$1,501.29 billion, or 9.80% worth of capitalization to close at ZW\$16,812.91 billion.

On a year-on-year basis, ZSE capitalization was 722.20% higher, from ZW\$2,044.87 billion recorded in December 2022.

Victoria Falls Stock Exchange (VFEX)

During the month of December 2023, the Victoria Falls Stock Exchange (VFEX) traded in a positive trajectory. The All-Share index increased by 2.28% to close at 70.64 points, from 69.07 points registered in November 2023.

On an annual basis, however, the VFEX All Share index declined by 25.5%, from 94.83 points recorded in December 2022.

Figure 14: Victoria Falls Stock Exchange (VFEX) All Share Index (ASI)

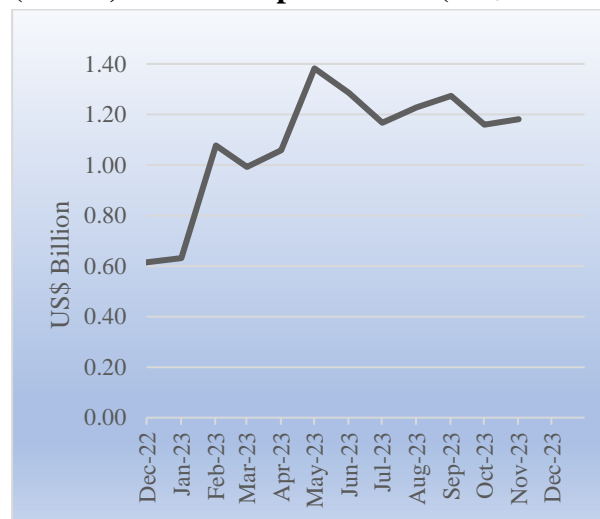


Source: Victoria Falls Stock Exchange, 2023

VFEX Market Capitalization

Reflecting an increase in demand for stocks on the USD denominated bourse, the market gained 2.28% to US\$1.21 billion, compared to US\$1.18 billion recorded in the previous month.

Figure 15: Victoria Falls Stock Exchange (VFEX) Market Capitalization (US\$ Billion)



Source: Victoria Falls Stock Exchange (VFEX), 2023

NATIONAL PAYMENTS SYSTEM

The value of transactions processed through the National Payment Systems (NPS) stood at ZW\$42.05 trillion in December 2023, up from ZW\$37.57 trillion in the previous month.

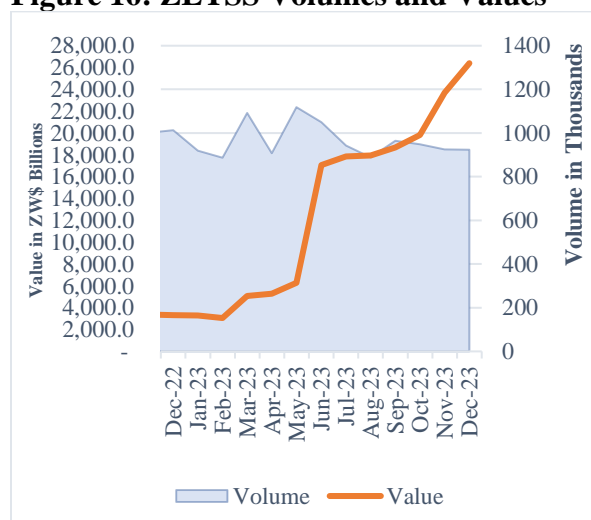
NPS transactions volumes increased by 10% to 71.02 million in the reporting month from 64.45 million in November 2023.

Zimbabwe Electronic Transfer Settlement System (ZETSS)

The value of transactions processed through the Real Time Gross Settlement (RTGS) system increased by 11.45%, from ZW\$23.69 trillion in the previous month to close at ZW\$26.40 trillion in December 2023.

The volume of RTGS transactions were lower by 0.05% to close at 924 thousand during the month under review, from 924.47 thousand in November 2023.

Figure 16: ZETSS Volumes and Values



Source: Reserve Bank of Zimbabwe, 2023

Mobile and Internet Based Transactions

Mobile and internet-based transactions amounted to ZW\$12.75 trillion, during the month under analysis, representing an increase of 10.29% from ZW\$11.56 trillion recorded in November 2023.

Cash Transactions

Cash based transactions amounted to ZW\$1.81 trillion in December 2023, from ZW\$1.70 trillion in November 2023.

Card Transactions

Card based transactions were 24.32% higher to close at ZW\$2.90 trillion during the month under review, compared to ZW\$2.33 trillion recorded in the previous month.

INFLATION OUTTURN

Annual Inflation

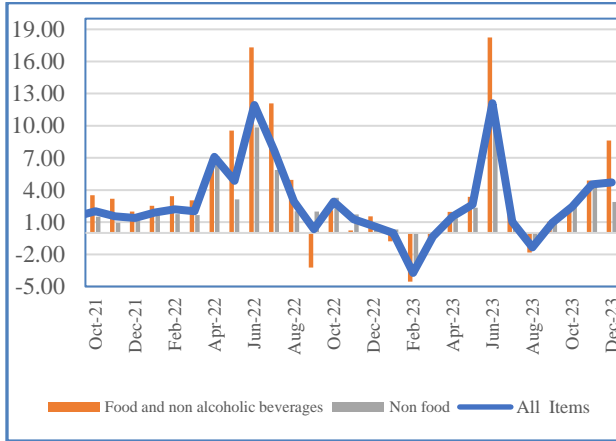
Annual headline inflation rose to 26.5% in December 2023 from 21.6% recorded in November 2023. This was partially attributable to higher consumer spending during the festive season and high exchange rate premiums.

Monthly Inflation

The month-on-month inflation rate, increased to 4.7% in December 2023, from 4.5% in November 2023. Food inflation rose to 8.6% in December 2023, from 4.9% in November 2023.

Monthly non-food inflation was lower at 2.9% in December 2023, from 4.4% registered in the previous month.

Figure 17: Month-on-Month Inflation (%)



Source: ZIMSTAT, 2023

FEBRUARY 2024
RESERVE BANK OF ZIMBABWE

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TABLE 1: DEPOSITORY CORPORATIONS SURVEY (\$'000)

| | Dec-22 | Nov-22 | Dec-22 | Jan-23 | Feb-23 | Mar-23 | Apr-23 | May-23 | Jun-23 | Jul-23 | Aug-23 | Sep-23 | Oct-23 | Nov-23 | Dec-23 |
|---|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| Net Foreign Assets | -2,301,765,618.46 | -2,085,714,926.41 | -2,301,765,618.46 | -2,768,770,567.35 | -2,973,301,439.14 | -3,029,571,037.94 | -3,592,508,488.23 | -8,614,351,669.20 | -17,037,826,284.18 | -14,270,652,392.93 | -14,337,307,783.85 | -16,543,175,351.51 | -17,602,887,571.92 | -18,190,158,535.84 | -18,983,266,821.33 |
| Central Bank(net) | -2,780,839,763.05 | -2,593,755,912.16 | -2,780,839,763.05 | -3,343,568,149.26 | -3,725,651,869.12 | -3,773,983,623.21 | -4,391,029,727.11 | -10,520,227,418.97 | -20,905,102,725.43 | -17,908,236,910.38 | -17,794,218,195.35 | -20,399,608,502.41 | -21,258,160,390.19 | -21,996,099,754.12 | -22,871,516,536.28 |
| Foreign Assets | 653,511,533.22 | 461,596,127.82 | 653,511,533.22 | 586,967,884.70 | 615,433,643.39 | 564,973,118.29 | 487,113,521.79 | 1,269,998,206.12 | 5,000,570,393.09 | 2,298,540,635.06 | 2,357,413,332.73 | 2,869,139,839.85 | 2,930,487,891.77 | 2,722,752,920.94 | 2,750,142,276.55 |
| Foreign Liabilities | 3,434,351,296.28 | 3,055,352,039.98 | 3,434,351,296.28 | 3,930,536,033.96 | 4,341,085,512.51 | 4,338,956,741.51 | 4,878,143,248.90 | 11,790,225,625.10 | 25,905,673,118.52 | 20,206,777,545.43 | 20,151,631,528.08 | 23,268,748,342.26 | 24,188,648,281.96 | 24,718,852,675.06 | 25,627,658,812.83 |
| Other Depository Corporations(net) | 479,074,144.60 | 508,040,985.75 | 479,074,144.60 | 574,797,581.91 | 752,350,429.98 | 744,412,585.27 | 798,521,238.87 | 1,905,875,749.78 | 3,867,276,441.25 | 3,637,584,517.45 | 3,456,910,411.50 | 3,856,433,150.89 | 3,655,272,818.27 | 3,805,941,218.28 | 3,894,249,714.95 |
| Foreign Assets | 656,889,016.74 | 647,684,732.33 | 656,889,016.74 | 771,701,557.95 | 978,124,840.54 | 1,001,481,472.45 | 1,117,664,547.79 | 2,691,035,602.70 | 5,707,374,025.18 | 5,099,940,234.73 | 4,942,678,600.40 | 5,547,113,224.93 | 5,232,466,845.31 | 5,592,082,221.64 | 5,729,082,981.88 |
| Foreign Liabilities | 177,814,872.15 | 139,643,746.58 | 177,814,872.15 | 196,903,976.04 | 225,774,410.56 | 257,068,887.17 | 319,143,308.91 | 785,159,852.92 | 1,840,097,583.93 | 1,462,355,717.28 | 1,485,768,188.90 | 1,690,680,074.03 | 1,577,194,027.04 | 1,786,141,003.36 | 1,834,833,266.93 |
| Net Domestic Assets (NDA) | 4,639,992,601.29 | 4,157,026,534.98 | 4,639,992,601.29 | 5,466,131,034.04 | 5,901,544,727.24 | 6,224,896,705.38 | 7,191,111,363.85 | 15,853,317,101.49 | 31,313,301,345.50 | 27,274,104,611.26 | 27,749,089,859.15 | 32,257,244,143.95 | 34,393,176,141.37 | 35,818,339,505.91 | 37,897,853,613.38 |
| Domestic Claims | 1,887,872,636.21 | 1,634,150,767.46 | 1,887,872,636.21 | 2,178,096,571.94 | 2,412,375,453.77 | 2,817,271,797.47 | 3,128,143,876.12 | 6,606,083,920.89 | 10,786,056,145.65 | 11,207,654,299.27 | 11,130,787,030.69 | 13,243,831,437.83 | 14,241,944,406.81 | 14,910,051,909.59 | 16,814,566,483.22 |
| Claims on Central Government(net) | 474,594,482.66 | 350,064,095.72 | 474,594,482.66 | 468,584,636.74 | 482,484,485.80 | 627,021,736.70 | 809,483,964.69 | 1,453,508,596.11 | -321,410,956.46 | 2,032,323,436.46 | 2,150,580,804.93 | 2,606,214,821.09 | 2,827,871,126.74 | 3,571,682,582.50 | 4,786,980,909.99 |
| Claims on Central Government | 633,310,020.08 | 532,069,052.32 | 633,310,020.08 | 781,764,304.23 | 961,476,154.82 | 1,030,581,569.13 | 1,109,723,491.62 | 1,853,707,138.97 | 3,237,920,191.20 | 3,137,951,747.03 | 3,471,122,173.32 | 3,948,824,640.88 | 4,022,430,300.76 | 4,506,540,165.69 | 5,826,109,037.18 |
| Central Bank | 344,351,637.74 | 333,135,150.34 | 344,351,637.74 | 461,728,501.30 | 628,530,323.58 | 669,523,170.19 | 717,575,879.35 | 1,196,082,138.57 | 2,246,012,881.84 | 1,888,538,492.52 | 2,273,053,198.66 | 2,620,306,139.59 | 2,738,773,804.86 | 2,978,270,299.68 | 3,186,271,122.40 |
| ODCs | 288,958,382.34 | 198,933,901.98 | 288,958,382.34 | 320,035,802.93 | 332,945,831.24 | 361,058,398.93 | 392,147,612.28 | 657,625,000.40 | 991,907,309.36 | 1,249,413,254.51 | 1,198,068,974.66 | 1,328,518,501.28 | 1,283,656,495.90 | 1,528,269,866.01 | 2,639,837,914.78 |
| Less Liabilities to Central Government | 158,715,537.42 | 182,004,956.59 | 158,715,537.42 | 313,179,667.49 | 478,991,669.02 | 403,559,832.42 | 300,239,526.93 | 400,198,542.86 | 3,559,331,147.66 | 1,105,628,310.57 | 1,320,541,368.39 | 1,342,609,819.78 | 1,194,559,174.02 | 934,857,583.19 | 1,039,128,127.19 |
| Central Bank | 150,848,789.30 | 175,273,582.39 | 150,848,789.30 | 271,358,342.10 | 467,951,478.68 | 397,371,107.14 | 290,537,325.34 | 349,686,815.54 | 3,126,720,981.59 | 725,192,498.74 | 939,015,866.34 | 1,228,107,213.32 | 1,047,505,869.78 | 801,382,215.73 | 837,643,254.89 |
| ODCs | 7,866,748.12 | 6,731,374.21 | 7,866,748.12 | 41,821,325.38 | 11,040,190.34 | 6,188,725.28 | 9,702,201.59 | 50,511,727.32 | 432,610,166.07 | 380,435,811.82 | 381,525,502.04 | 114,502,606.47 | 147,053,304.24 | 133,475,367.46 | 201,484,872.29 |
| Claims on Other Sectors | 1,413,278,153.55 | 1,284,086,671.74 | 1,413,278,153.55 | 1,709,511,935.20 | 1,929,890,967.97 | 2,190,250,060.77 | 2,318,659,911.43 | 5,152,575,324.78 | 11,107,467,102.11 | 9,175,330,862.81 | 8,980,206,225.76 | 10,637,616,616.74 | 11,414,073,280.07 | 11,338,369,327.09 | 12,027,585,573.22 |
| Other Financial Corporations | 162,860,664.99 | 143,554,205.91 | 162,860,664.99 | 176,029,053.38 | 189,742,321.73 | 202,939,856.36 | 127,476,071.53 | 204,879,115.02 | 372,829,596.47 | 286,485,380.68 | 286,556,911.67 | 345,395,684.06 | 402,497,102.41 | 366,785,937.06 | 210,979,095.28 |
| State and Local Government | 282,613.13 | 303,552.08 | 282,613.13 | 251,239.62 | 197,442.25 | 149,777.75 | 99,276.39 | 80,342.62 | 83,061.69 | 68,073.17 | 75,802.84 | 92,048.54 | 98,056.56 | 59,769.23 | 73,453.85 |
| Public Non Financial Corporations | 161,725,797.02 | 150,370,660.24 | 161,725,797.02 | 198,192,725.01 | 221,082,772.48 | 244,918,005.85 | 282,369,808.93 | 680,427,200.99 | 1,426,648,513.58 | 1,144,767,740.03 | 1,023,405,149.25 | 1,124,773,202.90 | 1,124,773,202.90 | 758,994,509.56 | 779,253,503.92 |
| Private Sector | 1,088,409,078.41 | 989,858,253.51 | 1,088,409,078.41 | 1,335,038,917.19 | 1,518,868,431.51 | 1,742,242,420.81 | 1,908,714,754.59 | 4,267,188,606.15 | 9,307,905,990.36 | 7,744,009,668.94 | 7,751,457,555.47 | 9,268,723,734.89 | 9,886,704,858.20 | 10,212,529,111.24 | 11,037,279,520.17 |
| Central Bank | 13,440,290.49 | 13,419,306.74 | 13,440,290.49 | 14,320,237.34 | 15,366,452.38 | 18,410,955.36 | 21,144,958.50 | 23,007,099.44 | 23,430,389.25 | 42,772,151.02 | 61,406,600.26 | 79,455,077.51 | 92,261,985.53 | 97,474,935.67 | 102,273,703.78 |
| ODCs | 1,074,968,787.92 | 976,438,946.77 | 1,074,968,787.92 | 1,320,718,679.85 | 1,503,501,979.13 | 1,723,831,464.85 | 1,887,569,796.09 | 4,244,181,506.71 | 9,284,475,601.11 | 7,701,237,517.92 | 7,690,050,955.21 | 9,189,268,657.38 | 9,794,442,872.67 | 10,115,054,175.57 | 10,935,005,816.39 |
| Other Items(Net) | -2,752,119,965.08 | -2,522,875,767.52 | -2,752,119,965.08 | -3,288,034,462.10 | -3,489,169,273.48 | -3,407,624,907.90 | -4,062,967,487.72 | -9,247,233,180.60 | -20,527,245,199.85 | -16,066,450,311.99 | -16,618,302,828.46 | -19,013,412,706.11 | -20,151,231,734.56 | -20,908,287,596.32 | -21,083,287,130.17 |
| Shares and Other Equity | -2,434,507,949.48 | -2,460,253,452.61 | -2,434,507,949.48 | -2,961,726,923.10 | -3,217,266,965.75 | -3,126,405,163.73 | -3,579,533,655.47 | -9,203,936,084.43 | -19,402,711,215.33 | -14,321,122,638.86 | -14,203,729,090.13 | -16,555,368,520.87 | -17,032,283,456.63 | -17,122,059,892.58 | -17,570,066,635.33 |
| Liabilities to Other Financial Corporations | 752,479.25 | 339,615.56 | 752,479.25 | 675,534.11 | 3,108,981.29 | 3,714,628.40 | 6,418,803.44 | 30,583,343.97 | 64,321,874.21 | 58,256,168.71 | 56,751,608.46 | 90,032,397.59 | 83,441,760.88 | 89,997,662.25 | 138,722,557.11 |
| Restricted Deposits | 42,455,011.89 | 59,785,332.00 | 42,455,011.89 | 52,836,636.96 | 95,262,450.25 | 116,383,765.15 | 168,057,733.95 | 452,445,666.52 | 929,649,277.24 | 832,146,281.94 | 481,313,635.70 | 652,311,438.83 | 616,319,027.72 | 598,451,618.98 | 634,635,960.65 |
| Deposits and Securities Excluded from Bas | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Items(net) | -360,819,506.73 | -122,747,262.48 | -360,819,506.73 | -379,819,710.07 | -370,273,739.26 | -401,318,137.73 | -657,910,369.64 | -526,326,106.66 | -2,118,505,135.97 | -2,635,730,123.79 | -2,952,638,982.49 | -3,200,388,021.66 | -3,818,709,066.54 | -4,474,676,984.97 | -4,286,579,012.59 |
| Broad Money-M3 | 2,338,226,982.83 | 2,071,311,608.56 | 2,338,226,982.83 | 2,697,360,466.69 | 2,928,243,288.10 | 3,195,325,667.44 | 3,598,602,875.61 | 7,238,965,432.29 | 14,275,475,061.32 | 13,003,452,218.33 | 13,411,782,075.30 | 15,714,068,792.44 | 16,790,288,569.45 | 17,628,180,970.07 | 18,914,586,792.05 |
| Securities Other than Shares Included in | | | | | | | | | | | | | | | |
| Broad Money | 14,148,964.76 | 13,438,521.87 | 14,148,964.76 | 15,056,472.03 | 15,711,655.30 | 16,082,619.50 | 1,843,391.22 | 4,659,433.86 | 4,243,581.90 | 2,137,443.55 | 3,182,683.74 | 2,685,488.92 | 3,497,226.23 | 4,173,191.32 | 4,281,406.21 |
| Broad Money-M2 | 2,324,078,018.07 | 2,057,873,086.69 | 2,324,078,018.07 | 2,682,303,994.66 | 2,912,531,632.80 | 3,179,243,047.93 | 3,596,759,484.40 | 7,234,305,998.43 | 14,271,231,479.42 | 13,000,314,774.78 | 13,408,599,391.56 | 15,711,383,303.52 | 16,786,791,343.22 | 17,624,007,778.75 | 18,871,775,385.85 |
| Other Deposits | 233,411,780.44 | 189,198,137.65 | 233,411,780.44 | 275,038,711.32 | 293,774,251.17 | 332,735,496.03 | 268,888,357.23 | 555,305,758.75 | 1,066,573,312.15 | 824,657,970.63 | 860,202,048.80 | 945,509,710.97 | 1,187,384,045.43 | 1,239,087,789.32 | 1,287,203,962.67 |
| of which Foreign Currency Accounts | 121,810,432.21 | 115,079,593.63 | 121,810,432.21 | 159,977,076.22 | 193,826,996.54 | 204,002,079.62 | 140,843,185.69 | 366,430,904.52 | 852,167,654.54 | 616,409,108.42 | 586,082,872.02 | 715,202,149.51 | 865,876,028.52 | 823,225,160.91 | 878,430,928.79 |
| Narrow Money-M1 | 2,090,666,237.62 | 1,868,674,949.05 | 2,090,666,237.62 | 2,407,265,283.35 | 2,618,757,381.64 | 2,846,507,551.90 | 3,327,871,127.16 | 6,679,000,239.69 | 13,204,658,167.27 | 12,176,656,804.16 | 12,548,397,342.75 | 14,765,873,592.55 | 15,599,407,297.79 | 16,384,919,989.43 | 17,584,571,423.18 |
| Transferable Deposits | 2,086,456,095.48 | 1,864,566,202.51 | 2,086,456,095.48 | 2,402,524,498.19 | 2,612,610,043.68 | 2,840,026,628.31 | 3 | | | | | | | | |

TABLE 2: CENTRAL BANK SURVEY (\$'000)

| | Dec-22 | Jan-23 | Feb-23 | Mar-23 | Apr-23 | May-23 | Jun-23 | Jul-23 | Aug-23 | Sep-23 | Oct-23 | Nov-23 | Dec-23 |
|--|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| Net Foreign Assets | -2,780,839,763.05 | -3,343,568,149.26 | -3,725,651,869.12 | -3,773,983,623.21 | -4,391,029,727.11 | -10,520,227,418.97 | -20,905,102,725.43 | -17,908,236,910.38 | -17,794,218,195.35 | -20,399,608,502.41 | -21,258,160,390.19 | -21,996,099,754.12 | -22,877,516,536.28 |
| Claims on Non Residents | 653,511,533.22 | 586,967,884.70 | 615,433,643.39 | 564,973,118.29 | 487,113,521.79 | 1,269,998,206.12 | 5,000,570,393.09 | 2,298,540,635.06 | 2,357,413,332.73 | 2,869,139,839.85 | 2,930,487,891.77 | 2,722,752,920.94 | 2,750,142,276.55 |
| Official Reserves Assets | 408,577,461.48 | 261,809,981.40 | 249,068,733.08 | 171,692,411.97 | 146,106,760.95 | 332,915,935.99 | 2,747,791,086.61 | 550,426,343.44 | 609,700,872.98 | 873,028,937.84 | 901,998,462.96 | 664,790,048.98 | 670,897,605.40 |
| Other Foreign Assets | 244,934,071.75 | 325,157,903.30 | 366,364,910.31 | 393,280,706.32 | 341,006,760.85 | 937,082,270.13 | 2,252,779,306.49 | 1,748,114,291.61 | 1,747,712,459.75 | 1,996,110,902.01 | 2,028,489,428.81 | 2,057,962,871.96 | 2,079,244,671.16 |
| Less Liabilities to Non Residents | 3,434,351,296.28 | 3,930,536,033.96 | 4,341,085,512.51 | 4,338,956,741.51 | 4,878,143,248.90 | 11,790,225,625.10 | 25,905,673,118.52 | 20,206,777,545.43 | 20,151,631,528.08 | 23,268,748,342.26 | 24,188,648,281.96 | 24,718,852,675.06 | 25,627,658,812.83 |
| Short Term Liabilities | 1,701,709,036.15 | 1,909,558,866.94 | 2,114,914,934.40 | 2,213,818,403.03 | 2,487,318,302.19 | 6,071,100,761.93 | 13,223,388,517.77 | 10,191,496,163.68 | 10,241,615,661.93 | 508,139,221.79 | 641,056,314.20 | 562,466,631.94 | 406,661,995.76 |
| Other Foreign Liabilities* | 1,732,642,260.13 | 2,020,977,167.02 | 2,226,170,578.11 | 2,125,138,338.48 | 2,390,824,946.71 | 5,719,124,863.17 | 12,682,284,600.75 | 10,015,281,381.75 | 9,910,015,866.15 | 22,760,609,120.47 | 23,547,591,967.77 | 24,156,386,043.12 | 25,220,996,817.07 |
| of which blocked funds | 800,314,020.03 | 918,840,100.80 | 1,016,910,134.72 | 844,460,244.12 | 946,785,361.64 | 2,218,121,428.14 | 4,846,720,895.68 | 3,809,201,616.00 | 3,638,215,070.80 | 4,306,782,215.73 | 4,458,649,260.58 | 4,527,891,788.72 | 4,848,587,011.60 |
| Net Domestic Assets (NDA) | 2,884,883,957.73 | 3,466,565,811.34 | 3,929,688,003.03 | 4,006,880,277.83 | 4,667,525,806.22 | 11,040,839,328.64 | 21,970,001,166.44 | 18,911,280,665.28 | 18,856,310,785.44 | 21,712,015,794.14 | 23,045,597,687.06 | 23,813,608,066.13 | 24,898,731,832.92 |
| Domestic Claims | 327,159,834.74 | 344,411,001.58 | 335,732,732.21 | 472,690,115.90 | 659,259,617.17 | 1,372,281,553.64 | 119,647,192.81 | 1,998,051,204.96 | 1,989,009,848.49 | 2,124,654,018.98 | 2,554,218,968.05 | 2,641,632,922.32 | 2,838,457,080.43 |
| Net Claims on Central Government | 193,502,848.44 | 190,370,159.19 | 160,578,844.90 | 272,152,063.05 | 427,038,554.01 | 846,395,323.03 | -880,708,099.75 | 1,163,345,993.77 | 1,334,037,332.32 | 1,392,198,926.28 | 1,691,267,935.09 | 2,176,888,083.95 | 2,348,627,867.51 |
| Claims on Central Government | 344,351,637.74 | 461,728,501.30 | 628,530,323.58 | 669,523,170.19 | 717,575,879.35 | 1,196,082,138.57 | 2,246,012,881.84 | 1,888,538,492.52 | 2,273,053,198.66 | 2,620,306,139.59 | 2,738,773,804.86 | 2,982,270,299.68 | 3,186,271,122.40 |
| Of which: Securities Other than Shares | 93,911,678.51 | 115,798,163.17 | 141,163,866.74 | 163,408,985.73 | 197,483,744.44 | 491,408,539.76 | 1,282,058,425.55 | 1,041,256,825.36 | 1,354,647,836.07 | 1,738,161,413.25 | 1,883,996,199.01 | 1,984,147,610.08 | 2,219,186,779.04 |
| Loans | 250,439,959.22 | 345,930,338.13 | 487,366,456.84 | 506,114,184.46 | 520,092,134.91 | 704,673,598.81 | 963,954,456.29 | 847,281,667.16 | 918,405,362.59 | 882,144,726.34 | 854,777,605.86 | 994,122,689.61 | 967,084,343.36 |
| Loans and Advances | 83,409,676.25 | 92,638,154.51 | 100,736,810.22 | 112,483,069.83 | 126,461,020.28 | 298,686,901.35 | 557,967,758.83 | 441,294,969.70 | 453,167,575.54 | 416,906,939.29 | 389,539,818.81 | 450,658,841.88 | 423,620,495.64 |
| Amounts Due from Gvt including SDR Draw | 167,030,282.97 | 253,292,183.61 | 386,629,646.61 | 393,631,114.63 | 393,631,114.63 | 405,986,697.46 | 405,986,697.46 | 405,986,697.46 | 465,237,787.05 | 465,237,787.05 | 465,237,787.05 | 543,463,847.72 | 543,463,847.72 |
| Export Incentives | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Less Liabilities to Central Government | 150,848,789.30 | 271,358,342.10 | 467,951,478.68 | 397,371,107.14 | 290,537,325.34 | 349,686,815.54 | 3,126,720,981.59 | 725,192,498.74 | 939,015,866.34 | 1,228,107,213.32 | 1,047,505,869.78 | 801,382,215.73 | 837,643,254.89 |
| Of which: Deposits | 150,848,789.30 | 271,358,342.10 | 467,951,478.68 | 397,371,107.14 | 290,537,325.34 | 349,686,815.54 | 3,126,720,981.59 | 725,192,498.74 | 939,015,866.34 | 1,228,107,213.32 | 1,047,505,869.78 | 801,382,215.73 | 837,643,254.89 |
| Other | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Claims on Other Sectors | 133,656,986.31 | 154,040,842.39 | 175,153,887.31 | 200,538,052.85 | 232,221,063.16 | 525,886,230.61 | 1,000,355,292.57 | 834,705,211.19 | 654,972,516.17 | 732,455,092.70 | 862,951,032.96 | 464,744,838.37 | 489,829,212.93 |
| Other Financial Corporations | 8,835,802.24 | 9,415,510.50 | 10,113,325.42 | 10,623,469.30 | 10,883,730.62 | 10,991,470.34 | 12,986,635.27 | 12,976,151.03 | 13,602,645.94 | 14,588,403.94 | 63,414,783.51 | 25,307,666.81 | 28,216,636.43 |
| State and Local Government | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Public Non Financial Corporations | 111,380,893.58 | 130,305,094.55 | 149,674,109.51 | 171,503,627.58 | 200,192,374.04 | 491,887,660.82 | 963,938,268.05 | 778,956,909.14 | 579,963,269.97 | 638,411,611.26 | 707,274,263.92 | 341,962,235.89 | 359,338,872.72 |
| Private Sector | 13,440,290.49 | 14,320,237.34 | 15,366,452.38 | 18,410,955.96 | 21,144,958.50 | 23,007,099.44 | 23,430,389.25 | 42,772,151.02 | 61,406,600.26 | 79,455,077.51 | 92,261,985.53 | 97,474,935.67 | 102,273,703.78 |
| Claims on Other Depository Corporations | 24,419,539.95 | 41,233,534.83 | 43,495,940.76 | 45,842,895.27 | 47,004,500.30 | 116,825,246.16 | 267,624,056.04 | 261,303,321.91 | 238,753,031.59 | 207,009,026.95 | 229,347,409.30 | 246,227,512.18 | 266,265,290.73 |
| Of which: Loans | 24,419,539.95 | 41,233,534.83 | 43,495,940.76 | 45,842,895.27 | 47,004,500.30 | 116,825,246.16 | 267,624,056.04 | 261,303,321.91 | 238,753,031.59 | 207,009,026.95 | 229,347,409.30 | 246,227,512.18 | 266,265,290.73 |
| Other Liabilities to ODCs | 685,265,981.82 | 730,178,263.75 | 655,353,298.81 | 642,344,547.18 | 750,760,102.33 | 1,433,201,083.09 | 2,673,344,290.58 | 2,908,051,423.81 | 3,106,048,719.94 | 3,107,865,677.76 | 3,216,633,940.85 | 3,876,066,859.55 | 3,854,578,282.87 |
| Of which: Afrades Balances | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Securities | 373,427,746.87 | 355,071,440.18 | 307,661,257.90 | 318,264,602.32 | 358,416,719.69 | 479,833,629.00 | 683,711,355.79 | 1,196,912,067.35 | 1,309,913,863.13 | 1,094,629,530.65 | 1,078,752,001.46 | 1,460,737,223.38 | 1,519,969,710.79 |
| Other Items(Net) | -3,218,570,564.85 | -3,811,099,538.68 | -4,205,812,628.87 | -4,130,691,813.85 | -4,712,021,791.09 | -10,984,933,611.94 | -24,256,074,208.16 | -19,559,977,562.21 | -19,734,596,625.30 | -22,488,218,425.97 | -23,478,665,250.56 | -24,801,814,491.19 | -25,648,587,744.63 |
| Shares and Other Equity | -3,148,249,301.82 | -3,673,971,825.27 | -4,085,919,716.08 | -4,078,823,961.23 | -4,620,636,211.04 | -11,291,316,467.09 | -25,202,259,045.14 | -19,805,080,179.46 | -19,579,648,458.36 | -22,753,122,010.85 | -23,550,146,670.91 | -23,892,801,192.96 | -25,053,448,230.86 |
| Other Items(Net) | -118,055,939.45 | -221,456,181.24 | -233,402,893.37 | -175,955,067.06 | -276,252,783.87 | -165,894,326.27 | -1,658,300.99 | -603,417,014.29 | -652,393,199.08 | -396,662,893.13 | -589,895,589.07 | -1,529,336,116.22 | -1,251,036,312.37 |
| Liabilities to Other Resident Sectors | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Deposits and Securities Excluded from Base Mon | 47,734,676.42 | 84,328,467.83 | 113,509,980.58 | 124,087,214.44 | 184,867,203.81 | 472,277,181.43 | 947,843,227.98 | 848,519,631.54 | 497,445,032.14 | 661,566,478.01 | 661,377,009.41 | 620,322,818.00 | 655,896,798.59 |
| Monetary Base | 104,044,194.67 | 122,997,662.08 | 204,036,133.91 | 232,896,654.62 | 276,496,079.11 | 520,611,909.67 | 1,064,898,441.01 | 1,003,043,754.90 | 1,062,092,590.09 | 1,312,407,291.74 | 1,787,437,296.87 | 1,817,508,312.01 | 2,021,215,296.65 |
| Bond Coins | 99,645.38 | 99,645.41 | 99,645.43 | 97,745.29 | 97,745.29 | 83,649.70 | 80,542.92 | 79,344.94 | 79,163.84 | 79,154.38 | 79,154.84 | 78,794.30 | 76,968.83 |
| Bond Notes | 7,472,198.27 | 7,439,947.85 | 7,927,761.49 | 8,414,729.87 | 8,902,316.39 | 8,960,488.74 | 10,258,707.59 | 11,193,057.46 | 11,885,047.43 | 12,736,767.90 | 13,560,105.45 | 14,430,019.79 | 15,672,830.10 |
| Liabilities to ODCs | 96,472,351.03 | 115,458,068.82 | 196,008,726.99 | 224,384,179.46 | 267,503,190.02 | 511,567,771.23 | 1,054,559,190.50 | 991,771,352.50 | 1,050,128,378.82 | 1,299,591,364.47 | 1,773,798,036.58 | 1,802,999,497.91 | 2,005,465,497.72 |
| Local Currency Reserve Deposits | 51,076,733.16 | 56,112,655.93 | 63,026,207.68 | 72,736,726.53 | 86,910,489.22 | 105,795,700.01 | 182,612,061.98 | 243,159,063.25 | 344,623,158.66 | 400,041,844.52 | 449,770,161.09 | 533,568,035.27 | 533,568,035.27 |
| Foreign Currency Reserve Deposits | 45,295,252.88 | 59,244,974.53 | 132,882,154.31 | 151,547,087.93 | 180,492,335.81 | 405,671,706.23 | 871,846,763.53 | 718,611,889.52 | 724,265,967.76 | 924,967,845.81 | 1,343,755,827.07 | 1,323,159,638.08 | 1,441,895,201.47 |
| Excess reserves | 100,364.99 | 100,438.36 | 100,364.99 | 100,364.99 | 100,364.99 | 100,364.99 | 100,364.99 | 30,000,399.73 | 30,002,767.04 | 30,000,364.99 | 30,000,364.99 | 30,069,698.74 | 30,002,260.98 |
| Private Deposits | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

Source: Reserve Bank of Zimbabwe, 20

TABLE 3 : OTHER DEPOSITORY CORPORATIONS SURVEY (\$ '000)

| | Dec-22 | Jan-23 | Feb-23 | Mar-23 | Apr-23 | May-23 | Jun-23 | Jul-23 | Aug-23 | Sep-23 | Oct-23 | Nov-23 | Dec-23 |
|--|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| Net Foreign Assets | 479,074,144.60 | 574,797,581.91 | 752,350,429.98 | 744,412,585.27 | 798,521,238.87 | 1,905,875,749.78 | 3,867,276,441.25 | 3,637,584,517.45 | 3,456,910,411.50 | 3,856,433,150.89 | 3,655,272,818.27 | 3,805,941,218.28 | 3,894,249,714.95 |
| Claims on Non Residents | 656,889,016.74 | 771,701,557.95 | 978,124,840.54 | 1,001,481,472.45 | 1,117,664,547.79 | 2,691,035,602.70 | 5,707,374,025.18 | 5,099,940,234.73 | 4,942,678,600.40 | 5,547,113,224.93 | 5,232,466,845.31 | 5,592,082,221.64 | 5,729,082,981.88 |
| <i>Of Which: Foreign Currency</i> | 295,435,074.49 | 381,966,212.75 | 436,062,788.15 | 425,326,479.00 | 462,081,408.59 | 1,048,116,376.82 | 2,249,201,574.76 | 1,584,403,308.04 | 1,505,916,176.81 | 2,015,621,585.66 | 2,312,575,134.73 | 2,558,589,332.45 | 2,868,505,570.48 |
| <i>Deposits</i> | 359,872,194.36 | 387,899,225.52 | 540,045,460.79 | 573,864,075.80 | 652,301,901.26 | 1,639,116,293.75 | 3,441,353,382.68 | 3,502,402,457.26 | 3,423,237,567.41 | 3,515,981,784.12 | 2,903,444,523.75 | 3,019,701,118.75 | 2,843,740,238.47 |
| <i>Other</i> | 1,581,747.89 | 1,836,119.68 | 2,016,591.60 | 2,290,917.65 | 3,281,237.94 | 3,802,932.12 | 16,819,067.74 | 13,134,469.43 | 13,524,856.19 | 15,509,855.15 | 16,447,186.84 | 13,791,770.44 | 16,837,172.93 |
| Less Liabilities to Non Residents | 177,814,872.15 | 196,903,976.04 | 225,774,410.56 | 257,068,887.17 | 319,143,308.91 | 785,159,852.92 | 1,840,097,583.93 | 1,462,355,717.28 | 1,485,768,188.90 | 1,690,680,074.03 | 1,577,194,027.04 | 1,786,141,003.36 | 1,834,833,266.93 |
| <i>Of Which: Deposits</i> | 89,384,232.63 | 93,815,500.56 | 109,244,589.40 | 121,808,803.93 | 153,776,940.69 | 378,197,467.04 | 820,337,332.33 | 764,960,085.21 | 772,511,911.80 | 827,268,243.95 | 655,899,412.79 | 782,004,591.95 | 776,859,238.67 |
| <i>Loans</i> | 88,430,639.51 | 103,088,475.48 | 116,529,821.16 | 135,260,083.25 | 165,366,368.23 | 406,962,385.88 | 1,019,760,251.61 | 697,395,632.08 | 713,256,277.09 | 863,411,830.08 | 921,294,614.24 | 1,004,136,411.41 | 1,057,974,028.26 |
| <i>Other</i> | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Net Domestic Assets (NDA) | 1,849,663,031.57 | 2,086,330,268.75 | 2,151,497,989.83 | 2,436,728,709.28 | 2,776,123,933.49 | 5,305,321,211.88 | 10,381,649,903.19 | 9,339,710,968.86 | 9,929,068,164.23 | 11,838,030,324.64 | 13,078,743,914.01 | 13,788,565,015.66 | 14,986,724,817.13 |
| Domestic Claims | 1,560,712,801.46 | 1,833,685,570.36 | 2,076,642,721.56 | 2,344,581,681.58 | 2,468,884,258.96 | 5,233,802,367.26 | 10,666,408,952.84 | 9,209,603,094.31 | 9,141,777,182.20 | 11,119,177,418.85 | 11,687,725,438.76 | 12,268,418,987.27 | 13,976,109,402.78 |
| Net Claims on Central Government | 281,091,634.22 | 278,214,477.55 | 321,905,640.90 | 354,869,673.65 | 382,445,410.68 | 607,113,273.08 | 559,297,143.29 | 868,977,442.69 | 816,543,472.61 | 1,214,015,894.82 | 1,136,603,191.66 | 1,394,794,498.55 | 2,438,353,042.48 |
| <i>Claims on Central Government</i> | 288,958,382.34 | 320,035,802.93 | 332,945,831.24 | 361,058,398.93 | 392,147,612.28 | 657,625,000.40 | 991,907,309.36 | 1,249,413,254.51 | 1,198,068,974.66 | 1,328,518,501.28 | 1,283,656,495.90 | 1,528,269,866.01 | 2,639,837,914.78 |
| <i>Securities</i> | 288,843,960.96 | 319,807,352.36 | 332,626,867.19 | 360,626,182.29 | 391,587,790.26 | 653,025,854.60 | 981,773,844.67 | 1,242,045,163.04 | 1,190,599,025.63 | 1,318,582,684.20 | 1,272,839,666.04 | 1,517,348,442.88 | 2,627,512,618.11 |
| <i>Loans</i> | 114,421.39 | 228,450.57 | 318,964.05 | 432,216.64 | 559,822.02 | 4,599,145.80 | 10,133,464.70 | 7,368,091.47 | 7,469,949.03 | 9,935,817.00 | 10,816,829.86 | 10,921,423.13 | 12,325,296.66 |
| <i>Other</i> | - | - | - | - | - | - | - | - | - | - | - | 0.00 | - |
| Less Liabilities to Central Government | 7,866,748.12 | 41,821,325.38 | 11,040,190.34 | 6,188,725.28 | 9,702,201.59 | 50,511,727.32 | 432,610,166.07 | 380,435,811.82 | 381,525,502.04 | 114,502,606.47 | 147,053,304.24 | 133,475,367.46 | 201,484,872.29 |
| <i>Of which: Deposits</i> | 7,866,748.12 | 41,821,325.38 | 11,040,190.34 | 6,188,725.28 | 9,702,201.59 | 50,511,727.32 | 432,610,166.07 | 380,435,811.82 | 381,525,502.04 | 114,502,606.47 | 147,053,304.24 | 133,475,367.46 | 201,484,872.29 |
| <i>Other</i> | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Claims on Other Sectors | 1,279,621,167.24 | 1,555,471,092.81 | 1,754,737,080.66 | 1,989,712,007.92 | 2,086,438,848.27 | 4,626,689,094.18 | 10,107,111,809.54 | 8,340,625,651.62 | 8,325,233,709.58 | 9,905,161,524.04 | 10,551,122,247.10 | 10,873,624,488.72 | 11,537,756,360.30 |
| <i>Other Financial Corporations</i> | 154,024,862.75 | 166,613,542.88 | 179,628,996.31 | 192,316,387.05 | 116,592,340.90 | 193,887,644.68 | 359,842,961.20 | 273,509,229.65 | 272,954,265.73 | 330,807,280.13 | 339,082,318.90 | 341,478,270.25 | 182,762,458.86 |
| <i>State and Local Government</i> | 282,613.13 | 251,239.62 | 197,442.25 | 149,777.75 | 99,276.39 | 80,342.62 | 83,001.69 | 68,073.17 | 75,802.84 | 92,048.54 | 98,056.56 | 59,769.23 | 73,453.85 |
| <i>Public Non Financial Corporations</i> | 50,344,903.44 | 67,887,630.46 | 71,408,662.97 | 73,414,378.27 | 82,177,434.89 | 188,539,600.17 | 462,710,245.53 | 365,810,830.89 | 362,152,685.81 | 384,993,537.99 | 417,498,998.98 | 417,032,273.67 | 419,914,631.20 |
| <i>Private Sector</i> | 1,074,968,787.92 | 1,320,718,679.85 | 1,503,501,979.13 | 1,723,831,464.85 | 1,887,569,796.09 | 4,244,181,506.71 | 9,284,475,601.11 | 7,701,237,517.92 | 7,690,050,955.21 | 9,189,268,657.38 | 9,794,442,872.67 | 10,115,054,175.57 | 10,935,005,816.39 |
| Claims on the Central Bank | 655,646,094.75 | 706,967,379.44 | 745,768,616.10 | 819,662,608.72 | 973,967,364.65 | 2,050,173,260.89 | 4,434,783,343.65 | 4,138,866,267.43 | 4,653,650,898.99 | 5,265,804,171.22 | 5,912,703,283.03 | 6,326,849,329.56 | 5,977,105,227.74 |
| <i>Currency</i> | 3,361,701.51 | 2,798,808.10 | 1,880,068.97 | 2,031,551.56 | 1,844,655.72 | 1,107,182.70 | 1,984,484.37 | 1,489,019.97 | 2,292,108.14 | 2,465,644.54 | 2,425,404.82 | 2,705,276.98 | 3,398,376.89 |
| <i>Reserves</i> | 652,284,393.24 | 704,168,571.34 | 743,888,547.13 | 817,631,057.16 | 972,122,708.94 | 2,049,066,078.19 | 4,424,349,970.82 | 4,137,377,247.46 | 4,651,358,790.85 | 5,263,338,526.67 | 5,910,277,878.21 | 6,324,144,052.58 | 5,973,706,850.85 |
| <i>Securities</i> | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 8,448,888.46 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| <i>Other Claims</i> | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Liabilities to the Central Bank | 10,597,782.72 | 4,974,293.62 | 8,092,936.71 | 9,639,861.61 | 13,321,881.07 | 78,332,582.02 | 39,166,568.11 | 87,827,165.17 | 84,841,425.78 | 82,493,417.82 | 84,628,889.30 | 92,939,919.06 | 55,157,360.84 |
| Other Items(Net) | 356,098,081.93 | 449,348,387.42 | 662,820,411.12 | 717,875,719.41 | 653,405,809.04 | 1,900,321,834.26 | 4,680,375,825.19 | 3,920,931,227.71 | 3,781,518,491.17 | 4,464,457,847.61 | 4,437,055,918.48 | 4,713,763,382.12 | 4,911,332,452.56 |
| <i>Shares and Other Equity</i> | 713,741,352.34 | 712,244,902.17 | 868,652,750.33 | 952,418,797.50 | 1,041,102,555.56 | 2,087,380,382.66 | 5,799,547,829.81 | 5,483,957,540.60 | 5,375,919,368.23 | 6,197,753,489.98 | 6,517,863,214.28 | 6,770,741,300.38 | 7,483,381,595.52 |
| <i>Liabilities to other resident sectors</i> | 752,479.25 | 675,534.11 | 3,108,981.29 | 3,714,628.40 | 6,418,803.44 | 30,583,343.97 | 64,321,874.21 | 58,256,168.71 | 56,751,608.46 | 90,032,397.59 | 83,441,760.88 | 89,997,662.25 | 138,722,557.11 |
| <i>Other Items(Net)</i> | -358,395,749.66 | -263,572,048.85 | -208,941,320.50 | -238,257,706.49 | -394,115,549.96 | -217,641,892.37 | -1,183,493,878.83 | -1,621,282,481.61 | -1,651,152,485.52 | -1,823,328,039.96 | -2,164,249,056.68 | -2,146,975,580.51 | -2,710,771,700.07 |
| Deposits and Securities Included in Broad Money | 2,328,737,176.16 | 2,661,127,850.66 | 2,903,848,419.81 | 3,181,141,294.55 | 3,574,645,172.37 | 7,211,196,961.65 | 14,248,926,344.43 | 12,977,295,486.31 | 13,385,978,575.73 | 15,694,463,475.53 | 16,734,016,732.29 | 17,594,506,233.94 | 18,880,974,532.07 |
| <i>Deposits Included in Broad Money</i> | 2,314,588,211.40 | 2,646,071,378.63 | 2,888,136,764.51 | 3,165,058,675.05 | 3,572,801,781.15 | 7,206,537,527.79 | 14,244,682,762.54 | 12,975,158,042.76 | 13,382,795,891.99 | 15,691,777,986.61 | 16,730,519,506.06 | 17,590,333,042.62 | 18,838,163,125.87 |
| <i>Transferable Deposits</i> | 2,081,176,430.96 | 2,371,032,667.32 | 2,594,362,513.35 | 2,832,323,179.02 | 3,303,913,423.92 | 6,651,231,769.05 | 13,178,109,450.38 | 12,150,500,072.13 | 12,522,593,843.18 | 14,746,268,275.64 | 15,543,135,460.62 | 16,351,245,253.30 | 17,550,959,163.20 |
| <i>of which FCAs</i> | 1,325,367,130.51 | 1,623,313,580.02 | 1,750,982,009.54 | 1,865,387,117.78 | 2,144,912,895.57 | 5,273,965,984.48 | 11,634,530,484.57 | 10,099,327,960.39 | 10,172,409,984.27 | 12,309,119,479.36 | 12,388,978,422.26 | 12,751,597,340.40 | 13,391,882,427.59 |
| <i>Other Deposits</i> | 233,411,780.44 | 275,038,711.32 | 293,774,251.17 | 332,735,496.03 | 268,888,357.23 | 555,305,758.75 | 1,066,573,312.15 | 824,657,970.63 | 860,202,048.80 | 945,509,710.97 | 1,187,384,045.43 | 1,239,087,789.32 | 1,287,203,962.67 |
| <i>of which FCAs</i> | 121,810,432.21 | 159,977,076.22 | 193,826,996.54 | 204,002,079.62 | 140,843,185.69 | 366,430,904.52 | 852,167,654.54 | 616,409,108.42 | 586,082,872.02 | 715,202,149.51 | 865,876,028.52 | 823,225,160.91 | 878,430,928.79 |
| <i>Money Market Instruments</i> | 14,148,964.76 | 15,056,472.03 | 15,711,655.30 | 16,082,619.50 | 1,843,391.22 | 4,659,433.86 | 4,243,581.90 | 2,137,443.55 | 3,182,683.74 | 2,685,488.92 | 3,497,226.23 | 4,173,191.32 | 42,811,406.21 |

Source: Reserve Bank of Zimbabwe, 2023

TABLE 4.1: OTHER DEPOSITORY CORPORATIONS -ASSETS

\$ millions

| End of | Bond Notes & Coins | Foreign | | | | | Debt Securities | | | | Loans and Advances | | | | Other claims | Contigent Assets | Other Assets | Non Financial Assets | TOTAL |
|-------------|--------------------|--------------|-------------------|---|-----------------------------|-------------------------------|------------------------------------|-----------------------------|--------------------|--------------------|--------------------|------------------|--------------------|---------------------------|--------------|------------------|--------------|----------------------|---------------------|
| | | Notes & Coin | Balances with RBZ | Balances with Other Depository Corporations | Balances with Foreign Banks | Other Claims on Non-residents | Government ¹ Securities | Local Government securities | Public Enterprises | Other ² | Government | Local Government | Public Enterprises | Other Institutional Units | | | | | |
| | | | | | | | | | | | | | | | | | | | |
| 2020 | | | | | | | | | | | | | | | | | | | |
| Jan | 183.4 | 3,176.6 | 13,217.3 | 1,073.2 | 8,142.0 | 1,811.4 | 4,372.4 | 20.1 | 125.5 | 15.0 | 5.1 | 12.2 | 326.1 | 12,115.8 | 946.9 | 2,965.9 | 4,191.6 | 9,691.7 | 62,392.3 |
| Feb | 267.1 | 3,136.4 | 13,817.0 | 1,504.5 | 8,642.5 | 1,532.9 | 4,293.1 | 20.1 | 117.4 | 15.5 | 5.1 | 11.6 | 329.5 | 13,632.6 | 973.7 | 5,441.7 | 12,758.8 | 10,338.7 | 76,838.2 |
| Mar | 263.6 | 3,607.6 | 16,167.1 | 2,214.4 | 12,681.9 | 2,497.5 | 4,775.6 | 19.2 | 0.1 | 20.8 | 4.4 | 11.4 | 765.8 | 16,323.6 | 1,103.1 | 7,917.3 | 7,042.4 | 11,309.5 | 86,725.4 |
| Apr | 298.5 | 3,642.9 | 17,926.4 | 1,523.3 | 13,697.1 | 3,056.3 | 4,716.9 | 18.1 | 0.1 | 18.4 | 4.5 | 9.7 | 834.7 | 17,280.6 | 1,104.9 | 7,642.8 | 8,200.2 | 11,988.1 | 91,963.5 |
| May | 330.0 | 3,581.8 | 21,376.4 | 1,749.6 | 15,757.4 | 3,130.4 | 4,579.1 | 17.0 | 0.1 | 45.8 | 4.5 | 9.6 | 768.0 | 20,291.6 | 1,280.4 | 7,042.0 | 8,823.5 | 12,139.9 | 100,927.2 |
| Jun | 606.6 | 9,584.7 | 29,457.9 | 3,974.7 | 35,786.5 | 7,527.5 | 6,264.7 | 13.8 | 0.1 | 90.1 | 4.3 | 9.4 | 2,010.8 | 30,567.5 | 2,011.1 | 24,299.3 | 17,433.0 | 23,843.0 | 193,485.0 |
| Jul | 690.8 | 18,357.0 | 54,139.7 | 5,578.7 | 42,159.7 | 11,399.9 | 6,760.1 | 13.4 | 0.0 | 74.6 | 4.3 | 12.6 | 1,025.8 | 36,840.5 | 3,070.4 | 28,551.1 | 14,418.6 | 24,902.0 | 247,999.1 |
| Aug | 975.1 | 28,776.0 | 54,868.5 | 4,623.1 | 41,100.2 | 14,219.2 | 6,883.5 | 13.1 | 0.0 | 39.1 | 14.0 | 14.7 | 1,046.3 | 43,502.9 | 3,130.9 | 25,354.6 | 14,240.7 | 26,391.3 | 265,193.4 |
| Sep | 1,084.2 | 30,217.6 | 56,679.6 | 4,426.6 | 39,530.8 | 14,126.8 | 6,676.2 | 12.9 | 0.0 | 107.8 | 9.6 | 22.3 | 1,050.4 | 45,297.5 | 3,822.4 | 28,289.4 | 20,662.0 | 27,055.5 | 279,071.4 |
| Oct | 1,064.2 | 32,235.0 | 66,948.5 | 4,457.3 | 40,092.7 | 13,530.7 | 8,068.2 | 12.3 | 20.1 | 222.0 | 17.6 | 22.2 | 1,019.0 | 53,116.5 | 3,869.6 | 29,764.7 | 19,044.4 | 27,327.7 | 300,832.8 |
| Nov | 1,063.6 | 34,673.9 | 73,237.2 | 4,211.3 | 41,173.6 | 14,134.7 | 8,961.5 | 11.6 | 0.0 | 268.2 | 20.0 | 16.8 | 1,269.9 | 60,179.7 | 3,678.7 | 29,821.2 | 19,694.9 | 27,426.0 | 319,842.9 |
| Dec | 1,177.8 | 39,886.8 | 76,076.5 | 5,771.7 | 38,623.2 | 10,803.6 | 12,072.8 | 11.2 | 0.0 | 252.2 | 23.3 | 26.8 | 1,269.0 | 69,691.0 | 4,566.9 | 29,608.0 | 15,822.0 | 36,808.1 | 342,490.8 |
| 2021 | | | | | | | | | | | | | | | | | | | |
| Jan | 1,483.3 | 42,733.9 | 77,994.4 | 13,109.2 | 40,071.8 | 10,922.0 | 10,322.7 | 10.2 | 0.0 | 212.4 | 16.7 | 18.0 | 1,264.3 | 77,984.0 | 5,315.2 | 25,036.2 | 15,951.2 | 41,028.5 | 363,474.0 |
| Feb | 1,735.4 | 41,180.7 | 76,140.3 | 17,748.1 | 39,141.4 | 6,341.4 | 15,612.1 | 9.2 | 0.0 | 238.0 | 24.1 | 22.7 | 1,493.7 | 84,845.3 | 5,413.6 | 28,339.2 | 19,441.2 | 42,761.3 | 380,487.7 |
| Mar | 1,457.1 | 40,953.3 | 83,032.1 | 6,945.5 | 42,516.8 | 8,733.6 | 17,602.7 | 8.4 | 19.2 | 449.7 | 15.2 | 21.7 | 1,400.3 | 90,291.7 | 4,912.2 | 32,908.1 | 22,849.5 | 40,104.9 | 434,221.9 |
| Apr | 1,699.7 | 40,964.4 | 85,330.2 | 6,844.8 | 49,733.4 | 7,679.0 | 19,384.3 | 7.7 | 19.2 | 571.8 | 19.9 | 12.7 | 1,336.7 | 104,118.1 | 5,432.6 | 34,537.9 | 25,207.8 | 41,034.6 | 492,934.8 |
| May | 1,906.1 | 30,579.1 | 94,330.9 | 7,907.2 | 63,644.8 | 11,582.4 | 19,197.1 | 7.0 | 152.7 | 611.0 | 21.8 | 16.6 | 1,263.7 | 111,185.7 | 5,063.0 | 35,592.3 | 24,975.4 | 40,256.6 | 448,293.6 |
| Jun | 1,702.8 | 30,255.6 | 75,795.2 | 25,605.9 | 72,780.6 | 17,601.3 | 17,610.8 | 6.5 | 19.5 | 1,385.2 | 17.9 | 77.8 | 1,511.9 | 125,592.3 | 5,203.8 | 26,856.5 | 29,616.4 | 42,418.7 | 474,058.5 |
| Jul | 2,139.9 | 30,509.1 | 104,983.5 | 17,817.9 | 82,032.9 | 25,314.3 | 23,160.6 | 6.0 | 290.8 | 1,264.1 | 17.3 | 67.8 | 1,351.1 | 135,107.8 | 5,762.2 | 26,869.2 | 33,897.2 | 42,726.7 | 533,318.3 |
| Aug | 2,551.1 | 33,323.4 | 93,806.9 | 11,919.2 | 72,753.9 | 25,194.9 | 35,371.1 | 5.4 | 339.7 | 1,111.2 | 22.5 | 63.9 | 1,583.3 | 150,558.7 | 7,014.2 | 32,281.1 | 34,820.2 | 46,819.4 | 549,540.1 |
| Sep | 2,853.7 | 38,500.1 | 100,996.0 | 8,626.8 | 68,707.9 | 25,023.4 | 36,196.3 | 5.1 | 366.9 | 948.5 | 21.1 | 62.5 | 1,531.1 | 154,818.9 | 6,587.8 | 31,981.0 | 35,461.8 | 45,547.4 | 558,233.5 |
| Oct | 2,611.1 | 50,074.7 | 108,009.2 | 9,575.8 | 89,822.4 | 26,924.2 | 43,786.5 | 4.3 | 188.1 | 1,054.2 | 21.2 | 75.4 | 1,683.9 | 172,358.5 | 6,987.7 | 49,581.0 | 47,610.6 | 47,611.9 | 657,740.6 |
| Nov | 2,721.5 | 53,424.3 | 107,181.7 | 15,560.6 | 74,072.3 | 29,748.5 | 47,418.1 | 3.7 | 187.0 | 2,678.7 | 21.2 | 74.8 | 1,882.5 | 195,765.6 | 7,682.2 | 52,327.7 | 45,567.2 | 54,967.5 | 691,885.0 |
| Dec | 2,838.3 | 50,031.0 | 118,451.3 | 13,654.0 | 91,352.6 | 33,690.9 | 41,452.1 | 3.0 | 186.0 | 6,192.4 | 21.1 | 167.5 | 2,998.6 | 212,438.0 | 14,917.3 | 60,917.0 | 48,759.9 | 71,817.7 | 769,888.8 |
| 2022 | | | | | | | | | | | | | | | | | | | |
| Jan | 2,891.2 | 53,378.3 | 116,654.8 | 13,232.3 | 69,668.2 | 30,774.3 | 40,241.6 | 2.4 | 186.8 | 2,906.7 | 20.3 | 163.0 | 4,023.2 | 228,616.6 | 16,284.0 | 53,627.8 | 55,303.6 | 85,737.0 | 773,712.0 |
| Feb | 2,577.7 | 62,064.5 | 122,479.8 | 17,480.5 | 76,802.2 | 28,703.5 | 49,241.8 | 1.6 | 0.0 | 3,242.5 | 20.3 | 158.1 | 5,761.9 | 249,205.9 | 16,681.8 | 55,099.6 | 86,732.0 | 86,732.0 | 835,425.0 |
| Mar | 2,111.5 | 76,544.2 | 142,962.5 | 19,239.6 | 87,884.5 | 43,284.1 | 50,566.9 | 0.9 | 0.0 | 2,970.2 | 19.4 | 253.4 | 6,635.8 | 296,282.4 | 16,435.1 | 65,660.6 | 69,287.0 | 94,293.1 | 974,431.2 |
| Apr | 2,624.9 | 74,716.9 | 160,466.5 | 28,352.1 | 123,190.3 | 26,628.8 | 63,944.8 | 0.2 | 0.0 | 2,583.9 | 37.5 | 252.4 | 7,258.1 | 338,207.2 | 30,154.8 | 53,372.3 | 73,993.0 | 90,352.8 | 1,076,136.5 |
| May | 3,155.9 | 142,118.9 | 236,166.0 | 35,928.9 | 207,812.8 | 61,757.6 | 70,936.8 | 0.0 | 155.0 | 3,762.8 | 41.3 | 289.0 | 16,588.0 | 455,287.9 | 36,125.5 | 134,993.5 | 111,577.7 | 130,617.1 | 1,647,314.7 |
| Jun | 2,801.2 | 138,347.1 | 266,691.8 | 45,952.0 | 241,920.1 | 63,631.8 | 86,890.0 | 0.0 | 654.0 | 5,297.4 | 61.2 | 226.3 | 14,282.6 | 549,799.2 | 38,578.3 | 169,511.8 | 130,604.3 | 205,601.3 | 1,960,850.3 |
| Jul | 2,427.6 | 159,024.6 | 315,832.5 | 39,388.2 | 230,432.5 | 41,246.8 | 91,590.0 | 0.0 | 394.3 | 4,940.5 | 100.7 | 243.6 | 22,911.0 | 638,556.7 | 45,361.4 | 144,090.2 | 143,606.3 | 242,024.6 | 2,122,196.7 |
| Aug | 2,640.6 | 263,637.4 | 411,439.9 | 69,203.5 | 311,107.0 | 29,186.6 | 100,187.1 | 0.0 | 330.1 | 6,912.2 | 113.5 | 287.1 | 46,504.1 | 764,466.3 | 46,788.2 | 167,029.4 | 251,442.9 | 244,934.2 | 2,716,210.1 |
| Sep | 3,030.7 | 289,230.6 | 504,071.1 | 75,446.7 | 417,007.1 | 18,185.0 | 143,464.9 | 0.0 | 267.4 | 8,265.9 | 115.1 | 306.3 | 41,560.9 | 902,078.3 | 51,664.5 | 146,133.1 | 231,760.0 | 285,781.8 | 3,118,369.8 |
| Oct | 3,022.6 | 300,240.3 | 525,870.3 | 104,483.2 | 389,979.7 | 22,895.3 | 151,757.7 | 0.0 | 204.7 | 4,590.6 | 116.5 | 342.0 | 43,335.5 | 936,397.1 | 58,632.8 | 165,306.9 | 267,183.8 | 298,996.3 | 3,273,355.4 |
| Nov | 3,251.4 | 286,365.2 | 575,885.7 | 111,716.1 | 342,790.1 | 17,089.0 | 198,814.4 | 0.0 | 142.0 | 6,078.2 | 119.5 | 303.6 | 43,195.4 | 1,042,144.5 | 73,069.8 | 170,944.8 | 232,107.1 | 302,373.7 | 3,406,390.5 |
| Dec | 3,361.7 | 295,435.1 | 652,284.4 | 119,932.8 | 351,906.8 | 7,965.4 | 288,844.0 | 0.0 | 20,072.7 | 8,831.7 | 114.4 | 282.6 | 30,272.3 | 1,143,910.8 | 84,048.5 | 159,126.2 | 234,748.7 | 418,944.7 | 3,820,082.5 |
| 2023 | | | | | | | | | | | | | | | | | | | |
| Jan | 4,923.3 | 379,841.7 | 704,168.6 | 151,980.1 | 389,342.8 | -1,443.6 | 319,807.4 | 0.0 | 23,774.5 | 8,624.7 | 228.5 | 251.2 | 44,113.2 | 1,348,919.7 | 137,477.6 | 227,545.4 | 251,246.0 | 451,149.8 | 4,441,950.8 |
| Feb | 1,880.1 | 436,062.8 | 743,888.5 | 81,067.5 | 518,081.0 | 21,964.4 | 332,626.9 | 0.0 | 26,717.2 | 6,974.7 | 319.0 | 197.4 | 44,691.5 | 1,538,078.6 | 142,383.8 | 226,933.0 | 281,339.4 | 490,831.3 | 4,894,037.1 |
| Mar | 2,031.6 | 425,326.5 | 817,631.1 | 112,374.3 | 531,935.4 | 41,928.7 | 360,636.2 | 0.0 | 24,689.0 | 10,382.7 | 432.2 | 149.8 | 48,725.4 | 1,745,783.1 | 166,893.5 | 554,840.9 | 315,882.3 | 532,130.1 | 5,691,762.4 |
| Apr | 1,844.7 | 462,081.4 | 972,122.7 | 161,740.7 | 620,095.0 | 32,207.0 | 391,587.8 | 0.0 | 28,119.0 | 19,573.0 | 559.8 | 99.3 | 54,058.4 | 1,822,350.9 | 178,895.0 | 214,270.9 | 411,870.0 | 572,012.3 | 5,943,487.7 |
| May | 1,107.2 | 1,048,116.4 | 2,049,066.1 | 309,234.1 | 1,554,969.0 | 84,147.3 | 653,025.9 | 0.0 | 76,351.5 | 16,564.4 | 4,599.1 | 80.3 | 112,188.1 | 4,068,894.1 | 366,505.1 | 607,438.1 | 788,546.8 | 884,349.9 | 12,625,183.4 |
| Jun | 1,984.5 | 2,249,201.6 | 4,424,350.0 | 471,360.8 | 3,050,984.1 | 390,369.2 | 981,773.8 | 0.0 | 212,126.8 | 8,070.8 | 18,582.4 | 83.0 | 260,946.3 | 8,977,244.2 | 669,100.1 | 1,390,786.2 | 1,582,985.5 | 2,782,639.3 | 27,472,588.1 |
| Jul | 1,489.0 | 1,584,403.3 | 4,137,377.2 | 380,493.0 | 3,132,849.9 | 369,552.6 | 1,242,045.2 | 0.0 | 165,764.7 | 17,713.9 | 7,368.1 | 75.8 | 208,253.7 | 7,144,2 | | | | | |

TABLE 4.2 : OTHER DEPOSITORY CORPORATIONS - LIABILITIES

\$ millions

| End of | Deposits | | | | | | | Debt Securities | Foreign Liabilities | Amounts Owing to | | | Capital and Reserves | Contingent Liabilities | Other Liabilities | TOTAL |
|-------------|--------------|-----------|---------------|--------------------------------|-------------------------------|------------|---------------------|-----------------|---------------------|------------------|-------------------------------|------------------------------|----------------------|------------------------|-------------------|---------------------|
| | Demand | Savings | Time Deposits | Total Deposits from the public | Other Depository Corporations | Government | Total | | | RBZ | Other Depository Corporations | Other Financial Corporations | | | | |
| | | | | | | | | | | | | | | | | |
| 2020 | | | | | | | | | | | | | | | | |
| Jan | 28,570.4 | 3,605.9 | 2,358.3 | 34,534.5 | 1,299.1 | 92.6 | 35,926.3 | 255.6 | 3,114.7 | 185.8 | 336.1 | 140.1 | 12,285.7 | 2,965.9 | 7,182.1 | 62,392.3 |
| Feb | 37,082.9 | 3,939.6 | 2,215.0 | 43,237.5 | 1,674.9 | 78.2 | 44,990.7 | 260.1 | 3,357.7 | 189.6 | 767.7 | 154.9 | 12,930.2 | 5,441.7 | 8,745.6 | 76,838.2 |
| Mar | 37,923.6 | 4,998.7 | 2,361.6 | 45,283.9 | 1,721.0 | 409.0 | 47,413.9 | 476.8 | 4,874.8 | 258.4 | 314.6 | 339.9 | 15,172.3 | 7,917.3 | 9,957.3 | 86,725.4 |
| Apr | 42,102.4 | 5,060.0 | 2,530.7 | 49,693.1 | 1,805.2 | 516.3 | 52,014.6 | 337.6 | 4,931.9 | 346.4 | 312.9 | 233.2 | 16,105.4 | 7,642.8 | 10,038.7 | 91,963.5 |
| May | 48,595.9 | 6,274.7 | 2,847.3 | 57,717.9 | 1,840.2 | 630.7 | 60,188.8 | 359.2 | 5,129.7 | 536.7 | 469.1 | 365.4 | 16,562.4 | 7,042.0 | 10,273.9 | 100,927.2 |
| Jun | 86,454.7 | 6,715.3 | 4,040.8 | 97,210.8 | 2,277.4 | 1,479.4 | 100,967.5 | 863.2 | 11,761.8 | 887.6 | 959.9 | 348.2 | 32,058.2 | 24,299.3 | 21,339.3 | 193,485.0 |
| Jul | 113,233.5 | 7,957.5 | 6,089.8 | 127,280.8 | 2,997.8 | 1,731.9 | 132,010.5 | 1,024.3 | 14,962.8 | 1,387.9 | 2,114.7 | 348.7 | 37,319.8 | 28,551.1 | 30,279.2 | 247,999.1 |
| Aug | 126,039.2 | 8,814.1 | 5,476.0 | 140,329.3 | 2,942.4 | 850.8 | 144,122.5 | 1,111.7 | 16,780.7 | 1,837.1 | 3,844.1 | 422.5 | 40,894.6 | 25,354.6 | 30,825.6 | 265,193.4 |
| Sep | 130,929.6 | 9,728.6 | 6,981.5 | 147,639.7 | 2,655.6 | 1,531.5 | 151,826.9 | 1,083.9 | 15,206.4 | 1,863.1 | 2,956.8 | 372.2 | 42,400.0 | 28,289.4 | 35,072.8 | 279,071.4 |
| Oct | 141,293.3 | 12,094.6 | 8,429.2 | 161,817.1 | 2,769.1 | 1,799.7 | 166,385.9 | 1,231.9 | 14,868.4 | 1,812.7 | 4,513.6 | 441.7 | 43,466.4 | 29,764.7 | 38,347.5 | 300,832.8 |
| Nov | 156,892.5 | 13,732.4 | 9,029.7 | 179,654.6 | 2,622.0 | 1,569.9 | 183,846.6 | 1,237.3 | 14,800.8 | 1,489.5 | 5,726.8 | 423.6 | 46,209.7 | 29,821.2 | 36,287.5 | 319,842.9 |
| Dec | 174,270.2 | 16,788.9 | 9,949.2 | 201,008.3 | 2,806.1 | 4,340.0 | 208,154.4 | 1,436.2 | 14,145.4 | 1,318.6 | 757.0 | 292.0 | 54,752.7 | 29,608.0 | 32,026.4 | 342,490.8 |
| 2021 | | | | | | | | | | | | | | | | |
| Jan | 188,337.3 | 17,667.3 | 11,376.7 | 217,381.3 | 2,730.8 | 5,453.7 | 225,565.8 | 1,422.4 | 15,750.7 | 391.1 | 600.9 | 376.7 | 58,123.9 | 25,036.2 | 36,206.3 | 363,474.0 |
| Feb | 189,154.3 | 18,991.1 | 14,072.8 | 222,218.2 | 2,959.1 | 4,788.2 | 229,965.5 | 1,457.4 | 15,908.6 | 409.2 | 581.4 | 609.9 | 63,583.8 | 28,339.2 | 39,632.7 | 380,487.7 |
| Mar | 193,674.2 | 21,569.9 | 14,209.4 | 229,453.4 | 4,691.2 | 4,875.8 | 239,020.5 | 1,641.2 | 14,997.2 | 75.4 | 1,378.2 | 408.9 | 67,061.8 | 32,908.1 | 36,730.7 | 394,221.9 |
| Apr | 219,936.5 | 23,818.3 | 13,746.7 | 257,501.5 | 2,725.1 | 5,382.5 | 265,609.2 | 1,503.8 | 15,748.4 | 176.5 | 939.0 | 409.9 | 68,812.8 | 34,537.9 | 36,197.4 | 423,934.8 |
| May | 232,585.8 | 26,296.1 | 18,415.5 | 277,297.4 | 2,205.9 | 6,382.6 | 286,335.9 | 1,525.8 | 16,063.1 | 654.2 | 540.1 | 429.0 | 69,567.0 | 35,592.3 | 37,586.2 | 448,293.6 |
| Jun | 249,167.5 | 27,977.7 | 21,449.6 | 298,594.8 | 2,906.1 | 6,295.3 | 307,796.2 | 1,559.7 | 15,430.6 | 662.3 | 939.0 | 462.6 | 72,403.8 | 26,856.5 | 47,947.9 | 474,058.5 |
| Jul | 271,359.4 | 31,671.3 | 23,074.4 | 326,105.1 | 3,016.7 | 5,050.7 | 334,172.4 | 1,523.2 | 16,041.4 | 706.9 | 750.8 | 552.8 | 76,406.3 | 26,869.2 | 76,295.4 | 533,318.3 |
| Aug | 275,007.8 | 29,893.2 | 29,352.2 | 334,253.2 | 3,661.5 | 5,912.2 | 343,826.8 | 1,873.1 | 18,699.5 | 1,444.4 | 2,300.1 | 478.6 | 82,627.2 | 32,281.1 | 66,009.2 | 549,540.1 |
| Sep | 301,829.4 | 30,564.7 | 26,426.5 | 358,820.7 | 3,719.1 | 3,512.9 | 366,052.6 | 3,191.9 | 16,236.1 | 1,453.1 | 71.3 | 375.4 | 84,564.6 | 31,981.0 | 54,307.5 | 558,233.5 |
| Oct | 350,366.7 | 33,145.0 | 27,967.9 | 411,479.6 | 2,824.1 | 3,162.8 | 417,466.5 | 3,729.7 | 21,509.9 | 1,095.3 | 1,109.9 | 503.1 | 92,871.8 | 49,581.0 | 69,873.5 | 657,740.6 |
| Nov | 363,455.0 | 33,905.6 | 33,256.8 | 430,617.4 | 3,325.7 | 2,899.2 | 436,842.3 | 4,007.8 | 19,465.9 | 2,726.5 | 1,556.1 | 347.1 | 104,310.9 | 52,327.7 | 70,300.6 | 691,885.0 |
| Dec | 396,412.5 | 33,935.5 | 37,464.8 | 467,812.7 | 3,922.1 | 4,020.7 | 475,755.5 | 3,696.3 | 23,643.2 | 2,808.1 | 2,405.3 | 139.8 | 128,421.4 | 60,917.0 | 72,102.3 | 769,888.8 |
| 2022 | | | | | | | | | | | | | | | | |
| Jan | 392,702.2 | 32,298.0 | 39,346.3 | 464,346.5 | 2,962.5 | 4,027.0 | 471,336.0 | 3,685.3 | 25,398.5 | 2,688.6 | 1,416.9 | 230.5 | 144,852.4 | 53,627.8 | 70,476.0 | 773,712.0 |
| Feb | 413,978.3 | 37,494.3 | 47,592.5 | 499,065.1 | 3,229.3 | 4,407.7 | 506,702.1 | 4,456.2 | 30,483.6 | 2,120.4 | 1,769.7 | 226.8 | 153,788.5 | 55,099.6 | 80,778.2 | 835,425.0 |
| Mar | 488,137.1 | 37,893.9 | 54,213.9 | 580,244.9 | 3,062.2 | 5,330.5 | 588,637.7 | 4,510.9 | 33,995.7 | 2,137.9 | 3,281.0 | 810.6 | 175,156.3 | 65,660.6 | 100,240.6 | 974,431.2 |
| Apr | 562,613.7 | 46,129.7 | 52,760.1 | 661,503.5 | 6,377.5 | 7,656.8 | 675,537.9 | 4,246.9 | 38,472.7 | 2,173.0 | 3,877.2 | 486.8 | 178,614.3 | 53,372.3 | 119,355.4 | 1,076,136.5 |
| May | 830,166.0 | 61,112.6 | 70,113.9 | 961,392.5 | 7,310.9 | 7,417.6 | 976,120.9 | 6,165.3 | 73,411.8 | 2,383.3 | 3,241.0 | 321.8 | 243,544.4 | 134,993.5 | 207,132.5 | 1,647,314.7 |
| Jun | 961,316.9 | 66,716.9 | 81,118.5 | 1,109,152.4 | 5,627.3 | 10,226.2 | 1,125,005.9 | 7,157.9 | 83,048.1 | 2,898.5 | 4,589.8 | 345.2 | 355,060.9 | 169,511.8 | 213,232.2 | 1,960,850.3 |
| Jul | 1,016,820.2 | 79,550.5 | 94,495.2 | 1,190,865.8 | 1,789.6 | 9,363.5 | 1,202,018.9 | 8,137.9 | 100,313.8 | 2,814.9 | 5,020.5 | 1,339.1 | 419,883.3 | 144,090.2 | 238,578.1 | 2,122,196.7 |
| Aug | 1,367,431.3 | 85,931.5 | 134,512.9 | 1,587,875.7 | 2,415.4 | 7,892.4 | 1,598,183.5 | 12,785.6 | 119,851.6 | 3,230.7 | 5,771.2 | 555.2 | 491,336.5 | 167,029.4 | 317,466.4 | 2,716,210.1 |
| Sep | 1,648,027.7 | 92,678.5 | 157,504.6 | 1,898,210.8 | 1,482.9 | 8,707.2 | 1,908,401.0 | 14,047.5 | 143,842.3 | 3,720.2 | 9,246.7 | 587.2 | 553,942.2 | 146,133.1 | 338,449.6 | 3,118,369.8 |
| Oct | 1,615,381.5 | 76,774.2 | 166,880.7 | 1,859,036.4 | 2,028.0 | 6,673.7 | 1,867,738.0 | 15,558.9 | 153,649.9 | 28,072.2 | 8,610.3 | 762.5 | 581,740.3 | 165,306.9 | 451,916.4 | 3,273,355.4 |
| Nov | 1,771,644.8 | 81,518.1 | 189,465.9 | 2,042,628.9 | 1,547.6 | 6,731.4 | 2,050,907.9 | 13,438.5 | 139,370.8 | 19,973.5 | 10,489.1 | 339.6 | 612,977.2 | 170,944.8 | 387,949.1 | 3,406,390.5 |
| Dec | 1,990,867.6 | 90,317.0 | 234,004.4 | 2,315,189.0 | 2,754.1 | 7,866.7 | 2,325,809.8 | 14,149.0 | 177,214.1 | 10,597.8 | 15,234.4 | 752.5 | 750,161.5 | 159,126.2 | 367,037.4 | 3,820,082.5 |
| 2023 | | | | | | | | | | | | | | | | |
| Jan | 2,270,946.6 | 100,094.1 | 275,805.1 | 2,646,845.8 | 1,676.5 | 41,821.3 | 2,690,343.7 | 15,056.5 | 196,129.5 | 4,974.3 | 12,291.7 | 675.5 | 881,874.7 | 227,545.4 | 413,059.5 | 4,441,950.8 |
| Feb | 2,496,192.1 | 98,177.2 | 294,332.5 | 2,888,701.8 | 1,956.9 | 11,040.2 | 2,901,698.9 | 15,711.7 | 225,209.4 | 8,092.9 | 20,822.5 | 3,109.0 | 951,831.6 | 226,933.0 | 540,628.1 | 4,894,037.1 |
| Mar | 2,710,394.6 | 121,937.7 | 333,589.3 | 3,165,921.6 | 1,430.8 | 6,188.7 | 3,173,541.1 | 16,082.6 | 256,206.0 | 9,639.9 | 22,996.8 | 3,714.6 | 1,036,325.4 | 554,840.9 | 618,415.2 | 5,691,762.4 |
| Apr | 3,144,048.4 | 159,872.5 | 269,932.0 | 3,573,852.9 | 573.4 | 9,702.2 | 3,584,128.5 | 18,434.4 | 318,092.2 | 13,321.9 | 29,787.9 | 6,418.8 | 1,137,637.3 | 214,270.9 | 637,986.8 | 6,543,487.7 |
| May | 6,481,742.5 | 169,496.7 | 556,927.2 | 7,208,166.4 | 1,068.6 | 50,511.7 | 7,259,746.7 | 4,659.4 | 783,531.0 | 78,332.6 | 74,083.0 | 30,583.3 | 2,224,856.6 | 607,438.1 | 1,561,952.6 | 12,625,183.4 |
| Jun | 12,937,869.2 | 240,252.2 | 1,073,317.8 | 14,251,439.2 | 4,578.8 | 432,610.2 | 14,688,628.1 | 4,243.6 | 1,833,341.2 | 39,166.6 | 112,338.9 | 64,321.9 | 6,245,056.0 | 1,390,786.2 | 3,094,705.7 | 27,472,588.1 |
| Jul | 11,864,787.9 | 285,723.5 | 828,095.7 | 12,978,607.1 | 30,380.7 | 380,435.8 | 13,389,423.7 | 2,137.4 | 1,458,906.6 | 87,827.2 | 160,696.4 | 58,256.2 | 5,865,068.7 | 829,382.3 | 2,726,299.5 | 24,577,997.9 |
| Aug | 12,168,928.8 | 353,674.2 | 862,852.8 | 13,385,455.8 | 23,457.8 | 381,525.5 | 13,790,439.1 | 3,182.7 | 1,483,108.2 | 84,841.4 | 154,160.3 | 56,751.6 | 5,646,934.2 | 701,626.2 | 2,783,596.5 | 24,704,640.2 |
| Sep | 14,342,241.3 | 404,040.4 | 947,184.1 | 15,693,465.8 | 11,309.1 | 114,502.6 | 15,819,277.6 | 2,685.5 | 1,688,992.2 | 82,493.4 | 168,880.8 | 90,032.4 | 6,410,594.6 | 776,997.6 | 3,307,033.6 | 28,346,987.7 |
| Oct | 15,103,817.1 | 439,336.7 | 1,190,702.7 | 16,733,856.4 | 8,575.8 | 147,053.3 | 16,889,485.5 | 3,497.2 | 1,573,857.1 | 84,628.9 | 176,455.5 | 83,441.8 | 6,756,087.7 | 958,746.4 | 3,345,567.7 | 29,871,767.9 |
| Nov | 15,816,643.6 | 534,621.6 | 1,241,055.7 | 17,592,320.9 | 92,509.9 | 133,475 | | | | | | | | | | |

TABLE 5.2 : COMMERCIAL BANKS - LIABILITIES

ZWL\$ millions

| End of | Deposits | | | | | | | Debt Securities | Foreign Liabilities | Amounts Owing to | | | Capital and Reserves | Contingent Liabilities | Other Liabilities | TOTAL |
|-------------|--------------|-------------|---------------|--------------------------------|-------------------------------|------------|---------------------|-----------------|---------------------|------------------|-------------------------------|------------------------------|----------------------|------------------------|-------------------|---------------------|
| | Demand | Savings | Time Deposits | Total Deposits from the public | Other Depository Corporations | Government | Total | | | RBZ | Other Depository Corporations | Other Financial Corporations | | | | |
| 2020 | | | | | | | | | | | | | | | | |
| Jan | 27,276.4 | 1,787.3 | 1,876.0 | 30,939.8 | 1,026.0 | 76.3 | 32,042.1 | 232.1 | 2,170.0 | 185.8 | 236.2 | 140.1 | 10,357.6 | 2,965.9 | 6,703.8 | 55,033.6 |
| Feb | 35,796.5 | 1,869.8 | 1,712.8 | 39,379.1 | 1,404.1 | 62.2 | 40,845.3 | 238.9 | 2,391.2 | 189.6 | 209.2 | 154.9 | 10,877.8 | 5,441.7 | 8,181.8 | 68,530.4 |
| Mar | 36,078.2 | 2,458.2 | 1,884.9 | 40,421.2 | 1,430.6 | 393.1 | 42,245.0 | 468.8 | 3,731.4 | 258.4 | 181.2 | 339.9 | 12,487.9 | 7,917.3 | 9,274.0 | 76,904.0 |
| Apr | 40,156.4 | 2,457.6 | 2,078.8 | 44,692.9 | 1,514.8 | 496.9 | 46,704.6 | 333.2 | 3,779.7 | 346.4 | 172.1 | 233.2 | 13,105.1 | 7,642.8 | 9,374.8 | 81,691.9 |
| May | 46,306.1 | 2,502.0 | 2,405.7 | 51,213.8 | 1,399.0 | 611.4 | 53,224.1 | 324.9 | 3,968.6 | 536.7 | 319.4 | 365.4 | 13,454.1 | 7,042.0 | 9,502.3 | 88,737.5 |
| Jun | 67,548.1 | 17,859.0 | 3,562.0 | 88,969.1 | 1,931.1 | 1,453.1 | 92,353.3 | 856.9 | 9,116.9 | 887.6 | 681.7 | 348.2 | 24,773.8 | 24,299.3 | 20,270.9 | 173,588.6 |
| Jul | 89,092.1 | 20,865.7 | 5,595.6 | 115,553.4 | 2,671.5 | 1,702.4 | 119,927.3 | 1,014.3 | 11,100.4 | 1,387.9 | 1,907.7 | 348.7 | 28,563.5 | 28,551.1 | 28,867.6 | 221,668.6 |
| Aug | 102,750.2 | 20,005.2 | 4,891.9 | 127,647.3 | 2,577.9 | 824.8 | 131,049.9 | 1,101.5 | 12,302.3 | 1,837.1 | 3,658.1 | 412.5 | 30,713.4 | 25,354.6 | 28,672.9 | 235,102.3 |
| Sep | 104,770.7 | 24,130.0 | 6,488.3 | 135,389.0 | 2,548.1 | 1,496.4 | 139,433.5 | 1,063.5 | 11,363.7 | 1,863.1 | 2,831.0 | 372.2 | 32,694.4 | 28,289.4 | 32,377.1 | 250,287.9 |
| Oct | 114,057.9 | 26,079.1 | 7,702.2 | 147,839.2 | 2,666.6 | 1,767.2 | 152,273.0 | 1,089.2 | 11,137.3 | 1,812.7 | 4,232.9 | 441.7 | 33,811.1 | 29,764.7 | 35,264.5 | 269,827.2 |
| Nov | 129,129.6 | 26,871.0 | 8,262.1 | 164,262.8 | 2,369.5 | 1,538.3 | 168,170.5 | 1,100.4 | 11,019.9 | 1,489.5 | 5,403.8 | 423.6 | 36,278.2 | 29,821.2 | 33,334.7 | 287,041.8 |
| Dec | 146,151.8 | 27,804.4 | 8,926.9 | 182,883.1 | 2,547.6 | 4,309.9 | 189,740.6 | 1,239.9 | 10,924.0 | 1,318.6 | 316.6 | 292.0 | 43,984.3 | 29,608.0 | 29,204.3 | 306,628.4 |
| 2021 | | | | | | | | | | | | | | | | |
| Jan | 158,888.8 | 28,456.6 | 10,150.2 | 197,495.5 | 2,580.8 | 5,423.4 | 205,499.8 | 1,142.5 | 12,732.6 | 391.1 | 519.6 | 376.7 | 50,147.7 | 25,036.2 | 29,608.5 | 325,454.7 |
| Feb | 162,092.2 | 26,146.3 | 12,239.7 | 200,478.2 | 2,809.1 | 4,762.5 | 208,049.7 | 1,150.4 | 12,833.2 | 409.2 | 540.7 | 609.9 | 54,930.3 | 28,339.2 | 33,280.7 | 340,143.4 |
| Mar | 165,101.1 | 30,313.5 | 12,276.4 | 207,691.0 | 4,541.2 | 4,845.3 | 217,077.6 | 1,331.7 | 11,620.2 | 75.4 | 1,136.7 | 408.9 | 58,208.9 | 32,908.1 | 30,626.5 | 353,393.9 |
| Apr | 191,923.5 | 31,441.3 | 11,549.5 | 234,914.3 | 2,195.0 | 5,346.7 | 242,455.9 | 1,190.1 | 11,503.5 | 176.5 | 757.1 | 409.9 | 60,361.3 | 34,537.9 | 29,396.5 | 380,788.7 |
| May | 194,108.9 | 40,921.9 | 15,896.4 | 250,927.2 | 1,705.9 | 6,802.1 | 259,435.2 | 1,186.9 | 11,783.3 | 654.2 | 145.2 | 429.0 | 61,202.0 | 35,592.3 | 29,790.4 | 400,218.5 |
| Jun | 211,950.0 | 40,878.5 | 18,536.0 | 271,364.4 | 2,696.6 | 6,202.3 | 280,263.2 | 1,211.8 | 11,575.5 | 662.3 | 368.5 | 462.6 | 63,417.5 | 26,856.5 | 40,783.7 | 425,601.6 |
| Jul | 226,860.1 | 48,928.9 | 19,775.4 | 295,564.4 | 2,991.7 | 5,012.2 | 303,568.3 | 1,169.2 | 12,552.8 | 706.9 | 476.2 | 552.8 | 66,514.1 | 26,869.2 | 68,693.1 | 481,102.6 |
| Aug | 237,167.0 | 38,425.4 | 25,114.2 | 300,706.5 | 3,601.5 | 5,873.7 | 310,181.7 | 1,216.2 | 13,354.7 | 1,444.4 | 1,678.3 | 478.6 | 72,123.3 | 32,281.1 | 58,597.3 | 491,355.6 |
| Sep | 263,598.2 | 37,954.3 | 21,954.4 | 323,506.9 | 3,643.0 | 3,469.0 | 330,618.9 | 2,141.0 | 11,770.4 | 1,453.1 | -110.6 | 375.4 | 71,255.0 | 31,981.0 | 46,729.4 | 496,213.6 |
| Oct | 299,038.0 | 50,766.0 | 22,882.7 | 372,686.7 | 2,824.1 | 3,023.7 | 378,534.5 | 2,411.8 | 14,077.4 | 1,095.3 | 1,109.9 | 503.1 | 78,644.6 | 49,581.0 | 61,280.0 | 587,237.6 |
| Nov | 307,063.4 | 52,309.9 | 27,875.3 | 387,248.6 | 3,325.7 | 2,764.9 | 393,339.3 | 2,869.4 | 12,437.2 | 2,726.5 | 1,352.5 | 347.1 | 89,288.6 | 52,327.7 | 61,678.3 | 616,366.5 |
| Dec | 334,599.0 | 58,318.5 | 30,455.6 | 423,373.1 | 3,842.1 | 3,855.7 | 431,070.9 | 3,027.0 | 13,896.4 | 2,808.1 | 1,693.3 | 139.8 | 109,665.4 | 60,917.0 | 63,170.8 | 686,388.6 |
| 2022 | | | | | | | | | | | | | | | | |
| Jan | 346,619.5 | 43,438.8 | 31,158.1 | 421,216.4 | 2,962.5 | 3,864.8 | 428,043.7 | 2,995.6 | 14,406.9 | 2,688.6 | 1,043.2 | 230.5 | 122,752.1 | 53,627.8 | 58,853.6 | 684,641.9 |
| Feb | 358,979.4 | 51,510.7 | 38,313.7 | 448,803.8 | 3,229.3 | 4,248.7 | 456,281.8 | 3,834.1 | 16,267.7 | 2,120.4 | 1,338.1 | 226.8 | 130,981.3 | 55,099.6 | 68,847.8 | 734,997.5 |
| Mar | 422,934.6 | 58,283.5 | 42,258.5 | 523,476.6 | 3,062.2 | 5,171.3 | 531,710.2 | 3,850.2 | 18,374.8 | 2,137.9 | 2,779.1 | 810.6 | 149,781.8 | 65,660.6 | 85,216.5 | 860,321.7 |
| Apr | 479,558.7 | 74,880.3 | 40,491.0 | 594,930.0 | 6,377.5 | 7,486.7 | 608,794.2 | 3,792.3 | 21,445.6 | 2,173.0 | 3,173.0 | 486.8 | 149,610.1 | 53,372.3 | 103,623.7 | 946,471.1 |
| May | 666,937.8 | 137,419.9 | 55,389.8 | 859,747.5 | 7,310.9 | 7,249.8 | 874,308.3 | 5,769.3 | 39,105.1 | 2,383.3 | 2,207.5 | 321.8 | 214,978.6 | 134,993.5 | 182,638.3 | 1,456,705.7 |
| Jun | 773,692.7 | 154,956.9 | 63,511.7 | 992,161.3 | 4,597.1 | 10,018.0 | 1,006,776.4 | 6,743.2 | 42,701.8 | 2,898.5 | 3,389.3 | 345.2 | 307,341.8 | 169,511.8 | 184,958.1 | 1,724,666.1 |
| Jul | 810,906.6 | 173,134.0 | 74,324.5 | 1,058,365.1 | 7,170.0 | 9,153.8 | 1,068,235.9 | 7,994.5 | 54,168.7 | 2,814.9 | 2,948.9 | 1,339.1 | 355,597.9 | 144,090.2 | 220,013.9 | 1,857,204.0 |
| Aug | 1,100,922.1 | 219,798.6 | 110,595.1 | 1,431,315.7 | 7,902.2 | 7,675.2 | 1,439,781.1 | 12,484.6 | 64,160.3 | 3,230.7 | 2,918.8 | 555.2 | 421,880.4 | 167,029.4 | 300,169.0 | 2,142,082.6 |
| Sep | 1,328,584.6 | 256,980.2 | 127,051.1 | 1,712,616.0 | 1,482.9 | 8,473.0 | 1,722,571.9 | 13,789.2 | 81,182.4 | 3,720.2 | 5,632.9 | 587.2 | 465,063.9 | 146,133.1 | 318,269.0 | 2,756,949.8 |
| Oct | 1,365,908.5 | 205,688.8 | 128,186.9 | 1,699,784.2 | 813.8 | 6,314.3 | 1,706,912.3 | 14,933.2 | 83,998.0 | 28,072.2 | 4,282.4 | 762.5 | 486,396.6 | 165,306.9 | 407,015.5 | 2,897,679.6 |
| Nov | 1,481,503.5 | 243,239.9 | 146,530.0 | 1,871,273.4 | 291.3 | 6,366.6 | 1,877,931.3 | 12,665.1 | 67,318.9 | 19,973.5 | 5,349.1 | 339.6 | 514,200.0 | 170,944.8 | 343,815.1 | 3,012,537.3 |
| Dec | 1,697,008.7 | 235,271.2 | 181,090.6 | 2,113,370.5 | 1,514.4 | 7,399.5 | 2,122,284.4 | 13,296.8 | 106,071.5 | 10,597.8 | 9,610.4 | 752.5 | 621,113.3 | 159,126.2 | 320,981.8 | 3,363,834.8 |
| 2023 | | | | | | | | | | | | | | | | |
| Jan | 2,139,458.0 | 78,197.7 | 215,537.0 | 2,433,192.7 | 214.3 | 41,333.8 | 2,474,740.8 | 12,923.7 | 123,605.0 | 4,974.3 | 5,669.1 | 675.5 | 723,452.2 | 227,545.4 | 384,228.1 | 3,957,814.2 |
| Feb | 1,997,073.4 | 398,595.8 | 230,549.9 | 2,626,219.1 | 303.5 | 10,655.7 | 2,637,178.4 | 14,443.3 | 140,484.9 | 8,092.9 | 13,273.6 | 3,109.0 | 780,290.7 | 226,933.0 | 497,618.5 | 4,321,424.2 |
| Mar | 2,218,678.7 | 384,245.5 | 262,119.8 | 2,865,044.1 | 1,272.8 | 5,953.0 | 2,872,269.9 | 15,181.9 | 166,322.5 | 9,639.9 | 15,494.1 | 3,714.6 | 846,479.9 | 554,840.9 | 581,230.2 | 5,065,173.9 |
| Apr | 2,646,522.9 | 382,678.9 | 197,662.2 | 3,226,864.0 | 173.4 | 9,463.7 | 3,236,501.1 | 11,115.5 | 201,674.1 | 13,321.9 | 21,331.0 | 6,418.8 | 935,402.2 | 214,270.9 | 584,658.1 | 5,214,693.6 |
| May | 5,196,712.7 | 969,812.4 | 435,965.9 | 6,602,490.9 | 514.9 | 50,270.4 | 6,653,276.3 | 1,287.6 | 493,894.8 | 78,332.6 | 65,967.5 | 30,583.3 | 1,815,309.9 | 607,438.1 | 1,452,822.8 | 11,198,912.9 |
| Jun | 10,038,744.6 | 2,287,818.9 | 789,112.9 | 13,115,676.4 | 1,468.6 | 432,367.0 | 13,549,512.0 | 1,177.5 | 1,201,797.0 | 39,166.6 | 101,465.7 | 64,321.9 | 5,042,026.4 | 1,390,786.2 | 2,830,837.1 | 24,221,090.2 |
| Jul | 9,592,825.0 | 1,787,488.9 | 592,115.4 | 11,972,429.2 | 9,138.5 | 380,190.7 | 12,361,758.4 | 812.9 | 847,658.7 | 87,827.2 | 146,299.0 | 58,256.2 | 4,649,856.9 | 829,382.3 | 2,509,565.1 | 21,491,116.1 |
| Aug | 9,698,801.3 | 1,920,804.2 | 622,360.9 | 12,241,966.5 | 1,479.8 | 381,277.2 | 12,624,723.5 | 562.4 | 865,945.4 | 84,841.4 | 141,305.4 | 56,751.6 | 4,465,099.7 | 701,626.2 | 2,553,598.8 | 21,494,755.8 |
| Sep | 13,388,822.1 | 319,686.0 | 695,555.0 | 14,404,063.1 | 4,754.8 | 114,251.5 | 14,523,069.4 | 504.3 | 1,036,635.6 | 82,493.4 | 90,032.4 | 5,159,376.7 | 776,997.6 | 2,972,007.2 | 2,479,895.8 | 24,793,895.8 |
| Oct | 14,087,303.5 | 312,655.9 | 827,902.5 | 15,227,861.9 | 1,692.7 | 146,801.2 | 15,376,355.8 | 522.9 | 1,106,440.5 | 84,628.9 | 159,670.3 | 83,441.8 | 5,427,255.6 | 958,746.4 | 2,946,119.7 | 26,143,181.7 |

TABLE 6.1: BUILDING SOCIETIES -ASSETS

\$ millions

| End of | Bond Notes & Coins | Foreign Notes & Coin | Balances with RBZ | Balances with Other Depository Corporations | Balances with Foreign Banks | Other Claims on Non-residents | Debt Securities | | | | Loans and Advances | | | Other Assets | Non Financial Assets | TOTAL |
|-------------|--------------------|----------------------|-------------------|---|-----------------------------|-------------------------------|------------------------------------|-----------------------------|--------------------|--------------------|--------------------|------------|---------|--------------|----------------------|--------------------|
| | | | | | | | Government ¹ Securities | Local Government securities | Public Enterprises | Other ² | Mortgages | Government | Other | | | |
| 2020 | | | | | | | | | | | | | | | | |
| Jan | 16.3 | 322.3 | 1,106.8 | 361.8 | 421.8 | - | 283.0 | 20.1 | - | - | 478.2 | - | 1,498.8 | 717.5 | 1,552.8 | 6,779.5 |
| Feb | 14.5 | 368.2 | 977.2 | 612.5 | 370.5 | - | 357.1 | 20.1 | 1.5 | 503.6 | - | 2,097.7 | 735.9 | 1,538.8 | 7,597.4 | |
| Mar | 20.1 | 529.4 | 1,423.7 | 261.8 | 282.6 | - | 341.6 | 19.2 | 0.6 | 526.4 | - | 2,406.4 | 1165.6 | 1,914.1 | 8,891.5 | |
| Apr | 33.1 | 493.1 | 914.2 | 232.1 | 384.9 | - | 424.3 | 18.1 | - | 525.9 | - | 2,568.2 | 1528.5 | 2,134.4 | 9,256.8 | |
| May | 39.7 | 434.7 | 1,248.4 | 192.3 | 725.0 | - | 382.4 | 17.0 | - | 517.6 | - | 2,793.4 | 2669.6 | 2,146.1 | 11,166.3 | |
| Jun | 88.7 | 1167.9 | 2,857.8 | 395.9 | 1,222.0 | - | 385.4 | 13.8 | - | 653.4 | - | 4,663.9 | 2688.0 | 4,712.1 | 18,848.8 | |
| Jul | 109.1 | 1780.7 | 3,878.9 | 1342.9 | 1,879.4 | - | 346.6 | 13.4 | - | 585.7 | - | 5,648.0 | 3879.5 | 4,927.7 | 24,391.8 | |
| Aug | 142.9 | 2175.5 | 4,799.3 | 341.7 | 2,310.6 | - | 294.6 | 13.1 | - | 688.7 | - | 6,552.1 | 4480.3 | 6,104.6 | 27,903.4 | |
| Sep | 179.8 | 2469.9 | 4,547.1 | 504.6 | 1,027.7 | - | 218.3 | 12.9 | 0.4 | 741.5 | - | 6,518.3 | 2774.9 | 6,503.8 | 25,499.1 | |
| Oct | 149.1 | 2787.0 | 5,056.1 | 778.9 | 1,182.4 | - | 206.5 | 12.3 | - | 112.2 | - | 6,874.4 | 2795.4 | 6,537.1 | 27,263.4 | |
| Nov | 104.3 | 2935.7 | 4,448.9 | 691.0 | 1,412.8 | - | 1,666.7 | 11.6 | - | 157.8 | - | 7,498.6 | 2571.1 | 6,712.9 | 29,141.9 | |
| Dec | 116.2 | 3210.3 | 5,085.9 | 802.0 | 1,183.4 | - | 1,830.2 | 11.2 | - | 251.1 | - | 1,008.4 | 2559.4 | 7,352.9 | 31,973.2 | |
| 2021 | | | | | | | | | | | | | | | | |
| Jan | 188.7 | 2943.3 | 5,986.5 | 793.8 | 843.5 | - | 1,783.8 | 10.2 | - | 211.3 | - | 1,091.3 | 0.0 | 2980.3 | 7,685.1 | 33,846.9 |
| Feb | 345.7 | 2762.9 | 6,004.8 | 811.1 | 984.2 | - | 2,731.0 | 9.2 | - | 236.8 | - | 8,950.2 | 2949.2 | 7,790.6 | 35,665.0 | |
| Mar | 168.3 | 2278.9 | 6,313.1 | 1594.4 | 1,028.2 | - | 1,341.7 | 8.4 | - | 415.1 | - | 10,867.7 | 3027.5 | 7,841.0 | 36,126.8 | |
| Apr | 206.9 | 2702.1 | 5,302.6 | 1156.7 | 1,085.4 | - | 871.7 | 7.7 | - | 508.9 | - | 14,233.6 | 3431.1 | 7,237.9 | 38,326.2 | |
| May | 210.3 | 1687.6 | 5,962.2 | 1250.9 | 3,847.1 | - | 116.9 | 7.0 | - | 517.7 | - | 17,154.9 | 2927.9 | 7,532.9 | 42,784.2 | |
| Jun | 249.6 | 1649.7 | 6,202.6 | 1163.8 | 1,866.7 | - | 204.6 | 6.5 | - | 588.0 | - | 18,795.4 | 2580.9 | 7,701.1 | 42,860.7 | |
| Jul | 283.7 | 1212.2 | 7,193.4 | 1892.7 | 1,875.4 | - | 1,143.4 | 6.0 | - | 447.3 | - | 18,280.3 | 3923.5 | 7,695.6 | 45,916.5 | |
| Aug | 352.8 | 1408.8 | 7,869.3 | 2537.6 | 2,316.2 | - | 3,535.6 | 5.4 | - | 399.5 | - | 19,422.2 | 3837.6 | 7,666.6 | 51,453.0 | |
| Sep | 349.8 | 1926.6 | 7,608.5 | 2430.2 | 1,941.4 | - | 4,314.6 | 5.1 | - | 205.2 | - | 20,461.1 | 4013.2 | 9,460.7 | 54,948.1 | |
| Oct | 411.5 | 2396.2 | 8,221.0 | 2162.4 | 3,421.5 | - | 5,627.7 | 4.3 | - | 271.1 | - | 22,881.3 | 5432.3 | 9,501.3 | 62,870.1 | |
| Nov | 339.8 | 3578.4 | 7,561.6 | 2568.8 | 2,299.5 | - | 5,882.7 | 3.7 | - | 566.4 | - | 27,326.1 | 4400.3 | 9,614.3 | 66,930.0 | |
| Dec | 351.1 | 3217.3 | 8,557.8 | 2619.2 | 3,620.2 | - | 2,353.6 | 3.0 | - | 1,189.0 | - | 33,115.3 | 5610.8 | 11,334.1 | 74,758.3 | |
| 2022 | | | | | | | | | | | | | | | | |
| Jan | 324.6 | 3504.3 | 8,506.5 | 2680.3 | 2,631.0 | - | 1,110.8 | 2.4 | - | 1,487.3 | - | 2,967.6 | - | 6693.8 | 14,008.7 | 79,830.9 |
| Feb | 411.5 | 4021.5 | 9,763.6 | 3069.7 | 5,678.0 | - | 4,048.9 | 1.6 | - | 1,465.4 | - | 3,241.1 | - | 39,977.5 | 13,964.4 | 90,154.6 |
| Mar | 354.3 | 4413.6 | 11,882.6 | 3691.3 | 4,932.3 | - | 5,235.0 | 0.9 | - | 1,590.0 | - | 3,888.3 | - | 42,741.3 | 15,421.2 | 103,237.4 |
| Apr | 546.4 | 3054.1 | 15,585.8 | 4857.7 | 5,768.6 | - | 5,714.4 | 0.2 | - | 1,861.4 | - | 4,143.7 | - | 48,582.4 | 16,999.2 | 116,768.1 |
| May | 639.5 | 8326.7 | 23,817.6 | 4251.9 | 16,001.6 | - | 6,150.9 | 0.0 | - | 1,486.3 | - | 8,474.8 | - | 74,864.0 | 14,793.9 | 175,898.5 |
| Jun | 418.5 | 8464.3 | 32,497.6 | 3807.5 | 21,184.8 | - | 2,639.3 | 0.0 | - | 1,340.0 | - | 10,851.1 | - | 85,145.9 | 18,155.8 | 219,633.0 |
| Jul | 700.4 | 9914.6 | 30,660.3 | 4983.4 | 24,902.9 | - | 4,077.6 | 0.0 | - | 1,411.5 | - | 13,722.1 | - | 98,066.0 | 45,127.9 | 243,565.1 |
| Aug | 863.8 | 14422.1 | 33,703.2 | 4483.0 | 34,971.8 | - | 4,379.8 | 0.0 | - | 2,106.6 | - | 16,515.4 | - | 115,491.9 | 8745.3 | 281,377.1 |
| Sep | 1,086.8 | 14998.2 | 37,911.3 | 7470.1 | 45,094.8 | - | 8,440.8 | 0.0 | - | 1,302.8 | - | 17,996.8 | - | 129,242.7 | 11,630.7 | 336,005.2 |
| Oct | 1,158.3 | 14768.7 | 44,296.5 | 10013.7 | 44,664.1 | - | 14,109.9 | 0.0 | - | 1,142.4 | - | 16,817.7 | - | 123,793.8 | 30,036.4 | 348,479.7 |
| Nov | 1,449.3 | 22456.9 | 41,398.0 | 9771.8 | 41,317.6 | - | 17,572.6 | 0.0 | - | 2,085.3 | - | 16,785.8 | - | 136,029.9 | 30,694.0 | 365,836.9 |
| Dec | 1,470.7 | 23012.7 | 48,533.8 | 9713.7 | 50,229.0 | - | 21,411.1 | 0.0 | 19,993.4 | 2,176.2 | - | 17,693.7 | - | 119,322.3 | 39,279.1 | 421,138.1 |
| 2023 | | | | | | | | | | | | | | | | |
| Jan | 2,402.7 | 32405.1 | 47,062.6 | 8410.8 | 50,364.6 | - | 17,976.2 | 0.0 | 23,668.5 | 2,406.3 | - | 18,311.0 | - | 132,757.4 | 69,570.1 | 446,702.8 |
| Feb | 234.9 | 59685.4 | 50,103.0 | 9568.6 | 62,701.4 | 889.9 | 24,809.7 | 0.0 | 26,667.1 | 4,451.9 | - | 21,629.1 | - | 146,798.4 | 70,987.9 | 528,620.9 |
| Mar | 214.6 | 72311.9 | 57,399.6 | 9196.8 | 51,300.9 | - | 28,841.5 | 0.0 | 24,689.0 | 5,503.9 | - | 19,118.6 | - | 170,376.6 | 84,489.1 | 577,967.3 |
| Apr | 184.1 | 61341.6 | 63,129.5 | 16343.2 | 61,444.0 | - | 28,727.0 | 0.0 | 28,119.0 | 5,989.2 | - | 27,619.9 | - | 205,412.2 | 86,571.2 | 666,323.9 |
| May | 78.1 | 125685.1 | 100,808.7 | 22707.0 | 195,646.6 | - | 81,344.3 | 0.0 | 69,908.9 | 6,246.8 | - | 53,180.7 | - | 440,462.4 | 103,176.1 | 1,315,348.2 |
| Jun | 176.6 | 227001.8 | 172,666.5 | 25998.2 | 452,772.6 | 40,326.7 | 115,193.3 | 0.0 | 196,310.3 | 4,209.5 | - | 121,677.5 | - | 870,075.1 | 230,604.4 | 3,001,600.3 |
| Jul | 162.7 | 132017.2 | 220,995.0 | 20797.2 | 459,668.2 | 32,010.8 | 105,308.6 | 0.0 | 154,472.7 | 13,777.8 | - | 153,638.5 | - | 697,177.8 | 209,734.6 | 2,812,698.9 |
| Aug | 611.0 | 105296.6 | 309,821.7 | 55744.7 | 475,838.3 | 37,447.1 | 102,495.2 | 0.0 | 153,578.2 | 6,767.5 | - | 135,193.3 | - | 758,439.2 | 223,114.4 | 2,928,969.2 |
| Sep | 949.3 | 193065.6 | 339,269.2 | 41680.1 | 437,996.0 | 58,554.5 | 110,351.3 | 0.0 | 161,346.6 | 4,522.1 | - | 153,113.7 | - | 880,148.8 | 290,026.7 | 3,236,640.3 |
| Oct | 403.8 | 204713.4 | 254,684.1 | 187632.1 | 440,150.3 | 65,022.1 | 97,046.1 | 0.0 | 176,111.9 | 13,771.8 | - | 173,523.5 | - | 829,479.5 | 345,029.3 | 3,373,583.5 |
| Nov | 370.5 | 222344.7 | 387,213.2 | 160896.0 | 326,510.1 | 50,688.3 | 159,225.4 | 0.0 | 173,990.9 | 28,127.2 | - | 187,363.3 | - | 926,663.7 | 395,549.5 | 3,614,754.5 |
| Dec | 403.7 | 251968.8 | 457,034.9 | 261067.9 | 345,348.0 | 56,551.7 | 185,131.1 | 0.0 | 166,902.0 | 27,875.9 | - | 222,503.1 | 0.7 | 973,788.6 | 507,890.9 | 4,114,512.9 |

Source: Reserve Bank of Zimbabwe, 2023

Notes

1. Government securities include treasury bills and bonds
2. Includes bankers acceptances, discounted bills and negotiable certificates of deposits.
3. Includes households and other financial corporations.

TABLE 6.2: BUILDING SOCIETIES -LIABILITIES

\$ millions

| End of | | | | | | | Debt Securities | Foreign Liabilities | Amounts Owing to | | | Capital and Reserves | Other Liabilities | TOTAL |
|-------------|-------------|---------------|--------------------------------|-------------------------------|------------|-------------|-----------------|---------------------|------------------|-------------------------------|------------------------------|----------------------|-------------------|-------------|
| | Savings | Time Deposits | Total Deposits from the public | Other Depository Corporations | Government | Total | | | RBZ | Other Depository Corporations | Other Financial Corporations | | | |
| 2020 | | | | | | | | | | | | | | |
| Jan | 2,894.8 | 398.4 | 3,293.3 | 273.1 | 15.0 | 3,581.4 | 34.7 | 944.7 | 0.0 | 100.0 | 0.0 | 1,699.9 | 418.8 | 6,779.5 |
| Feb | 3,118.5 | 419.8 | 3,538.4 | 270.9 | 15.0 | 3,824.3 | 32.5 | 966.5 | 0.0 | 558.5 | 0.0 | 1,714.1 | 501.5 | 7,597.4 |
| Mar | 3,978.7 | 384.4 | 4,363.1 | 290.4 | 15.0 | 4,668.5 | 19.3 | 1,143.4 | 0.0 | 133.4 | 0.0 | 2,335.6 | 591.3 | 8,891.5 |
| Apr | 4,097.6 | 354.9 | 4,452.5 | 290.4 | 15.0 | 4,757.9 | 15.6 | 1,152.3 | 0.0 | 140.8 | 0.0 | 2,628.1 | 562.1 | 9,256.8 |
| May | 5,615.0 | 370.0 | 5,985.0 | 441.2 | 15.0 | 6,441.2 | 45.6 | 1,161.2 | 0.0 | 149.8 | 0.0 | 2,708.1 | 660.4 | 11,166.3 |
| Jun | 7,327.5 | 405.9 | 7,733.4 | 346.2 | 15.0 | 8,094.6 | 17.6 | 2,644.8 | 0.0 | 278.2 | 0.0 | 6,867.2 | 946.4 | 18,848.8 |
| Jul | 10,284.7 | 427.7 | 10,712.4 | 326.2 | 15.0 | 11,053.7 | 21.3 | 3,862.4 | 0.0 | 207.1 | 0.0 | 8,010.7 | 1,236.7 | 24,391.8 |
| Aug | 10,984.4 | 502.7 | 11,487.1 | 364.5 | 15.0 | 11,866.6 | 21.4 | 4,478.3 | 0.0 | 186.1 | 10.0 | 9,438.3 | 1,902.7 | 27,903.4 |
| Sep | 10,408.2 | 403.5 | 10,811.8 | 107.5 | 15.0 | 10,934.3 | 31.7 | 3,842.7 | 0.0 | 125.8 | 0.0 | 8,069.6 | 2,495.1 | 25,499.1 |
| Oct | 11,881.7 | 628.7 | 12,510.4 | 102.5 | 15.0 | 12,627.9 | 154.0 | 3,731.0 | 0.0 | 280.6 | 0.0 | 7,991.8 | 2,478.1 | 27,263.4 |
| Nov | 13,173.5 | 668.5 | 13,842.1 | 252.5 | 15.0 | 14,109.6 | 148.2 | 3,781.0 | 0.0 | 323.0 | 0.0 | 8,200.8 | 2,579.4 | 29,141.9 |
| Dec | 15,585.8 | 797.7 | 16,383.5 | 258.5 | 15.0 | 16,657.0 | 207.5 | 3,221.3 | 0.0 | 440.4 | 0.0 | 9,002.7 | 2,444.3 | 31,973.2 |
| 2021 | | | | | | | | | | | | | | |
| Jan | 17,060.5 | 985.1 | 18,045.7 | 150.0 | 15.0 | 18,210.7 | 291.2 | 3,018.1 | 0.0 | 81.3 | 0.0 | 6,054.0 | 6,191.6 | 33,846.9 |
| Feb | 18,610.7 | 1,047.5 | 19,658.2 | 150.0 | 15.0 | 19,823.2 | 318.2 | 3,075.5 | 0.0 | 40.7 | 0.0 | 6,533.5 | 5,874.0 | 35,665.0 |
| Mar | 18,562.7 | 1,070.5 | 19,633.2 | 150.0 | 15.0 | 19,798.2 | 320.8 | 3,377.0 | 0.0 | 241.5 | 0.0 | 6,727.5 | 5,661.8 | 36,126.8 |
| Apr | 19,021.2 | 1,353.2 | 20,374.5 | 500.0 | 15.0 | 20,889.5 | 325.0 | 4,244.8 | 0.0 | 181.9 | 0.0 | 6,267.0 | 6,418.0 | 38,326.2 |
| May | 22,332.1 | 1,453.5 | 23,785.6 | 500.0 | 15.0 | 24,300.6 | 350.2 | 4,279.9 | 0.0 | 394.8 | 0.0 | 6,067.1 | 7,391.6 | 42,784.2 |
| Jun | 22,784.4 | 1,675.4 | 24,459.8 | 209.5 | 70.5 | 24,739.8 | 359.1 | 3,855.1 | 0.0 | 570.4 | 0.0 | 6,623.0 | 6,713.2 | 42,860.7 |
| Jul | 25,425.9 | 1,997.8 | 27,423.7 | 25.0 | 15.0 | 27,463.7 | 365.2 | 3,488.6 | 0.0 | 274.6 | 0.0 | 7,194.2 | 7,130.1 | 45,916.5 |
| Aug | 27,475.7 | 2,728.9 | 30,204.6 | 60.0 | 15.0 | 30,279.6 | 668.2 | 5,344.8 | 0.0 | 621.9 | 0.0 | 7,683.7 | 6,854.8 | 51,453.0 |
| Sep | 29,023.8 | 2,834.6 | 31,858.5 | 76.0 | 15.2 | 31,949.7 | 1,062.2 | 4,465.7 | 0.0 | 181.9 | 0.0 | 10,227.1 | 7,061.5 | 54,948.1 |
| Oct | 30,925.8 | 4,239.0 | 35,164.7 | 0.0 | 30.0 | 35,194.8 | 1,329.1 | 7,432.5 | 0.0 | 0.0 | 0.0 | 10,906.3 | 8,007.4 | 62,870.1 |
| Nov | 34,486.8 | 4,344.1 | 38,830.8 | 0.0 | 15.0 | 38,845.9 | 1,149.7 | 7,028.7 | 0.0 | 203.6 | 0.0 | 11,575.7 | 8,126.5 | 66,930.0 |
| Dec | 33,974.4 | 4,856.8 | 38,831.3 | 80.0 | 15.0 | 38,926.3 | 1,750.9 | 9,746.8 | 0.0 | 712.0 | 0.0 | 15,101.8 | 8,520.4 | 74,758.3 |
| 2022 | | | | | | | | | | | | | | |
| Jan | 31,695.1 | 5,983.6 | 37,678.7 | 0.0 | 15.0 | 37,693.7 | 1,771.4 | 10,991.6 | 0.0 | 373.7 | 0.0 | 18,063.5 | 10,937.0 | 79,830.9 |
| Feb | 37,132.1 | 7,089.1 | 44,221.1 | 0.0 | 15.0 | 44,236.1 | 1,703.8 | 14,215.9 | 0.0 | 431.6 | 0.0 | 18,241.5 | 11,325.7 | 90,154.6 |
| Mar | 44,187.4 | 6,190.7 | 50,378.1 | 0.0 | 15.0 | 50,393.1 | 1,742.3 | 15,620.9 | 0.0 | 501.9 | 0.0 | 20,548.8 | 14,430.4 | 103,237.4 |
| Apr | 52,979.2 | 6,553.0 | 59,532.2 | 0.0 | 15.0 | 59,547.2 | 1,536.3 | 17,027.1 | 0.0 | 704.1 | 0.0 | 23,099.0 | 14,854.4 | 116,768.1 |
| May | 86,411.7 | 6,683.0 | 93,094.7 | 0.0 | 15.0 | 93,109.8 | 1,477.7 | 34,306.7 | 0.0 | 1,033.4 | 0.0 | 22,645.2 | 23,325.7 | 175,898.5 |
| Jun | 98,008.7 | 8,427.1 | 106,435.9 | 1,030.1 | 15.0 | 107,481.1 | 1,496.4 | 40,346.3 | 0.0 | 1,200.6 | 0.0 | 42,213.2 | 26,895.5 | 219,633.0 |
| Jul | 111,583.1 | 9,489.2 | 121,072.3 | 1,072.6 | 15.0 | 122,159.9 | 1,225.0 | 46,145.1 | 0.0 | 2,071.5 | 0.0 | 55,131.6 | 16,832.0 | 243,565.1 |
| Aug | 133,071.2 | 11,398.3 | 144,469.5 | 1,625.2 | 15.0 | 146,109.7 | 1,382.6 | 55,691.4 | 0.0 | 2,979.3 | 0.0 | 60,157.4 | 15,056.7 | 281,377.1 |
| Sep | 143,338.6 | 28,284.7 | 171,623.3 | 0.0 | 15.0 | 171,638.3 | 1,339.9 | 62,659.9 | 0.0 | 3,613.8 | 0.0 | 79,343.1 | 17,410.1 | 336,005.2 |
| Oct | 122,775.3 | 20,897.6 | 143,672.9 | 1,214.2 | 15.0 | 144,902.1 | 1,707.3 | 69,651.9 | 0.0 | 4,327.9 | 0.0 | 86,799.2 | 41,091.4 | 348,479.7 |
| Nov | 130,892.9 | 23,401.5 | 154,294.3 | 1,256.4 | 13.0 | 155,563.7 | 1,855.1 | 72,052.0 | 0.0 | 5,140.0 | 0.0 | 89,895.0 | 41,331.2 | 365,836.9 |
| Dec | 149,207.3 | 30,517.1 | 179,724.4 | 1,239.7 | 103.8 | 181,068.0 | 1,933.7 | 71,142.6 | 0.0 | 5,623.9 | 0.0 | 118,486.1 | 42,883.8 | 421,138.1 |
| 2023 | | | | | | | | | | | | | | |
| Jan | 161,506.8 | 31,099.4 | 192,606.2 | 1,462.2 | 121.0 | 194,189.4 | 3,214.4 | 72,524.5 | 0.0 | 6,622.6 | 0.0 | 144,335.3 | 25,816.5 | 446,702.8 |
| Feb | 210,739.4 | 27,500.2 | 238,239.5 | 1,153.4 | 15.0 | 239,407.9 | 2,349.9 | 84,724.5 | 0.0 | 7,548.9 | 0.0 | 155,007.6 | 39,582.0 | 528,620.9 |
| Mar | 234,480.2 | 38,088.7 | 272,568.9 | 158.0 | 14.4 | 272,741.2 | 1,982.4 | 89,883.4 | 0.0 | 7,502.7 | 0.0 | 172,499.0 | 33,558.6 | 577,967.3 |
| Apr | 272,738.9 | 35,889.2 | 308,628.0 | 400.0 | 15.0 | 309,043.1 | 1,809.5 | 116,418.1 | 0.0 | 8,456.9 | 0.0 | 183,262.3 | 47,334.0 | 666,323.9 |
| May | 502,897.5 | 36,680.3 | 539,577.9 | 553.7 | 15.0 | 540,146.6 | 4,453.5 | 289,636.2 | 0.0 | 8,115.4 | 0.0 | 372,206.8 | 100,789.6 | 1,315,348.2 |
| Jun | 927,980.2 | 66,404.1 | 994,384.3 | 0.0 | 15.0 | 994,399.3 | 4,147.7 | 631,544.2 | 0.0 | 10,873.2 | 0.0 | 1,117,122.1 | 243,513.7 | 3,001,600.3 |
| Jul | 804,547.2 | 73,047.1 | 877,594.3 | 15,753.2 | 15.0 | 893,362.6 | 2,706.7 | 611,248.0 | 0.0 | 14,397.5 | 0.0 | 1,093,858.2 | 197,126.1 | 2,812,698.9 |
| Aug | 920,687.4 | 90,856.7 | 1,011,544.1 | 15,752.3 | 15.0 | 1,027,311.4 | 3,400.5 | 617,162.9 | 0.0 | 12,854.9 | 0.0 | 1,064,286.3 | 203,953.2 | 2,928,969.2 |
| Sep | 1,062,730.1 | 75,413.9 | 1,138,143.9 | 0.0 | 15.1 | 1,138,159.0 | 3,262.9 | 652,356.6 | 0.0 | 16,101.5 | 0.0 | 1,117,548.2 | 309,212.1 | 3,236,640.3 |
| Oct | 1,261,965.8 | 64,282.0 | 1,326,247.8 | 0.0 | 15.1 | 1,326,262.9 | 4,056.0 | 467,416.6 | 0.0 | 16,785.2 | 0.0 | 1,188,499.5 | 370,563.3 | 3,373,583.5 |
| Nov | 1,301,463.8 | 82,076.9 | 1,383,540.7 | 79,497.1 | 15.1 | 1,463,052.8 | 4,822.5 | 525,114.1 | 0.0 | 16,180.1 | 0.0 | 1,209,652.3 | 395,932.7 | 3,614,754.5 |
| Dec | 1,541,238.9 | 142,705.5 | 1,683,944.4 | 79,497.1 | 15.8 | 1,763,457.2 | 7,085.0 | 516,718.0 | 0.0 | 8,736.3 | 0.0 | 1,308,419.6 | 510,096.7 | 4,114,512.9 |

Source: Reserve Bank of Zimbabwe, 2023

TABLE 7.1 : SECTORAL ANALYSIS OF COMMERCIAL BANKS LOANS AND ADVANCES

\$('000)

| END OF | AGRICULTURE | CONSTRUCTION | COMMUNICATION | DISTRIBUTION | FINANCIAL & INVESTMENTS | | FINANCIAL ORGANISATIONS | MANUFACTURING | MINING | SERVICES | TRANSPORT | INDIVIDUALS | CONGLOMERATES | TOTAL |
|-------------|------------------|----------------|----------------|----------------|-------------------------|----------------|-------------------------|------------------|----------------|----------------|------------------|-------------|------------------|-------|
| | | | | | | | | | | | | | | |
| 2020 | | | | | | | | | | | | | | |
| Jan | 4,084,551.94 | 155,581.93 | 40,879.89 | 1,241,096.72 | 54,212.81 | 1,614,135.86 | 1,136,124.87 | 905,568.16 | 799,835.71 | 83,887.62 | 1,594,904.42 | 3,435.36 | 11,714,215.29 | |
| Feb | 4,492,412.28 | 157,892.05 | 54,850.75 | 1,305,056.27 | 51,575.18 | 1,667,015.97 | 1,328,895.13 | 875,096.28 | 827,340.38 | 103,240.64 | 1,837,059.21 | 1,195.35 | 12,701,629.50 | |
| Mar | 5,400,573.75 | 137,553.14 | 109,432.30 | 1,355,737.76 | 60,656.39 | 2,181,804.45 | 1,514,365.26 | 1,743,391.37 | 911,567.97 | 129,647.77 | 2,083,395.02 | 30,866.95 | 15,658,992.12 | |
| Apr | 5,497,243.24 | 144,302.16 | 94,782.20 | 1,298,701.43 | 50,563.13 | 2,200,545.77 | 1,762,996.43 | 1,756,962.25 | 1,057,031.75 | 149,805.94 | 2,211,133.89 | 33,524.86 | 16,257,593.05 | |
| May | 6,753,987.64 | 152,161.11 | 176,776.32 | 1,688,453.47 | 61,403.01 | 2,272,323.33 | 2,155,232.06 | 2,018,291.52 | 1,335,664.72 | 161,892.59 | 2,646,269.59 | 56,873.34 | 19,479,328.70 | |
| Jun | 8,233,748.36 | 178,010.08 | 127,961.90 | 3,248,219.37 | 64,989.86 | 5,469,986.07 | 3,799,659.67 | 4,379,017.69 | 1,983,339.32 | 277,602.32 | 3,665,408.84 | 46,384.96 | 31,474,328.45 | |
| Jul | 8,927,920.73 | 256,440.30 | 209,123.91 | 4,249,101.81 | 34,055.90 | 7,106,442.23 | 5,125,740.57 | 5,385,837.14 | 2,413,677.93 | 418,160.11 | 4,321,918.71 | 46,630.64 | 38,495,049.96 | |
| Aug | 9,773,178.50 | 269,675.36 | 194,537.60 | 5,470,092.50 | 30,347.10 | 7,946,261.68 | 6,723,930.20 | 5,651,838.11 | 3,103,883.15 | 446,084.37 | 5,291,100.20 | 48,922.44 | 44,952,547.19 | |
| Sep | 10,508,860.18 | 202,928.95 | 203,610.78 | 4,810,727.31 | 29,975.80 | 1,041,079.17 | 7,136,261.66 | 4,099,760.81 | 3,255,496.85 | 517,871.73 | 6,526,576.15 | 48,754.08 | 38,381,903.47 | |
| Oct | 12,296,430.45 | 302,589.49 | 251,238.66 | 9,053,118.05 | 28,434.20 | 8,136,185.80 | 6,305,609.42 | 6,351,785.61 | 3,855,757.60 | 649,444.55 | 7,243,034.96 | 49,339.03 | 54,522,967.83 | |
| Nov | 14,705,718.28 | 553,426.67 | 299,226.19 | 10,178,453.66 | 26,676.82 | 9,457,279.18 | 7,442,871.42 | 6,834,160.25 | 4,193,059.76 | 959,134.44 | 7,919,442.36 | 50,802.65 | 62,620,251.69 | |
| Dec | 19,070,900.24 | 557,071.84 | 265,529.08 | 10,043,351.16 | 24,925.66 | 9,451,197.42 | 8,214,424.44 | 7,599,398.94 | 4,750,996.82 | 1,556,410.92 | 9,213,845.68 | 46,489.85 | 70,794,542.04 | |
| | 1,000.00 | | | | | | | | | | | | | |
| 2021 | | | | | | | | | | | | | | |
| Jan | 23,978,167.35 | 610,696.11 | 267,400.20 | 9,997,383.02 | 66,046.86 | 9,811,097.63 | 7,641,910.42 | 7,176,322.97 | 4,807,054.16 | 1,685,871.14 | 10,092,630.46 | 47,525.58 | 76,182,105.93 | |
| Feb | 24,581,772.22 | 653,205.48 | 285,830.69 | 10,330,772.00 | 65,231.37 | 10,024,935.09 | 7,949,013.06 | 6,754,180.16 | 5,018,015.84 | 1,766,077.92 | 10,905,948.39 | 47,678.08 | 78,382,660.29 | |
| Mar | 28,741,816.74 | 737,140.48 | 320,102.45 | 10,604,119.56 | 76,828.95 | 10,517,753.11 | 9,428,559.85 | 8,179,722.05 | 5,701,289.52 | 1,822,019.95 | 12,528,176.45 | 33,915.52 | 88,691,444.62 | |
| Apr | 31,859,146.34 | 675,080.87 | 347,881.04 | 12,101,683.31 | 205,760.21 | 12,046,268.54 | 10,788,214.39 | 8,802,924.25 | 6,559,969.13 | 1,831,534.43 | 14,724,055.16 | 36,983.33 | 99,979,501.99 | |
| May | 34,645,328.64 | 713,518.48 | 292,339.75 | 13,012,546.01 | 70,347.70 | 10,160,360.67 | 11,287,317.39 | 8,318,871.52 | 7,438,997.57 | 1,831,015.12 | 17,169,532.74 | 10,879.19 | 104,951,054.78 | |
| Jun | 36,527,537.18 | 993,308.60 | 357,200.72 | 14,622,859.32 | 69,173.21 | 12,832,747.32 | 12,635,012.94 | 7,938,660.25 | 9,226,503.32 | 1,903,845.82 | 19,986,300.49 | 40,765.72 | 117,133,914.90 | |
| Jul | 39,160,305.59 | 1,280,558.68 | 411,253.92 | 16,602,010.52 | 62,624.82 | 13,792,648.82 | 12,583,048.87 | 8,567,557.82 | 10,717,151.04 | 1,820,088.91 | 22,581,320.29 | 13,756.78 | 127,552,136.06 | |
| Aug | 41,218,056.27 | 1,372,177.00 | 431,669.10 | 15,667,033.13 | 66,504.42 | 14,701,546.35 | 13,446,660.94 | 8,828,791.19 | 11,500,069.82 | 1,942,139.38 | 27,299,685.30 | 15,470.31 | 136,489,803.20 | |
| Sep | 41,133,553.69 | 1,649,182.17 | 433,781.15 | 16,702,896.26 | 321,991.18 | 15,183,417.18 | 15,271,161.92 | 9,065,558.07 | 11,973,442.27 | 2,145,369.49 | 30,851,901.80 | 19,863.23 | 144,752,118.41 | |
| Oct | 48,491,758.71 | 1,644,045.10 | 477,340.76 | 20,072,721.66 | 337,275.51 | 16,644,705.00 | 17,906,042.38 | 10,150,149.70 | 8,544,940.34 | 2,418,354.85 | 35,641,091.07 | 17,894.63 | 162,346,317.71 | |
| Nov | 48,945,526.55 | 1,598,923.06 | 394,575.79 | 20,998,777.03 | 434,931.56 | 16,621,266.44 | 19,372,274.14 | 10,802,887.56 | 8,904,904.88 | 2,882,220.06 | 40,009,482.19 | 18,275.25 | 170,984,044.50 | |
| Dec | 54,028,791.83 | 1,778,880.47 | 556,046.62 | 24,450,917.17 | 570,685.08 | 10,955,470.21 | 22,025,406.62 | 10,538,491.23 | 14,437,886.10 | 2,996,425.00 | 43,047,088.39 | 29,601.16 | 185,415,689.87 | |
| 2022 | | | | | | | | | | | | | | |
| Jan | 58,163,723.79 | 2,180,551.47 | 576,438.12 | 26,576,317.70 | 366,231.45 | 8,887,534.55 | 23,074,734.84 | 11,840,524.88 | 15,743,736.46 | 3,516,259.69 | 47,325,078.28 | 29,564.68 | 198,280,695.90 | |
| Feb | 59,500,669.71 | 2,289,260.81 | 618,640.14 | 27,925,301.74 | 641,435.03 | 9,370,886.67 | 27,976,121.59 | 13,027,815.12 | 20,505,827.49 | 3,747,288.27 | 51,007,737.28 | 19,692.27 | 216,630,676.11 | |
| Mar | 66,551,117.83 | 2,538,377.08 | 656,335.46 | 29,688,979.74 | 660,584.49 | 10,903,917.10 | 32,629,411.62 | 15,688,496.07 | 38,075,386.72 | 4,471,441.45 | 58,500,950.68 | 802,168.34 | 261,167,166.58 | |
| Apr | 74,441,781.12 | 4,219,500.30 | 1,441,218.07 | 33,136,441.44 | 673,885.92 | 13,157,284.33 | 34,426,878.27 | 18,261,710.29 | 39,043,359.76 | 5,001,307.17 | 63,176,517.86 | 40,089.64 | 287,019,974.16 | |
| May | 101,753,100.08 | 5,120,524.84 | 3,358,419.20 | 50,514,059.33 | 760,401.23 | 12,433,390.50 | 42,057,624.50 | 28,724,818.35 | 48,088,662.73 | 6,286,840.17 | 76,655,600.16 | 34,456.76 | 375,787,897.73 | |
| Jun | 118,753,588.99 | 6,209,658.53 | 2,293,665.50 | 64,942,949.99 | 869,273.19 | 23,897,585.00 | 58,442,367.18 | 37,195,284.13 | 62,467,707.84 | 9,414,912.48 | 96,536,183.00 | 43,204.15 | 481,066,380.00 | |
| July | 133,779,414.05 | 7,610,614.14 | 3,684,426.07 | 77,836,080.20 | 938,367.98 | 30,537,997.95 | 69,408,788.72 | 46,181,587.44 | 72,642,938.51 | 10,449,582.51 | 111,094,524.49 | 46,145.73 | 564,210,467.80 | |
| Aug | 165,210,571.41 | 10,163,176.69 | 2,624,492.88 | 93,899,073.61 | 1,266,729.80 | 39,544,245.28 | 87,691,102.84 | 58,330,938.20 | 97,552,420.83 | 10,450,507.09 | 131,625,765.29 | 154,457.59 | 698,513,481.52 | |
| Sept | 201,167,878.53 | 11,330,918.80 | 5,038,300.39 | 110,956,484.03 | 1,297,748.50 | 44,492,682.69 | 101,816,518.33 | 68,708,096.37 | 88,483,494.42 | 11,685,667.87 | 152,934,863.30 | 276,752.34 | 822,189,405.58 | |
| Oct | 223,506,677.74 | 12,026,669.50 | 4,229,873.27 | 113,451,159.15 | 1,302,041.27 | 46,399,745.17 | 110,333,025.84 | 79,715,558.05 | 89,501,330.53 | 9,611,322.30 | 175,816,703.56 | 178,607.79 | 866,072,714.17 | |
| Nov | 232,953,535.08 | 16,431,625.92 | 11,131,139.79 | 118,284,970.84 | 1,687,527.03 | 42,192,397.26 | 124,017,335.43 | 75,874,234.73 | 94,636,395.62 | 12,440,947.33 | 207,085,835.54 | 197,473.26 | 936,933,441.83 | |
| Dec | 253,185,165.18 | 19,199,455.89 | 10,466,455.02 | 135,037,685.07 | 1,551,994.21 | 70,805,600.30 | 136,576,579.60 | 94,115,141.69 | 123,404,532.09 | 12,079,018.68 | 235,371,108.06 | 173,717.07 | 1,091,966,452.83 | |
| 2023 | | | | | | | | | | | | | | |
| Jan | 299,237,745.06 | 22,096,826.86 | 11,001,194.94 | 154,399,125.00 | 2,073,794.79 | 72,677,263.10 | 165,905,496.48 | 124,259,994.28 | 140,303,195.37 | 16,560,714.33 | 290,446,774.71 | 286,968.13 | 1,299,249,093.07 | |
| Feb | 333,081,520.85 | 26,349,752.54 | 12,607,980.80 | 168,969,321.35 | 3,232,834.66 | 79,874,665.83 | 198,087,465.13 | 146,996,948.44 | 150,078,778.01 | 18,960,512.94 | 335,439,856.49 | 415,659.47 | 1,474,095,296.50 | |
| Mar | 411,138,419.07 | 28,795,432.59 | 14,081,946.71 | 184,250,094.21 | 3,256,927.22 | 101,507,881.47 | 232,125,042.77 | 168,374,643.67 | 159,301,093.17 | 20,786,447.06 | 364,183,808.40 | 229,595.47 | 1,688,031,331.80 | |
| Apr | 411,638,425.58 | 28,865,765.48 | 14,081,964.65 | 184,833,219.66 | 3,256,927.22 | 101,507,881.47 | 235,076,590.94 | 168,374,757.64 | 159,310,920.52 | 20,785,827.18 | 365,366,760.50 | 229,595.47 | 1,693,328,636.32 | |
| May | 726,348,772.35 | 78,828,771.47 | 44,800,380.00 | 409,618,602.87 | 6,584,930.07 | 226,467,642.46 | 583,387,051.30 | 480,909,418.46 | 381,628,891.53 | 62,593,512.49 | 757,858,742.61 | 267,815.39 | 3,759,294,531.01 | |
| Jun | 1,385,380,571.66 | 114,682,839.69 | 114,682,839.69 | 114,682,839.69 | 23,922,347.39 | 571,712,604.71 | 1,309,324,347.94 | 1,111,326,604.14 | 808,734,970.18 | 129,722,475.73 | 1,754,989,459.01 | 445,788.00 | 8,503,607,794.19 | |
| Jul | 1,088,372,491.59 | 132,529,236.30 | 101,023,084.21 | 843,805,813.72 | 21,291,030.44 | 379,922,779.80 | 1,037,949,287.43 | 824,419,061.99 | 646,244,001.65 | 87,491,103.55 | 1,451,125,105.58 | 356,098.86 | 6,605,529,095.13 | |
| Aug | 1,104,126,310.09 | 133,512,317.72 | 105,426,999.17 | 883,402,044.93 | 21,345,225.83 | 395,145,008.06 | 1,077,529,295.35 | 824,970,068.56 | 716,638,286.73 | 85,309,683.35 | 1,543,461,599.29 | 382,505.35 | 6,689,249,344.42 | |
| Sep | 1,336,413,273.40 | 158,136,405.58 | 121,080,865.90 | 752,199,791.20 | 28,592,532.70 | 465,470,715.50 | 1,334,020,478.90 | 1,012,670,250.70 | 799,826,458.00 | 102,238,002.60 | 1,857,297,850.00 | 586,991.00 | 7,968,533,615.50 | |
| Oct | 1,461,090,986.48 | 163,948,853.90 | 120,153,516.74 | 935,064,277.07 | 24,681,683.18 | 520,361,008.99 | 1,381,206,351.23 | 1,092,469,043.71 | 859,550,943.15 | 118,799,556.91 | 2,126,512,435.00 | 627,911.82 | 8,804,466,568.16 | |
| Nov | 1,397,804,07 | | | | | | | | | | | | | |

TABLE 7.2: SECTORAL ANALYSIS OF COMMERCIAL BANKS DEPOSITS

(\$ '000)

| END OF | AGRICULTURE | CONSTRUCTION | COMMUNICATIONS | DISTRIBUTION | FINANCIAL & INVESTMENTS | FINANCIAL ORGANISATIONS | MANUFACTURING | MINING | SERVICES | TRANSPORT | INDIVIDUALS | CONGLOMERATES | TOTAL |
|-------------|----------------|----------------|----------------|------------------|-------------------------|-------------------------|------------------|------------------|------------------|----------------|------------------|---------------|-------------------|
| | | | | | | | | | | | | 1,000.00 | |
| 2020 | | | | | | | | | | | | | |
| Jan | 2,173,633.03 | 972,609.19 | 3,182,087.13 | 4,279,565.75 | 1,757,297.12 | 4,791,990.63 | 2,791,625.15 | 2,223,774.14 | 9,875,803.48 | 609,781.65 | 2,838,775.94 | 81,735.21 | 35,578,678.43 |
| Feb | 2,492,591.77 | 1,191,731.68 | 3,340,863.80 | 8,721,475.95 | 1,919,428.47 | 5,869,104.19 | 3,481,495.51 | 2,729,161.98 | 10,202,203.60 | 760,155.34 | 3,574,134.47 | 82,845.83 | 44,365,192.59 |
| Mar | 2,678,262.66 | 1,449,645.90 | 3,231,058.97 | 11,715,273.88 | 2,114,093.03 | 6,507,000.01 | 4,576,971.82 | 3,048,053.49 | 11,490,205.21 | 947,918.17 | 4,257,117.74 | 72,082.86 | 52,087,683.73 |
| Apr | 2,854,374.82 | 1,118,295.51 | 3,492,330.52 | 5,271,473.36 | 1,999,901.13 | 6,191,170.71 | 4,276,817.19 | 3,727,579.43 | 14,060,717.80 | 713,406.98 | 4,444,924.89 | 83,109.30 | 48,234,101.64 |
| May | 3,866,781.11 | 1,163,944.89 | 4,713,727.59 | 7,932,403.43 | 1,991,042.58 | 7,151,451.48 | 5,858,495.15 | 5,031,912.53 | 13,907,794.76 | 944,318.05 | 5,060,401.34 | 88,613.61 | 57,710,886.51 |
| Jun | 7,228,784.40 | 1,963,030.85 | 5,393,404.53 | 14,526,855.63 | 3,997,135.72 | 12,452,202.49 | 11,386,156.55 | 9,507,719.09 | 22,807,615.50 | 1,630,544.88 | 9,798,261.20 | 121,561.20 | 100,813,272.04 |
| Jul | 9,091,726.77 | 2,629,847.13 | 6,043,418.97 | 19,096,889.49 | 4,988,887.74 | 15,446,649.70 | 15,274,687.36 | 7,918,819.51 | 31,916,392.56 | 2,035,354.71 | 15,762,315.16 | 147,865.97 | 130,352,855.06 |
| Aug | 9,462,082.74 | 2,865,950.88 | 6,582,519.60 | 19,234,703.99 | 5,333,846.88 | 16,821,248.59 | 17,017,042.14 | 7,304,595.82 | 35,312,317.72 | 2,217,425.46 | 16,548,990.51 | 134,271.10 | 138,834,995.43 |
| Sep | 9,832,514.38 | 3,139,646.07 | 7,166,350.39 | 20,531,087.56 | 5,145,328.35 | 9,505,277.06 | 17,311,149.20 | 10,234,597.66 | 39,731,086.51 | 2,011,372.45 | 16,155,747.87 | 148,612.60 | 140,912,770.08 |
| Oct | 9,923,335.07 | 3,346,982.41 | 9,919,999.10 | 22,567,492.87 | 6,180,403.26 | 21,021,376.92 | 20,667,754.18 | 10,950,177.78 | 41,131,626.19 | 2,597,408.09 | 18,072,164.45 | 176,961.04 | 166,555,681.37 |
| Nov | 10,683,513.83 | 3,732,868.95 | 9,809,491.39 | 28,228,980.99 | 6,029,490.43 | 17,343,347.49 | 23,027,365.97 | 14,471,556.33 | 47,870,360.42 | 2,986,050.60 | 19,045,412.04 | 209,168.81 | 183,437,607.25 |
| Dec | 10,252,495.91 | 4,965,472.75 | 12,171,250.70 | 30,987,168.50 | 5,959,867.34 | 19,653,397.02 | 25,666,591.10 | 13,188,851.04 | 55,454,341.21 | 3,901,504.33 | 22,313,591.00 | 519,773.38 | 205,034,304.27 |
| | | | | | | | | | 1,000.00 | | | | |
| 2021 | | | | | | | | | | | | | |
| Jan | 12,195,945.09 | 4,725,946.72 | 13,067,828.56 | 32,314,625.60 | 6,804,952.50 | 19,638,789.03 | 27,577,248.19 | 13,566,042.79 | 60,234,250.60 | 3,993,814.34 | 22,146,327.53 | 314,523.37 | 216,580,294.30 |
| Feb | 12,215,925.38 | 4,335,293.23 | 13,268,343.18 | 31,820,079.48 | 6,327,338.72 | 19,480,197.75 | 27,088,789.92 | 11,873,767.24 | 62,647,881.89 | 3,583,509.91 | 23,594,651.47 | 1,323,276.77 | 216,559,054.94 |
| Mar | 12,086,596.94 | 5,009,117.91 | 15,457,881.64 | 33,668,114.17 | 7,879,623.60 | 17,019,379.33 | 29,927,193.06 | 12,664,366.44 | 68,761,992.24 | 4,513,060.17 | 25,352,486.13 | 371,874.60 | 232,711,686.23 |
| Apr | 14,293,712.79 | 6,264,137.34 | 17,624,611.65 | 35,860,252.53 | 7,955,587.69 | 18,411,151.82 | 32,890,743.13 | 11,445,151.89 | 81,710,668.87 | 4,248,558.67 | 27,176,673.47 | 411,001.01 | 257,992,250.84 |
| May | 14,731,869.47 | 5,542,211.64 | 19,231,383.69 | 37,283,237.74 | 7,903,622.65 | 19,756,317.30 | 33,027,214.88 | 22,796,168.05 | 84,596,653.48 | 4,504,355.67 | 28,445,264.85 | 378,185.06 | 278,196,484.46 |
| Jun | 15,628,935.51 | 6,154,316.52 | 20,722,752.27 | 39,604,431.48 | 7,861,552.67 | 21,455,061.82 | 36,502,664.43 | 23,449,074.86 | 92,196,178.85 | 4,756,434.86 | 29,731,644.54 | 415,508.64 | 298,478,556.45 |
| Jul | 14,899,561.10 | 6,742,913.66 | 25,082,739.85 | 39,720,936.02 | 9,580,503.84 | 24,570,675.98 | 38,875,306.10 | 31,312,003.24 | 94,151,108.53 | 5,021,547.73 | 32,324,374.53 | 568,402.62 | 322,850,073.17 |
| Aug | 14,056,945.25 | 6,611,127.05 | 26,897,316.63 | 39,624,666.33 | 9,778,338.93 | 27,046,620.96 | 40,693,944.15 | 26,504,554.01 | 84,766,848.12 | 4,915,399.24 | 33,960,935.12 | 645,902.41 | 315,502,598.18 |
| Sep | 14,777,285.47 | 6,264,492.08 | 27,413,062.10 | 45,375,795.43 | 10,337,697.22 | 25,786,388.31 | 43,113,093.01 | 25,765,614.84 | 95,985,614.84 | 5,605,871.74 | 37,063,703.52 | 687,817.24 | 343,654,667.37 |
| Oct | 14,923,669.66 | 8,437,829.51 | 26,583,413.65 | 47,841,912.79 | 11,477,927.22 | 29,796,762.93 | 51,676,553.79 | 49,115,499.00 | 111,611,484.23 | 5,940,819.15 | 35,043,857.03 | 618,831.05 | 393,068,559.99 |
| Nov | 14,147,912.21 | 7,546,852.86 | 27,174,334.28 | 44,238,573.41 | 11,949,923.74 | 27,199,271.57 | 52,401,389.32 | 49,817,772.34 | 115,576,831.01 | 5,911,967.57 | 37,770,843.26 | 618,831.05 | 394,486,740.29 |
| Dec | 16,522,401.63 | 9,204,283.51 | 26,835,545.00 | 47,381,404.66 | 15,303,976.78 | 43,092,763.28 | 57,822,911.04 | 61,555,101.22 | 122,091,550.61 | 6,093,367.35 | 40,046,246.70 | 1,319,573.65 | 447,269,125.42 |
| | | | | | | | | | | | | | |
| 2022 | | | | | | | | | | | | | |
| Jan | 17,399,268.45 | 9,928,816.10 | 28,146,847.17 | 46,285,881.10 | 15,060,177.49 | 34,087,881.41 | 60,888,346.70 | 38,232,883.69 | 135,579,116.46 | 6,454,492.58 | 32,504,960.47 | 745,336.00 | 425,314,007.61 |
| Feb | 20,260,983.50 | 9,641,974.72 | 32,159,803.23 | 50,825,844.50 | 15,235,028.54 | 35,068,548.54 | 49,157,612.17 | 43,769,514.96 | 146,423,512.16 | 7,768,846.48 | 36,257,363.98 | 724,522.36 | 447,293,555.15 |
| Mar | 22,638,817.86 | 11,683,937.35 | 34,271,841.32 | 61,002,811.60 | 20,352,647.27 | 34,501,628.57 | 57,839,997.29 | 60,678,395.30 | 173,444,002.60 | 9,467,563.85 | 43,160,654.72 | 970,393.82 | 530,012,691.56 |
| Apr | 26,926,844.72 | 12,304,918.39 | 34,924,202.54 | 67,201,357.79 | 21,444,798.07 | 38,606,872.21 | 61,303,321.13 | 64,980,792.31 | 216,612,532.66 | 10,455,473.89 | 45,951,692.03 | 939,217.87 | 601,652,023.61 |
| May | 39,564,579.03 | 21,954,770.23 | 42,666,739.38 | 108,620,498.72 | 28,757,840.78 | 54,108,110.44 | 88,717,845.18 | 107,568,244.73 | 291,739,801.56 | 14,310,137.61 | 65,853,453.06 | 1,190,747.91 | 865,052,768.60 |
| Jun | 45,956,287.64 | 26,686,177.09 | 47,155,850.80 | 128,881,143.56 | 32,783,755.16 | 60,238,449.95 | 105,247,922.50 | 120,389,795.99 | 326,034,986.61 | 17,068,663.50 | 108,828,797.15 | 1,325,268.69 | 1,011,597,098.65 |
| Jul | 40,699,352.12 | 28,329,526.03 | 45,417,841.09 | 128,847,329.07 | 21,958,796.02 | 62,326,844.37 | 103,536,398.88 | 112,642,685.48 | 401,574,353.33 | 17,902,000.20 | 112,555,899.49 | 1,117,408.25 | 1,076,908,434.33 |
| Aug | 68,438,409.63 | 39,107,020.53 | 53,616,955.67 | 171,501,037.83 | 25,370,674.58 | 68,913,237.19 | 162,326,617.25 | 137,243,494.58 | 538,409,018.36 | 23,523,309.06 | 146,121,882.24 | 1,197,164.45 | 1,435,768,821.37 |
| Sep | 81,174,128.75 | 51,501,554.76 | 58,104,791.47 | 204,056,688.73 | 36,246,197.07 | 174,562,749.46 | 172,521,502.90 | 138,936,277.91 | 626,755,883.05 | 25,607,188.82 | 182,077,675.02 | 1,117,650.78 | 1,789,722,288.71 |
| Oct | 83,201,043.64 | 63,984,990.31 | 67,031,137.91 | 207,367,773.63 | 40,617,325.27 | 155,873,800.58 | 179,051,392.63 | 157,121,308.46 | 575,293,016.53 | 27,092,268.91 | 201,852,712.89 | 3,193,614.07 | 1,761,680,384.82 |
| Nov | 88,153,064.47 | 61,978,896.61 | 78,744,676.95 | 236,152,455.10 | 39,915,042.93 | 100,872,718.26 | 197,281,243.03 | 200,240,592.45 | 606,580,960.90 | 32,903,876.70 | 233,604,874.73 | 119,223.24 | 1,893,547,625.35 |
| Dec | 106,799,918.36 | 60,886,327.29 | 73,518,960.29 | 260,923,049.61 | 48,959,835.11 | 122,528,998.69 | 242,741,914.11 | 171,982,170.05 | 747,151,447.16 | 37,453,518.81 | 270,164,633.75 | 10,753,958.63 | 2,153,864,731.86 |
| | | | | | | | | | | | | | |
| 2023 | | | | | | | | | | | | | |
| Jan | 114,820,700.76 | 79,460,381.87 | 82,589,902.30 | 305,204,829.91 | 45,118,619.63 | 135,072,311.14 | 263,222,364.10 | 223,632,204.71 | 896,980,184.31 | 37,534,721.96 | 288,326,194.21 | 7,916,696.92 | 2,479,879,111.81 |
| Feb | 118,375,609.69 | 85,995,682.64 | 93,761,236.16 | 312,626,341.50 | 56,688,432.58 | 147,245,179.36 | 266,610,300.93 | 273,709,371.16 | 938,437,753.70 | 39,909,193.60 | 292,841,727.23 | 6,842,518.78 | 2,633,043,347.35 |
| Mar | 119,963,933.20 | 85,731,698.36 | 100,697,025.58 | 322,453,842.97 | 45,619,349.07 | 148,455,496.20 | 286,712,763.58 | 273,572,570.94 | 1,064,798,433.60 | 44,685,590.57 | 330,031,150.72 | 14,190,575.51 | 2,836,912,430.30 |
| Apr | 131,146,380.30 | 89,322,733.64 | 99,723,066.84 | 324,249,300.08 | 45,619,349.07 | 149,245,957.86 | 289,670,780.41 | 273,578,020.75 | 1,072,456,655.25 | 44,926,335.64 | 331,068,417.40 | 14,190,575.51 | 2,865,197,572.73 |
| May | 269,460,363.15 | 210,867,012.29 | 216,906,304.04 | 631,589,937.93 | 113,357,505.65 | 362,294,051.43 | 581,761,350.37 | 545,536,680.63 | 2,504,454,969.80 | 102,648,366.24 | 702,960,786.40 | 28,985,518.44 | 6,270,822,846.38 |
| Jun | 581,642,309.76 | 428,772,683.41 | 410,699,487.74 | 1,366,510,052.55 | 227,784,986.62 | 700,617,673.80 | 1,094,382,949.63 | 1,185,026,806.70 | 5,283,380,622.25 | 156,476,750.17 | 1,999,474,750.17 | 40,673,167.41 | 13,083,728,165.12 |
| Jul | 535,377,934.43 | 436,808,429.52 | 413,150,823.99 | 1,394,747,348.19 | 206,866,966.84 | 711,462,740.79 | 982,808,623.76 | 982,808,623.76 | 4,533,520,705.60 | 184,470,180.50 | 1,464,856,207.23 | 37,277,944.87 | 12,059,150,012.48 |
| Aug | 537,439,304.43 | 422,479,784.07 | 413,226,172.28 | 1,343,458,227.81 | 285,743,813.63 | 662,607,567.90 | 1,197,898,912.17 | 1,004,826,660.33 | 4,639,684,933.86 | 209,521,849.57 | 1,553,047,811.00 | 38,718,344. | |

TABLE 8.1: LENDING RATES (percent per annum)

| End of | Commercial Banks | | |
|-------------|------------------------------------|------------------------|-----------|
| | Nominal Lending Rates ¹ | Weighted Lending Rates | |
| | | Individuals | Corporate |
| 2021 | | | |
| Jan | 6.00-65.00 | 32.65 | 24.77 |
| Feb | 6.00-85.00 | 36.67 | 21.36 |
| Mar | 6.00-85.00 | 35.83 | 22.61 |
| Apr | 6.00-85.00 | 35.22 | 22.59 |
| May | 6.00-85.00 | 34.84 | 21.76 |
| Jun | 6.00-85.00 | 36.25 | 22.46 |
| Jul | 6.00-85.00 | 36.56 | 21.66 |
| Aug | 6.00-85.00 | 41.06 | 39.65 |
| Sep | 6.00-85.00 | 40.61 | 39.50 |
| Oct | 6.00-85.00 | 41.86 | 45.81 |
| Nov | 6.00-8500 | 39.13 | 38.10 |
| Dec | 6.00-8500 | 39.34 | 37.94 |
| 2022 | | | |
| Jan | 15.00-85.00 | 39.32 | 39.62 |
| Feb | 15.00-85.00 | 40.55 | 64.02 |
| Mar | 15.00-85.00 | 40.74 | 43.88 |
| Apr | 15.00-85.00 | 38.15 | 45.56 |
| May | 15.00-85.00 | 38.01 | 47.25 |
| Jun | 15.00-85.00 | 38.45 | 48.25 |
| Jul | 80.00-240.00 | 82.75 | 165.45 |
| Aug | 80.00-230.00 | 88.46 | 155.96 |
| Sep | 100.00-230.00 | 98.07 | 158.46 |
| Oct | 100.00-290.00 | 99.37 | 115.26 |
| Nov | 100.00-290.00 | 99.03 | 110.97 |
| Dec | 100.00-290.00 | 99.02 | 110.83 |
| 2023 | | | |
| Jan | 100.00-240.00 | 90.05 | 116.03 |
| Feb | 65.00-230.00 | 60.12 | 80.88 |
| Mar | 65.00-230.00 | 74.35 | 81.46 |
| Apr | 70.00-230.00 | 74.48 | 86.96 |
| May | 70.00-230.00 | 77.86 | 83.61 |
| Jun | 70.00-155.00 | 76.33 | 92.64 |
| Jul | 64.00-155.00 | 77.82 | 94.80 |
| Aug | 64.00-155.00 | 77.63 | 93.18 |
| Sep | 64.00-160.00 | 76.49 | 92.69 |
| Oct | 64.00-160.00 | 71.72 | 92.43 |
| Nov | 64.00-160.00 | 70.15 | 93.15 |
| Dec | 64.00-155.00 | 69.02 | 93.77 |

Source: Reserve Bank of Zimbabwe, 2023

Notes

1. Nominal lending rates depict the range of rates quoted by banks.

TABLE 8.2 : BANK DEPOSIT RATES (percent per annum)

| END OF | COMMERCIAL BANKS | |
|-------------|------------------|--------------|
| | SAVINGS | 3 MONTHS |
| 2021 | | |
| Jan | 0.22-12.00 | 2.00-21.50 |
| Feb | 0.22-12.00 | 2.00-21.50 |
| Mar | 0.22-12.00 | 2.00-21.50 |
| Apr | 0.22-12.00 | 2.00-21.50 |
| May | 0.22-12.00 | 2.00-21.50 |
| Jun | 0.25-12.00 | 2.00-26.00 |
| Jul | 0.50-12.00 | 2.00-26.00 |
| Aug | 0.50-12.00 | 2.00-26.00 |
| Sep | 0.50-12.00 | 2.00-26.00 |
| Oct | 0.50-12.00 | 2.00-26.00 |
| Nov | 0.50-12.00 | 2.00-26.00 |
| Dec | 0.50-12.00 | 2.00-26.00 |
| 2022 | | |
| Jan | 0.50-12.00 | 2.00-26.00 |
| Feb | 0.50-12.00 | 2.00-26.00 |
| Mar | 0.50-12.00 | 2.00-26.00 |
| Apr | 0.50-12.50 | 2.00-30.00 |
| May | 0.50-12.50 | 2.00-32.00 |
| Jun | 0.50-12.50 | 2.00-32.00 |
| Jul | 40.00 | 80.00-92.00 |
| Aug | 40.00 | 80.00-92.00 |
| Sep | 40.00 | 80.00-92.00 |
| Oct | 40.00 | 80.00-92.00 |
| Nov | 40.00 | 80.00-92.00 |
| Dec | 40.00 | 80.00-95.00 |
| 2023 | | |
| Jan | 40.00 | 80.00-110.00 |
| Feb | 30.00 | 50.00-110.00 |
| Mar | 30.00 | 50.00-110.00 |
| Apr | 30.00 | 50.00-110.00 |
| May | 30.00 | 50.00-110.00 |
| Jun | 30.00 | 50.00-110.00 |
| Jul | 30.00 | 50.00-110.00 |
| Aug | 30.00 | 50.00-110.00 |
| Sep | 30.00 | 50.00-110.00 |
| Oct | 30.00 | 50.00-110.00 |
| Nov | 30.00 | 50.00-110.00 |
| Dec | 30.00 | 50.00-110.00 |

Source: Reserve Bank of Zimbabwe, 2023

* Deposit rates depict the range of rates quoted by banks.

TABLE 9.1 : MONTHLY INFLATION - % CHANGE IN CONSUMER PRICE INDEX

| | ALCOHOLIC BEVERAGES & TOBACCO | CLOTHING & FOOTWEAR | HOUSING, WATER, ELECTRICITY, GAS & OTHER FUELS | FURNITURE AND EQUIPMENT | HEALTH | TRANSPORT | COMMUNICATION | RECREATION & CULTURE | EDUCATION | RESTAURANTS & HOTELS | MISC. GOODS & SERVICES | TOTAL NON | FOOD & NON ALCOHOLIC BEVERAGES | ALL ITEMS | |
|------|-------------------------------|---------------------|--|-------------------------|--------|-----------|---------------|----------------------|-----------|----------------------|------------------------|-----------|--------------------------------|-----------|-----|
| | WEIGHTS | 4.90 | 4.35 | 27.62 | 5.29 | 1.42 | 8.39 | 2.65 | 2.27 | 4.25 | 1.08 | 6.46 | 68.70 | 31.30 | 100 |
| 2020 | | | | | | | | | | | | | | | |
| Jan | -3.00 | -2.06 | -0.28 | -2.74 | -1.04 | -0.84 | -1.06 | -4.48 | 11.15 | 4.75 | -4.37 | -0.58 | 0.53 | -0.31 | |
| Feb | -12.36 | -10.83 | -2.89 | -12.30 | -10.59 | -10.28 | 22.91 | -8.51 | 14.28 | -12.28 | -6.48 | -5.06 | -7.72 | -5.72 | |
| Mar | 9.23 | 9.65 | 16.27 | 2.69 | 16.74 | 0.11 | 17.92 | 22.40 | -27.82 | -11.98 | -11.43 | 4.92 | -3.80 | 2.78 | |
| Apr | 11.89 | -6.38 | -7.22 | 10.27 | -0.98 | -8.34 | -15.68 | -12.00 | -12.48 | -7.83 | 0.34 | -3.49 | 10.74 | -0.21 | |
| May | -0.71 | -5.16 | 9.16 | -0.59 | -8.60 | -3.90 | -4.34 | -3.82 | -7.21 | 4.44 | -0.85 | 1.57 | 0.57 | 1.32 | |
| Jun | 4.42 | 3.69 | 8.01 | -2.64 | 7.91 | 12.94 | 19.95 | 11.11 | 9.88 | -4.54 | 0.25 | 6.01 | -2.51 | 3.85 | |
| Jul | 7.34 | 4.46 | -0.64 | 4.36 | 4.41 | 5.10 | 11.54 | -6.38 | -6.24 | -7.89 | -14.18 | 0.79 | 11.88 | 3.43 | |
| Aug | -4.40 | 0.30 | 0.59 | 0.10 | -0.31 | 1.24 | 36.61 | -3.95 | 2.75 | -0.69 | 5.74 | 1.56 | -1.86 | 0.68 | |
| Sep | 0.21 | -0.46 | 0.55 | -3.17 | -0.67 | -4.96 | 4.69 | 0.09 | -1.55 | -2.85 | -3.21 | -0.89 | -0.32 | -0.75 | |
| Oct | -0.88 | -2.63 | 4.38 | -3.89 | -0.08 | 0.32 | 0.85 | 0.23 | 0.20 | 2.44 | 0.36 | 1.29 | 0.48 | 1.08 | |
| Nov | 1.65 | 2.18 | 0.83 | -0.14 | 1.65 | 1.13 | 0.02 | 0.57 | 12.03 | 3.79 | 0.14 | 1.72 | 3.63 | 2.20 | |
| Dec | 1.90 | 3.21 | 2.81 | 1.47 | 0.60 | 2.51 | -0.25 | 0.15 | -1.18 | 3.98 | 1.26 | 2.14 | 3.92 | 2.60 | |
| 2021 | | | | | | | | | | | | | | | |
| Jan | 2.84 | 1.59 | 1.52 | 4.26 | 2.44 | 2.57 | 1.33 | -0.72 | 1.69 | -0.48 | 3.81 | 2.14 | 2.87 | 2.33 | |
| Feb | 1.27 | -0.30 | -1.71 | -0.49 | 1.59 | 1.07 | -1.60 | 10.67 | -2.10 | -0.94 | 0.55 | -0.16 | 2.03 | 0.41 | |
| Mar | 0.15 | -0.08 | 1.24 | 4.37 | -2.37 | 0.65 | 4.58 | -0.29 | 0.02 | 0.74 | -0.18 | 0.99 | 0.52 | 0.87 | |
| Apr | 0.12 | -0.57 | 0.45 | -0.05 | 0.24 | 0.70 | 0.58 | -0.99 | 17.14 | 1.41 | -3.37 | 0.87 | 0.25 | 0.71 | |
| May | 0.62 | 2.41 | 1.41 | 0.84 | -0.02 | 0.80 | 0.07 | 42.32 | 1.32 | 2.36 | 0.65 | 2.15 | 0.28 | 1.66 | |
| Jun | 1.64 | 3.87 | 9.35 | 6.99 | 1.48 | 0.57 | 0.97 | 1.28 | 4.88 | 2.93 | 1.92 | 5.07 | 2.37 | 4.38 | |
| Jul | 1.29 | 1.73 | 0.51 | -0.08 | -0.69 | 0.33 | 0.10 | 0.58 | -0.05 | -0.01 | 1.15 | 0.51 | 0.06 | 0.40 | |
| Aug | 1.73 | 0.72 | 1.03 | 0.99 | 1.14 | 1.06 | 3.56 | 0.29 | 2.11 | 1.60 | 1.10 | 1.60 | 0.74 | 1.01 | |
| Sep | 1.76 | 0.08 | 1.58 | 1.43 | 0.64 | 0.01 | 3.95 | 0.87 | -0.78 | 1.33 | 1.53 | 1.27 | 2.30 | 1.53 | |
| Oct | 1.51 | 0.77 | 0.84 | 1.78 | 0.72 | 1.47 | 7.45 | 0.36 | 2.11 | 1.62 | 0.91 | 1.53 | 3.51 | 2.03 | |
| Nov | 0.85 | 0.34 | 1.47 | 1.12 | 0.68 | 1.22 | 4.43 | 0.37 | -6.92 | 1.67 | 1.11 | 0.96 | 3.19 | 1.53 | |
| Dec | 2.41 | 0.98 | 1.50 | 1.30 | 0.64 | -0.77 | 0.26 | 1.01 | 0.03 | 1.14 | 2.05 | 1.17 | 1.99 | 1.38 | |
| 2022 | | | | | | | | | | | | | | | |
| Jan | 1.08 | 0.64 | 2.14 | 0.42 | 0.71 | 0.43 | 1.51 | 12.08 | 0.94 | 1.90 | 0.11 | 1.68 | 2.53 | 1.90 | |
| Feb | 1.82 | 3.39 | 1.89 | 1.79 | 0.68 | 1.08 | 0.60 | 0.92 | 0.35 | 1.39 | 1.69 | 1.76 | 3.43 | 2.20 | |
| Mar | 2.59 | 2.24 | 0.77 | 1.22 | 0.96 | 5.86 | 2.27 | 0.82 | 0.15 | 1.02 | -0.06 | 1.67 | 3.05 | 2.04 | |
| Apr | 3.38 | 1.68 | 14.21 | 5.59 | 1.77 | 1.93 | 1.73 | 1.76 | 2.91 | 6.05 | 1.87 | 7.17 | 6.94 | 7.11 | |
| May | 3.70 | 8.73 | 2.02 | 1.21 | 2.46 | 3.36 | 2.47 | 2.06 | 0.48 | 3.33 | 3.78 | 3.12 | 9.56 | 4.85 | |
| Jun | 8.20 | 7.94 | 12.49 | 10.84 | 13.72 | 5.65 | 4.95 | 6.63 | 4.63 | 5.35 | 9.86 | 9.85 | 17.32 | 11.95 | |
| Jul | 4.57 | 1.91 | 8.66 | 5.87 | 3.74 | 2.16 | 1.21 | 2.64 | 11.86 | 2.00 | 2.15 | 5.88 | 12.09 | 7.71 | |
| Aug | 3.71 | 2.47 | 2.01 | 1.44 | 1.98 | 1.59 | 1.91 | 1.12 | 0.41 | 1.21 | 2.93 | 2.02 | 4.94 | 2.91 | |
| Sep | -2.39 | -1.80 | 5.21 | -3.33 | -0.66 | -1.20 | 10.12 | 0.36 | 8.21 | -1.80 | -1.68 | 1.99 | -3.23 | 0.36 | |
| Oct | 0.81 | 1.31 | 6.74 | 1.83 | 0.72 | 0.88 | 2.83 | 1.21 | 0.10 | 0.72 | 0.68 | 3.29 | 2.10 | 2.93 | |
| Nov | -0.23 | 0.35 | 0.34 | 0.60 | 0.85 | 0.25 | 4.30 | 0.48 | 16.78 | 19.32 | 0.85 | 1.71 | 0.23 | 1.27 | |
| Dec | 0.39 | 0.76 | 0.20 | -0.24 | 0.03 | -0.15 | 3.91 | -0.10 | 0.00 | 0.73 | -0.23 | 0.28 | 1.55 | 0.66 | |
| 2023 | | | | | | | | | | | | | | | |
| Jan | 0.17 | -0.62 | 0.81 | 0.34 | 0.26 | 0.45 | -2.36 | 0.45 | 0.06 | -0.58 | 0.54 | 0.33 | -0.77 | 0.00 | |
| Feb | -3.59 | -1.56 | -3.56 | -1.27 | -1.02 | -4.40 | -1.81 | -2.19 | 0.06 | -3.63 | -7.55 | -3.40 | -4.54 | -3.73 | |
| Mar | -0.57 | -0.46 | -0.71 | -0.10 | -0.10 | -0.13 | -0.44 | -0.24 | 0.16 | -0.16 | -0.42 | -0.18 | -0.66 | -0.32 | |
| Apr | 1.05 | 0.05 | 2.79 | -0.18 | 0.92 | 0.18 | 0.59 | 0.43 | 0.53 | 0.35 | 0.55 | 1.36 | 1.96 | 1.54 | |
| May | 3.05 | 0.34 | 3.03 | -0.08 | 2.87 | 1.74 | 6.10 | 1.65 | 1.19 | 0.99 | 2.35 | 2.34 | 3.37 | 2.64 | |
| Jun | 11.74 | 0.93 | 14.88 | -0.85 | 9.19 | 5.27 | 23.88 | 5.15 | 3.07 | 3.15 | 6.58 | 9.53 | 18.23 | 12.10 | |
| Jul | 1.68 | 0.51 | 0.36 | 0.56 | -0.34 | 0.69 | 0.68 | -0.11 | 1.04 | 2.82 | 1.11 | 0.65 | 1.85 | 1.03 | |
| Aug | -1.11 | -0.11 | -2.00 | -0.19 | -0.02 | -0.02 | -0.61 | -0.53 | -0.45 | -0.40 | -1.37 | -1.12 | -1.83 | -1.34 | |
| Sep | 0.32 | 0.04 | 0.34 | 0.30 | -0.38 | 0.63 | 5.77 | -0.21 | 5.97 | -0.10 | 0.91 | 0.91 | 1.05 | 0.95 | |
| Oct | 1.91 | 1.10 | 4.96 | 0.54 | 1.89 | 2.81 | -2.69 | 0.43 | -4.21 | 0.53 | 2.43 | 2.48 | 2.42 | 2.46 | |
| Nov | 1.94 | 0.60 | 8.93 | -0.36 | 2.45 | 1.30 | 3.24 | 0.79 | 4.28 | -0.67 | 1.07 | 4.39 | 4.89 | 4.54 | |
| Dec | 3.49 | 1.41 | 5.40 | 0.63 | 0.55 | 0.86 | 0.71 | 1.92 | 0.22 | 1.07 | 1.95 | 2.90 | 8.64 | 4.70 | |

Source: Zimstat, 2023

TABLE 9.2 : YEARLY INFLATION - % CHANGE IN CONSUMER PRICE INDEX

| | NON-FOOD INFLATION | | | | | | | | | | | | FOOD INFLATION | ALL ITEMS |
|-------------|-------------------------------|---------------------|--|-------------------------|--------|-----------|---------------|----------------------|-----------|----------------------|------------------------|----------------|--------------------------------|-----------|
| | ALCOHOLIC BEVERAGES & TOBACCO | CLOTHING & FOOTWEAR | HOUSING, WATER, ELECTRICITY, GAS & OTHER FUELS | FURNITURE AND EQUIPMENT | HEALTH | TRANSPORT | COMMUNICATION | RECREATION & CULTURE | EDUCATION | RESTAURANTS & HOTELS | MISC. GOODS & SERVICES | TOTAL NON FOOD | FOOD & NON ALCOHOLIC BEVERAGES | |
| WEIGHTS | 4.90 | 4.35 | 27.62 | 5.29 | 1.42 | 8.39 | 2.65 | 2.27 | 4.25 | 1.08 | 6.46 | 68.70 | 31.30 | 100 |
| 2020 | | | | | | | | | | | | | | |
| Jun | 49.10 | -10.07 | 29.30 | -16.31 | 1.57 | -10.74 | 24.86 | 25.51 | -53.67 | -27.59 | -13.54 | 9.22 | 44.68 | 15.98 |
| Jul | 51.72 | -10.57 | 31.42 | -14.75 | 0.95 | -2.95 | 46.48 | 8.81 | -54.66 | -35.14 | -34.68 | 8.73 | 54.96 | 17.77 |
| Aug | 41.24 | -5.57 | 34.15 | -8.90 | 11.10 | -6.93 | 98.46 | 4.21 | -53.15 | -34.91 | -29.70 | 10.35 | 42.88 | 17.03 |
| Sep | 54.50 | 5.38 | 41.86 | 4.35 | 14.13 | -7.18 | 106.87 | -1.44 | -33.62 | -14.65 | -13.91 | 21.81 | 65.73 | 30.52 |
| Oct | 19.20 | -16.47 | 38.22 | -16.86 | 1.99 | -16.89 | 109.61 | -14.02 | -26.79 | -24.38 | -27.05 | 7.83 | 18.98 | 10.42 |
| Nov | 16.40 | -8.49 | 38.98 | -10.94 | 5.74 | -10.42 | 118.10 | -9.99 | -17.04 | -26.54 | -26.56 | 10.98 | 18.95 | 12.90 |
| Dec | 13.75 | -5.58 | 33.93 | -7.91 | 6.56 | -6.80 | 122.72 | -8.61 | -13.92 | -26.98 | -29.39 | 9.88 | 14.77 | 11.10 |
| 2021 | | | | | | | | | | | | | | |
| Jan | 20.60 | -2.07 | 36.36 | -1.28 | 10.32 | -3.60 | 128.10 | -5.01 | -21.25 | -30.63 | -23.35 | 12.89 | 17.44 | 14.03 |
| Feb | 39.34 | 9.50 | 38.02 | 12.01 | 25.35 | 8.60 | 82.62 | 14.90 | -32.54 | -21.66 | -17.59 | 18.72 | 29.84 | 21.45 |
| Mar | 14.17 | 6.58 | 29.52 | 3.24 | 5.87 | 19.12 | 92.07 | 6.36 | 6.81 | -2.73 | -7.44 | 18.40 | 22.51 | 19.45 |
| Apr | 14.30 | 5.98 | 30.11 | 3.19 | 6.13 | 19.96 | 93.18 | 5.32 | 25.12 | -1.35 | -10.56 | 19.42 | 22.82 | 20.29 |
| May | 15.83 | 14.44 | 20.88 | 4.68 | 16.10 | 25.82 | 102.08 | 55.83 | 36.63 | -3.32 | -9.20 | 20.10 | 22.47 | 20.70 |
| Jun | 12.75 | 14.64 | 22.39 | 15.03 | 9.18 | 12.04 | 70.11 | 42.04 | 30.41 | 4.24 | -7.69 | 19.04 | 28.60 | 21.31 |
| Jul | 6.39 | 11.64 | 23.80 | 10.15 | 3.85 | 6.95 | 52.67 | 52.59 | 39.02 | 13.15 | 8.80 | 18.71 | 15.01 | 17.76 |
| Aug | 13.21 | 12.09 | 24.34 | 11.12 | 5.35 | 6.76 | 15.74 | 59.33 | 35.23 | 16.34 | 4.54 | 18.18 | 18.05 | 18.15 |
| Sep | 14.96 | 12.70 | 25.60 | 16.41 | 6.74 | 12.34 | 14.92 | 60.58 | 36.28 | 21.35 | 9.67 | 20.76 | 21.15 | 20.86 |
| Oct | 17.72 | 16.64 | 21.34 | 23.27 | 7.60 | 13.62 | 22.43 | 60.80 | 38.87 | 20.39 | 10.27 | 21.05 | 24.80 | 21.99 |
| Nov | 16.80 | 14.54 | 22.11 | 24.82 | 6.57 | 13.72 | 27.83 | 60.49 | 15.38 | 17.92 | 11.34 | 20.15 | 24.28 | 21.19 |
| Dec | 17.38 | 12.07 | 20.56 | 24.61 | 6.62 | 10.09 | 28.48 | 61.86 | 16.79 | 14.71 | 12.21 | 19.00 | 21.96 | 19.76 |
| 2022 | | | | | | | | | | | | | | |
| Jan | 15.38 | 11.03 | 21.29 | 20.02 | 4.81 | 7.80 | 28.71 | 82.72 | 15.93 | 17.46 | 8.22 | 18.46 | 21.56 | 19.26 |
| Feb | 16.00 | 15.14 | 25.74 | 22.76 | 3.87 | 7.80 | 31.58 | 66.63 | 18.83 | 20.23 | 9.44 | 20.73 | 23.23 | 21.38 |
| Mar | 18.84 | 17.81 | 25.15 | 19.07 | 7.41 | 13.39 | 28.67 | 68.48 | 18.98 | 20.57 | 9.57 | 21.54 | 26.32 | 22.80 |
| Apr | 22.71 | 20.48 | 42.29 | 25.78 | 9.04 | 14.77 | 30.15 | 73.15 | 4.52 | 26.09 | 15.50 | 29.14 | 34.75 | 30.60 |
| May | 26.46 | 27.91 | 43.15 | 26.23 | 11.74 | 17.68 | 33.27 | 24.17 | 3.66 | 27.29 | 19.09 | 30.37 | 47.22 | 34.70 |
| Jun | 34.62 | 32.92 | 47.25 | 30.78 | 25.21 | 23.62 | 38.51 | 30.74 | 3.41 | 30.29 | 28.37 | 36.30 | 68.72 | 44.47 |
| Jul | 38.99 | 33.16 | 59.19 | 38.55 | 30.80 | 25.88 | 40.04 | 33.42 | 15.74 | 32.91 | 29.63 | 43.58 | 89.00 | 54.99 |
| Aug | 41.70 | 35.49 | 60.73 | 39.17 | 31.89 | 26.54 | 37.81 | 34.54 | 16.27 | 31.74 | 31.34 | 44.88 | 96.89 | 57.92 |
| Sep | 35.93 | 32.94 | 66.48 | 32.64 | 30.19 | 25.02 | 45.99 | 33.85 | 26.81 | 27.66 | 27.17 | 45.91 | 86.25 | 56.09 |
| Oct | 35.00 | 33.64 | 76.23 | 32.71 | 30.19 | 24.29 | 39.72 | 34.98 | 24.31 | 26.52 | 26.89 | 48.43 | 83.72 | 57.47 |
| Nov | 33.55 | 33.65 | 74.26 | 32.03 | 30.42 | 23.10 | 39.54 | 35.12 | 55.96 | 48.48 | 26.56 | 49.54 | 78.43 | 57.06 |
| Dec | 30.92 | 33.36 | 72.02 | 30.01 | 29.63 | 23.87 | 44.62 | 33.64 | 55.91 | 47.88 | 23.73 | 48.22 | 77.66 | 55.93 |
| 2023 | | | | | | | | | | | | | | |
| Jan | 29.74 | 31.69 | 69.78 | 29.91 | 29.05 | 23.89 | 39.11 | 19.78 | 54.56 | 44.29 | 24.25 | 46.26 | 71.94 | 53.03 |
| Feb | 22.86 | 25.38 | 60.69 | 26.01 | 26.87 | 23.89 | 35.79 | 16.09 | 54.11 | 37.14 | 12.96 | 38.85 | 58.69 | 44.14 |
| Mar | 19.07 | 22.07 | 59.46 | 23.60 | 25.55 | 23.89 | 33.36 | 14.86 | 54.13 | 35.54 | 12.56 | 36.31 | 52.99 | 40.80 |
| Apr | 16.38 | 20.11 | 43.52 | 16.85 | 24.51 | 23.89 | 31.87 | 13.36 | 50.56 | 28.25 | 11.10 | 28.93 | 45.87 | 33.48 |
| May | 15.66 | 10.84 | 44.93 | 15.37 | 25.01 | 23.89 | 36.54 | 12.90 | 51.63 | 25.34 | 9.57 | 27.96 | 37.63 | 30.68 |
| Jun | 19.45 | 3.65 | 48.01 | 3.20 | 20.03 | 23.89 | 61.17 | 11.33 | 49.36 | 22.73 | 6.31 | 27.58 | 30.85 | 30.85 |
| Jul | 16.14 | 2.22 | 36.71 | -1.98 | 15.30 | 23.89 | 60.33 | 8.34 | 34.91 | 23.72 | 5.22 | 21.28 | 26.03 | 22.74 |
| Aug | 10.74 | -0.36 | 31.33 | -3.54 | 13.04 | 23.89 | 56.36 | 6.57 | 33.75 | 21.75 | 0.82 | 17.55 | 17.90 | 17.66 |
| Sep | 13.82 | 1.52 | 25.26 | 0.08 | 13.36 | 23.89 | 50.18 | 5.97 | 30.99 | 23.86 | 3.48 | 16.31 | 23.12 | 18.36 |
| Oct | 15.06 | 1.31 | 23.16 | -1.20 | 14.66 | 7.28 | 42.11 | 5.15 | 25.35 | 23.64 | 5.28 | 15.40 | 23.50 | 17.82 |
| Nov | 17.55 | 1.56 | 33.71 | -2.14 | 16.48 | 8.40 | 40.66 | 5.48 | 11.94 | 2.93 | 5.52 | 18.43 | 29.24 | 21.63 |
| Dec | 21.19 | 2.22 | 40.65 | -1.28 | 17.09 | 9.49 | 36.33 | 7.61 | 12.19 | 3.27 | 7.82 | 21.52 | 38.26 | 26.52 |

Source: Zimstat, 2023

TABLE 10 : SELECTED INTERNATIONAL EXCHANGE RATES

| | USA | SOUTH AFRICAN | BOTSWANA | JAPANESE | EURO | POUND |
|-------------|----------|---------------|----------|----------|-----------|-----------|
| END OF | Dollar | RAND | PULA | YEN | | STERLING |
| 2022 | | | | | | |
| Jan | 115.422 | 7.4069 | 9.8109 | 0.9995 | 128.8401 | 154.8332 |
| Feb | 124.019 | 8.0738 | 10.7214 | 1.0732 | 138.2625 | 165.6148 |
| Mar | 142.424 | 9.8091 | 12.4763 | 1.1665 | 159.0161 | 186.8670 |
| Apr | 159.348 | 10.0334 | 13.1064 | 1.2217 | 167.9530 | 199.4880 |
| May | 290.888 | 18.7787 | 24.3182 | 2.2757 | 312.8351 | 367.1438 |
| Jun | 366.269 | 22.5194 | 29.7593 | 2.6861 | 382.8607 | 444.3572 |
| Jul | 416.289 | 25.2673 | 33.2407 | 3.1299 | 425.1560 | 507.7061 |
| Aug | 546.825 | 32.3336 | 42.8164 | 3.9498 | 548.9033 | 638.9381 |
| Sep | 621.532 | 34.5376 | 46.4284 | 4.2999 | 609.9716 | 691.9517 |
| Oct | 632.137 | 34.7014 | 47.2839 | 4.2742 | 628.8500 | 732.8998 |
| Nov | 654.865 | 38.5947 | 51.0140 | 4.7279 | 677.5889 | 784.3319 |
| Dec | 671.447 | 39.5836 | 52.6414 | 5.0669 | 715.4935 | 809.2610 |
| 2023 | | | | | | |
| Jan | 796.522 | 45.7487 | 61.8897 | 6.1132 | 863.6683 | 983.1863 |
| Feb | 889.133 | 48.1898 | 66.7294 | 6.5202 | 941.1468 | 1070.6489 |
| Mar | 929.862 | 52.0727 | 71.3204 | 6.9912 | 1013.3634 | 1151.6803 |
| Apr | 1047.445 | 57.1437 | 79.4723 | 7.7646 | 1151.0384 | 1309.3061 |
| May | 2577.056 | 130.3252 | 186.5789 | 18.4901 | 2755.1310 | 3192.3286 |
| Jun | 5739.000 | 306.2597 | 425.5469 | 39.6710 | 6240.5886 | 7250.9396 |
| Jul | 4516.803 | 255.8972 | 346.4388 | 31.8342 | 4971.8704 | 5801.8328 |
| Aug | 4608.107 | 246.2293 | 343.3039 | 31.5721 | 5031.5916 | 5860.1292 |
| Sep | 5466.747 | 288.5390 | 396.3391 | 36.6073 | 5782.7246 | 6680.6377 |
| Oct | 5698.961 | 301.1746 | 417.7338 | 37.9539 | 6039.7584 | 6920.5328 |
| Nov | 5791.080 | 309.3526 | 429.6053 | 39.3710 | 6363.8242 | 7330.4810 |
| Dec | 6104.723 | 329.1177 | 455.4123 | 43.1811 | 6753.9598 | 7783.5213 |

Source: Reserve Bank of Zimbabwe, 2023

TABLE 11: ZIMBABWE STOCK MARKET STATISTICS

| END OF | Indices | | | | Market Capitalisation ZWL\$ millions |
|-------------|------------|-----------|----------------------------------|------------------|---|
| | All Share* | Mining | Market Turnover ZWL\$ million | Volume of Shares | |
| 2020 | | | | | |
| Jan | 332.9 | 344.9 | 304.86 | 179,559,446 | 43,426.5 |
| Feb | 473.13 | 826.73 | 360.13 | 172,678,984 | 60,987.5 |
| Mar | 456.21 | 720.47 | 425.24 | 237,667,043 | 58,612.1 |
| Apr | 488.60 | 826.64 | 269.66 | 107,308,931 | 63,387.9 |
| May | 1180.14 | 1582.86 | 568.96 | 218,832,930 | 152,719.7 |
| June* | 1788.75 | 3995.48 | 379.93 | 519,901,300 | 228,577.1 |
| Aug | 1389.23 | 3709.15 | 1,026.76 | 164,501,200 | 175,678.4 |
| Sep | 1638.17 | 4128.52 | 4,640.88 | 1,093,040,821 | 206,502.5 |
| Oct | 1476.87 | 3792.35 | 986.70 | 397,006,127 | 179,690.0 |
| Nov | 1595.59 | 3322.22 | 4,103.78 | 470,899,659 | 193,270.8 |
| Dec | 2636.34 | 4134.09 | 2,734.50 | 316,737,200 | 317,879.3 |
| 2021 | | | | | |
| Jan | 3600.82 | 4356.74 | 3,513.59 | 2,477,166,688 | 434,856.23 |
| Feb | 4154.37 | 6683.44 | 1,529.25 | 149,031,800 | 501,184.95 |
| Mar | 4489.47 | 5315.39 | 4,517.14 | 203,633,747 | 531,742.64 |
| Apr | 4641.11 | 5061.28 | 3,075.98 | 223,494,202 | 540,745.24 |
| May | 5428.28 | 6820.54 | 3,917.41 | 188,748,200 | 634,011.15 |
| Jun | 6194.88 | 6211.49 | 4458.87 | 248,500,624 | 745,175.95 |
| Jul | 6818.29 | 6621.17 | 2921.32 | 181,010,800 | 803,900.15 |
| Aug | 6652.31 | 6115.85 | 3456.94 | 147,232,800 | 792,291.48 |
| Sep | 8580.16 | 6014.53 | 4730.25 | 2,909,442,557 | 1,032,472.92 |
| Oct | 11329.48 | 6652.04 | 5661.76 | 108,843,000 | 1,378,227.92 |
| Nov | 10695.57 | 7193.11 | 9883.24 | 791,653,520 | 1,290,069.75 |
| Dec | 12079.74 | 7815.37 | 17577.25 | 228,225,060 | 1,317,205.11 |
| 2022 | | | | | |
| Jan | 12079.74 | 8196.79 | 3704.23 | 82,402,101 | 1,475,217.45 |
| Feb | 14990.42 | 9300.03 | 7979.35 | 156,327,700 | 1,863,028.60 |
| Mar | 15858.92 | 11289.34 | 8186.00 | 117,815,800 | 1,964,738.42 |
| Apr | 28391.75 | 30527.28 | 11366.89 | 193,411,483 | 3,547,347.52 |
| May | 23072.46 | 20021.24 | 8211.45 | 195,475,400 | 2,893,011.70 |
| June | 19791.94 | 20021.24 | 14570.16 | 271,227,100 | 2,439,165.45 |
| July | 16594.91 | 20021.24 | 23673.34 | 239,937,180 | 2,068,222.01 |
| Aug | 13705.12 | 15473.37 | 8674.85 | 139,225,500 | 1,685,592.28 |
| Sept | 14771.65 | 18929.75 | 5128.54 | 137,092,750 | 1,819,157.07 |
| Oct | 15072.14 | 23659.53 | 8657.90 | 201,566,548 | 1,826,101.68 |
| Nov | 14577.46 | 25478.67 | 7680.78 | 90,311,600 | 1,610,203.36 |
| Dec | 19493.85 | 25487.77 | 27753.79 | 472,926,200 | 2,044,869.14 |
| 2023 | | | | | |
| Jan | 22813.24 | 25496.86 | 11638.16 | 102,792,200 | 2,460,037.66 |
| Feb | 28548.02 | 29207.92 | 24410.54 | 164,006,458 | 2,576,324.76 |
| Mar | 38568.48 | 37359.78 | 14262.67 | 97,920,600 | 3,381,456.06 |
| Apr | 41391.62 | 36393.55 | 16756.85 | 74,505,000 | 3,482,408.54 |
| May | 108195.29 | 52765.85 | 34867.41 | 206,593,600 | 8,939,058.47 |
| Jun | 171408.90 | 76960.49 | 85279.40 | 192,473,571 | 13,987,476.83 |
| Jul | 114746.13 | 89512.59 | 40846.72 | 176,547,600 | 9,171,346.28 |
| Aug | 125134.79 | 109159.36 | 39214.53 | 103,854,600 | 9,723,577.74 |
| Sep | 126642.42 | 125531.67 | 91310.72 | 343,359,119 | 9,873,493.87 |
| Oct | 157083.06 | 125531.67 | 31773.08 | 64,000,500 | 12,576,665.45 |
| Nov | 191271.68 | 148883.44 | 54864.31 | 162,675,500 | 15,311,628.01 |
| Dec | 210833.92 | 145542.27 | 109727.94 | 254,991,213 | 16,812,914.36 |

Source: Zimbabwe Stock Exchange, 2023

*All Share index was introduced in January, 2018

**As at 26 June 2020

TABLE 12.1 : ZETSS AND RETAIL PAYMENTS

Values of Transactions (ZWL\$ millions)

| END OF | ZETSS | CHEQUE | POS | ATM | MOBILE | INTERNET |
|-------------|------------|--------|-----------|-----------|-----------|------------|
| 2021 | | | | | | |
| Jan | 255551.3 | - | 21042.2 | 2300.3 | 35349.1 | 66624.4 |
| Feb | 226335.8 | - | 22882.6 | 2288.9 | 36434.4 | 63598.2 |
| Mar | 320422.1 | - | 28569.9 | 3316.6 | 44524.0 | 86463.9 |
| Apr | 288958.8 | - | 30071.5 | 2807.0 | 44131.6 | 90580.4 |
| May | 361427.1 | - | 36765.1 | 3193.7 | 49745.8 | 89471.3 |
| Jun | 388757.5 | - | 38540.1 | 3200.0 | 51437.4 | 115145.7 |
| Jul | 379659.9 | - | 45808.1 | 2489.1 | 57565.8 | 145027.0 |
| Aug | 397539.0 | - | 52853.9 | 4086.0 | 60908.4 | 159206.6 |
| Sep | 477933.6 | - | 52262.7 | 4179.5 | 64139.2 | 181194.8 |
| Oct | 481180.9 | - | 53165.9 | 3839.9 | 65329.0 | 197972.5 |
| Nov | 621896.7 | - | 56025.3 | 4877.0 | 63017.5 | 252407.9 |
| Dec | 747035.6 | - | 67903.9 | 4705.5 | 76511.6 | 264749.2 |
| 2022 | | | | | | |
| Jan | 802677.7 | - | 55961.6 | 5074.7 | 53456.3 | 218545.3 |
| Feb | 672723.0 | - | 59581.6 | 5607.0 | 66812.0 | 238910.8 |
| Mar | 961452.0 | - | 75050.7 | 7882.2 | 82886.9 | 342168.7 |
| Apr | 976617.2 | - | 89192.6 | 8391.5 | 89672.0 | 293204.6 |
| May | 1205990.0 | - | 110807.3 | 13712.8 | 106881.8 | 469185.2 |
| June | 1601225.3 | - | 134551.0 | 18810.6 | 123721.3 | 618347.5 |
| July | 1754112.0 | - | 170480.6 | 20413.1 | 172562.5 | 713401.1 |
| Aug | 2334295.0 | - | 152343.4 | 31418.6 | 178188.9 | 826377.1 |
| Sep | 2793056.6 | - | 177701.7 | 35144.4 | 202368.1 | 872807.4 |
| Oct | 2728731.3 | - | 186478.9 | 50202.3 | 209758.0 | 622412.8 |
| Nov | 3370779.9 | - | 202876.2 | 61086.7 | 213295.3 | 734610.6 |
| Dec | 3310814.9 | - | 246783.6 | 76872.0 | 249516.4 | 1106346.5 |
| 2023 | | | | | | |
| Jan | 3289379.3 | - | 240010.3 | 68386.7 | 238455.3 | 1107756.4 |
| Feb | 3050933.3 | - | 219437.8 | 73672.3 | 245282.5 | 1202998.5 |
| Mar | 5068223.7 | - | 308609.1 | 85343.4 | 328822.3 | 1517972.6 |
| Apr | 5294044.5 | - | 341571.3 | 79754.6 | 355007.3 | 1517972.6 |
| May | 6275310.7 | - | 518333.9 | 173170.7 | 532078.6 | 3274968.5 |
| Jun | 17059664.0 | - | 882362.6 | 615190.9 | 1210486.2 | 6640627.1 |
| Jul | 17859586.4 | - | 1033836.9 | 541445.6 | 1620242.8 | 6077538.3 |
| Aug | 17955865.5 | - | 1017990.5 | 649827.9 | 1440537.4 | 6244772.4 |
| Sep | 18690087.0 | - | 1221725.3 | 773363.9 | 1672654.2 | 7746084.3 |
| Oct | 19808639.1 | - | 1264577.2 | 826681.2 | 5116902.9 | 8661662.9 |
| Nov | 23685304.8 | - | 1429269.5 | 901515.6 | 1999069.4 | 9557300.7 |
| Dec | 26396219.4 | - | 1805050.5 | 1092682.6 | 2604059.2 | 10150615.3 |

Source: Reserve Bank of Zimbabwe, 2023

TABLE 12.2 : ZETSS AND RETAIL PAYMENTS
Volumes of Transactions (000's)

| END OF | ZETSS | CHEQUE | POS | ATM | MOBILE | INTERNET |
|---------------|--------------|---------------|------------|------------|---------------|-----------------|
| 2021 | | | | | | |
| Jan | 720.0 | - | 9849.3 | 229.0 | 94691.4 | 872.2 |
| Feb | 806.0 | - | 12309.3 | 527.8 | 90078.0 | 754.9 |
| Mar | 1112.8 | - | 15178.8 | 751.0 | 105272.0 | 1003.7 |
| Apr | 951.7 | - | 15185.0 | 605.5 | 97253.3 | 1040.1 |
| May | 1029.8 | - | 16511.3 | 664.4 | 103708.7 | 994.8 |
| Jun | 1076.9 | - | 14797.9 | 581.9 | 99349.6 | 982.1 |
| Jul | 1028.2 | - | 15217.6 | 551.0 | 102587.6 | 980.8 |
| Aug | 1045.0 | - | 14624.5 | 475.4 | 105269.7 | 955.8 |
| Sep | 1193.1 | - | 15397.6 | 492.2 | 104141.9 | 2092.6 |
| Oct | 1114.2 | - | 18207.4 | 434.5 | 107294.6 | 2342.6 |
| Nov | 1144.9 | - | 17435.9 | 477.0 | 98386.5 | 2322.9 |
| Dec | 1220.3 | - | 20029.6 | 519.5 | 106428.6 | 2580.6 |
| 2022 | | | | | | |
| Jan | 957.9 | - | 15480.2 | 439.9 | 83661.8 | 1902.9 |
| Feb | 981.0 | - | 15190.4 | 433.7 | 78916.1 | 1895.3 |
| Mar | 1242.3 | - | 16967.6 | 519.1 | 87501.1 | 2128.6 |
| Apr | 1073.0 | - | 15906.2 | 458.0 | 82673.4 | 1937.6 |
| May | 1213.5 | - | 16069.9 | 477.8 | 78385.2 | 2001.2 |
| June | 1190.3 | - | 15304.7 | 474.2 | 75631.7 | 1705.1 |
| July | 1115.8 | - | 16063.8 | 517.0 | 88030.6 | 1866.7 |
| Aug | 1028.0 | - | 13686.8 | 489.1 | 76957.8 | 1623.7 |
| Sep | 1084.6 | - | 13084.7 | 455.5 | 71362.1 | 2225.2 |
| Oct | 969.3 | - | 12986.8 | 510.9 | 67641.7 | 1825.4 |
| Nov | 1001.4 | - | 12324.1 | 499.9 | 59151.5 | 2430.2 |
| Dec | 1013.6 | - | 14316.9 | 616.7 | 60584.5 | 2469.8 |
| 2023 | | | | | | |
| Jan | 918.9 | - | 11734.0 | 444.0 | 48617.1 | 1693.0 |
| Feb | 886.7 | - | 10301.5 | 479.9 | 43326.5 | 1895.8 |
| Mar | 1092.6 | - | 13217.0 | 594.0 | 50037.4 | 1927.1 |
| Apr | 907.6 | - | 14375.1 | 526.7 | 47171.7 | 1982.9 |
| May | 1119.2 | - | 12808.7 | 576.7 | 49143.2 | 2233.6 |
| Jun | 1050.2 | - | 10190.6 | 606.0 | 45488.8 | 1213.0 |
| Jul | 942.7 | - | 8226.8 | 1777.1 | 42648.8 | 993.7 |
| Aug | 888.0 | - | 8434.6 | 653.6 | 42648.8 | 977.5 |
| Sep | 964.1 | - | 9659.0 | 703.6 | 45148.7 | 1061.4 |
| Oct | 949.1 | - | 9449.3 | 619.0 | 50640.6 | 904.4 |
| Nov | 924.5 | - | 9525.7 | 623.3 | 52332.4 | 1048.5 |
| Dec | 924.5 | - | 11846.0 | 776.5 | 56451.0 | 1026.2 |

Source: Reserve Bank of Zimbabwe, 2023

TABLE 13 : MERCHANDISE TRADE STATISTICS
(US\$ millions)

| END OF | EXPORTS | IMPORTS | TOTAL TRADE | TRADE BALANCE |
|---------------|----------------|----------------|--------------------|----------------------|
| 2021 | | | | |
| Jan | 282.9 | 460.3 | 743.20 | -177.4 |
| Feb | 340.8 | 451.9 | 792.70 | -111.1 |
| Mar | 461.8 | 527.2 | 989.00 | -65.4 |
| Apr | 444.7 | 489.9 | 934.60 | -45.2 |
| May | 486.8 | 503.1 | 989.91 | -16.2 |
| Jun | 502.5 | 622.2 | -119.7 | -55.6 |
| Jul | 629.9 | 667.6 | -37.7 | -37.7 |
| Aug | 597.3 | 630.2 | -32.9 | -32.9 |
| Sep | 514.4 | 666.7 | -152.2 | -152.3 |
| Oct | 535.5 | 713.6 | -178.1 | -178.1 |
| Nov | 647.6 | 684.3 | -36.7 | -36.7 |
| Dec | 591.2 | 771.2 | -179.9 | -180.0 |
| 2022 | | | | |
| Jan | 543.9 | 633.2 | -88.1 | -89.3 |
| Feb | 438.0 | 630.1 | 1068.1 | -192.2 |
| Mar | 557.6 | 713.8 | 1271.4 | -156.2 |
| Apr | 587.3 | 637.2 | 1224.5 | -49.9 |
| May | 513.1 | 714.4 | 1227.6 | -201.3 |
| Jun | 541.0 | 751.4 | 1292.3 | -210.4 |
| Jul | 548.4 | 728.2 | 1276.6 | -179.9 |
| Aug | 493.6 | 759.9 | 1253.4 | -266.3 |
| Sep | 552.3 | 765.3 | 1317.6 | -213.1 |
| Oct | 502.3 | 770.5 | 1272.8 | -268.2 |
| Nov | 674.6 | 802.2 | 1476.8 | -127.5 |
| Dec | 633.5 | 772.6 | 1406.1 | -139.1 |
| 2023 | | | | |
| Jan | 427.8 | 633.8 | 1061.6 | -206.0 |
| Feb | 435.9 | 623.5 | 1059.3 | -187.6 |
| Mar | 515.3 | 746.4 | 1261.7 | -231.1 |
| Apr | 555.5 | 708.6 | 1264.1 | -153.0 |
| May | 654.2 | 850.3 | 1504.6 | -196.1 |
| Jun | 641.5 | 727.4 | 1368.9 | -85.9 |
| Jul | 603.2 | 782.9 | 1386.2 | -179.7 |
| Aug | 649.8 | 820.2 | 1470.1 | -170.4 |
| Sep | 678.1 | 772.7 | 1450.8 | -94.6 |
| Oct | 831.9 | 901.5 | 1733.4 | -69.6 |
| Nov | 681.4 | 827.3 | 1508.7 | -145.9 |
| Dec | 550.6 | 819.4 | 1370.0 | -268.7 |

Source: ZIMSTAT, 2023