



# MONTHLY ECONOMIC REVIEW



**JULY 2023**

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## OVERVIEW

The annual headline inflation rate decreased from 175.8% in June 2023 to 101.3% in July 2023. Month-on-month inflation also declined from 74.5% to minus 15.3% during the same month. The decrease in inflation is largely attributable to the appreciation of the exchange rate during the month.

On a month-on-month basis, broad money declined by 8.91% in July 2023, compared to an increase of 7.20% in June 2023. The decline in money supply partly reflected a decrease of ZW\$10,099.33 billion in foreign currency accounts (FCAs) deposits largely on account of the appreciation of the exchange rate from ZW\$5,740/USD in June to ZW\$4,516/USD in July 2023.

The international prices for gold, copper, and Brent crude oil increased in July 2023, while those for platinum, palladium and nickel declined during the same month.

The country's total merchandise trade amounted to US\$1,386.1 million in July 2023, representing a 1.3% increase from US\$1,368.9 million recorded in the previous month. On a yearly basis, total merchandise trade rose by 8.6%, from US\$1,276.1 million in the corresponding month in 2022 to US\$1,386.1 million in the reporting month.

The Zimbabwe Stock Exchange (ZSE) exhibited bearish sentiments. The All Share, Top 10 and Top 15 indices declined by 33.06%, 44.27% and 39.16%, respectively during the month.

The value of transactions processed through the National Payment Systems (NPS) increased by 3% to close the month of July at ZWL\$27.13 trillion. In volume terms, NPS transactions, however, declined by 7% to close the month at 54.59 million in July 2023.

## INTERNATIONAL COMMODITY PRICE DEVELOPMENTS

The monthly average prices for gold, copper, and Brent crude oil increased, while those for platinum, palladium and nickel declined.

### Precious Metals

#### Gold

Gold prices averaged US\$1,949.21 per ounce in July 2023, a marginal increase of 0.60% from a monthly average of US\$1,937.51 per ounce in the previous month. A weaker US dollar supported precious metal prices, following speculation that the US Federal Reserve intended to end its tight monetary policy stance.

#### Platinum

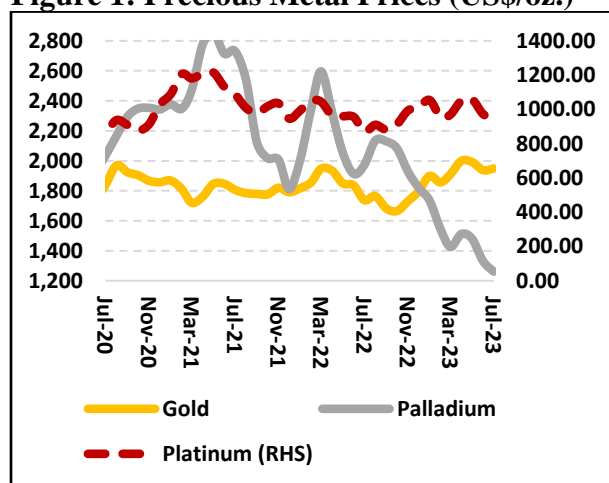
Platinum prices fell by 2.60%, from an average of US\$972.80 per ounce in the previous month,

to close the month under review at US\$947.48 per ounce. The price decline was underpinned by weaker-than-expected economic growth in China, which affected the demand for the precious metal.

### Palladium

Palladium prices fell by 5.25%, from a monthly average of US\$1,330.98 per ounce in June 2023 to US\$1,261.16 per ounce during the reporting month. This was mainly attributed to weak global industrial demand, particularly in the automotive industry. Figure 1 shows the precious metal price developments for the period from July 2020 to July 2023.

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



Source: Bloomberg, 2023

### Base Metals

#### Copper

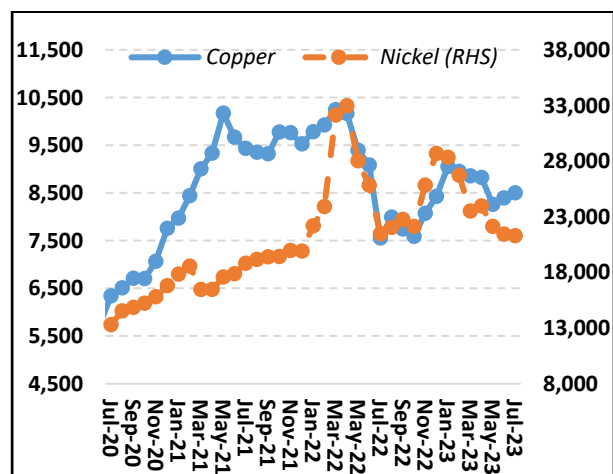
Copper prices continued to increase largely on account of demand recovery in China following the announcement of additional stimulus

measures to boost the country's economy. The price of copper increased by 1.27%, from US\$8,393.20 per tonne in the previous month to US\$8,499.90 per tonne in July 2023.

#### Nickel

Nickel prices continued on a negative trajectory during the month, falling by 0.63% from an average of US\$21,449.27 per tonne recorded in the prior month, to US\$21,313.10 per tonne in July 2023. The decline was driven by weak demand prospects in China, the world's largest producer and consumer of stainless steel, and Europe. Figure 2 shows the base metals price developments from July 2020 to July 2023.

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



Source: Bloomberg, 2023

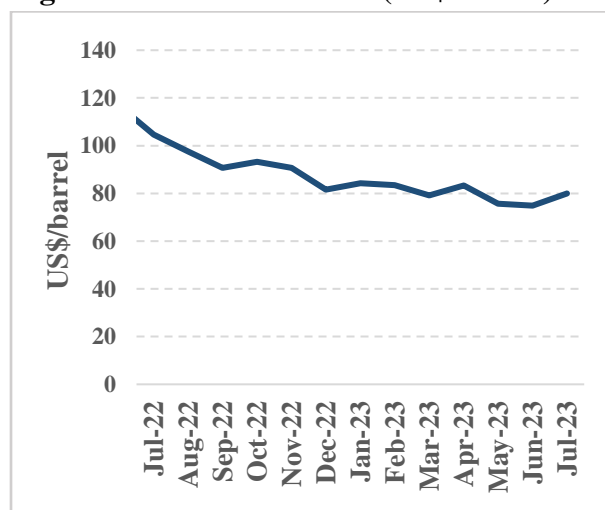
#### Brent Crude Oil

Oil prices rebounded by 6.81%, from an average of US\$74.90 per barrel in June 2023 to US\$80.00 per barrel in July 2023. Prices rose due to supply constraints following output cuts in key producing countries such as Russia and

Saudi Arabia and the anticipated rebound in demand in the US, the world's largest oil consumer.

Figure 3 shows developments in crude oil prices for the period July 2020 to July 2023.

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



Source: Bloomberg, 2023

## MERCHANDISE TRADE DEVELOPMENTS

The country's total merchandise trade amounted to US\$1,386.1 million in July 2023, representing a 1.3% increase from US\$1,368.9 million recorded in the previous month. On a yearly basis, total merchandise trade rose by 8.6%, from US\$1,276.1 million in the corresponding month in 2022 to US\$1,386.1 million in the reporting month.

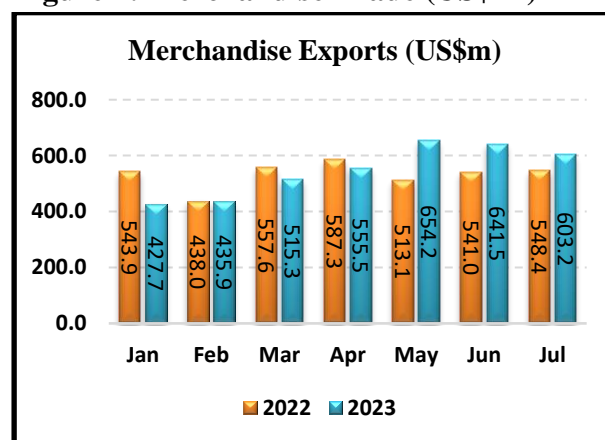
### Merchandise Exports

During the month of July 2023, the country exported goods worth US\$603.2 million, 6.0%

down from US\$641.5 million realised in the preceding month. Compared to the corresponding month in 2022, merchandise exports in the month under review were 10.0% higher than the outturn of US\$548.4 million recorded in July 2022.

Figure 4 shows developments in the country's merchandise exports for the period from January 2022 to June 2023.

**Figure 4: Merchandise Trade (US\$ m)**



Source: ZIMSTAT, 2023

The major export drivers during the month under review were gold, industrial diamonds, and PGMs, contributing 26.7%, 19.2%, and 17.1%, respectively, of the country's total exports. However, export earnings from gold and PGMs were lower than in the previous month, declining by 16.8% and 39.8%, respectively. The decline was primarily attributable to depressed prices on the back of sluggish demand in China.

Table 1 shows development in the country's exports for the months of June and July 2023.

**Table 1: Exports Classified by Harmonized Commodity Description and Code System**

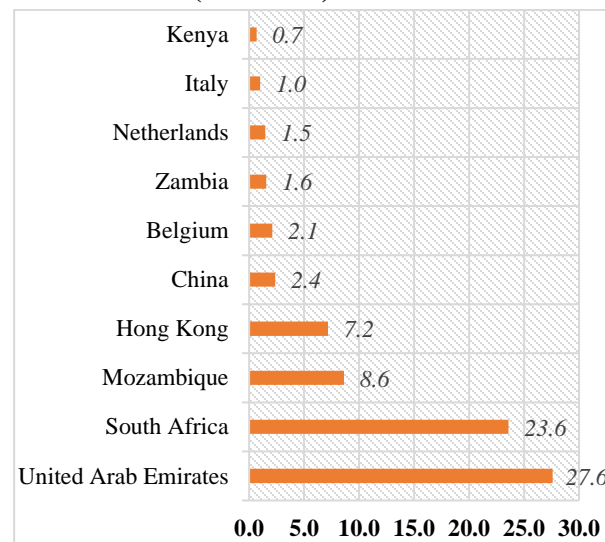
	June-23 (US m)	July-23 (US\$m)	June- July Changes (%)	Share of Exports (%) July-23
<b>Total</b>	<b>641.5</b>	<b>603.2</b>	<b>-6.0</b>	<b>100.0</b>
<i>Of Which</i>				
<b>Gold</b>	193.9	161.3	-16.8	26.7
<b>Industrial diamonds</b>	30.1	115.9	284.8	19.2
<b>PGMs</b>	171.9	103.4	-39.8	17.1
<b>Tobacco (Inc. cigarettes)</b>	61.8	55.1	-10.7	9.1
<b>Ferro-chromium</b>	27.6	28.4	2.9	4.7
<b>Coal</b>	25.7	15.8	-38.6	2.6
<b>Cane sugar</b>	4.6	8.3	78.7	1.4
<b>Chromium ores &amp; concentrates</b>	4.2	4.4	6.6	0.7
<b>Granite</b>	4.3	3.3	-23.9	0.5
<b>Oranges</b>	2.1	3.1	47.3	0.5

Source: ZIMSTAT & RBZ Calculations, 2023

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

Zimbabwe's exports were mainly destined for the United Arab Emirates (27.6%), South Africa (23.6%) and Mozambique (8.6%), during the month ending 31 July 2023.

**Figure 5: Top Ten Merchandise Export Destinations (% Share)**

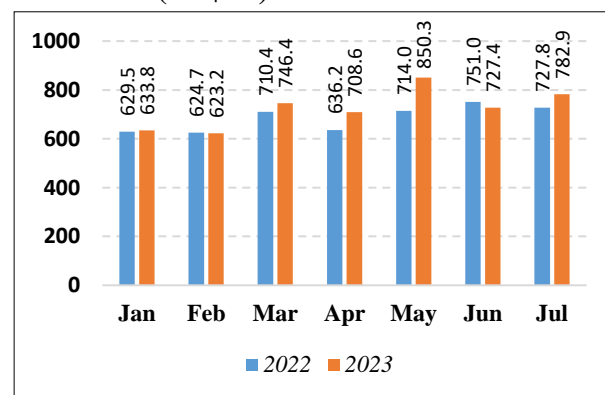


Source: ZIMSTAT & RBZ Calculations, 2023

## Merchandise Imports

The country's import bill amounted to US\$782.9 million in July 2023, 7.6% higher than US\$727.4 million recorded in the previous month. Compared to the corresponding month in 2022, the month's export outturn was 7.6% higher, as shown in Figure 6.

**Figure 6: Merchandise Imports classified by HS Codes (US\$ m)**



Source: ZIMSTAT & RBZ Computations, 2023

During the month under review, the country's imports were mainly composed of diesel (9.7%), petrol (5.0%), crude soya bean oil (2.4%) and rice (2.4%). The growth in the country's fuel import bill was primarily attributable to a global rise in oil prices owing to supply deficits. Table 2 shows imports of major commodities for the months of June and July 2023.

**Table 2: Imports Classified by Harmonised Commodity Description and Code System**

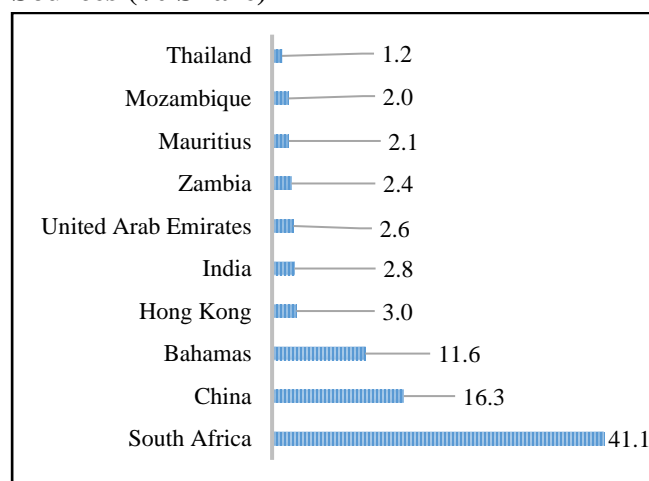
	June-23 (US\$m)	July-23 (US\$m)	June- July Changes (%)	Share of Total Imports (%) July-23
<b>Total</b>	<b>727.4</b>	<b>782.9</b>	<b>7.6</b>	<b>100.0</b>
<i>Of Which</i>				
<i>Diesel</i>	68.8	76.3	10.9	9.7
<i>Leaded petrol</i>	35.1	39.0	11.2	5.0
<i>Crude soya bean oil</i>	19.8	18.9	-4.8	2.4
<i>Rice</i>	8.5	18.6	118.7	2.4
<i>Structures &amp; parts of structures</i>	4.6	11.9	159.3	1.5
<i>Electricity</i>	9.9	10.4	5.4	1.3
<i>Ammonium nitrate</i>	9.0	10.2	12.8	1.3
<i>Public transport type vehicles</i>	4.0	9.6	141.7	1.2
<i>Self-propelled bulldozers</i>	6.6	8.7	31.8	1.1
<i>Cane Sugar</i>	8.0	7.6	-5.4	1.0

Source: ZIMSTAT & RBZ Calculations, 2023

The country's imports for July 2023 were mainly sourced from South Africa (41.1%), China (16.3%), Bahamas (11.6%), Hong Kong

(3.0%) and other markets. Figure 7 shows the country's top import sources in June 2023.

**Figure 7: Top Ten Merchandise Import Sources (% Share)**



Source: ZIMSTAT & RBZ Calculations, 2023

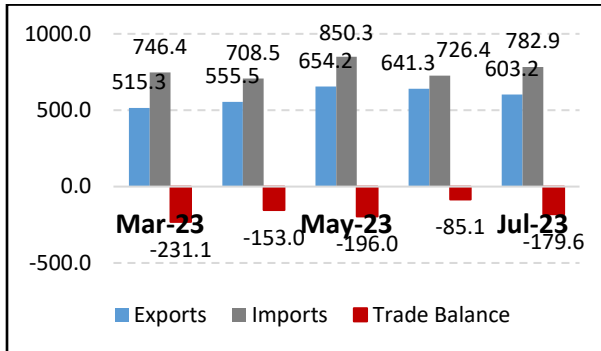
### Merchandise Trade Balance

The country's trade developments culminated in the deterioration in the trade balance, from a deficit of US\$85.9 million in June 2023 to a deficit of US\$179.6 million during the month under review. Similarly, the country's trade balance widened, year on year, from a deficit of US\$179.4 million in the comparable month in 2022 to a deficit of US\$179.6 million in July 2023.

Figure 8 shows merchandise trade balance from March 2023 to July 2023.



**Fig 8: Merchandise Trade Balance (US\$ m)**

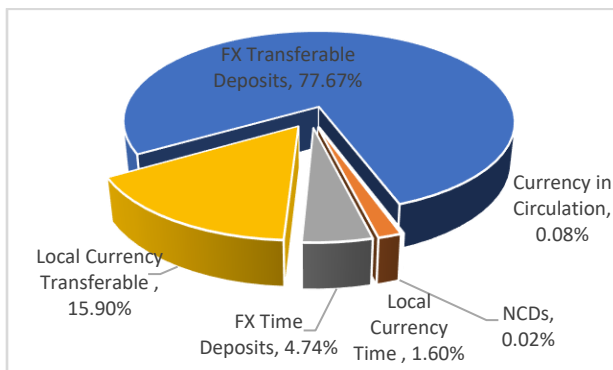


Source: ZIMSTAT & RBZ Computations, 2023

## MONETARY DEVELOPMENTS<sup>1</sup>

Broad money (M3) stock amounted to ZW\$13,003.45 billion in July 2023, compared to ZW\$14,275.48 billion in June 2023. The money stock was comprised of foreign currency deposits, 82.41%; local currency deposits, 17.52% and currency in circulation, 0.02%. Figure 9 shows the money supply composition.

**Figure 9: Composition of Money Supply**



Source: Reserve Bank of Zimbabwe, 2023

On a monthly basis, the broad money supply declined by 8.91% in July 2023, compared to a 7.20% increase recorded in June 2023. The

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

decline in money supply reflected a decrease of ZW\$10,099.33 billion in foreign currency accounts (FCAs) deposits, resulting from the appreciation of the exchange rate from ZW\$5 740/USD in June to ZW\$4 516/USD in July 2023. The local currency component of deposits increased by ZW\$506.73 billion, reflecting the cumulative impact of credit creation by banks.

During the month under review, the growth in domestic claims by banks slowed down to 3.91%, compared to 63.27% recorded in June 2023. Credit to the private sector, decreased by ZW\$1,563.90 billion in July 2023, largely reflecting the impact of exchange rate appreciation. Over the same period, net claims on Government by the banking sector increased by ZW\$2,353.73 billion.

On an annual basis, broad money registered an increase of 977.06% in July 2023 compared to 1,174.94%, in June 2023. The annual growth in money supply largely reflected exchange rate depreciation. Expansion in foreign currency deposits, accounted for 826.22 percentage points of the 977.06% annual growth in broad money. The local currency component of money supply also increased by 390.22%.

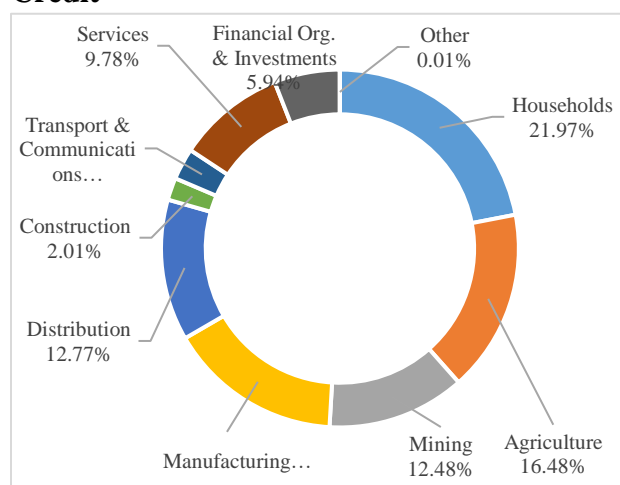
The annual increase in broad money largely reflected nominal changes in credit to the private sector and public non-financial corporations, of ZW\$7,027.66 billion



(1,037.60%); and ZW\$1,059.22 billion (1,238.18%), respectively.

The outstanding credit to the private sector was mainly in respect of credit to households and agriculture, which received 21.97% and 16.48% of the total credit, respectively. The manufacturing and distribution sectors accounted for 15.71% and 12.77% of the credit, respectively. Private sector credit shares for all the sectors are shown in Figure 10.

**Figure 10: Distribution of Private Sector Credit**



Source: Reserve Bank of Zimbabwe, 2023

Credit to the private sector was largely utilized for recurrent expenditures, 40.14%; inventory build-up, 24.61%; and fixed capital investments, 14.72%.

## STOCK MARKET DEVELOPMENTS

### ZIMBABWE STOCK EXCHANGE (ZSE)

During the month of July 2023, the Zimbabwe Stock Exchange (ZSE) exhibited bearish

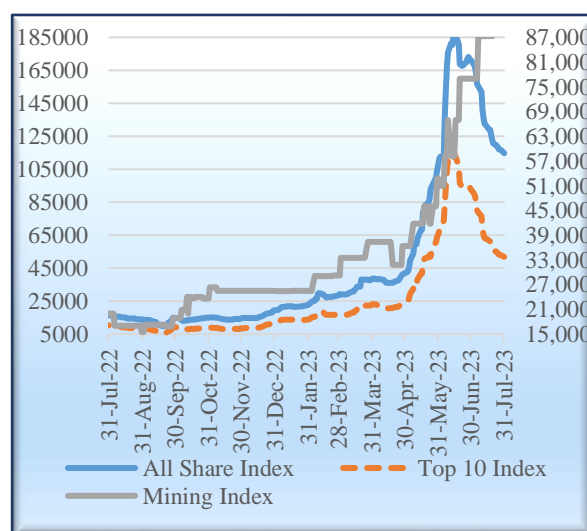
sentiments. Thus, the All Share, Top 10 and Top 15 indices declined by 33.06%, 44.27% and 39.16% to close the month at 114 746.13 points, 51 844.10 points and 72 293.87 points, respectively.

The resource index, however, added 16.31% to close at 89 512.59 points, compared to 76 960.49 points registered in the previous month.

On a yearly basis, the All Share, Top 10 and Top 15 indices increased by 591.45%, 405.02% and 539.31%, from 16 594.91 points, 10 265.73 points and 11 308.19 points recorded in the comparable period last year, respectively.

The mining index also went up by 347.09% from 20 021.24 points registered in July 2022.

**Figure 11: ZSE All Share, Top 10 and Mining Indices**



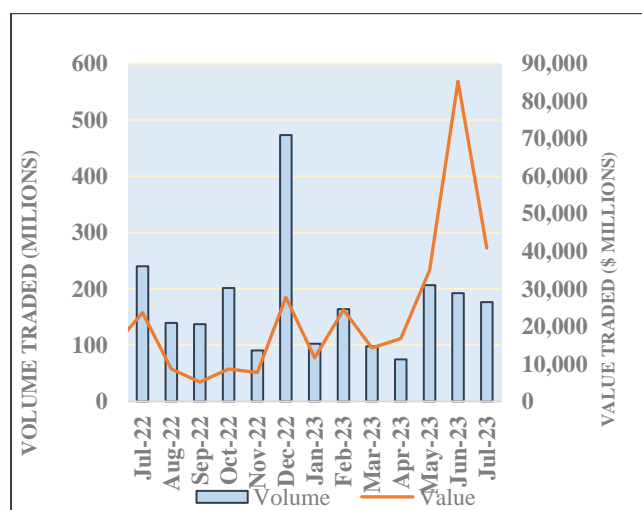
Source: Zimbabwe Stock Exchange, 2023

Owing to dampened trading activity during the month under analysis, the cumulative volume and value of shares traded declined by 8.27% and 52.10% to 176.55 million shares and ZW\$40.85 billion, respectively.

The proportion of foreign purchases to the value of shares traded declined to 2.40%, from 2.77% in June 2023.

Concomitantly, net foreign position worsened to negative ZW\$10.21 billion, from positive ZW\$1.07 billion realized in June 2023.

**Figure 12: ZSE Monthly Volume and Value Traded**



Source: Zimbabwe Stock Exchange, 2023

Market Capitalization closed the month at ZW\$9,171.35 billion. This represents a decline of 34.43%, compared to ZW\$13,987.48 billion recorded in June 2023.

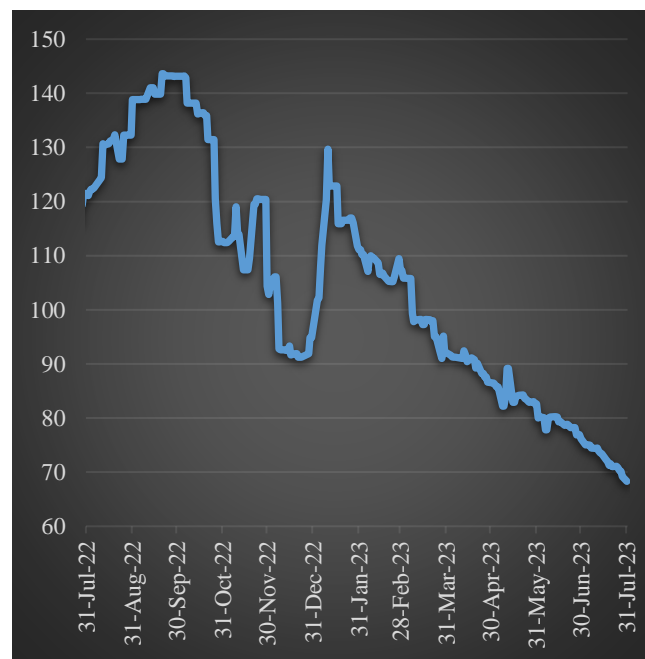
On a year-on-year basis, ZSE capitalization rose by 343.44%, from ZW\$2,068.22 billion recorded in July 2022.

## VICTORIA FALLS STOCK EXCHANGE (VFEX)

The Victoria Falls Stock Exchange (VFEX) was characterized by bearish sentiments during the month of July 2023. Consequently, the VFEX All Share index lost 10.32% to close at 68.31 points, from 76.17 points recorded in the previous month.

On an annual basis, the VFEX All Share Index declined by 44.24%, from 122.50 points recorded in July 2022.

**Figure 13: Victoria Falls Stock Exchange (VFEX) All Share Index (ASI)**



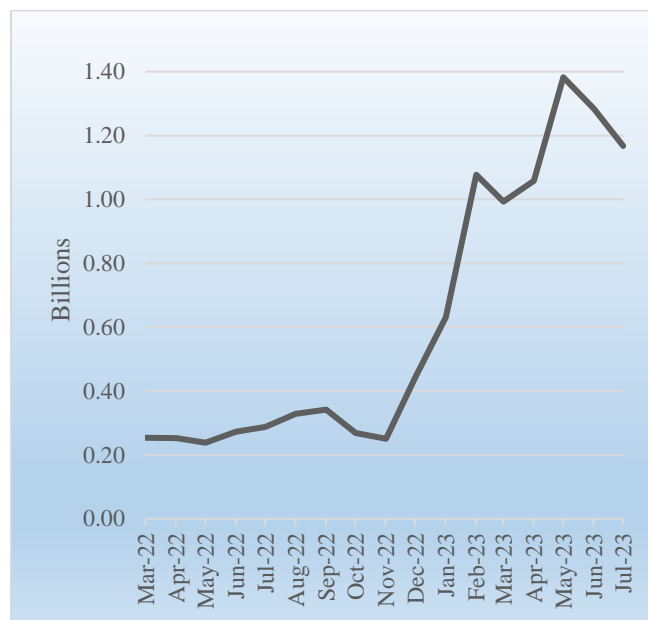
Source: Victoria Falls Stock Exchange, 2023

### VFEX Market Capitalization

During the month under analysis, the VFEX market capitalization lost 9.13% to US\$1.17

billion, compared to US\$1.29 billion recorded in June 2023.

**Figure 14: Victoria Falls Stock Exchange (VFEX) Market Capitalization (US\$ b)**



Source: Victoria Falls Stock Exchange (VFEX), 2023

## NATIONAL PAYMENTS SYSTEM

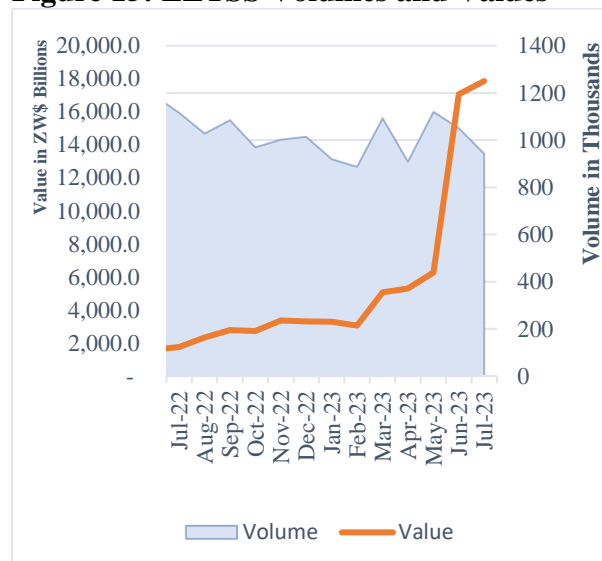
The value of transactions processed through the National Payment Systems (NPS) increased by 3% to ZW\$27.13 trillion from ZW\$26.41trillion, recorded in June 2023. NPS transactions volumes decreased by 7% from 58.55 million to 54.59 million recorded in June 2023.

### Zimbabwe Electronic Transfer Settlement System (ZETSS)

The value of transactions processed through the Real Time Gross Settlement (RTGS) system

increased by 5% to ZW\$17.86 trillion from ZW\$17.06 trillion recorded in June 2023. The volume of RTGS transactions decreased by 10%, from 1.05 million in June 2023 to 0.94 million in July 2023.

**Figure 15: ZETSS Volumes and Values**



Source: Reserve Bank of Zimbabwe, 2023

### Mobile and Internet Based Transactions

Mobile and internet-based transactions stood at ZW\$7.70 trillion in July 2023, down from ZW\$7.85 trillion recorded in the preceding month.

## INFLATION OUTTURN

### Annual Inflation

Headline inflation declined from 175.5% in June 2023 to 101.3% in July 2023, attributable to significant appreciation of the local currency which resulted in positive pass-through effects to inflation.

This followed the liberalisation of the exchange rate coupled by the increase in statutory reserves for local currency to 15%, lifting of import restrictions on basic goods and commodities, upward adjustments of the interest rates and increased demand for local currency due to demand for specific taxes and duties in local currency.

Annual food inflation declined to 103.1% in July 2023, from 255.6% in June 2023. Year-on-year, annual non-food inflation also decelerated to 99.3% in July 2023, contributing 56.7 percentage points to the July 2023 inflation rate of 101.3%.

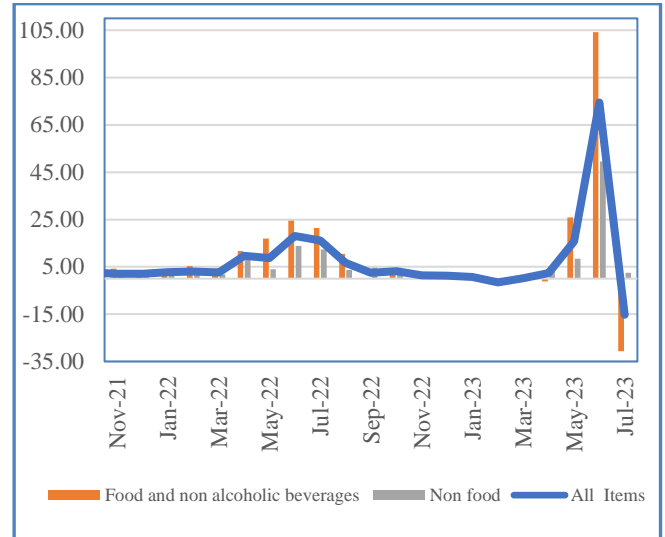
### Monthly Inflation

The month-on-month inflation rate sharply decelerated from 74.5% in June 2023 to minus 15.3%, in July 2023, largely driven by the fall in food inflation.

Food inflation tumbled from 104.2% in June 2023 to minus 30.7% in July 2023. Monthly

non-food inflation also fell from 49.5% to 2.4% over the same period.

**Figure 16: Month-on-Month Inflation (%)**



Source: ZIMSTAT, 2023

SEPTEMBER 2023

RESERVE BANK OF ZIMBABWE

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

	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23
<b>Net Foreign Assets</b>	<b>-1,799,900,028.55</b>	<b>-1,795,279,800.26</b>	<b>-1,954,300,330.22</b>	<b>-2,033,984,124.20</b>	<b>-2,085,714,926.41</b>	<b>-2,301,765,618.46</b>	<b>-2,768,770,567.35</b>	<b>-2,973,301,439.14</b>	<b>-3,029,571,037.94</b>	<b>-3,592,508,488.23</b>	<b>-8,614,351,669.20</b>	<b>-17,037,826,284.18</b>	<b>-14,270,652,392.93</b>
Central Bank(net)	-2,132,218,475.50	-2,281,673,543.14	-2,540,535,213.92	-2,594,453,844.31	-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
Foreign Assets	460,906,552.27	464,424,207.59	423,342,143.07	420,613,636.26	461,596,127.82	633,511,533.22	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
Foreign Liabilities	2,593,125,027.77	2,746,097,750.73	2,963,877,356.98	3,015,067,480.57	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
Other Depository Corporations(net)	332,318,446.95	486,393,742.88	586,234,883.70	560,469,720.11	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
Foreign Assets	432,930,547.04	606,589,993.46	730,519,889.15	714,533,928.34	647,684,732.33	636,889,016.74	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
Foreign Liabilities	100,612,100.09	120,196,250.58	144,285,005.45	154,084,208.23	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	1,840,007,583.93	1,462,355,717.28
<b>Net Domestic Assets (NDA)</b>	<b>3,007,213,667.92</b>	<b>3,404,193,526.10</b>	<b>3,871,453,855.67</b>	<b>3,914,796,933.13</b>	<b>4,157,026,534.98</b>	<b>4,639,992,601.29</b>	<b>5,466,131,034.04</b>	<b>5,901,544,727.24</b>	<b>6,224,896,705.38</b>	<b>7,191,111,363.85</b>	<b>15,853,317,101.49</b>	<b>31,313,301,345.50</b>	<b>27,274,104,611.26</b>
<b>Domestic Claims</b>	<b>911,956,758.63</b>	<b>1,183,994,022.32</b>	<b>1,371,017,098.26</b>	<b>1,420,546,462.01</b>	<b>1,634,150,767.46</b>	<b>1,887,872,636.21</b>	<b>2,178,096,571.94</b>	<b>2,412,375,453.77</b>	<b>2,817,271,797.47</b>	<b>3,128,143,876.12</b>	<b>6,606,083,920.89</b>	<b>10,786,056,145.65</b>	<b>11,207,654,299.27</b>
<b>Claims on Central Government(net)</b>	<b>130,502,205.15</b>	<b>236,159,688.17</b>	<b>270,091,555.64</b>	<b>263,657,275.07</b>	<b>350,064,095.72</b>	<b>474,594,482.66</b>	<b>468,584,636.74</b>	<b>482,484,485.80</b>	<b>627,021,736.70</b>	<b>809,483,964.69</b>	<b>1,453,508,596.11</b>	<b>3,214,410,956.46</b>	<b>2,032,323,436.46</b>
Claims on Central Government	350,494,976.12	408,193,113.30	408,193,113.30	426,472,842.49	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	3,237,290,912.20	3,137,951,747.03
Central Bank	100,589,783.20	250,194,418.13	264,613,071.80	274,598,654.32	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
ODCs	91,609,835.37	100,300,557.99	143,580,041.50	151,874,188.17	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
<b>Less Liabilities to Central Government</b>	<b>61,697,413.42</b>	<b>114,335,287.95</b>	<b>138,101,557.65</b>	<b>162,815,567.42</b>	<b>182,004,956.59</b>	<b>158,715,537.42</b>	<b>313,179,667.49</b>	<b>478,991,669.02</b>	<b>302,239,526.93</b>	<b>400,198,542.86</b>	<b>3,559,331,147.66</b>	<b>1,105,628,310.57</b>	
Central Bank	52,333,907.68	106,442,851.55	129,394,309.01	156,141,911.29	175,273,582.39	150,848,789.30	271,358,342.10	467,951,478.68	397,371,107.14	290,537,323.34	349,686,815.54	3,126,720,981.59	725,192,498.74
ODCs	9,363,505.74	7,892,436.40	8,707,248.64	6,673,656.14	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
<b>Claims on Other Sectors</b>	<b>781,454,553.48</b>	<b>947,834,334.15</b>	<b>1,100,925,542.62</b>	<b>1,156,889,186.94</b>	<b>1,284,086,671.74</b>	<b>1,413,278,153.55</b>	<b>1,709,511,935.20</b>	<b>1,929,890,967.97</b>	<b>2,190,250,060.77</b>	<b>2,318,659,911.43</b>	<b>5,152,575,324.78</b>	<b>11,107,467,102.11</b>	<b>9,175,330,862.81</b>
Other Financial Corporations	14,828,545.88	17,449,153.84	18,825,212.19	143,782,090.97	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
State and Local Government	349,675.75	287,141.09	306,328.41	341,962.52	303,552.08	282,613.13	251,239.62	197,442.25	149,777.75	99,276.39	80,342.62	83,001.69	68,073.17
Public Non Financial Corporations	85,546,713.45	123,920,817.60	133,928,821.97	145,038,366.23	150,370,660.24	161,725,797.02	198,192,725.01	221,082,772.48	244,918,005.85	282,369,808.93	680,427,260.99	1,426,648,513.58	1,144,767,740.03
Private Sector	680,729,618.39	806,177,221.63	947,865,180.05	867,726,767.22	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
Central Bank	7,151,212.10	8,394,127.31	10,349,380.21	12,722,796.25	13,419,306.74	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
ODCs	673,578,406.29	797,783,094.32	937,515,799.83	855,003,970.96	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
<b>Other Items(Net)</b>	<b>-2,095,256,909.29</b>	<b>-2,220,199,503.78</b>	<b>-2,500,436,757.40</b>	<b>-2,494,250,471.13</b>	<b>-2,522,875,767.52</b>	<b>-2,752,119,965.08</b>	<b>-3,288,034,462.10</b>	<b>-3,489,169,273.48</b>	<b>-3,407,624,907.90</b>	<b>-4,062,967,487.72</b>	<b>-9,247,233,180.60</b>	<b>-20,527,245,199.85</b>	<b>-16,066,450,311.99</b>
Shares and Other Equity	-2,109,505,152.97	-2,196,010,760.22	-2,353,032,948.01	-2,415,295,348.56	-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
Liabilities to Other Financial Corporations	1,339,092.93	555,226.55	587,178.66	762,462.53	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
Restricted Deposits	31,949,181.65	37,970,261.21	33,027,186.30	47,084,275.28	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
Deposits and Securities Excluded from Base Money	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)	-19,040,030.90	-62,714,231.51	-181,018,174.35	-126,801,860.37	-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
<b>Broad Money-M3</b>	<b>1,207,313,639.37</b>	<b>1,608,913,725.83</b>	<b>1,917,153,525.45</b>	<b>1,880,812,808.93</b>	<b>2,071,311,608.56</b>	<b>2,338,226,982.83</b>	<b>2,697,360,466.69</b>	<b>2,928,243,288.10</b>	<b>3,195,325,667.44</b>	<b>3,598,602,875.61</b>	<b>7,238,965,432.29</b>	<b>14,275,475,061.32</b>	<b>13,003,452,218.33</b>
Securities Other than Shares Included in Broad Money	8,137,874.02	12,785,574.75	14,047,495.34	15,558,863.88	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
<b>Broad Money-M2</b>	<b>1,199,175,765.34</b>	<b>1,596,128,151.09</b>	<b>1,903,106,030.11</b>	<b>1,865,253,945.05</b>	<b>2,057,873,086.69</b>	<b>2,324,078,018.07</b>	<b>2,682,303,994.66</b>	<b>2,912,511,632.80</b>	<b>3,179,243,047.93</b>	<b>3,596,759,484.40</b>	<b>7,234,305,998.43</b>	<b>14,271,231,479.42</b>	<b>13,001,314,774.78</b>
Other Deposits	94,202,100.47	134,172,529.07	157,067,992.76	166,451,245.87	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
of which Foreign Currency Accounts	51,808,901.22	79,027,794.71	77,583,912.71	97,520,415.67	115,079,593.63	121,810,432.21	159,977,076.22	193,826,996.54	200,002,079.62	140,843,185.69	366,430,904.52	852,167,654.54	616,409,108.42
<b>Narrow Money-M1</b>	<b>1,104,973,664.87</b>	<b>1,461,955,622.01</b>	<b>1,746,038,037.35</b>	<b>1,698,802,699.18</b>	<b>1,868,674,949.05</b>	<b>2,090,666,237.62</b>	<b>2,407,265,283.35</b>	<b>2,618,757,381.64</b>	<b>2,846,507,551.90</b>	<b>3,327,871,127.16</b>	<b>6,679,000,239.69</b>	<b>13,204,658,167.27</b>	<b>12,176,656,804.16</b>
Transferable Deposits	1,100,888,777.34	1,457,941,576.91	1,742,120,578.98	1,694,712,870.55	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	3,320,722,893.78	6,671,063,283.95	13,196,303,401.12	12,166,873,421.72
of which Foreign Currency Accounts	688,836,308.19	991,098,612.31	1,196,206,879.78	1,131,298,129.20	1,211,793,829.42	1,327,590,772.37	1,626,587,667.25	1,754,513,308.92	1,869,072,784.19	2,148,792,572.06	5,274,426,984.71	11,635,488,089.25	10,099,530,132.00
Currency Outside Depository Corporations	4,084,887.53	4,014,045.11	3,917,458.37	4,089,828.63	4,108,746.53	4,210,142.14	4,740,785.16	6,147,337.96	6,480,923.60	7,148,233.38	7,936,955.74	8,354,766.15	9,783,382.43
<b>Memorandum Items</b>													
Reserve Money	35,521,743.90	37,466,355.66	87,098,435.56	92,268,161.94	98,860,662.38	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
FCAs as a Percentage of Deposits in M3	57.2%	61.8%	62.5%	60.3%	58.6%	56.9%	60.4%	60.0%	58.6%	59.8%	72.9%	87.5%	77.7%
End Period Exchange Rate	443.88	546.83	621.89	632.77	654.93	684.33	796.52	889.13	929.86	1,047.44	2,577.06	5,739.80	4,516.80

Source: Reserve Bank of Zimbabwe, 2023



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

	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23
<b>Net Foreign Assets</b>	<b>-2,132,218,475.50</b>	<b>-2,281,673,543.14</b>	<b>-2,540,535,213.92</b>	<b>-2,594,453,844.31</b>	<b>-2,593,755,912.16</b>	<b>-2,780,839,763.05</b>	<b>-3,343,568,149.26</b>	<b>-3,725,651,869.12</b>	<b>-3,773,983,623.21</b>	<b>-4,391,029,727.11</b>	<b>-10,520,227,418.97</b>	<b>-20,905,102,725.43</b>	<b>-17,908,236,910.38</b>
Claims on Non Residents	460,906,552.27	464,424,207.59	423,342,143.07	420,613,636.26	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
Official Reserves Assets	350,631,779.92	329,592,679.60	270,927,656.44	265,887,215.65	301,307,551.70	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
Other Foreign Assets	110,274,772.35	134,831,527.99	152,414,486.62	154,726,420.61	160,288,576.12	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
Less Liabilities to Non Residents	2,593,125,027.77	2,746,097,750.73	2,963,877,356.98	3,015,067,480.57	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
Short Term Liabilities	1,127,013,639.61	1,336,300,564.04	1,387,742,749.22	1,398,159,992.55	1,431,029,164.32	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
Other Foreign Liabilities*	1,466,111,388.17	1,409,797,186.69	1,576,134,607.76	1,616,907,488.02	1,624,322,875.66	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
of which blocked funds	852,249,186.55	678,512,698.97	762,984,490.22	783,864,733.61	742,874,154.66	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
<b>Net Domestic Assets (NDA)</b>	<b>2,167,740,219.40</b>	<b>2,319,139,878.80</b>	<b>2,627,633,649.47</b>	<b>2,686,722,006.25</b>	<b>2,692,616,574.53</b>	<b>2,884,883,957.73</b>	<b>3,466,565,811.34</b>	<b>3,929,688,003.03</b>	<b>4,006,880,277.83</b>	<b>4,667,525,806.22</b>	<b>11,040,839,328.64</b>	<b>21,970,001,166.44</b>	<b>18,911,280,665.28</b>
<b>Domestic Claims</b>	<b>121,100,451.59</b>	<b>232,699,771.22</b>	<b>241,166,538.97</b>	<b>235,988,125.06</b>	<b>281,625,189.08</b>	<b>327,159,834.74</b>	<b>344,411,001.58</b>	<b>335,732,732.21</b>	<b>472,690,115.90</b>	<b>659,259,617.17</b>	<b>1,372,281,553.64</b>	<b>119,647,192.81</b>	<b>1,998,051,204.96</b>
<b>Net Claims on Central Government</b>	<b>48,255,875.52</b>	<b>143,751,566.58</b>	<b>135,218,762.79</b>	<b>118,456,743.03</b>	<b>157,861,567.95</b>	<b>193,502,848.44</b>	<b>190,370,159.19</b>	<b>160,578,844.90</b>	<b>272,152,063.05</b>	<b>427,038,554.01</b>	<b>846,395,323.03</b>	<b>-880,708,099.75</b>	<b>1,163,345,993.77</b>
Claims on Central Government	100,589,783.20	250,194,418.13	264,613,071.80	274,598,654.32	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
Of which: Securities Other than Shares	11,099,253.33	16,894,372.03	24,148,817.33	32,085,268.08	58,861,123.74	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
Loans	89,490,529.87	233,300,046.10	240,464,254.47	242,513,386.24	274,274,026.60	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
Loans and Advances	56,145,143.34	62,658,197.28	69,822,405.65	71,871,537.43	103,632,177.79	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
Amounts Due from Govt including SDR Draw	29,733,820.69	167,030,282.97	167,030,282.97	167,030,282.97	167,030,282.97	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
Export Incentives	3,611,565.85	3,611,565.85	3,611,565.85	3,611,565.85	3,611,565.85	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less Liabilities to Central Government	<b>52,333,907.68</b>	<b>106,442,851.55</b>	<b>129,394,309.01</b>	<b>156,141,911.29</b>	<b>175,273,582.39</b>	<b>150,848,789.30</b>	<b>271,358,342.10</b>	<b>467,951,478.68</b>	<b>397,371,107.14</b>	<b>290,537,325.34</b>	<b>349,686,815.54</b>	<b>3,126,720,981.59</b>	<b>725,192,498.74</b>
Of which: Deposits	52,333,907.68	106,442,851.55	129,394,309.01	156,141,911.29	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
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
<b>Claims on Other Sectors</b>	<b>72,844,576.07</b>	<b>88,948,204.64</b>	<b>105,947,776.18</b>	<b>117,531,382.02</b>	<b>123,763,621.12</b>	<b>133,656,986.31</b>	<b>154,040,842.39</b>	<b>175,153,887.31</b>	<b>200,538,052.85</b>	<b>232,221,063.16</b>	<b>525,886,230.61</b>	<b>1,000,355,292.57</b>	<b>834,705,211.19</b>
Other Financial Corporations	3,057,198.60	3,073,237.98	3,202,283.90	3,211,903.39	3,213,198.55	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
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	62,636,165.37	77,480,839.35	92,396,112.07	101,596,682.38	107,131,115.83	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
Private Sector	7,151,212.10	8,394,127.31	10,349,380.21	12,722,796.25	13,419,306.74	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
<b>Claims on Other Depository Corporations</b>	<b>11,136,478.88</b>	<b>26,441,912.94</b>	<b>40,716,900.04</b>	<b>42,205,302.85</b>	<b>34,171,755.59</b>	<b>24,419,539.95</b>	<b>41,233,534.83</b>	<b>43,495,940.76</b>	<b>45,842,895.27</b>	<b>47,004,500.30</b>	<b>116,825,246.16</b>	<b>267,624,056.04</b>	<b>261,303,321.91</b>
Of which: Loans	11,136,478.88	26,441,912.94	40,716,900.04	42,205,302.85	34,171,755.59	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
<b>Other Liabilities to ODCs</b>	<b>352,778,125.95</b>	<b>516,479,509.63</b>	<b>514,761,587.21</b>	<b>554,976,245.35</b>	<b>681,837,090.96</b>	<b>685,265,981.82</b>	<b>730,178,263.75</b>	<b>655,353,298.81</b>	<b>642,344,547.18</b>	<b>750,760,102.33</b>	<b>1,433,201,083.09</b>	<b>2,673,344,290.50</b>	<b>2,908,051,423.81</b>
Of which: Afradates 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	162,206,231.00	198,762,582.78	247,261,242.79	280,589,071.79	355,098,840.61	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
<b>Other Items(Net)</b>	<b>-2,388,281,414.87</b>	<b>-2,576,477,704.28</b>	<b>-2,860,511,797.67</b>	<b>-2,963,504,823.70</b>	<b>-3,058,656,720.83</b>	<b>-3,218,570,564.85</b>	<b>-3,811,099,538.68</b>	<b>-4,205,812,628.87</b>	<b>-4,130,691,813.85</b>	<b>-4,712,021,791.09</b>	<b>-10,984,933,611.94</b>	<b>-24,256,074,208.16</b>	<b>-19,559,977,562.21</b>
Shares and Other Equity	-2,495,937,680.26	-2,662,572,351.10	-2,881,231,066.44	-2,968,624,968.16	-3,039,020,578.83	-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
Other Items(Net)	71,183,746.71	43,541,395.78	-13,728,304.53	-44,526,215.42	-90,829,827.08	-118,055,939.45	-221,456,181.24	-233,402,893.37	-175,955,067.06	-276,252,783.87	-165,894,326.27	-1,658,390.99	-603,417,014.29
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	36,472,518.68	42,553,251.05	34,447,573.30	49,646,359.89	71,193,685.08	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
<b>Monetary Base Incl. foreign currency clearing balances</b>													
<b>Monetary Base</b>	<b>35,521,743.90</b>	<b>37,466,335.66</b>	<b>87,098,435.56</b>	<b>92,268,161.94</b>	<b>98,860,662.38</b>	<b>104,044,194.67</b>	<b>122,997,662.08</b>	<b>204,036,133.91</b>	<b>232,896,654.62</b>	<b>276,496,079.11</b>	<b>520,611,909.67</b>	<b>1,064,898,441.01</b>	<b>1,003,043,754.90</b>
Bond Coins	99,710.54	99,710.59	99,710.63	99,711.37	99,645.37	99,645.38	99,645.41	99,645.43	97,745.29	90,572.71	83,649.70	80,542.92	79,344.94
Bond Notes	6,412,784.04	6,554,970.13	6,740,568.25	7,012,718.25	7,260,471.73	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
Liabilities to ODCs	<b>29,009,249.32</b>	<b>30,811,654.95</b>	<b>80,258,156.68</b>	<b>85,155,732.33</b>	<b>91,500,545.27</b>	<b>96,472,351.03</b>	<b>115,458,068.82</b>	<b>196,008,726.99</b>	<b>224,384,179.46</b>	<b>267,503,190.02</b>	<b>511,567,771.23</b>	<b>1,054,559,190.50</b>	<b>991,771,352.50</b>
Local Currency Reserve Deposits	28,909,888.55	30,691,239.95	36,208,286.92	39,251,684.88	45,031,513.47	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
Foreign Currency Reserve Deposits	0.00	0.00	43,949,504.76	45,803,682.45	46,368,666.81	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
Excess reserves	99,360.78	120,414.99	100,364.99	100,364.99	100,364.99	100,364.99	100,364.99	100,364.99	100,364.99	100,364.99	100,364.99	100,364.99	30,000,399.73
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, 2023

NB: \* Other Foreign Liabilities include blocked funds amounting to USD2.2 billion assumed by the Central Bank on behalf of Government.

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

	Jul-22	Aug-22	Sep-22	Oct-22	Nov-22	Dec-22	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23
<b>Net Foreign Assets</b>	<b>332,318,446.95</b>	<b>486,393,742.88</b>	<b>586,234,883.70</b>	<b>560,469,720.11</b>	<b>508,040,985.75</b>	<b>479,074,144.60</b>	<b>574,797,581.91</b>	<b>752,350,429.98</b>	<b>744,412,585.27</b>	<b>798,521,238.87</b>	<b>1,905,875,749.78</b>	<b>3,867,276,441.25</b>	<b>3,637,584,517.45</b>
<b>Claims on Non Residents</b>	<b>432,930,547.04</b>	<b>606,589,993.46</b>	<b>730,519,889.15</b>	<b>714,553,928.34</b>	<b>647,684,732.33</b>	<b>656,889,016.74</b>	<b>771,701,557.95</b>	<b>978,124,840.54</b>	<b>1,001,481,472.45</b>	<b>1,117,664,547.79</b>	<b>2,691,035,602.70</b>	<b>5,707,374,025.18</b>	<b>5,099,940,234.73</b>
<i>Of Which: Foreign Currency</i>	159,024,593.55	263,637,446.30	292,402,245.17	300,240,300.44	286,365,213.60	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
<i>Deposits</i>	271,679,250.85	340,293,581.80	435,192,058.43	412,875,019.01	359,879,184.65	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
<i>Other</i>	2,226,702.64	2,658,965.36	2,925,585.55	1,438,608.89	1,440,334.07	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
<b>Less Liabilities to Non Residents</b>	<b>100,612,100.09</b>	<b>120,196,250.58</b>	<b>144,285,005.45</b>	<b>154,084,208.23</b>	<b>139,643,746.58</b>	<b>177,814,872.15</b>	<b>196,903,976.04</b>	<b>225,774,410.56</b>	<b>257,068,887.17</b>	<b>319,143,308.91</b>	<b>785,159,852.92</b>	<b>1,840,097,583.93</b>	<b>1,462,355,717.28</b>
<i>Of Which: Deposits</i>	58,733,325.78	65,301,846.77	82,156,742.51	90,971,607.55	92,797,127.97	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
<i>Loans</i>	41,878,774.31	54,894,403.81	62,128,262.94	63,112,600.68	46,846,618.61	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
<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
<b>Net Domestic Assets (NDA)</b>	<b>866,386,967.85</b>	<b>1,113,922,948.02</b>	<b>1,325,580,796.37</b>	<b>1,316,917,175.57</b>	<b>1,547,753,523.21</b>	<b>1,849,663,031.57</b>	<b>2,086,330,268.75</b>	<b>2,151,497,989.83</b>	<b>2,436,728,709.28</b>	<b>2,776,123,933.49</b>	<b>5,305,321,211.88</b>	<b>10,381,649,903.19</b>	<b>9,339,710,968.86</b>
<b>Domestic Claims</b>	<b>790,856,307.03</b>	<b>951,294,251.11</b>	<b>1,129,850,559.29</b>	<b>1,184,558,336.95</b>	<b>1,352,525,578.38</b>	<b>1,560,712,801.46</b>	<b>1,833,685,570.36</b>	<b>2,076,642,721.56</b>	<b>2,344,581,681.58</b>	<b>2,468,884,258.96</b>	<b>5,233,802,367.26</b>	<b>10,666,408,952.84</b>	<b>9,209,603,094.31</b>
<b>Net Claims on Central Government</b>	<b>82,246,329.63</b>	<b>92,408,121.59</b>	<b>134,872,792.86</b>	<b>145,200,532.03</b>	<b>192,202,527.77</b>	<b>281,091,634.22</b>	<b>278,214,477.55</b>	<b>321,905,640.90</b>	<b>354,869,673.65</b>	<b>382,445,410.68</b>	<b>607,113,273.08</b>	<b>559,297,143.29</b>	<b>868,977,442.69</b>
<i>Claims on Central Government</i>	91,609,835.37	100,300,557.99	143,580,041.50	151,874,188.17	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
<i>Securities</i>	91,509,184.64	100,187,059.48	143,464,932.04	151,757,709.91	198,814,372.89	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
<i>Loans</i>	100,650.73	113,498.51	115,109.46	116,478.26	119,529.09	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
<i>Other</i>	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Less Liabilities to Central Government</b>	<b>9,363,505.74</b>	<b>7,892,436.40</b>	<b>8,707,248.64</b>	<b>6,673,656.14</b>	<b>6,731,374.21</b>	<b>7,866,748.12</b>	<b>41,821,325.38</b>	<b>11,040,190.34</b>	<b>6,188,725.28</b>	<b>9,702,201.59</b>	<b>50,511,727.32</b>	<b>432,610,166.07</b>	<b>380,435,811.82</b>
<i>Of which: Deposits</i>	9,363,505.74	7,892,436.40	8,707,248.64	6,673,656.14	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
<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
<b>Claims on Other Sectors</b>	<b>708,609,977.40</b>	<b>858,886,129.52</b>	<b>994,977,766.44</b>	<b>1,039,357,804.92</b>	<b>1,160,323,050.62</b>	<b>1,279,621,167.24</b>	<b>1,555,471,092.81</b>	<b>1,754,737,080.66</b>	<b>1,989,712,007.92</b>	<b>2,086,438,848.27</b>	<b>4,626,689,094.18</b>	<b>10,107,111,809.54</b>	<b>8,340,625,651.62</b>
<i>Other Financial Corporations</i>	11,771,347.28	14,375,915.86	15,622,928.29	140,570,187.59	140,341,007.36	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
<i>State and Local Government</i>	349,675.75	287,141.09	306,328.41	341,962.52	303,552.08	282,613.13	251,239.62	197,442.25	149,777.75	99,276.39	80,342.62	83,001.69	68,073.17
<i>Public Non Financial Corporations</i>	22,910,548.08	46,439,978.25	41,532,709.91	43,441,683.85	43,239,544.41	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	365,810,830.87
<i>Private Sector</i>	673,578,406.29	797,783,094.32	957,515,799.83	855,003,970.96	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	7,701,257,517.92
<b>Claims on the Central Bank</b>	<b>318,260,082.09</b>	<b>414,080,563.81</b>	<b>503,930,421.77</b>	<b>528,892,917.07</b>	<b>579,137,110.76</b>	<b>655,646,094.75</b>	<b>706,967,379.44</b>	<b>745,768,616.10</b>	<b>819,662,608.72</b>	<b>973,967,364.65</b>	<b>2,050,173,260.89</b>	<b>4,434,783,343.65</b>	<b>4,138,866,267.43</b>
<i>Currency</i>	2,427,607.04	2,640,635.61	2,922,820.51	3,022,600.98	3,251,370.57	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
<i>Reserves</i>	315,832,475.04	411,439,928.20	501,007,601.27	525,870,316.09	575,885,740.19	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
<i>Securities</i>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,448,888.46	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
<b>Liabilities to the Central Bank</b>	<b>2,814,941.97</b>	<b>3,230,742.76</b>	<b>3,720,151.81</b>	<b>28,072,180.28</b>	<b>19,973,470.74</b>	<b>10,597,782.72</b>	<b>4,974,293.62</b>	<b>8,092,936.71</b>	<b>9,639,861.61</b>	<b>13,321,881.07</b>	<b>78,332,582.02</b>	<b>39,166,568.11</b>	<b>87,827,165.17</b>
<b>Other Items(Net)</b>	<b>239,914,479.29</b>	<b>248,221,124.14</b>	<b>304,480,032.88</b>	<b>371,687,898.16</b>	<b>363,935,695.20</b>	<b>356,098,081.93</b>	<b>449,348,387.42</b>	<b>662,820,411.12</b>	<b>717,875,719.41</b>	<b>653,405,809.04</b>	<b>1,900,321,834.26</b>	<b>4,680,375,825.19</b>	<b>3,920,931,227.71</b>
<i>Shares and Other Equity</i>	386,432,527.29	466,561,590.88	528,198,118.44	553,329,619.60	578,767,126.22	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
<i>Liabilities to other resident sectors</i>	1,339,092.93	555,226.55	587,178.66	762,462.53	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
<i>Other Items(Net)</i>	-147,857,140.93	-218,895,693.28	-224,305,264.21	-182,404,183.97	-215,171,046.59	-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
<b>Deposits and Securities Included in Broad Money</b>	<b>1,198,705,414.81</b>	<b>1,600,316,690.89</b>	<b>1,911,815,680.07</b>	<b>1,874,160,895.68</b>	<b>2,055,794,508.96</b>	<b>2,328,737,176.16</b>	<b>2,661,127,850.66</b>	<b>2,903,848,419.81</b>	<b>3,181,141,294.55</b>	<b>3,574,645,172.37</b>	<b>7,211,196,961.65</b>	<b>14,248,926,344.43</b>	<b>12,977,295,486.31</b>
<i>Deposits Included in Broad Money</i>	1,190,567,540.78	1,587,531,116.15	1,897,768,184.73	1,858,602,031.80	2,042,355,987.09	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
<i>Transferable Deposits</i>	1,096,365,440.31	1,453,358,587.07	1,740,700,191.97	1,692,150,785.93	1,853,157,849.44	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	12,510,500,072.13
<i>of which FCAs</i>	688,801,163.42	991,050,824.09	1,196,071,655.58	1,131,156,966.82	1,211,583,916.42	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
<i>Other Deposits</i>	94,202,100.47	134,172,529.07	157,067,992.76	166,451,245.87	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
<i>of which FCAs</i>	51,808,901.22	79,027,794.71	77,583,912.71	97,520,415.67	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
<i>Money Market Instruments</i>	8,137,874.02	12,785,574.75	14,047,495.34	15,558,863.88	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

Source: Reserve Bank of Zimbabwe, 2023

TABLE 4.1: OTHER DEPOSITORY CORPORATIONS -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 claims	Contigent Assets	Other Assets	Non Financial Assets	TOTAL
							Government <sup>1</sup>	Local Government securities	Public Enterprises	Other <sup>2</sup>	Government	Local Government	Public Enterprises	Other Institutional Units					
<b>2020</b>																			
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	<b>62,392.3</b>
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	<b>76,838.2</b>
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	<b>86,725.4</b>
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	<b>91,963.5</b>
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	<b>100,927.2</b>
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	<b>193,485.0</b>
Jul	690.8	18,577.0	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	<b>247,999.1</b>
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	<b>265,193.4</b>
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	<b>279,071.4</b>
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	<b>300,832.8</b>
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	<b>319,842.9</b>
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	<b>342,490.8</b>
<b>2021</b>																			
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	<b>363,474.0</b>
Feb	1,735.4	41,180.7	76,140.3	17,748.1	39,141.4	15,612.1	9,200.0	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	<b>380,487.7</b>
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	<b>394,221.9</b>
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	<b>423,934.8</b>
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	29,615.4	40,256.6	<b>448,293.6</b>
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	29,676.4	42,418.7	<b>474,058.5</b>
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	<b>533,318.3</b>
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	<b>549,540.1</b>
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	45,544.7	<b>558,233.5</b>
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	47,370.6	47,611.9	<b>657,740.6</b>
Nov	2,721.5	53,424.3	107,781.7	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	<b>691,885.0</b>
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	<b>769,888.8</b>
<b>2022</b>																			
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	<b>773,712.0</b>
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	59,171.4	86,732.0	<b>835,425.0</b>
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	<b>974,431.2</b>
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	<b>1,076,136.5</b>
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	<b>1,647,314.7</b>
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	<b>1,960,850.3</b>
Jul	2,427.6	159,024.6	315,832.5	39,388.2	230,432.5	41,246.8	91,509.2	0.0	394.3	4,940.5	100.7	349.7	22,911.0	638,556.7	45,361.4	144,090.2	143,606.3	242,024.6	<b>2,122,196.7</b>
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	<b>2,716,210.1</b>
Sep	3,030.7	289,230.8	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	<b>3,118,369.8</b>
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	<b>3,273,355.4</b>
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	<b>3,406,390.5</b>
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	<b>3,820,082.5</b>
<b>2023</b>																			
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	<b>4,441,950.8</b>
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	<b>4,894,037.1</b>
Mar	2,031.6	425,326.5	817,631.1	112,374.3	531,935.4	41,928.7	360,626.2	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	<b>5,691,762.4</b>
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	<b>5,943,487.7</b>
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	<b>12,625,183.4</b>
Jun	1,984.5	2,249,201.6	4,424,350.0	471,360.3	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	<b>27,472,588.1</b>
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	68.1	208,253.7	7,144,225.5	821,517.0	829,382.3	1,411,037.1	3,124,457.4	<b>24,577,997.9</b>

Source: Reserve Bank of Zimbabwe, 2023

## Notes

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

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				
<b>2020</b>																
Jan	28,570.4	3,605.9	2,358.3	<b>34,534.5</b>	1,299.1	92.6	<b>35,926.3</b>	255.6	3,114.7	185.8	336.1	140.1	12,285.7	2,965.9	7,182.1	<b>62,392.3</b>
Feb	37,082.9	3,939.6	2,215.0	<b>43,237.5</b>	1,674.9	78.2	<b>44,990.7</b>	260.1	3,357.7	189.6	767.7	154.9	12,930.2	5,441.7	8,745.6	<b>76,838.2</b>
Mar	37,923.6	4,998.7	2,361.6	<b>45,283.9</b>	1,721.0	409.0	<b>47,413.9</b>	476.8	4,874.8	258.4	314.6	339.9	15,172.3	7,917.3	9,957.3	<b>86,725.4</b>
Apr	42,102.4	5,060.0	2,530.7	<b>49,693.1</b>	1,805.2	516.3	<b>52,014.6</b>	337.6	4,931.9	346.4	312.9	233.2	16,105.4	7,642.8	10,038.7	<b>91,963.5</b>
May	48,595.9	6,274.7	2,847.3	<b>57,717.9</b>	1,840.2	630.7	<b>60,188.8</b>	359.2	5,129.7	536.7	469.1	365.4	16,562.4	7,042.0	10,273.9	<b>100,927.2</b>
Jun	86,454.7	6,715.3	4,040.8	<b>97,210.8</b>	2,277.4	1,479.4	<b>100,967.5</b>	863.2	11,761.8	887.6	959.9	348.2	32,058.2	24,299.3	21,339.3	<b>193,485.0</b>
Jul	113,233.5	7,957.5	6,089.8	<b>127,280.8</b>	2,997.8	1,731.9	<b>132,010.5</b>	1,024.3	14,962.8	1,387.9	2,114.7	348.7	37,319.8	28,551.1	30,279.2	<b>247,999.1</b>
Aug	126,039.2	8,814.1	5,476.0	<b>140,329.3</b>	2,942.4	850.8	<b>144,122.5</b>	1,111.7	16,780.7	1,837.1	3,844.1	422.5	40,894.6	25,354.6	30,825.6	<b>265,193.4</b>
Sep	130,929.6	9,728.6	6,981.5	<b>147,639.7</b>	2,655.6	1,531.5	<b>151,826.9</b>	1,083.9	15,206.4	1,863.1	2,956.8	372.2	42,400.0	28,289.4	35,072.8	<b>279,071.4</b>
Oct	141,293.3	12,094.6	8,429.2	<b>161,817.1</b>	2,769.1	1,799.7	<b>166,385.9</b>	1,231.9	14,868.4	1,812.7	4,513.6	441.7	43,466.4	29,764.7	38,347.5	<b>300,832.8</b>
Nov	156,892.5	13,732.4	9,029.7	<b>179,654.6</b>	2,622.0	1,569.9	<b>183,846.6</b>	1,237.3	14,800.8	1,489.5	5,726.8	423.6	46,209.7	29,821.2	36,287.5	<b>319,842.9</b>
Dec	174,270.2	16,788.9	9,949.2	<b>201,008.3</b>	2,806.1	4,340.0	<b>208,154.4</b>	1,436.2	14,145.4	1,318.6	757.0	292.0	54,752.7	29,608.0	32,026.4	<b>342,490.8</b>
<b>2021</b>																
Jan	188,337.3	17,667.3	11,376.7	<b>217,381.3</b>	2,730.8	5,453.7	<b>225,565.8</b>	1,422.4	15,750.7	391.1	600.9	376.7	58,123.9	25,036.2	36,206.3	<b>363,474.0</b>
Feb	189,154.3	18,991.1	14,072.8	<b>222,218.2</b>	2,959.1	4,788.2	<b>229,965.5</b>	1,457.4	15,908.6	409.2	581.4	609.9	63,583.8	28,339.2	39,632.7	<b>380,487.7</b>
Mar	193,674.2	21,569.9	14,209.4	<b>229,453.4</b>	4,691.2	4,875.8	<b>239,020.5</b>	1,641.2	14,997.2	75.4	1,378.2	408.9	67,061.8	32,908.1	36,730.7	<b>394,221.9</b>
Apr	219,936.5	23,818.3	13,746.7	<b>257,501.5</b>	2,725.1	5,382.5	<b>265,609.2</b>	1,503.8	15,748.4	176.5	939.0	409.9	68,812.8	34,537.9	36,197.4	<b>423,934.8</b>
May	232,585.8	26,296.1	18,415.5	<b>277,297.4</b>	2,205.9	6,832.6	<b>286,335.9</b>	1,525.8	16,063.1	654.2	540.1	429.0	69,567.0	35,592.3	37,586.2	<b>448,923.6</b>
Jun	249,167.5	27,977.7	21,449.6	<b>298,594.8</b>	2,906.1	6,295.3	<b>307,796.2</b>	1,559.7	15,430.6	662.3	939.0	462.6	72,403.8	26,856.5	47,947.9	<b>474,058.5</b>
Jul	271,359.4	31,671.3	23,074.4	<b>326,105.1</b>	3,016.7	5,050.7	<b>334,172.4</b>	1,523.2	16,041.4	706.9	750.8	552.8	76,406.3	26,869.2	76,295.4	<b>533,318.3</b>
Aug	275,007.8	29,893.2	29,352.2	<b>334,253.2</b>	3,661.5	5,912.2	<b>343,826.8</b>	1,873.1	18,699.5	1,444.4	2,300.1	478.6	82,627.2	32,281.1	66,009.2	<b>549,540.1</b>
Sep	301,829.4	30,564.7	26,426.5	<b>358,820.7</b>	3,719.1	3,512.9	<b>366,052.6</b>	3,191.9	16,236.1	1,453.1	71.3	375.4	84,564.6	31,981.0	54,307.5	<b>558,233.5</b>
Oct	350,366.7	33,145.0	27,967.9	<b>411,479.6</b>	2,824.1	3,162.8	<b>417,466.5</b>	3,729.7	21,509.9	1,095.3	1,109.9	503.1	92,871.8	49,581.0	69,873.5	<b>657,740.6</b>
Nov	363,455.0	33,905.6	33,256.8	<b>430,617.4</b>	3,325.7	2,899.2	<b>436,842.3</b>	4,007.8	19,465.9	2,726.5	1,556.1	347.1	104,310.9	52,327.7	70,300.6	<b>691,885.0</b>
Dec	396,412.5	33,935.5	37,464.8	<b>467,812.7</b>	3,922.1	4,020.7	<b>475,755.5</b>	3,696.3	23,643.2	2,808.1	2,405.3	139.8	128,421.4	60,917.0	72,102.3	<b>769,888.8</b>
<b>2022</b>																
Jan	392,702.2	32,298.0	39,346.3	<b>464,346.5</b>	2,962.5	4,027.0	<b>471,336.0</b>	3,685.3	25,398.5	2,688.6	1,416.9	230.5	144,852.4	53,627.8	70,476.0	<b>773,712.0</b>
Feb	413,978.3	37,494.3	47,592.5	<b>499,065.1</b>	3,229.3	4,407.7	<b>506,702.1</b>	4,456.2	30,483.6	2,120.4	1,769.7	226.8	153,788.5	55,099.6	80,778.2	<b>835,425.0</b>
Mar	488,137.1	37,893.9	54,213.9	<b>580,244.9</b>	3,062.2	5,330.5	<b>588,637.7</b>	4,510.9	33,995.7	2,137.9	3,281.0	810.6	175,156.3	65,660.6	100,240.6	<b>974,431.2</b>
Apr	562,613.7	46,129.7	52,760.1	<b>661,503.5</b>	6,377.5	7,656.8	<b>675,537.9</b>	4,246.9	38,472.7	2,173.0	3,877.2	486.8	178,614.3	53,372.3	119,355.4	<b>1,076,136.5</b>
May	830,166.0	61,112.6	70,113.9	<b>961,392.5</b>	7,310.9	7,417.6	<b>976,120.9</b>	6,165.3	73,411.8	2,383.3	3,241.0	321.8	243,544.4	134,993.5	207,132.5	<b>1,647,314.7</b>
Jun	961,316.9	66,716.9	81,118.5	<b>1,109,152.4</b>	5,627.3	10,226.2	<b>1,125,005.9</b>	7,157.9	83,048.1	2,898.5	4,589.8	345.2	355,060.9	169,511.8	213,232.2	<b>1,960,850.3</b>
Jul	1,016,820.2	79,550.5	94,495.2	<b>1,190,865.8</b>	1,789.6	9,363.5	<b>1,202,018.9</b>	8,137.9	100,313.8	2,814.9	5,020.5	1,339.1	419,883.3	144,090.2	238,578.1	<b>2,122,196.7</b>
Aug	1,367,431.3	85,931.5	134,512.9	<b>1,587,875.7</b>	2,415.4	7,892.4	<b>1,598,183.5</b>	12,785.6	119,851.6	3,230.7	5,771.2	555.2	491,336.5	167,029.4	317,466.4	<b>2,716,210.1</b>
Sep	1,648,027.7	92,678.5	157,504.6	<b>1,898,210.8</b>	1,482.9	8,707.2	<b>1,908,401.0</b>	14,047.5	143,842.3	3,720.2	9,246.7	587.2	553,942.2	146,133.1	338,449.6	<b>3,118,369.8</b>
Oct	1,615,381.5	76,774.2	166,880.7	<b>1,859,036.4</b>	2,028.0	6,673.7	<b>1,867,738.0</b>	15,558.9	153,649.9	28,072.2	8,610.3	762.5	581,740.3	165,306.9	451,916.4	<b>3,273,355.4</b>
Nov	1,771,644.8	81,518.1	189,465.9	<b>2,042,628.9</b>	1,547.6	6,731.4	<b>2,050,907.9</b>	13,438.5	139,370.8	19,973.5	10,489.1	339.6	612,977.2	170,944.8	387,949.1	<b>3,406,390.5</b>
Dec	1,990,867.6	90,317.0	234,004.4	<b>2,315,189.0</b>	2,754.1	7,866.7	<b>2,325,809.8</b>	14,149.0	177,214.1	10,597.8	15,234.4	752.5	750,161.5	159,126.2	367,037.4	<b>3,820,082.5</b>
<b>2023</b>																
Jan	2,270,946.6	100,094.1	275,805.1	<b>2,646,845.8</b>	1,676.5	41,821.3	<b>2,690,343.7</b>	15,056.5	196,129.5	4,974.3	12,291.7	675.5	881,874.7	227,545.4	413,059.5	<b>4,441,950.8</b>
Feb	2,496,192.1	98,177.2	294,332.5	<b>2,888,701.8</b>	1,956.9	11,040.2	<b>2,901,698.9</b>	15,711.7	225,209.4	8,092.9	20,822.5	3,109.0	951,831.6	226,933.0	540,628.1	<b>4,894,037.1</b>
Mar	2,710,394.6	121,937.7	333,589.3	<b>3,165,921.6</b>	1,430.8	6,188.7	<b>3,173,541.1</b>	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	<b>5,691,762.4</b>
Apr	3,144,048.4	159,872.5	269,932.0	<b>3,573,852.9</b>	573.4	9,702.2	<b>3,584,128.5</b>	1,843.4	318,092.2	13,321.9	29,787.9	6,418.8	1,137,637.3	214,270.9	637,986.8	<b>5,943,487.7</b>
May	6,481,742.5	169,496.7	556,927.2	<b>7,208,166.4</b>	1,068.6	50,511.7	<b>7,259,746.7</b>	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	<b>12,625,183.4</b>
Jun	12,937,869.2	240,252.2	1,073,317.8	<b>14,251,439.2</b>	4,578.8	432,610.2	<b>14,688,628.1</b>	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	<b>27,472,588.1</b>
Jul	11,864,787.9	285,723.5	828,095.7	<b>12,978,607.1</b>	30,380.7	380,435.8	<b>13,389,423.7</b>	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	<b>24,577,997.9</b>

Source: Reserve Bank of Zimbabwe, 2023

TABLE 5.1: COMMERCIAL BANKS -ASSETS

\$ millions

End of	\$ millions																		TOTAL	
	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 claims	Contingent Assets	Other Assets	Non Financial Assets		
							Government <sup>1</sup> Securities	Local Government securities	Public Enterprises	Other <sup>2</sup>	Government	Local Government	Public Enterprises	Other Institutional Units <sup>3</sup>						
<b>2020</b>																				
Jan	165.80	2,845.62	12,018.43	708.00	7,706.57	1,811.38	4,029.43	-	125.52	14.97	5.11	12.17	326.11	10,766.91	77.59	2,965.93	3,395.90	8,058.15	<b>55,033.6</b>	
Feb	251.70	2,756.57	12,731.97	889.16	8,264.76	1,532.87	3,877.19	-	117.45	13.99	5.15	11.56	329.47	11,656.91	88.37	5,441.70	11,907.90	8,653.69	<b>68,530.4</b>	
Mar	242.41	3,063.92	14,545.58	1,948.14	12,381.17	2,497.47	4,373.76	-	0.08	20.23	4.39	11.39	765.82	14,041.67	127.46	7,917.31	5,718.53	9,244.62	<b>76,904.0</b>	
Apr	263.29	3,147.75	16,673.44	1,287.51	13,285.14	3,056.32	4,235.96	-	0.08	18.39	4.47	9.75	834.72	14,864.30	129.90	7,642.80	6,534.14	9,703.93	<b>81,691.9</b>	
May	284.33	3,144.57	19,827.46	1,553.68	15,003.29	3,130.38	4,160.50	-	0.12	45.79	4.53	9.61	768.01	17,762.27	143.44	7,042.04	6,012.40	9,845.09	<b>88,737.5</b>	
Jun	515.11	8,372.39	26,368.55	3,570.85	34,550.44	7,527.46	5,841.98	-	0.12	90.14	4.29	9.41	2,010.79	26,638.87	215.56	24,299.33	14,590.26	18,803.55	<b>173,588.6</b>	
Jul	577.99	16,536.53	49,470.13	4,219.81	40,259.84	11,399.93	6,357.84	-	-	74.57	4.33	12.61	1,025.78	33,054.99	229.06	28,551.07	10,247.64	19,646.49	<b>221,668.6</b>	
Aug	821.16	26,519.73	49,165.59	4,265.44	38,763.72	14,219.24	6,484.68	-	-	39.07	14.05	14.74	1,046.29	38,741.31	231.00	25,354.64	9,460.49	19,961.16	<b>235,102.3</b>	
Sep	891.26	27,646.41	51,169.67	3,898.65	38,420.20	14,126.83	6,354.19	-	-	107.40	9.61	22.30	1,050.38	41,088.91	228.95	28,289.36	17,608.70	19,375.08	<b>250,287.9</b>	
Oct	896.48	29,309.79	60,589.19	3,602.58	38,877.31	13,530.74	7,763.97	-	20.06	109.83	17.57	22.18	1,019.00	48,440.92	268.07	29,764.70	15,978.22	19,616.63	<b>260,827.2</b>	
Nov	919.42	31,596.89	67,899.10	3,494.87	39,693.38	14,134.74	7,098.29	-	0.02	110.37	20.00	16.81	1,269.94	54,496.74	259.90	29,821.16	16,683.48	19,526.70	<b>287,041.8</b>	
Dec	1,019.76	36,507.59	70,392.07	4,949.48	37,346.17	10,803.58	9,985.57	-	-	1.18	23.30	26.76	1,269.01	62,953.03	718.16	29,608.01	12,793.91	28,230.82	<b>306,628.4</b>	
<b>2021</b>																				
Jan	1,237.43	39,565.64	71,463.64	12,288.89	39,092.85	10,921.99	8,281.80	-	-	1.18	16.67	18.01	1,264.28	71,090.96	718.83	25,036.22	12,333.21	32,123.11	<b>325,454.7</b>	
Feb	1,320.27	38,100.03	69,341.48	16,867.76	38,108.83	6,341.39	12,518.15	-	-	1.26	24.15	22.69	1,493.66	77,324.34	774.89	28,339.17	15,953.14	33,612.14	<b>340,143.4</b>	
Mar	1,244.16	38,369.53	76,479.44	5,317.61	41,401.24	8,733.65	15,889.61	-	-	19.21	34.56	21.67	1,309.75	80,607.03	878.97	32,908.13	19,302.34	30,861.86	<b>353,393.9</b>	
Apr	1,430.83	38,008.89	79,592.64	5,639.40	48,564.03	7,679.05	18,267.01	-	-	19.23	62.87	12.71	1,336.70	91,062.16	956.75	34,537.88	21,214.88	32,383.77	<b>380,788.7</b>	
May	1,648.09	28,677.21	87,611.51	6,479.66	59,745.10	11,582.44	18,846.75	-	-	152.75	93.37	16.58	1,263.75	94,790.46	990.41	35,592.28	21,398.95	31,307.45	<b>400,215.5</b>	
Jun	1,419.27	28,452.53	69,413.26	24,215.35	70,835.98	17,601.31	17,152.75	-	-	19.46	92.91	17.91	77.79	1,511.86	106,954.15	1,247.08	26,856.45	26,444.57	33,288.94	<b>425,601.6</b>
Jul	1,794.72	29,100.73	97,429.50	15,901.02	79,937.02	25,314.30	21,665.10	-	-	290.76	47.39	17.32	67.80	1,351.13	117,348.16	1,301.18	26,869.18	29,079.64	33,587.68	<b>481,102.6</b>
Aug	2,137.72	31,734.84	85,441.98	9,099.10	70,391.64	25,194.95	31,434.20	-	-	339.72	51.28	22.49	63.94	1,583.28	132,522.63	1,337.19	32,281.12	30,022.43	37,697.05	<b>491,355.6</b>
Sep	2,417.81	36,259.54	93,032.71	6,164.78	66,640.78	25,023.38	31,460.81	-	-	366.88	57.60	21.07	62.45	1,531.08	134,780.92	1,342.62	31,980.97	30,439.34	34,630.85	<b>496,213.6</b>
Oct	1,993.06	47,379.62	99,470.02	7,339.71	86,302.62	26,924.18	37,639.16	-	-	188.07	121.59	21.20	75.41	1,683.89	149,477.36	1,523.34	49,580.96	40,853.06	36,664.31	<b>587,237.6</b>
Nov	2,168.80	49,327.15	100,125.90	12,723.73	71,667.33	29,748.47	41,015.56	-	-	187.03	99.12	21.24	74.76	1,882.53	168,661.25	1,484.24	52,327.68	40,073.22	43,878.52	<b>616,366.5</b>
Dec	2,315.32	46,412.99	109,803.84	10,942.92	87,347.07	33,690.93	38,610.29	-	-	185.99	4,146.13	21.09	167.53	2,798.61	184,836.87	3,368.75	60,916.98	41,811.67	59,011.63	<b>686,388.6</b>
<b>2022</b>																				
Jan	2,359.27	49,206.02	108,119.97	10,419.90	66,808.45	30,774.31	38,636.84	-	-	186.80	801.50	20.33	163.02	3,628.73	199,495.34	2,997.94	53,627.76	47,405.91	69,989.80	<b>684,641.9</b>
Feb	1,971.78	57,553.54	112,522.99	14,300.66	70,750.63	28,703.53	44,705.21	-	-	976.55	20.34	158.06	5,367.16	215,520.37	3,055.50	55,099.61	53,459.12	70,832.47	<b>734,997.5</b>	
Mar	1,541.49	70,856.33	130,423.48	15,503.46	82,662.70	43,284.13	44,874.23	-	-	1,380.20	19.40	253.42	6,240.94	258,715.05	3,092.69	65,660.61	58,874.69	76,938.87	<b>860,321.7</b>	
Apr	1,939.64	70,204.43	144,168.02	23,452.88	117,033.42	26,628.79	57,772.47	-	-	722.54	37.54	252.44	6,858.06	305,476.79	4,348.46	53,372.28	62,788.55	71,414.75	<b>946,471.1</b>	
May	2,397.94	131,996.38	211,837.59	31,586.61	190,366.81	61,757.62	64,373.91	-	-	154.99	1,559.14	41.28	289.00	16,193.81	398,048.90	4,712.74	134,993.54	94,851.60	111,543.84	<b>1,456,705.7</b>
Jun	2,263.18	127,839.16	234,109.43	40,937.28	219,607.39	63,631.76	83,690.44	-	-	653.97	2,159.12	61.20	226.29	13,888.60	478,163.38	8,954.46	169,511.81	110,528.09	168,440.54	<b>1,724,666.1</b>
Jul	1,578.47	147,217.74	284,912.89	34,334.13	202,815.28	41,246.78	86,971.63	-	-	394.34	1,852.14	100.65	349.68	22,516.21	556,692.12	9,737.92	144,090.18	129,869.55	192,524.32	<b>1,857,204.0</b>
Aug	1,630.70	247,190.46	377,078.80	64,650.96	273,181.97	29,186.59	95,346.12	-	-	330.12	3,556.96	113.50	287.14	26,564.57	681,253.30	11,493.92	167,029.36	238,442.98	194,745.11	<b>2,412,082.6</b>
Sep	1,791.71	270,594.59	465,301.31	68,020.95	370,323.69	18,184.96	134,414.53	-	-	267.40	4,916.56	115.11	306.33	21,773.50	806,774.24	12,680.89	146,133.14	215,417.68	219,933.24	<b>2,756,949.8</b>
Oct	1,704.79	281,204.64	480,106.49	94,573.08	343,440.15	22,895.35	136,939.74	-	-	204.69	2,201.55	116.48	341.96	22,935.50	852,069.39	15,525.65	165,306.91	232,188.99	245,924.22	<b>2,897,679.6</b>
Nov	1,644.95	259,109.18	533,438.97	101,870.32	299,715.01	17,089.04	180,534.44	-	-	141.97	2,292.28	119.53	303.55	22,178.73	960,814.77	15,450.39	170,944.78	196,338.19	250,551.19	<b>3,012,537.3</b>
Dec	1,778.71	263,863.65	603,136.26	110,935.77	299,087.30	7,965.37	266,725.41	-	-	79.26	3,887.78	114.42	282.61	30,272.25	1,066,654.12	16,130.63	159,126.16	189,560.01	344,235.10	<b>3,363,834.8</b>
<b>2023</b>																				
Jan	2,391.61	340,953.56	654,740.29	143,455.70	335,380.17	(1,443.59)	301,026.07	-	-	105.97	4,873.87	228.45	251.24	44,113.17	1,307,512.98	17,767.70	227,545.42	204,830.78	374,080.77	<b>3,957,814.2</b>
Feb	1,470.56	366,544.71	691,937.49	71,097.36	452,795.43	21,074.53	306,913.92	-	-	50.02	1,524.98	318.96	197.44	44,691.50	1,481,851.05	18,037.18	226,932.96	224,983.29	411,002.80	<b>4,321,424.2</b>
Mar	1,771.98	344,570.46	755,463.34	103,284.07	478,333.21	41,928.66	330,669.68	-	-	3,884.11	432.22	149.78	48,725.38	1,679,284.89	28,439.56	554,840.85	254,605.57	438,790.17	<b>5,065,173.9</b>	
Apr	1,631.24	388,822.83	903,029.49	144,252.31	555,886.92	32,206.95	361,846.09	-	-	8,716.45	559.82	99.28	54,058.39	1,722,384.40	28,899.91	214,270.92	321,765.39	476,263.19	<b>5,214,693.6</b>	
May	1,010.26	907,818.70	1,932,225.57	281,052.93	1,351,116.97	84,147.32	570,367.60	-	-	8,974.78	4,599.15	80.34	112,188.06	3,844,133.80	65,696.39	607,438.10	669,908.72	758,154.17	<b>11,198,912.9</b>	
Jun	1,762.11	1,979,000.71	4,218,755.04	444,538.09	2,584,596.63	350,042.51	865,465.55	-	-	221.09	10,133.46	8,052.34	260,946.26	8,487,837.63	92,224.26	1,390,786.24	1,304,228.92	2,222,499.38	<b>24,221,090.2</b>	
Jul	1,305.13	1,428,604.02	3,898,282.53	359,151.15	2,646,743.26	337,541.82	1,133,463.14	-	-	153.30	7,368.09	68.07	208,253.70	6,917,007.30	129,308.58	829,382.28	1,155,945.57	2,438,538.20	<b>21,491,116.1</b>	

Source: Reserve Bank of Zimbabwe, 2023

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 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				
<b>2020</b>																
Jan	27,276.4	1,787.3	1,876.0	<b>30,939.8</b>	<b>1,026.0</b>	76.3	<b>32,042.1</b>	232.1	2,170.0	185.8	236.2	140.1	10,357.6	2,965.9	6,703.8	<b>55,033.6</b>
Feb	35,796.5	1,869.8	1,712.8	<b>39,379.1</b>	<b>1,404.1</b>	62.2	<b>40,845.3</b>	238.9	2,391.2	189.6	209.2	154.9	10,877.8	5,441.7	8,181.8	<b>68,530.4</b>
Mar	36,078.2	2,458.2	1,884.9	<b>40,421.2</b>	<b>1,430.6</b>	393.1	<b>42,245.0</b>	468.8	3,731.4	258.4	181.2	339.9	12,487.9	7,917.3	9,274.0	<b>76,904.0</b>
Apr	40,156.4	2,457.6	2,078.8	<b>44,692.9</b>	<b>1,514.8</b>	496.9	<b>46,704.6</b>	333.2	3,779.7	346.4	172.1	233.2	13,105.1	7,642.8	9,374.8	<b>81,691.9</b>
May	46,306.1	2,502.0	2,405.7	<b>51,213.8</b>	<b>1,399.0</b>	611.4	<b>53,224.1</b>	324.9	3,968.6	536.7	319.4	365.4	13,454.1	7,042.0	9,502.3	<b>88,737.5</b>
Jun	67,548.1	17,859.0	3,562.0	<b>88,969.1</b>	<b>1,931.1</b>	1,453.1	<b>92,353.3</b>	856.9	9,116.9	887.6	681.7	348.2	24,773.8	24,299.3	20,270.9	<b>173,588.6</b>
Jul	89,092.1	20,865.7	5,595.6	<b>115,553.4</b>	<b>2,671.5</b>	1,702.4	<b>119,927.3</b>	1,014.3	11,100.4	1,387.9	1,907.7	348.7	28,563.5	28,551.1	28,867.6	<b>221,668.6</b>
Aug	102,750.2	20,005.2	4,891.9	<b>127,647.3</b>	<b>2,577.9</b>	824.8	<b>131,049.9</b>	1,101.5	12,302.3	1,837.1	3,658.1	412.5	30,713.4	25,354.6	28,672.9	<b>235,102.3</b>
Sep	104,770.7	24,130.0	6,488.3	<b>135,389.0</b>	<b>2,548.1</b>	1,496.4	<b>139,433.5</b>	1,063.5	11,363.7	1,863.1	2,831.0	372.2	32,694.4	28,289.4	32,377.1	<b>250,287.9</b>
Oct	114,057.9	26,079.1	7,702.2	<b>147,839.2</b>	<b>2,666.6</b>	1,767.2	<b>152,273.0</b>	1,089.2	11,137.3	1,812.7	4,232.9	441.7	33,811.1	29,764.7	35,264.5	<b>269,827.2</b>
Nov	129,129.6	26,871.0	8,262.1	<b>164,262.8</b>	<b>2,369.5</b>	1,538.3	<b>168,170.5</b>	1,100.4	11,019.9	1,489.5	5,403.8	423.6	36,278.2	29,821.2	33,334.7	<b>287,041.8</b>
Dec	146,151.8	27,804.4	8,926.9	<b>182,883.1</b>	<b>2,547.6</b>	4,309.9	<b>189,740.6</b>	1,239.9	10,924.0	1,318.6	316.6	292.0	43,984.3	29,608.0	29,204.3	<b>306,628.4</b>
<b>2021</b>																
Jan	158,888.8	28,456.6	10,150.2	<b>197,495.5</b>	<b>2,580.8</b>	5,423.4	<b>205,499.8</b>	1,142.5	12,732.6	391.1	519.6	376.7	50,147.7	25,036.2	29,608.5	<b>325,454.7</b>
Feb	162,092.2	26,146.3	12,239.7	<b>200,478.2</b>	<b>2,809.1</b>	4,762.5	<b>208,049.7</b>	1,150.4	12,833.2	409.2	540.7	609.9	54,930.3	28,339.2	33,280.7	<b>340,143.4</b>
Mar	165,101.1	30,313.5	12,276.4	<b>207,691.0</b>	<b>4,541.2</b>	4,845.3	<b>217,077.6</b>	1,331.7	11,620.2	75.4	1,136.7	408.9	58,208.9	32,908.1	30,626.5	<b>353,393.9</b>
Apr	191,923.5	31,441.3	11,549.5	<b>234,914.3</b>	<b>2,195.0</b>	5,346.7	<b>242,455.9</b>	1,190.1	11,503.5	176.5	757.1	409.9	60,361.3	34,537.9	29,396.5	<b>380,788.7</b>
May	194,108.9	40,921.9	15,896.4	<b>250,927.2</b>	<b>1,705.9</b>	6,802.1	<b>259,435.2</b>	1,186.9	11,783.3	654.2	145.2	429.0	61,202.0	35,592.3	29,790.4	<b>400,218.5</b>
Jun	211,950.0	40,878.5	18,536.0	<b>271,364.4</b>	<b>2,696.6</b>	8,240.8	<b>280,263.2</b>	1,211.8	11,575.5	662.3	368.5	462.6	63,417.5	26,856.5	40,783.7	<b>425,601.6</b>
Jul	226,860.1	48,928.9	19,775.4	<b>295,564.4</b>	<b>2,991.7</b>	5,012.2	<b>303,568.3</b>	1,169.2	12,552.8	706.9	476.2	552.8	66,514.1	26,869.2	68,693.1	<b>481,102.6</b>
Aug	237,167.0	38,425.4	25,114.2	<b>300,706.5</b>	<b>3,601.5</b>	5,873.7	<b>310,181.7</b>	1,216.2	13,354.7	1,444.4	1,678.3	478.6	72,123.3	32,281.1	58,597.3	<b>491,355.6</b>
Sep	263,598.2	37,954.3	21,954.4	<b>323,506.9</b>	<b>3,643.0</b>	3,469.0	<b>330,618.9</b>	2,141.0	11,770.4	1,453.1	375.4	71.2	71,255.0	31,981.0	46,729.4	<b>496,213.6</b>
Oct	299,038.0	50,766.0	22,882.7	<b>372,686.7</b>	<b>2,824.1</b>	3,023.7	<b>378,534.5</b>	2,411.8	14,077.4	1,095.3	1,109.9	503.1	78,644.6	49,581.0	61,280.0	<b>587,237.6</b>
Nov	307,063.4	52,309.9	27,875.3	<b>387,248.6</b>	<b>3,325.7</b>	2,764.9	<b>393,339.3</b>	2,869.4	12,437.2	2,726.5	1,352.5	347.1	89,288.6	52,327.7	61,678.3	<b>616,366.5</b>
Dec	334,599.0	58,318.5	30,455.6	<b>423,373.1</b>	<b>3,842.1</b>	3,855.7	<b>431,070.9</b>	3,027.0	13,896.4	2,808.1	1,693.3	139.8	109,665.4	60,917.0	63,170.8	<b>686,388.6</b>
<b>2022</b>																
Jan	346,619.5	43,438.8	31,158.1	<b>421,216.4</b>	<b>2,962.5</b>	3,864.8	<b>428,043.7</b>	2,995.6	14,406.9	2,688.6	1,043.2	230.5	122,752.1	53,627.8	58,853.6	<b>684,641.9</b>
Feb	358,979.4	51,510.7	38,313.7	<b>448,803.8</b>	<b>3,229.3</b>	4,248.7	<b>456,281.8</b>	3,834.1	16,267.7	2,120.4	1,338.1	226.8	130,981.3	55,099.6	68,847.8	<b>734,997.5</b>
Mar	422,934.6	58,283.5	42,258.5	<b>523,476.6</b>	<b>3,062.2</b>	5,171.3	<b>531,710.2</b>	3,850.2	18,374.8	2,137.9	2,779.1	810.6	149,781.8	65,660.6	85,216.5	<b>860,321.7</b>
Apr	479,558.7	74,880.3	40,491.0	<b>594,930.0</b>	<b>6,377.5</b>	7,486.7	<b>608,794.2</b>	3,792.3	21,445.6	2,173.0	3,173.0	486.8	149,610.1	53,372.3	103,623.7	<b>946,471.1</b>
May	666,937.8	137,419.9	55,389.8	<b>859,747.5</b>	<b>7,310.9</b>	7,249.8	<b>874,308.3</b>	5,769.3	39,105.1	2,383.3	2,207.5	321.8	214,978.6	134,993.5	182,638.3	<b>1,456,705.7</b>
Jun	773,692.7	154,956.9	63,511.7	<b>992,161.3</b>	<b>4,597.1</b>	10,018.0	<b>1,006,776.4</b>	6,743.2	42,701.8	2,898.5	3,389.3	345.2	307,341.8	169,511.8	184,958.1	<b>1,724,666.1</b>
Jul	810,906.6	173,134.0	74,324.5	<b>1,058,365.1</b>	<b>7,170.0</b>	9,153.8	<b>1,068,235.9</b>	7,994.5	54,168.7	2,814.9	2,948.9	1,339.1	355,597.9	144,090.2	220,013.9	<b>1,857,204.0</b>
Aug	1,100,922.1	219,798.6	110,595.1	<b>1,431,315.7</b>	<b>7,902.2</b>	6,725.2	<b>1,439,781.1</b>	12,484.6	64,160.3	3,230.7	2,791.8	555.2	421,880.4	167,029.4	300,169.0	<b>2,412,082.6</b>
Sep	1,328,584.6	256,980.2	127,051.1	<b>1,712,616.0</b>	<b>1,482.9</b>	8,473.0	<b>1,722,571.9</b>	13,789.2	81,182.4	3,720.2	5,632.9	587.2	465,063.9	146,133.1	318,269.0	<b>2,756,949.8</b>
Oct	1,365,908.5	205,688.8	128,186.9	<b>1,699,784.2</b>	<b>813.8</b>	6,314.3	<b>1,706,912.3</b>	14,933.2	83,998.0	28,072.2	4,282.4	762.5	486,396.6	165,306.9	407,015.5	<b>2,897,679.6</b>
Nov	1,481,503.5	243,239.9	146,530.0	<b>1,871,273.4</b>	<b>2,913.3</b>	6,366.6	<b>1,877,931.3</b>	12,665.1	67,318.9	19,973.5	5,349.1	339.6	514,200.0	170,944.8	343,815.1	<b>3,012,537.3</b>
Dec	1,697,008.7	235,271.2	181,090.6	<b>2,113,370.5</b>	<b>1,514.4</b>	7,399.5	<b>2,122,284.4</b>	13,296.8	106,071.5	10,597.8	9,610.4	752.5	621,113.3	159,126.2	320,981.8	<b>3,363,834.8</b>
<b>2023</b>																
Jan	2,139,458.0	78,197.7	215,537.0	<b>2,433,192.7</b>	<b>214.3</b>	41,333.8	<b>2,474,740.8</b>	12,923.7	123,605.0	4,974.3	5,669.1	675.5	723,452.2	227,545.4	384,228.1	<b>3,957,814.2</b>
Feb	1,997,073.4	398,595.8	230,549.9	<b>2,626,219.1</b>	<b>303.5</b>	10,655.7	<b>2,637,178.4</b>	14,443.3	140,484.9	8,092.9	13,273.6	3,109.0	780,290.7	226,933.0	497,618.5	<b>4,321,424.2</b>
Mar	2,218,678.7	384,245.5	262,119.8	<b>2,865,044.1</b>	<b>1,272.8</b>	5,953.0	<b>2,872,269.9</b>	15,181.9	166,322.5	9,639.9	15,494.1	3,714.6	846,479.9	554,840.9	581,230.2	<b>5,065,173.9</b>
Apr	2,646,522.9	382,678.9	197,662.2	<b>3,226,864.0</b>	<b>173.4</b>	9,463.7	<b>3,236,501.1</b>	11,115.5	201,674.1	13,321.9	21,331.0	6,418.8	935,402.2	214,270.9	584,658.1	<b>5,214,693.6</b>
May	5,196,712.7	969,812.4	435,965.9	<b>6,602,490.9</b>	<b>514.9</b>	50,270.4	<b>6,653,276.3</b>	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	<b>11,198,912.9</b>
Jun	10,038,744.6	2,287,818.9	789,112.9	<b>13,115,676.4</b>	<b>1,468.6</b>	432,367.0	<b>13,549,512.0</b>	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	<b>24,221,090.2</b>
Jul	9,592,825.0	1,787,488.9	592,115.4	<b>11,972,429.2</b>	<b>9,138.5</b>	380,190.7	<b>12,361,758.4</b>	512.4	847,658.7	87,827.2	146,299.0	58,256.2	4,649,856.9	829,382.3	2,509,565.1	<b>21,491,116.1</b>

Source: Reserve Bank of Zimbabwe, 2023

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 <sup>1</sup> Securities	Local Government securities	Public Enterprises	Other <sup>2</sup>	Mortgages	Government	Other			
<b>2020</b>																
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	1,165.6	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	1,528.5	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	2,669.6	2,146.1	11,166.3
Jun	88.7	1,167.9	2,857.8	395.9	1,222.0	-	385.4	13.8	-	-	653.4	-	4,663.9	2,688.0	4,712.1	18,848.8
Jul	109.1	1,780.7	3,878.9	1,342.9	1,879.4	-	346.6	13.4	-	-	585.7	-	5,648.0	3,879.5	4,927.7	24,391.8
Aug	142.9	2,175.5	4,799.3	341.7	2,310.6	-	294.6	13.1	-	-	688.7	-	6,552.1	4,480.3	6,104.6	27,903.4
Sep	179.8	2,469.9	4,547.1	504.6	1,027.7	-	218.3	12.9	-	0.4	741.5	-	6,518.3	2,774.9	6,503.8	25,499.1
Oct	149.1	2,787.0	5,056.1	778.9	1,182.4	-	206.5	12.3	-	112.2	772.3	-	6,874.4	2,795.4	6,537.1	27,263.4
Nov	104.3	2,935.7	4,448.9	691.0	1,412.8	-	1,666.7	11.6	-	157.8	930.4	-	7,498.6	2,571.1	6,712.9	29,141.9
Dec	116.2	3,210.3	5,085.9	802.0	1,183.4	-	1,830.2	11.2	-	251.1	1,008.4	-	8,562.3	2,559.4	7,352.9	31,973.2
<b>2021</b>																
Jan	188.7	2,943.3	5,986.5	793.8	843.5	-	1,783.8	10.2	-	211.3	1,091.3	0.0	9,329.1	2,980.3	7,685.1	33,846.9
Feb	345.7	2,762.9	6,004.8	811.1	984.2	-	2,731.0	9.2	-	236.8	2,089.3	-	8,950.2	2,949.2	7,790.6	35,665.0
Mar	168.3	2,278.9	6,313.1	1,594.4	1,028.2	-	1,341.7	8.4	-	415.1	1,242.4	-	10,867.7	3,027.5	7,841.0	36,126.8
Apr	206.9	2,702.1	5,302.6	1,156.7	1,085.4	-	871.7	7.7	-	508.9	1,581.5	-	14,233.6	3,431.1	7,237.9	38,326.2
May	210.3	1,687.6	5,962.2	1,250.9	3,847.1	-	116.9	7.0	-	517.7	1,568.8	-	17,154.9	2,927.9	7,532.9	42,784.2
Jun	249.6	1,649.7	6,202.6	1,163.8	1,866.7	-	204.6	6.5	-	588.0	1,851.9	-	18,795.4	2,580.9	7,701.1	42,860.7
Jul	283.7	1,212.2	7,193.4	1,892.7	1,875.4	-	1,143.4	6.0	-	447.3	1,963.2	-	18,280.3	3,923.5	7,695.6	45,916.5
Aug	352.8	1,408.8	7,869.3	2,537.6	2,316.2	-	3,535.6	5.4	-	399.5	2,101.3	-	19,422.2	3,837.6	7,666.6	51,453.0
Sep	349.8	1,926.6	7,608.5	2,430.2	1,941.4	-	4,314.6	5.1	-	205.2	2,231.7	-	20,461.1	4,013.2	9,460.7	54,948.1
Oct	411.5	2,396.2	8,221.0	2,162.4	3,421.5	-	5,627.7	4.3	-	271.1	2,539.5	-	22,881.3	5,432.3	9,501.3	62,870.1
Nov	339.8	3,578.4	7,561.6	2,568.8	2,299.5	-	5,882.7	3.7	-	566.4	2,788.5	-	27,326.1	4,400.3	9,614.3	66,930.0
Dec	351.1	3,217.3	8,557.8	2,619.2	3,620.2	-	2,353.6	3.0	-	1,189.0	2,786.9	-	33,115.3	5,610.8	11,334.1	74,758.3
<b>2022</b>																
Jan	324.6	3,504.3	8,506.5	2,680.3	2,631.0	-	1,110.8	2.4	-	1,487.3	2,967.6	-	35,913.5	6,693.8	14,008.7	79,830.9
Feb	411.5	4,021.5	9,763.6	3,069.7	5,678.0	-	4,048.9	1.6	-	1,465.4	3,241.1	-	39,977.5	4,511.5	13,964.4	90,154.6
Mar	354.3	4,413.6	11,882.6	3,691.3	4,932.3	-	5,235.0	0.9	-	1,590.0	3,888.3	-	42,741.3	9,086.6	15,421.2	103,237.4
Apr	546.4	3,054.1	15,585.8	4,857.7	5,768.6	-	5,714.4	0.2	-	1,861.4	4,143.7	-	48,582.4	9,654.2	16,999.2	116,768.1
May	639.5	832.6	23,817.6	4,251.9	16,001.6	-	6,150.9	0.0	-	1,486.3	8,474.8	-	74,864.0	14,793.9	17,091.2	175,898.5
Jun	418.5	846.3	32,497.6	3,807.5	21,184.8	-	2,639.3	0.0	-	1,340.0	10,851.1	-	85,145.9	18,155.8	35,128.1	219,633.0
Jul	700.4	991.6	30,660.3	4,983.4	24,902.9	-	4,077.6	0.0	-	1,411.5	13,722.1	-	98,066.0	9,998.6	45,127.9	243,565.1
Aug	863.8	1,442.1	33,703.2	4,483.0	34,971.8	-	4,379.8	0.0	-	2,106.6	16,515.4	-	115,491.9	8,745.3	45,694.0	281,377.1
Sep	1,086.8	1,499.2	37,911.3	7,470.1	45,094.8	-	8,440.8	0.0	-	1,302.8	17,996.8	-	129,242.7	11,630.7	60,830.4	336,005.2
Oct	1,158.3	1,476.7	44,296.5	10,013.7	44,664.1	-	14,109.9	0.0	-	1,142.4	16,817.7	-	123,793.8	30,036.4	47,678.2	348,479.7
Nov	1,449.3	2,245.9	41,398.0	9,771.8	41,317.6	-	17,572.6	0.0	-	2,085.3	16,785.8	-	136,029.9	30,694.0	46,275.8	365,836.9
Dec	1,470.7	2,301.2	48,533.8	8,913.7	50,229.0	-	21,411.1	0.0	19,993.4	2,176.2	17,693.7	-	119,322.3	39,279.1	69,102.5	421,138.1
<b>2023</b>																
Jan	2,402.7	3,240.5	47,062.6	8,410.8	50,364.6	-	17,976.2	0.0	23,668.5	2,406.3	18,311.0	-	132,757.4	41,367.4	69,570.1	446,702.8
Feb	234.9	5,968.5	50,103.0	9,568.6	62,701.4	889.9	24,809.7	0.0	26,667.1	4,451.9	21,629.1	-	146,798.4	50,093.6	70,987.9	528,620.9
Mar	214.6	7,231.9	57,399.6	9,196.8	51,300.9	-	28,841.5	0.0	24,689.0	5,503.9	19,118.6	-	170,376.6	54,524.7	84,489.1	577,967.3
Apr	184.1	6,134.1	63,129.5	16,343.2	61,444.0	-	28,727.0	0.0	28,119.0	5,989.2	27,619.9	-	205,412.2	81,442.9	86,571.2	666,323.9
May	78.1	12,568.5	100,808.7	22,707.0	195,646.6	-	81,344.3	0.0	69,908.9	6,246.8	53,180.7	-	440,462.4	103,176.1	116,103.7	1,315,348.2
Jun	176.6	22,700.8	172,666.5	25,998.2	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	544,587.8	3,001,600.3
Jul	162.7	13,201.2	220,995.0	20,797.2	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	612,937.8	2,812,698.9

Source: Reserve Bank of Zimbabwe, 2023

Notes

- Government securities include treasury bills and bonds
- Includes bankers acceptances, discounted bills and negotiable certificates of deposits.
- 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			
<b>2020</b>														
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
<b>2021</b>														
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
<b>2022</b>														
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	103,337.4
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
<b>2023</b>														
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	33,358.6	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

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	
<b>2020</b>														
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	33,043.10	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													
<b>2021</b>														
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	36,984.33	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	
June	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	16,562,010.52	62,624.82	13,792,648.82	12,583,048.87	8,567,557.82	10,717,151.04	1,820,088.91	22,581,130.29	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	337,273.51	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	
<b>2022</b>														
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	
June	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	92,708,096.37	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	936,933,417.83	
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	
<b>2023</b>														
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	381,629,512.49	757,858,742.61	62,593,512.49	267,815.39	3,759,294,531.01	
Jun	1,385,380,571.66	173,918,051.54	114,682,839.69	1,119,448,698.19	23,922,347.39	571,712,604.71	1,309,324,347.94	1,111,326,640.14	808,734,970.18	129,722,475.73	1,754,989,459.01	444,788.00	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	370,922,779.80	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	

Source: Reserve Bank of Zimbabwe, 2023

/1 Including the only merchant bank still in operation.

TABLE 7.2: SECTORAL ANALYSIS OF COMMERCIAL BANKS DEPOSITS

S ('000)

END OF	AGRICULTURE	CONSTRUCTION	COMMUNICATIONS	DISTRIBUTION	FINANCIAL & INVESTMENTS	FINANCIAL ORGANISATIONS	MANUFACTURING	MINING	SERVICES	TRANSPORT	INDIVIDUALS	CONGLOMERATES	TOTAL
												1,000.00	
<b>2020</b>													
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				
<b>2021</b>													
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	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	32,890,743.11	81,410,668.87	4,248,568.87	4,248,568.87	27,176,673.47	411,001.01	257,992,580.84
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	30,700,846.40	95,985,614.84	5,605,871.74	37,606,703.52	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	751,068.72	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
<b>2022</b>													
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	601,625,023.61
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	23,783,755.16	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	33,246,197.07	174,562,749.46	172,521,502.90	138,936,277.91	626,755,883.05	25,607,188.82	182,077,675.02	1,177,650.78	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	214,281,243.03	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
<b>2023</b>													
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	273,578,020.71	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	210,807,012.29	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	199,474,750.17	1,564,762,675.09	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	1,157,802,106.76	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

Source: Reserve Bank of Zimbabwe, 2023

**TABLE 8.1: LENDING RATES (percent per annum)**

End of	Nominal Lending Rates <sup>1</sup>	Commercial Banks	
		Weighted Lending Rates	
		Individuals	Corporate
<b>2021</b>			
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
<b>2022</b>			
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
<b>2023</b>			
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

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)**

<b>END OF</b>	<b>COMMERCIAL BANKS</b>	
	<b>SAVINGS</b>	<b>3 MONTHS</b>
<b>2021</b>		
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
<b>2022</b>		
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
<b>2023</b>		
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

*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  
(February 2019 = 100)

	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	1.83	3.84	0.60	1.50	5.32	2.24	2.77	2.01	9.39	2.72	1.86	1.99	2.55	2.23
Feb	8.48	10.01	2.27	7.00	21.56	9.62	220.04	17.96	94.95	2.92	30.86	18.41	6.81	13.52
Mar	28.76	37.12	57.14	29.35	27.28	18.10	4.26	58.79	0.66	17.49	22.67	32.44	17.69	26.59
Apr	26.21	13.46	3.05	24.06	25.07	8.87	3.05	9.42	1.13	21.08	15.12	11.38	28.37	17.64
May	28.90	18.99	3.42	21.36	18.30	22.97	4.22	10.04	0.02	29.69	23.31	15.41	14.72	15.13
Jun	35.25	48.84	7.52	38.21	43.77	32.48	23.24	39.46	0.87	32.46	29.51	27.61	37.73	31.66
Jul	33.30	35.93	12.07	32.45	27.35	50.65	118.89	17.13	1.14	37.84	34.77	33.76	37.99	35.53
Aug	9.71	7.52	2.82	7.83	7.02	11.02	19.57	7.75	79.86	8.40	11.19	10.03	6.30	8.44
Sep	2.53	1.71	3.01	1.52	2.59	1.69	19.84	5.79	23.42	0.33	7.26	5.08	2.08	3.83
Oct	5.68	2.51	15.42	0.95	1.12	3.02	3.78	1.59	4.91	4.22	4.46	5.33	3.00	4.37
Nov	3.70	3.73	2.02	0.66	3.60	0.39	0.39	1.74	0.71	4.36	2.09	2.63	3.39	3.15
Dec	4.58	3.08	0.52	3.26	1.73	3.61	1.17	1.26	0.18	2.12	3.82	2.63	6.54	4.22
2021														
Jan	4.43	1.15	4.84	3.35	8.08	3.87	0.71	1.72	0.06	8.48	4.67	3.70	7.84	5.43
Feb	3.27	0.94	3.21	1.77	2.48	4.22	0.01	-0.51	0.13	1.94	4.81	2.73	4.42	3.45
Mar	1.45	0.57	1.61	1.45	3.68	1.32	5.08	1.18	0.54	3.50	3.14	2.06	2.52	2.26
Apr	3.38	2.21	2.01	4.06	4.60	1.86	0.07	2.09	0.59	4.67	3.52	2.60	2.51	2.56
May	2.01	1.25	0.97	5.35	2.91	1.99	0.35	19.13	0.00	24.14	6.26	3.75	0.95	2.54
Jun	2.76	3.05	9.71	4.36	3.19	3.40	1.57	1.87	5.60	1.84	4.09	4.38	3.21	3.88
Jul	3.38	2.21	2.01	4.06	4.60	1.86	0.07	2.09	0.59	4.67	3.52	2.60	2.51	2.56
Aug	5.59	5.06	2.54	5.65	6.39	4.78	7.61	3.06	0.36	4.99	6.34	4.95	3.14	4.18
Sep	6.54	4.91	4.61	5.18	6.28	4.95	3.56	3.68	0.74	5.01	3.75	4.67	4.82	4.73
Oct	5.31	4.86	1.77	5.84	6.88	9.33	7.92	5.31	2.58	8.60	5.55	5.56	7.56	6.40
Nov	4.58	3.82	4.44	3.97	5.53	5.57	9.37	3.25	5.28	10.88	5.70	5.21	6.51	5.76
Dec	6.95	5.56	3.59	4.88	5.33	6.79	0.31	4.03	0.57	6.23	8.38	5.76	6.22	5.76
2022														
Jan	3.61	2.94	5.30	5.11	4.86	4.40	0.81	5.66	3.15	7.36	4.55	4.25	6.79	5.34
Feb	6.72	8.06	4.19	5.64	5.06	7.09	1.66	4.73	7.84	5.44	7.85	6.03	8.25	6.99
Mar	5.66	7.74	2.20	4.67	6.46	12.17	7.55	3.74	3.25	4.62	7.86	6.54	6.03	6.31
Apr	15.35	11.00	22.17	11.99	13.57	12.88	0.73	11.93	19.15	25.76	9.44	13.27	18.47	15.55
May	16.22	24.96	8.28	15.58	21.21	22.21	1.83	13.45	10.48	15.30	24.07	16.91	25.95	20.97
Jun	25.84	26.87	41.42	31.94	35.89	36.98	14.77	23.74	8.37	22.62	25.66	29.83	31.68	30.70
Jul	19.38	13.04	43.58	22.31	27.94	21.44	3.73	11.61	7.95	15.76	18.93	22.42	29.08	25.56
Aug	15.49	15.58	6.64	10.54	13.24	7.39	5.81	8.81	8.58	12.92	13.21	10.62	14.25	12.38
Sep	3.96	4.87	12.08	1.02	3.47	2.16	8.64	4.45	30.04	2.62	1.70	5.15	1.75	3.47
Oct	1.82	2.58	4.21	2.06	2.05	2.09	6.83	4.45	2.15	3.29	4.27	3.24	3.06	3.15
Nov	1.47	1.98	1.15	1.73	1.45	1.95	7.54	2.94	5.24	6.76	4.42	2.62	0.92	1.80
Dec	2.69	2.82	0.75	2.33	2.13	3.04	4.59	2.47	0.37	1.85	2.89	2.36	2.50	2.42
2023*														
Jan	0.42	-0.56	1.86	0.34	0.45	0.67	-1.80	0.50	0.17	-0.38	0.48	1.01	0.37	0.73
Feb	-2.19	-1.46	-1.14	-1.26	-0.65	-2.76	-1.47	-1.91	0.22	-2.95	-5.08	-1.63	-1.58	-1.61
Mar	0.19	-0.37	0.04	-0.71	0.63	0.15	0.39	-0.17	0.64	-0.01	-0.66	0.00	0.29	0.13
Apr	4.00	0.36	7.86	-0.16	4.03	2.28	1.20	1.34	2.19	1.93	3.19	5.09	-1.19	2.36
May	12.65	1.55	8.75	0.00	14.76	10.24	10.29	4.21	5.86	5.55	11.97	8.41	25.88	15.74
Jun	72.72	12.66	58.09	-0.23	82.27	43.82	57.22	22.87	22.56	29.75	47.65	49.52	104.16	74.46
Jul	10.82	0.60	1.12	0.55	-2.63	5.99	1.63	-0.33	2.35	8.02	4.19	2.42	-30.67	-15.25

Source: Zimstat, 2023  
\*July 2020=100

**TABLE 9.2 : YEARLY INFLATION - % CHANGE IN CONSUMER PRICE INDEX**  
(February 2019 = 100)

	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
<b>2020</b>														
Feb	710.29	629.57	603.89	254.34	523.95	785.04	498.64	946.38	604.12	262.80	507.72	839.15	462.64	540.16
Mar	807.36	721.94	814.31	444.09	667.21	1001.14	585.97	989.48	975.94	252.31	582.94	995.50	616.11	676.39
Apr	980.03	825.86	873.49	456.99	799.24	1048.61	622.22	984.76	1017.34	233.23	590.62	1097.13	663.66	765.57
May	953.34	881.65	935.22	461.76	878.64	1062.84	664.43	761.68	847.15	223.43	739.67	1254.79	700.38	785.55
Jun	842.04	863.68	411.42	725.77	1040.97	613.71	937.83	875.68	226.03	764.10	1184.15	678.29	835.56	737.26
Jul	914.97	925.92	424.89	761.12	913.86	750.68	2013.62	739.27	196.93	812.65	1138.04	755.27	976.73	837.53
Aug	842.90	895.39	374.89	735.12	909.62	611.88	1405.52	702.75	413.11	810.44	1058.99	698.90	865.48	761.02
Sep	770.81	761.81	323.45	638.97	772.72	519.65	1681.32	619.53	508.37	742.51	820.76	619.77	724.40	659.40
Oct	544.43	544.11	252.56	452.09	554.64	404.46	1593.73	454.72	505.13	536.36	639.65	470.47	472.40	471.25
Nov	473.41	464.54	244.29	385.99	456.13	376.50	1404.55	368.00	420.46	386.63	509.46	413.85	385.02	401.66
Dec	437.80	412.80	163.67	350.75	401.81	341.52	1400.70	348.33	420.53	330.15	434.93	350.17	346.40	348.59
<b>2021</b>														
Jan	451.53	399.55	174.78	358.95	414.96	348.54	1370.61	347.06	376.10	354.29	449.65	357.69	369.43	362.63
Feb	425.04	358.36	177.30	336.52	334.15	326.47	359.53	277.07	144.52	349.97	340.25	297.07	358.96	321.59
Mar	313.69	236.18	79.30	242.33	253.65	265.87	363.15	140.26	144.23	296.40	270.14	206.00	299.81	240.55
Apr	231.12	201.33	76.01	178.83	185.47	239.16	349.55	121.37	180.66	238.80	226.98	178.93	216.60	194.07
May	162.05	156.40	71.83	142.05	148.33	181.30	332.85	139.66	180.59	224.31	181.76	150.75	178.60	161.91
Jun	99.10	77.51	75.32	82.76	78.24	119.54	256.74	75.07	193.77	149.35	126.46	105.12	108.76	106.64
Jul	54.42	33.47	59.60	43.58	46.40	48.44	63.09	52.59	192.16	89.35	73.95	57.33	55.09	56.37
Aug	48.62	30.42	59.15	40.69	45.54	40.10	46.78	45.94	63.03	83.38	66.37	50.07	50.47	50.25
Sep	54.44	34.53	61.63	45.76	50.77	44.60	26.84	43.02	33.07	91.94	60.93	49.48	54.52	51.55
Oct	53.91	37.62	42.51	52.82	59.36	53.46	31.90	48.25	30.12	100.00	62.62	49.81	61.35	54.49
Nov	55.23	37.74	44.01	55.75	67.07	56.38	43.70	50.46	30.85	112.50	68.38	53.57	65.39	58.40
Dec	58.74	41.06	48.41	58.21	72.99	61.17	42.48	54.57	31.36	121.06	75.77	57.74	64.91	60.74
<b>2022</b>														
Jan	57.49	43.55	49.06	60.90	67.83	61.99	42.62	60.55	35.42	118.79	75.57	58.59	63.31	60.61
Feb	62.76	53.68	50.47	67.02	72.05	66.45	44.98	69.00	45.86	126.30	80.66	63.69	69.29	66.11
Mar	69.51	64.64	51.34	72.32	76.66	84.28	48.39	73.28	49.79	128.76	88.93	70.87	75.09	72.70
Apr	93.55	79.70	82.80	90.98	98.73	106.12	49.43	92.38	53.56	177.97	103.32	90.62	104.05	96.43
May	120.52	121.78	96.06	109.52	134.07	147.00	51.63	83.21	69.66	158.16	137.39	114.79	154.57	131.74
Jun	170.03	173.04	152.72	164.89	208.25	227.24	71.33	122.53	74.10	210.83	186.59	167.17	224.80	191.56
Jul	211.82	201.99	255.69	211.35	277.03	290.11	77.60	143.28	86.85	243.77	229.24	218.79	308.97	256.94
Aug	241.07	232.24	269.94	225.77	301.31	299.82	74.63	156.86	102.14	269.73	250.51	236.02	353.03	285.01
Sep	232.79	232.09	296.36	212.89	290.70	289.18	83.20	158.77	160.94	261.32	243.60	237.59	339.73	280.40
Oct	221.77	224.88	305.85	201.70	273.06	263.38	81.35	156.66	159.83	243.66	239.43	230.17	321.32	268.79
Nov	212.20	219.12	293.08	195.20	258.64	250.91	78.32	155.88	170.00	230.89	235.31	222.02	299.20	254.96
Dec	199.74	210.82	282.31	188.01	247.74	238.60	85.92	152.06	169.46	217.25	218.34	212.68	285.19	243.76
<b>2023*</b>														
Jan	54.50	35.04	114.69	30.03	53.43	44.30	43.93	24.75	62.86	55.30	48.80	74.21	153.31	101.51
Feb	47.63	28.63	107.65	26.14	50.84	38.22	40.89	21.20	61.84	48.31	38.03	68.11	136.85	92.34
Mar	43.64	25.26	105.73	23.73	49.59	30.14	37.82	19.95	62.26	46.46	35.94	65.13	127.92	87.60
Apr	42.30	23.45	92.18	16.99	51.08	29.34	37.19	19.19	59.13	38.98	36.38	59.97	101.65	75.17
May	51.65	14.96	102.58	15.58	65.37	35.27	47.74	21.22	66.05	40.54	42.98	66.88	116.96	86.54
Jun	134.74	19.44	169.11	4.02	156.97	76.76	119.49	38.55	93.76	70.26	87.14	119.29	255.60	175.75
Jul	140.85	17.47	126.93	-1.22	130.31	77.04	119.77	33.71	77.97	77.39	84.24	99.93	103.10	101.30

Source: Zimstat, 2023

\*July 2020=100



**TABLE 10 : SELECTED INTERNATIONAL EXCHANGE RATES**

	USA	SOUTH AFRICAN	BOTSWANA	JAPANESE	EURO	POUND
END OF	Dollar	RAND	PULA	YEN		STERLING
<b>2021</b>						
Jan	82.070	5.4208	7.4794	0.7914	99.9148	111.9300
Feb	83.461	5.6470	7.6491	0.7927	100.9497	115.5931
Mar	83.996	5.5989	7.6072	0.7732	100.0262	116.3990
Apr	84.503	5.8973	7.8165	0.7766	102.4094	117.7721
May	84.726	6.1449	7.9642	0.7720	103.3021	120.1879
Jun	85.423	5.9577	7.8205	0.7730	101.6496	118.3071
Jul	85.637	5.8616	7.7630	0.7816	101.7414	119.4212
Aug	85.908	5.8726	7.7403	0.7818	101.5523	118.4462
Sep	87.665	5.7988	7.7321	0.7833	101.7268	117.8528
Oct	97.136	6.4164	8.5674	0.8544	113.3967	133.9944
Nov	102.075	6.5794	8.8336	0.9441	123.0208	146.6991
Dec	108.666	6.8292	9.2257	0.9441	123.0208	108.6660
<b>2022</b>						
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
<b>2023</b>						
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

Source: Reserve Bank of Zimbabwe, 2023

1. ZWL\$ dollar per unit of foreign currency

**TABLE 11: ZIMBABWE STOCK MARKET STATISTICS**

END OF	Indices				Market Capitalisation ZWL\$ millions
	All Share*	Mining	Market Turnover ZWL\$ million	Volume of Shares	
<b>2020</b>					
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
<b>2021</b>					
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
<b>2022</b>					
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
<b>2023</b>					
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

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
<b>2021</b>						
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
<b>2022</b>						
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
<b>2023</b>						
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

Source: Reserve Bank of Zimbabwe, 2023

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

<b>END OF</b>	<b>ZETSS</b>	<b>CHEQUE</b>	<b>POS</b>	<b>ATM</b>	<b>MOBILE</b>	<b>INTERNET</b>
<b>2021</b>						
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
<b>2022</b>						
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
<b>2023</b>						
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

*Source: Reserve Bank of Zimbabwe, 2023*

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

<b>END OF</b>	<b>EXPORTS</b>	<b>IMPORTS</b>	<b>TOTAL TRADE</b>	<b>TRADE BALANCE</b>
<b>2021</b>				
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
<b>2022</b>				
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
<b>2023</b>				
Jan	427.8	634.9	1062.7	-207.1
Feb	435.9	623.4	1059.3	-187.5
Mar	515.3	746.3	1261.6	-231.0
Apr	555.5	708.1	1263.7	-152.6
May	654.2	851.0	1505.2	-196.8
Jun	641.3	726.4	1367.7	-85.1
Jul	603.2	782.9	1386.1	-179.6

Source: ZIMSTAT, 2023