



# MONTHLY ECONOMIC REVIEW



**October 2023**

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## OVERVIEW

Annual headline inflation decreased from 18.4% in September 2023 to 17.8% in October 2023. Month-on-month inflation, however, increased from 0.95% in September 2023 to 2.46% in October 2023.

On a monthly basis, broad money increased by 6.85% in October 2023, compared to 17.17% recorded in September 2023. This was, in part, reflective of the impact of credit creation by banks.

International prices of gold, platinum, palladium, copper, nickel and Brent crude oil declined during the month under analysis. Prices were largely weighed down by a relatively stronger U.S dollar.

The country's total merchandise trade for the month of October 2023 stood at US\$1,733.4 million, reflecting an increase of 19.5% compared to US\$1,450.8 million recorded in the previous month. This was underpinned by increases in exports and imports by 22.7% and 16.7%, respectively, during the reporting period.

The Zimbabwe Stock Exchange (ZSE) was bullish during October 2023. As such, All Share, Top 10, Top 15, Small Cap and Medium Cap indices registered increases of 24.04%, 24.23%, 22.92%, 71.35% and 25.09%, respectively.

On the contrary, the Victoria Falls Stock Exchange (VFEX) exhibited bearish sentiments during the month under analysis. Consequently, the VFEX All Share index lost 8.98% to close at 67.81 points during the month

under review, from 74.50 points recorded in September 2023.

The value of transactions processed through the National Payment Systems (NPS) increased by 8.0% to close the month under review at ZW\$32.53 trillion. In volume terms, NPS transactions also increased by 8.95% to close at 62.69 million in the same period.

## INTERNATIONAL COMMODITY PRICE DEVELOPMENTS

International prices for gold, platinum, palladium, copper, nickel and Brent crude oil declined during the month under analysis. Commodity prices were largely weighed down by a relatively stronger U.S dollar.

### Precious Metals

#### Gold

Gold prices decreased marginally by 0.25% from US\$1,917.70 per ounce in September 2023 to US\$1,912.98 per ounce in October 2023. The decline in the price of gold was reflective of a stronger U.S dollar on the global market and prospects of higher U.S. interest rates.

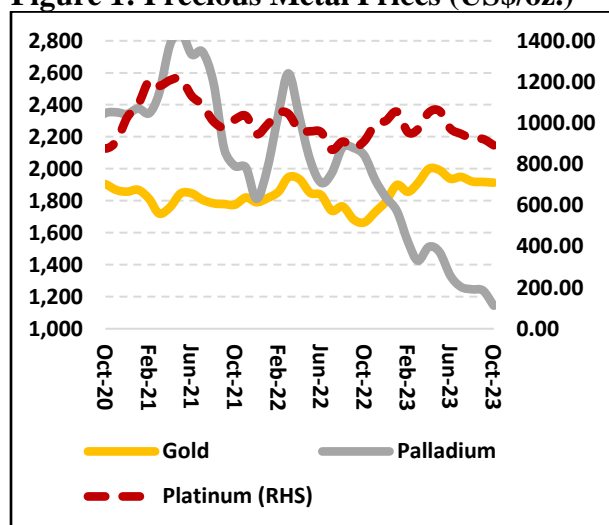
#### Platinum

Platinum prices declined amid concerns over low global automotive demand. As such, platinum prices retreated by 3.29% from an average of US\$922.29 per ounce in the previous month to US\$891.91 per ounce during the month under analysis.

## Palladium

Palladium prices fell following a low uptake of catalytic converters amid rising market share for electric vehicles. As such, palladium prices declined by 7.62% to US\$1,144.02 per ounce during the reporting month, from US\$1,238.45 per ounce reported in September 2023. Figure 1 shows the precious metal price developments for the period from October 2020 to October 2023.

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



Source: Bloomberg, 2023

## Base Metals

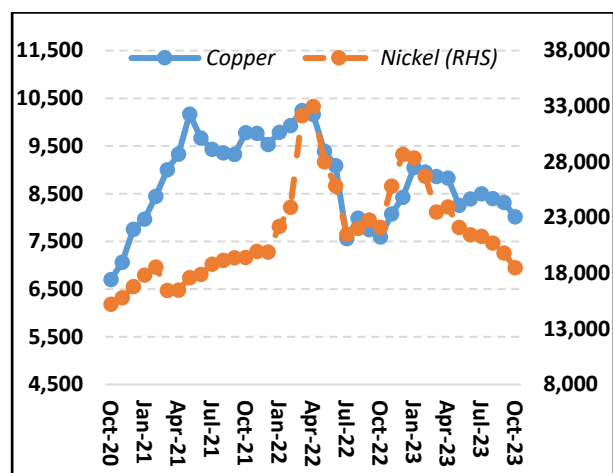
### Copper

Copper prices retreated, partly due to lower economic activity in China and prospects of further U.S. interest rate hikes. China is the world's top consumer of industrial metals. As a result, the average price of copper fell by 3.59%, from US\$8,316.33 per tonne in the previous month to US\$8,017.45 per tonne in October 2023.

## Nickel

Nickel prices dropped by 6.69%, from US\$19,817.76 per tonne recorded in September 2023 to US\$18,492.27 per tonne during the month under analysis. Nickel prices decreased on the back of China's subdued construction sector. Figure 2 shows the base metals price developments for the period from October 2020 to October 2023.

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



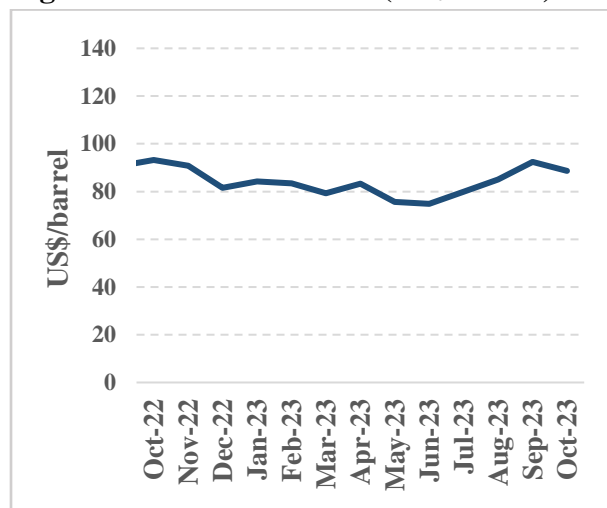
Source: Bloomberg, 2023

## Brent Crude Oil

Brent crude oil prices declined by 3.99% from a monthly average of US\$92.36 per barrel in September 2023 to US\$88.67 per barrel in October 2023. Crude oil prices eased on the back of the dissipating market concerns about potential supply disruptions emanating from geopolitical tensions in the Middle East.

Figure 3 shows brent crude oil price developments for the period from October 2020 to October 2023.

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

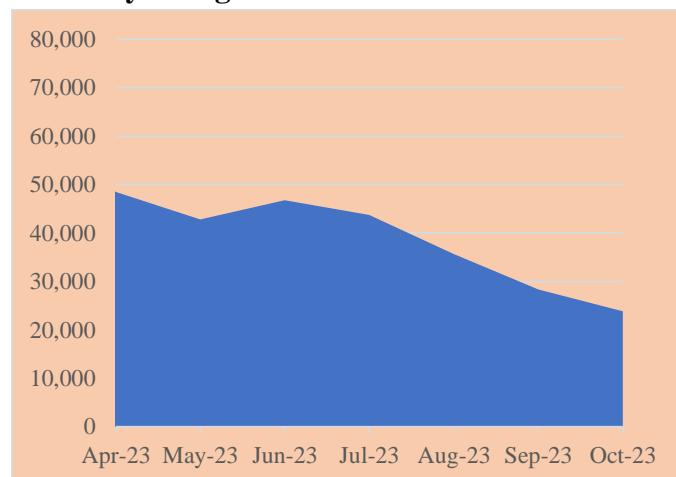


Source: Bloomberg, 2023

### Lithium

During the month under review, lithium prices fell by 15.85%, from US\$28,366.67 per tonne in the previous month to US\$23,870.45 per tonne during the month of October 2023. Lithium price decline is attributable to weaker demand for fully electric cars in China and other markets. Figure 4 shows the price developments of metals from April 2023 to October 2023.

**Figure 4: Lithium Prices (US\$/tonne) February – August 2023**



London Metal Exchange, 2023

### MERCHANDISE TRADE DEVELOPMENTS

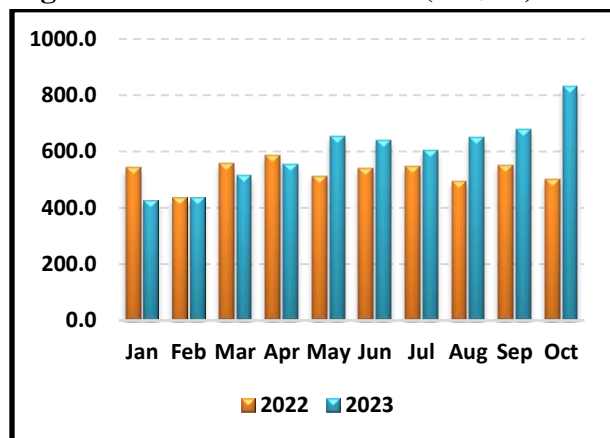
The country's total merchandise trade for the month of October 2023 stood at US\$1,733.4 million, reflecting an increase of 19.5% compared to US\$1,450.8 million recorded in the previous month. This was underpinned by increases in exports and imports by 22.7% and 16.7%, respectively, during the reporting period.

### Merchandise Exports

During the month of October 2023, the country exported merchandise worth US\$831.9 million, up by 22.7% from US\$678.1 million recorded in September 2023. The rise in exports was largely due to a jump in tobacco exports during the month under analysis. Similarly, the monthly exports for October 2023 were 65.6% higher than US\$502.3 million recorded in the corresponding month in 2022.

Figure 5 shows the developments on the country's merchandise exports for the period from January 2022 to October 2023.

**Figure 5: Merchandise Trade (US\$ m)**



Source: ZIMSTAT, 2023

Primary commodities, specifically tobacco, gold, PGMs and ferro-chromium, remained the leading exports in the country. These commodities accounted for 28.2%, 21.9%, 11.9% and 4.9% of the export basket, respectively. Export earnings from PGMs were, however, 11.9% lower than in the previous month. The decrease in PGMs earnings was largely driven by the ongoing retreat of key commodity prices owing to weak global growth prospects.

Table 1 shows developments in the country's exports for September and October 2023.

**Table 1: Exports Classified by Category**

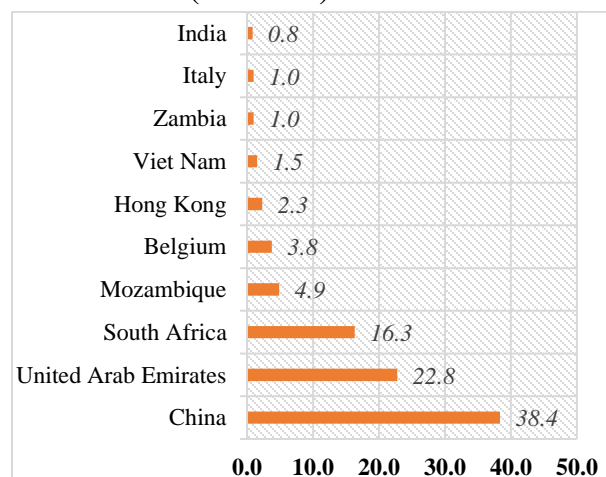
	Sep-23 (US\$m)	Oct-23 (US\$m)	Sep - Oct Changes (%)	Share of Exports (%) Oct-23
<b>Total</b>	<b>678.1</b>	<b>831.9</b>	<b>22.7</b>	<b>100</b>
<i>Of Which:</i>				
<b>Tobacco (Inc. cigarettes)</b>	119.9	234.9	96.7	28.2
<b>Gold</b>	200.5	181.8	-9.3	21.9
<b>PGMs*</b>	138.1	99.1	-28.3	11.9
<b>Ferro- chromium</b>	32.8	41.0	25.2	4.9
<b>Chromium ores &amp; concentrat es</b>	10.9	9.3	-15.3	1.1
<b>Cotton</b>	4.6	8.9	94.4	1.1
<b>Cane sugar</b>	6.2	3.9	-36.5	0.5
<b>Coal</b>	7.1	5.0	-27.1	0.6
<b>Electricity</b>	1.5	2.1	43.0	0.3
<b>Industrial diamonds</b>	5.9	1.3	-78.0	0.2

Source: ZIMSTAT & RBZ Calculations, 2023

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

During the month under review, the country's exports were to China (38.4%), United Arab Emirates (22.8%), South Africa (16.3%). Figure 6 shows the country's major export markets during the reporting month.

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

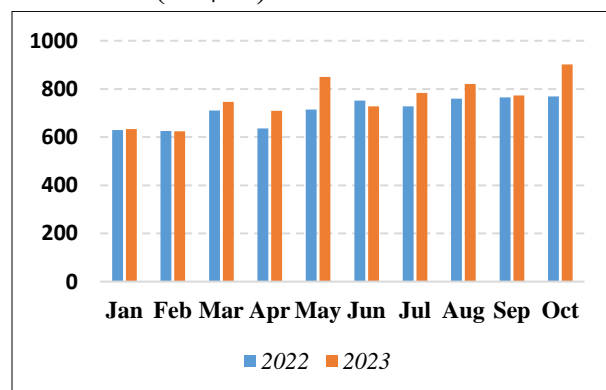


Source: ZIMSTAT & RBZ Calculations, 2023

## Merchandise Imports

The country's import bill for the month of October 2023 amounted to US\$901.5 million, reflecting a 16.7% increase from US\$772.7 million recorded in the previous month. Similarly, the reporting month's imports were 17% higher than US\$770.4 recorded in the comparable month in 2022, as shown in Figure 7.

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



Source: ZIMSTAT & RBZ Computations, 2023

As of October 2023, the country's import basket comprises diesel, petrol (leaded), fertilisers and crude soya bean oil accounting for 9.1%, 3.8%, 3.7% and 2.1% of total imports, respectively. Table 2 shows imports of major commodities for the months of September and October 2023.

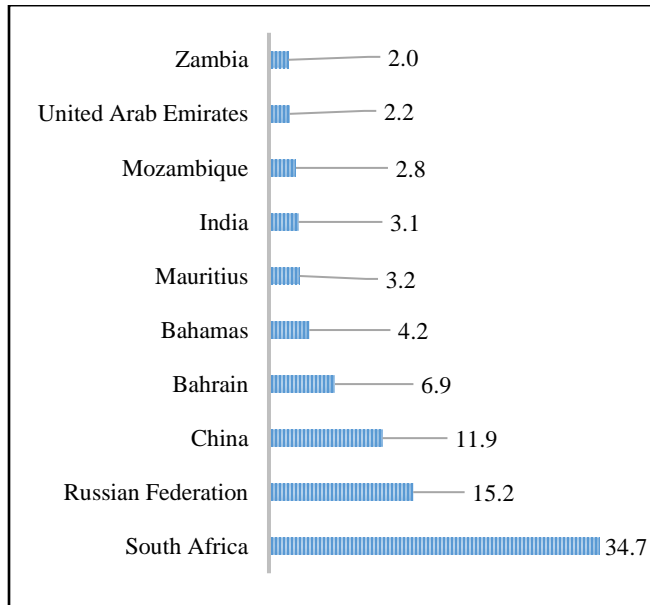
**Table 2: Imports Classified by Category**

	Sep-23 (US\$m)	Oct-23 (US\$m)	Sep-Oct Changes (%)	Share of Total Imports (%) Oct-23
<b>Total</b>	<b>772.7</b>	<b>901.5</b>	<b>16.7</b>	<b>100.0</b>
<b>Of Which:</b>				
<i>Diesel</i>	88.4	82.4	-6.7	9.1
<i>Leaded petrol</i>	42.5	34.2	-19.5	3.8
<i>Fertilizers</i>	30.0	33.7	12.1	3.7
<i>Crude soya bean oil</i>	16.1	19.0	18.1	2.1
<i>Maize</i>	10.7	18.9	76.2	2.1
<i>Electricity</i>	11.3	11.2	-0.2	1.2
<i>Self-propelled bulldozers</i>	5.1	8.9	73.4	1.0
<i>Kerosene jet fuel</i>	5.7	8.4	47.8	0.9
<i>Cane sugar</i>	3.9	8.1	107.0	0.9
<i>Wheat</i>	12.2	7.7	-36.8	0.9

Source: ZIMSTAT & RBZ Calculations, 2023

The country sourced most of its imports from South Africa which accounted for about 34.7% of total imports, followed by Russian Federation, China and Bahrain at 15.2%, 11.9% and 6.9%, respectively. Figure 8 shows the country's top import sources in October 2023.

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



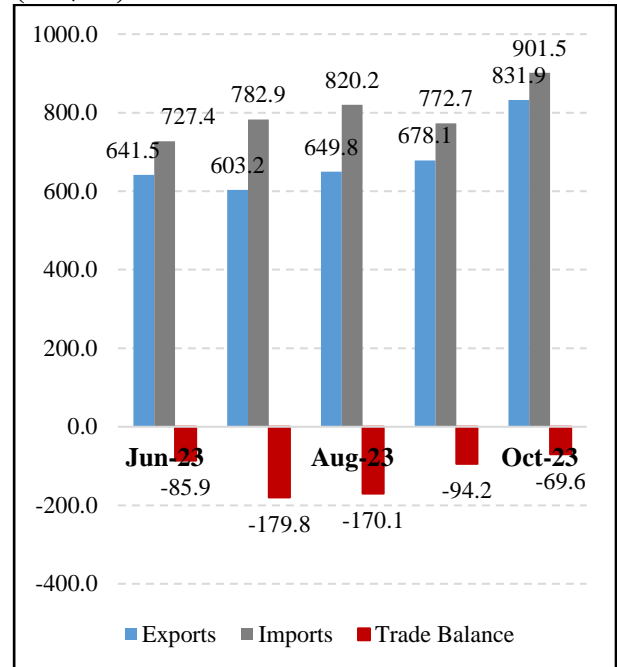
Source: ZIMSTAT & RBZ Calculations, 2023

### Merchandise Trade Balance

In October 2023, the country's trade deficit stood at US\$69.6 million compared to US\$94.6 million recorded in the previous month.

Figure 9 shows the country's trade balance for the period from June to October 2023.

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



Source: ZIMSTAT & RBZ Computations, 2023

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

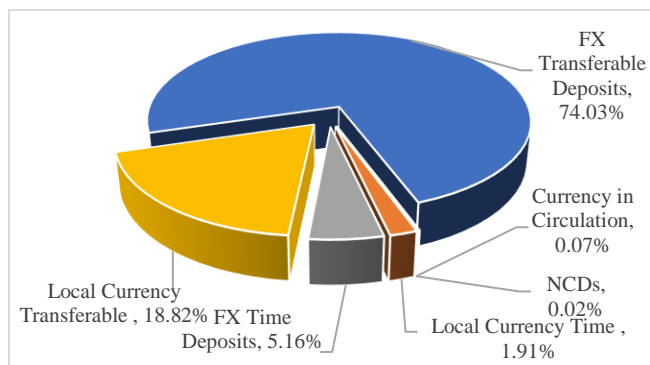
Broad money (M3) stock stood at ZW\$16,790.29 billion in October 2023, compared to ZW\$15,714.07 billion recorded in September 2023.

The money stock was largely composed of foreign currency deposits, 79.18% local currency deposits, 20.75% and currency in circulation, 0.07%.

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



**Figure 10: Composition of Money Supply**



Source: Reserve Bank of Zimbabwe, 2023

On a month-on-month basis, broad money increased by 6.85% in October 2023, compared to 17.17% recorded in September 2023. The increase in money supply reflected an expansion of 30.01% in the local currency component due to credit creation by banks. Foreign currency component of money supply recorded a monthly increase of 2.07%.

During the month under review, credit to the private sector, increased by 6.67% to close at ZWL9.89 trillion, largely reflecting valuation changes owing to exchange rate movements. Net claims on Government by the banking sector increased by 1.86% to close at ZWL\$4.02 trillion in October 2023 from ZWL\$3.95 trillion in the previous month.

On a year-on-year basis, broad money registered an increase of 792.71% compared to 719.66%, in September 2023. The annual growth in money supply partly reflected exchange rate depreciation, from ZW\$632.77/USD in October 2022 to ZW\$5,698.96/USD by end-October 2023.

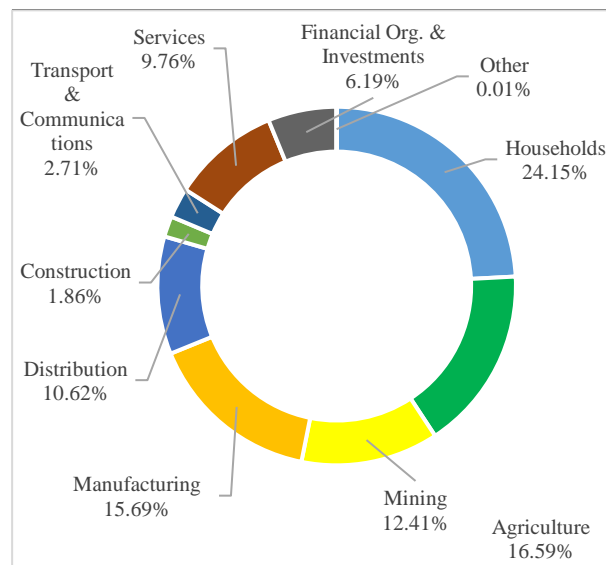
Consequently, the change in foreign currency deposits due to exchange rate movement accounted for 600.69 percentage points of the

792.7% annual growth in broad money. The local currency component contributed the remaining 192.01 percentage points of the annual money supply growth.

On the asset side, annual increase in broad money largely reflected nominal change in credit to the private sector of ZW\$9,018.98 billion (1,039.38%).

Outstanding credit to the private sector was mainly channelled to households, 24.15%; agriculture, 16.59%; manufacturing, 15.69%; and distribution, 10.62%. Figure 11 shows private sector credit by economic sectors.

**Figure 11: Distribution of Private Sector Credit**



Source: Reserve Bank of Zimbabwe, 2023

Credit to the private sector was largely utilized for recurrent expenditures, 31.63%; inventory build-up, 23.64%; and fixed capital investments, 16.48%.

## STOCK MARKET DEVELOPMENTS

### Zimbabwe Stock Exchange (ZSE)

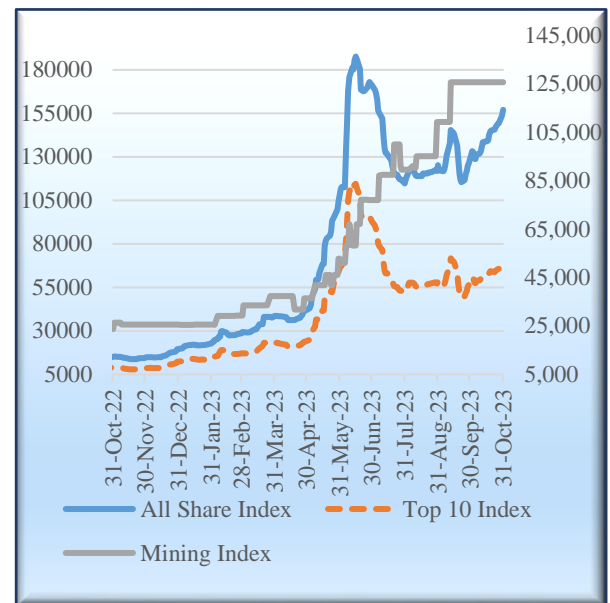
During October 2023, the Zimbabwe Stock Exchange (ZSE) traded in a positive trajectory. As such, All Share, Top 10, Top 15, Small Cap and Medium Cap indices increased by 24.04%, 24.23%, 22.92%, 71.35% and 25.09% to close at 157 083.06 points, 70 266.63 points, 94 260.18 points, 5 064 394.15 points and 622 991.45 points, respectively.

The resource index, however, remained unchanged at 125 531.67 points, during the month under review.

On an annual basis, the All Share, Top 10, Top 15, Small and Medium Cap indices rose by 942.21%, 691.46%, 849.09%, 852.79% and 1,773.31%. This compared to 15 072.14 points, 8 878.08 points, 9 931.66 points, 531 535.21 points and 33 256.19 points registered in the corresponding period in 2022, respectively.

The mining index increased by 430.58% from 23 659.53 points registered in October 2022.

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



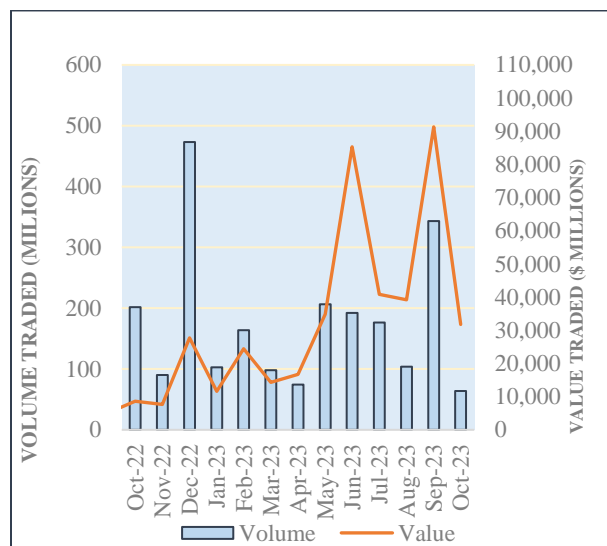
Source: Zimbabwe Stock Exchange, 2023

On a month-on-month basis, the cumulative volume and value of shares traded at the ZSE decreased by 81.36% and 65.20% to close at 64.00 million shares and ZW\$31.77 billion, respectively.

The proportion of foreign purchases to the value of shares traded, however, increased to 2.46% in October 2023 from 0.07% registered in September 2023.

Net foreign position improved to negative ZW\$1.40 billion, from negative ZW\$5.67 billion recorded in September 2023.

**Figure 13: ZSE Monthly Volume and Value Traded**



Source: Zimbabwe Stock Exchange, 2023

In line with the developments on the ZSE, market capitalization added ZW\$2,703.17 billion, or 27.38% worth of capitalization to close at ZW\$12,576.67 billion.

On a yearly basis, ZSE capitalization increased by 588.72% from ZW\$1,826.10 billion recorded in October 2022.

### Victoria Falls Stock Exchange (VFEX)

The Victoria Falls Stock Exchange (VFEX) exhibited bearish sentiments in October 2023. In this regard, the VFEX All Share index lost 8.98% to close the month at 67.81 points, from 74.50 points recorded in September 2023.

On an annual basis, the VFEX All Share index lost 40.26%, from 113.51 points recorded in October 2022.

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

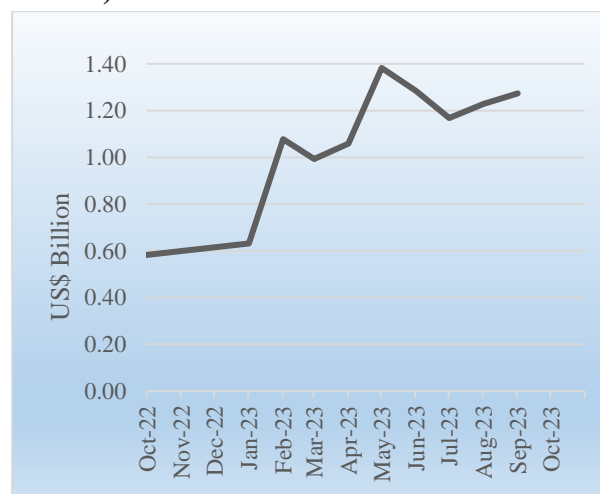


Source: Victoria Falls Stock Exchange, 2023

### VFEX Market Capitalization

In tandem, the USD denominated bourse fell by 8.98% to close at US\$1.16 billion, compared to US\$1.27 billion recorded in the previous month.

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



Source: Victoria Falls Stock Exchange (VFEX), 2023

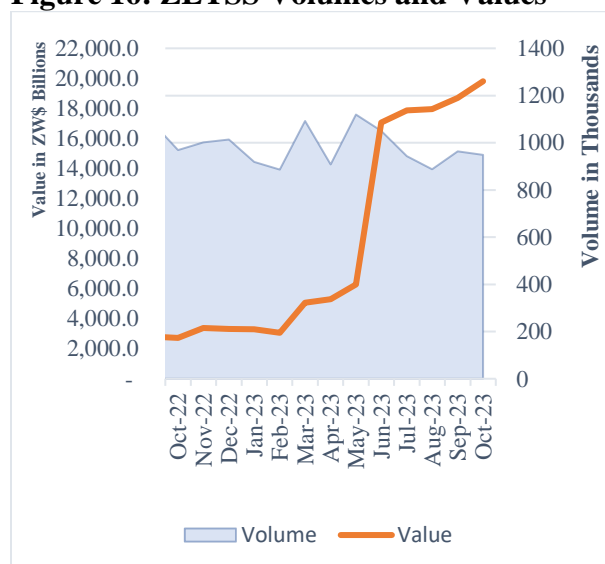
## NATIONAL PAYMENTS SYSTEM

The value of transactions processed through the National Payment Systems (NPS) stood at ZW\$32.53 trillion in October 2023, up from ZW\$30.10 trillion in the previous month. NPS transactions volumes also increased by 8.95% to close at 62.69 million during the month under analysis.

### Zimbabwe Electronic Transfer Settlement System (ZETSS)

The value of transactions processed through the Real Time Gross Settlement (RTGS) system increased by 6.0% to ZW\$19.81 trillion, from ZW\$18.69 trillion in September 2023. The volume of RTGS transactions, however, decreased by 1.6%, from 0.96 million in September 2023 to 0.95 million in October 2023.

**Figure 16: ZETSS Volumes and Values**



Source: Reserve Bank of Zimbabwe, 2023

## Mobile and Internet Based Transactions

Mobile and internet-based transactions amounted to ZW\$10.63 trillion, during the month under analysis, representing an increase of 12.85% from ZW\$9.42 trillion recorded in September 2023.

### Cash Transactions

Cash based transactions increased from ZW\$1.70 trillion in September 2023 to ZW\$1.93 trillion in October 2023.

### Card Transactions

Card based transactions at ZW\$2.09 trillion in October 2023, were 4.5% higher compared to ZW\$2.00 trillion recorded in the previous month.

## INFLATION OUTTURN

### Annual Inflation

Annual headline inflation slowed down from 18.4% in September 2023 to 17.8% in October 2023. This followed a decline in non-food inflation, from 16.31% in September 2023 to 15.40% in October 2023.

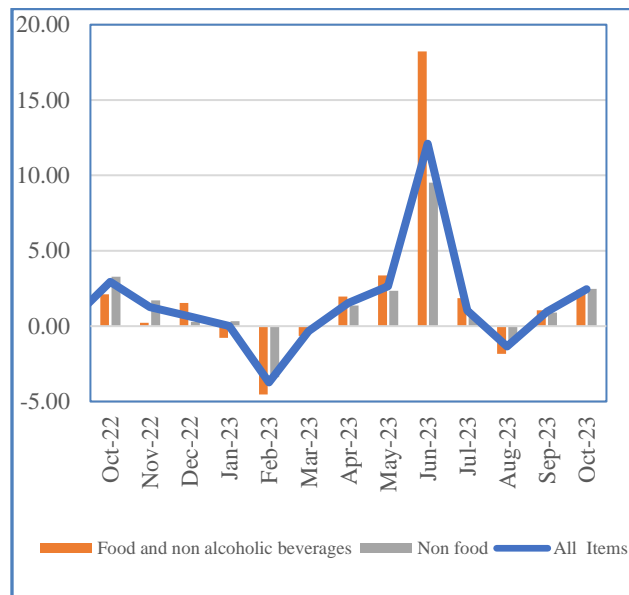
### Monthly Inflation

Monthly inflation, however, rose to 2.46% in October 2023, from 0.95% in September 2023, driven by increases in both food and non-food inflation.

Monthly food inflation increased from 1.05% in September 2023 to 2.42% in October 2023.

Month-on-month non-food inflation rate increased from 0.91% in the previous month to 2.48% during the month under analysis.

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



Source: ZIMSTAT, 2023

**DECEMBER 2023**  
**RESERVE BANK OF ZIMBABWE**

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

	Oct-22	Nov-22	Dec-22	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23
<b>Net Foreign Assets</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>	<b>-14,337,307,783.85</b>	<b>-16,543,175,351.51</b>	<b>-17,602,887,571.92</b>
Central Bank(net)	-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	-17,794,218,195.35	-20,399,608,502.41	-21,258,160,390.19
Foreign Assets	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	2,357,413,332.73	2,869,139,839.85	2,930,487,891.77
Foreign Liabilities	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	20,151,631,528.08	23,268,748,342.26	24,188,648,281.96
Other Depository Corporations(net)	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	3,456,910,411.50	3,856,433,150.89	3,655,272,818.27
Foreign Assets	714,553,928.34	647,684,732.33	656,889,016.74	771,701,557.95	978,124,840.54	1,001,481,472.45	1,117,664,547.79	2,691,035,602.70	5,707,374,025.18	5,099,940,234.73	4,942,678,600.40	5,547,113,224.93	5,232,466,845.31
Foreign Liabilities	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	1,840,097,583.93	1,462,355,717.28	1,485,768,188.90	1,690,680,074.04	1,577,194,027.04
<b>Net Domestic Assets (NDA)</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>27,749,089,859.15</b>	<b>32,257,244,143.95</b>	<b>34,393,176,141.37</b>
<b>Domestic Claims</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>11,130,787,030.69</b>	<b>13,243,831,437.83</b>	<b>14,241,944,406.81</b>
Claims on Central Government(net)	263,657,275.07	350,064,095.72	474,594,482.66	468,584,636.74	482,484,485.80	627,021,736.70	809,483,964.69	1,453,508,596.11	-321,410,956.46	2,032,323,436.46	2,150,580,804.93	2,606,214,821.09	2,827,871,126.74
Claims on Central Government	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	3,237,920,191.20	3,137,951,747.03	3,471,122,173.32	3,948,824,640.88	4,022,430,300.76
Central Bank	274,598,634.32	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	2,273,053,198.66	2,620,306,139.59	2,738,773,804.86
ODCs	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	1,198,068,974.66	1,328,518,501.28	1,283,656,495.90
Less Liabilities to Central Government	162,815,567.42	182,004,956.59	158,715,537.42	313,179,667.49	478,991,669.02	403,559,832.42	300,239,526.93	400,198,542.86	3,559,331,147.66	1,105,628,310.57	1,320,541,368.39	1,342,609,819.78	1,194,559,174.02
Central Bank	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	939,015,866.34	1,228,107,213.32	1,047,505,869.78
ODCs	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	381,525,502.04	114,502,606.47	147,053,304.24
Claims on Other Sectors	1,156,889,186.94	1,284,086,671.74	1,413,278,153.55	1,709,511,935.20	1,929,890,967.97	2,190,250,060.77	2,318,659,911.43	5,152,575,324.78	11,107,467,102.11	9,175,330,862.81	8,980,206,225.76	10,637,616,616.74	11,414,073,280.07
Other Financial Corporations	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	286,556,911.67	345,395,684.06	402,497,102.41
State and Local Government	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	75,802.84	92,048.54	98,056.56
Public Non Financial Corporations	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	942,115,955.79	1,023,405,149.25	1,124,773,262.90
Private Sector	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	7,751,457,555.47	9,268,723,734.89	9,886,704,858.20
Central Bank	12,722,796.25	13,419,306.74	13,440,290.49	14,320,237.34	15,366,452.38	17,420,955.96	21,144,958.50	23,007,099.44	23,430,389.25	42,772,151.02	61,406,600.26	79,455,077.51	92,261,985.53
ODCs	855,003,970.96	976,438,946.77	1,076,968,782.92	1,320,718,679.83	1,503,501,979.13	1,723,831,464.85	1,887,569,796.09	4,244,181,506.71	9,284,475,601.11	7,701,237,517.92	7,690,050,955.21	9,189,268,657.38	9,794,442,872.67
<b>Other Items(Net)</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>	<b>-16,618,302,828.46</b>	<b>-19,013,412,706.11</b>	<b>-20,151,231,734.56</b>
Shares and Other Equity	-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	-14,203,729,090.13	-16,555,368,520.87	-17,032,283,456.63
Liabilities to Other Financial Corporations	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	56,751,608.46	90,032,397.59	83,441,760.88
Restricted Deposits	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	481,313,635.70	652,311,438.83	616,319,027.72
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)	-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	-2,952,638,982.49	-3,200,388,021.66	-3,818,709,066.54
<b>Broad Money-M3</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>	<b>13,411,782,075.30</b>	<b>15,714,068,792.44</b>	<b>16,790,288,569.45</b>
Securities Other than Shares Included in Broad Money	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	3,182,683.74	2,685,488.92	3,497,226.23
<b>Broad Money-M2</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>2,912,531,632.80</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>	<b>13,408,599,391.56</b>	<b>15,711,383,303.52</b>	<b>16,786,791,343.22</b>
Other Deposits	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	860,202,048.80	945,509,710.97	1,187,384,045.43
of which Foreign Currency Accounts	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	586,082,872.02	715,202,149.51	865,876,028.52
<b>Narrow Money-M1</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>	<b>12,548,397,342.75</b>	<b>14,765,873,592.55</b>	<b>15,599,407,297.79</b>
Transferable Deposits	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	12,538,725,239.63	14,755,523,314.82	15,588,193,442.31
Of which Foreign Currency Accounts	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	10,099,330,132.00	10,173,498,286.11	12,310,342,777.52	12,429,076,347.34
Currency Outside Depository Corporations	4,089,828.63	4,108,746.53	4,210,142.14	4,740,785.16	4,147,337.96	6,480,923.60	7,148,233.38	7,936,955.74	8,354,766.15	9,783,382.43	9,672,103.13	10,350,277.73	11,213,855.47
<b>Memorandum Items</b>													
Reserve Money	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	1,062,092,590.09	1,312,407,291.74	1,787,437,296.87
FCAs as a Percentage of Deposits in M3	60.3%	58.6%	56.9%	60.4%	60.0%	59.8%	59.8%	72.9%	87.5%	77.9%	75.9%	78.4%	74.1%
End Period Exchange Rate	632.77	654.93	684.33	796.52	889.13	929.86	1,047.44	2,577.06	5,739.80	4,516.80	4,608.11	5,466.75	5,698.96

Source: Reserve Bank of Zimbabwe, 2023

Notes:

- (i) Depository corporations survey - formerly Monetary Survey.
- (ii) Broad money redefined using IMF's Monetary and Financial Statistics Manual of 2000. Major changes include exclusion of Government deposits held by banks from broad money.
- (iii) Transferable deposits made up of demand and savings deposits.
- (iv) NCDs are also



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

	Oct-22	Nov-22	Dec-22	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23
<b>Net Foreign Assets</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>	<b>-17,794,218,195.35</b>	<b>-20,399,608,502.41</b>	<b>-21,258,160,390.19</b>
Claims on Non Residents	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	2,357,413,332.73	2,869,139,839.85	2,930,487,891.77
Official Reserves Assets	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	609,700,872.98	873,028,937.84	901,998,462.96
Other Foreign Assets	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	1,747,712,459.75	1,996,110,902.01	2,028,489,428.81
Less Liabilities to Non Residents	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	20,151,631,528.08	23,268,748,342.26	24,188,648,281.96
Short Term Liabilities	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	10,241,615,661.93	508,139,221.79	641,056,314.20
Other Foreign Liabilities*	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	9,910,015,866.15	22,760,609,120.47	23,547,591,967.77
of which blocked funds	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	3,638,215,070.80	4,306,782,215.73	4,458,649,260.58
<b>Net Domestic Assets (NDA)</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>18,856,310,785.44</b>	<b>21,712,015,794.14</b>	<b>23,045,597,687.06</b>
<b>Domestic Claims</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>1,989,009,848.49</b>	<b>2,124,654,018.98</b>	<b>2,554,218,968.05</b>
<b>Net Claims on Central Government</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>	<b>1,334,037,332.32</b>	<b>1,392,198,926.28</b>	<b>1,691,267,935.09</b>
Claims on Central Government	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	2,273,053,198.66	2,620,306,139.59	2,738,773,804.86
Of which: Securities Other than Shares	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	1,354,647,836.07	1,738,161,413.25	1,883,996,199.01
Loans	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	918,405,362.59	882,144,726.34	854,777,605.86
Loans and Advances	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	453,167,575.54	416,906,939.29	389,539,818.81
Amounts Due from Gvt including SDR Draw	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	465,237,787.05	465,237,787.05	465,237,787.05	465,237,787.05
Export Incentives	3,611,565.85	3,611,565.85	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less Liabilities to Central Government	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	939,015,866.34	1,228,107,213.32	1,047,505,869.78
Of which: Deposits	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	939,015,866.34	1,228,107,213.32	1,047,505,869.78
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>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>	<b>654,972,516.17</b>	<b>732,455,092.70</b>	<b>862,951,032.96</b>
Other Financial Corporations	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	13,602,645.94	14,588,403.94	63,414,783.51
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	101,596,682.38	107,131,115.83	111,380,893.58	130,305,094.53	149,674,109.51	171,503,627.58	200,192,374.04	491,887,660.82	963,938,268.05	778,956,909.14	579,963,269.97	638,411,611.26	707,274,263.92
Private Sector	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	61,406,600.26	79,455,077.51	92,261,985.53
<b>Claims on Other Depository Corporations</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>	<b>238,753,031.59</b>	<b>207,009,026.95</b>	<b>229,347,409.30</b>
Of which: Loans	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	238,753,031.59	207,009,026.95	229,347,409.30
<b>Other Liabilities to ODCs</b>	<b>554,976,245.35</b>	<b>681,837,090.96</b>	<b>835,265,981.82</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>2,673,344,290.58</b>	<b>2,908,051,423.81</b>	<b>3,106,048,719.94</b>	<b>3,107,865,677.76</b>	<b>3,216,633,940.85</b>
Of which: Aft trades 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	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	1,309,913,863.13	1,094,629,530.65	1,078,752,001.46
<b>Other Items(Net)</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>	<b>-19,734,596,625.30</b>	<b>-22,488,218,425.97</b>	<b>-23,478,665,250.56</b>
Shares and Other Equity	-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	-19,579,648,458.36	-22,753,122,010.85	-23,550,146,670.91
Other Items(Net)	-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	-652,393,199.08	-396,662,893.13	-589,895,589.07
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	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	497,445,032.14	661,566,478.01	661,377,009.41
<b>Monetary Base</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>	<b>1,062,092,590.09</b>	<b>1,312,407,291.74</b>	<b>1,787,437,296.87</b>
Bond Coins	99,711.37	99,645.37	99,645.37	99,645.41	99,645.43	97,745.29	90,572.71	80,542.92	79,344.94	79,163.84	79,154.38	79,154.38	79,154.84
Bond Notes	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	11,885,047.43	12,736,767.90	13,560,105.45
Liabilities to ODCs	<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>	<b>1,050,128,378.82</b>	<b>1,299,591,369.47</b>	<b>1,773,798,036.58</b>
Local Currency Reserve Deposits	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	295,859,644.01	344,623,158.66	400,041,844.52
Foreign Currency Reserve Deposits	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	724,265,967.76	924,967,845.81	1,343,755,827.07
Excess reserves	100,364.99	100,364.99	100,364.99	100,438.56	100,364.99	100,364.99	100,364.99	100,364.99	100,364.99	30,000,399.73	30,002,767.04	30,000,364.99	30,000,364.99
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)

	Oct-22	Nov-22	Dec-22	Jan-23	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23
<b>Net Foreign Assets</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>3,456,910,411.50</b>	<b>3,856,433,150.89</b>	<b>3,655,272,818.27</b>
<b>Claims on Non Residents</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>	<b>4,942,678,600.40</b>	<b>5,547,113,224.93</b>	<b>5,232,466,845.31</b>
<i>Of Which: Foreign Currency</i>	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	1,505,916,176.81	2,015,621,585.66	2,312,575,134.73
<i>Deposits</i>	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	3,423,237,567.41	3,515,981,784.12	2,903,444,523.75
<i>Other</i>	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	15,509,855.15	16,447,186.84	
<b>Less Liabilities to Non Residents</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>	<b>1,485,768,188.90</b>	<b>1,690,680,074.03</b>	<b>1,577,194,027.04</b>
<i>Of Which: Deposits</i>	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	772,511,911.80	827,268,243.95	655,899,412.79
<i>Loans</i>	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	713,256,277.09	863,411,830.08	921,294,614.24
<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>1,313,691,175.57</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>9,929,068,164.23</b>	<b>11,838,030,324.64</b>	<b>13,078,743,914.01</b>
<b>Domestic Claims</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>9,141,777,182.20</b>	<b>11,119,177,418.85</b>	<b>11,687,725,438.76</b>
<b>Net Claims on Central Government</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>	<b>816,543,472.61</b>	<b>1,214,015,894.82</b>	<b>1,136,603,191.66</b>
<i>Claims on Central Government</i>	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	1,198,068,974.66	1,328,518,501.28	1,283,656,495.90
<i>Securities</i>	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	1,190,599,025.63	1,318,582,684.20	1,272,839,666.04
<i>Loans</i>	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	7,469,949.03	9,935,817.09	10,816,829.86
<i>Other</i>	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Less Liabilities to Central Government</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>	<b>381,525,502.04</b>	<b>114,502,606.47</b>	<b>147,053,304.24</b>
<i>Of which: Deposits</i>	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	381,525,502.04	114,502,606.47	147,053,304.24
<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>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>	<b>8,325,233,709.58</b>	<b>9,905,161,524.04</b>	<b>10,551,122,247.10</b>
<i>Other Financial Corporations</i>	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	272,954,265.73	330,807,280.13	339,082,318.90
<i>State and Local Government</i>	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	75,802.84	92,048.54	98,056.56
<i>Public Non Financial Corporations</i>	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	365,810,830.89	362,152,685.81	384,993,537.99	417,498,998.98
<i>Private Sector</i>	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	7,690,050,955.21	9,189,268,657.38	9,794,442,872.67
<b>Claims on the Central Bank</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>	<b>4,653,650,898.99</b>	<b>5,265,804,171.22</b>	<b>5,912,703,283.03</b>
<i>Currency</i>	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	2,292,108.14	2,465,644.54	2,425,404.82
<i>Reserves</i>	<b>525,870,316.09</b>	<b>575,885,740.19</b>	<b>652,284,393.24</b>	<b>704,168,571.34</b>	<b>743,888,547.13</b>	<b>817,631,057.16</b>	<b>972,122,708.94</b>	<b>2,049,066,078.19</b>	<b>4,424,349,970.82</b>	<b>4,137,377,247.46</b>	<b>4,651,358,790.85</b>	<b>5,263,338,526.67</b>	<b>5,910,277,878.21</b>
<i>Securities</i>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,448,888.46	0.00	0.00	0.00	0.00
<i>Other Claims</i>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Liabilities to the Central Bank</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>84,841,425.78</b>	<b>82,493,417.82</b>	<b>84,628,889.30</b>
<b>Other Items(Net)</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>	<b>3,781,518,491.17</b>	<b>4,464,457,847.61</b>	<b>4,437,055,918.48</b>
<i>Shares and Other Equity</i>	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	5,375,919,368.23	6,197,753,489.98	6,517,863,214.28
<i>Liabilities to other resident sectors</i>	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	56,751,608.46	90,032,397.59	83,441,760.88
<i>Other Items(Net)</i>	-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	-1,651,152,485.52	-1,823,328,039.96	-2,164,249,056.68
<b>Deposits and Securities Included in Broad Money</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>	<b>13,385,978,575.73</b>	<b>15,694,463,475.53</b>	<b>16,734,016,732.29</b>
<b>Deposits Included in Broad Money</b>	<b>1,858,602,031.80</b>	<b>2,042,355,987.09</b>	<b>2,314,588,211.40</b>	<b>2,646,071,378.63</b>	<b>2,888,136,764.51</b>	<b>3,165,058,675.05</b>	<b>3,572,801,781.15</b>	<b>7,206,537,527.79</b>	<b>14,244,682,762.54</b>	<b>12,975,158,042.76</b>	<b>13,382,795,891.99</b>	<b>15,691,777,986.61</b>	<b>16,730,519,506.06</b>
<i>Transferable Deposits</i>	<b>1,692,150,785.93</b>	<b>1,853,157,849.44</b>	<b>2,081,176,430.96</b>	<b>2,371,032,667.32</b>	<b>2,594,362,513.35</b>	<b>2,832,323,179.02</b>	<b>3,303,913,423.92</b>	<b>6,651,231,769.05</b>	<b>13,178,109,450.38</b>	<b>12,150,500,072.13</b>	<b>12,522,593,843.18</b>	<b>14,746,268,275.64</b>	<b>15,543,135,460.62</b>
<i>of which FCAs</i>	<b>1,131,156,966.82</b>	<b>1,211,583,916.42</b>	<b>1,325,367,130.51</b>	<b>1,623,313,580.02</b>	<b>1,750,982,009.54</b>	<b>1,865,387,117.78</b>	<b>2,144,912,895.57</b>	<b>5,273,965,984.48</b>	<b>11,634,530,484.57</b>	<b>10,099,327,960.39</b>	<b>10,172,409,984.27</b>	<b>12,309,119,479.36</b>	<b>12,388,978,422.26</b>
<i>Other Deposits</i>	<b>166,451,245.87</b>	<b>189,198,137.65</b>	<b>233,411,780.44</b>	<b>275,038,711.32</b>	<b>293,774,251.17</b>	<b>332,735,496.03</b>	<b>268,888,357.23</b>	<b>555,305,758.75</b>	<b>1,066,573,312.15</b>	<b>824,657,970.63</b>	<b>860,202,048.80</b>	<b>945,509,710.97</b>	<b>1,187,384,045.43</b>
<i>of which FCAs</i>	<b>97,520,415.67</b>	<b>115,079,593.63</b>	<b>121,810,432.21</b>	<b>159,977,076.22</b>	<b>193,826,996.54</b>	<b>204,002,079.62</b>	<b>140,843,185.69</b>	<b>366,430,904.52</b>	<b>852,167,654.54</b>	<b>616,409,108.42</b>	<b>586,082,872.02</b>	<b>715,202,149.51</b>	<b>865,876,028.52</b>
<b>Money Market Instruments</b>	<b>15,558,863.88</b>	<b>13,438,521.87</b>	<b>14,148,964.76</b>	<b>15,056,472.03</b>	<b>15,711,655.30</b>	<b>16,082,619.50</b>	<b>1,843,391.22</b>	<b>4,659,433.86</b>	<b>4,243,581.90</b>	<b>2,137,443.55</b>	<b>3,182,683.74</b>	<b>2,685,488.92</b>	<b>3,497,226.23</b>

Source: Reserve Bank of Zimbabwe, 2023

**TABLE 4.1: OTHER DEPOSITORY CORPORATIONS -ASSETS**

\$ millions

End of	Bond Notes & Coins	Foreign Notes & Coin	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	TOTAL		
						Government <sup>1</sup> Securities	Local Government securities	Public Enterprises	Other <sup>2</sup>	Government	Local Government	Public Enterprises	Other Institutional Units							
																			RBZ	Corporations
<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	12,139.9	10,927.2	<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	18,357.0	54,139.7	5,578.7	42,159.7	11,399.9	6,760.1	13.4	0.0	74.6	4.3	12.6	1,025.8	36,840.5	3,070.4	28,551.1	14,418.6	24,992.0	<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	36,347.0	<b>363,474.0</b>
Feb	1,735.4	41,180.7	76,140.3	17,748.1	39,141.4	6,341.4	15,612.1	9.2	0.0	238.0	24.1	22.7	1,493.7	84,845.3	5,413.6	28,339.2	19,441.2	42,761.3	38,048.7	<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	39,421.9	<b>394,221.9</b>
Apr	1,699.7	40,964.4	85,330.9	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	42,393.8	<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	24,975.4	40,256.6	44,829.6	<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	29,616.4	42,418.7	47,405.8	<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	53,318.3	<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	54,940.1	<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	6,887.8	31,981.0	35,461.8	45,544.7	55,823.5	<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	47,611.9	37,370.6	67,740.6	<b>677,740.6</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	69,188.5	<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	76,988.8	<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	77,371.0	<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	83,542.0	<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	97,431.2	<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	252.0	7,258.1	338,207.2	30,154.8	53,372.3	73,993.0	90,352.8	1,076,136.5	<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	455,287.2	36,125.5	134,993.5	111,577.7	130,617.1	1,647,314.7	<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	1,960,850.3	<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	2,122,196.7	<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	46,788.1	764,466.3	46,788.1	167,029.4	153,442.9	244,934.2	2,716,210.1	<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	902,078.1	51,664.5	146,133.1	231,760.0	285,781.8	3,118,369.8	<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	43,335.9	936,397.1	58,632.8	165,306.9	167,183.8	298,996.3	3,273,355.4	<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	3,406,390.5	<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	114,912.4	418,944.7	3,820,082.5	<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	4,441,950.8	<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	4,894,037.1	<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	5,691,762.4	<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	5,943,487.7	<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	12,625,183.4	<b>12,625,183.4</b>
Jun	1,984.5	2,249,201.6																		

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	67,730.8	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>448,293.6</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>
Aug	12,168,928.8	353,674.2	862,852.8	<b>13,385,455.8</b>	23,457.8	381,525.5	<b>13,790,439.1</b>	3,182.7	1,483,108.2	84,841.4	154,160.3	56,751.6	5,646,934.2	701,626.2	2,783,596.5	<b>24,704,640.2</b>
Sep	14,342,241.3	404,040.4	947,184.1	<b>15,693,465.8</b>	11,309.1	114,502.6	<b>15,819,277.6</b>	2,685.5	1,688,992.2	82,493.4	168,880.8	90,032.4	6,410,594.6	776,997.6	3,307,033.6	<b>28,346,987.7</b>
Oct	15,103,817.1	439,336.7	1,190,702.7	<b>16,733,856.4</b>	8,575.8	147,053.3	<b>16,889,485.5</b>	3,497.2	1,573,857.1	84,628.9	176,455.5	83,441.8	6,756,087.7	958,746.4	3,345,567.7	<b>29,871,767.9</b>

Source: Reserve Bank of Zimbabwe, 2023

TABLE 5.1: COMMERCIAL BANKS - ASSETS

\$ millions

End of	Assets							Debt Securities				Loans and Advances				Other claims	Contingent Assets	Other Assets	Non Financial Assets	TOTAL
	Bond Notes & Coins	Foreign Notes & Coin	Balances with REZ	Balances with Other Depository Corporations	Balances with Foreign Banks	Other Claims on Non-residents	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>	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>	
Jan	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>	
Feb	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>	
Mar	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>	
Apr	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>	
May	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	18,983.05	<b>173,588.6</b>	
Jun	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>	
Jul	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>	
Aug	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>	
Sep	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>269,827.2</b>	
Oct	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>	
Nov	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>	
Dec																				
<b>2021</b>	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>	
Jan	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>	
Feb	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	15.17	21.67	1,309.75	80,607.03	878.97	32,908.13	19,302.34	30,861.86	<b>353,393.9</b>	
Mar	1,430.83	38,008.89	79,592.64	5,639.40	48,564.03	7,679.05	18,267.01	-	19.23	62.89	19.86	12.71	1,336.70	91,062.16	956.75	34,537.88	21,214.88	32,383.77	<b>380,788.7</b>	
Apr	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	21.77	16.58	1,263.75	94,790.46	990.41	35,592.28	21,398.95	31,307.45	<b>400,218.5</b>	
May	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>	
Jun	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>	
Jul	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>	
Aug	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>	
Sep	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>	
Oct	2,168.80	49,327.15	100,125.90	12,723.73	71,667.33	29,748.47	41,015.56	-	187.03	999.12	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>	
Nov	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>	
Dec																				
<b>2022</b>	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>	
Jan	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>	
Feb	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>	
Mar	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	6,888.06	305,476.79	4,348.46	53,372.28	62,788.55	71,414.75	<b>946,471.1</b>	
Apr	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>	
May	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>	
Jun	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>	
Jul	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>	
Aug	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>	
Sep	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>	
Oct	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>	
Nov	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>	
Dec																				
<b>2023</b>	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>	
Jan	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	224,983.29	244,983.29	411,002.80	<b>4,321,424.2</b>	
Feb	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	554,804.85	254,605.57	438,790.17	5,065,173.9	<b>5,065,173.9</b>	
Mar	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	5,214,693.6	<b>5,214,693.6</b>	
Apr	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	11,198,912.9	<b>11,198,912.9</b>	
May	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	10,133.46	8,4							

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	618.7	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>	6,202.3	<b>280,263.2</b>	1,211.8	11,575.5	662.3	368.5	462.6	63,417.5	26,565.5	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	-110.6	375.4	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>790.2</b>	7,675.2	<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>291.3</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>	9,953.0	<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>	1,115.5	201,674.1	11,321.9	13,321.9	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>
Aug	9,698,801.3	1,920,804.2	622,360.9	<b>12,241,966.5</b>	<b>1,479.8</b>	381,277.2	<b>12,624,723.5</b>	863.9	865,945.4	84,841.4	141,305.4	56,751.6	4,465,099.7	701,626.2	2,553,598.8	<b>21,494,755.8</b>
Sep	13,388,822.1	319,686.0	695,555.0	<b>14,404,063.1</b>	<b>4,754.8</b>	114,251.5	<b>14,523,069.4</b>	504.3	1,036,635.6	82,493.4	152,779.3	90,032.4	5,159,376.7	776,997.6	2,972,007.2	<b>24,793,895.8</b>
Oct	14,087,303.5	312,655.9	827,902.5	<b>15,227,861.9</b>	<b>1,692.7</b>	146,801.2	<b>15,376,355.8</b>	522.9	1,106,440.5	84,628.9	159,670.3	83,441.8	5,427,255.6</			

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	<b>6,779.5</b>	
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	<b>7,597.4</b>	
Mar	20.1	529.4	1,423.7	261.8	282.6	-	341.6	19.2	0.6	526.4	-	2,406.4	1165.6	1,914.1	<b>8,891.5</b>	
Apr	33.1	493.1	914.2	232.1	384.9	-	424.3	18.1	-	525.9	-	2,568.2	1528.5	2,134.4	<b>9,256.8</b>	
May	39.7	434.7	1,248.4	192.3	725.0	-	382.4	17.0	-	517.6	-	2,793.4	2669.6	2,146.1	<b>11,166.3</b>	
Jun	88.7	1167.9	2,857.8	395.9	1,222.0	-	385.4	13.8	-	653.4	-	4,663.9	2688.0	4,712.1	<b>18,848.8</b>	
Jul	109.1	1780.7	3,878.9	1342.9	1,879.4	-	346.6	13.4	-	585.7	-	5,648.0	3879.5	4,927.7	<b>24,391.8</b>	
Aug	142.9	2175.5	4,799.3	341.7	2,310.6	-	294.6	13.1	-	688.7	-	6,552.1	4480.3	6,104.6	<b>27,903.4</b>	
Sep	179.8	2469.9	4,547.1	504.6	1,027.7	-	218.3	12.9	0.4	741.5	-	6,518.3	2774.9	6,503.8	<b>25,499.1</b>	
Oct	149.1	2787.0	5,056.1	778.9	1,182.4	-	206.5	12.3	112.2	772.3	-	6,874.4	2795.4	6,537.1	<b>27,263.4</b>	
Nov	104.3	2935.7	4,448.9	691.0	1,412.8	-	1,666.7	11.6	-	157.8	-	7,498.6	2571.1	6,712.9	<b>29,141.9</b>	
Dec	116.2	3210.3	5,085.9	802.0	1,183.4	-	1,830.2	11.2	-	251.1	1,008.4	-	8,562.3	2559.4	7,352.9	<b>31,973.2</b>
<b>2021</b>																
Jan	188.7	2943.3	5,986.5	793.8	843.5	-	1,783.8	10.2	-	211.3	1,091.3	0.0	9,329.1	2980.3	7,685.1	<b>33,846.9</b>
Feb	345.7	2762.9	6,004.8	811.1	984.2	-	2,731.0	9.2	-	2,089.3	2,089.3	-	8,950.2	2949.2	7,790.6	<b>35,665.0</b>
Mar	168.3	2278.9	6,313.1	1594.4	1,028.2	-	1,341.7	8.4	-	415.1	1,242.4	-	10,867.7	3027.5	7,841.0	<b>36,126.8</b>
Apr	206.9	2702.1	5,302.6	1156.7	1,085.4	-	871.7	7.7	-	508.9	1,581.5	-	14,233.6	3431.1	7,237.9	<b>38,326.2</b>
May	210.3	1687.6	5,962.2	1250.9	3,847.1	-	116.9	7.0	-	517.7	1,568.8	-	17,154.9	2927.9	7,532.9	<b>42,784.2</b>
Jun	249.6	1649.7	6,202.6	1163.8	1,866.7	-	204.6	6.5	-	588.0	1,851.9	-	18,795.4	2580.9	7,701.1	<b>42,860.7</b>
Jul	283.7	1212.2	7,193.4	1892.7	1,875.4	-	1,143.4	6.0	-	447.3	1,963.2	-	18,280.3	3923.5	7,695.6	<b>45,916.5</b>
Aug	352.8	1408.8	7,869.3	2537.6	2,316.2	-	3,535.6	5.4	-	399.5	2,101.3	-	19,422.2	3837.6	7,666.6	<b>51,450.0</b>
Sep	349.8	1926.6	7,608.5	2430.2	1,941.4	-	4,314.6	5.1	-	205.2	2,231.7	-	20,461.1	4013.2	9,460.7	<b>54,948.1</b>
Oct	411.5	2396.2	8,221.0	2162.4	3,421.5	-	5,627.7	4.3	-	271.1	2,539.5	-	22,881.3	5432.3	9,501.3	<b>62,870.1</b>
Nov	339.8	3578.4	7,561.6	2568.8	2,299.5	-	5,882.7	3.7	-	566.4	2,788.5	-	27,326.1	4400.3	9,614.3	<b>66,930.0</b>
Dec	351.1	3217.3	8,557.8	2619.2	3,620.2	-	2,353.6	3.0	-	1,189.0	2,786.9	-	33,115.3	5610.8	11,334.1	<b>74,758.3</b>
<b>2022</b>																
Jan	324.6	3504.3	8,506.5	2680.3	2,631.0	-	1,110.8	2.4	-	1,487.3	2,967.6	-	35,913.5	6693.8	14,008.7	<b>79,830.9</b>
Feb	411.5	4021.5	9,763.6	3069.7	5,678.0	-	4,048.9	1.6	-	1,465.4	3,241.1	-	39,977.5	4511.5	13,964.4	<b>90,154.6</b>
Mar	354.3	4413.6	11,882.6	3691.3	4,932.3	-	5,235.0	0.9	-	1,590.0	3,888.3	-	42,741.3	9086.6	15,421.2	<b>103,237.4</b>
Apr	546.4	3054.1	15,585.8	4857.7	5,768.6	-	5,714.4	0.2	-	1,861.4	4,143.7	-	48,582.4	9654.2	16,999.2	<b>116,768.1</b>
May	639.5	8326.7	23,817.6	4251.9	16,001.6	-	6,150.9	0.0	-	1,486.3	8,474.8	-	74,864.0	14793.9	17,091.2	<b>175,898.5</b>
Jun	418.5	8464.3	32,497.6	3807.5	21,184.8	-	2,639.3	0.0	-	1,340.0	10,851.1	-	85,145.9	18155.8	35,128.1	<b>219,633.0</b>
Jul	700.4	9914.6	30,660.3	4983.4	24,902.9	-	4,077.6	0.0	-	1,411.5	13,722.1	-	98,066.0	9998.6	45,127.9	<b>243,565.1</b>
Aug	863.8	14422.1	33,703.2	4483.0	34,971.8	-	4,379.8	0.0	-	2,106.6	16,515.4	-	115,491.9	8745.3	45,694.0	<b>281,377.1</b>
Sep	1,086.8	14998.2	37,911.3	7470.1	45,094.8	-	8,440.8	0.0	-	1,302.8	17,996.8	-	129,242.7	11630.7	60,830.4	<b>336,005.2</b>
Oct	1,158.3	14768.7	44,296.5	10013.7	44,664.1	-	14,109.9	0.0	-	1,142.4	16,817.7	-	123,793.8	30036.4	47,678.2	<b>348,479.7</b>
Nov	1,449.3	22456.9	41,398.0	9771.8	41,317.6	-	17,572.6	0.0	-	2,085.3	16,785.8	-	136,029.9	30694.0	46,275.8	<b>365,836.9</b>
Dec	1,470.7	23012.7	48,533.8	8913.7	50,229.0	-	21,411.1	0.0	19,993.4	2,176.2	17,693.7	-	119,322.3	39279.1	69,102.5	<b>421,138.1</b>
<b>2023</b>																
Jan	2,402.7	32405.1	47,062.6	8410.8	50,364.6	-	17,976.2	0.0	23,668.5	2,406.3	18,311.0	-	132,757.4	41367.4	69,570.1	<b>446,702.8</b>
Feb	234.9	59685.4	50,103.0	9568.6	62,701.4	889.9	24,809.7	0.0	26,667.1	4,451.9	21,629.1	-	146,798.4	50093.6	70,987.9	<b>528,620.9</b>
Mar	214.6	72311.9	57,399.6	9196.8	51,300.9	-	28,841.5	0.0	24,689.0	5,503.9	19,118.6	-	170,376.6	54524.7	84,489.1	<b>577,967.3</b>
Apr	184.1	61341.6	63,129.5	16343.2	61,444.0	-	28,727.0	0.0	28,119.0	5,989.2	27,619.9	-	205,412.2	81442.9	86,571.2	<b>666,323.9</b>
May	78.1	125685.1	100,808.7	22707.0	195,646.6	-	81,344.3	0.0	69,908.9	6,246.8	53,180.7	-	440,462.4	103176.1	116,103.7	<b>1,315,348.2</b>
Jun	176.6	227001.8	172,666.5	25998.2	452,772.6	40,326.7	115,193.3	0.0	196,310.3	4,209.5	121,677.5	-	870,075.1	230604.4	544,587.8	<b>3,001,600.3</b>
Jul	162.7	132017.2	220,995.0	20797.2	459,668.2	32,010.8	105,308.6	0.0	154,472.7	13,777.8	153,638.5	-	697,177.8	209734.6	612,937.8	<b>2,812,698.9</b>
Aug	611.0	105296.6	309,821.7	55744.7	475,838.3	37,447.1	102,495.2	0.0	153,578.2	6,767.5	135,193.3	-	758,439.2	223114.4	564,622.1	<b>2,928,969.2</b>
Sep	949.3	193065.6	339,269.2	41680.1	437,996.0	58,554.5	110,351.3	0.0	161,346.6	4,522.1	153,113.7	-	880,148.8	290026.7	565,616.4	<b>3,236,640.3</b>
Oct	403.8	204713.4	254,684.1	187632.1	440,150.3	65,022.1	97,046.1	0.0	176,111.9	13,771.8	173,523.5	-	829,479.5	345029.3	586,015.6	<b>3,373,583.5</b>

Source: Reserve Bank of Zimbabwe, 2023

Notes

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

TABLE 6.2: BUILDING SOCIETIES -LIABILITIES

\$ millions

End of							Debt Securities	Foreign Liabilities	Amounts Owing to			Capital and Reserves	Other Liabilities	TOTAL	
	Savings	Time Deposits	Total Deposits from the public	Other Depository Corporations	Government	Total			RBZ	Other Depository Corporations	Other Financial Corporations				
<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	103,237.4	
Apr	52,979.2	6,553.0	59,532.2	0.0	15.0	59,547.2	1,536.3	17,027.1	0.0	704.1	0.0	23,099.0	14,854.4	116,768.1	
May	86,411.7	6,683.0	93,094.7	0.0	15.0	93,109.8	1,477.7	34,306.7	0.0	1,033.4	0.0	22,645.2	23,325.7	175,898.5	
Jun	98,008.7	8,427.1	106,435.9	1,030.1	15.0	107,481.1	1,496.4	40,346.3	0.0	1,200.6	0.0	42,213.2	26,895.5	219,633.0	
Jul	111,583.1	9,489.2	121,072.3	1,072.6	15.0	122,159.9	1,225.0	46,145.1	0.0	2,071.5	0.0	55,131.6	16,832.0	243,565.1	
Aug	133,071.2	11,398.3	144,469.5	1,625.2	15.0	146,109.7	1,382.6	55,691.4	0.0	2,979.3	0.0	60,157.4	15,056.7	281,377.1	
Sep	143,338.6	28,284.7	171,623.3	0.0	15.0	171,638.3	1,339.9	62,659.9	0.0	3,613.8	0.0	79,343.1	17,410.1	336,005.2	
Oct	122,775.3	20,897.6	143,672.9	1,214.2	15.0	144,902.1	1,707.3	69,651.9	0.0	4,327.9	0.0	86,799.2	41,091.4	348,479.7	
Nov	130,892.9	23,401.5	154,294.3	1,256.4	13.0	155,563.7	1,855.1	72,052.0	0.0	5,140.0	0.0	89,895.0	41,331.2	365,836.9	
Dec	149,207.3	30,517.1	179,724.4	1,239.7	103.8	181,068.0	1,933.7	71,142.6	0.0	5,623.9	0.0	118,486.1	42,883.8	421,138.1	
<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	
Aug	920,687.4	90,856.7	1,011,544.1	15,752.3	15.0	1,027,311.4	3,400.5	617,162.9	0.0	12,854.9	0.0	1,064,286.3	203,953.2	2,928,969.2	
Sep	1,062,730.1	75,413.9	1,138,143.9	0.0	15.1	1,138,159.0	3,262.9	652,356.6	0.0	16,101.5	0.0	1,117,548.2	309,212.1	3,236,640.3	
Oct	1,261,965.8	64,282.0	1,326,247.8	0.0	15.1	1,326,262.9	4,056.0	467,416.6	0.0	16,785.2	0.0	1,188,499.5	370,563.3	3,373,583.5	

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		MANUFACTURING	MINING	SERVICES	TRANSPORT	INDIVIDUALS	CONGLOMERATES	TOTAL
					FINANCIAL & INVESTMENTS	FINANCIAL ORGANISATIONS							
<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	3,855,575.60	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
<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	30,347.70	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	12,332,747.32	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	13,922,648.82	12,583,648.87	8,567,557.82	10,717,151.04	1,820,088.91	22,581,130.29	127,552.13	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	12,544,940.34	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	10,450,507.00	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	159,310,020.52	20,785,827.18	365,366,760.50	229,595.47	1,693,328,636.32
May	726,348,772.35	78,828,771.47	44,800,380.00	409,618,602.87	6,584,930.07	226,467,642.46	583,387,051.30	480,909,418.46	381,628,891.53	62,593,512.49	757,858,742.61	267,815.39	3,759,294,531.01
Jun	1,385,380,571.66	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
Aug	1,104,126,310.09	133,512,317.72	105,426,999.17	683,402,044.93	21,345,225.83	393,145,208.06	1,077,529,295.35	85,309,683.35	716,638,286.73	85,309,683.35	1,543,461,599.29	382,505.35	6,689,249,344.42
Sep	1,336,413,273.40	158,136,405.58	121,080,865.90	752,199,791.20	28,592,532.70	465,470,715.50	1,334,020,478.90	1,012,670,250.70	799,826,458.00	102,238,002.60	1,857,297,850.00	586,991.00	7,968,533,615.50
Oct	1,461,090,986.48	163,948,853.90	120,153,516.74	935,064,277.07	24,681,683.18	520,361,008.99	1,381,206,351.23	1,092,469,043.71	859,550,943.15	118,799,556.91	2,126,512,435.00	627,911.82	8,804,466,568.16

Source: Reserve Bank of Zimbabwe, 2023

/1 Including the only merchant bank still in operation.

TABLE 7.2: SECTORAL ANALYSIS OF COMMERCIAL BANKS DEPOSITS

\$ ('000)

END OF	AGRICULTURE	CONSTRUCTION	COMMUNICATIONS	DISTRIBUTION	FINANCIAL & INVESTMENTS	FINANCIAL ORGANISATIONS	MANUFACTURING	MINING	SERVICES	TRANSPORT	INDIVIDUALS	CONGLOMERATES	TOTAL
<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	19,505,277.06	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
<b>2021</b>									1,000.00				
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	14,793,712.79	6,264,137.34	17,624,611.65	35,860,252.53	7,955,587.69	18,411,151.82	32,890,743.11	11,445,151.89	81,410,668.87	4,248,558.67	27,176,673.47	411,001.01	257,992,250.84
May	14,731,869.47	5,542,211.64	19,231,383.69	37,283,237.74	7,903,622.65	19,756,317.30	33,027,214.88	22,796,168.05	84,596,653.48	4,504,355.67	28,445,264.85	378,185.06	278,196,484.46
Jun	15,628,935.51	6,154,316.52	20,722,752.27	39,604,431.48	7,861,552.67	21,455,061.82	36,502,664.43	23,449,074.86	92,196,178.85	4,756,434.86	29,731,644.54	415,508.64	298,478,556.45
Jul	14,899,561.10	6,742,913.66	25,082,739.85	39,720,936.02	9,580,503.84	24,570,675.98	38,875,306.10	31,312,003.24	94,151,108.53	5,021,547.73	32,324,374.53	568,402.62	322,850,073.17
Aug	14,056,945.25	6,611,127.05	26,897,316.63	39,624,666.33	9,778,338.93	27,046,620.96	40,693,944.15	26,504,554.01	84,766,848.12	4,915,399.24	33,960,935.12	645,902.41	315,502,598.18
Sep	14,777,285.47	6,264,492.08	27,413,062.10	45,375,795.43	10,337,697.22	25,786,388.31	43,113,093.01	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	601,652,023.61
May	39,564,579.03	21,954,770.23	42,666,739.38	108,620,498.72	28,757,840.78	58,108,110.44	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	63,246,197.07	174,562,749.46	172,521,502.90	138,936,277.91	626,755,883.05	25,607,188.82	182,077,675.02	1,117,650.78	1,789,722,288.71
Oct	83,201,043.64	63,984,990.31	67,031,137.91	207,367,773.63	40,617,325.27	179,051,392.63	157,121,308.46	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	273,578,020.75	1,072,456,655.25	44,926,335.64	331,068,417.40	14,190,575.51	2,865,197,572.73
May	269,460,363.15	210,867,012.29	216,906,304.04	631,589,937.93	113,357,505.65	362,294,051.43	581,761,350.37	545,536,680.63	2,504,454,969.80	102,648,366.24	702,960,785.40	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	1,564,762,670.09	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	982,808,623.76	982,808,623.76	4,533,520,705.67	184,470,180.50	1,464,856,207.23	37,277,944.87	12,059,150,012.48
Aug	537,439,303.14	422,479,784.07	413,226,172.28	1,343,458,227.81	285,743,813.63	662,607,567.90	1,197,898,912.17	1,004,826,660.33	4,639,684,933.86	209,521,849.57	1,553,047,811.00	38,718,344.86	12,308,653,380.62
Sep	632,283,427.70	491,562,911.40	426,060,663.50	1,510,241,869.90	296,604,785.00	789,587,698.10	1,300,914,518.50	1,250,791,974.40	5,214,851,978.10	217,382,274.50	1,781,106,637.90	43,583,660.40	13,954,972,399.20

**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
Aug	64.00-155.00	77.63	93.18
Sep	64.00-160.00	76.49	92.69
Oct	64.00-160.00	71.72	92.43

Source: Reserve Bank of Zimbabwe, 2023

**Notes**

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

**TABLE 8.2 : BANK DEPOSIT RATES (percent per annum)**

END OF	COMMERCIAL BANKS	
	SAVINGS	3 MONTHS
<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
Aug	30.00	50.00-110.00
Sep	30.00	50.00-110.00
Oct	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	COMMUNIC ATION	RECREATION & CULTURE	EDUCATION	RESTAUR ANTS & HOTELS	MISC. GOODS & SERVICES	TOTAL NON	FOOD & NON ALCOHOLIC BEVERAGES	ALL ITEMS
<b>WEIGHTS</b>	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>														
Jan	-3.00	-2.06	-0.28	-2.74	-1.04	-0.84	-1.06	-4.48	11.15	4.75	-4.37	-0.58	0.53	-0.31
Feb	-12.36	-10.83	-2.89	-12.30	-10.59	-10.28	22.91	-8.51	14.28	-12.28	-6.48	-5.06	-7.72	-5.72
Mar	9.23	9.65	16.27	2.69	16.74	0.11	17.92	22.40	-27.82	-11.98	-11.43	4.92	-3.80	2.78
Apr	11.89	-6.38	-7.22	10.27	-0.98	-8.34	-15.68	-12.00	-12.48	-7.83	0.34	-3.49	10.74	-0.21
May	-0.71	-5.16	9.16	-0.59	-8.60	-3.90	-4.34	-3.82	-7.21	4.44	-0.85	1.57	0.57	1.32
Jun	4.42	3.69	8.01	-2.64	7.91	12.94	19.95	11.11	9.88	-4.54	0.25	6.01	-2.51	3.85
Jul	7.34	4.46	-0.64	4.36	4.41	5.10	11.54	-6.38	-6.24	-7.89	-14.18	0.79	11.88	3.43
Aug	-4.40	0.30	0.59	0.10	-0.31	1.24	36.61	-3.95	2.75	-0.69	5.74	1.56	-1.86	0.68
Sep	0.21	-0.46	0.55	-3.17	-0.67	-4.96	4.69	0.09	-1.55	-2.85	-3.21	-0.89	-0.32	-0.75
Oct	-0.88	-2.63	4.38	-3.89	-0.08	0.32	0.85	0.23	0.20	2.44	0.36	1.29	0.48	1.08
Nov	1.65	2.18	0.83	-0.14	1.65	1.13	0.02	0.57	12.03	3.79	0.14	1.72	3.63	2.20
Dec	1.90	3.21	2.81	1.47	0.60	2.51	-0.25	0.15	-1.18	3.98	1.26	2.14	3.92	2.60
<b>2021</b>														
Jan	2.84	1.59	1.52	4.26	2.44	2.57	1.33	-0.72	1.69	-0.48	3.81	2.14	2.87	2.33
Feb	1.27	-0.30	-1.71	-0.49	1.59	1.07	-1.60	10.67	-2.10	-0.94	0.55	-0.16	2.03	0.41
Mar	0.15	-0.08	1.24	4.37	-2.37	0.65	4.58	-0.29	0.02	0.74	-0.18	0.99	0.52	0.87
Apr	0.12	-0.57	0.45	-0.05	0.24	0.70	0.58	-0.99	17.14	1.41	-3.37	0.87	0.25	0.71
May	0.62	2.41	1.41	0.84	-0.02	0.80	0.07	42.32	1.32	2.36	0.65	2.15	0.28	1.66
Jun	1.64	3.87	9.35	6.99	1.48	0.57	0.97	1.28	4.88	2.93	1.92	5.07	2.37	4.38
Jul	1.29	1.73	0.51	-0.08	-0.69	0.33	0.10	0.58	-0.05	-0.01	1.15	0.51	0.06	0.40
Aug	1.73	0.72	1.03	0.99	1.14	1.06	3.56	0.29	-0.05	2.11	1.60	1.10	0.74	1.01
Sep	1.76	0.08	1.58	1.43	0.64	0.01	3.95	0.87	-0.78	1.33	1.53	1.27	2.30	1.53
Oct	1.51	0.77	0.84	1.78	0.72	1.47	7.45	0.36	2.11	1.62	0.91	1.53	3.51	2.03
Nov	0.85	0.34	1.47	1.12	0.68	1.22	4.43	0.37	-6.92	1.67	1.11	0.96	3.19	1.53
Dec	2.41	0.98	1.50	1.30	0.64	-0.77	0.26	1.01	0.03	1.14	2.05	1.17	1.99	1.38
<b>2022</b>														
Jan	1.08	0.64	2.14	0.42	0.71	0.43	1.51	12.08	0.94	1.90	0.11	1.68	2.53	1.90
Feb	1.82	3.39	1.89	1.79	0.68	1.08	0.60	0.92	0.35	1.39	1.69	1.76	3.43	2.20
Mar	2.59	2.24	0.77	1.22	0.96	5.86	2.27	0.82	0.15	1.02	-0.06	1.67	3.05	2.04
Apr	3.38	1.68	14.21	5.59	1.77	1.93	1.73	1.76	2.91	6.05	1.87	7.17	6.94	7.11
May	3.70	8.73	2.02	1.21	2.46	3.36	2.47	2.06	0.48	3.33	3.78	3.12	9.56	4.85
Jun	8.20	7.94	12.49	10.84	13.72	5.65	4.95	6.63	4.63	5.35	9.86	9.85	17.32	11.95
Jul	4.57	1.91	8.66	5.87	3.74	2.16	1.21	2.64	11.86	2.00	2.15	5.88	12.09	7.71
Aug	3.71	2.47	2.01	1.44	1.98	1.59	1.91	1.12	0.41	1.21	2.93	2.02	4.94	2.91
Sep	-2.39	-1.80	5.21	-3.33	-0.66	-1.20	10.12	0.36	8.21	-1.80	-1.68	1.99	-3.23	0.36
Oct	0.81	1.31	6.74	1.83	0.72	0.88	2.83	1.21	0.10	0.72	0.68	3.29	2.10	2.93
Nov	-0.23	0.35	0.34	0.60	0.85	0.25	4.30	0.48	16.78	19.32	0.85	1.71	0.23	1.27
Dec	0.39	0.76	0.20	-0.24	0.03	-0.15	3.91	-0.10	0.00	0.73	-0.23	0.28	1.55	0.66
<b>2023*</b>														
Jan	0.17	-0.62	0.81	0.34	0.26	0.45	-2.36	0.45	0.06	-0.58	0.54	0.33	-0.77	0.00
Feb	-3.59	-1.56	-3.56	-1.27	-1.02	-4.40	-1.81	-2.19	0.06	-3.63	-7.55	-3.40	-4.54	-3.73
Mar	-0.57	-0.46	-0.01	-0.71	-0.10	-0.13	0.44	-0.24	0.16	-0.16	-0.42	-0.18	-0.66	-0.32
Apr	1.05	0.05	2.79	-0.18	0.92	0.18	0.59	0.43	0.53	0.35	0.55	1.36	1.96	1.54
May	3.05	0.34	3.03	-0.08	2.87	1.74	6.10	1.65	1.19	0.99	2.35	2.34	3.37	2.64
Jun	11.74	0.93	14.88	-0.85	9.19	5.27	23.88	5.15	3.07	3.15	6.58	9.53	18.23	12.10
Jul	1.68	0.51	0.36	0.56	-0.34	0.69	0.68	-0.11	1.04	2.82	1.11	0.65	1.85	1.03
Aug	-1.11	-0.11	-2.00	-0.19	-0.02	-0.02	-0.61	-0.53	-0.45	-0.40	-1.37	-1.12	-1.83	-1.34
Sep	0.32	0.04	0.34	0.30	-0.38	0.63	5.77	-0.21	5.97	-0.10	0.91	0.91	1.05	0.95
Oct	1.91	1.10	4.96	0.54	1.89	2.81	-2.69	0.43	-4.21	0.53	2.43	2.48	2.42	2.46

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	
<b>2020</b>														
Jun	49.10	-10.07	29.30	-16.31	1.57	-10.74	24.86	25.51	-53.67	-27.59	-13.54	9.22	44.68	15.98
Jul	51.72	-10.57	31.42	-14.75	0.95	-2.95	46.48	8.81	-54.66	-35.14	-34.68	8.73	54.96	17.77
Aug	41.24	-5.57	34.15	-8.90	11.10	-6.93	98.46	4.21	-53.15	-34.91	-29.70	10.35	42.88	17.03
Sep	54.50	5.38	41.86	4.35	14.13	-7.18	106.87	-1.44	-33.62	-14.65	-13.91	21.81	65.73	30.52
Oct	19.20	-16.47	38.22	-16.86	1.99	-16.89	109.61	-14.02	-26.79	-24.38	-27.05	7.83	18.98	10.42
Nov	16.40	-8.49	38.98	-10.94	5.74	-10.42	118.10	-9.99	-17.04	-26.54	-26.56	10.98	18.95	12.90
Dec	13.75	-5.58	33.93	-7.91	6.56	-6.80	122.72	-8.61	-13.92	-26.98	-29.39	9.88	14.77	11.10
<b>2021</b>														
Jan	20.60	-2.07	36.36	-1.28	10.32	-3.60	128.10	-5.01	-21.25	-30.63	-23.35	12.89	17.44	14.03
Feb	39.34	9.50	38.02	12.01	25.35	8.60	82.62	14.90	-32.54	-21.66	-17.59	18.72	29.84	21.45
Mar	14.17	6.58	29.52	3.24	5.87	19.12	92.07	6.36	-2.73	-7.44	-7.44	18.40	22.51	19.45
Apr	14.30	5.98	30.11	3.19	6.13	19.96	93.18	5.32	25.12	-1.35	-10.56	19.42	22.82	20.29
May	15.83	14.44	20.88	4.68	16.10	25.82	102.08	55.83	36.63	-3.32	-9.20	20.10	22.47	20.70
Jun	12.75	14.64	22.39	15.03	9.18	12.04	70.11	42.04	30.41	4.24	-7.69	19.04	28.60	21.31
Jul	6.39	11.64	23.80	10.15	3.85	6.95	52.67	52.59	39.02	13.15	8.80	18.71	15.01	17.76
Aug	13.21	12.09	24.34	11.12	5.35	6.76	15.74	59.33	35.23	16.34	4.54	18.18	18.05	18.15
Sep	14.96	12.70	25.60	16.41	6.74	12.34	14.92	60.58	36.28	21.35	9.67	20.76	21.15	20.86
Oct	17.72	16.64	21.34	23.27	7.60	13.62	22.43	60.80	38.87	20.39	10.27	21.05	24.80	21.99
Nov	16.80	14.54	22.11	24.82	6.57	13.72	27.83	60.49	15.38	17.92	11.34	20.15	24.28	21.19
Dec	17.38	12.07	20.56	24.61	6.62	10.09	28.48	61.86	16.79	14.71	12.21	19.00	21.96	19.76
<b>2022</b>														
Jan	15.38	11.03	21.29	20.02	4.81	7.80	28.71	82.72	15.93	17.46	8.22	18.46	21.56	19.26
Feb	16.00	15.14	25.74	22.76	3.87	7.80	31.58	66.63	18.83	20.23	9.44	20.73	23.23	21.38
Mar	18.84	17.81	25.15	19.07	7.41	13.39	28.67	68.48	18.98	20.57	9.57	21.54	26.32	22.80
Apr	22.71	20.48	42.29	25.78	9.04	14.77	30.15	73.15	4.52	26.09	15.50	29.14	34.75	30.60
May	26.46	27.91	43.15	26.23	11.74	17.68	33.27	24.17	3.66	27.29	19.09	30.37	47.22	34.70
Jun	34.62	32.92	47.25	30.78	25.21	23.62	38.51	30.74	3.41	30.29	28.37	36.30	68.72	44.47
Jul	38.99	33.16	59.19	38.55	30.80	25.88	40.04	33.42	15.74	32.91	29.63	43.58	89.00	54.99
Aug	41.70	35.49	60.73	39.17	31.89	26.54	37.81	34.54	16.27	31.74	31.34	44.88	96.89	57.92
Sep	35.93	32.94	66.48	32.64	30.19	25.02	45.99	33.85	26.81	27.66	27.17	45.91	86.25	56.09
Oct	35.00	33.64	76.23	32.71	30.19	24.29	39.72	34.98	24.31	26.52	26.89	48.43	83.72	57.47
Nov	33.55	33.65	74.26	32.03	30.42	23.10	39.54	35.12	55.96	48.48	26.56	49.54	78.43	57.06
Dec	30.92	33.36	72.02	30.01	29.63	23.87	44.62	33.64	55.91	47.88	23.73	48.22	77.66	55.93
<b>2023*</b>														
Jan	29.74	31.69	69.78	29.91	29.05	23.89	39.11	19.78	54.56	44.29	24.25	46.26	71.94	53.03
Feb	22.86	25.38	60.69	26.01	26.87	23.89	35.79	16.09	54.11	37.14	12.96	38.85	58.69	44.14
Mar	19.07	22.07	59.46	23.60	25.55	23.89	33.36	14.86	54.13	35.54	12.56	36.31	52.99	40.80
Apr	16.38	20.11	43.52	16.85	24.51	23.89	31.87	13.36	50.56	28.25	11.10	28.93	45.87	33.48
May	15.66	10.84	44.93	15.37	25.01	23.89	36.54	12.90	51.63	25.34	9.57	27.96	37.63	30.68
Jun	19.45	3.65	48.01	3.20	20.03	23.89	61.17	11.33	49.36	22.73	6.31	27.58	38.70	30.85
Jul	16.14	2.22	36.71	-1.98	15.30	23.89	60.33	8.34	34.91	23.72	5.22	21.28	26.03	22.74
Aug	10.74	-0.36	31.33	-3.54	13.04	23.89	56.36	6.57	33.75	21.75	0.82	17.55	17.90	17.66
Sep	13.82	1.52	25.26	0.08	13.36	23.89	50.18	5.97	30.99	23.86	3.48	16.31	23.12	18.36
Oct	15.06	1.31	23.16	-1.20	14.66	7.28	42.11	5.15	25.35	23.64	5.28	15.40	23.50	17.82

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
Aug	4608.107	246.2293	343.3039	31.5721	5031.5916	5860.1292
Sep	5466.747	288.5390	396.3391	36.6073	5782.7246	6680.6377
Oct	5698.961	301.1746	417.7338	37.9539	6039.7584	6920.5328

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
Aug	125134.79	109159.36	39214.53	103,854,600	9,723,577.74
Sep	126642.42	125531.67	91310.72	343,359,119	9,873,493.87
Oct	157083.06	125531.67	31773.08	64,000,500	12,576,665.45

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
Aug	17955865.5	-	1017990.5	649827.9	1440537.4	6244772.4
Sep	18690087.0	-	1221725.3	773363.9	1672654.2	7746084.3
Oct	19808639.1	-	1264577.2	826681.2	5116902.9	8661662.9

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
Aug	888.0	-	8434.6	653.6	42648.8	977.5
Sep	964.1	-	9659.0	703.6	45148.7	1061.4
Oct	949.1	-	9449.3	619.0	50640.6	904.4

*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	633.8	1061.6	-206.0
Feb	435.9	623.5	1059.3	-187.6
Mar	515.3	746.4	1261.7	-231.1
Apr	555.5	708.6	1264.1	-153.0
May	654.2	850.3	1504.6	-196.1
Jun	641.5	727.4	1368.9	-85.9
Jul	603.2	782.9	1386.2	-179.7
Aug	649.8	820.2	1470.1	-170.4
Sep	678.1	772.7	1450.8	-94.6
Oct	831.9	901.5	1733.4	-69.6

Source: ZIMSTAT, 2023