



MONTHLY ECONOMIC REVIEW



FEBRUARY 2024

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OVERVIEW

Annual headline inflation rose to 47.6% in February 2024 from 34.8% in January 2024. This was, partly, attributable to the depreciation of the local currency against major currencies and the second-round effects on new tax measures.

On a monthly basis, broad money increased by 38.86% in February 2024, compared to 54.63% in the previous month. The increase in broad money was largely attributable to valuation changes arising from exchange rate movements coupled with expansion in the quantum of foreign currency deposits.

The Zimbabwe Stock Exchange (ZSE) was bearish during the month of February 2024. The All Share, Top 10 and Top 15 indices lost 3.16%, 4.29% and 7.7%, respectively.

The Victoria Falls Stock Exchange (VFEX) continued to trade in a negative trajectory in February 2024. The All-Share index decreased by 3.83% to close at 98.59 points, from 102.52 points registered in February 2024.

In value terms, transactions processed through the National Payment Systems (NPS) increased by 36% from ZW\$58.35 trillion in January 2024 to ZW\$79.13 trillion in February 2024.

NPS transaction volumes decreased by 5% to 61.95 million in the reporting month from 64.97 million in February 2024.

On the external front, export earnings for February 2024 stood at US\$644.0 million, up 47.8% from US\$435.9 million in February

2023, driven by increases in gold, PGM and tobacco exports. The country's import bill for February 2024 amounted to US\$725.4 million, up from US\$623.5 million recorded in February 2023.

Regarding global prices, the average prices of platinum, palladium, copper, gold, and lithium declined, while nickel and crude oil prices registered increases in February 2024.

INTERNATIONAL COMMODITY PRICE DEVELOPMENTS

International prices for gold, platinum, palladium, copper, and lithium retreated, while those for nickel and Brent crude oil firmed during the month of February 2024. Prices for most of the commodities were subdued as the U.S. dollar strengthened. Table 1 shows the developments in international prices for selected commodities, during the month under analysis.

Table 1: International Commodity Prices for January and February 2024

Commodity		Jan-24	Feb-24	Monthly changes (%)
Gold	US\$/oz	2,034.61	2,024.21	-0.51
Platinum	US\$/oz	925.93	894.81	-3.36
Palladium	US\$/ounce	979.52	938.31	-4.21
Copper	US\$/tonne	8,458.66	8,410.88	-0.56
Nickel	US\$/tonne	16,352.41	16,582.14	1.40
Brent Crude oil	US\$/barrel	79.05	81.5	3.11
Lithium	US\$/tonne	14,650.45	13,249.05	-9.57

Source: Bloomberg, 2024

Gold

Gold prices declined by 0.51%, from US\$2,034.61 per ounce in January 2024 to US\$2,024.21 per ounce in February 2024. The decline was due to the higher-than-expected

U.S. inflation data, which prompted investors to lower bets for early Federal Reserve interest rate cuts.

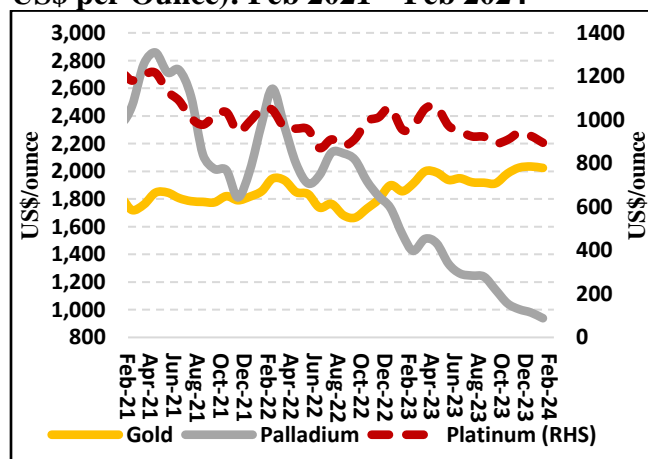
Platinum

Platinum prices remained on a negative trajectory during the reporting month, amid a slowdown in industrial activities and growing concerns about weak demand for the metal, especially in China. As such, prices declined by 3.36%, from an average of US\$925.93 per ounce in the previous month to US\$894.81 per ounce in February 2024.

Palladium

Palladium prices fell by 4.21% to US\$938.31 per ounce during the reporting month, from US\$972.52 per ounce recorded in January 2024. This was on account of the depressed long-term demand outlook, coupled with the impact of expectations for a steady supply. The price trends of precious metals for the period from February 2021 to February 2024 are shown in Figure 1.

Figure 1: Monthly Precious Metal Prices (in US\$ per Ounce): Feb 2021 – Feb 2024

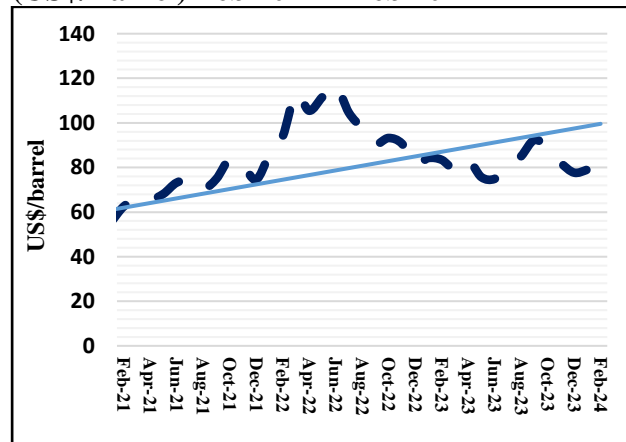


Source: Bloomberg, 2024

Brent Crude Oil

Brent crude oil prices firmed by 3.11%, from an average of US\$79.05 per barrel in January 2024 to US\$81.50 per barrel in February 2024. Prices increased as simmering tensions in the Middle East overshadowed persistent inflation in the U.S. The price developments of Brent crude oil for the period from February 2021 to February 2024 are shown in Figure 2.

Figure 2: Brent Crude Oil Prices (US\$/Barrel) Feb 2021 – Feb 2024



Source: Bloomberg, 2024

Copper

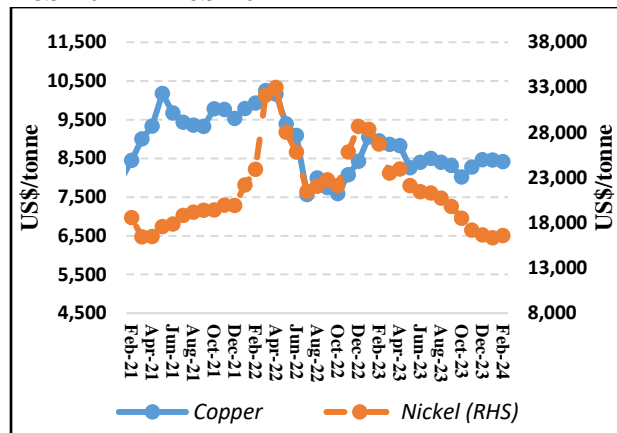
Copper prices remained subdued, primarily due to apprehensions surrounding demand prospects in China, the primary consumer of the metal. Against this backdrop, the monthly average price of the red metal, declined by 0.56%, from US\$8,458.66 per tonne in the preceding month to US\$8,410.88 per tonne during the month under analysis.

Nickel

Nickel prices increased by 1.40%, from a monthly average of US\$16,352.41 per tonne recorded in the previous month to US\$16,582.14 per tonne in February 2024.

Figure 3 shows base metal price developments for the period from February 2021 to February 2024.

Figure 3: Base Metal Prices (US\$/tonne): Feb 2021 – Feb 2024

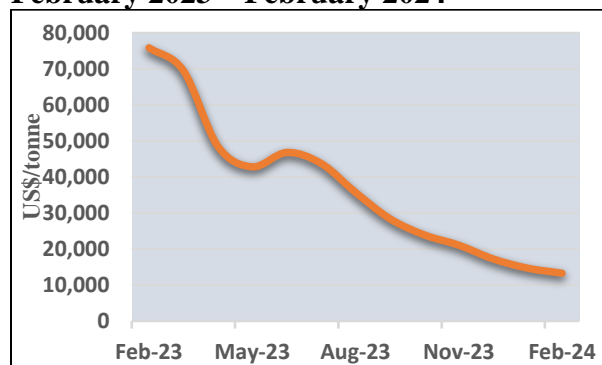


Source: Bloomberg 2024

Lithium

During the month of February 2024, lithium prices declined by 9.57%, from US\$14,650.45 per tonne in the prior month to US\$13,249.05 per tonne. This was primarily driven by the deceleration in China's demand for electric vehicles. The price developments for lithium for the period from February 2023 to February 2024 are shown in Figure 4.

Figure 4: Lithium Prices (US\$/tonne) February 2023 – February 2024



Source: London Metal Exchange, 2024

Merchandise Trade Developments

The country's total merchandise trade for February 2024 stood at US\$1,369.4 million, 11.6% higher compared to US\$1,226.7 million recorded in the previous month. The increase in total trade was attributable to increases in both imports and exports during the reporting month. On a year-on-year basis, total merchandise trade rose by about 29.3%, from US\$1,059.3 million recorded in the corresponding month in 2023.

Merchandise Exports

During the month of February 2024, the country exported merchandise worth US\$644.0 million, representing an increase of 19.3% from US\$539.9 million recorded in January 2024. The increase was supported by a rise in tobacco and PGMs exports. Similarly, the monthly exports for February 2024 were 47.8% higher than the US\$435.9 million recorded in the corresponding month in 2023. Figure 5 shows developments in the country's merchandise exports for the period from January 2023 to February 2024.

Figure 5: Merchandise Exports (US\$ millions): 2023 and 2024



Source: ZIMSTAT, 2024

Exports by Commodity

The country's exports continued to be dominated by primary commodities, including tobacco, gold, PGMs, and ferrochromium. In terms of proportions to total exports, the tobacco constituted 34.4%; gold, 19.9%; PGMs, 24.9%; and Ferrochromium, 4.2% of the export basket. Table 2 shows developments in the country's exports for the months of January and February 2024.

Table 2: Major Exports (US\$ millions)

	Jan-24 (US\$m)	Feb-24 (US\$m)	Jan-Feb Changes (%)	Share of Exports (%) Feb-24
Total	539.9	644.0	19.3	100.0
<i>Of Which:</i>				
Tobacco (incl cigarettes)	139.1	221.4	59.2	34.4
PGMs*	126.6	168.2	32.8	26.1
Gold	130.9	127.9	-2.3	19.9
Ferrochromium	24.3	27.3	12.5	4.2
Industrial diamonds	17.2	20.5	18.8	3.2
Coal	9.2	10.3	11.4	1.6
Cotton	3.2	5.5	74.3	0.9
Granite	1.1	3.9	264.3	0.6
Electricity	1.3	1.8	39.2	0.3
Black tea	1.62	1.61	-0.4	0.2

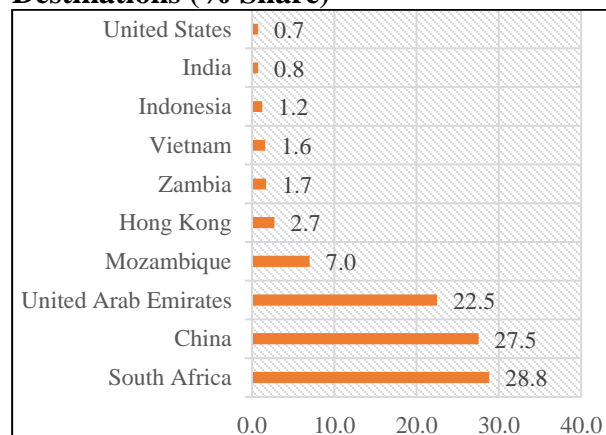
Source: ZIMSTAT & RBZ Calculations, 2024

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

Export Markets

During the month under analysis, the country's exports were destined for South Africa (28.8%), China (27.5%), United Arab Emirates (22.5%) and other jurisdictions. Figure 6 shows the country's major export markets, during the reporting month.

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

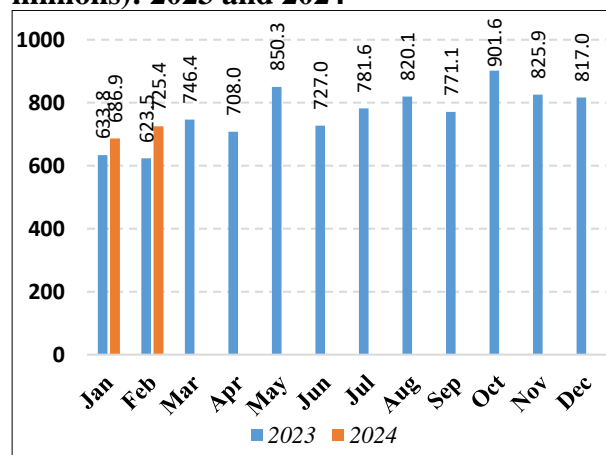


Source: ZIMSTAT & RBZ Calculations, 2024

Merchandise Imports

The country's import bill for February 2024 amounted to US\$725.4 million, reflective of a 5.6% increase from US\$686.9 million reported in the previous month. Similarly, the reporting month's imports were higher than the US\$623.5 million recorded in the comparable month in 2023, as shown in Figure 7.

Figure 7: Merchandise Imports (US\$ millions): 2023 and 2024



Source: ZIMSTAT & RBZ Computations, 2023

Imports by Commodity

During the month of February 2024, the country's major imports consisted of diesel, maize, leaded petrol, and machinery, which accounted for 9.2%, 6.0%, 5.7%, and 5.5% of total imports, respectively. Table 3 shows imports of major commodities for January and February 2024.

Table 3: Major Imports (US\$ millions)

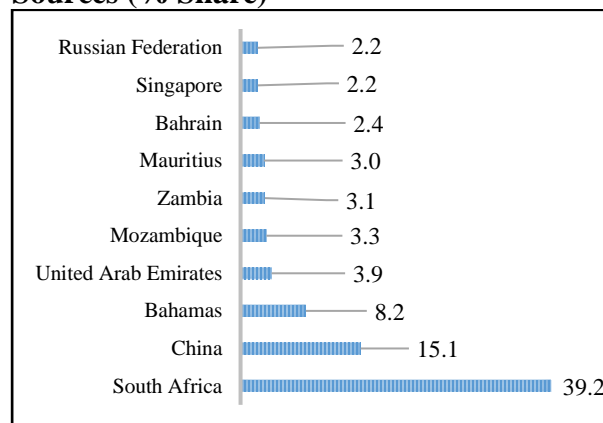
	Jan-24 (US\$ m)	Feb-24 (US\$ m)	Jan - Feb Changes (%)	Share of Total Imports (%) Feb 24
Total	686.9	725.4	5.6	100.0
<i>Of Which:</i>				
<i>Diesel</i>	69.0	66.9	-3.0	9.2
<i>Maize</i>	42.7	43.7	2.3	6.0
<i>Leaded petrol</i>	36.2	41.4	14.3	5.7
<i>Machinery</i>	32.0	40.2	25.7	5.5
<i>Fertilizers</i>	33.8	25.5	-24.4	3.5
<i>Wheat</i>	5.0	11.9	139.9	1.6
<i>Crude soya bean oil</i>	12.4	11.9	-4.1	1.6
<i>Rice</i>	9.7	11.4	17.6	1.6
<i>Electricity</i>	11.0	9.3	-15.2	1.3
<i>Butanes, liquefied</i>	7.9	6.5	-18.3	0.9

Source: ZIMSTAT & RBZ Calculations, 2024

Source Markets

During the month of February 2024, the country sourced most of its imports from South Africa which accounted for about 39.2% of total imports, followed by China, the Bahamas, United Arab Emirates, Mozambique, and Zambia at 15.1%, 8.2%, 3.9%, 3.3% and 3.1%, respectively. Figure 8 shows the country's top import sources in February 2024.

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

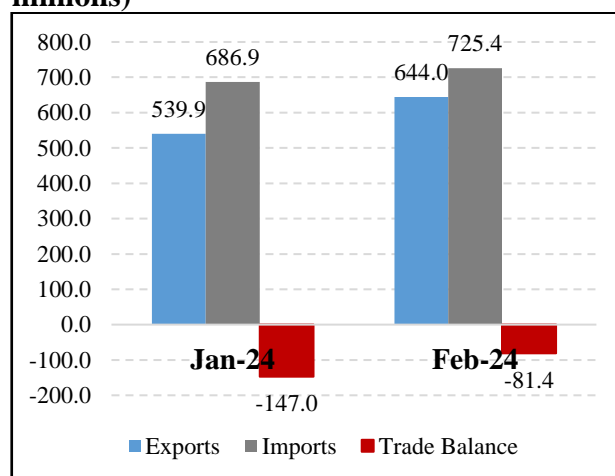


Source: ZIMSTAT & RBZ Calculations, 2024

Merchandise Trade Balance

The country's trade deficit amounted to US\$81.4 million in February 2024, compared to US\$147.0 million recorded in January 2024. Similarly, the trade deficit for the reporting month was lower, compared to the US\$187.6 million recorded for the corresponding month in 2023, as shown in Figure 9.

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



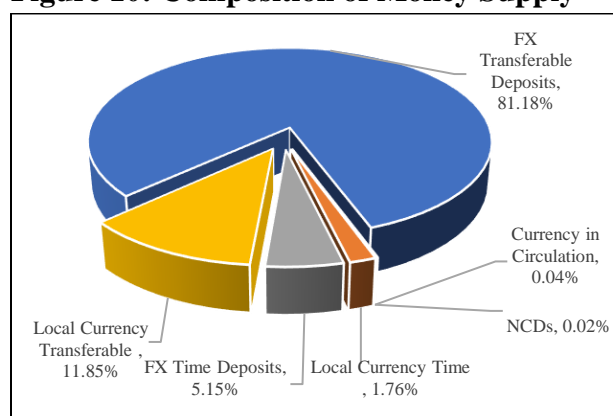
Source: ZIMSTAT & RBZ Computations, 2024

MONETARY DEVELOPMENTS¹

Total broad money (M3) amounted to ZW\$40.61 trillion in February 2024, compared to ZW\$29.25 trillion recorded in the previous month.

Broad money supply was composed of foreign currency deposits, 86.32%; local currency deposits, 13.64%; and local currency in circulation, 0.04%.

Figure 10: Composition of Money Supply



Source: Reserve Bank of Zimbabwe, 2024

On a monthly basis, broad money increased by 38.86% in February 2024, compared to 54.63% in January 2024.

The monthly increase in money supply reflected an expansion of 44.39% in the local currency component and 11.80% in the foreign currency component.

Credit to the private sector, increased by ZW\$8,257.58 billion to ZW\$25,522.77 billion, largely reflecting valuation changes owing to exchange rate depreciation. Over the same

period, net claims on Government increased by ZW\$4,359.50 billion, from ZW\$8,146.92 billion, also reflecting the impact of exchange rate depreciation on the legacy amounts paid on behalf of Government.

On a yearly basis, broad money increased by 1,286.94% compared to 478.56% in February 2023. The annual growth in money supply largely reflected exchange rate depreciation, which moved from ZW\$889.13/US\$ in February 2023 to ZW\$14,912.83/US\$ by end-February 2024. Expansion in foreign currency deposits accounted for 1,130.73 percentage points of the 1,286.94% annual growth in broad money. The local currency component of the money supply contributed 156.21 percentage points of the total annual growth.

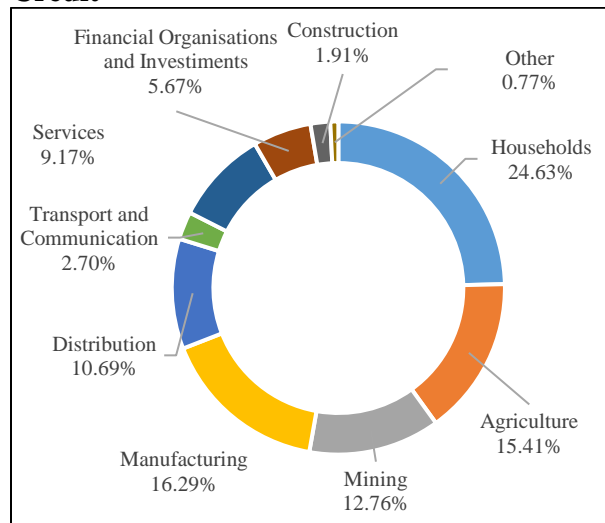
On the asset side, the annual increase in broad money largely reflected nominal changes in credit to the private sector and net claims on the Government of 1,579.66% and 2,617.27%, respectively.

Outstanding credit to the private sector was mainly channelled to households, manufacturing, and agriculture which received 24.63%, 16.29%, and 15.41% of the total credit, respectively. The mining and distribution sectors received 12.76% and 10.69% of the total outstanding credit, respectively.

Private sector credit shares by economic sectors are shown in Figure 11.

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

Figure 11: Distribution of Private Sector Credit



Source: Reserve Bank of Zimbabwe, 2024

Credit to the private sector was largely utilized for recurrent expenditures, 31.44%; inventory build-up, 22.84%; and fixed capital investments, 19.44%.

STOCK MARKET DEVELOPMENTS

Zimbabwe Stock Exchange (ZSE)

During the month of February 2024, the Zimbabwe Stock Exchange (ZSE) registered losses. As such, the All Share, Top 10, and Top 15 indices lost 3.16%, 4.29%, and 7.7%, to close at 525 570.56 points, 235 643.91 points and 306 056.17 points, respectively.

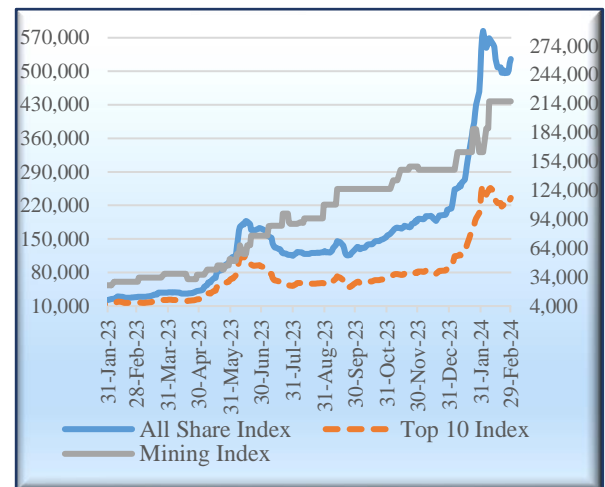
The mining index, however, gained 32.25% to close at 216 534.42 points compared to 163 733.73 points, registered in January 2024.

On an annual basis, the All Share, Top 10, Top 15, Small and Medium Cap indices gained 1 741.01%, 1 455.85%, 1 900.37% and 3 222.27%. This compares to 28 548.02 points, 16 983.33 points, 19 671.29 points, 631 204.30

points, and 62 970.45 points recorded in the comparable period in 2024, respectively.

The mining index also added 641.36% from 29 207.92 points recorded in February 2023.

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



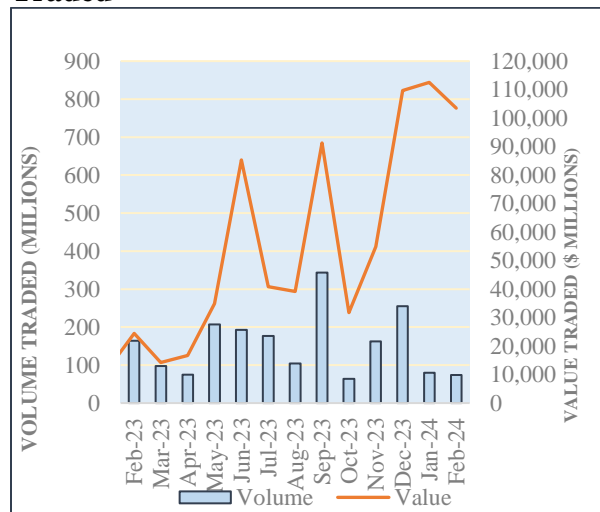
Source: Zimbabwe Stock Exchange, 2024

The cumulative volumes and values of shares traded amounted to 73.94 million shares and ZW\$103.47 billion, a decline of 7.30% and 8.05%, respectively. This is in comparison to 79.77 million shares and ZW\$112.53 billion recorded in the previous month.

The proportion of foreign purchases to the value of shares traded improved to 5.19% from 2.02% registered in January 2024.

Net foreign position further worsened to negative ZW\$15.89 billion, from negative ZW\$5.37 billion recorded in January 2024.

Figure 13: ZSE Monthly Volume and Value Traded



Source: Zimbabwe Stock Exchange, 2024

Owing to the negative trading developments on the ZSE, market capitalization declined by ZW\$1 960.13 billion, or 4.51% to close at ZW\$41 499.02.

On a year-on-year basis, ZSE capitalization added 1 510.78%, from ZW\$2 576.32 billion recorded in February 2023.

Victoria Falls Stock Exchange (VFEX)

During the month of February 2024, the Victoria Falls Stock Exchange (VFEX) exhibited bearish sentiments. As such, the All-Share index lost 3.83% to close at 98.59 points, compared to 102.52 points recorded in January 2024.

On an annual basis, the VFEX All Share index declined by 8.07%, from 107.27 points recorded in February 2023.

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

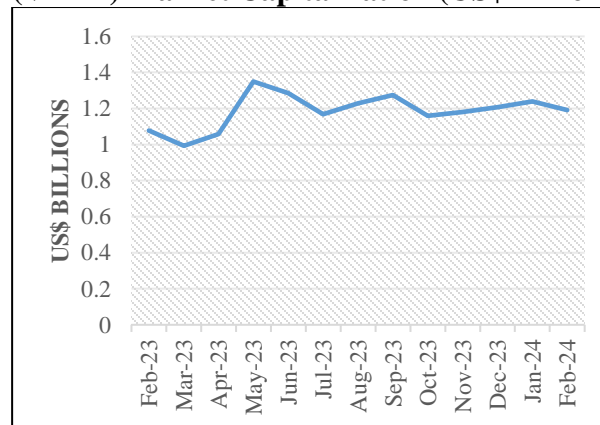


Source: Victoria Falls Stock Exchange, 2024

VFEX Market Capitalization

Owing to the negative trading on the VFEX market capitalization declined by 3.83% to US\$1.19 billion, compared to US\$1.24 billion recorded in the previous month.

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



Source: Victoria Falls Stock Exchange (VFEX), 2024

NATIONAL PAYMENTS SYSTEM

The value of transactions processed through the National Payment Systems (NPS) increased by

36% from ZW\$58.35 trillion in January 2024 to close at ZW\$79.13 in February 2024.

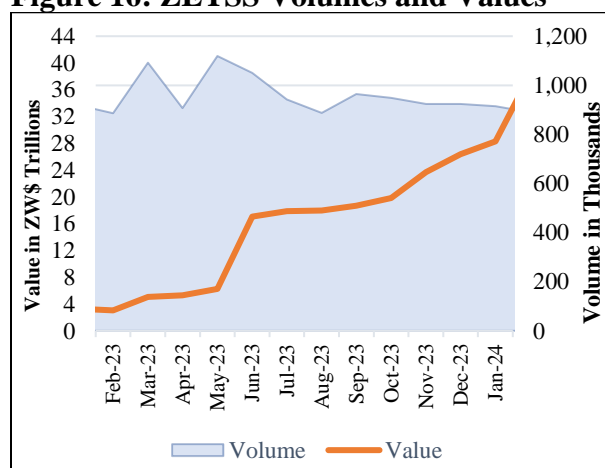
NPS transactions volumes decreased by 5% to close at 61.95 million in the reporting month from 64.97 million in the previous month.

Zimbabwe Electronic Transfer Settlement System (ZETSS)

The value of transactions processed through the Real Time Gross Settlement (RTGS) system increased by 35%, from ZW\$28.29 trillion in the previous month to close at ZW\$38.30 trillion in February 2024.

The volume of RTGS transactions decreased by 3% to close at 890 thousand during the month under review, from 915 thousand in January 2024.

Figure 16: ZETSS Volumes and Values



Source: Reserve Bank of Zimbabwe, 2024

Mobile and Internet Based Transactions

Mobile and internet-based transactions amounted to ZW\$35.29 trillion, during the month under analysis, representing an increase of 34.08% from ZW\$26.32 trillion recorded in January 2024.

Cash Transactions

Cash based transactions amounted to ZW\$4 trillion during the month of February 2024.

Card Transactions

Card based transactions remained unchanged at ZW\$375 trillion during the month under analysis.

INFLATION OUTTURN

Annual Inflation

Annual headline inflation rose to 47.6% in February 2024, from 34.8% in January 2024. This was, partly, on account of the depreciation of the local currency against major currencies and the effects of tax measures announced in the 2024 National Budget.

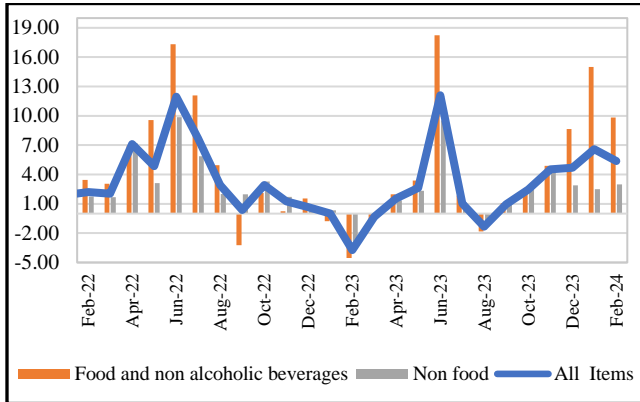
Monthly Inflation

Month-on-month inflation rate, however, decelerated to 5.39% in February 2024, from 6.58% in January 2024, largely driven by the decline in food and non-alcoholic beverages inflation.

Albeit declining to 9.83% in February 2024, down from 15.01% in January 2024, food inflation remained high, largely due to the imposition of VAT and import duties on some basic food products.

Monthly non-food inflation slightly rose from 2.50% in January 2024 to 2.98% in February 2024.

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



Source: ZIMSTAT, 2024

APRIL 2024

RESERVE BANK OF ZIMBABWE

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

	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	Jan-24	Feb-24
Net Foreign Assets	-2,951,073,126.64	-3,006,324,492.94	-3,566,322,365.73	-8,582,225,834.40	-16,963,911,301.47	-14,214,106,707.82	-14,227,506,302.78	-16,447,478,675.26	-17,460,266,333.79	-18,045,044,675.98	-18,830,050,198.23	-30,708,633,279.93	-45,596,903,934.05
Central Bank(net)	-3,703,423,556.62	-3,750,737,078.21	-4,364,843,604.61	-10,488,101,584.18	-20,831,187,742.72	-17,851,691,225.27	-17,684,416,714.28	-20,303,911,826.15	-21,115,39,152.06	-21,850,985,894.27	-22,724,299,913.18	-37,204,315,094.00	-54,031,060,405.32
Foreign Assets	615,433,643.39	564,973,118.29	487,113,521.79	1,242,178,197.33	4,938,308,098.53	2,249,211,942.26	2,357,413,332.73	2,869,139,839.85	2,930,487,891.77	2,722,752,920.94	2,750,142,276.55	4,789,971,270.20	7,165,906,234.24
Foreign Liabilities	4,318,857,200.01	4,315,710,196.51	4,851,957,126.40	11,730,279,781.51	25,769,495,841.25	20,100,903,167.53	20,041,830,047.01	23,173,051,666.00	24,046,027,043.83	24,573,738,815.21	25,474,442,189.73	41,994,286,364.20	61,196,966,639.56
Other Depository Corporations(net)	752,350,429.98	744,412,585.27	798,521,238.87	1,905,875,749.78	3,867,276,441.25	3,637,584,517.45	3,456,910,411.50	3,856,433,150.89	3,655,272,818.27	3,805,941,218.28	3,894,249,714.95	6,495,681,814.07	8,434,156,471.26
Foreign Assets	978,124,840.54	1,001,481,472.45	1,117,664,547.79	2,691,035,602.70	5,707,374,025.18	5,099,940,234.73	4,942,678,600.40	5,547,113,224.93	5,232,466,845.31	5,592,082,221.64	5,729,082,981.88	9,507,866,394.28	12,860,635,148.65
Foreign Liabilities	225,774,410.56	257,068,887.17	319,143,308.91	785,159,852.92	1,840,097,583.93	1,462,355,717.28	1,485,768,188.90	1,690,680,074.03	1,577,194,027.04	1,786,141,003.36	1,834,833,266.93	3,012,184,580.21	4,426,478,677.39
Net Domestic Assets (NDA)	5,879,316,414.74	6,201,650,160.38	7,164,925,241.35	15,821,191,266.69	31,239,386,362.79	27,217,558,926.15	27,639,288,378.08	32,161,547,467.69	34,250,554,903.24	35,673,225,646.05	37,744,636,990.28	59,956,750,588.31	86,209,941,031.87
Domestic Claims	2,390,147,141.27	2,794,025,252.47	3,101,957,753.62	6,541,657,510.89	10,642,561,243.15	11,094,734,236.77	11,015,584,365.69	13,148,134,761.58	14,099,323,168.68	14,764,938,049.74	16,661,349,824.12	26,555,487,015.34	39,630,053,424.85
Claims on Central Government(net)	460,256,173.30	603,775,191.70	783,297,842.19	1,389,082,186.11	464,905,858.96	1,919,403,373.96	2,035,378,139.93	2,469,546,156.09	2,685,249,888.61	3,426,568,722.64	4,633,764,250.89	8,146,919,528.13	12,506,419,694.13
Claims on Central Government	961,476,154.82	1,030,581,569.13	1,109,723,491.62	1,853,707,138.97	3,237,920,191.20	3,137,951,747.03	3,471,122,173.32	3,948,824,640.88	4,022,430,300.76	4,506,540,165.69	5,826,109,037.18	9,899,880,742.54	14,706,600,268.21
Central Bank	628,530,323.58	669,523,170.19	717,575,879.35	1,196,082,138.57	2,246,012,881.84	1,888,538,492.52	2,273,053,198.66	2,620,306,139.59	2,738,773,804.86	2,978,270,299.68	3,186,271,122.40	5,598,206,535.08	8,298,885,386.12
ODCs	332,945,831.24	361,058,398.93	392,147,612.28	657,625,000.40	991,907,309.36	1,249,413,254.51	1,198,068,974.66	1,328,518,501.28	1,283,656,495.90	1,528,269,866.01	2,639,837,914.78	4,301,674,207.46	6,407,714,882.00
Less Liabilities to Central Government	501,219,981.52	426,806,377.42	326,425,649.43	464,624,952.86	3,702,826,050.16	1,218,548,373.07	1,435,744,033.39	1,479,278,484.78	1,337,180,412.15	1,079,971,443.04	1,192,344,876.29	1,752,961,214.41	2,200,180,574.08
Central Bank	490,179,791.18	420,617,652.14	316,723,447.84	414,113,225.54	3,270,215,884.09	838,112,561.24	1,054,218,531.34	1,364,775,878.32	1,190,127,107.91	946,496,075.59	990,859,913.99	1,582,331,636.98	1,859,602,799.84
ODCs	11,040,190.34	6,188,725.28	9,702,201.59	50,511,727.32	432,610,166.07	380,435,811.82	381,525,502.04	114,502,606.47	147,053,304.24	133,475,367.46	201,484,872.29	169,629,577.42	340,577,774.24
Claims on Other Sectors	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	10,678,588,605.49	11,414,073,280.07	11,338,369,327.09	12,027,585,573.22	18,408,567,487.20	27,123,633,730.72
Other Financial Corporations	189,742,321.73	202,939,856.36	127,476,071.53	204,879,115.02	372,829,596.47	286,485,380.68	286,556,911.67	345,395,684.06	402,497,102.41	366,785,937.06	210,979,012.59	367,132,374.31	461,955,002.81
State and Local Government	197,442.25	149,777.75	99,276.39	80,342.62	83,001.69	68,073.17	75,802.84	92,048.54	98,056.56	59,769.23	73,453.85	198,797.86	232,003.28
Public Non Financial Corporations	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	1,064,377,138.00	1,124,773,262.90	758,994,509.56	779,253,503.92	787,050,316.56	1,149,678,230.61
Private Sector	1,518,868,431.51	1,742,242,420.81	1,908,714,754.59	4,267,188,606.15	9,307,905,990.36	7,744,009,668.94	7,751,457,555.47	9,268,723,734.89	9,886,704,858.20	10,212,529,111.24	11,037,279,520.17	17,254,185,998.48	25,511,768,494.02
Central Bank	15,366,452.38	18,410,955.96	21,144,958.50	23,007,099.44	23,430,389.25	42,772,151.02	61,406,600.26	79,455,077.51	92,261,985.53	97,474,935.67	102,273,703.78	144,071,607.24	211,425,087.76
ODCs	1,503,501,979.13	1,723,831,464.85	1,887,569,796.09	4,244,181,506.71	9,284,475,601.11	7,701,237,517.92	7,690,050,955.21	9,189,268,657.38	9,794,442,872.67	10,115,054,175.57	10,935,005,816.39	17,110,114,391.24	25,300,343,406.26
Other Items(Net)	-3,489,169,273.48	-3,407,624,907.90	-4,062,967,487.72	-9,279,533,755.80	-20,596,825,119.64	-16,122,824,689.39	-16,623,704,012.39	-19,013,412,706.11	-20,151,231,734.56	-20,908,287,596.32	-21,083,287,166.17	-33,401,263,572.98	-46,579,887,607.02
Shares and Other Equity	-3,217,266,965.75	-3,126,405,163.72	-3,579,533,655.47	-9,203,936,084.43	-19,402,711,215.33	-14,321,122,638.86	-14,203,729,090.13	-16,555,368,520.87	-17,032,283,456.63	-17,122,059,892.58	-17,570,066,671.33	-29,549,325,579.05	-43,302,266,345.67
Liabilities to Other Financial Corporations	3,108,981.29	3,714,628.40	6,418,803.44	30,583,343.97	64,321,874.21	58,256,168.71	56,751,608.46	90,032,397.59	83,441,760.88	89,997,662.25	138,722,557.11	182,726,965.66	279,727,919.49
Restricted Deposits	95,262,450.25	116,383,765.15	168,057,733.95	452,445,666.52	929,649,277.24	832,146,281.94	481,313,635.70	652,311,438.83	616,319,027.72	598,451,618.98	634,635,960.65	1,122,721,876.21	2,182,139,254.83
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)	-370,273,739.26	-401,318,137.73	-657,910,369.64	-558,626,681.86	-2,188,085,055.76	-2,692,104,501.18	-2,958,040,166.42	-3,200,388,021.66	-3,818,709,066.54	-4,474,676,984.97	-4,286,579,012.59	-5,157,386,835.80	-5,739,488,435.67
Broad Money-M3	2,928,243,288.10	3,195,325,667.44	3,598,602,875.61	7,238,965,432.29	14,275,475,061.32	13,003,452,218.33	13,411,782,075.30	15,714,068,792.44	16,790,288,569.45	17,628,180,970.07	18,914,586,792.05	29,248,117,308.38	40,613,037,097.82
Securities Other than Shares Included in Broad Money	15,711,655.30	16,082,619.50	1,843,391.22	4,659,433.86	4,243,581.90	2,137,443.55	3,182,683.74	2,685,488.92	3,497,226.23	4,173,191.32	4,811,406.21	7,317,942.35	9,458,363.45
Broad Money-M2	2,912,531,632.80	3,179,243,047.93	3,596,759,484.40	7,234,305,998.43	14,271,231,479.42	13,001,314,774.78	13,408,599,391.56	15,711,383,303.52	16,786,791,343.22	17,624,007,778.75	18,871,775,385.85	29,240,799,366.03	40,603,578,734.36
Other Deposits (Time Deposits)	293,774,251.17	332,735,496.03	268,888,357.23	555,305,758.75	1,066,573,312.15	824,657,970.63	860,202,048.80	945,509,710.97	1,187,384,045.43	1,239,087,789.32	1,287,203,962.67	1,749,790,464.18	2,805,565,709.39
of which Foreign Currency Accounts	193,826,996.54	204,002,079.62	140,843,185.69	366,430,904.52	852,167,654.54	616,409,108.42	586,082,872.02	715,202,149.51	865,876,028.52	823,225,160.91	878,430,928.79	1,378,784,627.54	2,089,992,436.79
Narrow Money-M1	2,618,757,381.64	2,846,507,551.90	3,327,871,127.16	6,679,000,239.69	13,204,668,167.27	12,176,656,804.16	12,548,397,342.75	14,765,873,592.55	15,599,407,297.79	16,384,919,989.43	17,584,571,423.18	27,491,008,901.84	37,798,013,024.97
Transferable Deposits	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	16,373,116,452.32	17,572,220,001.14	27,476,970,003.22	37,782,950,103.37
Of which Foreign Currency Accounts	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	12,757,305,066.07	13,397,781,145.35	22,901,496,643.22	32,969,005,356.37
Currency Outside Depository Corporations	6,147,337.96	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	11,803,537.12	12,351,422.04	14,038,898.63	15,053,921.60
Memorandum Items													
Reserve Money	204,036,133.91	232,896,654.62	276,496,079.11	520,611,909.67	1,064,898,441.01	1,003,043,754.90	1,062,092,590.09	1,312,407,291.74	1,787,437,296.87	1,817,508,312.01	2,021,215,296.65	3,069,128,065.16	4,054,140,062.89
FCAs as a Percentage of Deposits in M3	6.0%	5.8%	5.9%	7.2%	8.7%	7.7%	7.5%	7.8%	7.1%	7.2%	7.0%	7.8%	8.1%
End Period Exchange Rate	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	5,791.08	6,104.72	10,152.39	14,912.83

Source: Reserve Bank of Zimbabwe, 2024

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 referred to as securities included in broad money.
- (v) All classes of time deposits, short and long term are classified as time deposits, which are also termed other deposits.
- (vi) Credit to the private sector now excludes claims on other financial corporations, as well as claims on state and local government (local authorities)
- (vii) Depository corporations made up of the Central Bank and other depository corporations
- (viii) Other depository corporations (ODCs) - Commercial banks, merchant banks, building societies and POSB.
- (ix) In December 2017, the statistics were adjusted in retrospect by reclassifying Securities issued under Afrades from claims on government to claims on central bank

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

	Feb-23	Mar-23	Apr-23	May-23	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	Jan-24	Feb-24
Net Foreign Assets	752,350,429.98	744,412,585.27	798,521,238.87	1,905,875,749.78	3,867,276,441.25	3,637,584,517.45	3,456,910,411.50	3,856,433,150.89	3,655,272,818.27	3,805,941,218.28	3,894,249,714.95	6,495,681,814.07	8,434,156,471.26
Claims on Non Residents	978,124,840.54	1,001,481,472.45	1,117,664,547.79	2,691,035,602.70	5,707,374,025.18	5,099,940,234.73	4,942,678,600.40	5,547,113,224.93	5,232,466,845.31	5,592,082,221.64	5,729,082,981.88	9,507,866,394.28	12,860,635,148.65
Of Which: Foreign Currency	436,062,788.15	425,326,479.00	462,081,408.59	1,048,116,376.82	2,249,201,574.76	1,584,403,308.04	1,505,916,176.81	2,015,621,585.66	2,312,575,134.73	2,558,589,332.45	2,868,505,570.48	5,196,670,641.24	7,309,076,955.04
Deposits	540,045,460.79	573,864,075.80	652,301,901.26	1,639,116,293.75	3,441,353,382.68	3,502,402,457.26	3,423,237,567.41	3,515,981,784.12	2,903,444,523.75	3,019,701,118.75	2,843,740,238.47	4,283,885,090.87	5,518,707,074.63
Other	2,016,591.60	2,290,917.65	3,281,237.94	3,802,932.12	16,819,067.74	13,134,469.43	13,524,856.19	15,509,855.15	16,447,186.84	13,791,770.44	16,837,172.93	27,310,662.17	32,851,118.98
Less Liabilities to Non Residents	225,774,410.56	257,068,887.17	319,143,308.91	785,159,852.92	1,840,097,583.93	1,462,355,717.28	1,485,768,188.90	1,690,680,074.03	1,577,194,027.04	1,786,141,003.36	1,834,833,266.93	3,012,184,580.21	4,426,478,677.39
Of Which: Deposits	109,244,589.40	121,808,803.93	153,776,940.69	378,197,467.04	820,337,332.33	764,960,085.21	772,511,911.80	827,268,243.95	655,899,412.79	782,004,591.95	776,859,238.67	1,316,061,176.34	1,936,356,521.78
Loans	116,529,821.16	135,260,083.25	165,366,368.23	406,962,385.88	1,019,760,251.61	697,395,632.08	713,256,277.09	863,411,830.08	921,294,614.24	1,004,136,411.41	1,057,974,028.26	1,696,123,403.87	2,490,122,155.61
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
Net Domestic Assets (NDA)	2,151,497,989.83	2,436,728,709.28	2,776,123,933.49	5,305,321,211.88	10,381,649,903.19	9,339,710,968.86	9,929,068,164.23	11,838,030,324.64	13,078,743,914.01	13,788,565,015.66	14,986,724,817.13	22,694,566,232.26	32,143,979,019.53
Domestic Claims	2,076,642,721.56	2,344,581,681.58	2,468,884,258.96	5,233,802,367.26	10,666,408,952.84	9,209,603,094.31	9,141,777,182.20	11,119,177,418.85	11,687,725,438.76	12,268,418,987.27	13,976,109,402.78	22,239,001,679.53	32,663,124,711.79
Net Claims on Central Government	321,905,640.90	354,869,673.65	382,445,410.68	607,113,273.08	559,297,143.29	868,977,442.69	816,543,472.61	1,214,015,894.82	1,136,603,191.66	1,394,794,498.55	2,438,353,042.48	4,132,044,630.04	6,067,137,107.85
Claims on Central Government	332,945,831.24	361,058,398.93	392,147,612.28	657,625,000.40	991,907,309.36	1,249,413,254.51	1,198,068,974.66	1,328,518,501.28	1,283,656,495.90	1,528,269,866.01	2,639,837,914.78	4,301,674,207.46	6,107,714,882.09
Securities	332,626,867.19	360,626,182.29	391,587,790.26	653,025,854.60	981,773,844.67	1,242,045,163.04	1,190,599,025.63	1,318,582,684.20	1,272,839,666.04	1,517,348,442.88	2,627,512,618.11	4,283,761,798.56	6,381,641,818.99
Loans	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	10,921,423.13	12,325,296.66	17,912,408.90	26,073,063.10
Other	-	-	-	-	-	-	-	-	-	-	-	-	-
Less Liabilities to Central Government	11,040,190.34	6,188,725.28	9,702,201.59	50,511,727.32	432,610,166.07	380,435,811.82	381,525,502.04	114,502,606.47	147,053,304.24	133,475,367.46	201,484,872.29	169,629,577.43	340,577,774.24
Of which: Deposits	11,040,190.34	6,188,725.28	9,702,201.59	50,511,727.32	432,610,166.07	380,435,811.82	381,525,502.04	114,502,606.47	147,053,304.24	133,475,367.46	201,484,872.29	169,629,577.43	340,577,774.24
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Claims on Other Sectors	1,754,737,080.66	1,989,712,007.92	2,086,438,848.27	4,626,689,094.18	10,107,111,809.54	8,340,625,651.62	8,325,233,709.58	9,905,161,524.04	10,551,122,247.10	10,873,624,488.72	11,537,756,360.30	18,106,957,049.49	26,595,987,600.94
Other Financial Corporations	179,628,996.31	192,316,387.05	116,592,340.90	193,887,644.68	359,842,961.20	273,509,229.65	272,954,265.73	330,807,280.13	339,082,318.90	341,478,270.25	182,762,458.86	334,638,969.24	390,381,073.67
State and Local Government	197,442.25	149,777.75	99,276.39	80,342.62	83,001.69	68,073.17	75,802.84	92,048.54	98,056.56	59,769.23	73,453.85	198,797.86	232,003.28
Public Non Financial Corporations	71,408,662.97	73,414,378.27	82,177,434.89	188,539,601.17	462,710,245.53	365,810,830.89	362,152,685.81	384,993,537.99	417,498,998.98	417,032,273.67	419,914,631.20	662,004,891.16	905,031,120.73
Private Sector	1,503,501,979.13	1,723,831,464.85	1,887,569,796.09	4,244,181,506.71	9,284,475,601.11	7,701,237,517.92	7,690,050,955.21	9,189,268,657.38	9,794,442,872.67	10,115,054,175.57	10,935,005,816.39	17,110,114,391.24	25,300,343,406.26
Claims on the Central Bank	745,768,616.10	819,662,608.72	973,967,364.65	2,050,173,260.89	4,434,783,343.65	4,138,866,267.43	4,653,650,898.99	5,265,804,171.22	5,912,703,283.03	6,326,849,329.56	5,977,105,227.74	9,099,022,563.30	12,598,181,489.84
Currency	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	3,398,376.89	2,947,927.87	3,143,565.55	3,143,565.55
Reserves	743,888,547.13	817,631,057.16	972,122,708.94	2,049,066,078.19	4,424,349,970.82	4,137,377,247.46	4,651,358,790.85	5,263,338,526.67	5,910,277,878.21	6,324,144,052.58	5,973,706,850.85	9,096,074,635.43	12,595,037,924.29
Securities	0.00	0.00	0.00	0.00	8,448,888.46	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Claims	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Liabilities to the Central Bank	8,092,936.71	9,639,861.61	13,321,881.07	78,332,582.02	39,166,568.11	87,827,165.17	84,841,425.78	82,493,417.82	84,628,889.30	92,939,919.06	55,157,360.84	114,298,041.18	105,237,097.37
Other Items(Net)	662,820,411.12	717,875,719.41	653,405,809.04	1,900,321,834.26	4,680,375,825.19	3,920,931,227.71	3,781,518,491.17	4,464,457,847.61	4,437,055,918.48	4,713,763,382.12	4,911,332,452.56	8,529,159,969.39	13,012,090,084.74
Shares and Other Equity	868,652,750.33	952,418,797.50	1,041,102,555.56	2,087,380,382.66	5,799,547,829.81	5,483,957,540.60	5,375,919,368.23	6,197,753,489.98	6,517,863,214.28	6,770,741,300.38	7,483,381,595.52	10,593,843,881.30	14,852,881,225.62
Liabilities to other resident sectors	3,108,981.29	3,714,628.40	6,418,803.44	30,583,343.97	64,321,874.21	58,256,168.71	56,751,608.46	90,032,397.59	83,441,760.88	89,997,662.25	138,722,557.11	182,726,965.66	279,727,919.49
Other Items(Net)	-208,941,320.50	-238,257,706.49	-394,115,549.96	-217,641,892.37	-1,183,493,878.83	-1,621,282,481.61	-1,651,152,485.52	-1,823,328,039.96	-2,164,249,056.68	-2,146,975,580.51	-2,710,771,700.07	-2,247,410,877.57	-2,120,519,060.37
Deposits and Securities Included in Broad Money	2,903,848,419.81	3,181,141,294.55	3,574,645,172.37	7,211,196,961.65	14,248,926,344.43	12,977,295,486.31	13,385,978,575.73	15,694,463,475.53	16,734,016,373.29	17,594,506,233.94	18,880,974,532.07	29,190,248,046.34	40,578,135,490.79
Deposits Included in Broad Money	2,888,136,764.51	3,165,058,675.05	3,572,801,781.15	7,206,537,527.79	14,244,682,762.54	12,975,158,042.76	13,382,795,891.99	15,691,777,986.61	16,730,519,506.06	17,590,333,042.62	18,838,163,125.87	29,182,930,103.98	40,568,677,127.34
Transferable Deposits	2,594,362,513.35	2,832,323,179.02	3,303,913,423.92	6,651,231,769.05	13,178,109,450.38	12,150,500,072.13	12,522,593,843.18	14,746,268,275.64	15,543,135,460.62	16,351,245,253.30	17,550,959,163.20	27,433,139,639.80	37,763,111,417.94
of which FCAs	1,750,982,009.54	1,865,387,117.78	2,144,912,895.57	5,273,965,984.48	11,634,530,484.57	10,099,327,960.39	10,172,409,984.27	12,309,119,479.36	12,388,978,422.26	12,751,597,340.40	13,391,882,427.59	22,891,974,397.20	32,954,377,682.43
Other Deposits (Time Deposits)	293,774,251.17	332,735,496.03	268,888,357.23	555,305,758.75	1,066,573,312.15	824,657,970.63	860,202,048.80	945,509,710.97	1,187,384,045.43	1,239,087,789.32	1,287,203,962.67	1,749,790,464.18	2,805,565,709.39
of which FCAs	193,826,996.54	204,002,079.62	140,843,185.69	366,430,904.52	852,167,654.54	616,409,108.42	586,082,872.02	715,202,149.51	865,876,028.52	823,225,160.91	878,430,928.79	1,378,784,627.54	2,089,992,436.79
Money Market Instruments	15,711,655.30	16,082,619.50	1,843,391.22	4,659,433.86	4,243,581.90	2,137,443.55	3,182,683.74	2,685,488.92	3,497,226.23	4,173,191.32	4,281,406.21	7,317,942.35	9,458,363.45

Source: Reserve Bank of Zimbabwe, 2024

TABLE 4.1: OTHER DEPOSITORY CORPORATIONS -ASSETS

ZWL\$ millions

End of	Bond Notes & Coins	Foreign Notes & Coin	Balances with RBZ	Balances with Other Depository Corporations	Balances with Foreign Banks	Other Claims on Non-residents	Debt Securities				Loans and Advances				Other claims	Contigent Assets	Other Assets	Non Financial Assets	TOTAL
							Government Securities	Local Government securities	Public Enterprises	Other ²	Government	Local Government	Public Enterprises	Other Institutional Units					
2021																			
Jan	1,483.3	42,733.9	77,994.4	13,109.2	40,071.8	10,922.0	10,322.7	10.2	0.0	212.4	16.7	18.0	1,264.3	77,984.0	5,315.2	25,036.2	15,951.2	41,028.5	363,474.0
Feb	1,735.4	41,180.7	76,140.3	17,748.1	39,141.4	6,341.4	15,612.1	9.2	0.0	238.0	24.1	22.7	1,493.7	84,845.3	5,413.6	28,339.2	19,441.2	42,761.3	380,487.7
Mar	1,457.1	40,953.3	83,032.1	6,945.5	42,516.8	8,733.6	17,602.7	8.4	19.2	449.7	15.2	21.7	1,400.3	90,291.7	4,912.2	32,908.1	22,849.5	40,104.9	394,221.9
Apr	1,699.7	40,964.4	85,330.2	6,844.8	49,733.4	7,679.0	19,384.3	7.7	19.2	571.8	19.9	12.7	1,336.7	104,118.1	5,432.6	34,537.9	25,207.8	41,034.6	423,934.8
May	1,906.1	30,579.1	94,330.9	7,907.2	63,644.8	11,582.4	19,197.1	7.0	152.7	611.0	21.8	16.6	1,263.7	111,185.7	5,063.0	35,592.3	24,975.4	40,256.6	448,293.6
Jun	1,702.8	30,255.6	75,795.2	25,605.9	72,780.6	17,601.3	17,610.8	6.5	19.5	1,385.2	17.9	77.8	1,511.9	125,592.3	5,203.8	26,856.5	29,616.4	42,418.7	474,058.5
Jul	2,139.9	30,509.1	104,983.5	17,817.9	82,032.9	25,314.3	23,160.6	6.0	290.8	1,264.1	17.3	67.8	1,351.1	135,107.8	5,762.2	26,869.2	33,897.2	42,726.7	533,318.3
Aug	2,551.1	33,323.4	93,806.9	11,919.2	72,753.9	25,194.9	19,197.1	5.4	339.7	1,111.2	22.5	63.9	1,583.3	150,558.7	7,014.2	32,281.1	34,820.2	46,819.4	549,540.1
Sep	2,853.7	38,500.1	100,996.0	8,626.8	68,707.9	25,023.4	36,196.3	5.1	366.9	948.5	21.1	62.5	1,531.1	154,818.9	6,587.8	31,981.0	35,461.8	45,544.7	558,233.5
Oct	2,611.1	50,074.7	108,009.2	9,575.8	89,822.4	26,924.2	43,786.5	4.3	188.1	1,054.2	21.2	75.4	1,683.9	172,358.5	6,987.7	49,581.0	47,370.6	47,611.9	657,740.6
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	691,885.0
Dec	2,838.3	50,031.0	118,451.3	13,654.0	91,352.6	33,690.9	41,452.1	3.0	186.0	6,192.4	21.1	167.5	2,998.6	212,438.0	14,917.3	60,917.0	48,759.9	71,817.7	769,888.8
2022																			
Jan	2,891.2	53,378.3	116,654.8	13,232.3	69,668.2	30,774.3	40,241.6	2.4	186.8	2,906.7	20.3	163.0	4,023.2	228,616.6	16,284.0	53,627.8	55,303.6	85,737.0	773,712.0
Feb	2,577.7	62,064.5	122,479.8	17,480.5	76,802.2	28,703.5	49,241.8	1.6	0.0	3,242.5	20.3	158.1	5,761.9	249,205.9	16,681.8	55,099.6	59,171.4	86,732.0	835,425.0
Mar	2,111.5	76,544.2	142,962.5	19,239.6	87,884.5	43,284.1	50,566.9	0.9	0.0	2,970.2	19.4	253.4	6,635.8	296,282.4	16,435.1	65,660.6	69,287.2	94,293.1	974,431.2
Apr	2,624.9	74,716.9	160,466.5	28,352.1	123,190.3	26,628.8	63,944.8	0.2	0.0	2,583.9	37.5	252.4	7,258.1	338,207.2	30,154.8	53,372.3	73,993.0	90,352.8	1,076,136.5
May	3,155.9	142,118.9	236,166.0	35,928.9	207,812.8	61,757.6	70,936.8	0.0	155.0	3,762.8	41.3	289.0	16,588.0	455,287.9	36,125.5	134,993.5	111,577.7	130,617.1	1,647,314.7
Jun	2,801.2	138,347.1	266,691.8	45,952.0	241,920.1	63,631.8	86,890.0	0.0	654.0	5,297.4	61.2	226.3	14,282.6	549,799.2	38,578.3	169,511.8	130,604.3	205,601.3	1,960,850.3
Jul	2,427.6	159,024.6	315,832.5	39,388.2	230,432.5	41,246.8	91,509.2	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
Aug	2,640.6	263,637.4	411,439.9	69,203.5	311,107.0	29,186.6	100,187.1	0.0	330.1	6,912.2	113.5	287.1	46,504.1	764,466.3	46,788.2	167,029.4	251,442.9	244,934.2	2,716,210.1
Sep	3,030.7	289,230.8	504,071.1	75,446.7	417,007.1	18,185.0	143,464.9	0.0	267.4	8,265.9	115.1	306.3	41,560.9	902,078.3	51,664.5	146,133.1	231,760.0	285,781.8	3,118,369.8
Oct	3,022.6	300,240.3	525,870.3	104,483.2	389,979.7	22,895.3	151,757.7	0.0	204.7	4,590.6	116.5	342.0	43,335.5	936,397.1	58,632.8	165,306.9	267,183.8	298,996.3	3,273,355.4
Nov	3,251.4	286,365.2	575,885.7	111,716.1	342,790.1	17,089.0	198,814.4	0.0	142.0	6,078.2	119.5	303.6	43,195.4	1,042,144.5	73,069.8	170,944.8	232,107.1	302,373.7	3,406,390.5
Dec	3,361.7	295,435.1	652,284.4	119,932.8	351,906.8	7,965.4	288,844.0	0.0	20,072.7	8,831.7	114.4	282.6	30,272.3	1,143,910.8	84,048.5	159,126.2	234,748.7	418,944.7	3,820,082.5
2023																			
Jan	4,923.3	379,841.7	704,168.6	151,980.1	389,342.8	-1,443.6	319,807.4	0.0	23,774.5	8,624.7	228.5	251.2	44,113.2	1,348,919.7	137,477.6	227,545.4	251,246.0	451,149.8	4,441,950.8
Feb	1,880.1	436,062.8	743,888.5	81,067.5	518,081.0	21,964.4	332,626.9	0.0	26,717.2	6,974.7	319.0	197.4	44,691.5	1,538,078.6	142,383.8	226,933.0	281,339.4	490,831.3	4,894,037.1
Mar	2,031.6	425,326.5	817,631.1	112,374.3	531,935.4	41,928.7	360,626.6	0.0	24,689.0	10,382.7	432.2	149.8	48,725.4	1,745,783.1	166,893.5	554,840.9	315,882.3	532,130.1	5,691,762.4
Apr	1,844.7	462,081.4	972,122.7	161,740.7	620,095.0	32,207.0	391,587.8	0.0	28,119.0	19,573.0	559.8	99.3	54,058.4	1,822,350.9	178,895.0	214,270.9	411,870.0	572,012.3	5,943,487.7
May	1,107.2	1,048,116.4	2,049,066.1	309,234.1	1,554,969.0	84,147.3	653,025.9	0.0	76,351.5	16,564.4	4,599.1	80.3	112,188.1	4,068,894.1	366,505.1	607,438.1	788,546.8	884,349.9	12,625,183.4
Jun	1,984.5	2,249,201.6	4,424,350.0	471,360.3	3,050,984.1	390,369.2	981,773.8	0.0	212,126.8	8,070.8	18,582.4	83.0	260,946.3	8,977,244.2	669,100.1	1,390,786.2	1,582,985.5	2,782,639.3	27,472,588.1
Jul	1,489.0	1,584,403.3	4,137,377.2	380,493.0	3,132,849.9	369,552.6	1,242,045.2	0.0	165,764.7	17,713.9	7,368.1	68.1	208,253.7	7,144,225.5	821,517.0	829,382.3	1,411,037.1	3,124,457.4	24,577,997.9
Aug	2,292.1	1,505,916.2	4,651,358.8	448,025.8	3,179,274.3	245,546.0	1,190,599.0	0.0	165,103.2	7,939.8	7,469.9	75.8	205,341.5	7,142,066.9	817,682.7	701,626.2	1,348,230.8	3,086,091.3	24,704,640.2
Sep	2,465.6	2,015,621.6	5,263,338.5	560,033.8	3,210,332.7	305,649.1	1,318,582.7	0.0	175,013.5	10,773.5	9,935.8	92.0	219,878.9	8,628,418.0	892,737.1	776,997.6	1,646,406.8	3,310,710.4	28,346,987.7
Oct	2,425.4	2,312,575.1	5,910,277.9	751,077.6	2,663,186.5	240,258.0	1,272,839.7	0.0	190,359.3	21,408.8	10,816.8	98.1	237,525.7	9,281,352.1	844,462.4	958,746.4	1,741,207.9	3,433,150.2	29,871,767.9
Nov	2,705.3	2,558,589.3	6,324,144.1	730,377.0	2,788,783.6	230,917.5	1,517,348.4	0.0	188,949.4	34,470.7	10,921.4	59.8	238,702.3	9,523,818.5	907,759.0	1,046,257.0	2,150,227.0	3,544,388.6	31,798,418.9
Dec	3,398.4	2,868,505.6	5,973,706.9	918,524.5	2,631,445.7	212,294.5	2,627,512.6	0.0	182,480.9	38,249.3	12,325.3	73.5	248,699.8	10,110,961.4	984,502.1	1,184,706.9	2,319,603.9	4,087,896.6	34,404,887.7
2024																			
Jan	2,947.9	5,196,670.6	9,096,074.6	1,414,527.9	3,957,664.6	326,220.5	4,283,761.8	0.0	306,771.2	57,595.6	17,912.4	198.8	374,088.3	16,298,021.8	1,109,251.7	1,949,662.4	3,467,246.2	5,133,753.8	52,992,370.2
Feb	3,143.6	7,309,077.0	12,595,037.9	2,395,225.7	5,340,576.7	178,130.4	6,381,641.8	0.0	437,989.9	78,292.7	26,073.1	232.0	488,602.8	24,095,690.3	1,538,423.6	2,608,075.1	4,122,833.9	6,863,317.4	74,462,363.7

Source: Reserve Bank of Zimbabwe, 2024

Notes

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

TABLE 4.2 : OTHER DEPOSITORY CORPORATIONS - 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	Other Financial Corporations				
2021																
Jan	188,337.3	17,667.3	11,376.7	217,381.3	2,730.8	5,453.7	225,565.8	1,422.4	15,750.7	391.1	600.9	376.7	58,123.9	25,036.2	36,206.3	363,474.0
Feb	189,154.3	18,991.1	14,072.8	222,218.2	2,959.1	4,788.2	229,965.5	1,457.4	15,908.6	409.2	581.4	609.9	63,583.8	28,339.2	39,632.7	380,487.7
Mar	193,674.2	21,569.9	14,209.4	229,453.4	4,691.2	4,875.8	239,020.5	1,641.2	14,997.2	75.4	1,378.2	408.9	67,061.8	32,908.1	36,730.7	394,221.9
Apr	219,936.5	23,818.3	13,746.7	257,501.5	2,725.1	5,382.5	265,609.2	1,503.8	15,748.4	176.5	939.0	409.9	68,812.8	34,537.9	36,197.4	423,934.8
May	232,585.8	26,296.1	18,415.5	277,297.4	2,205.9	6,832.6	286,335.9	1,525.8	16,063.1	654.2	540.1	429.0	69,567.0	35,592.3	37,586.2	448,293.6
Jun	249,167.5	27,977.7	21,449.6	298,594.8	2,906.1	6,295.3	307,796.2	1,559.7	15,430.6	662.3	939.0	462.6	72,403.8	26,856.5	47,947.9	474,058.5
Jul	271,359.4	31,671.3	23,074.4	326,105.1	3,016.7	5,057.0	334,172.4	1,523.2	16,041.4	706.9	750.8	552.8	76,406.3	26,869.2	76,295.4	533,318.3
Aug	275,007.8	29,893.2	29,352.2	334,253.2	3,661.5	5,912.2	343,826.8	1,873.1	18,699.5	1,444.4	2,300.1	478.6	82,627.2	32,281.1	66,009.2	549,540.1
Sep	301,829.4	30,564.7	26,426.5	358,820.7	3,719.1	3,512.9	366,052.6	3,191.9	16,236.1	1,453.1	71.3	375.4	84,564.6	31,981.0	54,307.5	558,233.5
Oct	350,366.7	33,145.0	27,967.9	411,479.6	2,824.1	3,162.8	417,466.5	3,729.7	21,509.9	1,095.3	1,109.9	503.1	92,871.8	49,581.0	69,873.5	657,740.6
Nov	363,455.0	33,905.6	33,256.8	430,617.4	3,325.7	2,899.2	436,842.3	4,007.8	19,465.9	2,726.5	1,556.1	347.1	104,310.9	52,327.7	70,300.6	691,885.0
Dec	396,412.5	33,935.5	37,464.8	467,812.7	3,922.1	4,020.7	475,755.5	3,696.3	23,643.2	2,808.1	2,405.3	139.8	128,421.4	60,917.0	72,102.3	769,888.8
2022																
Jan	392,702.2	32,298.0	39,346.3	464,346.5	2,962.5	4,027.0	471,336.0	3,685.3	25,398.5	2,688.6	1,416.9	230.5	144,852.4	53,627.8	70,476.0	773,712.0
Feb	413,978.3	37,494.3	47,592.5	499,065.1	3,229.3	4,407.7	506,702.1	4,456.2	30,483.6	2,120.4	1,769.7	226.8	153,788.5	55,099.6	80,778.2	835,425.0
Mar	488,137.1	37,893.9	54,213.9	580,244.9	3,062.2	5,330.5	588,637.7	4,510.9	33,995.7	2,137.9	3,281.0	810.6	175,156.3	65,660.6	100,240.6	974,431.2
Apr	562,613.7	46,129.7	52,760.1	661,503.5	6,377.5	7,656.8	675,537.9	4,246.9	38,472.7	2,173.0	3,877.2	486.8	178,614.3	53,372.3	119,355.4	1,076,136.5
May	830,166.0	61,112.6	70,113.9	961,392.5	7,310.9	7,417.6	976,120.9	6,165.3	73,411.8	2,383.3	3,241.0	321.8	243,544.4	134,993.5	207,132.5	1,647,314.7
Jun	961,316.9	66,716.9	81,118.5	1,109,152.4	5,627.3	10,226.2	1,125,005.9	7,157.9	83,048.1	2,898.5	4,589.8	345.2	355,060.9	169,511.8	213,232.2	1,960,850.3
Jul	1,016,820.2	79,550.5	94,495.2	1,190,865.8	1,789.6	9,363.5	1,202,018.9	8,137.9	100,313.8	2,814.9	5,020.5	1,339.1	419,883.3	144,090.2	238,578.1	2,122,196.7
Aug	1,367,431.3	85,931.5	134,512.9	1,587,875.7	2,415.4	7,892.4	1,598,183.5	12,785.6	119,851.6	3,230.7	5,771.2	555.2	491,336.5	167,029.4	317,466.4	2,716,210.1
Sep	1,648,027.7	92,678.5	157,504.6	1,898,210.8	1,482.9	8,707.2	1,908,401.0	14,047.5	143,842.3	3,720.2	9,246.7	587.2	553,942.2	146,133.1	338,449.6	3,118,369.8
Oct	1,615,381.5	76,774.2	166,880.7	1,859,036.4	2,028.0	6,673.7	1,867,738.0	15,558.9	153,649.9	28,072.2	8,610.3	762.5	581,740.3	165,306.9	451,916.4	3,273,355.4
Nov	1,771,644.8	81,518.1	189,465.9	2,042,628.9	1,547.6	6,731.4	2,050,907.9	13,438.5	139,370.8	19,973.5	10,489.1	339.6	612,977.2	170,944.8	387,949.1	3,406,390.5
Dec	1,990,867.6	90,317.0	234,004.4	2,315,189.0	2,754.1	7,866.7	2,325,809.8	14,149.0	177,214.1	10,597.8	15,234.4	752.5	750,161.5	159,126.2	367,037.4	3,820,082.5
2023																
Jan	2,270,946.6	100,094.1	275,805.1	2,646,845.8	1,676.5	41,821.3	2,690,343.7	15,056.5	196,129.5	4,974.3	12,291.7	675.5	881,874.7	227,545.4	413,059.5	4,441,950.8
Feb	2,496,192.1	98,177.2	294,332.5	2,888,701.8	1,956.9	11,040.2	2,901,698.9	15,711.7	225,209.4	8,092.9	20,822.5	3,109.0	951,831.6	226,933.0	540,628.1	4,894,037.1
Mar	2,710,394.6	121,937.7	333,589.3	3,165,921.6	1,430.8	6,188.7	3,173,541.1	16,082.6	256,206.0	9,639.9	22,996.8	3,714.6	1,036,325.4	554,840.9	618,415.2	5,691,762.4
Apr	3,144,048.4	159,872.5	269,932.0	3,573,852.9	573.4	9,702.2	3,584,128.5	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	5,943,487.7
May	6,481,742.5	169,496.7	556,927.2	7,208,166.4	1,068.6	50,511.7	7,259,746.7	4,659.4	783,531.0	78,332.6	74,083.0	30,583.3	2,224,856.6	607,438.1	1,561,952.6	12,625,183.4
Jun	12,937,869.2	240,252.2	1,073,317.8	14,251,439.2	4,578.8	432,610.2	14,688,628.1	4,243.6	1,833,341.2	39,166.6	112,338.9	64,321.9	6,245,056.0	1,390,786.2	3,094,705.7	27,472,588.1
Jul	11,864,787.9	285,723.5	828,095.7	12,978,607.1	30,380.7	380,435.8	13,389,423.7	2,137.4	1,458,906.6	87,827.2	160,696.4	58,256.2	5,865,068.7	829,382.3	2,726,299.5	24,577,997.9
Aug	12,168,928.8	353,674.2	862,852.8	13,385,455.8	23,457.8	381,525.5	13,790,439.1	3,182.7	1,483,108.2	84,841.4	154,160.3	56,751.6	5,646,934.2	701,626.2	2,783,596.5	24,704,640.2
Sep	14,342,241.3	404,040.4	947,184.1	15,693,465.8	11,309.1	114,502.6	15,819,277.6	2,685.5	1,688,992.2	82,493.4	168,880.8	90,032.4	6,410,594.6	776,997.6	3,307,033.6	28,346,987.7
Oct	15,103,817.1	439,336.7	1,190,702.7	16,733,856.4	8,575.8	147,053.3	16,889,485.5	3,497.2	1,573,857.1	84,628.9	176,455.5	83,441.8	6,756,087.7	958,746.4	3,345,567.7	29,871,767.9
Nov	15,816,643.6	534,621.6	1,241,055.7	17,592,320.9	92,509.4	133,475.4	17,818,305.6	4,173.2	1,784,153.1	92,939.9	244,115.1	89,997.7	7,059,070.8	1,046,257.0	3,659,406.4	31,798,418.9
Dec	16,937,697.1	613,283.2	1,290,630.5	18,841,610.7	94,004.9	201,484.9	19,137,100.5	42,811.4	1,831,385.7	55,157.4	162,437.9	138,722.6	7,736,287.7	1,184,706.9	4,116,277.7	34,404,887.7
2024																
Jan	26,686,959.6	746,212.0	1,754,255.7	29,187,427.3	113,265.9	169,629.6	29,470,322.8	7,317.9	3,007,687.4	114,298.0	290,202.8	182,727.0	11,623,761.9	1,949,662.4	6,346,389.9	52,992,370.2
Feb	36,944,811.1	818,341.2	2,810,669.8	40,573,822.1	177,789.1	340,577.8	41,092,189.0	9,458.4	4,421,333.7	105,237.1	454,842.1	279,727.9	16,146,119.3	2,608,075.1	9,345,381.2	74,462,363.7

Source: Reserve Bank of Zimbabwe, 2024

TABLE 5.1: COMMERCIAL BANKS -ASSETS

ZWL\$ millions

End of	Bond Notes & Coins	Foreign Notes & Coin	Balances with RBZ	Balances with Other Depository Corporations	Balances with Foreign Banks	Other Claims on Non-residents	Debt Securities				Loans and Advances				Other claims	Contingent Assets	Other Assets	Non Financial Assets	TOTAL
							Government ¹ Securities	Local Government securities	Public Enterprises	Other ²	Government	Local Government	Public Enterprises	Other Institutional Units ³					
2021																			
Jan	1,237.43	39,565.64	71,463.64	12,288.89	39,092.85	10,921.99	8,281.80	-	1.18	16.67	18.01	1,264.28	71,090.96	718.83	25,036.22	12,333.21	32,123.11	325,454.7	
Feb	1,320.27	38,100.03	69,341.48	16,867.76	38,108.83	6,341.39	12,518.15	-	1.26	24.15	22.69	1,493.66	77,324.34	774.89	28,339.17	15,953.14	33,612.14	340,143.4	
Mar	1,244.16	38,369.53	76,479.44	5,317.61	41,401.24	8,733.65	15,889.61	-	19.21	15.17	21.67	1,309.75	80,607.03	878.97	32,908.13	19,302.34	30,861.86	353,393.9	
Apr	1,430.83	38,008.89	79,592.64	5,639.40	48,564.03	7,679.05	18,267.01	-	19.23	19.86	12.71	1,336.70	91,062.16	956.75	34,537.88	21,214.88	32,383.77	380,788.7	
May	1,648.09	28,677.21	87,611.51	6,479.66	59,745.10	11,582.44	18,846.75	-	152.75	21.77	16.58	1,263.75	94,790.46	990.41	35,592.28	21,398.95	31,307.45	400,218.5	
Jun	1,419.27	28,452.53	69,413.26	24,215.35	70,835.98	17,601.31	17,152.75	-	19.46	17.91	77.79	1,511.86	106,954.15	1,247.08	26,856.45	26,444.57	33,288.94	425,601.6	
Jul	1,794.72	29,100.73	97,429.50	15,901.02	79,937.02	25,314.30	21,665.10	-	290.76	17.32	67.80	1,351.13	117,348.16	1,301.18	26,869.18	29,079.64	33,587.68	481,102.6	
Aug	2,137.72	31,734.84	85,441.98	9,099.10	70,391.64	25,194.95	31,434.20	-	339.72	51.28	22.49	1,583.28	132,522.63	1,337.19	32,281.12	30,022.43	37,697.05	491,355.6	
Sep	2,417.81	36,259.54	93,032.71	6,164.78	66,640.78	25,023.38	31,460.81	-	366.88	57.60	21.07	1,531.08	134,780.92	1,342.62	31,980.97	30,439.34	34,630.85	496,213.6	
Oct	1,993.06	47,379.62	99,470.02	7,339.71	86,302.62	26,928.47	37,639.16	-	188.07	121.59	21.20	1,683.89	149,477.36	1,523.34	49,580.96	40,853.06	36,664.31	587,237.6	
Nov	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	1,882.53	168,661.25	1,484.24	52,327.68	40,073.22	43,878.52	616,366.5	
Dec	2,315.32	46,412.99	109,803.84	10,942.92	87,347.07	33,690.93	38,610.29	-	185.99	4,146.13	21.09	1,675.53	184,836.87	3,368.75	60,916.98	41,811.67	59,011.63	686,388.6	
2022																			
Jan	2,359.27	49,206.02	108,119.97	10,419.90	66,808.45	30,774.31	38,636.84	-	186.80	801.50	20.33	1,632.73	199,495.34	2,997.94	53,627.76	47,405.91	69,989.80	684,641.9	
Feb	1,971.78	57,553.54	112,522.99	14,300.66	70,750.63	28,703.53	44,705.21	-	976.55	20.34	158.06	5,367.16	215,520.37	3,055.50	55,099.61	53,459.12	70,832.47	734,997.5	
Mar	1,541.49	70,856.33	130,423.48	15,503.46	82,662.70	43,284.13	44,874.23	-	1,380.20	19.40	253.42	6,240.94	258,715.05	3,092.69	65,660.61	58,874.69	76,938.87	860,321.7	
Apr	1,939.64	70,204.43	144,168.02	23,452.88	117,033.42	26,628.79	57,772.47	-	722.54	37.54	252.44	6,858.06	305,476.79	4,348.46	62,372.28	62,888.55	71,414.75	946,471.1	
May	2,397.94	131,996.38	211,837.59	31,586.61	190,366.81	61,757.62	64,373.91	-	154.99	1,559.14	41.28	2,890.00	16,193.81	4,712.74	134,993.54	94,851.60	111,543.84	1,456,705.7	
Jun	2,263.18	127,839.16	234,109.43	40,937.28	219,607.39	63,631.76	83,690.44	-	653.97	2,159.12	61.20	2,262.29	13,888.60	8,954.46	169,511.81	110,528.09	168,440.54	1,724,666.1	
Jul	1,578.47	147,217.74	284,912.89	34,334.13	202,815.28	41,246.78	86,971.63	-	394.34	1,852.14	100.65	349.68	22,516.21	9,737.92	144,090.18	129,869.55	192,524.32	1,857,204.0	
Aug	1,630.70	247,190.46	377,078.80	64,650.96	273,181.97	29,186.59	95,346.12	-	330.12	3,556.96	113.50	2,871.14	26,564.57	11,493.92	167,029.36	238,442.98	194,745.11	2,412,082.6	
Sep	1,791.71	270,594.59	465,301.31	68,020.95	370,323.69	18,184.96	134,414.53	-	267.40	4,916.56	115.11	3,063.33	21,773.50	12,680.89	146,133.14	215,417.68	219,933.24	2,756,949.8	
Oct	1,704.79	281,204.64	480,106.49	94,573.08	343,440.15	27,895.35	136,939.74	-	204.69	2,201.55	116.48	3,419.96	22,935.50	15,525.65	165,306.91	232,188.99	245,924.22	2,897,679.6	
Nov	1,644.95	259,109.18	533,438.97	101,870.32	299,715.01	17,089.04	180,534.44	-	141.97	2,292.28	119.53	3,035.55	22,178.73	15,450.39	170,944.78	196,338.19	250,551.19	3,012,537.3	
Dec	1,778.71	263,863.65	603,136.26	110,935.77	299,087.30	7,965.37	266,725.41	-	79.26	3,887.78	114.42	2,821.61	30,272.25	16,130.63	159,126.16	189,560.01	344,235.10	3,363,834.8	
2023																			
Jan	2,391.61	340,953.56	654,740.29	143,455.70	335,380.17	(1,443.59)	301,026.07	-	105.97	4,873.87	228.45	251.24	44,113.17	17,767.70	227,545.42	204,830.78	374,080.77	3,957,814.2	
Feb	1,470.56	366,544.71	691,937.49	71,097.36	452,795.43	21,074.53	306,913.92	-	50.02	1,524.98	318.96	197.44	44,691.50	18,037.18	226,932.96	224,983.29	411,002.80	4,321,424.2	
Mar	1,771.98	344,570.46	755,463.34	103,284.07	478,333.21	41,928.66	330,669.68	-	-	3,884.11	432.22	149.78	48,725.38	28,439.56	554,840.85	254,605.57	438,790.17	5,065,173.9	
Apr	1,631.24	388,822.83	903,029.49	144,252.31	555,886.92	32,206.95	361,846.09	-	-	8,716.45	559.82	99.28	54,058.39	28,899.91	1,722,384.40	321,765.39	476,263.19	5,214,693.6	
May	1,010.26	907,818.70	1,932,225.57	281,052.93	1,351,116.97	84,147.32	570,367.60	-	-	8,974.78	4,599.15	80.34	112,188.06	65,696.39	607,438.10	669,908.72	758,154.17	11,198,912.9	
Jun	1,762.11	1,979,000.71	4,218,755.04	444,538.09	2,584,596.63	350,042.51	865,465.55	-	221.09	10,133.46	8,052.34	260,946.26	8,487,837.63	92,224.26	1,390,786.24	1,304,228.92	2,222,499.38	24,221,090.2	
Jul	1,305.13	1,428,604.02	3,898,282.53	359,151.15	2,646,743.26	337,541.82	1,133,463.14	-	153.30	7,368.09	68.07	208,253.70	6,917,007.30	129,308.58	829,382.28	1,155,945.57	2,438,538.20	21,491,116.1	
Aug	1,664.09	1,370,651.81	4,309,693.74	391,792.23	2,693,989.06	208,098.88	1,084,784.90	-	138.30	7,469.95	75.80	205,341.47	6,863,348.14	127,816.16	701,626.16	1,081,800.09	2,446,465.02	21,494,755.8	
Sep	1,503.56	1,763,364.33	4,914,305.55	517,813.92	2,760,807.78	247,094.60	1,204,684.14	-	9.75	9,935.82	92.05	219,878.94	8,245,053.80	151,685.43	776,997.57	1,312,147.78	2,668,520.81	24,793,895.8	
Oct	1,977.18	2,059,471.85	5,625,069.70	562,790.91	2,202,475.21	175,235.94	1,172,130.22	-	0.03	10,816.83	98.06	237,525.73	8,864,363.09	153,534.70	958,746.42	1,351,846.54	2,767,099.33	26,143,181.7	
Nov	2,295.18	2,278,921.91	5,913,094.15	568,556.41	2,451,981.00	180,229.25	1,337,040.40	-	0.03	10,921.42	59.77	238,702.30	9,040,518.08	158,702.11	1,046,256.98	1,702,370.26	2,868,031.98	27,797,681.2	
Dec	2,947.49	2,536,437.97	5,489,443.24	657,432.63	2,268,702.96	155,742.88	2,420,663.39	-	0.03	12,324.59	73.45	248,699.79	9,507,281.46	255,007.08	1,184,706.91	1,748,495.98	3,349,062.31	29,837,022.2	
2024																			
Jan	2,536.36	4,749,173.95	8,535,153.83	940,210.80	3,564,879.01	285,807.60	3,972,600.87	-	0.03	17,912.41	198.80	374,088.29	14,957,169.30	312,516.30	1,949,662.45	2,737,500.88	4,289,981.53	46,689,392.4	
Feb	2,519.25	6,564,463.71	11,709,703.62	1,772,649.65	4,708,270.62	153,450.01	5,911,393.45	-	0.03	26,073.06	232.00	488,602.76	22,234,523.09	378,975.16	2,608,075.14	3,125,793.33	5,812,047.28	65,496,772.2	

Source: Reserve Bank of Zimbabwe, 2024

Notes

1. Government securities include treasury bills and bonds

2. Includes bankers acceptances, discounted bills and negotiable certificates of deposits.

3. Includes households, other financial corporations.

TABLE 5.2 : COMMERCIAL BANKS - LIABILITIES

ZWL\$ millions

End of	Deposits							Debt Securities	Foreign Liabilities	Amounts Owing to			Capital and Reserves	Contingent Liabilities	Other Liabilities	TOTAL
	Demand	Savings	Time Deposits	Total Deposits from the public	Other Depository Corporations	Government	Total			RBZ	Other Depository Corporations	Other Financial Corporations				
2021																
Jan	158,888.8	28,456.6	10,150.2	197,495.5	2,580.8	5,423.4	205,499.8	1,142.5	12,732.6	391.1	519.6	376.7	50,147.7	25,036.2	29,608.5	325,454.7
Feb	162,092.2	26,146.3	12,239.7	200,478.2	2,809.1	4,762.5	208,049.7	1,150.4	12,833.2	409.2	540.7	609.9	54,930.3	28,339.2	33,280.7	340,143.4
Mar	165,101.1	30,313.5	12,276.4	207,691.0	4,541.2	4,845.3	217,077.6	1,331.7	11,620.2	75.4	1,136.7	408.9	58,208.9	32,908.1	30,626.5	353,393.9
Apr	191,923.5	31,441.3	11,549.5	234,914.3	2,195.0	5,346.7	242,455.9	1,190.1	11,503.5	176.5	757.1	409.9	60,361.3	34,537.9	29,396.5	380,788.7
May	194,108.9	40,921.9	15,896.4	250,927.2	1,705.9	6,802.1	259,435.2	1,186.9	11,783.3	654.2	145.2	429.0	61,202.0	35,592.3	29,790.4	400,218.5
Jun	211,950.0	40,878.5	18,536.0	271,364.4	2,696.6	6,202.3	280,263.2	1,211.8	11,575.5	662.3	368.5	462.6	63,417.5	26,856.5	40,783.7	425,601.6
Jul	226,860.1	48,928.9	19,775.4	295,564.4	2,991.7	5,012.2	303,568.3	1,169.2	12,552.8	706.9	476.2	552.8	66,514.1	26,869.2	68,693.1	481,102.6
Aug	237,167.0	38,425.4	25,114.2	300,706.5	3,601.5	5,873.7	310,181.7	1,216.2	13,354.7	1,444.4	1,678.3	478.6	72,123.3	32,281.1	58,597.3	491,355.6
Sep	263,598.2	37,954.3	21,954.4	323,506.9	3,643.0	3,469.0	330,618.9	2,141.0	11,770.4	1,453.1	-110.6	375.4	71,255.0	31,981.0	46,729.4	496,213.6
Oct	299,038.0	50,766.0	22,882.7	372,686.7	2,824.1	3,023.7	378,534.5	2,411.8	14,077.4	1,095.3	1,109.9	503.1	78,644.6	49,581.0	61,280.0	587,237.6
Nov	307,063.4	52,309.9	27,875.3	387,248.6	3,325.7	2,764.9	393,339.3	2,869.4	12,437.2	2,726.5	1,352.5	347.1	89,288.6	52,327.7	61,678.3	616,366.5
Dec	334,599.0	58,318.5	30,455.6	423,373.1	3,842.1	3,855.7	431,070.9	3,027.0	13,896.4	2,808.1	1,693.3	139.8	109,665.4	60,917.0	63,170.8	686,388.6
2022																
Jan	346,619.5	43,438.8	31,158.1	421,216.4	2,962.5	3,864.8	428,043.7	2,995.6	14,406.9	2,688.6	1,043.2	230.5	122,752.1	53,627.8	58,853.6	684,641.9
Feb	358,979.4	51,510.7	38,313.7	448,803.8	3,229.3	4,248.7	456,281.8	3,834.1	16,267.7	2,120.4	1,338.1	226.8	130,981.3	55,099.6	68,847.8	734,997.5
Mar	422,934.6	58,283.5	42,258.5	523,476.6	3,062.2	5,171.3	531,710.2	3,850.2	18,374.8	2,137.0	2,779.1	810.6	149,781.8	65,660.6	85,216.5	860,321.7
Apr	479,558.7	74,880.3	40,491.0	594,930.0	6,377.5	7,486.7	608,794.2	3,792.3	21,445.6	2,173.0	3,173.0	486.8	149,610.1	53,372.3	103,623.7	946,471.1
May	666,937.8	137,419.9	55,389.8	859,747.5	7,310.9	7,249.8	874,308.3	5,769.3	39,105.1	2,383.3	2,207.5	321.8	214,978.6	134,993.5	182,638.3	1,456,705.7
Jun	773,692.7	154,956.9	63,511.7	992,161.3	4,597.1	10,018.0	1,006,776.4	6,743.2	42,701.8	2,898.5	3,389.3	345.2	307,341.8	169,511.8	124,958.1	1,724,666.1
Jul	810,906.6	173,134.0	74,324.5	1,058,365.1	7,170.0	9,153.8	1,068,235.9	7,994.5	54,168.7	2,814.9	2,948.9	1,339.1	355,597.9	144,090.2	220,013.9	1,857,204.0
Aug	1,100,922.1	219,798.6	110,595.1	1,431,315.7	7,902.0	7,675.2	1,439,781.1	12,484.6	64,160.3	3,230.7	2,791.8	555.2	421,880.4	167,029.4	300,169.0	2,412,082.6
Sep	1,328,584.6	256,980.2	127,051.1	1,712,616.0	1,482.9	8,473.0	1,722,571.9	13,789.2	81,182.4	3,720.2	5,632.9	587.2	465,063.9	146,133.1	318,269.0	2,756,949.8
Oct	1,365,908.5	205,688.8	128,186.9	1,699,784.2	813.8	6,314.3	1,706,912.3	14,933.2	83,998.0	28,072.2	4,282.4	762.5	486,396.6	165,306.9	407,015.5	2,897,679.6
Nov	1,481,503.5	243,239.9	146,530.0	1,871,273.4	291.3	6,366.6	1,877,931.3	12,665.1	67,318.9	19,973.5	5,349.1	339.6	514,200.0	170,944.8	343,815.1	3,012,537.3
Dec	1,697,008.7	235,271.2	181,090.6	2,113,370.5	1,514.4	7,399.5	2,122,284.4	13,296.8	106,071.5	10,597.8	9,610.4	752.5	621,113.3	159,126.2	320,981.8	3,363,834.8
2023																
Jan	2,139,458.0	78,197.7	215,537.0	2,433,192.7	214.3	41,333.8	2,474,740.8	12,923.7	123,605.0	4,974.3	5,669.1	675.5	723,452.2	227,545.4	384,228.1	3,957,814.2
Feb	1,997,073.4	398,595.8	230,549.9	2,626,219.1	303.5	10,655.7	2,637,178.4	14,443.3	140,484.9	8,092.9	13,273.6	3,109.0	780,290.7	226,933.0	497,618.5	4,321,424.2
Mar	2,218,678.7	384,245.5	262,119.8	2,865,044.1	1,272.8	5,953.0	2,872,269.9	15,181.9	166,322.5	9,639.9	15,494.1	3,714.6	846,479.9	554,840.9	581,230.2	5,065,173.9
Apr	2,646,522.9	382,678.9	197,662.2	3,226,864.0	173.4	9,463.7	3,236,501.1	1,115.5	201,674.1	13,321.9	21,331.0	6,418.8	935,402.2	214,270.9	584,658.1	5,214,693.6
May	5,196,712.7	969,812.4	435,965.9	6,602,490.9	514.9	50,270.4	6,653,276.3	1,287.6	493,894.8	78,332.6	65,967.5	30,583.3	1,815,309.9	607,438.1	1,452,822.8	11,198,912.9
Jun	10,038,744.6	2,287,818.9	789,112.9	13,115,676.4	1,468.6	432,367.0	13,549,512.0	1,177.5	1,201,797.0	39,166.6	101,465.7	64,321.9	5,042,026.4	1,390,786.2	2,830,837.1	24,221,090.2
Jul	9,592,825.0	1,787,488.9	592,115.4	11,972,429.2	9,138.5	380,190.7	12,361,758.4	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	21,491,116.1
Aug	9,698,801.3	1,920,804.2	622,360.9	12,241,966.5	1,479.8	381,277.2	12,624,723.5	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	21,494,755.8
Sep	13,388,822.1	319,686.0	695,555.0	14,404,063.1	4,754.8	114,251.5	14,523,069.4	504.3	1,036,635.6	82,493.4	152,779.3	90,032.4	5,159,376.7	776,997.6	2,972,007.2	24,793,895.8
Oct	14,087,303.5	312,655.9	827,902.5	15,227,861.9	1,692.7	146,801.2	15,376,355.8	522.9	1,106,440.5	84,628.9	159,670.3	83,441.8	5,427,255.6	958,746.4	2,946,119.7	26,143,181.7
Nov	14,816,672.7	306,014.4	882,972.1	16,005,659.2	5,789.4	133,219.7	16,144,668.4	432.3	1,259,039.0	92,939.9	227,935.0	89,997.7	5,701,702.0	1,046,257.0	3,234,709.9	27,797,681.2
Dec	15,726,758.6	369,405.4	808,422.2	16,904,586.1	6,923.3	201,225.8	17,112,735.3	36,808.0	1,314,667.6	55,157.4	153,701.6	138,722.6	6,264,918.7	1,184,706.9	3,575,604.1	29,837,022.2
2024																
Jan	24,824,665.8	662,989.2	1,191,915.8	26,679,570.7	25,881.9	169,368.5	26,874,821.1	168.2	2,102,990.2	114,298.0	279,174.1	182,727.0	9,532,603.9	1,949,662.4	5,652,947.5	46,689,392.4
Feb	34,081,030.9	911,544.4	1,983,870.0	36,976,445.3	7,146.9	340,314.0	37,323,906.2	151.1	3,106,432.1	105,237.1	449,118.3	279,727.9	13,237,287.6	2,608,075.1	8,386,836.6	65,496,772.2

Source: Reserve Bank of Zimbabwe, 2024

TABLE 6.1: BUILDING SOCIETIES -ASSETS

\$ millions

End of							Debt Securities				Loans and Advances			Other Assets	Non Financial Assets	TOTAL
	Bond Notes & Coins	Foreign Notes & Coin	Balances with RBZ	Balances with Other Depository Corporations	Balances with Foreign Banks	Other Claims on Non-residents	Government ¹ Securities	Local Government securities	Public Enterprises	Other ²	Mortgages	Government	Other			
2021																
Jan	188.7	2943.3	5,986.5	793.8	843.5	-	1,783.8	10.2	-	211.3	1,091.3	0.0	9,329.1	2980.3	7,685.1	33,846.9
Feb	345.7	2762.9	6,004.8	811.1	984.2	-	2,731.0	9.2	-	236.8	2,089.3	-	8,950.2	2949.2	7,790.6	35,665.0
Mar	168.3	2278.9	6,313.1	1594.4	1,028.2	-	1,341.7	8.4	-	415.1	1,242.4	-	10,867.7	3027.5	7,841.0	36,126.8
Apr	206.9	2702.1	5,302.6	1156.7	1,085.4	-	871.7	7.7	-	508.9	1,581.5	-	14,233.6	3431.1	7,237.9	38,326.2
May	210.3	1687.6	5,962.2	1250.9	3,847.1	-	116.9	7.0	-	517.7	1,568.8	-	17,154.9	2927.9	7,532.9	42,784.2
Jun	249.6	1649.7	6,202.6	1163.8	1,866.7	-	204.6	6.5	-	588.0	1,851.9	-	18,795.4	2580.9	7,701.1	42,860.7
Jul	283.7	1212.2	7,193.4	1892.7	1,875.4	-	1,143.4	6.0	-	447.3	1,963.2	-	18,280.3	3923.5	7,695.6	45,916.5
Aug	352.8	1408.8	7,869.3	2537.6	2,316.2	-	3,535.6	5.4	-	399.5	2,101.3	-	19,422.2	3837.6	7,666.6	51,453.0
Sep	349.8	1926.6	7,608.5	2430.2	1,941.4	-	4,314.6	5.1	-	205.2	2,231.7	-	20,461.1	4013.2	9,460.7	54,948.1
Oct	411.5	2396.2	8,221.0	2162.4	3,421.5	-	5,627.7	4.3	-	271.1	2,539.5	-	22,881.3	5432.3	9,501.3	62,870.1
Nov	339.8	3578.4	7,561.6	2568.8	2,299.5	-	5,882.7	3.7	-	566.4	2,788.5	-	27,326.1	4400.3	9,614.3	66,930.0
Dec	351.1	3217.3	8,557.8	2619.2	3,620.2	-	2,353.6	3.0	-	1,189.0	2,786.9	-	33,115.3	5610.8	11,334.1	74,758.3
2022																
Jan	324.6	3,504.3	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	79,830.9
Feb	411.5	4,021.5	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	90,154.6
Mar	354.3	4,413.6	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	103,237.4
Apr	546.4	3,054.1	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	116,768.1
May	639.5	8,326.7	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	175,898.5
Jun	418.5	8,464.3	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	219,633.0
Jul	700.4	9,914.6	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	243,565.1
Aug	863.8	14,422.1	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	281,377.1
Sep	1,086.8	14,998.2	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	336,005.2
Oct	1,158.3	14,768.7	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	348,479.7
Nov	1,449.3	22,456.9	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	365,836.9
Dec	1,470.7	23,012.7	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	421,138.1
2023																
Jan	2,402.7	32405.1	47,062.6	8410.8	50,364.6	-	17,976.2	0.0	23,668.5	2,406.3	18,311.0	-	132,757.4	41367.4	69,570.1	446,702.8
Feb	234.9	59685.4	50,103.0	9568.6	62,701.4	889.9	24,809.7	0.0	26,667.1	4,451.9	21,629.1	-	146,798.4	50093.6	70,987.9	528,620.9
Mar	214.6	72311.9	57,399.6	9196.8	51,300.9	-	28,841.5	0.0	24,689.0	5,503.9	19,118.6	-	170,376.6	54524.7	84,489.1	577,967.3
Apr	184.1	61341.6	63,129.5	16343.2	61,444.0	-	28,727.0	0.0	28,119.0	5,989.2	27,619.9	-	205,412.2	81442.9	86,571.2	666,323.9
May	78.1	125685.1	100,808.7	22707.0	195,646.6	-	81,344.3	0.0	69,908.9	6,246.8	53,180.7	-	440,462.4	103176.1	116,103.7	1,315,348.2
Jun	176.6	227001.8	172,666.5	25998.2	452,772.6	40,326.7	115,193.3	0.0	196,310.3	4,209.5	121,677.5	-	870,075.1	230604.4	544,587.8	3,001,600.3
Jul	162.7	132017.2	220,995.0	20797.2	459,668.2	32,010.8	105,308.6	0.0	154,472.7	13,777.8	153,638.5	-	697,177.8	209734.6	612,937.8	2,812,698.9
Aug	611.0	105296.6	309,821.7	55744.7	475,838.3	37,447.1	102,495.2	0.0	153,578.2	6,767.5	135,193.3	-	758,439.2	223114.4	564,622.1	2,928,969.2
Sep	949.3	193065.6	339,269.2	41680.1	437,996.0	58,554.5	110,351.3	0.0	161,346.6	4,522.1	153,113.7	-	880,148.8	290026.7	565,616.4	3,236,640.3
Oct	403.8	204713.4	254,684.1	187632.1	440,150.3	65,022.1	97,046.1	0.0	176,111.9	13,771.8	173,523.5	-	829,479.5	345029.3	586,015.6	3,373,583.5
Nov	370.5	222344.7	387,213.2	160896.0	326,510.1	50,688.3	159,225.4	0.0	173,990.9	28,127.2	187,363.3	-	926,663.7	395549.5	595,811.6	3,614,754.5
Dec	403.7	251968.8	457,034.9	261067.9	345,348.0	56,551.7	185,131.1	0.0	166,902.0	27,875.9	222,503.1	0.7	973,788.6	507890.9	658,045.7	4,114,512.9
2024																
Jan	367.9	368046.7	524,020.9	471915.0	363,325.6	40,412.9	280,803.2	0.0	280,441.0	45,935.9	339,610.7	-	1,563,405.5	649087.4	742,734.0	5,670,106.8
Feb	578.8	637645.2	797,581.2	618074.6	613,309.7	24,680.4	425,783.2	0.0	399,313.5	67,900.2	519,513.4	-	2,188,186.8	904519.6	937,957.6	8,135,044.1

Source: Reserve Bank of Zimbabwe, 2024

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	Savings	Time Deposits	Total Deposits from the public	Other Depository Corporations	Government	Total	Debt Securities	Foreign Liabilities	Amounts Owing to			Capital and Reserves	Other Liabilities	TOTAL
									RBZ	Other Depository Corporations	Other Financial Corporations			
2021														
Jan	17,060.5	985.1	18,045.7	150.0	15.0	18,210.7	291.2	3,018.1	0.0	81.3	0.0	6,054.0	6,191.6	33,846.9
Feb	18,610.7	1,047.5	19,658.2	150.0	15.0	19,823.2	318.2	3,075.5	0.0	40.7	0.0	6,533.5	5,874.0	35,665.0
Mar	18,562.7	1,070.5	19,633.2	150.0	15.0	19,798.2	320.8	3,377.0	0.0	241.5	0.0	6,727.5	5,661.8	36,126.8
Apr	19,021.2	1,353.2	20,374.5	500.0	15.0	20,889.5	325.0	4,244.8	0.0	181.9	0.0	6,267.0	6,418.0	38,326.2
May	22,332.1	1,453.5	23,785.6	500.0	15.0	24,300.6	350.2	4,279.9	0.0	394.8	0.0	6,067.1	7,391.6	42,784.2
Jun	22,784.4	1,675.4	24,459.8	209.5	70.5	24,739.8	359.1	3,855.1	0.0	570.4	0.0	6,623.0	6,713.2	42,860.7
Jul	25,425.9	1,997.8	27,423.7	25.0	15.0	27,463.7	365.2	3,488.6	0.0	274.6	0.0	7,194.2	7,130.1	45,916.5
Aug	27,475.7	2,728.9	30,204.6	60.0	15.0	30,279.6	668.2	5,344.8	0.0	621.9	0.0	7,683.7	6,854.8	51,453.0
Sep	29,023.8	2,834.6	31,858.5	76.0	15.2	31,949.7	1,062.2	4,465.7	0.0	181.9	0.0	10,227.1	7,061.5	54,948.1
Oct	30,925.8	4,239.0	35,164.7	0.0	30.0	35,194.8	1,329.1	7,432.5	0.0	0.0	0.0	10,906.3	8,007.4	62,870.1
Nov	34,486.8	4,344.1	38,830.8	0.0	15.0	38,845.9	1,149.7	7,028.7	0.0	203.6	0.0	11,575.7	8,126.5	66,930.0
Dec	33,974.4	4,856.8	38,831.3	80.0	15.0	38,926.3	1,750.9	9,746.8	0.0	712.0	0.0	15,101.8	8,520.4	74,758.3
2022														
Jan	31,695.1	5,983.6	37,678.7	0.0	15.0	37,693.7	1,771.4	10,991.6	0.0	373.7	0.0	18,063.5	10,937.0	79,830.9
Feb	37,132.1	7,089.1	44,221.1	0.0	15.0	44,236.1	1,703.8	14,215.9	0.0	431.6	0.0	18,241.5	11,325.7	90,154.6
Mar	44,187.4	6,190.7	50,378.1	0.0	15.0	50,393.1	1,742.3	15,620.9	0.0	501.9	0.0	20,548.8	14,430.4	103,237.4
Apr	52,979.2	6,553.0	59,532.2	0.0	15.0	59,547.2	1,536.3	17,027.1	0.0	704.1	0.0	23,099.0	14,854.4	116,768.1
May	86,411.7	6,683.0	93,094.7	0.0	15.0	93,109.8	1,477.7	34,306.7	0.0	1,033.4	0.0	22,645.2	23,325.7	175,898.5
Jun	98,008.7	8,427.1	106,435.9	1,030.1	15.0	107,481.1	1,496.4	40,346.3	0.0	1,200.6	0.0	42,213.2	26,895.5	219,633.0
Jul	111,583.1	9,489.2	121,072.3	1,072.6	15.0	122,159.9	1,225.0	46,145.1	0.0	2,071.5	0.0	55,131.6	16,832.0	243,565.1
Aug	133,071.2	11,398.3	144,469.5	1,625.2	15.0	146,109.7	1,382.6	55,691.4	0.0	2,979.3	0.0	60,157.4	15,056.7	281,377.1
Sep	143,338.6	28,284.7	171,623.3	0.0	15.0	171,638.3	1,339.9	62,659.9	0.0	3,613.8	0.0	79,343.1	17,410.1	336,005.2
Oct	122,775.3	20,897.6	143,672.9	1,214.2	15.0	144,902.1	1,707.3	69,651.9	0.0	4,327.9	0.0	86,799.2	41,091.4	348,479.7
Nov	130,892.9	23,401.5	154,294.3	1,256.4	13.0	155,563.7	1,855.1	72,052.0	0.0	5,140.0	0.0	89,895.0	41,331.2	365,836.9
Dec	149,207.3	30,517.1	179,724.4	1,239.7	103.8	181,068.0	1,933.7	71,142.6	0.0	5,623.9	0.0	118,486.1	42,883.8	421,138.1
2023														
Jan	161,506.8	31,099.4	192,606.2	1,462.2	121.0	194,189.4	3,214.4	72,524.5	0.0	6,622.6	0.0	144,335.3	25,816.5	446,702.8
Feb	210,739.4	27,500.2	238,239.5	1,153.4	15.0	239,407.9	2,349.9	84,724.5	0.0	7,548.9	0.0	155,007.6	39,582.0	528,620.9
Mar	234,480.2	38,088.7	272,568.9	158.0	14.4	272,741.2	1,982.4	89,883.4	0.0	7,502.7	0.0	172,499.0	33,358.6	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
Nov	1,301,463.8	82,076.9	1,383,540.7	79,497.1	15.1	1,463,052.8	4,822.5	525,114.1	0.0	16,180.1	0.0	1,209,652.3	395,932.7	3,614,754.5
Dec	1,541,238.9	142,705.5	1,683,944.4	79,497.1	15.8	1,763,457.2	7,085.0	516,718.0	0.0	8,736.3	0.0	1,308,419.6	510,096.7	4,114,512.9
2024														
Jan	2,094,039.4	96,896.2	2,190,935.6	79,481.7	15.1	2,270,432.3	8,231.4	904,697.2	0.0	11,028.7	0.0	1,826,995.6	648,721.6	5,670,106.8
Feb	2,991,430.0	192,203.3	3,183,633.2	162,422.1	15.1	3,346,070.4	10,388.9	1,314,901.6	0.0	5,723.7	0.0	2,630,626.9	827,332.6	8,135,044.1

Source: Reserve Bank of Zimbabwe, 2024

TABLE 7.1 : SECTORAL ANALYSIS OF COMMERCIAL BANKS LOANS AND ADVANCES

\$('000)

END OF	AGRICULTURE	CONSTRUCTION	COMMUNICATION	DISTRIBUTION	FINANCIAL & INVESTMENTS	FINANCIAL ORGANISATIONS	MANUFACTURING	MINING	SERVICES	TRANSPORT	INDIVIDUALS	CONGLOMERATES	TOTAL
2021													
Jan	23,978,167.4	610,696.1	267,400.2	9,997,383.0	66,046.9	9,811,097.6	7,641,910.4	7,176,323.0	4,807,054.2	1,685,871.1	10,092,630.5	47,525.6	76,182,105.9
Feb	24,581,772.2	653,205.5	285,830.7	10,330,772.0	65,231.4	10,024,935.1	7,949,013.1	6,754,180.2	5,018,015.8	1,766,077.9	10,905,948.4	47,678.1	78,382,660.3
Mar	28,741,816.7	737,140.5	320,102.5	10,604,119.6	76,828.9	10,517,753.1	9,428,559.8	8,179,722.0	5,701,289.5	1,822,020.0	12,528,176.5	33,915.5	88,691,444.6
Apr	31,859,146.3	675,080.9	347,881.0	12,101,683.3	205,760.2	12,046,268.5	10,788,214.4	8,802,924.2	6,559,969.1	1,831,534.4	14,724,055.2	36,984.3	99,979,502.0
May	34,645,328.6	713,518.5	292,339.8	13,012,546.0	70,347.7	10,160,360.7	11,287,317.4	8,318,871.5	7,438,997.6	1,831,015.1	17,169,532.7	10,879.2	104,951,054.8
June	36,527,537.2	993,308.6	357,200.7	14,622,859.3	69,173.2	12,832,747.3	12,635,012.9	7,938,660.3	9,226,503.3	1,903,845.8	19,986,300.5	40,765.7	117,133,914.9
Jul	39,160,305.6	1,280,558.7	411,253.9	16,562,010.5	62,624.8	13,792,648.8	12,583,048.9	8,567,557.8	10,717,151.0	1,820,088.9	22,581,130.3	13,756.8	127,552,136.1
Aug	41,218,056.3	1,372,177.0	431,669.1	15,667,033.1	66,504.4	14,701,546.3	13,446,660.9	8,828,791.2	11,500,069.8	1,942,139.4	27,299,685.3	15,470.3	136,489,803.2
Sep	41,133,553.7	1,649,182.2	433,781.1	16,702,896.3	321,991.2	15,183,417.2	15,271,161.9	9,065,558.1	11,973,442.3	2,145,369.5	30,851,901.8	19,863.2	144,752,118.4
Oct	48,491,758.7	1,644,045.1	477,340.8	20,072,721.7	337,273.5	16,644,705.0	17,906,042.4	10,150,149.7	8,544,940.3	2,418,354.8	35,641,091.1	17,894.6	162,346,317.7
Nov	48,945,526.6	1,598,923.1	394,575.8	20,998,777.0	434,931.6	16,621,266.4	19,372,274.1	10,802,887.6	8,904,904.9	2,882,220.1	40,009,482.2	18,275.2	170,984,044.5
Dec	54,028,791.8	1,778,880.5	556,046.6	24,450,917.2	570,685.1	10,955,470.2	22,025,406.6	10,538,491.2	14,437,886.1	2,996,425.0	43,047,088.4	29,601.2	185,415,689.9
2022													
Jan	58,163,723.8	2,180,551.5	576,438.1	26,576,317.7	366,231.4	8,887,534.5	23,074,734.8	11,840,524.9	15,743,736.5	3,516,259.7	47,325,078.3	29,564.7	198,280,695.9
Feb	59,500,669.7	2,289,260.8	618,640.1	27,925,301.7	641,435.0	9,370,886.7	27,976,121.6	13,027,815.1	20,505,827.5	3,747,288.3	51,007,737.3	19,692.3	216,630,676.1
Mar	66,551,117.8	2,538,377.1	656,335.5	29,688,979.7	660,584.5	10,903,917.1	32,629,411.6	15,688,496.1	38,075,386.7	4,471,441.5	58,500,950.7	802,168.3	261,167,166.6
Apr	74,441,781.1	4,219,500.3	1,441,218.1	33,136,441.4	673,885.9	13,157,284.3	34,426,878.3	18,261,710.3	39,043,359.8	5,001,307.2	63,176,517.9	40,089.6	287,019,974.2
May	101,753,100.1	5,120,524.8	3,358,419.2	50,514,059.3	760,401.2	12,433,390.5	42,057,624.5	28,724,818.4	48,088,662.7	6,286,840.2	76,655,600.2	34,456.8	375,787,897.7
June	118,753,589.0	6,209,658.5	2,293,665.5	64,942,950.0	869,273.2	23,897,585.0	58,442,367.2	37,195,284.1	62,467,707.8	9,414,912.5	96,536,183.0	43,204.2	481,066,380.4
July	133,779,414.0	7,610,614.1	3,684,426.1	77,836,080.2	938,368.0	30,537,998.0	69,408,788.7	46,181,587.4	72,642,938.5	10,449,582.5	111,094,524.5	46,145.7	564,210,467.8
Aug	165,210,571.4	10,163,176.7	2,624,492.9	93,899,073.6	1,266,729.8	39,544,245.3	87,691,102.8	58,330,938.2	97,552,420.8	10,450,507.1	131,625,765.3	154,457.6	698,513,481.5
Sept	201,167,878.5	11,330,918.8	5,038,300.4	110,956,484.0	1,297,748.5	44,492,682.7	101,816,518.3	92,708,096.4	111,883,494.4	11,685,667.9	152,934,863.3	276,752.3	822,189,405.6
Oct	223,506,677.7	12,026,669.5	4,229,873.3	113,451,159.2	1,302,041.3	46,399,745.2	110,333,025.8	79,715,558.1	89,501,330.5	9,611,322.3	175,816,703.6	178,607.8	866,072,714.2
Nov	232,953,535.1	16,431,625.9	11,131,139.8	118,284,970.8	1,687,527.0	42,192,397.3	124,017,335.4	75,874,234.7	94,636,395.6	12,440,947.3	207,085,835.5	197,473.3	936,933,417.8
Dec	253,185,165.2	19,199,455.9	10,466,455.0	135,037,685.1	1,551,994.2	70,805,600.3	136,576,579.6	94,115,141.7	123,404,532.1	12,079,018.7	235,371,108.1	173,717.1	1,091,966,452.8
2023													
Jan	299,237,745.1	22,096,826.9	11,001,194.9	154,399,125.0	2,073,794.8	72,677,263.1	165,905,496.5	124,259,994.3	140,303,195.4	16,560,714.3	290,446,774.7	286,968.1	1,299,249,093.1
Feb	333,081,520.8	26,349,752.5	12,607,980.8	168,969,321.4	3,232,834.7	79,874,665.8	198,087,465.1	146,996,948.4	150,078,778.0	18,960,512.9	335,439,856.5	415,659.5	1,474,095,296.5
Mar	411,138,419.1	28,795,432.6	14,081,946.7	184,250,094.2	3,256,927.2	101,507,881.5	232,125,042.8	168,374,643.7	159,301,093.2	20,786,447.1	364,183,808.4	229,595.5	1,688,031,331.8
Apr	411,638,425.6	28,865,765.5	14,081,964.7	184,833,219.7	3,256,927.2	101,507,881.5	235,076,590.9	168,374,757.6	159,310,920.5	20,785,827.2	365,366,760.5	229,595.5	1,693,328,636.3
May	726,348,772.4	78,828,771.5	44,800,380.0	409,618,602.9	6,584,930.1	226,467,642.5	583,387,051.3	480,909,418.5	381,628,891.5	62,593,512.5	757,858,742.6	267,815.4	3,759,294,531.0
Jun	1,385,380,571.7	173,918,051.5	114,682,839.7	1,119,448,698.2	23,922,347.4	571,712,604.7	1,309,324,347.9	1,111,326,640.1	808,734,970.2	129,722,475.7	1,754,989,459.0	444,788.0	8,503,607,794.2
Jul	1,088,372,491.6	132,529,236.3	101,023,084.2	843,805,813.7	21,291,030.4	370,922,779.8	1,037,949,287.4	824,419,062.0	646,244,001.7	87,491,103.6	1,451,125,105.6	356,098.9	6,605,529,095.1
Aug	1,104,126,310.1	133,512,317.7	105,426,999.2	683,402,044.9	21,345,225.8	393,145,008.1	1,077,529,295.3	824,970,068.6	716,638,286.7	85,309,683.4	1,543,461,599.3	382,505.3	6,689,249,344.4
Sep	1,336,413,273.4	158,136,405.6	121,080,865.9	752,199,791.2	28,592,532.7	465,470,715.5	1,334,020,478.9	1,012,670,250.7	799,826,458.0	102,238,002.6	1,857,297,850.0	586,991.0	7,968,533,615.5
Oct	1,461,090,986.5	163,948,853.9	120,153,516.7	935,064,277.1	24,681,683.2	520,361,009.0	1,381,206,351.2	1,092,469,043.7	859,550,943.1	118,799,556.9	2,126,512,435.0	627,911.8	8,804,466,568.2
Nov	1,397,804,072.5	171,337,302.5	117,526,650.4	1,017,731,862.9	26,161,720.1	535,490,381.0	1,401,587,612.9	992,371,783.2	885,248,702.8	129,500,343.7	2,255,158,373.7	621,795.6	8,930,540,600.9
Dec	1,360,816,417.4	179,675,138.5	121,167,248.1	1,077,783,652.1	46,946,926.9	551,786,675.3	1,483,619,833.9	1,207,471,368.5	863,309,236.7	136,388,007.8	2,458,239,172.8	644,093.7	9,487,847,771.7
2024													
Jan	2,212,746,050.3	265,031,131.4	214,923,355.9	1,663,240,228.2	110,086,710.6	875,780,504.1	2,505,473,968.4	1,910,394,449.6	1,256,413,922.9	237,647,459.8	3,945,256,597.2	1,037,343.5	15,198,031,722.0
Feb	3,435,102,730.5	426,536,836.7	249,129,096.2	2,383,796,904.4	171,219,221.6	1,264,658,167.3	3,631,856,467.6	2,844,642,895.8	2,043,483,472.0	352,320,643.5	5,491,307,643.3	1,518,795.1	22,295,572,874.1

Source: Reserve Bank of Zimbabwe, 2024

/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
2021													
Jan	12,195,945.1	4,725,946.7	13,067,828.6	32,314,625.6	6,804,952.5	19,638,789.0	27,577,248.2	13,566,042.8	60,234,250.6	3,993,814.3	22,146,327.5	314,523.4	216,580,294.3
Feb	12,215,925.4	4,335,293.2	13,268,343.2	31,820,079.5	6,327,338.7	19,480,197.8	27,088,789.9	11,873,767.2	62,647,881.9	3,583,509.9	23,594,651.5	323,276.8	216,559,054.9
Mar	12,086,596.9	5,009,117.9	15,457,881.6	33,668,114.2	7,879,623.6	17,019,379.3	29,927,193.1	12,664,366.4	68,761,992.2	4,513,060.2	25,352,486.1	371,874.6	232,711,686.2
Apr	14,293,712.8	6,264,137.3	17,624,611.6	35,860,252.5	7,955,587.7	18,411,151.8	32,890,743.1	11,445,151.9	81,410,668.9	4,248,558.7	27,176,673.5	411,001.0	257,992,250.8
May	14,731,869.5	5,542,211.6	19,231,383.7	37,283,237.7	7,903,622.6	19,756,317.3	33,027,214.9	22,796,168.0	84,596,653.5	4,504,355.7	28,445,264.8	378,185.1	278,196,484.5
Jun	15,628,935.5	6,154,316.5	20,722,752.3	39,604,431.5	7,861,552.7	21,455,061.8	36,502,664.4	23,449,074.9	92,196,178.9	4,756,434.9	29,731,644.5	415,508.6	298,478,556.4
Jul	14,899,561.1	6,742,913.7	25,082,739.8	39,720,936.0	9,580,503.8	24,570,676.0	38,875,306.1	31,312,003.2	94,151,108.5	5,021,547.7	32,324,374.5	568,402.6	322,850,073.2
Aug	14,056,945.2	6,611,127.0	26,897,316.6	39,624,666.3	9,778,338.9	27,046,621.0	40,693,944.2	26,504,554.0	84,766,848.1	4,915,399.2	33,960,935.1	645,902.4	315,502,598.2
Sep	14,777,285.5	6,264,492.1	27,413,062.1	45,375,795.4	10,337,697.2	25,786,388.3	43,113,093.0	30,700,846.4	95,985,614.8	5,605,871.7	37,606,703.5	687,817.2	343,654,668.4
Oct	14,923,669.7	8,437,829.5	26,583,413.6	47,841,912.8	11,477,927.2	29,796,762.9	51,676,553.8	49,115,499.0	111,611,484.2	5,940,819.2	35,043,857.0	618,831.0	393,068,560.0
Nov	14,147,912.2	7,546,852.9	27,174,334.3	44,238,573.4	11,949,923.7	27,199,271.6	52,401,389.3	49,817,772.3	115,576,831.0	5,911,967.6	37,770,843.3	751,068.7	394,486,740.3
Dec	16,522,401.6	9,204,283.5	26,835,545.0	47,381,404.7	15,303,976.8	43,092,763.3	57,822,911.0	61,555,101.2	122,091,550.6	6,093,367.4	40,046,246.7	1,319,573.7	447,269,125.4
2022													
Jan	17,399,268.4	9,928,816.1	28,146,847.2	46,285,881.1	15,060,177.5	34,087,881.4	60,888,346.7	38,232,883.7	135,579,116.5	6,454,492.6	32,504,960.5	745,336.0	425,314,007.6
Feb	20,260,983.5	9,641,974.7	32,159,803.2	50,825,844.5	15,235,028.5	35,068,548.5	49,157,612.2	43,769,515.0	146,423,512.2	7,768,846.5	36,257,364.0	724,522.4	447,293,555.2
Mar	22,638,817.9	11,683,937.4	34,271,841.3	61,002,811.6	20,352,647.3	34,501,628.6	57,839,997.3	60,678,395.3	173,444,002.6	9,467,563.9	43,160,654.7	970,393.8	530,012,691.6
Apr	26,926,844.7	12,304,918.4	34,924,202.5	67,201,357.8	21,444,798.1	38,606,872.2	61,303,321.1	64,980,792.3	216,612,532.7	10,455,473.9	45,951,692.0	939,217.9	601,652,023.6
May	39,564,579.0	21,954,770.2	42,666,739.4	108,620,498.7	28,757,840.8	54,108,110.4	87,817,845.2	107,568,244.7	291,739,801.6	65,853,453.1	14,310,137.6	1,190,747.9	865,052,768.3
Jun	45,956,287.6	26,686,177.1	47,155,850.8	128,881,143.6	23,783,755.2	60,238,450.0	105,247,922.5	120,389,796.0	326,034,986.6	17,068,663.5	108,828,797.1	1,325,268.7	1,011,597,098.7
Jul	40,699,352.1	28,329,526.0	45,417,841.1	128,847,329.1	21,958,796.0	62,326,844.4	103,536,398.9	112,642,685.5	401,574,353.3	17,902,000.2	112,555,899.5	1,117,408.2	1,076,908,434.3
Aug	68,438,409.6	39,107,020.5	53,616,955.7	171,501,037.8	25,370,674.6	68,913,237.2	162,326,617.3	137,243,494.6	538,409,018.4	23,523,309.1	146,121,882.2	1,197,164.4	1,435,768,821.4
Sep	81,174,128.7	51,501,554.8	58,104,791.5	204,056,688.7	63,246,197.1	174,562,749.5	172,521,502.9	138,936,277.9	626,755,883.0	25,607,188.8	182,077,675.0	11,177,650.8	1,789,722,288.7
Oct	83,201,043.6	63,984,990.3	67,031,137.9	207,367,773.6	40,617,325.3	155,873,800.6	179,051,392.6	157,121,308.5	575,293,016.5	27,092,268.9	201,852,712.9	3,193,614.1	1,761,680,384.8
Nov	88,153,064.5	61,978,896.6	78,744,676.9	236,152,455.1	39,915,042.9	100,872,718.3	214,281,243.0	200,240,592.5	606,580,960.9	32,903,876.7	233,604,874.7	119,223.2	1,893,547,625.3
Dec	106,799,918.4	60,886,327.3	73,518,960.3	260,923,049.6	48,959,835.1	122,528,998.7	242,741,914.1	171,982,170.0	747,151,447.2	37,453,518.8	270,164,633.7	10,753,958.6	2,153,864,731.9
2023													
Jan	114,820,700.8	79,460,381.9	82,589,902.3	305,204,829.9	45,118,619.6	135,072,311.1	263,222,364.1	223,632,204.7	896,980,184.3	37,534,722.0	288,326,194.2	7,916,696.9	2,479,879,111.8
Feb	118,375,609.7	85,995,682.6	93,761,236.2	312,626,341.5	56,688,432.6	147,245,179.4	266,610,300.9	273,709,371.2	938,437,753.7	39,909,193.6	292,841,727.2	6,842,518.8	2,633,043,347.3
Mar	119,963,933.2	85,731,698.4	100,697,025.6	322,453,843.0	45,619,349.1	148,455,496.2	286,712,763.6	273,572,570.9	1,064,798,433.6	44,685,590.6	330,031,150.7	14,190,575.5	2,836,912,430.3
Apr	131,146,380.3	89,322,733.6	99,723,066.8	324,249,300.1	45,619,349.1	149,245,957.9	289,670,780.4	273,578,020.7	1,072,456,655.2	44,926,335.6	331,068,417.4	14,190,575.5	2,865,197,572.7
May	269,460,363.1	210,867,012.3	216,906,304.0	631,589,937.9	113,357,505.7	362,294,051.4	581,761,350.4	545,536,680.6	2,504,454,969.8	102,648,366.2	702,960,786.4	28,985,518.4	6,270,822,846.4
Jun	581,642,309.8	428,772,683.4	410,699,487.7	1,366,510,052.6	227,784,986.6	700,617,673.8	1,094,382,949.6	1,185,026,806.7	5,283,380,622.2	199,474,750.2	1,564,762,675.1	40,673,167.4	13,083,728,165.1
Jul	535,377,934.4	436,808,429.5	413,150,824.0	1,394,747,348.2	206,866,966.8	711,462,740.8	1,157,802,106.8	982,808,623.8	4,533,520,705.6	184,470,180.5	1,464,856,207.2	37,277,944.9	12,059,150,012.5
Aug	537,439,303.1	422,479,784.1	413,226,172.3	1,343,458,227.8	285,743,813.6	662,607,567.9	1,197,898,912.2	1,004,826,660.3	4,639,684,933.9	209,521,849.6	1,553,047,811.0	38,718,344.9	12,308,653,380.6
Sep	632,283,427.7	491,562,911.4	426,060,663.5	1,510,241,869.9	296,604,785.0	789,587,698.1	1,300,914,518.5	1,250,791,974.4	5,214,851,978.1	217,382,274.5	1,781,106,637.9	43,583,660.4	13,954,972,399.2
Oct	721,203,425.9	541,011,315.6	554,440,420.1	1,657,817,920.3	309,251,239.3	841,367,968.7	1,438,592,170.7	1,187,082,973.9	5,659,995,585.3	260,248,908.5	1,906,411,104.9	49,647,602.0	15,127,070,635.2
Nov	703,080,882.8	566,993,243.1	532,803,998.3	1,698,467,822.7	346,291,934.3	269,835,136.3	1,554,832,195.3	1,195,274,632.9	6,063,945,343.0	293,942,495.1	2,031,657,547.5	46,866,707.1	15,885,967,935.9
Dec	605,605,541.7	423,493,370.4	730,799,100.8	1,549,938,533.1	553,801,063.2	767,650,016.2	1,254,233,648.4	1,348,969,145.1	6,689,372,974.4	247,647,472.3	2,091,666,965.1	53,713,528.9	16,882,080,093.7
2024													
Jan	833,932,128.8	694,796,940.8	1,029,474,123.2	2,082,328,111.9	884,819,488.9	2,004,818,592.2	1,699,026,894.5	1,837,959,924.5	12,124,252,579.3	323,794,777.4	3,044,604,553.8	71,184,543.7	26,630,992,659.0
Feb	1,156,065,718.2	1,037,783,187.5	1,369,731,749.1	3,170,746,459.4	1,140,038,016.4	3,174,169,477.5	2,227,190,946.8	2,855,301,054.3	15,834,462,125.0	552,622,448.4	4,294,972,965.3	89,063,348.6	36,904,967,496.7

Source: Reserve Bank of Zimbabwe, 2024

TABLE 8.1: COMMERCIAL BANKS LENDING RATES (percent per annum)

End of	Weighted Lending Rates			
	Individuals		Corporates	
	Minimum	Maximum	Minimum	Maximum
2021				
Jan	32.65	55.57	24.77	61.12
Feb	36.67	52.01	21.36	58.43
Mar	35.83	55.77	22.61	59.03
Apr	35.22	57.08	22.59	59.75
May	34.84	56.21	21.76	59.67
Jun	36.25	57.04	22.46	59.66
Jul	36.56	57.00	21.66	59.81
Aug	41.06	57.39	39.65	65.06
Sep	40.61	58.44	39.50	63.66
Oct	41.86	58.68	45.81	58.54
Nov	39.13	58.74	38.10	64.38
Dec	39.34	58.65	37.94	64.00
2022				
Jan	39.32	57.26	39.62	64.14
Feb	40.55	57.28	64.02	64.02
Mar	40.74	57.83	43.88	63.78
Apr	38.15	59.59	45.56	63.89
May	38.01	59.70	47.25	63.82
Jun	38.45	60.09	48.25	64.31
Jul	82.75	123.71	165.45	218.51
Aug	88.46	123.46	155.96	218.02
Sep	98.07	123.64	158.46	221.58
Oct	99.37	127.72	115.26	222.80
Nov	99.03	127.58	110.97	223.48
Dec	99.02	125.64	110.83	242.53
2023				
Jan	90.05	125.64	116.03	242.53
Feb	60.12	125.64	80.88	242.53
Mar	74.35	110.30	81.46	166.96
Apr	74.48	105.75	86.96	167.31
May	77.86	107.41	83.61	168.27
Jun	76.33	103.85	92.64	167.80
Jul	77.82	103.56	94.80	166.24
Aug	77.63	102.79	93.18	166.18
Sep	76.49	100.20	92.69	166.00
Oct	71.72	102.10	92.43	167.77
Nov	70.15	101.53	93.15	166.18
Dec	69.02	101.71	93.77	164.47
2024				
Jan	70.18	100.81	95.24	164.86
Feb	76.06	99.2	93.76	166.71

Source: Reserve Bank of Zimbabwe, 2024

TABLE 8.2 : COMMERCIAL BANKS DEPOSIT RATES (percent per annum)

	SAVINGS		3 MONTHS	
2021				
Jan	1.57	4.47	6.26	11.15
Feb	1.57	4.24	6.08	11.43
Mar	1.57	4.04	6.79	11.80
Apr	1.57	4.04	6.82	11.78
May	1.57	4.04	6.89	11.72
Jun	1.57	4.24	6.89	11.72
Jul	2.22	4.61	7.32	12.67
Aug	5.28	7.29	9.05	14.29
Sep	5.38	8.25	9.18	13.71
Oct	2.79	5.29	9.26	14.03
Nov	2.96	5.33	10.71	15.05
Dec	3.04	4.97	11.26	15.05
2022				
Jan	3.66	5.76	13.16	16.95
Feb	3.72	6.29	16.68	16.84
Mar	3.83	5.94	14.83	16.95
Apr	4.22	6.35	16.78	18.53
May	4.21	6.35	16.44	18.42
Jun	4.21	6.35	16.61	19.05
Jul	21.06	23.44	50.14	54.58
Aug	20.09	20.25	52.97	57.29
Sep	20.09	20.25	57.25	61.08
Oct	20.09	20.25	54.06	60.55
Nov	20.38	20.53	56.69	60.87
Dec	18.03	18.03	55.32	60.08
2023				
Jan	18.03	18.03	55.32	60.08
Feb	18.03	18.03	55.32	60.08
Mar	34.01	35.26	68.06	73.39
Apr	36.00	36.50	63.06	71.72
May	35.33	35.88	61.31	69.61
Jun	35.33	33.60	59.18	65.00
Jul	34.29	35.29	61.67	69.44
Aug	34.29	35.60	57.67	70.35
Sep	34.29	35.60	61.67	69.33
Oct	34.29	35.60	61.67	70.35
Nov	35.00	38.27	60.81	69.76
Dec	34.38	37.13	57.94	65.65
2024				
Jan	33.75	37.13	56.06	65.65
Feb	33.75	37.13	56.06	65.65

Source: Reserve Bank of Zimbabwe, 2024

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

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

	ALCOHOLIC BEVERAGES & TOBACCO	CLOTHING & FOOTWEAR	HOUSING, WATER, ELECTRICITY, GAS & OTHER FUELS	FURNITURE AND EQUIPMENT	HEALTH	TRANSPORT	COMMUNICATION	RECREATION & CULTURE	EDUCATION	RESTAURANTS & HOTELS	MISC. GOODS & SERVICES	TOTAL NON FOOD	FOOD & NON ALCOHOLIC BEVERAGES	ALL ITEMS
WEIGHTS	4.90	4.35	27.62	5.29	1.42	8.39	2.65	2.27	4.25	1.08	6.46	68.70	31.30	100
2020														
Jan	-3.00	-2.06	-0.28	-2.74	-1.04	-0.84	-1.06	-4.48	11.15	4.75	-4.37	-0.58	0.53	-0.31
Feb	-12.36	-10.83	-2.89	-12.30	-10.59	-10.28	22.91	-8.51	14.28	-12.28	-6.48	-5.06	-7.72	-5.72
Mar	9.23	9.65	16.27	2.69	16.74	0.11	17.92	22.40	-27.82	-11.98	-11.43	4.92	-3.80	2.78
Apr	11.89	-6.38	-7.22	10.27	-0.98	-8.34	-15.68	-12.00	-12.48	-7.83	0.34	-3.49	10.74	-0.21
May	-0.71	-5.16	9.16	-0.59	-8.60	-3.90	-4.34	-3.82	-7.21	4.44	-0.85	1.57	0.57	1.32
Jun	4.42	3.69	8.01	-2.64	7.91	12.94	19.95	11.11	9.88	-4.54	0.25	6.01	-2.51	3.85
Jul	7.34	4.46	-0.64	4.36	4.41	5.10	11.54	-6.38	-6.24	-7.89	-14.18	0.79	11.88	3.43
Aug	-4.40	0.30	0.59	0.10	-0.31	1.24	36.61	-3.95	2.75	-0.69	5.74	1.56	-1.86	0.68
Sep	0.21	-0.46	0.55	-3.17	-0.67	-4.96	4.69	0.09	-1.55	-2.85	-3.21	-0.89	-0.32	-0.75
Oct	-0.88	-2.63	4.38	-3.89	-0.08	0.32	0.85	0.23	0.20	2.44	0.36	1.29	0.48	1.08
Nov	1.65	2.18	0.83	-0.14	1.65	1.13	0.02	0.57	12.03	3.79	0.14	1.72	3.63	2.20
Dec	1.90	3.21	2.81	1.47	0.60	2.51	-0.25	0.15	-1.18	3.98	1.26	2.14	3.92	2.60
2021														
Jan	2.84	1.59	1.52	4.26	2.44	2.57	1.33	-0.72	1.69	-0.48	3.81	2.14	2.87	2.33
Feb	1.27	-0.30	-1.71	-0.49	1.59	1.07	-1.60	10.67	-2.10	-0.94	0.55	-0.16	2.03	0.41
Mar	0.15	-0.08	1.24	4.37	-2.37	0.65	4.58	-0.29	0.02	0.74	-0.18	0.99	0.52	0.87
Apr	0.12	-0.57	0.45	-0.05	0.24	0.70	0.58	-0.99	17.14	1.41	-3.37	0.87	0.25	0.71
May	0.62	2.41	1.41	0.84	-0.02	0.80	0.07	42.32	1.32	2.36	0.65	2.15	0.28	1.66
Jun	1.64	3.87	9.35	6.99	1.48	0.57	0.97	1.28	4.88	2.93	1.92	5.07	2.37	4.38
Jul	1.29	1.73	0.51	-0.08	-0.69	0.33	0.10	0.58	-0.05	-0.01	1.15	0.51	0.06	0.40
Aug	1.73	0.72	1.03	0.99	1.14	1.06	3.56	0.29	-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
2022														
Jan	1.08	0.64	2.14	0.42	0.71	0.43	1.51	12.08	0.94	1.90	0.11	1.68	2.53	1.90
Feb	1.82	3.39	1.89	1.79	0.68	1.08	0.60	0.92	0.35	1.39	1.69	1.76	3.43	2.20
Mar	2.59	2.24	0.77	1.22	0.96	5.86	2.27	0.15	1.02	1.02	-0.06	1.67	3.05	2.04
Apr	3.38	1.68	14.21	5.59	1.77	1.93	1.73	1.76	2.91	6.05	1.87	7.17	6.94	7.11
May	3.70	8.73	2.02	1.21	2.46	3.36	2.47	2.06	0.48	3.33	3.78	3.12	9.56	4.85
Jun	8.20	7.94	12.49	10.84	13.72	5.65	4.95	6.63	4.63	5.35	9.86	9.85	17.32	11.95
Jul	4.57	1.91	8.66	5.87	3.74	2.16	1.21	2.64	11.86	2.00	2.15	5.88	12.09	7.71
Aug	3.71	2.47	2.01	1.44	1.98	1.59	1.91	1.12	0.41	1.21	2.93	2.02	4.94	2.91
Sep	-2.39	-1.80	5.21	-3.33	-0.66	-1.20	10.12	0.36	8.21	-1.80	-1.68	1.99	-3.23	0.36
Oct	0.81	1.31	6.74	1.83	0.72	0.88	2.83	1.21	0.10	0.72	0.68	3.29	2.10	2.93
Nov	-0.23	0.35	0.34	0.60	0.85	0.25	4.30	0.48	16.78	19.32	0.85	1.71	0.23	1.27
Dec	0.39	0.76	0.20	-0.24	0.03	-0.15	3.91	-0.10	0.00	0.73	-0.23	0.28	1.55	0.66
2023														
Jan	0.17	-0.62	0.81	0.34	0.26	0.45	-2.36	0.45	0.06	-0.58	0.54	0.33	-0.77	0.00
Feb	-3.59	-1.56	-3.56	-1.27	-1.02	-4.40	-1.81	-2.19	0.06	-3.63	-7.55	-3.40	-4.54	-3.73
Mar	-0.57	-0.46	-0.01	-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
Nov	1.94	0.60	8.93	-0.36	2.45	1.30	3.24	0.79	4.28	-0.67	1.07	4.39	4.89	4.54
Dec	3.49	1.41	5.40	0.63	0.55	0.86	0.71	1.92	0.22	1.07	1.95	2.90	8.64	4.70
2024														
Jan	2.65	-2.53	5.48	-1.30	-3.17	11.61	-8.22	-3.90	5.52	0.78	-3.36	2.50	15.01	6.58
Feb	3.31	0.26	4.84	0.64	2.77	2.47	8.40	2.25	1.67	1.15	3.35	2.98	9.83	5.39

Source: Zimstat, 2024

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

	NON-FOOD INFLATION												FOOD INFLATION	ALL ITEMS
	ALCOHOLIC BEVERAGES & TOBACCO	CLOTHING & FOOTWEAR	HOUSING, WATER, ELECTRICITY, GAS & OTHER FUELS	FURNITURE AND EQUIPMENT	HEALTH	TRANSPORT	COMMUNICATION	RECREATION & CULTURE	EDUCATION	RESTAURANTS & HOTELS	MISC. GOODS & SERVICES	TOTAL NON FOOD	FOOD & NON ALCOHOLIC CEVERAGES	
WEIGHTS	4.90	4.35	27.62	5.29	1.42	8.39	2.65	2.27	4.25	1.08	6.46	68.70	31.30	100
2020														
Jun	49.10	-10.07	29.30	-16.31	1.57	-10.74	24.86	25.51	-53.67	-27.59	-13.54	9.22	44.68	15.98
Jul	51.72	-10.57	31.42	-14.75	0.95	-2.95	46.48	8.81	-54.66	-35.14	-34.68	8.73	54.96	17.77
Aug	41.24	-5.57	34.15	-8.90	11.10	-6.93	98.46	4.21	-53.15	-34.91	-29.70	10.35	42.88	17.03
Sep	54.50	5.38	41.86	4.35	14.13	-7.18	106.87	-1.44	-33.62	-14.65	-13.91	21.81	65.73	30.52
Oct	19.20	-16.47	38.22	-16.86	1.99	-16.89	109.61	-14.02	-26.79	-24.38	-27.05	7.83	18.98	10.42
Nov	16.40	-8.49	38.98	-10.94	5.74	-10.42	118.10	-9.99	-17.04	-26.54	-26.56	10.98	18.95	12.90
Dec	13.75	-5.58	33.93	-7.91	6.56	-6.80	122.72	-8.61	-13.92	-26.98	-29.39	9.88	14.77	11.10
2021														
Jan	20.60	-2.07	36.36	-1.28	10.32	-3.60	128.10	-5.01	-21.25	-30.63	-23.35	12.89	17.44	14.03
Feb	39.34	9.50	38.02	12.01	25.35	8.60	82.62	14.90	-32.54	-21.66	-17.59	18.72	29.84	21.45
Mar	14.17	6.58	29.52	3.24	5.87	19.12	92.07	6.36	6.81	-2.73	-7.44	18.40	22.51	19.45
Apr	14.30	5.98	30.11	3.19	6.13	19.96	93.18	5.32	25.12	-1.35	-10.56	19.42	22.82	20.29
May	15.83	14.44	20.88	4.68	16.10	25.82	102.08	55.83	36.63	-3.32	-9.20	20.10	22.47	20.70
Jun	12.75	14.64	22.39	15.03	9.18	12.04	70.11	42.04	30.41	4.24	-7.69	19.04	28.60	21.31
Jul	6.39	11.64	23.80	10.15	3.85	6.95	52.67	52.59	39.02	13.15	8.80	18.71	15.01	17.76
Aug	13.21	12.09	24.34	11.12	5.35	6.76	15.74	59.33	35.23	16.34	4.54	18.18	18.05	18.15
Sep	14.96	12.70	25.60	16.41	6.74	12.34	14.92	60.58	36.28	21.35	9.67	20.76	21.15	20.86
Oct	17.72	16.64	21.34	23.27	7.60	13.62	22.43	60.80	38.87	20.39	10.27	21.05	24.80	21.99
Nov	16.80	14.54	22.11	24.82	6.57	13.72	27.83	60.49	15.38	17.92	11.34	20.15	24.28	21.19
Dec	17.38	12.07	20.56	24.61	6.62	10.09	28.48	61.86	16.79	14.71	12.21	19.00	21.96	19.76
2022														
Jan	15.38	11.03	21.29	20.02	4.81	7.80	28.71	82.72	15.93	17.46	8.22	18.46	21.56	19.26
Feb	16.00	15.14	25.74	22.76	3.87	7.80	31.58	66.63	18.83	20.23	9.44	20.73	23.23	21.38
Mar	18.84	17.81	25.15	19.07	7.41	13.39	28.67	68.48	18.98	20.57	9.57	21.54	26.32	22.80
Apr	22.71	20.48	42.29	25.78	9.04	14.77	30.15	73.15	4.52	26.09	15.50	29.14	34.75	30.60
May	26.46	27.91	43.15	26.23	11.74	17.68	33.27	24.17	3.66	27.29	19.09	30.37	47.22	34.70
Jun	34.62	32.92	47.25	30.78	25.21	23.62	38.51	30.74	3.41	30.29	28.37	36.30	68.72	44.47
Jul	38.99	33.16	59.19	38.55	30.80	25.88	40.04	33.42	15.74	32.91	29.63	43.58	89.00	54.99
Aug	41.70	35.49	60.73	39.17	31.89	26.54	37.81	34.54	16.27	31.74	31.34	44.88	96.89	57.92
Sep	35.93	32.94	66.48	32.64	30.19	25.02	45.99	33.85	26.81	27.66	27.17	45.91	86.25	56.09
Oct	35.00	33.64	76.23	32.71	30.19	24.29	39.72	34.98	24.31	26.52	26.89	48.43	83.72	57.47
Nov	33.55	33.65	74.26	32.03	30.42	23.10	39.54	35.12	55.96	48.48	26.56	49.54	78.43	57.06
Dec	30.92	33.36	72.02	30.01	29.63	23.87	44.62	33.64	55.91	47.88	23.73	48.22	77.66	55.93
2023														
Jan	29.74	31.69	69.78	29.91	29.05	23.89	39.11	19.78	54.56	44.29	24.25	46.26	71.94	53.03
Feb	22.86	25.38	60.69	26.01	26.87	23.89	35.79	16.09	54.11	37.14	12.96	38.85	58.69	44.14
Mar	19.07	22.07	59.46	23.60	25.55	23.89	33.36	14.86	54.13	35.54	12.56	36.31	52.99	40.80
Apr	16.38	20.11	43.52	16.85	24.51	23.89	31.87	13.36	50.56	28.25	11.10	28.93	45.87	33.48
May	15.66	10.84	44.93	15.37	25.01	23.89	36.54	12.90	51.63	25.34	9.57	27.96	37.63	30.68
Jun	19.45	3.65	48.01	3.20	20.03	23.89	61.17	11.33	49.36	22.73	6.31	27.58	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
Nov	17.55	1.56	33.71	-2.14	16.48	8.40	40.66	5.48	11.94	2.93	5.52	18.43	29.24	21.63
Dec	21.19	2.22	40.65	-1.28	17.09	9.49	36.33	7.61	12.19	3.27	7.82	21.52	38.26	26.52
2024														
Jan	24.18	0.25	47.17	-2.90	13.08	21.65	28.14	2.95	18.31	4.68	3.64	24.16	60.25	34.84
Feb	33.06	2.10	59.99	-1.02	17.41	30.39	41.46	7.62	20.22	9.87	15.86	32.35	84.37	47.62

Source: Zimstat, 2024

TABLE 10 : SELECTED INTERNATIONAL EXCHANGE RATES

END OF	USA DOLLAR	SOUTH AFRICAN RAND	BOTSWANA PULA	JAPANESE YEN	EURO	POUND STERLING
2022						
Jan	115.422	7.4069	9.8109	0.9995	128.8401	154.8332
Feb	124.019	8.0738	10.7214	1.0732	138.2625	165.6148
Mar	142.424	9.8091	12.4763	1.1665	159.0161	186.8670
Apr	159.348	10.0334	13.1064	1.2217	167.9530	199.4880
May	290.888	18.7787	24.3182	2.2757	312.8351	367.1438
Jun	366.269	22.5194	29.7593	2.6861	382.8607	444.3572
Jul	416.289	25.2673	33.2407	3.1299	425.1560	507.7061
Aug	546.825	32.3336	42.8164	3.9498	548.9033	638.9381
Sep	621.532	34.5376	46.4284	4.2999	609.9716	691.9517
Oct	632.137	34.7014	47.2839	4.2742	628.8500	732.8998
Nov	654.865	38.5947	51.0140	4.7279	677.5889	784.3319
Dec	671.447	39.5836	52.6414	5.0669	715.4935	809.2610
2023						
Jan	796.522	45.7487	61.8897	6.1132	863.6683	983.1863
Feb	889.133	48.1898	66.7294	6.5202	941.1468	1070.6489
Mar	929.862	52.0727	71.3204	6.9912	1013.3634	1151.6803
Apr	1047.445	57.1437	79.4723	7.7646	1151.0384	1309.3061
May	2577.056	130.3252	186.5789	18.4901	2755.1310	3192.3286
Jun	5739.000	306.2597	425.5469	39.6710	6240.5886	7250.9396
Jul	4516.803	255.8972	346.4388	31.8342	4971.8704	5801.8328
Aug	4608.107	246.2293	343.3039	31.5721	5031.5916	5860.1292
Sep	5466.747	288.5390	396.3391	36.6073	5782.7246	6680.6377
Oct	5698.961	301.1746	417.7338	37.9539	6039.7584	6920.5328
Nov	5791.080	309.3526	429.6053	39.3710	6363.8242	7330.4810
Dec	6104.723	329.1177	455.4123	43.1811	6753.9598	7783.5213
2024						
Jan	10152.393	555.5556	745.3522	65.3595	10985.0050	12870.8909
Feb	14912.829	769.2308	1082.9160	99.0099	16156.7220	18886.3930

Source: Reserve Bank of Zimbabwe, 2024

1. ZWL\$ dollar per unit of foreign currency

TABLE 11: ZIMBABWE STOCK MARKET STATISTICS

END OF	All Share Index*	Mining Index	Market Turnover ZWL\$ million	Volume of Shares	Market Capitalisation ZWL\$ millions
2020					
Jan	332.9	344.9	304.86	179,559,446	43,426.5
Feb	473.13	826.73	360.13	172,678,984	60,987.5
Mar	456.21	720.47	425.24	237,667,043	58,612.1
Apr	488.60	826.64	269.66	107,308,931	63,387.9
May	1180.14	1582.86	568.96	218,832,930	152,719.7
June**	1788.75	3995.48	379.93	519,901,300	228,577.1
Aug	1389.23	3709.15	1,026.76	164,501,200	175,678.4
Sep	1638.17	4128.52	4,640.88	1,093,040,821	206,502.5
Oct	1476.87	3792.35	986.70	397,006,127	179,690.0
Nov	1595.59	3322.22	4,103.78	470,899,659	193,270.8
Dec	2636.34	4134.09	2,734.50	316,737,200	317,879.3
2021					
Jan	3600.82	4356.74	3,513.59	2,477,166,688	434,856.23
Feb	4154.37	6683.44	1,529.25	149,031,800	501,184.95
Mar	4489.47	5315.39	4,517.14	203,633,747	531,742.64
Apr	4641.11	5061.28	3,075.98	223,494,202	540,745.24
May	5428.28	6820.54	3,917.41	188,748,200	634,011.15
Jun	6194.88	6211.49	4458.87	248,500,624	745,175.95
Jul	6818.29	6621.17	2921.32	181,010,800	803,900.15
Aug	6652.31	6115.85	3456.94	147,232,800	792,291.48
Sep	8580.16	6014.53	4730.25	2,909,442,557	1,032,472.92
Oct	11329.48	6652.04	5661.76	108,843,000	1,378,227.92
Nov	10695.57	7193.11	9883.24	791,653,520	1,290,069.75
Dec	12079.74	7815.37	17577.25	228,225,060	1,317,205.11
2022					
Jan	12079.74	8196.79	3704.23	82,402,101	1,475,217.45
Feb	14990.42	9300.03	7979.35	156,327,700	1,863,028.60
Mar	15858.92	11289.34	8186.00	117,815,800	1,964,738.42
Apr	28391.75	30527.28	11366.89	193,411,483	3,547,347.52
May	23072.46	20021.24	8211.45	195,475,400	2,893,011.70
June	19791.94	20021.24	14570.16	271,227,100	2,439,165.45
July	16594.91	20021.24	23673.34	239,937,180	2,068,222.01
Aug	13705.12	15473.37	8674.85	139,225,500	1,685,592.28
Sept	14771.65	18929.75	5128.54	137,092,750	1,819,157.07
Oct	15072.14	23659.53	8657.90	201,566,548	1,826,101.68
Nov	14577.46	25478.67	7680.78	90,311,600	1,610,203.36
Dec	19493.85	25487.77	27753.79	472,926,200	2,044,869.14
2023					
Jan	22813.24	25496.86	11638.16	102,792,200	2,460,037.66
Feb	28548.02	29207.92	24410.54	164,006,458	2,576,324.76
Mar	38568.48	37359.78	14262.67	97,920,600	3,381,456.06
Apr	41391.62	36393.55	16756.85	74,505,000	3,482,408.54
May	108195.29	52765.85	34867.41	206,593,600	8,939,058.47
Jun	171408.90	76960.49	85279.40	192,473,571	13,987,476.83
Jul	114746.13	89512.59	40846.72	176,547,600	9,171,346.28
Aug	125134.79	109159.36	39214.53	103,854,600	9,723,577.74
Sep	126642.42	125531.67	91310.72	343,359,119	9,873,493.87
Oct	157083.06	125531.67	31773.08	64,000,500	12,576,665.45
Nov	191271.68	148883.44	54864.31	162,675,500	15,311,628.01
Dec	210833.92	145542.27	109727.94	254,991,213	16,812,914.36
2024					
Jan	542743.66	163733.73	112532.73	79,766,490	43,459,150.79
Feb	525570.76	216534.42	103474.44	73,940,200	41,499,016.93

Source: Zimbabwe Stock Exchange, 2024

*All Share index was introduced in January, 2018

**As at 26 June 2020

TABLE 12.1 : ZETSS AND RETAIL PAYMENTS

Values of Transactions (ZWL\$ millions)

END OF	ZETSS	CHEQUE	POS	ATM	MOBILE	INTERNET
2021						
Jan	255551.3	-	21042.2	2300.3	35349.1	66624.4
Feb	226335.8	-	22882.6	2288.9	36434.4	63598.2
Mar	320422.1	-	28569.9	3316.6	44524.0	86463.9
Apr	288958.8	-	30071.5	2807.0	44131.6	90580.4
May	361427.1	-	36765.1	3193.7	49745.8	89471.3
Jun	388757.5	-	38540.1	3200.0	51437.4	115145.7
Jul	379659.9	-	45808.1	2489.1	57565.8	145027.0
Aug	397539.0	-	52853.9	4086.0	60908.4	159206.6
Sep	477933.6	-	52262.7	4179.5	64139.2	181194.8
Oct	481180.9	-	53165.9	3839.9	65329.0	197972.5
Nov	621896.7	-	56025.3	4877.0	63017.5	252407.9
Dec	747035.6	-	67903.9	4705.5	76511.6	264749.2
2022						
Jan	802677.7	-	55961.6	5074.7	53456.3	218545.3
Feb	672723.0	-	59581.6	5607.0	66812.0	238910.8
Mar	961452.0	-	75050.7	7882.2	82886.9	342168.7
Apr	976617.2	-	89192.6	8391.5	89672.0	293204.6
May	1205990.0	-	110807.3	13712.8	106881.8	469185.2
June	1601225.3	-	134551.0	18810.6	123721.3	618347.5
July	1754112.0	-	170480.6	20413.1	172562.5	713401.1
Aug	2334295.0	-	152343.4	31418.6	178188.9	826377.1
Sep	2793056.6	-	177701.7	35144.4	202368.1	872807.4
Oct	2728731.3	-	186478.9	50202.3	209758.0	622412.8
Nov	3370779.9	-	202876.2	61086.7	213295.3	734610.6
Dec	3310814.9	-	246783.6	76872.0	249516.4	1106346.5
2023						
Jan	3289379.3	-	240010.3	68386.7	238455.3	1107756.4
Feb	3050933.3	-	219437.8	73672.3	245282.5	1202998.5
Mar	5068223.7	-	308609.1	85343.4	328822.3	1517972.6
Apr	5294044.5	-	341571.3	79754.6	355007.3	1517972.6
May	6275310.7	-	518333.9	173170.7	532078.6	3274968.5
Jun	17059664.0	-	882362.6	615190.9	1210486.2	6640627.1
Jul	17859586.4	-	1033836.9	541445.6	1620242.8	6077538.3
Aug	17955865.5	-	1017990.5	649827.9	1440537.4	6244772.4
Sep	18690087.0	-	1221725.3	773363.9	1672654.2	7746084.3
Oct	19808639.1	-	1264577.2	826681.2	5116902.9	8661662.9
Nov	23685304.8	-	1429269.5	901515.6	1999069.4	9557300.7
Dec	26396219.4	-	1805050.5	1092682.6	2604059.2	10150615.3
2024						
Jan	28285124.9	-	1907120.0	1843871.0	4295911.6	22017137.9
Feb	38298901.1	-	2856867.0	2676718.2	5734025.5	29563851.5

Source: Reserve Bank of Zimbabwe, 2024

TABLE 12.2 : ZETSS AND RETAIL PAYMENTS

Volumes of Transactions (000's)

END OF	ZETSS	CHEQUE	POS	ATM	MOBILE	INTERNET
2021						
Jan	720.0	-	9849.3	229.0	94691.4	872.2
Feb	806.0	-	12309.3	527.8	90078.0	754.9
Mar	1112.8	-	15178.8	751.0	105272.0	1003.7
Apr	951.7	-	15185.0	605.5	97253.3	1040.1
May	1029.8	-	16511.3	664.4	103708.7	994.8
Jun	1076.9	-	14797.9	581.9	99349.6	982.1
Jul	1028.2	-	15217.6	551.0	102587.6	980.8
Aug	1045.0	-	14624.5	475.4	105269.7	955.8
Sep	1193.1	-	15397.6	492.2	104141.9	2092.6
Oct	1114.2	-	18207.4	434.5	107294.6	2342.6
Nov	1144.9	-	17435.9	477.0	98386.5	2322.9
Dec	1220.3	-	20029.6	519.5	106428.6	2580.6
2022						
Jan	957.9	-	15480.2	439.9	83661.8	1902.9
Feb	981.0	-	15190.4	433.7	78916.1	1895.3
Mar	1242.3	-	16967.6	519.1	87501.1	2128.6
Apr	1073.0	-	15906.2	458.0	82673.4	1937.6
May	1213.5	-	16069.9	477.8	78385.2	2001.2
June	1190.3	-	15304.7	474.2	75631.7	1705.1
July	1115.8	-	16063.8	517.0	88030.6	1866.7
Aug	1028.0	-	13686.8	489.1	76957.8	1623.7
Sep	1084.6	-	13084.7	455.5	71362.1	2225.2
Oct	969.3	-	12986.8	510.9	67641.7	1825.4
Nov	1001.4	-	12324.1	499.9	59151.5	2430.2
Dec	1013.6	-	14316.9	616.7	60584.5	2469.8
2023						
Jan	918.9	-	11734.0	444.0	48617.1	1693.0
Feb	886.7	-	10301.5	479.9	43326.5	1895.8
Mar	1092.6	-	13217.0	594.0	50037.4	1927.1
Apr	907.6	-	14375.1	526.7	47171.7	1982.9
May	1119.2	-	12808.7	576.7	49143.2	2233.6
Jun	1050.2	-	10190.6	606.0	45488.8	1213.0
Jul	942.7	-	8226.8	1777.1	42648.8	993.7
Aug	888.0	-	8434.6	653.6	42648.8	977.5
Sep	964.1	-	9659.0	703.6	45148.7	1061.4
Oct	949.1	-	9449.3	619.0	50640.6	904.4
Nov	924.5	-	9525.7	623.3	52332.4	1048.5
Dec	924.5	-	11846.0	776.5	56451.0	1026.2
2024						
Jan	914.9	-	10017.9	708.1	52445.0	882.8
Feb	889.7	-	7868.7	737.5	51545.9	904.2

Source: Reserve Bank of Zimbabwe, 2024

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

END OF	EXPORTS	IMPORTS	TOTAL TRADE	TRADE BALANCE
2021				
Jan	282.9	460.3	743.20	-177.4
Feb	340.8	451.9	792.70	-111.1
Mar	461.8	527.2	989.00	-65.4
Apr	444.7	489.9	934.60	-45.2
May	486.8	503.1	989.91	-16.2
Jun	502.5	622.2	-119.7	-55.6
Jul	629.9	667.6	-37.7	-37.7
Aug	597.3	630.2	-32.9	-32.9
Sep	514.4	666.7	-152.2	-152.3
Oct	535.5	713.6	-178.1	-178.1
Nov	647.6	684.3	-36.7	-36.7
Dec	591.2	771.2	-179.9	-180.0
2022				
Jan	543.9	633.2	-88.1	-89.3
Feb	438.0	630.1	1068.1	-192.2
Mar	557.6	713.8	1271.4	-156.2
Apr	587.3	637.2	1224.5	-49.9
May	513.1	714.4	1227.6	-201.3
Jun	541.0	751.4	1292.3	-210.4
Jul	548.4	728.2	1276.6	-179.9
Aug	493.6	759.9	1253.4	-266.3
Sep	552.3	765.3	1317.6	-213.1
Oct	502.3	770.5	1272.8	-268.2
Nov	674.6	802.2	1476.8	-127.5
Dec	633.5	772.6	1406.1	-139.1
2023				
Jan	427.8	633.8	1061.6	-206.0
Feb	435.9	623.5	1059.3	-187.6
Mar	515.3	746.4	1261.7	-231.1
Apr	555.5	708.6	1264.1	-153.0
May	654.2	850.3	1504.6	-196.1
Jun	641.5	727.4	1368.9	-85.9
Jul	603.2	782.9	1386.2	-179.7
Aug	649.8	820.2	1470.1	-170.4
Sep	678.1	772.7	1450.8	-94.6
Oct	831.9	901.5	1733.4	-69.6
Nov	681.4	827.3	1508.7	-145.9
Dec	550.6	819.4	1370.0	-268.7
				0.0
2024				
Jan	539.9	686.9	1226.7	-147.0
Feb	644.0	725.4	1369.4	-81.4

Source: ZIMSTAT, 2024