



# MONTHLY ECONOMIC REVIEW



**AUGUST 2022**

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## SELECTED ECONOMIC INDICATORS

	<b>2022 July</b>	<b>2022 August</b>	<b>Month-on- Month Change (%)</b>
<b>Reserve Money<sup>2</sup> (M0) (ZW\$ millions)</b>	35,521.74	37,466.34	5.47
<b>Money Supply<sup>2</sup> (M3) (ZW\$ billions)</b>	1,207,313.64	1,608,913.73	33.26
<b>Annual Inflation<sup>1</sup> (%)</b>	256.94	285.0	28.1 <sup>a</sup>
<b>Blended Annual Inflation<sup>1</sup> (%)</b>	96.07	106.3	10.2 <sup>a</sup>
<b>Monthly Inflation<sup>1</sup> (%)</b>	25.56	12.4	-13.2 <sup>a</sup>
<b>Blended Monthly Inflation<sup>1</sup> (%)</b>	16.09	6.6	-9.5 <sup>a</sup>
<b>National Payment System Transactions<sup>2</sup> (ZW\$ billions)</b>	2,830.97	3,551.14	25.44
<b>Nominal Lending Rate<sup>2</sup> (% per annum)</b>	80-240.00	80-240.00	

*Sources:*

*1. Zimbabwe National Statistics Agency.*

*2. Reserve Bank of Zimbabwe.*

*a- Percentage point.*

## INTERNATIONAL COMMODITY PRICE DEVELOPMENTS

International monthly average commodity prices for gold, platinum, palladium, copper and nickel firmed, while crude oil prices retreated in August 2022.

### Precious Metals

#### Gold

Gold prices rose by 1.5%, from US\$1,737.61 per ounce in July 2022 to US\$1,764.14 per ounce in August 2022. The rise was underpinned by a generally softer US dollar, coupled with rising concerns over the slowdown in global economic activities, which boosted the appeal of the yellow metal as a safe- haven asset. The hawkish tone from the US Federal Reserve, however, continued to pose downside risk to the safe- haven demand for gold.

#### Platinum

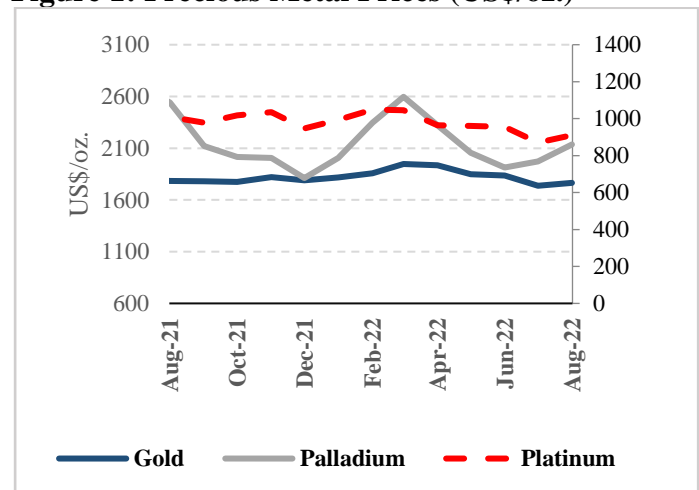
Platinum prices rebounded from previous month levels on account of a weaker US dollar, and supply concerns emanating from operational constraints at smelting plants in South Africa, a major source market. Prices rose by 4.5% month- on- month, from a monthly average of US\$870.69 per ounce in the previous month to close the month under analysis at US\$910.09 per ounce.

#### Palladium

Palladium prices remained bullish due to low inventories, a relatively weaker US dollar and

prospects of strong demand in China as reports indicated that Chinese imports of Russian palladium were on the rise. Prices rose by 8.3%, from a monthly average of US\$1,972.45 per ounce in July 2022 to US\$2,135.20 per ounce, in the reporting month. Figure 1 shows the developments on precious metal prices for the period from August 2021 to August 2022.

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



Source: Bloomberg, 2022

### Base Metals

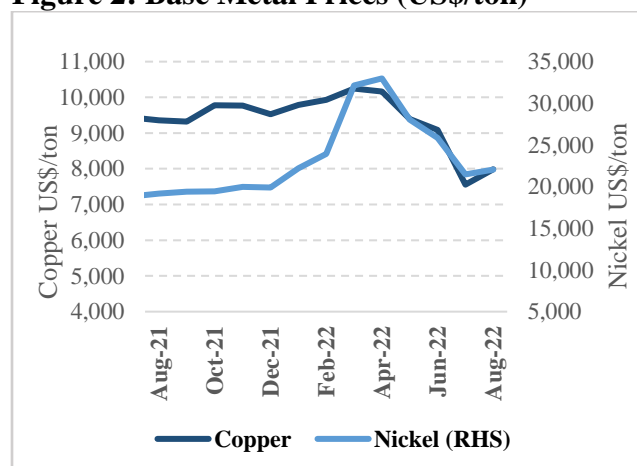
#### Copper

Copper prices firmed during the month of August 2022 as the US dollar weakened, forcing speculators to scramble to cover their short positions. Sentiment for the red metal was also bolstered by news that China's refined copper imports grew in the first half of 2022. China is the world's largest consumer of the base metal. Against this backdrop, monthly average prices of the red metal rose by 5.7%, from US\$7,558.84 per tonne in the previous month to US\$7,989.81 per tonne in August 2022.

## Nickel

Nickel prices rose by 2.6%, from a monthly average of US\$21,483.81 per tonne recorded in July 2022 to US\$22,036.59 per tonne, during the month under review. Prices rose on account of a weaker US dollar and dwindling global inventories of the base metal, particularly in China. Figure 2 shows developments in base metal prices for the period from August 2021 to August 2022.

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

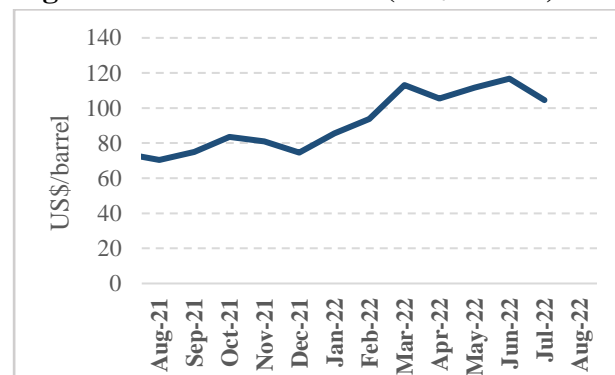


Source: Bloomberg, 2022

## Brent Crude Oil

Brent Crude oil prices declined by a marked 6.7% to a monthly average of US\$97.56 per barrel in August 2022, from US\$104.58 per barrel recorded in July 2022. Prices continued to be weighed down by lingering concerns that a global economic slowdown would hurt the demand for the commodity. Figure 3 shows developments in oil prices for the period from August 2021 to August 2022.

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

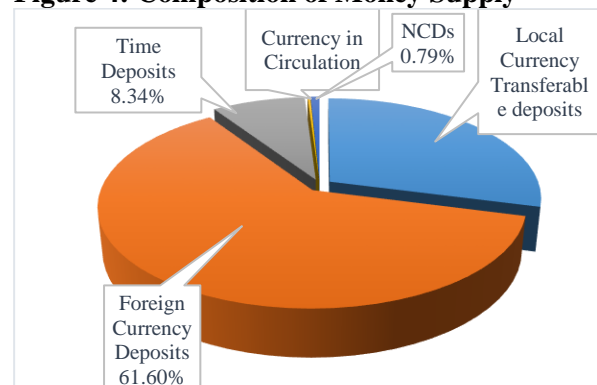


Source: Bloomberg, 2022

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

Broad money (M3) stock stood at ZW\$1 608.91 billion in August 2022, up from ZW\$1 207.31 billion recorded in the previous month. The money stock was largely composed of foreign currency deposits, 61.6%; and local currency deposits, 38.15%. Currency in circulation constituted 0.25% of total money supply. Figure 4 shows the composition of money supply.

**Figure 4: Composition of Money Supply**



Source: Reserve Bank of Zimbabwe, 2022

Month-on-month, broad money increased by 33.26% in August 2022, compared to 7.83%

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

recorded in the previous month. The growth largely reflected increases of 43.88% in foreign currency deposits and 19.33% in local currency deposits, from ZW\$688.83 billion and ZW\$514.39 billion in July 2022 to ZW\$991.10 billion and ZW\$613.80 billion, respectively.

During the month under review, domestic claims increased by 29.83% (ZW\$272.04 billion), to ZW\$1 183.99 billion. The growth was largely due to increases of ZW\$125.45 billion and ZW\$105.66 billion in credit to the private sector and net claims on Government, respectively.

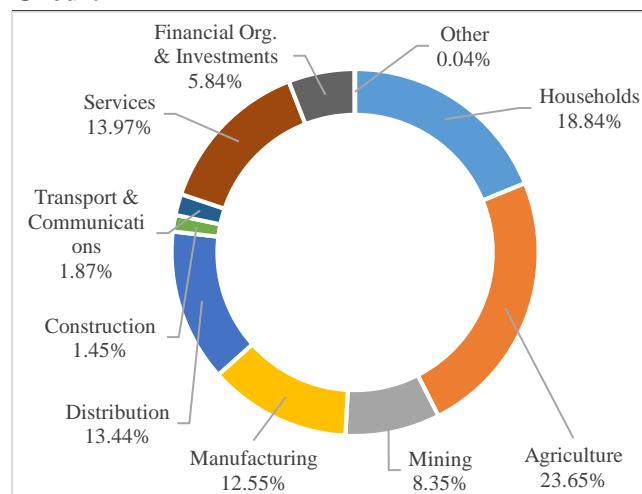
On an annual basis, broad money registered a 388.75% increase, largely driven by the exchange rate revaluations over the year. The auction rate moved from ZW\$86.06 per US\$1 in August 2021 to ZW\$546.83 per US\$1 in August 2022, resulting in the growth of the Zimbabwe dollar equivalent of FCA deposits, from ZW\$133.77 billion in August 2021 to ZW\$991.10 billion in August 2022. The local currency component of broad money also grew by 216.16% over the same period.

The annual growth in broad money was largely driven by increases of ZW\$656.33 billion (438.01%); ZW\$194.23 billion (506.59%) and ZW\$110.10 billion (796.35%) in credit to the private sector, net claims on Government, and credit to public non-financial enterprises, respectively.

Credit to the private sector was mainly channeled to households and agriculture, which received 23.65% and 18.84% of the total credit, respectively. The distribution and manufacturing sectors received 13.44% and 12.55%, respectively. The shares of credit for

the rest of the economic sectors are shown in figure 5.

**Figure 5: Distribution of Private Sector Credit**



*Source: Reserve Bank of Zimbabwe, 2022*

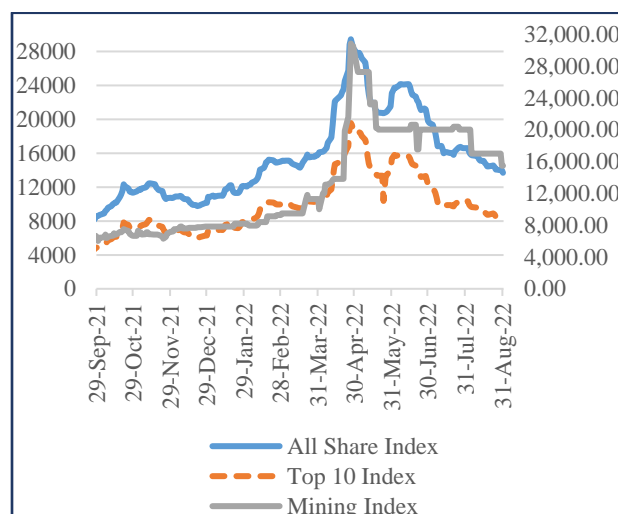
Credit to the private sector was largely channeled towards inventory build-up, 35.22%; other recurrent expenditures, 29.53%; and fixed capital investments, 16.62%.

## STOCK MARKET DEVELOPMENTS

### ZIMBABWE STOCK EXCHANGE (ZSE)

The Zimbabwe Stock Exchange (ZSE) was characterized by bearish sentiments for the third consecutive month. Consequently, the All Share, Top 10, Top 15 indices and Medium Cap declined by 17.41%, 20.03%, 18.65%, and 12.09% to close the month at 13 705.12 points, 8 209.35 points, 9 199.73 points and 29 026.80 points, respectively. Similarly, the resources index shed 22.72% to close at 15 473.37 points.

**Figure 6: Zimbabwe Stock Exchange All Share and Top 10 Indices**



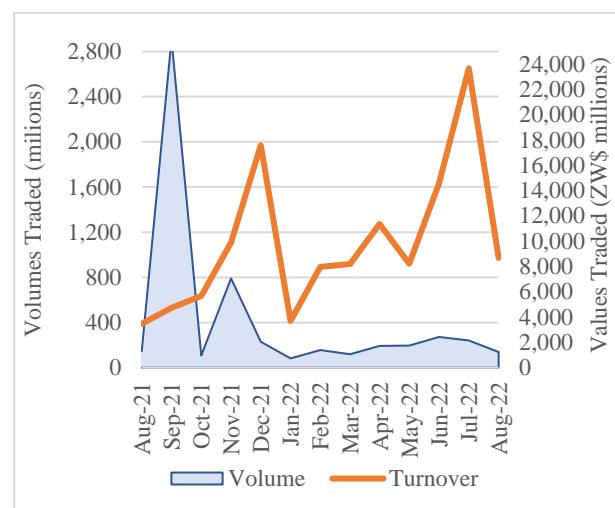
Source: Zimbabwe Stock Exchange, 2022

As a consequence of dampened trading activity on the ZSE during the month under analysis, the cumulative volume and value of shares traded declined by 41.97% and 63.36% to 139.23 million shares and ZW\$8.67 billion, compared to 239.94 million shares and ZW\$23.67 billion recorded in the previous month, respectively.

In the short to medium term, the bearish sentiments on the ZSE are expected to continue, on the back of the tight monetary and fiscal policy measures, which have significantly reduced speculative liquidity in the economy.

The proportion of foreign purchases to the value of shares traded declined to 9.75%, compared to 40.11% recorded in July 2022. Notwithstanding this, net foreign position improved to ZW\$0.06 billion, from -ZW\$1.51 billion recorded in the previous month.

**Figure 7: ZSE Monthly Volumes and Values Traded**



Source: Zimbabwe Stock Exchange, 2022

During the month under review, the local bourse lost ZW\$382.63 billion, or 18.50% worth of capitalization to close at ZW\$1 685.59 billion. On a year-on-year basis, the ZSE capitalization increased by ZW\$893.30, representing a 112.75% growth.

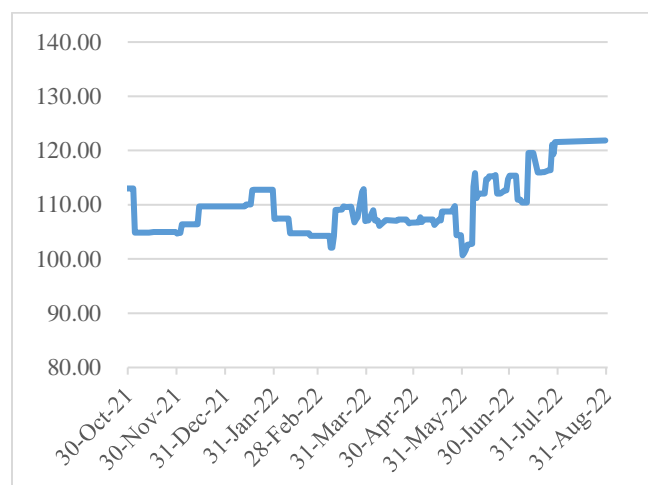
## VICTORIA FALLS STOCK EXCHANGE

The Victoria Falls Stock Exchange (VFEX) was characterised by positive trading for the third consecutive month, resulting in a 14.20% increase in the VFEX All Share Index (ASI) to close at 138.84 points.

On a year-on-year basis, the VFEX All Share Index added 44.39%, from 96.16 points recorded in August 2021.



**Figure 8: Victoria Falls Stock Exchange All Share Index**



Source: Victoria Falls Stock Exchange (VFEX), 2022

## Market Capitalization

Reflecting the bullish sentiments exhibited on the VFEX, market capitalization increased by 14.08% to US\$0.33 billion, compared to US\$0.29 billion recorded in July 2022.

## INFLATION OUTTURN

### Annual Inflation

Annual headline inflation stood at 285.0% in August 2022, up from 256.9% recorded in July 2022. This was attributable to increases in both food and non-food inflation.

On an annual basis, food inflation rose from 308.97% in July 2022 to 353.0% in August 2022, mainly driven by the bread and cereals, vegetables, meat and oils and fats sub-categories.

Year-on-year non-food inflation increased by 17.21 percentage points to 236.0% in August 2022. This was largely driven by housing water electricity gas and other fuels; transport; and miscellaneous goods and services categories.

The blended annual inflation rate rose to 106.3% in August 2022, from 96.1% in July 2022, on account of both food and non-food inflation.

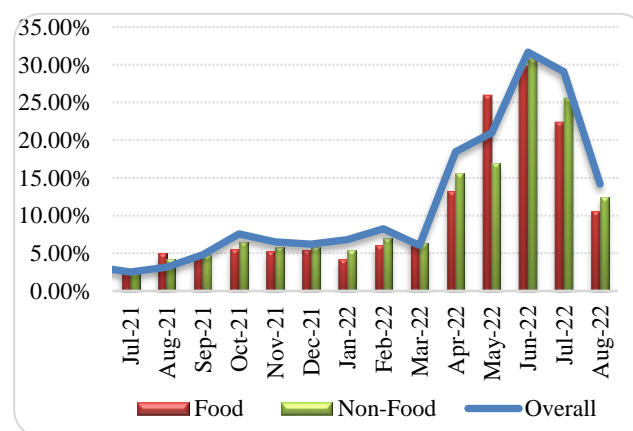
### Monthly Inflation

Monthly inflation which has been decelerating since June 2022, declined further to 12.4% in August 2022 from 25.6% in July 2022, on account of both food and non-food inflation.

Non-food inflation declined further from 22.42% in July 2022 to 10.6% in August 2022, largely on account of declines in housing, water, electricity, gas, and other fuel prices.

Food inflation stood at 14.2% in August 2022, down from 29.1% in July 2022. Figure 9 shows the month-on-month inflation profile.

**Figure 9: Month-on-Month Inflation (%)**



Source: ZIMSTAT, 2022

Month-on-month blended inflation eased to 6.6% in August 2022, from 16.1% in July 2022 on account of declines in both food and non-food inflation.



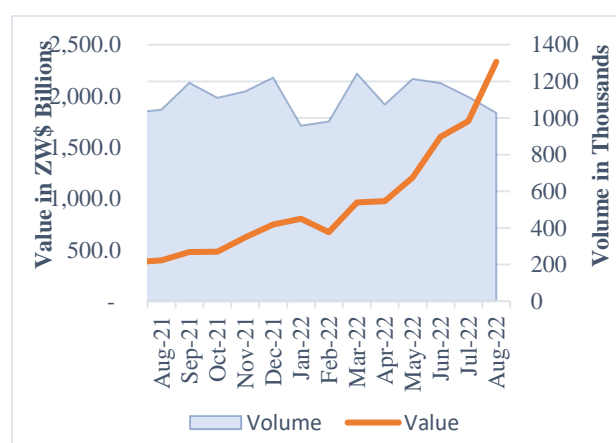
## NATIONAL PAYMENTS SYSTEM

The value of NPS transactions increased by 24% to ZW\$3.52 trillion in August 2022, from ZW\$2.83 trillion recorded in July 2022. However, NPS transaction volumes decreased by 13.0% to 93.79 million, from 107.59 million recorded in the previous month.

### Zimbabwe Electronic Transfer Settlement System (ZETSS)

Transactions processed through the RTGS system amounted to ZW\$2.334.29 billion in August 2022, up from ZW\$1,754.11 billion in July 2022. RTGS transaction volumes, however, declined by 8% to close the month under review at 1.03 million.

**Figure 10: ZETSS Volumes and Values**



Source: Reserve Bank of Zimbabwe, 2022

### Cash Transactions

The value of cash-based transactions rose to ZW\$66.68 billion during the month of August 2022, from ZW\$59.01 billion in the previous month.

## Mobile and Internet Based Transactions

Mobile and internet-based transactions posted an increase of 13.39% to ZW\$1,004.57 billion in August 2022, from ZW\$885.96 billion in July 2022.

### Card Based Transactions

Card-based transactions decreased by 3.74% to ZW\$183.76 billion in August 2022, from ZW\$190.89 billion in July 2022.

## RESERVE BANK OF ZIMBABWE

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

	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22
<b>Net Foreign Assets</b>	<b>-301,865,260.30</b>	<b>-305,499,835.09</b>	<b>-324,477,572.55</b>	<b>-370,161,253.86</b>	<b>-361,298,424.39</b>	<b>-440,559,292.65</b>	<b>-471,346,132.81</b>	<b>-543,454,309.01</b>	<b>-607,806,554.74</b>	<b>-1,139,041,286.30</b>	<b>-1,440,376,428.47</b>	<b>-1,799,900,028.55</b>	<b>-1,795,279,800.26</b>
Central Bank(net)	-411,964,116.26	-421,707,589.69	-470,115,861.82	-508,301,508.78	-513,012,570.17	-569,288,849.11	-608,788,967.34	-717,594,313.10	-794,405,282.55	-1,478,375,394.21	-1,802,992,102.87	-2,132,218,475.50	-2,281,673,543.14
Foreign Assets	106,247,419.80	103,693,307.78	112,328,386.14	121,543,899.79	134,462,902.43	109,944,109.47	122,234,641.17	141,438,330.50	158,513,090.57	295,543,148.83	378,268,469.49	460,906,552.27	464,424,207.59
Foreign Liabilities	518,211,536.06	525,400,897.47	582,444,247.96	629,845,408.57	647,475,472.60	679,232,958.58	731,023,608.52	859,032,643.60	952,918,373.12	1,773,918,543.05	2,181,260,572.36	2,593,125,027.77	2,746,097,750.73
Other Depository Corporations(net)	110,098,855.96	116,207,754.60	145,638,289.27	138,140,254.92	151,714,145.79	128,729,556.46	137,442,834.53	174,140,004.09	186,598,727.81	339,334,107.92	362,615,674.40	332,318,446.95	486,393,742.88
Foreign Assets	129,258,797.35	132,491,806.64	167,213,200.68	157,654,795.78	175,421,218.57	154,189,107.72	168,007,189.86	208,203,548.17	225,189,855.37	412,863,198.66	445,895,292.17	432,930,547.04	606,589,993.46
Foreign Liabilities	19,159,941.39	16,284,052.04	21,574,911.41	19,514,540.86	23,707,072.78	25,459,551.26	30,564,355.32	34,063,544.08	38,591,127.56	73,529,090.74	83,279,617.76	100,612,100.09	120,196,250.58
<b>Net Domestic Assets (NDA)</b>	<b>631,052,096.29</b>	<b>670,098,627.13</b>	<b>742,039,356.10</b>	<b>808,077,271.24</b>	<b>836,659,942.26</b>	<b>910,997,169.52</b>	<b>977,472,347.72</b>	<b>1,132,547,895.53</b>	<b>1,279,179,159.36</b>	<b>2,110,584,970.23</b>	<b>2,560,072,662.03</b>	<b>3,007,213,667.92</b>	<b>3,404,193,526.10</b>
<b>Domestic Claims</b>	<b>207,406,481.73</b>	<b>225,085,581.53</b>	<b>262,344,428.58</b>	<b>291,811,266.12</b>	<b>340,286,879.84</b>	<b>332,913,297.54</b>	<b>374,469,353.19</b>	<b>425,899,133.67</b>	<b>507,567,798.80</b>	<b>671,650,524.63</b>	<b>767,813,894.49</b>	<b>911,956,758.63</b>	<b>1,183,994,022.32</b>
<b>Claims on Central Government(net)</b>	<b>38,932,426.18</b>	<b>42,462,267.46</b>	<b>58,595,877.36</b>	<b>61,571,905.79</b>	<b>83,610,072.33</b>	<b>59,994,722.44</b>	<b>73,245,394.75</b>	<b>79,099,806.11</b>	<b>102,141,792.11</b>	<b>115,763,515.83</b>	<b>104,672,040.45</b>	<b>130,502,205.15</b>	<b>236,159,688.17</b>
Claims on Central Government	55,528,235.16	59,818,762.06	75,251,019.59	80,526,247.04	98,427,828.73	98,638,404.95	108,304,664.41	112,202,570.05	128,369,548.84	154,985,706.21	180,922,921.25	192,199,618.57	350,494,976.12
Central Bank	22,783,534.64	23,601,353.60	31,443,314.61	33,086,870.64	56,954,683.52	58,376,473.14	59,042,533.92	61,616,251.17	64,387,188.48	84,007,587.20	93,971,712.93	100,589,783.20	250,194,418.13
ODCs	32,744,700.51	36,217,408.46	43,807,704.98	47,439,376.40	41,473,145.20	40,261,931.81	49,262,130.49	50,586,318.88	63,982,360.36	70,978,119.01	86,951,208.31	91,609,835.37	100,300,557.99
<b>Less Liabilities to Central Government</b>	<b>16,595,808.98</b>	<b>17,356,494.60</b>	<b>16,655,142.23</b>	<b>18,954,341.25</b>	<b>14,817,756.40</b>	<b>38,643,682.51</b>	<b>35,059,269.66</b>	<b>33,102,763.94</b>	<b>26,227,756.73</b>	<b>39,222,190.39</b>	<b>76,250,880.80</b>	<b>61,697,413.42</b>	<b>114,335,287.95</b>
Central Bank	10,683,637.28	13,843,620.82	13,492,383.23	16,055,165.40	10,797,060.87	34,616,718.72	30,651,524.77	27,772,263.84	18,570,911.58	31,804,638.17	66,024,646.77	52,333,907.68	106,442,851.55
ODCs	5,912,171.70	3,512,873.79	3,162,759.00	2,899,175.85	4,020,695.53	4,026,963.79	4,407,744.89	5,330,500.10	7,656,845.15	7,417,552.22	10,226,234.03	9,363,505.74	7,892,436.40
<b>Claims on Other Sectors</b>	<b>168,474,055.55</b>	<b>182,623,314.07</b>	<b>203,748,551.22</b>	<b>230,239,360.33</b>	<b>256,676,807.51</b>	<b>272,918,575.10</b>	<b>301,223,958.44</b>	<b>346,799,327.56</b>	<b>405,426,006.70</b>	<b>555,887,008.81</b>	<b>663,141,854.04</b>	<b>781,454,553.48</b>	<b>947,834,334.15</b>
Other Financial Corporations	4,734,034.05	4,598,468.25	4,840,748.10	6,128,229.51	9,710,262.81	7,156,496.45	7,232,833.43	7,747,219.19	8,597,004.25	9,322,673.95	10,177,451.55	14,828,545.88	17,449,153.84
State and Local Government	69,366.22	67,566.82	79,689.27	78,428.17	170,565.46	165,393.19	159,634.04	254,314.27	252,621.77	289,002.10	226,287.26	349,675.75	287,141.09
Public Non Financial Corporations	13,825,015.06	17,770,427.55	20,820,033.41	22,393,447.91	23,865,846.53	21,803,605.08	29,207,585.84	26,468,620.27	29,392,849.46	56,904,036.69	65,013,584.08	85,546,713.45	123,920,817.60
Private Sector	149,845,640.23	160,186,851.44	178,008,080.43	201,639,254.74	222,930,132.71	243,793,080.38	264,623,905.12	312,329,173.83	367,183,531.22	489,371,296.07	587,724,531.15	680,729,618.39	806,177,221.63
Central Bank	1,663,062.31	1,700,948.01	1,791,428.18	1,962,988.42	1,984,236.72	2,037,282.78	2,225,330.75	2,894,116.58	2,976,897.26	3,866,159.54	5,462,482.88	7,151,212.10	8,394,127.31
ODCs	148,182,577.92	158,485,903.44	176,216,652.26	199,676,266.32	220,945,895.99	241,755,797.60	262,398,574.37	309,435,057.25	364,206,633.96	485,505,136.53	582,262,048.27	673,578,406.29	797,783,094.32
<b>Other Items(Net)</b>	<b>-423,645,614.57</b>	<b>-445,013,045.60</b>	<b>-479,694,927.52</b>	<b>-516,266,005.13</b>	<b>-496,373,062.42</b>	<b>-578,083,871.97</b>	<b>-603,002,994.53</b>	<b>-706,648,761.86</b>	<b>-771,611,360.55</b>	<b>-1,438,934,445.60</b>	<b>-1,792,258,767.54</b>	<b>-2,095,256,909.29</b>	<b>-2,220,199,503.78</b>
Shares and Other Equity	-420,402,750.57	-426,036,485.00	-473,248,083.80	-509,275,252.67	-502,021,854.19	-526,564,518.35	-560,858,506.65	-647,259,441.19	-736,032,264.92	-1,471,834,260.31	-1,750,654,766.50	-2,109,505,152.97	-2,196,010,760.22
Liabilities to Other Financial Corporations	478,578.47	375,417.86	503,055.71	347,091.09	139,767.85	230,518.83	226,799.73	810,634.46	486,772.48	321,776.02	345,211.38	1,339,092.93	555,226.55
Restricted Deposits	2,097,859.91	3,600,957.03	6,496,099.45	4,400,595.12	6,915,475.67	2,167,260.87	2,173,882.06	2,994,403.00	4,012,319.51	15,942,230.19	17,330,528.77	31,949,181.65	37,970,261.21
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)	-5,819,302.38	-22,952,935.50	-13,445,998.89	-11,738,438.67	-1,406,451.73	-53,917,133.32	-44,545,169.67	-63,194,358.13	-40,078,187.62	16,635,808.50	-59,279,741.20	-19,040,030.90	-62,714,231.31
<b>Broad Money-M3</b>	<b>329,186,835.99</b>	<b>364,598,792.04</b>	<b>417,561,783.55</b>	<b>437,916,017.39</b>	<b>475,361,517.87</b>	<b>470,437,876.87</b>	<b>506,126,214.91</b>	<b>589,093,586.52</b>	<b>671,372,604.62</b>	<b>971,543,683.94</b>	<b>1,119,696,233.56</b>	<b>1,207,313,639.37</b>	<b>1,608,913,725.83</b>
Securities Other than Shares Included in Broad Money	1,873,132.76	3,191,934.31	3,729,670.68	4,007,812.73	3,696,333.82	3,685,330.94	4,456,190.77	4,510,894.76	4,246,927.92	6,165,343.44	7,157,937.12	8,137,874.02	12,785,574.75
<b>Broad Money-M2</b>	<b>327,313,703.23</b>	<b>361,406,857.73</b>	<b>413,832,112.87</b>	<b>433,908,204.66</b>	<b>471,665,184.05</b>	<b>466,752,545.93</b>	<b>501,670,024.14</b>	<b>584,582,691.76</b>	<b>667,125,676.69</b>	<b>965,378,340.49</b>	<b>1,112,538,296.45</b>	<b>1,199,175,765.34</b>	<b>1,596,128,151.09</b>
Other Deposits	27,051,555.67	26,380,655.25	27,904,757.23	33,209,817.65	37,402,963.80	39,287,825.08	47,514,738.37	54,149,202.92	52,644,036.06	69,998,821.83	80,890,863.60	94,202,100.47	134,172,529.07
<b>Narrow Money-M1</b>	<b>300,262,147.56</b>	<b>335,026,202.48</b>	<b>385,927,355.64</b>	<b>400,698,387.01</b>	<b>434,262,220.25</b>	<b>427,464,720.85</b>	<b>454,155,285.76</b>	<b>530,433,488.84</b>	<b>614,481,640.63</b>	<b>895,379,518.67</b>	<b>1,031,647,432.84</b>	<b>1,104,973,664.87</b>	<b>1,461,955,622.01</b>
Transferable Deposits	297,965,557.69	333,108,841.78	383,724,566.36	398,514,604.13	431,948,432.28	425,262,736.08	451,539,424.76	527,204,673.89	610,992,302.31	892,270,006.18	1,028,183,547.50	1,100,888,777.34	1,457,941,576.91
Of which Foreign Currency Accounts	133,774,214.78	151,057,377.09	179,312,075.75	181,547,992.63	210,704,070.51	197,684,662.27	225,776,364.73	275,166,409.09	302,163,673.09	559,139,763.68	657,889,184.94	688,836,308.19	991,098,612.31
Currency Outside Depository Corporations	2,296,589.87	1,917,360.70	2,202,789.29	2,183,782.87	2,313,787.98	2,201,984.76	2,615,861.00	3,228,814.95	3,489,338.32	3,109,512.49	3,463,885.34	4,084,887.53	4,014,045.11
<b>Memorandum Items</b>													
Reserve Money	28,495,115.00	26,242,897.53	24,355,818.80	28,185,078.58	25,944,260.02	26,507,534.88	27,813,513.74	27,885,251.69	29,229,891.83	29,220,297.03	33,547,982.93	35,521,743.90	37,466,335.66
FCAs as a Percentage of Deposits in M3	40.9%	41.7%	43.2%	41.7%	44.5%	42.2%	44.8%	47.0%	45.2%	58.9%	57.2%	57.2%	61.6%
End Period Exchange Rate	86.06	87.67	97.14	105.67	108.67	115.42	124.02	142.42	159.35	301.50	370.96	443.88	546.83

Source: Reserve Bank of Zimbabwe, 2022

**Notes:**

- Depository corporations survey - formerly Monetary Survey.
- 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.
- Transferable deposits made up of demand and savings deposits.
- NCDs are also referred to as securities included in broad money.
- All classes of time deposits, short and long term are classified as time deposits, which are also termed other deposits.
- Credit to the private sector now excludes claims on other financial corporations, as well as claims on state and local government (local authorities)
- Depository corporations made up of the Central Bank and other depository corporations
- Other depository corporations (ODCs) - Commercial banks, merchant banks, building societies and POSB.
- In December 2017, the statistics were adjusted in retrospect by reclassifying Securities issued under Afrades from claims on government to claims on central bank
- In December 2017, the statistics were adjusted in retrospect by reclassifying amounts accessed by banks under the Afrades from liabilities to Other Depository corporations and Other Financial Corporations to liabilities to Central Bank
- In December 2018, statistics were revised from November 2017 due to reclassification of lines of credit (foreign liabilities) that were initially classified as deposits included in broad money
- All monetary and financial statistics are valued in ZWL\$ since the introduction of the interbank foreign exchange market in February 2019

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

	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22
<b>Net Foreign Assets</b>	<b>-411,964,116.26</b>	<b>-421,707,589.69</b>	<b>-470,115,861.82</b>	<b>-508,301,508.78</b>	<b>-513,012,570.17</b>	<b>-569,288,849.11</b>	<b>-608,788,967.34</b>	<b>-717,594,313.10</b>	<b>-794,405,282.55</b>	<b>-1,478,375,394.21</b>	<b>-1,802,992,102.87</b>	<b>-2,132,218,475.50</b>	<b>-2,281,673,543.14</b>
Claims on Non Residents	106,247,419.80	103,693,307.78	112,328,386.14	121,543,899.79	134,462,902.43	109,944,109.47	122,234,641.17	141,438,330.50	158,513,090.57	295,543,148.83	378,268,469.49	460,906,552.27	464,424,207.59
Official Reserves Assets	95,273,718.45	91,410,691.55	98,733,481.46	106,788,388.55	113,865,495.69	88,142,478.36	98,842,512.26	111,766,758.89	124,451,895.50	233,057,350.27	280,735,044.65	350,631,779.92	329,592,679.60
Other Foreign Assets	10,973,701.35	12,282,616.24	13,594,904.67	14,755,511.24	20,597,406.74	21,801,631.11	23,392,128.91	29,671,571.60	34,061,195.07	62,485,798.57	97,533,424.84	110,274,772.35	134,831,527.99
Less Liabilities to Non Residents	518,211,536.06	525,400,897.47	582,444,247.96	629,845,408.57	647,475,472.60	679,232,958.58	731,023,608.52	859,032,643.60	952,918,373.12	1,773,918,543.05	2,181,260,572.36	2,593,125,027.77	2,746,097,750.73
Short Term Liabilities	219,582,935.92	224,780,986.78	250,088,131.95	270,427,009.64	276,458,350.87	288,043,621.76	314,055,031.14	380,818,044.00	425,900,083.60	785,737,559.16	951,983,480.17	1,127,013,639.61	1,336,300,564.04
Other Foreign Liabilities*	298,628,600.14	300,619,910.70	332,356,116.01	359,418,398.93	371,017,121.73	391,189,336.81	416,968,577.38	478,214,599.59	527,018,289.52	988,180,983.89	1,229,277,092.19	1,466,111,388.17	1,409,797,186.69
of which blocked funds	173,053,746.34	173,544,785.11	191,359,585.62	207,901,480.94	215,193,860.69	226,575,523.87	239,652,643.98	276,151,105.21	306,560,929.76	570,884,144.99	716,116,832.50	852,249,186.55	678,512,698.97
<b>Net Domestic Assets (NDA)</b>	<b>440,459,231.26</b>	<b>447,950,487.22</b>	<b>494,471,680.62</b>	<b>536,486,587.36</b>	<b>538,956,830.20</b>	<b>595,796,383.98</b>	<b>636,602,481.08</b>	<b>745,479,564.79</b>	<b>823,635,174.38</b>	<b>1,507,595,691.24</b>	<b>1,836,540,085.80</b>	<b>2,167,740,219.40</b>	<b>2,319,139,878.80</b>
<b>Domestic Claims</b>	<b>27,281,606.24</b>	<b>29,006,431.90</b>	<b>40,400,891.34</b>	<b>41,254,735.58</b>	<b>70,963,422.00</b>	<b>45,764,983.60</b>	<b>56,431,583.21</b>	<b>59,280,671.72</b>	<b>73,729,321.44</b>	<b>98,948,909.09</b>	<b>86,265,289.61</b>	<b>121,100,451.59</b>	<b>232,699,771.22</b>
<b>Net Claims on Central Government</b>	<b>12,099,897.36</b>	<b>9,757,732.78</b>	<b>17,950,931.38</b>	<b>17,031,705.25</b>	<b>46,157,622.65</b>	<b>23,759,754.43</b>	<b>28,391,009.15</b>	<b>33,843,987.33</b>	<b>45,816,276.90</b>	<b>52,202,949.03</b>	<b>27,947,066.17</b>	<b>48,255,875.52</b>	<b>143,751,566.58</b>
Claims on Central Government	22,783,534.64	23,601,353.60	31,443,314.61	33,086,870.64	56,954,683.52	58,376,473.14	59,042,533.92	61,616,251.17	64,387,188.48	84,007,587.20	93,971,712.93	100,589,783.20	250,194,418.13
Of which: Securities Other than Shares	5,778,201.73	5,767,697.15	5,748,064.63	5,737,560.05	5,725,696.74	5,709,408.86	5,698,904.28	5,628,648.40	5,618,143.81	5,618,143.81	5,618,143.81	11,099,253.33	16,894,372.03
Loans	17,005,332.91	17,833,656.45	25,695,249.98	27,349,310.60	51,228,986.78	52,667,064.29	53,343,629.64	55,987,602.77	58,769,044.66	78,389,443.38	88,353,569.12	89,490,529.87	233,300,046.10
Loans and Advances	12,997,746.30	13,884,037.90	15,157,333.07	16,805,093.22	17,897,368.08	19,335,445.61	19,998,243.11	22,642,216.24	25,423,658.13	45,044,056.85	55,008,182.59	56,145,143.34	62,658,197.28
Amounts Due from Govt including SDR Draw	396,020.77	338,052.70	6,926,351.06	6,932,651.53	29,720,052.86	29,720,052.83	29,733,820.69	29,733,820.69	29,733,820.69	29,733,820.69	29,733,820.69	29,733,820.69	167,030,282.97
Export Incentives	3,611,565.85	3,611,565.85	3,611,565.85	3,611,565.85	3,611,565.85	3,611,565.85	3,611,565.85	3,611,565.85	3,611,565.85	3,611,565.85	3,611,565.85	3,611,565.85	3,611,565.85
<b>Less Liabilities to Central Government</b>	<b>10,683,637.28</b>	<b>13,843,620.82</b>	<b>13,492,383.23</b>	<b>16,055,165.40</b>	<b>10,797,060.87</b>	<b>34,616,718.72</b>	<b>30,651,524.77</b>	<b>27,772,263.84</b>	<b>18,570,911.58</b>	<b>31,804,638.17</b>	<b>66,024,646.77</b>	<b>52,333,907.68</b>	<b>106,442,851.55</b>
Of which: Deposits	10,683,637.28	13,843,620.82	13,492,383.23	16,055,165.40	10,797,060.87	34,616,718.72	30,651,524.77	27,772,263.84	18,570,911.58	31,804,638.17	66,024,646.77	52,333,907.68	106,442,851.55
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Claims on Other Sectors</b>	<b>15,181,708.88</b>	<b>19,248,699.12</b>	<b>22,449,959.96</b>	<b>24,223,030.33</b>	<b>24,805,799.35</b>	<b>22,005,229.17</b>	<b>28,040,574.06</b>	<b>25,436,684.39</b>	<b>27,913,044.54</b>	<b>46,745,960.06</b>	<b>58,318,223.45</b>	<b>72,844,576.07</b>	<b>88,948,204.64</b>
Other Financial Corporations	1,616,633.50	1,675,284.36	1,710,457.33	1,936,149.98	1,940,319.92	1,979,866.38	1,974,819.36	2,314,886.09	2,401,359.00	2,324,560.64	2,384,730.70	3,057,198.60	3,073,237.98
State and Local Government	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Public Non Financial Corporations	11,902,013.06	15,872,466.74	18,948,074.45	20,323,891.94	20,881,242.71	17,988,080.01	23,840,423.94	20,227,681.72	22,534,788.28	40,555,239.89	50,471,009.86	62,636,165.37	77,480,839.35
Private Sector	1,663,062.31	1,700,948.01	1,791,428.18	1,962,988.42	1,984,236.72	2,037,282.78	2,225,330.75	2,894,116.58	2,976,897.26	3,866,159.54	5,462,482.88	7,151,212.10	8,394,127.31
<b>Claims on Other Depository Corporations</b>	<b>3,525,244.71</b>	<b>3,296,141.91</b>	<b>3,969,162.49</b>	<b>4,856,091.33</b>	<b>4,919,969.82</b>	<b>5,611,159.51</b>	<b>5,710,038.84</b>	<b>10,763,971.69</b>	<b>11,883,261.39</b>	<b>7,158,720.77</b>	<b>9,947,986.79</b>	<b>11,136,478.88</b>	<b>26,441,912.94</b>
Of which: Loans	3,525,244.71	3,296,141.91	3,969,162.49	4,856,091.33	4,919,969.82	5,611,159.51	5,710,038.84	10,763,971.69	11,883,261.39	7,158,720.77	9,947,986.79	11,136,478.88	26,441,912.94
<b>Other Liabilities to ODCs</b>	<b>61,697,091.96</b>	<b>61,027,807.98</b>	<b>75,694,008.33</b>	<b>84,609,743.32</b>	<b>108,149,998.58</b>	<b>92,445,342.97</b>	<b>98,771,358.77</b>	<b>116,286,172.05</b>	<b>137,938,275.04</b>	<b>213,473,187.99</b>	<b>234,624,636.96</b>	<b>352,778,125.95</b>	<b>516,479,509.63</b>
Of which: Aftresades Balances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Securities	40,728,575.10	41,191,755.29	51,891,284.90	53,851,878.52	72,821,158.38	55,087,092.35	61,186,545.74	73,725,582.36	89,206,766.33	136,605,367.17	87,602,175.66	162,206,231.00	198,762,582.78
<b>Other Items(Net)</b>	<b>-471,349,472.27</b>	<b>-476,675,721.39</b>	<b>-525,795,635.11</b>	<b>-574,985,503.78</b>	<b>-571,223,436.96</b>	<b>-636,865,583.85</b>	<b>-673,232,217.80</b>	<b>-791,721,093.43</b>	<b>-875,960,866.59</b>	<b>-1,614,961,249.38</b>	<b>-1,974,951,446.35</b>	<b>-2,388,281,414.87</b>	<b>-2,576,477,704.28</b>
Shares and Other Equity	-491,527,426.67	-501,914,984.05	-555,638,121.13	-604,000,281.44	-620,887,582.17	-657,568,133.29	-700,269,272.95	-804,754,190.04	-896,652,942.69	-1,694,545,332.44	-2,081,541,626.90	-2,495,937,680.26	-2,662,572,351.10
Other Items(Net)	17,593,977.36	20,921,508.79	23,131,653.99	23,458,496.35	41,146,119.65	18,270,195.89	24,793,374.40	8,861,949.04	14,428,570.19	62,648,230.22	89,106,052.63	71,183,746.71	43,541,395.78
Liabilities to Other Resident Sectors	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deposits and Securities Excluded from Base Mon	2,583,977.04	4,317,753.87	6,710,832.03	5,556,281.32	8,518,025.55	2,432,353.55	2,243,680.76	4,171,147.57	6,263,505.92	16,935,852.85	17,484,127.93	36,472,518.68	42,553,251.05
<b>Monetary Base Incl. foreign currency clearing balances</b>													
<b>Monetary Base</b>	<b>28,495,115.00</b>	<b>26,242,897.53</b>	<b>24,355,818.80</b>	<b>28,185,078.58</b>	<b>25,944,260.02</b>	<b>26,507,534.88</b>	<b>27,813,513.74</b>	<b>27,885,251.69</b>	<b>29,229,891.83</b>	<b>29,220,297.03</b>	<b>33,547,982.93</b>	<b>35,521,743.90</b>	<b>37,466,335.66</b>
Bond Coins	99,710.20	99,710.12	99,710.10	99,710.13	99,710.16	99,710.20	99,710.26	99,710.34	99,710.39	99,710.43	99,710.48	99,710.54	99,710.59
Bond Notes	4,650,584.97	4,671,398.41	4,714,194.39	4,805,542.45	5,052,397.24	4,993,493.48	5,093,893.85	5,240,635.11	6,014,484.37	6,165,661.88	6,165,333.25	6,412,784.04	6,554,970.13
Liabilities to ODCs	<b>23,744,819.84</b>	<b>21,471,789.00</b>	<b>19,541,914.31</b>	<b>23,279,826.00</b>	<b>20,792,152.63</b>	<b>21,414,331.20</b>	<b>22,619,909.63</b>	<b>22,544,906.25</b>	<b>23,115,697.08</b>	<b>22,954,924.72</b>	<b>27,282,939.21</b>	<b>29,009,249.32</b>	<b>30,811,654.95</b>
Reserve Deposits	8,219,597.38	9,255,653.80	9,541,310.72	18,709,286.01	19,781,787.64	20,405,761.19	20,827,919.34	21,544,621.25	23,011,606.47	22,855,505.72	27,182,574.21	28,909,888.55	30,691,239.95
Excess reserves	15,525,222.46	12,216,135.19	10,000,603.59	4,570,539.99	1,010,364.99	1,008,570.00	1,791,990.29	1,000,284.99	104,090.61	99,419.00	100,364.99	99,360.78	120,414.99
Private Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Source: Reserve Bank of Zimbabwe,2022

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

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

	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22
<b>Net Foreign Assets</b>	<b>110,098,855.96</b>	<b>116,207,754.60</b>	<b>145,638,289.27</b>	<b>138,140,254.92</b>	<b>151,714,145.79</b>	<b>128,729,556.46</b>	<b>137,442,834.53</b>	<b>174,140,004.09</b>	<b>186,598,727.81</b>	<b>339,334,107.92</b>	<b>362,615,674.40</b>	<b>332,318,446.95</b>	<b>486,393,742.88</b>
<b>Claims on Non Residents</b>	<b>129,258,797.35</b>	<b>132,491,806.64</b>	<b>167,213,200.68</b>	<b>157,654,795.78</b>	<b>175,421,218.57</b>	<b>154,189,107.72</b>	<b>168,007,189.86</b>	<b>208,203,548.17</b>	<b>225,189,855.37</b>	<b>412,863,198.66</b>	<b>445,895,292.17</b>	<b>432,930,547.04</b>	<b>606,589,993.46</b>
<i>Of Which: Foreign Currency</i>	32,270,386.66	38,500,097.41	50,074,676.36	53,424,260.93	50,030,986.41	53,378,295.56	62,064,505.14	76,544,189.30	74,716,879.90	142,118,888.84	138,347,101.06	159,024,593.55	263,637,446.30
<i>Deposits</i>	96,773,959.39	93,731,294.28	116,746,591.30	103,820,731.58	125,043,551.30	100,442,493.68	105,505,734.50	131,168,592.72	149,819,045.33	269,570,369.89	305,551,872.73	271,679,250.85	340,293,581.80
<i>Other</i>	214,451.29	260,414.95	391,933.02	409,803.27	346,680.86	368,318.48	436,950.21	490,766.14	653,930.14	1,173,939.93	1,996,318.38	2,226,702.64	2,658,965.36
<b>Less Liabilities to Non Residents</b>	<b>19,159,941.39</b>	<b>16,284,052.04</b>	<b>21,574,911.41</b>	<b>19,514,540.86</b>	<b>23,707,072.78</b>	<b>25,459,551.26</b>	<b>30,564,355.32</b>	<b>34,063,544.08</b>	<b>38,591,127.56</b>	<b>73,529,090.74</b>	<b>83,279,617.76</b>	<b>100,612,100.09</b>	<b>120,196,250.58</b>
<i>Of Which: Deposits</i>	6,985,643.39	4,034,436.70	7,964,589.56	7,991,662.41	11,564,286.23	12,879,965.61	16,242,284.31	18,274,727.25	20,748,904.55	40,784,068.98	50,378,763.77	58,733,325.78	65,301,846.77
<i>Loans</i>	12,174,298.00	12,249,615.34	13,610,321.85	11,522,878.45	12,142,786.55	12,579,585.65	14,322,071.01	15,788,816.82	17,842,223.01	32,745,021.76	32,900,853.99	41,878,774.31	54,894,403.81
<i>Other</i>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Net Domestic Assets (NDA)</b>	<b>216,305,273.04</b>	<b>245,756,879.91</b>	<b>269,505,972.41</b>	<b>296,436,293.39</b>	<b>319,731,034.22</b>	<b>339,241,242.96</b>	<b>365,997,720.68</b>	<b>410,548,022.91</b>	<b>479,033,352.08</b>	<b>628,106,440.87</b>	<b>753,463,074.66</b>	<b>866,386,967.85</b>	<b>1,113,922,948.02</b>
<b>Domestic Claims</b>	<b>180,124,875.49</b>	<b>196,079,149.63</b>	<b>221,943,537.24</b>	<b>250,556,530.54</b>	<b>269,323,457.84</b>	<b>287,148,313.94</b>	<b>318,037,769.98</b>	<b>366,618,461.95</b>	<b>433,838,477.37</b>	<b>572,701,615.54</b>	<b>681,548,604.87</b>	<b>790,856,307.03</b>	<b>951,294,251.11</b>
<b>Net Claims on Central Government</b>	<b>26,832,528.82</b>	<b>32,704,534.68</b>	<b>40,644,945.98</b>	<b>44,540,200.54</b>	<b>37,452,449.68</b>	<b>36,234,968.02</b>	<b>44,854,385.60</b>	<b>45,255,818.78</b>	<b>56,325,515.21</b>	<b>63,560,566.80</b>	<b>76,724,974.28</b>	<b>82,246,329.63</b>	<b>92,408,121.59</b>
<i>Claims on Central Government</i>	32,744,700.51	36,217,408.46	43,807,704.98	47,439,376.40	41,473,145.20	40,261,931.81	49,262,130.49	50,586,318.88	63,982,360.36	70,978,119.01	86,951,208.31	91,609,835.37	100,300,557.99
<i>Securities</i>	32,722,213.67	36,196,334.62	43,786,500.90	47,418,135.58	41,452,052.93	40,241,600.55	49,241,790.83	50,566,914.20	63,944,817.59	70,936,834.65	86,890,010.11	91,509,184.64	100,187,059.48
<i>Loans</i>	22,486.84	21,073.85	21,204.08	21,240.82	21,092.28	20,331.26	20,339.66	19,404.68	37,542.77	41,284.36	61,198.20	100,650.73	113,498.51
<i>Other</i>	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Less Liabilities to Central Government</b>	<b>5,912,171.70</b>	<b>3,512,873.79</b>	<b>3,162,759.00</b>	<b>2,899,175.85</b>	<b>4,020,695.53</b>	<b>4,026,963.79</b>	<b>4,407,744.89</b>	<b>5,330,500.10</b>	<b>7,656,845.15</b>	<b>7,417,552.22</b>	<b>10,226,234.03</b>	<b>9,363,505.74</b>	<b>7,892,436.40</b>
<i>Of which: Deposits</i>	5,912,171.70	3,512,873.79	3,162,759.00	2,899,175.85	4,020,695.53	4,026,963.79	4,407,744.89	5,330,500.10	7,656,845.15	7,417,552.22	10,226,234.03	9,363,505.74	7,892,436.40
<i>Other</i>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Claims on Other Sectors</b>	<b>153,292,346.67</b>	<b>163,374,614.95</b>	<b>181,298,591.25</b>	<b>206,016,330.00</b>	<b>231,871,008.16</b>	<b>250,913,345.93</b>	<b>273,183,384.38</b>	<b>321,362,643.17</b>	<b>377,512,962.15</b>	<b>509,141,048.74</b>	<b>604,823,630.59</b>	<b>708,609,977.40</b>	<b>858,886,129.52</b>
<i>Other Financial Corporations</i>	3,117,400.54	2,923,183.89	3,130,290.76	4,192,079.54	7,769,942.90	5,176,630.07	5,258,014.07	5,432,333.10	6,195,645.25	6,998,113.31	7,792,720.84	11,771,347.28	14,375,915.86
<i>State and Local Government</i>	69,366.22	67,566.82	79,689.27	78,428.17	170,565.46	165,393.19	159,634.04	254,314.27	252,621.77	289,002.10	226,287.26	349,675.75	287,141.09
<i>Public Non Financial Corporations</i>	1,923,001.99	1,897,960.80	1,871,958.96	2,069,555.97	2,984,603.82	3,815,525.07	5,367,161.90	6,240,938.55	6,858,061.18	16,348,796.81	14,542,574.22	22,910,548.08	46,439,978.25
<i>Private Sector</i>	148,182,577.92	158,485,903.44	176,216,652.26	199,676,266.32	220,945,895.99	241,755,797.60	262,398,574.37	309,435,057.25	364,206,633.96	485,505,136.53	582,262,048.27	673,578,406.29	797,783,094.32
<b>Claims on the Central Bank</b>	<b>95,651,746.77</b>	<b>103,849,755.97</b>	<b>110,620,327.00</b>	<b>110,503,175.07</b>	<b>121,289,617.10</b>	<b>119,546,045.14</b>	<b>125,057,527.45</b>	<b>145,073,995.32</b>	<b>163,091,388.64</b>	<b>239,321,897.04</b>	<b>269,492,980.99</b>	<b>318,260,082.09</b>	<b>414,080,563.81</b>
<i>Currency</i>	2,453,705.30	2,853,747.83	2,611,115.20	2,721,469.71	2,838,319.42	2,891,218.92	2,577,743.10	2,111,530.50	2,624,856.44	3,155,859.82	2,801,158.38	2,427,607.04	2,640,635.61
<i>Reserves</i>	<b>93,198,041.47</b>	<b>100,996,008.14</b>	<b>108,009,211.79</b>	<b>107,781,705.36</b>	<b>118,451,297.69</b>	<b>116,654,826.22</b>	<b>122,479,784.35</b>	<b>142,962,464.82</b>	<b>160,466,532.20</b>	<b>236,166,037.22</b>	<b>266,691,822.61</b>	<b>315,832,475.04</b>	<b>411,439,928.20</b>
<i>Securities</i>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<i>Other Claims</i>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Liabilities to the Central Bank</b>	<b>1,023,363.18</b>	<b>1,453,072.21</b>	<b>1,095,299.01</b>	<b>2,726,544.67</b>	<b>2,808,102.91</b>	<b>2,688,568.50</b>	<b>2,120,361.21</b>	<b>2,137,854.54</b>	<b>2,173,014.02</b>	<b>2,383,304.12</b>	<b>2,898,518.67</b>	<b>2,814,941.97</b>	<b>3,230,742.76</b>
<b>Other Items(Net)</b>	<b>58,447,986.04</b>	<b>52,718,953.48</b>	<b>61,962,592.81</b>	<b>61,896,867.55</b>	<b>68,073,937.82</b>	<b>64,764,547.62</b>	<b>74,977,215.54</b>	<b>99,006,579.83</b>	<b>115,723,499.90</b>	<b>181,533,767.59</b>	<b>194,679,992.54</b>	<b>239,914,479.29</b>	<b>248,221,124.14</b>
<i>Shares and Other Equity</i>	71,124,676.10	75,878,499.05	82,390,037.34	94,725,028.77	118,865,727.97	131,003,614.94	139,410,766.30	157,494,748.85	160,620,677.78	222,711,072.13	330,886,860.40	386,432,527.29	466,561,590.88
<i>Liabilities to other resident sectors</i>	478,578.47	375,417.86	503,055.71	347,091.09	139,767.85	230,518.83	226,799.73	810,634.46	486,772.48	321,776.02	345,211.38	1,339,092.93	555,226.55
<i>Other Items(Net)</i>	-13,155,268.53	-23,534,963.43	-20,930,500.24	-33,175,252.31	-50,931,558.00	-66,469,586.15	-64,660,350.49	-59,298,803.48	-45,383,950.36	-41,499,080.56	-136,552,079.25	-147,857,140.93	-218,895,693.28
<b>Deposits and Securities Included in Broad Money</b>	<b>326,404,128.99</b>	<b>361,964,634.51</b>	<b>415,144,261.68</b>	<b>434,576,548.31</b>	<b>471,445,180.01</b>	<b>467,970,799.42</b>	<b>503,440,555.21</b>	<b>584,688,027.00</b>	<b>665,632,079.89</b>	<b>967,440,548.79</b>	<b>1,116,078,749.06</b>	<b>1,198,705,414.81</b>	<b>1,600,316,690.89</b>
<i>Deposits Included in Broad Money</i>	324,530,996.23	358,772,700.20	411,414,591.01	430,568,735.58	467,748,846.19	464,285,468.48	498,984,364.44	580,177,132.24	661,385,151.97	961,275,205.35	1,108,920,811.95	1,190,567,540.78	1,587,531,116.15
<i>Transferable Deposits</i>	297,479,440.56	332,392,044.95	383,509,833.78	397,358,917.93	430,345,882.39	424,997,643.40	451,469,626.06	526,027,929.32	608,741,115.91	891,276,383.52	1,028,029,948.34	1,096,365,440.31	1,453,358,587.07
<i>of which FCAs</i>	133,760,212.96	151,047,925.52	179,306,272.75	181,546,290.69	210,688,453.17	197,673,919.07	225,769,411.82	275,160,384.59	301,286,745.34	558,605,268.37	657,871,279.96	688,801,163.42	991,050,824.09
<i>Other Deposits</i>	27,051,555.67	26,380,655.25	27,904,757.23	33,209,817.65	37,402,963.80	39,287,825.08	47,514,738.37	54,149,202.92	52,644,036.06	69,998,821.83	80,890,863.60	94,202,100.47	134,172,529.07
<i>Money Market Instruments</i>	1,873,132.76	3,191,934.31	3,729,670.68	4,007,812.73	3,696,333.82	3,685,330.94	4,456,190.77	4,510,894.76	4,246,927.92	6,165,343.44	7,157,937.12	8,137,874.02	12,785,574.75

Source: Reserve Bank of Zimbabwe, 2022

TABLE 4.1: OTHER DEPOSITORY CORPORATIONS -ASSETS

\$ millions																			
End of	Bond Notes & Coins	Foreign Notes & Coin	Balances with RBZ	Balances with Other Depository Corporations	Balances with Foreign Banks	Other Claims on Non-residents	Debt Securities				Loans and Advances				Other claims	Contigent Assets	Other Assets	Non Financial Assets	TOTAL
							1 Securities	Local Government securities	Public Enterprises	Other <sup>2</sup>	Government	Local Government	Public Enterprises	Other Institutional Units					
2018																			
Jan	23.4	66.9	2,528.5	291.2	111.9	81.9	2,336.0	34.5	23.5	65.9	26.3	20.6	155.3	3,461.2	74.6	501.0	457.8	700.8	10,961.1
Feb	20.0	46.8	2,516.8	347.6	114.2	96.2	2,313.4	33.5	23.5	66.1	24.3	21.1	145.4	3,527.1	22.2	507.8	434.5	697.8	10,958.3
Mar	16.7	57.9	2,457.7	312.8	139.2	99.5	2,434.8	32.8	23.5	66.7	19.2	15.9	127.5	3,637.8	24.2	504.1	487.4	710.3	11,168.1
Apr	14.9	61.9	2,423.5	337.0	120.8	78.5	2,558.9	32.0	24.7	67.0	13.4	20.9	121.2	3,674.0	22.1	532.0	459.2	715.7	11,277.5
May	14.2	71.7	2,543.0	477.8	138.6	85.7	2,814.9	30.9	25.0	66.9	8.4	20.9	134.4	3,740.3	12.0	458.9	457.2	718.2	11,819.1
Jun	9.0	58.5	3,081.0	509.8	120.0	84.1	2,865.3	30.1	26.2	66.5	7.4	19.4	196.4	3,829.3	38.6	551.4	448.1	730.7	12,671.8
Jul	20.6	61.9	3,450.6	466.4	111.6	95.4	3,291.4	33.3	0.0	67.5	4.5	21.0	182.0	3,500.6	153.9	611.4	472.5	732.0	13,276.5
Aug	23.1	72.3	3,475.7	377.8	105.3	66.3	3,362.8	32.2	0.0	67.3	7.1	20.6	186.7	3,585.1	102.0	647.7	489.9	736.1	13,358.0
Sep	18.2	61.5	3,781.6	398.1	159.1	78.0	3,145.7	31.2	45.2	68.1	5.4	20.4	212.2	3,734.2	119.7	637.4	527.8	742.6	13,786.4
Oct	39.9	70.4	3,771.3	368.3	185.5	51.4	3,105.9	30.2	45.2	68.4	4.6	9.4	188.8	3,838.0	132.0	647.5	537.8	743.0	13,837.7
Nov	30.6	84.6	3,696.3	300.6	209.8	63.9	3,172.9	28.9	45.2	68.7	7.0	8.1	217.7	3,813.2	141.9	633.2	581.9	742.4	13,846.8
Dec	20.5	94.5	3,949.5	439.6	235.5	74.8	3,044.1	28.0	43.4	69.2	6.2	9.2	204.3	3,870.5	151.2	573.8	612.5	812.4	14,239.0
2019																			
Jan	49.0	113.4	3,901.0	401.9	261.6	46.1	3,038.3	27.3	94.6	68.7	4.4	8.1	189.2	3,773.5	109.1	517.2	592.3	827.7	14,023.5
Feb	59.7	256.8	3,764.8	357.1	570.4	205.7	3,076.4	26.5	60.5	2.0	5.8	7.7	208.3	3,991.5	100.5	490.7	669.1	880.0	14,733.6
Mar	62.5	263.2	3,891.0	432.9	739.3	55.1	3,028.8	25.5	61.5	4.5	4.3	9.5	340.7	3,845.0	129.0	523.7	954.5	1,205.2	15,576.2
Apr	45.2	363.5	4,153.9	578.9	1,031.9	91.7	2,921.3	25.0	61.8	4.0	4.0	9.6	407.8	3,899.7	131.9	620.5	1,135.4	1,304.8	16,790.9
May	98.7	484.2	4,089.2	694.1	1,890.1	154.1	2,912.7	23.9	62.1	4.2	3.9	9.4	636.8	4,303.9	144.3	910.1	2,031.0	1,532.3	19,985.1
Jun	126.3	882.2	4,518.6	560.2	2,383.0	538.9	2,918.5	22.6	63.1	6.6	3.9	8.7	929.4	5,011.5	163.0	1,606.5	1,621.9	2,120.4	23,485.3
Jul	232.4	968.8	5,605.6	370.4	3,738.0	801.9	2,962.9	22.2	103.4	5.5	2.2	9.0	164.6	5,364.7	228.7	1,587.7	2,124.1	2,345.3	26,637.3
Aug	184.4	1,150.4	7,956.5	527.8	3,904.2	1,050.7	3,409.1	21.5	103.9	6.8	1.0	9.2	212.5	5,764.9	263.2	2,614.6	2,149.5	2,623.2	31,953.4
Sep	124.5	2,108.5	9,128.1	874.0	5,678.3	1,575.7	3,577.4	20.9	27.0	6.5	1.4	9.4	187.5	6,456.9	389.5	3,707.8	3,665.5	3,549.9	41,088.9
Oct	144.3	1,906.0	11,613.0	2,511.0	7,644.9	907.0	3,749.0	20.2	27.1	5.3	1.1	7.9	254.8	7,393.9	400.9	4,081.1	2,230.5	3,580.5	46,478.4
Nov	128.8	2,243.1	11,417.7	2,236.3	8,417.4	940.7	4,150.2	19.6	27.1	11.8	1.4	8.7	248.8	9,260.2	442.8	3,148.3	2,272.9	4,208.0	49,183.9
Dec	169.8	2,526.2	13,994.1	1,254.7	8,415.7	1,984.1	4,090.0	18.2	24.7	20.7	1.3	8.1	268.6	10,562.1	556.7	4,867.7	3,517.6	8,485.9	60,766.3
2020																			
Jan	183.4	3,176.6	13,217.3	1,073.2	8,142.0	1,811.4	4,372.4	20.1	125.5	15.0	5.1	12.2	326.1	12,115.8	946.9	2,965.9	4,191.6	9,691.7	62,392.3
Feb	267.1	3,136.4	13,817.0	1,504.5	8,642.5	1,532.9	4,293.1	20.1	117.4	15.5	5.1	11.6	329.5	13,632.6	973.7	5,441.7	12,758.8	10,338.7	76,838.2
Mar	263.6	3,607.6	16,167.1	2,214.4	12,681.9	2,497.5	4,775.6	19.2	0.1	20.8	4.4	11.4	765.8	16,323.6	1,103.1	7,917.3	7,042.4	11,309.5	86,725.4
Apr	298.5	3,642.9	17,926.4	1,523.3	13,697.1	3,056.3	4,716.9	18.1	0.1	18.4	4.5	9.7	834.7	17,280.6	1,104.9	7,642.8	8,200.2	11,988.1	91,963.5
May	330.0	3,581.8	21,376.4	1,749.6	15,757.4	3,130.4	4,579.1	17.0	0.1	45.8	4.5	9.6	768.0	20,291.6	1,280.4	7,042.0	8,823.5	12,139.9	100,927.2
Jun	606.6	9,584.7	29,457.9	3,974.7	35,786.5	7,527.5	6,264.7	13.8	0.1	90.1	4.3	9.4	2,010.8	30,567.5	2,011.1	24,299.3	17,433.0	23,843.0	193,485.0
Jul	690.8	18,357.0	54,139.7	5,578.7	42,159.7	11,399.9	6,760.1	13.4	0.0	74.6	4.3	12.6	1,025.8	36,840.5	3,070.4	28,551.1	14,418.6	24,902.0	247,999.1
Aug	975.1	28,776.0	54,868.5	4,623.1	41,100.2	14,219.2	6,883.5	13.1	0.0	39.1	14.0	14.7	1,046.3	43,502.9	3,130.9	25,354.6	14,240.7	26,391.3	265,193.4
Sep	1,084.2	30,217.6	56,679.6	4,426.6	39,530.8	14,126.8	6,676.2	12.9	0.0	107.8	9.6	22.3	1,050.4	45,297.5	3,822.4	28,289.4	20,662.0	27,055.5	279,071.4
Oct	1,064.2	32,235.0	66,948.5	4,457.3	40,092.7	13,530.7	8,068.2	12.3	20.1	222.0	17.6	22.2	1,019.0	53,116.5	3,869.6	29,764.7	19,044.4	27,327.7	300,832.8
Nov	1,063.6	34,673.9	73,237.2	4,211.3	41,173.6	14,134.7	8,961.5	11.6	0.0	268.2	20.0	16.8	1,269.9	60,179.7	3,678.7	29,821.2	19,694.9	27,426.0	319,842.9
Dec	1,177.8	39,886.8	76,076.5	5,771.7	38,623.2	10,803.6	12,072.8	11.2	0.0	252.2	23.3	26.8	1,269.0	69,691.0	4,566.9	29,608.0	15,822.0	36,808.1	342,490.8
2021																			
Jan	1,483.3	42,733.9	77,994.4	13,109.2	40,071.8	10,922.0	10,322.7	10.2	0.0	212.4	16.7	18.0	1,264.3	77,984.0	5,315.2	25,036.2	15,951.2	41,028.5	363,474.0
Feb	1,735.4	41,180.7	76,140.3	17,748.1	39,141.4	6,341.4	15,612.1	9.2	0.0	238.0	24.1	22.7	1,493.7	84,845.3	5,413.6	28,339.2	19,441.2	42,761.3	380,487.7
Mar	1,457.1	40,953.3	83,032.1	6,945.5	42,516.8	8,733.6	17,602.7	8.4	19.2	449.7	15.2	21.7	1,400.3	90,291.7	4,912.2	32,908.1	22,849.5	40,104.9	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	35,371.1	5.4	339.7	1,111.2	22.5	63.9	1,583.3	150,558.7	7,014.2	32,281.1	34,820.2	46,819.4	549,540.1
Sep	2,853.7	38,500.1	100,996.0	8,626.8	86,707.9	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							



TABLE 4.2 : OTHER DEPOSITORY CORPORATIONS - LIABILITIES

\$ millions

End of	Deposits							Debt Securities	Foreign Liabilities	Amounts Owing to			Capital and Reserves	Contigent 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				
2018																
Jan	4,640.2	1,008.1	1,454.0	7,102.2	406.5	107.3	7,616.1	65.1	444.8	115.1	49.1	2.6	1,645.3	501.0	522.1	10,961.1
Feb	4,633.7	989.2	1,458.8	7,081.7	418.7	101.2	7,601.7	75.4	435.4	111.2	92.8	2.9	1,620.1	507.8	511.0	10,958.3
Mar	4,732.9	1,007.5	1,491.0	7,231.4	365.0	114.7	7,711.0	77.3	460.8	140.5	89.2	6.9	1,654.7	504.1	523.4	11,168.1
Apr	4,907.7	1,066.6	1,374.6	7,349.0	387.8	95.6	7,832.3	84.0	453.1	82.4	68.8	16.1	1,641.9	532.0	567.0	11,277.5
May	5,172.9	1,138.2	1,442.5	7,753.6	442.8	107.4	8,303.8	88.0	554.0	101.5	94.9	19.9	1,671.5	458.9	526.5	11,819.1
June	5,650.6	1,274.7	1,459.1	8,384.4	438.0	89.2	8,911.6	66.8	554.0	119.8	173.4	21.6	1,707.5	551.4	565.7	12,671.8
July	5,902.3	1,415.3	1,501.5	8,819.1	424.4	33.1	9,276.7	89.5	545.1	118.9	132.9	32.6	1,846.0	611.4	623.4	13,276.5
Aug	6,005.7	1,362.6	1,524.2	8,892.5	399.6	32.4	9,324.5	66.5	535.4	137.0	119.5	33.3	1,882.9	647.7	611.2	13,358.0
Sep	6,281.7	1,421.8	1,489.0	9,192.4	439.0	44.6	9,676.1	52.4	559.4	142.2	129.1	46.6	1,913.4	637.4	629.7	13,786.4
Oct	6,345.7	1,390.0	1,427.8	9,163.5	435.2	52.2	9,650.8	61.7	581.4	147.6	93.4	42.0	1,957.6	647.5	655.7	13,837.7
Nov	6,419.8	1,329.4	1,430.4	9,179.6	366.8	48.7	9,595.1	50.9	543.1	213.7	74.8	42.3	1,991.6	633.2	702.1	13,846.8
Dec	6,601.1	1,322.2	1,508.9	9,432.2	394.5	41.3	9,868.0	58.6	524.7	229.6	187.8	39.0	2,057.7	573.8	699.7	14,239.0
2019																
Jan	6,626.6	1,155.9	1,466.8	9,249.4	381.0	42.2	9,672.5	59.3	530.5	239.5	188.3	39.2	2,047.0	517.2	729.8	14,023.5
Feb	7,168.7	1,155.1	1,473.2	9,797.1	387.8	44.5	10,229.3	71.8	782.0	158.9	151.7	42.6	2,145.1	490.7	661.5	14,733.6
Mar	7,435.2	1,127.0	1,437.1	9,999.2	372.7	47.9	10,419.9	74.5	933.8	165.8	140.9	42.7	2,349.0	523.7	925.8	15,576.2
Apr	7,968.0	1,243.3	1,795.8	11,007.1	390.9	55.9	11,453.8	90.8	652.7	148.3	173.5	28.8	2,551.4	620.5	1,071.0	16,790.9
May	9,316.8	1,379.0	1,932.4	12,628.2	462.9	48.9	13,139.9	139.4	1,053.9	148.8	206.7	46.5	2,556.6	910.1	1,783.2	19,985.1
Jun	11,021.9	1,573.5	1,737.2	14,332.6	422.0	44.5	14,799.2	171.7	1,607.6	150.3	216.7	43.6	3,240.7	1,606.5	1,649.0	23,485.3
Jul	13,014.4	1,661.3	1,949.2	16,624.9	432.6	50.6	17,108.1	168.2	1,710.5	152.0	225.8	27.4	3,522.6	1,587.7	2,135.1	26,637.3
Aug	15,189.7	1,798.7	1,922.5	18,910.9	639.1	59.2	19,609.3	202.9	2,064.4	155.0	116.2	28.0	4,061.0	2,614.6	3,102.0	31,953.4
Sep	18,834.0	2,049.2	1,925.3	22,808.5	549.2	54.5	23,412.2	219.9	2,989.7	155.9	182.3	23.3	5,510.0	3,707.8	4,887.7	41,088.9
Oct	23,441.5	2,298.0	1,891.9	27,631.4	526.0	68.6	28,226.0	205.7	3,020.7	159.1	211.3	24.6	5,937.5	4,081.1	4,612.3	46,478.4
Nov	25,114.5	2,868.9	2,123.8	30,107.2	878.6	99.1	31,084.9	235.1	2,966.0	175.3	275.5	50.5	6,404.3	3,148.3	4,844.2	49,183.9
Dec	27,842.2	3,238.9	2,192.0	33,273.1	1,067.2	118.5	34,458.8	244.0	3,020.4	179.5	326.4	119.4	10,212.4	4,867.7	7,337.7	60,766.3
2020																
Jan	28,570.4	3,605.9	2,358.3	34,534.5	1,299.1	92.6	35,926.3	255.6	3,114.7	185.8	336.1	140.1	12,285.7	2,965.9	7,182.1	62,392.3
Feb	37,082.9	3,939.6	2,215.0	43,237.5	1,674.9	78.2	44,990.7	260.1	3,357.7	189.6	767.7	154.9	12,930.2	5,441.7	8,745.6	76,838.2
Mar	37,923.6	4,998.7	2,361.6	45,283.9	1,721.0	409.0	47,413.9	476.8	4,874.8	258.4	314.6	339.9	15,172.3	7,917.3	9,957.3	86,725.4
Apr	42,102.4	5,060.0	2,530.7	49,693.1	1,805.2	516.3	52,014.6	337.6	4,931.9	346.4	312.9	233.2	16,105.4	7,642.8	10,038.7	91,963.5
May	48,595.9	6,274.7	2,847.3	57,717.9	1,840.2	630.7	60,188.8	359.2	5,129.7	536.7	469.1	365.4	16,562.4	7,042.0	10,273.9	100,927.2
Jun	86,454.7	6,715.3	4,040.8	97,210.8	2,277.4	1,479.4	100,967.5	863.2	11,761.8	887.6	959.9	348.2	32,058.2	24,299.3	21,339.3	193,485.0
Jul	113,233.5	7,957.5	6,089.8	127,280.8	2,997.8	1,731.9	132,010.5	1,024.3	14,962.8	1,387.9	2,114.7	348.7	37,319.8	28,551.1	30,279.2	247,999.1
Aug	126,039.2	8,814.1	5,476.0	140,329.3	2,942.4	850.8	144,122.5	1,111.7	16,780.7	1,837.1	3,844.1	422.5	40,894.6	25,354.6	30,825.6	265,193.4
Sep	130,929.6	9,728.6	6,981.5	147,639.7	2,655.6	1,531.5	151,826.9	1,083.9	15,206.4	1,863.1	2,956.8	372.2	42,400.0	28,289.4	35,072.8	279,071.4
Oct	141,293.3	12,094.6	8,429.2	161,817.1	2,769.1	1,799.7	166,385.9	1,231.9	14,868.4	1,812.7	4,513.6	441.7	43,466.4	29,764.7	38,347.5	300,832.8
Nov	156,892.5	13,732.4	9,029.7	179,654.6	2,622.0	1,569.9	183,846.6	1,237.3	14,800.8	1,489.5	5,726.8	423.6	46,209.7	29,821.2	36,287.5	319,842.9
Dec	174,270.2	16,788.9	9,949.2	201,008.3	2,806.1	4,340.0	208,154.4	1,436.2	14,145.4	1,318.6	757.0	292.0	54,752.7	29,608.0	32,026.4	342,490.8
2021																
Jan	188,337.3	17,667.3	11,376.7	217,381.3	2,730.8	5,453.7	225,565.8	1,422.4	15,750.7	391.1	600.9	376.7	58,123.9	25,036.2	36,206.3	363,474.0
Feb	189,154.3	18,991.1	14,072.8	222,218.2	2,959.1	4,788.2	229,965.5	1,457.4	15,908.6	409.2	581.4	609.9	63,583.8	28,339.2	39,632.7	380,487.7
Mar	193,674.2	21,569.9	14,209.4	229,453.4	4,691.2	4,875.8	239,020.5	1,641.2	14,997.2	75.4	1,378.2	408.9	67,061.8	32,908.1	36,730.7	394,221.9
Apr	219,936.5	23,818.3	13,746.7	257,501.5	2,725.1	5,382.5	265,609.2	1,503.8	15,748.4	176.5	939.0	409.9	68,812.8	34,537.9	36,197.4	423,934.8
May	232,585.8	26,296.1	18,415.5	277,297.4	2,205.9	6,832.6	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	5,050.7	334,172.4	1,523.2	16,041.4	706.9	750.8	552.8	76,406.3	26,869.2	76,295.4	533,318.3
Aug	275,007.8	29,893.2	29,352.2	334,253.2	3,661.5	5,912.2	343,826.8	1,873.1	18,699.5	1,444.4	2,300.1	478.6	82,627.2	32,281.1	66,009.2	549,540.1
Sep	301,829.4	30,564.7	26,426.5	358,820.7	3,719.1	3,512.9	366,052.6	3,191.9	16,236.1	1,453.1	71.3	375.4	84,564.6	31,981.0	54,307.5	558,233.5
Oct	350,366.7	33,145.0	27,967.9	411,479.6	2,824.1	3,162.8	417,466.5	3,729.7	21,509.9	1,095.3	1,109.9	503.1	92,871.8	49,581.0	69,873.5	657,740.6
Nov	363,455.0	33,905.6	33,256.8	430,617.4	3,325.7	2,899.2	436,842.3	4,007.8	19,465.9	2,726.5	1,556.1	347.1	104,310.9	52,327.7	70,300.6	691,885.0
Dec	396,412.5	33,935.5	37,464.8	467,812.7	3,922.1	4,020.7	475,755.5	3,696.3	23,643.2	2,808.1	2,405.3	139.8	128,421.4	60,917.0	72,102.3	769,888.8
2022																
Jan	392,702.2	32,298.0	39,346.3	464,346.5	2,962.5	4,027.0	471,336.0	3,685.3	25,398.5	2,688.6	1,416.9	230.5	144,852.4	53,627.8	70,476.0	773,712.0
Feb	413,978.3	37,494.3	47,592.5	499,065.1	3,229.3	4,407.7	506,702.1	4,456.2	30,48							

TABLE 5.1: COMMERCIAL BANKS -ASSETS

End of	\$ millions																			TOTAL
	Bond Notes & Coins	Foreign Notes & Coin	Balances with RBZ	Balances with Other Depository Corporations	Balances with Foreign Banks	Other Claims on Non-residents	Debt Securities				Loans and Advances				Other claims	Contingent Assets	Other Assets	Non Financial Assets		
							Government <sup>1</sup>	Local Government securities	Public Enterprises	Other <sup>2</sup>	Government	Local Government	Public Enterprises	Other Institutional Units <sup>3</sup>						
2018																				
Jan	22.40	64.10	2,294.49	192.08	103.42	81.91	2,143.23	-	23.45	65.90	26.32	20.59	154.85	2,451.11	28.68	500.96	294.22	538.92	9,006.6	
Feb	18.34	43.97	2,296.76	223.72	108.28	96.17	2,109.34	-	23.45	66.10	24.29	21.11	145.03	2,461.49	28.67	507.82	290.62	536.35	9,001.5	
Mar	14.81	53.62	2,238.77	240.67	124.48	99.51	2,164.00	-	23.45	66.69	19.16	15.90	127.10	2,535.82	30.40	504.13	325.78	552.34	9,136.6	
Apr	13.47	56.67	2,207.91	274.97	116.75	78.50	2,314.90	-	24.75	66.97	13.44	20.89	120.77	2,519.81	28.31	531.98	298.96	554.95	9,244.0	
May	12.85	62.77	2,308.95	339.50	130.13	85.74	2,562.36	-	24.97	66.94	8.44	20.88	134.01	2,556.25	23.90	458.93	307.90	555.31	9,659.8	
June	7.48	52.61	2,848.51	331.76	117.26	84.05	2,538.32	-	26.19	66.55	7.44	19.43	196.00	2,662.21	25.46	551.39	302.93	563.41	10,401.0	
July	17.85	54.25	3,189.62	281.13	109.31	95.43	2,949.15	-	-	67.49	4.51	21.01	181.99	2,414.59	26.03	611.36	322.53	565.15	10,911.4	
Aug	21.01	67.83	3,196.71	232.34	102.46	66.26	3,014.90	-	-	67.29	7.05	20.62	186.74	2,490.99	29.82	647.67	329.42	566.33	11,047.4	
Sep	16.25	58.19	3,487.91	305.30	137.84	78.01	2,789.78	-	45.21	68.09	5.42	20.39	212.17	2,577.06	36.68	637.41	357.43	571.83	11,405.0	
Oct	33.06	67.98	3,505.83	272.14	173.15	51.45	2,728.83	-	45.21	68.41	4.59	9.35	188.83	2,697.37	38.71	647.52	353.24	569.20	11,454.9	
Nov	25.84	81.42	3,384.38	264.64	198.18	63.91	2,793.90	-	45.21	68.65	6.99	8.13	217.69	2,672.32	46.06	633.21	406.55	569.81	11,486.9	
Dec	18.17	89.91	3,736.98	317.34	224.44	74.84	2,633.69	-	43.37	69.16	6.20	9.18	204.31	2,707.60	53.75	573.76	406.16	633.85	11,802.7	
2019																				
Jan	42.05	106.91	3,766.70	338.09	249.77	46.14	2,621.20	-	61.02	68.66	4.41	8.06	189.15	2,594.53	33.84	517.24	428.82	649.94	11,726.5	
Feb	52.63	238.67	3,601.94	293.36	549.59	205.65	2,675.29	-	60.52	2.00	5.84	7.71	208.31	2,784.17	31.04	490.74	472.78	696.82	12,377.1	
Mar	59.17	244.62	3,729.81	393.22	712.08	55.05	2,635.68	-	61.52	4.53	4.27	9.53	340.66	2,660.90	25.33	523.72	755.57	971.53	13,187.2	
Apr	40.82	331.97	3,876.83	492.10	981.80	91.75	2,590.97	-	61.79	3.95	3.98	9.62	407.85	2,721.57	24.55	620.52	935.27	1,002.47	14,197.8	
May	94.59	444.70	3,886.07	571.50	1,747.69	154.08	2,508.43	-	62.12	4.20	3.93	9.43	636.78	3,056.86	34.46	910.14	1,832.95	1,142.77	17,100.7	
Jun	119.69	810.71	4,104.17	413.18	2,244.98	538.88	2,596.97	-	63.09	6.62	3.89	8.73	929.36	3,667.45	37.02	1,606.53	1,374.23	1,621.33	20,146.8	
Jul	224.75	791.31	5,081.19	275.44	3,602.89	801.93	2,640.55	-	103.36	5.49	2.18	9.00	164.58	4,043.75	32.65	1,587.68	1,873.44	1,722.66	22,962.9	
Aug	178.74	1,054.06	7,123.10	461.83	3,778.75	1,050.74	3,106.90	-	103.86	6.78	1.04	9.21	212.50	4,430.78	37.42	2,614.64	1,744.16	1,989.27	27,903.8	
Sep	108.51	1,915.41	8,246.09	676.17	5,563.16	1,575.75	3,240.85	-	26.96	6.47	1.37	9.40	187.53	4,993.71	42.30	3,707.80	3,074.10	2,440.63	35,816.2	
Oct	138.01	1,702.35	10,537.81	2,437.08	7,376.80	906.98	3,416.23	-	27.05	5.29	1.15	7.94	254.84	5,859.32	41.94	4,081.09	1,658.19	2,434.21	40,886.3	
Nov	113.92	2,078.54	10,430.55	2,073.35	7,977.27	940.70	3,737.72	-	27.15	11.83	1.37	8.74	248.79	7,670.96	42.07	3,148.28	1,627.27	3,059.40	43,197.9	
Dec	158.44	2,300.01	12,821.54	934.73	7,898.48	1,984.08	3,716.31	-	24.75	20.65	1.33	8.11	268.61	8,976.00	61.84	4,867.67	2,740.16	6,935.56	53,718.3	
2020																				
Jan	165.80	2,845.62	12,018.43	708.00	7,706.57	1,811.38	4,029.43	-	125.52	14.97	5.11	12.17	326.11	10,766.91	77.59	2,965.93	3,395.90	8,058.15	55,033.6	
Feb	251.70	2,756.57	12,731.97	889.16	8,264.76	1,532.87	3,877.19	-	117.45	13.99	5.15	11.56	329.47	11,656.91	88.37	5,441.70	11,907.90	8,653.69	68,530.4	
Mar	242.41	3,063.92	14,545.58	1,948.14	12,381.17	2,497.47	4,373.76	-	0.08	20.23	4.39	11.39	765.82	14,041.67	127.46	7,917.31	5,718.53	9,244.62	76,904.0	
Apr	263.29	3,147.75	16,673.44	1,287.51	13,285.14	3,056.32	4,235.96	-	0.08	18.39	4.47	9.75	834.72	14,864.30	129.90	7,642.80	6,534.14	9,703.93	81,691.9	
May	284.33	3,144.57	19,827.46	1,553.68	15,003.29	3,130.38	4,160.50	-	0.12	45.79	4.53	9.61	768.01	17,762.27	143.44	7,042.04	6,012.40	9,845.09	88,737.5	
Jun	515.11	8,372.39	26,368.55	3,570.85	34,550.44	7,527.46	5,841.98	-	0.12	90.14	4.29	9.41	2,010.79	26,638.87	215.56	24,299.33	14,590.26	18,983.05	173,588.6	
Jul	577.99	16,536.53	49,470.13	4,219.81	40,259.84	11,399.93	6,357.84	-	-	74.57	4.33	12.61	1,025.78	33,054.99	229.06	28,551.07	10,247.64	19,646.49	221,668.6	
Aug	821.16	26,519.73	49,165.59	4,265.44	38,763.72	14,219.24	6,484.68	-	-	39.07	14.05	14.74	1,046.29	38,741.31	231.00	25,354.64	9,460.49	19,961.16	235,102.3	
Sep	891.26	27,646.41	51,169.67	3,898.65	38,420.20	14,126.83	6,354.19	-	-	107.40	9.61	22.30	1,050.38	41,088.91	228.95	28,289.36	17,608.70	19,375.08	250,287.9	
Oct	896.48	29,309.79	60,589.19	3,602.58	38,877.31	13,530.74	7,763.97	-	20.06	109.83	17.57	22.18	1,019.00	48,440.92	268.07	29,764.70	15,978.22	19,616.63	269,827.2	
Nov	919.42	31,596.89	67,899.10	3,494.87	39,693.38	14,134.74	7,098.29	-	0.02	110.37	20.00	16.81	1,269.94	54,496.74	259.90	29,821.16	16,683.48	19,526.70	287,041.8	
Dec	1,019.76	36,507.59	70,392.07	4,949.48	37,346.17	10,803.58	9,985.57	-	-	1.18	23.30	26.76	1,269.01	62,953.03	718.16	29,608.01	12,793.91	28,230.82	306,628.4	
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	34.56	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	62.89	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	93.37	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	92.91	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	47.39	17.32	67.80	1,351.13	117,348.16	2,686.18	29,079.64	33,587.68	481,102.6	481,102.6	

TABLE 5.2 : COMMERCIAL BANKS - LIABILITIES

ZWL\$ millions

End of	Deposits							Debt Securities	Foreign Liabilities	Amounts Owing to			Capital and Reserves	Contingent Liabilities	Other Liabilities	TOTAL
	Demand	Savings	Time Deposits	Total Deposits from the public	Other Depository Corporations	Government	Total			RBZ	Other Depository Corporations	Other Financial Corporations				
<b>2018</b>																
Jan	4,640.2	369.3	903.3	5,912.7	301.3	85.0	6,299.0	53.6	418.7	115.1	26.2	2.4	1,205.0	501.0	385.6	9,006.6
Feb	4,633.7	375.8	920.2	5,929.7	298.5	78.6	6,306.8	58.1	409.1	111.2	59.1	2.4	1,174.8	507.8	372.1	9,001.5
Mar	4,732.9	368.8	930.7	6,032.4	244.7	92.4	6,369.5	61.1	419.5	140.5	54.8	6.4	1,196.4	504.1	384.3	9,136.6
Apr	4,907.7	394.4	874.8	6,176.9	243.4	72.8	6,493.1	67.4	413.5	82.4	35.2	15.7	1,201.5	532.0	403.4	9,244.0
May	5,172.9	416.2	917.2	6,506.3	246.2	85.2	6,837.7	66.8	514.1	101.5	63.7	19.4	1,224.6	458.9	373.2	9,659.8
Jun	5,650.6	504.3	897.4	7,052.2	254.8	66.9	7,373.9	45.0	514.7	119.8	116.5	21.1	1,259.1	551.4	399.5	10,401.0
Jul	5,902.3	527.0	901.0	7,330.3	296.0	12.2	7,638.4	72.0	507.6	118.9	102.5	16.8	1,380.1	611.4	463.6	10,911.4
Aug	6,005.7	540.8	930.8	7,477.3	266.6	11.5	7,755.3	46.4	501.5	137.0	101.3	15.4	1,408.6	647.7	434.3	11,047.4
Sep	6,281.7	556.4	927.2	7,765.3	273.0	23.5	8,061.8	40.9	503.5	142.2	108.4	21.1	1,434.8	637.4	454.9	11,405.0
Oct	6,340.3	509.5	898.1	7,747.9	284.2	31.1	8,063.2	49.3	525.1	147.6	72.2	16.5	1,461.0	647.5	472.6	11,454.9
Nov	6,411.0	503.9	861.0	7,775.9	232.8	27.6	8,036.4	41.2	487.5	213.7	58.6	17.8	1,490.0	633.2	508.4	11,486.9
Dec	6,582.3	495.0	910.9	7,988.3	255.0	19.7	8,262.9	43.3	469.5	229.6	147.5	15.6	1,551.3	573.8	509.2	11,802.7
<b>2019</b>																
Jan	6,603.6	440.8	919.5	7,964.0	240.5	20.5	8,225.0	42.6	475.0	239.5	130.2	14.4	1,545.2	517.2	537.2	11,726.5
Feb	7,129.0	426.7	923.8	8,479.6	248.9	22.8	8,751.4	57.3	647.5	158.9	119.1	14.4	1,626.6	490.7	511.1	12,377.0
Mar	7,350.5	451.8	915.0	8,717.3	225.9	26.4	8,969.6	56.8	778.3	165.8	108.4	17.0	1,804.3	523.7	763.2	13,187.2
Apr	7,861.8	447.1	1,280.5	9,589.3	260.3	34.4	9,884.1	76.0	487.7	148.3	145.3	14.8	1,935.7	620.5	885.4	14,197.8
May	9,143.2	544.3	1,412.7	11,100.2	309.4	27.5	11,437.1	126.8	789.2	148.8	164.7	16.0	1,916.9	910.1	1,591.0	17,100.7
Jun	10,758.5	567.5	1,279.7	12,605.8	290.5	23.1	12,919.4	159.0	1,271.1	150.3	161.8	16.5	2,409.1	1,606.5	1,453.0	20,146.8
Jul	12,675.9	672.2	1,367.7	14,715.9	357.4	29.4	15,102.7	146.4	1,254.8	152.0	205.6	10.4	2,583.9	1,587.7	1,919.4	22,962.9
Aug	14,591.5	825.3	1,330.1	16,747.0	592.1	38.0	17,377.1	182.4	1,525.0	155.0	88.0	24.5	3,065.7	2,614.6	2,871.4	27,903.8
Sep	18,105.1	947.3	1,354.6	20,407.1	504.3	33.3	20,944.7	205.7	2,120.6	155.9	115.4	23.3	3,933.6	3,707.8	4,609.2	35,816.2
Oct	22,636.1	1,003.6	1,292.7	24,932.3	489.1	47.4	25,468.8	200.2	2,159.7	159.1	135.3	24.6	4,347.1	4,081.1	4,310.3	40,886.3
Nov	24,297.0	1,633.8	1,633.8	26,988.0	843.6	78.9	27,910.5	227.7	2,089.7	175.3	154.3	48.0	4,931.5	3,148.3	4,512.6	43,197.9
Dec	26,909.1	1,184.4	1,638.8	29,732.2	823.2	102.9	30,658.3	231.6	2,097.0	179.5	209.4	119.4	8,414.9	4,867.7	6,940.7	53,718.3
<b>2020</b>																
Jan	27,276.4	1,787.3	1,876.0	30,939.8	1,026.0	76.3	32,042.1	232.1	2,170.0	185.8	236.2	140.1	10,357.6	2,965.9	6,703.8	55,033.6
Feb	35,796.5	1,869.8	1,712.8	39,379.1	1,404.1	62.2	40,845.3	238.9	2,391.2	189.6	209.2	154.9	10,877.8	5,441.7	8,181.8	68,530.4
Mar	36,078.2	2,458.2	1,884.9	40,421.2	1,430.6	393.1	42,245.0	468.8	3,731.4	258.4	181.2	339.9	12,487.9	7,917.3	9,274.0	76,904.0
Apr	40,156.4	2,457.6	2,078.8	44,692.9	1,514.8	496.9	46,704.6	333.2	3,779.7	346.4	172.1	233.2	13,105.1	7,642.8	9,374.8	81,691.9
May	46,306.1	2,502.0	2,405.7	51,213.8	1,399.0	611.4	53,224.1	324.9	3,968.6	536.7	319.4	365.4	13,454.1	7,042.0	9,502.3	88,737.5
Jun	67,548.1	17,859.0	3,562.0	88,969.1	1,931.1	1,453.1	92,353.3	856.9	9,116.9	887.6	681.7	348.2	24,773.8	24,299.3	20,270.9	173,588.6
Jul	89,092.1	20,865.7	5,595.6	115,553.4	2,671.5	1,702.4	119,927.3	1,014.3	11,004.4	1,387.9	1,907.7	348.7	28,563.5	28,551.1	28,867.6	221,668.6
Aug	102,750.2	20,005.2	4,891.9	127,647.3	2,577.9	824.8	131,049.9	1,101.5	12,302.3	1,837.1	3,658.1	412.5	30,713.4	25,354.6	28,672.9	235,102.3
Sep	104,770.7	24,130.0	6,488.3	135,389.0	2,548.1	1,496.4	139,433.5	1,063.5	11,363.7	1,863.1	2,831.0	372.2	32,694.4	28,289.4	32,377.1	250,287.9
Oct	114,057.9	26,079.1	7,702.2	147,839.2	2,666.6	1,767.2	152,273.0	1,089.2	11,137.3	1,812.7	4,232.9	441.7	33,811.1	29,764.7	35,264.5	269,827.2
Nov	129,129.6	26,871.0	8,262.1	164,262.8	2,369.5	1,538.3	168,170.5	1,100.4	11,019.9	1,489.5	5,403.8	423.6	36,278.2	29,821.2	33,334.7	287,041.8
Dec	146,151.8	27,804.4	8,926.9	182,883.1	2,547.6	4,309.9	189,740.6	1,239.9	10,924.0	1,318.6	316.6	292.0	43,984.3	29,608.0	29,204.3	306,628.4
<b>2021</b>																
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	503.1	1,109.9	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
<b>2022</b>																
Jan	346,619.5	43,438.8	31,158.1	421,216.4	2,962.5	3,864.8	428,043.7	2,995.6	14,406.9	2,688.6	1,043.2	230.5	122,752.1	53,627.8	58,853.6	684,641.9
Feb	358,979.4	51,510.7	38,313.7	448,803.8	3,229.3	4,248.7	456,281.8	3,834.1	16,267.7	2,120.4	1,338.1	226.8	130,981.3	55,099.6	68,847.8	734,997.5
Mar	422,934.6	58,283.5	42,258.5	523,476.6	3,062.2	5,171.3	531,710.2	3,850.2	18,374.8	2,137.9	2,779.1	810.6	149,781.8	65,660.6	85,216.5	860,321.7
Apr	479,558.7	74,880.3	40,491.0	594,930.0	6,377.5	7,486.7	608,794.2	3,792.3	21,445.6	2,173.0	3,173.0	486.8	149,610.1	53,372.3	103,623.7	946,471.1
May	666,937.8	137,419.9	55,389.8	859,747.5	7,310.9	7,249.8	874,308.3	5,769.3	39,105.1	2,383.3	2,207.5	321.8	214,978.6	134,993.5	182,638.3	1,456,705.7
Jun	773,692.7	154,956.9	63,511.7	992,161.3	4,597.1	10,018.0	1,006,776.4	6,743.2	42,701.8	2,898.5	3,389.3	345.2	307,341.8	169,511.8	184,958.1	1,724,666.1
Jul	810,906.6	173,134.0	74,324.5	1,058,365.1	717.0	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	790.2	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

Source: Reserve Bank of Zimbabwe, 2022

TABLE 6.1: BUILDING SOCIETIES -ASSETS

\$ millions

End of	Bond Notes & Coins	Foreign Notes & Coin	Balances with RBZ	Balances with Other Depository Corporations	Balances with Foreign Banks	Other Claims on Non-residents	Debt Securities				Loans and Advances			Other Assets	Non Financial Assets	TOTAL
							Government <sup>1</sup> Securities	Local Government securities	Public Enterprises	Other <sup>2</sup>	Mortgages	Government	Other			
2018																
Jan	0.9	2.3	197.4	98.7	7.8	-	129.8	34.5	-	-	413.2	-	508.7	144.9	136.1	1,674.3
Feb	1.5	1.8	172.4	123.5	5.5	-	141.3	33.5	-	-	414.8	-	507.9	125.7	135.7	1,663.6
Mar	1.4	3.4	175.9	72.1	14.1	-	212.6	32.8	-	-	411.4	-	539.4	142.8	132.3	1,738.2
Apr	1.1	4.3	185.5	61.9	3.6	-	184.4	32.0	-	-	413.3	-	582.7	141.6	135.2	1,745.7
May	1.0	7.6	196.3	138.2	8.1	-	191.0	30.9	-	-	415.0	-	608.4	128.1	137.4	1,862.0
June	1.2	4.9	188.6	177.8	1.9	-	266.2	30.1	-	-	413.9	-	614.3	124.0	141.5	1,964.5
July	1.8	6.6	207.1	185.1	1.7	-	283.2	33.3	-	-	423.5	-	636.1	128.2	141.1	2,047.7
Aug	1.6	3.7	224.7	145.3	2.4	-	288.9	32.2	-	-	428.2	-	579.4	139.1	143.7	1,989.2
Sep	1.9	2.9	245.6	92.6	20.8	-	291.1	31.2	-	-	430.3	-	650.2	148.1	144.4	2,059.1
Oct	4.9	2.1	220.0	95.8	11.9	-	318.9	30.2	-	-	427.7	-	639.8	154.2	147.0	2,052.5
Nov	3.6	2.9	243.3	35.7	10.4	-	320.7	28.9	-	-	433.5	-	635.7	148.0	145.8	2,008.5
Dec	2.3	4.3	157.4	121.3	10.4	-	339.4	28.0	-	-	444.8	-	645.9	179.7	151.9	2,085.6
2019																
Jan	6.3	4.6	108.2	63.5	10.9	0.0	343.8	27.3	33.6	0.0	438.0	0.0	649.3	136.7	151.2	1973.3
Feb	5.4	17.6	120.6	62.8	18.1	-	339.6	26.5	-	-	416.1	-	696.1	171.1	156.7	2,030.8
Mar	2.6	18.0	126.3	38.6	23.9	-	331.7	25.5	-	-	415.1	-	710.1	172.1	207.4	2,071.2
Apr	3.7	30.6	220.3	85.0	47.6	-	271.6	25.0	-	-	414.1	-	705.0	169.0	276.2	2,247.8
May	3.9	38.4	162.2	115.4	139.0	-	345.5	23.9	-	-	406.2	-	776.6	165.7	363.4	2,540.1
Jun	6.3	69.8	361.6	144.5	132.4	-	265.8	22.6	-	-	421.7	-	873.6	210.5	473.0	2,981.8
Jul	6.5	174.7	473.9	89.7	131.1	-	258.3	22.2	-	-	416.0	-	934.6	203.1	565.6	3,275.8
Aug	5.5	94.5	758.0	60.6	115.5	-	247.4	21.5	-	-	418.1	-	970.6	345.1	567.6	3,604.2
Sep	15.8	180.3	831.8	195.4	104.2	-	267.6	20.9	-	-	499.1	-	1,137.6	528.8	1,042.2	4,823.6
Oct	6.2	198.7	997.2	72.2	243.7	-	268.8	20.2	-	-	429.8	-	1,286.7	503.4	1,069.3	5,096.2
Nov	11.9	156.1	872.3	159.7	426.0	-	338.6	19.6	-	-	443.5	-	1,357.4	575.8	1,068.7	5,429.6
Dec	9.2	223.9	1,016.9	317.4	492.3	-	308.3	18.2	-	-	454.5	-	1,413.5	700.6	1,470.0	6,424.9
2020																
Jan	16.3	322.3	1,106.8	361.8	421.8	-	283.0	20.1	-	-	478.2	-	1,498.8	717.5	1,552.8	6,779.5
Feb	14.5	368.2	977.2	612.5	370.5	-	357.1	20.1	-	1.5	503.6	-	2,097.7	735.9	1,538.8	7,597.4
Mar	20.1	529.4	1,423.7	261.8	282.6	-	341.6	19.2	-	0.6	526.4	-	2,406.4	1,165.6	1,914.1	8,891.5
Apr	33.1	493.1	914.2	232.1	384.9	-	424.3	18.1	-	-	525.9	-	2,568.2	1,528.5	2,134.4	9,256.8
May	39.7	434.7	1,248.4	192.3	725.0	-	382.4	17.0	-	-	517.6	-	2,793.4	2,669.6	2,146.1	11,166.3
Jun	88.7	1,167.9	2,857.8	395.9	1,222.0	-	385.4	13.8	-	-	653.4	-	4,663.9	2,688.0	4,712.1	18,848.8
Jul	109.1	1,780.7	3,878.9	1,342.9	1,879.4	-	346.6	13.4	-	-	585.7	-	5,648.0	3,879.5	4,927.7	24,391.8
Aug	142.9	2,175.5	4,799.3	341.7	2,310.6	-	294.6	13.1	-	-	688.7	-	6,552.1	4,480.3	6,104.6	27,903.4
Sep	179.8	2,469.9	4,547.1	504.6	1,027.7	-	218.3	12.9	-	0.4	741.5	-	6,518.3	2,774.9	6,503.8	25,499.1
Oct	149.1	2,787.0	5,056.1	778.9	1,182.4	-	206.5	12.3	-	112.2	772.3	-	6,874.4	2,795.4	6,537.1	27,263.4
Nov	104.3	2,935.7	4,448.9	691.0	1,412.8	-	1,666.7	11.6	-	157.8	930.4	-	7,498.6	2,571.1	6,712.9	29,141.9
Dec	116.2	3,210.3	5,085.9	802.0	1,183.4	-	1,830.2	11.2	-	251.1	1,008.4	-	8,562.3	2,559.4	7,352.9	31,973.2
2021																
Jan	188.7	2,943.3	5,986.5	793.8	843.5	-	1,783.8	10.2	-	211.3	1,091.3	0.0	9,329.1	2,980.3	7,685.1	33,846.9
Feb	345.7	2,762.9	6,004.8	811.1	984.2	-	2,731.0	9.2	-	236.8	2,089.3	-	8,950.2	2,949.2	7,790.6	35,665.0
Mar	168.3	2,278.9	6,313.1	1,594.4	1,028.2	-	1,341.7	8.4	-	415.1	1,242.4	-	10,867.7	3,027.5	7,841.0	36,126.8
Apr	206.9	2,702.1	5,302.6	1,156.7	1,085.4	-	871.7	7.7	-	508.9	1,581.5	-	14,233.6	3,431.1	7,237.9	38,326.2
May	210.3	1,687.6	5,962.2	1,250.9	3,847.1	-	116.9	7.0	-	517.7	1,568.8	-	17,154.9	2,927.9	7,532.9	42,784.2
Jun	249.6	1,649.7	6,202.6	1,163.8	1,866.7	-	204.6	6.5	-	588.0	1,851.9	-	18,795.4	2,580.9	7,701.1	42,860.7
Jul	283.7	1,212.2	7,193.4	1,892.7	1,875.4	-	1,143.4	6.0	-	447.3	1,963.2	-	18,280.3	3,923.5	7,695.6	45,916.5
Aug	352.8	1,408.8	7,869.3	2,537.6	2,316.2	-	3,535.6	5.4	-	399.5	2,101.3	-	19,422.2	3,837.6	7,666.6	51,453.0
Sep	349.8	1,926.6	7,608.5	2,430.2	1,941.4	-	4,314.6	5.1	-	205.2	2,231.7	-	20,461.1	4,013.2	9,460.7	54,948.1
Oct	411.5	2,396.2	8,221.0	2,162.4	3,421.5	-	5,627.7	4.3	-	271.1	2,539.5	-	22,881.3	5,432.3	9,501.3	62,870.1
Nov	339.8	3,578.4	7,561.6	2,568.8	2,299.5	-	5,882.7	3.7	-	566.4	2,788.5	-	27,326.1	4,400.3	9,614.3	66,930.0
Dec	351.1	3,217.3	8,557.8	2,619.2	3,620.2	-	2,353.6	3.0	-	1,189.0	2,786.9	-	33,115.3	5,610.8	11,334.1	74,758.3
2022																
Jan	324.6	3,504.3	8,506.5	2,680.3	2,631.0	-	1,110.8	2.4	-	1,487.3	2,967.6	-	35,913.5	6,693.8	14,008.7	79,830.9
Feb	411.5	4,021.5	9,763.6	3,069.7	5,678.0	-	4,048.9	1.6	-	1,465.4	3,241.1	-	39,977.5	4,511.5	13,964.4	90,154.6
Mar	354.3	4,413.6	11,882.6	3,691.3	4,932.3	-	5,235.0	0.9	-	1,590.0	3,888.3	-	42,741.3	9,086.6	15,421.2	103,237.4
Apr	546.4	3,054.1	15,585.8	4,857.7	5,768.6	-	5,714.4	0.2	-	1,861.4	4,143.7	-	48,582.4	9,654.2	16,999.2	116,768.1
May	639.5	8,326.7	23,817.6	4,251.9	16,001.6	-	6,150.9	0.0	-	1,486.3	8,474.8	-	74,864.0	14,793.9	17,091.2	175,898.5
Jun	418.5	8,464.3	32,497.6	3,807.5	21,184.8	-	2,639.3	0.0	-	1,340.0	10,851.1	-	85,145.9	18,155.8	35,128.1	219,633.0
Jul	700.4	9,914.6	30,660.3	4,983.4	24,902.9	-	4,077.6	0.0	-	1,411.5	13,722.1	-	98,066.0	9,998.6	45,127.9	243,565.1
Aug	863.8	14,422.1	33,703.2	4,483.0	34,971.8	-	4,379.8	0.0	-	2,106.6	16,515.4	-	115,491.9	8,745.3	45,694.0	281,377.1

Source: Reserve Bank of Zimbabwe, 2022

**Notes**

1. Government securities include treasury bills and bonds

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

3. Includes households and other financial corporations.

TABLE 6.2: BUILDING SOCIETIES -LIABILITIES

\$ millions

End of							Debt Securities	Foreign Liabilities	Amounts Owing to			Capital and Reserves	Other Liabilities	TOTAL
	Savings	Time Deposits	Total Deposits from the public	Other Depository Corporations	Government	Total			RBZ	Other Depository Corporations	Other Financial Corporations			
<b>2018</b>														
Jan	544.7	497.1	1,041.7	105.2	16.4	1,163.3	22.8	26.1	0.0	22.9	0.2	362.1	77.0	1,674.3
Feb	512.0	480.5	992.5	120.3	16.8	1,129.5	28.5	26.3	0.0	33.6	0.5	366.0	79.2	1,663.6
Mar	535.1	507.8	1,042.9	120.3	16.5	1,179.7	27.5	41.3	0.0	34.5	0.5	378.2	76.5	1,738.2
Apr	568.0	452.6	1,020.5	144.4	17.0	1,181.9	27.9	39.7	0.0	33.6	0.4	358.5	103.7	1,745.7
May	613.8	475.1	1,089.0	196.6	16.4	1,302.0	32.4	40.0	0.0	31.2	0.5	363.1	92.8	1,862.0
June	658.5	507.9	1,166.5	183.2	16.4	1,366.0	33.1	39.3	0.0	56.9	0.4	363.5	105.2	1,964.5
July	770.2	542.9	1,313.1	128.5	15.0	1,456.6	28.7	37.5	0.0	30.4	15.8	378.9	99.8	2,047.7
Aug	703.4	534.7	1,238.0	133.0	15.0	1,386.0	31.3	33.9	0.0	18.3	17.9	385.8	116.0	1,989.2
Sep	749.8	502.3	1,252.2	166.0	15.1	1,433.2	22.8	55.9	0.0	20.7	25.5	388.6	112.3	2,059.1
Oct	772.5	471.9	1,244.4	151.0	15.1	1,410.5	23.7	56.3	0.0	21.2	25.5	389.9	125.4	2,052.5
Nov	699.9	511.9	1,211.9	134.0	15.1	1,360.9	21.0	55.6	0.0	16.2	24.5	396.1	134.2	2,008.5
Dec	713.2	540.0	1,253.1	139.6	15.1	1,407.8	26.5	55.3	0.0	40.2	23.4	400.1	132.3	2,085.6
<b>2019</b>														
Jan	633.8	490.2	1,124.0	140.5	15.0	1,279.6	27.9	55.5	0.0	58.1	24.8	392.8	134.7	1,973.3
Feb	661.3	492.3	1,153.6	138.8	15.0	1,307.4	25.8	134.5	0.0	32.6	28.2	366.7	135.6	2,030.8
Mar	655.2	473.9	1,129.1	146.8	15.0	1,290.9	29.0	155.6	0.0	32.5	25.7	391.4	146.2	2,071.2
Apr	782.3	460.0	1,242.3	140.5	14.9	1,387.7	26.0	165.0	0.0	28.2	14.1	457.7	169.2	2,247.8
May	895.0	464.3	1,359.4	153.5	15.0	1,527.9	23.9	264.7	0.0	41.9	30.6	477.5	173.6	2,540.1
Jun	1,154.3	406.8	1,561.1	131.5	15.0	1,707.7	23.9	336.5	0.0	54.8	27.1	664.7	167.0	2,981.8
Jul	1,192.2	538.1	1,730.3	75.2	14.9	1,820.4	33.0	455.7	0.0	20.2	17.0	739.6	189.9	3,275.8
Aug	1,424.7	542.9	1,967.6	47.0	15.0	2,029.6	31.8	539.4	0.0	28.2	3.5	777.8	193.9	3,604.2
Sep	1,686.2	524.9	2,211.1	44.9	15.0	2,271.0	25.5	869.0	0.0	66.9	0.0	1,352.0	239.1	4,823.6
Oct	1,920.1	548.8	2,468.8	36.9	15.0	2,520.7	16.7	861.0	0.0	76.0	0.0	1,362.8	259.0	5,096.2
Nov	2,394.7	441.2	2,835.9	35.0	15.0	2,886.0	18.6	876.3	0.0	121.1	2.5	1,246.7	278.3	5,429.6
Dec	2,713.3	481.5	3,194.7	244.0	15.0	3,453.8	23.7	923.5	0.0	117.1	0.0	1,563.0	343.9	6,424.9
<b>2020</b>														
Jan	2,894.8	398.4	3,293.3	273.1	15.0	3,581.4	34.7	944.7	0.0	100.0	0.0	1,699.9	418.8	6,779.5
Feb	3,118.5	419.8	3,538.4	270.9	15.0	3,824.3	32.5	966.5	0.0	558.5	0.0	1,714.1	501.5	7,597.4
Mar	3,978.7	384.4	4,363.1	290.4	15.0	4,668.5	19.3	1,143.4	0.0	133.4	0.0	2,335.6	591.3	8,891.5
Apr	4,097.6	354.9	4,452.5	290.4	15.0	4,757.9	15.6	1,152.3	0.0	140.8	0.0	2,628.1	562.1	9,256.8
May	5,615.0	370.0	5,985.0	441.2	15.0	6,441.2	45.6	1,161.2	0.0	149.8	0.0	2,708.1	660.4	11,166.3
Jun	7,327.5	405.9	7,733.4	346.2	15.0	8,094.6	17.6	2,644.8	0.0	278.2	0.0	6,867.2	946.4	18,848.8
Jul	10,284.7	427.7	10,712.4	326.2	15.0	11,053.7	21.3	3,862.4	0.0	207.1	0.0	8,010.7	1,236.7	24,391.8
Aug	10,984.4	502.7	11,487.1	364.5	15.0	11,866.6	21.4	4,478.3	0.0	186.1	10.0	9,438.3	1,902.7	27,903.4
Sep	10,408.2	403.5	10,811.8	107.5	15.0	10,934.3	31.7	3,842.7	0.0	125.8	0.0	8,069.6	2,495.1	25,499.1
Oct	11,881.7	628.7	12,510.4	102.5	15.0	12,627.9	154.0	3,731.0	0.0	280.6	0.0	7,991.8	2,478.1	27,263.4
Nov	13,173.5	668.5	13,842.1	252.5	15.0	14,109.6	148.2	3,781.0	0.0	323.0	0.0	8,200.8	2,579.4	29,141.9
Dec	15,585.8	797.7	16,383.5	258.5	15.0	16,657.0	207.5	3,221.3	0.0	440.4	0.0	9,002.7	2,444.3	31,973.2
<b>2021</b>														
Jan	17,060.5	985.1	18,045.7	150.0	15.0	18,210.7	291.2	3,018.1	0.0	81.3	0.0	6,054.0	6,191.6	33,846.9
Feb	18,610.7	1,047.5	19,658.2	150.0	15.0	19,823.2	318.2	3,075.5	0.0	40.7	0.0	6,533.5	5,874.0	35,665.0
Mar	18,562.7	1,070.5	19,633.2	150.0	15.0	19,798.2	320.8	3,377.0	0.0	241.5	0.0	6,727.5	5,661.8	36,126.8
Apr	19,021.2	1,353.2	20,374.5	500.0	15.0	20,889.5	325.0	4,244.8	0.0	181.9	0.0	6,267.0	6,418.0	38,326.2
May	22,332.1	1,453.5	23,785.6	500.0	15.0	24,300.6	350.2	4,279.9	0.0	394.8	0.0	6,067.1	7,391.6	42,784.2
Jun	22,784.4	1,675.4	24,459.8	209.5	70.5	24,739.8	359.1	3,855.1	0.0	570.4	0.0	6,623.0	6,713.2	42,860.7
Jul	25,425.9	1,997.8	27,423.7	25.0	15.0	27,463.7	365.2	3,488.6	0.0	274.6	0.0	7,194.2	7,130.1	45,916.5
Aug	27,475.7	2,728.9	30,204.6	60.0	15.0	30,279.6	668.2	5,344.8	0.0	621.9	0.0	7,683.7	6,854.8	51,453.0
Sep	29,023.8	2,834.6	31,858.5	76.0	15.2	31,949.7	1,062.2	4,465.7	0.0	181.9	0.0	10,227.1	7,061.5	54,948.1
Oct	30,925.8	4,239.0	35,164.7	0.0	30.0	35,194.8	1,329.1	7,432.5	0.0	0.0	0.0	10,906.3	8,007.4	62,870.1
Nov	34,486.8	4,344.1	38,830.8	0.0	15.0	38,845.9	1,149.7	7,028.7	0.0	203.6	0.0	11,575.7	8,126.5	66,930.0
Dec	33,974.4	4,856.8	38,831.3	80.0	15.0	38,926.3	1,750.9	9,746.8	0.0	712.0	0.0	15,101.8	8,520.4	74,758.3
<b>2022</b>														
Jan	31,695.1	5,983.6	37,678.7	0.0	15.0	37,693.7	1,771.4	10,991.6	0.0	373.7	0.0	18,063.5	10,937.0	79,830.9
Feb	37,132.1	7,089.1	44,221.1	0.0	15.0	44,236.1	1,703.8	14,215.9	0.0	431.6	0.0	18,241.5	11,325.7	90,154.6
Mar	44,187.4	6,190.7	50,378.1	0.0	15.0	50,393.1	1,742.3	15,620.9	0.0	501.9	0.0	20,548.8	14,430.4	103,237.4
Apr	52,979.2	6,553.0	59,532.2	0.0	15.0	59,547.2	1,536.3	17,027.1	0.0	704.1	0.0	23,099.0	14,854.4	116,768.1
May	86,411.7	6,683.0	93,094.7	0.0	15.0	93,109.8	1,477.7	34,306.7	0.0	1,033.4	0.0	22,645.2	23,325.7	175,898.5
Jun	98,008.7	8,427.1	106,435.9	1,030.1	15.0	107,481.1	1,496.4	40,346.3	0.0	1,200.6	0.0	42,213.2	26,895.5	219,633.0
Jul	111,583.1	9,489.2	121,072.3	1,072.6	15.0	122,159.9	1,225.0	46,145.1	0.0	2,071.5	0.0	55,131.6	16,832.0	243,565.1
Aug	133,071.2	11,398.3	144,469.5	1,625.2	15.0	146,109.7	1,382.6	55,691.4	0.0	2,979.3	0.0	60,157.4	15,056.7	281,377.1

Source: Reserve Bank of Zimbabwe, 2022

**TABLE 7.1 : SECTORAL ANALYSIS OF COMMERCIAL BANKS LOANS AND ADVANCES**  
\$ ('000)

END OF	AGRICULTURE	CONSTRUCTION	COMMUNICATION	DISTRIBUTION	FINANCIAL &	FINANCIAL	MANUFACTURING	MINING	SERVICES	TRANSPORT	INDIVIDUALS	CONGLOMERATES	TOTAL
					INVESTMENTS								
<b>2018</b>										1,000.0			
Jan	479,109.65	59,336.80	9,442.40	289,531.26	20,569.74	258,034.97	271,453.81	106,425.09	390,052.89	32,328.60	617,302.95	14,394.66	2,547,982.83
Feb	488,203.10	59,977.6	9,271.60	315,569.60	20,133.10	258,263.60	285,045.10	108,649.00	393,604.90	31,636.60	618,377.40	15,010.60	2,543,764.60
Mar	484,764.71	64,826.47	11,050.47	344,731.34	15,203.35	274,150.22	303,649.15	114,431.85	363,449.40	32,793.42	640,496.88	19,893.14	2,669,440.41
Apr	485,790.00	63,948.20	10,904.16	344,532.06	15,015.25	271,071.77	294,270.80	112,692.09	333,633.78	31,103.49	631,920.52	22,066.04	2,616,948.15
May	501,783.67	63,555.32	10,933.54	362,939.63	15,079.82	358,553.35	317,666.65	117,123.00	338,846.30	31,523.13	651,443.97	24,226.37	2,793,674.76
Jun	475,105.71	66,796.85	13,907.73	385,583.32	15,079.82	344,917.25	323,212.12	117,146.59	335,216.91	34,457.61	655,427.02	34,163.40	2,801,014.33
Jul	463,286.30	70,905.22	18,924.14	383,314.68	14,976.42	140,624.55	274,507.82	113,776.27	309,209.52	37,473.99	652,652.69	34,402.12	2,514,053.73
Aug	470,756.06	79,237.13	15,167.31	331,672.76	15,021.94	144,100.73	271,000.50	111,960.21	306,022.68	37,341.23	666,649.40	34,402.12	2,483,332.08
Sep	451,745.26	79,055.66	15,021.57	341,851.68	15,021.94	144,799.61	263,994.22	112,656.60	320,788.50	36,914.64	666,971.46	64,407.07	2,513,228.20
Oct	453,068.26	74,931.80	16,036.47	389,851.74	15,156.78	165,252.71	268,933.16	111,956.57	313,376.79	36,118.55	680,445.74	12,855.74	2,537,984.32
Nov	444,130.81	133,137.60	14,884.08	313,732.96	15,156.79	165,419.77	269,459.88	149,908.15	316,738.77	45,693.19	679,403.72	12,265.36	2,559,931.07
Dec	492,669.93	78,176.72	15,958.03	340,422.71	14,425.48	165,648.71	253,354.25	113,596.48	347,242.19	40,695.42	669,879.64	12,254.30	2,544,323.87
<b>2019</b>													
Jan	525,176.71	80,480.87	20,199.44	349,755.63	15,294.02	158,458.90	255,380.42	123,772.79	358,554.22	42,355.54	666,797.13	16,335.67	2,612,561.33
Feb	521,988.10	79,066.70	10,931.07	352,797.81	14,699.04	80,894.67	253,027.00	124,474.74	389,522.96	40,923.52	644,320.94	11,446.61	2,524,093.15
Mar	538,072.74	87,791.29	18,211.46	379,233.06	14,556.67	205,466.51	270,360.07	133,324.78	407,637.99	43,541.36	731,600.28	11,476.62	2,841,272.85
Apr	584,205.29	96,516.86	22,430.89	421,676.71	15,968.00	236,000.25	310,449.68	193,315.77	387,730.25	44,465.66	788,749.65	14,486.65	3,115,995.66
May	712,661.52	98,826.58	27,802.41	466,619.97	17,425.91	317,055.80	368,550.63	250,912.54	441,731.01	43,682.62	901,283.38	14,096.64	3,660,649.01
Jun	940,505.81	82,926.78	30,534.65	566,391.10	169,400.79	876,820.36	354,648.58	331,070.01	404,941.11	49,207.29	898,523.53	14,258.87	4,719,228.88
Jul	1,060,152.38	108,889.32	38,005.81	685,729.84	22,484.81	470,421.82	497,581.30	333,137.40	643,721.98	51,560.67	1,111,698.00	7,683.18	5,031,066.50
Aug	1,163,054.33	117,882.86	40,904.57	720,937.57	15,289.60	524,650.14	575,937.12	378,008.67	742,674.56	51,710.40	1,202,415.06	5,830.84	5,539,295.71
Sep	1,379,203.16	101,683.93	20,216.16	755,828.88	15,563.75	1,430,322.28	520,659.81	487,089.86	594,143.27	59,974.64	1,004,073.32	6,055.40	5,087,524.40
Oct	1,917,349.77	103,708.96	20,826.53	798,377.18	14,447,865.67	603,692.16	541,020.28	618,349.57	61,677.92	1,112,873.33	4,322.02	7,530,493.20	4,322.02
Nov	1,916,599.14	103,450.14	22,381.71	878,695.26	24,749.38	1,566,329.25	623,341.53	554,037.12	623,064.80	61,153.08	1,152,340.02	4,351.76	7,530,493.20
Dec	3,260,641.29	140,783.74	27,127.10	1,114,871.76	48,155.61	1,504,624.78	1,027,373.94	821,797.19	823,237.53	84,684.83	1,428,029.37	7,328.19	10,288,655.30
<b>2020</b>													
Jan	4,084,551.94	155,581.93	40,879.89	1,241,096.72	54,212.81	1,614,135.86	1,136,124.87	905,568.16	799,835.71	83,887.62	1,594,904.42	3,435.36	11,714,215.29
Feb	4,492,412.28	157,892.05	54,850.75	1,305,056.27	51,575.18	1,667,015.97	1,328,895.13	875,096.28	827,340.38	103,240.64	1,837,059.21	1,195.35	12,701,629.50
Mar	5,400,573.75	137,553.14	109,432.30	1,355,737.76	60,656.39	2,181,804.45	1,514,365.26	1,743,391.37	911,567.97	129,647.77	2,083,395.02	30,866.95	15,658,992.12
Apr	5,497,243.24	144,302.16	94,782.20	1,298,701.43	50,563.13	2,200,545.77	1,762,996.43	1,756,962.25	1,057,031.75	149,805.94	33,524.86	16,257,593.05	16,257,593.05
May	6,753,987.64	152,161.11	176,776.32	1,688,453.47	61,403.01	2,272,323.33	2,155,232.06	2,018,291.52	1,335,664.72	161,892.59	2,646,269.59	56,873.34	19,479,328.70
Jun	8,233,748.36	178,010.08	127,961.90	3,248,219.37	64,989.86	5,469,986.07	3,799,659.67	4,379,017.69	1,983,339.32	277,602.32	3,665,408.84	46,384.96	31,474,328.45
Jul	8,927,920.73	256,440.30	209,123.91	4,249,101.81	34,055.90	7,106,442.23	5,125,740.57	5,385,837.14	2,413,677.93	418,160.11	4,321,918.71	46,630.64	38,495,049.96
Aug	9,773,178.50	269,675.36	194,537.60	5,470,092.50	33,043.10	7,946,261.68	6,723,930.20	5,651,838.11	3,103,883.15	5,291,100.20	44,922.44	44,952,547.19	44,952,547.19
Sep	10,508,860.18	202,928.95	203,610.78	4,810,727.31	29,975.80	1,041,079.17	7,136,261.66	4,099,760.81	3,255,496.85	517,871.73	6,526,576.15	48,754.08	38,381,903.47
Oct	12,296,430.45	302,589.49	251,238.66	9,053,118.05	28,434.20	8,136,185.80	6,305,609.42	6,351,785.61	3,855,757.60	649,444.55	7,243,034.96	49,339.03	54,522,967.83
Nov	14,705,718.28	553,426.67	299,226.19	10,178,453.66	26,676.82	9,457,279.18	7,442,871.42	6,834,160.25	4,193,059.76	959,134.44	7,919,442.36	50,802.65	62,620,251.69
Dec	19,070,900.24	557,071.84	265,529.08	10,043,351.16	24,925.66	9,451,197.42	8,214,424.44	7,599,398.94	4,750,996.82	1,556,410.92	9,213,845.68	46,489.85	70,794,542.04
<b>2021</b>													
Jan	23,978,167.35	610,696.11	267,400.20	9,997,383.02	66,046.86	9,811,097.63	7,641,910.42	7,176,322.97	4,807,054.16	1,685,871.14	10,092,630.46	47,525.58	76,182,105.93
Feb	24,581,772.22	653,205.48	285,830.69	10,330,772.00	65,231.37	10,024,935.09	7,949,013.06	6,754,180.16	5,018,015.84	1,766,077.92	10,905,948.39	47,678.08	78,382,660.29
Mar	28,741,816.74	737,140.48	320,102.45	10,604,119.56	76,828.95	10,517,753.11	9,428,559.85	8,179,722.05	5,701,289.52	1,822,019.95	12,528,176.45	33,915.52	88,691,444.62
Apr	31,859,146.34	675,080.87	347,881.04	12,101,683.31	205,760.21	12,046,268.54	10,788,214.39	8,802,924.25	6,559,969.13	1,831,534.43	14,724,055.16	36,984.33	99,979,501.99
May	34,645,328.64	713,518.48	292,339.75	13,012,546.01	70,347.70	10,160,360.67	11,287,317.39	8,318,871.52	7,438,997.57	1,831,015.12	17,169,532.74	10,879.19	104,951,054.78
June	36,527,537.18	993,308.60	357,200.72	14,622,859.32	69,173.21	12,832,747.32	12,635,012.94	7,938,660.25	9,226,503.32	1,903,845.82	19,986,300.49	40,765.72	117,133,914.90
Jul	39,160,305.59	1,280,558.68	411,253.92	16,562,010.52	62,624.82	13,792,648.82	12,583,048.87	8,567,557.82	10,717,151.04	1,820,088.91	22,581,130.29	13,756.78	127,552,136.06
Aug	41,218,056.27	1,372,177.00	431,669.10	15,667,033.13	66,504.42	14,701,546.35	13,446,660.94	8,828,791.19	11,500,069.82	1,942,139.38	27,299,685.30	15,470.31	136,489,803.20
Sep	41,133,553.69	1,649,182.17	433,781.15	16,702,896.26	321,991.18	15,183,417.18	15,271,161.92	9,065,558.07	11,973,442.27	2,145,369.49	30,851,901.80	19,863.23	144,752,118.41
Oct	48,491,758.71	1,644,045.10	477,340.76	20,072,721.66	337,273.51	16,644,705.00	17,906,042.38	10,150,149.70	8,544,940.34	2,418,354.85	35,641,091.07	17,894.63	162,346,317.71
Nov	48,945,526.55	1,598,923.06	394,575.79	20,998,777.03	434,931.56	16,621,266.44	19,372,274.14	10,802,887.56	8,904,904.88	2,882,220.06	40,009,482.19	18,275.25	170,984,044.50
Dec	54,028,791.83	1,778,880.47	556,046.62	24,450,917.17	570,685.08	10,955,470.21	22,025,406.62	10,538,491.23	14,437,886.10	2,996,425.00	43,047,088.39	29,601.16	185,415,689.87
<b>2022</b>													
Jan	58,163,723.79	2,180,551.47	576,438.12	26,576,317.70	366,231.45	8,887,534.55	23,074,734.84	11,840,524.88	15,743,736.46	3,516,259.69	47,325,078.28	29,564.68	198,280,695.90
Feb	59,500,669.71	2,289,260.81	618,640.14	27,925,301.74	641,435.03	9,970,886.67	27,976,121.59	13,027,815.12	20,505,827.49	3,747,288.27	51,007,737.28	19,692.27	216,630,676.11
Mar	66,551,117.83	2,538,377.08	656,335.46	29,688,979.74	660,584.49	10,903,917.10	32,629,411.62	15,688,496.07	38,075,386.72	4,471,441.45	58,500,950.68	802,168.34	261,167,166.58
Apr	74,441,781.12	4,219,500.30	1,441,218.07	33,136,441.44	783,885.92	13,157,284.33	34,426,878.27	18,261,710.29	39,043,359.76	5,001,307.17	63,176,517.86	40,089.64	287,019,974.16
May	101,753,100.08	5,120,524.84	3,358,419.20	50,514,059.33	760,401.23	12,433,390.50	42,057,624.50	28,724,818.35	48,088,662.73	6,286,840.17	76,655,600.16	34,456.76	375,787,897.73
June	118,753,5												

TABLE 7.2: SECTORAL ANALYSIS OF COMMERCIAL BANKS DEPOSITS

(\$ '000)

END OF	AGRICULTURE	CONSTRUCTION	COMMUNICATIONS	DISTRIBUTION	FINANCIAL & INVESTMENTS	FINANCIAL ORGANISATIONS	MANUFACTURING	MINING	SERVICES	TRANSPORT	INDIVIDUALS	CONGLOMERATES	TOTAL
<b>2018</b>													
Jan	380,283.82	151,435.95	257,298.19	918,787.62	365,354.65	1,050,097.69	652,999.03	248,932.99	1,757,391.82	141,913.19	669,049.81	67,904.67	6,661,449.43
Feb	455,217.00	224,070.10	263,961.90	897,453.20	399,016.20	949,795.60	674,828.40	354,052.80	1,701,611.40	107,779.50	680,060.20	67,686.40	6,775,532.70
Mar	451,992.51	142,332.94	296,310.00	825,805.46	376,592.97	1,001,674.30	597,436.81	253,127.37	1,827,464.32	163,971.73	597,436.81	63,604.30	6,597,749.51
Apr	476,448.12	144,564.55	310,795.64	806,144.74	364,824.61	988,527.16	649,893.01	255,761.79	1,892,415.24	179,252.35	712,565.91	65,398.24	6,846,591.36
May	494,612.84	152,567.38	350,409.17	874,140.46	374,089.94	1,097,970.70	700,891.90	271,891.95	1,913,394.86	186,192.54	745,592.74	64,970.70	7,226,725.18
Jun	465,983.99	164,242.33	391,142.28	948,703.01	368,260.11	1,140,652.88	754,981.07	324,355.75	2,160,400.44	200,774.28	779,012.77	64,786.27	7,763,295.19
Jul	445,779.96	226,432.96	413,409.06	955,925.58	420,416.63	1,120,834.75	760,588.21	321,078.39	2,192,743.25	200,523.55	822,857.62	64,786.27	7,945,376.24
Aug	429,439.90	189,497.97	386,595.64	980,354.11	429,659.69	1,091,202.85	782,008.68	297,412.27	1,968,724.01	196,068.83	836,719.06	64,786.27	7,652,469.29
Sep	447,556.40	206,194.07	382,491.52	1,186,453.67	444,599.06	1,070,365.05	811,296.21	302,579.34	2,059,093.14	247,105.73	906,767.58	84,514.52	8,149,016.28
Oct	445,484.37	199,531.06	391,968.41	984,701.54	469,891.89	1,153,855.95	846,453.28	315,808.54	2,110,864.21	260,816.90	817,328.26	67,915.25	8,064,619.66
Nov	489,192.86	194,869.35	391,442.38	925,081.31	441,534.28	1,248,555.80	827,349.43	316,945.54	2,059,370.14	261,756.52	825,642.20	66,458.68	8,048,198.50
Dec	494,011.34	201,871.01	531,888.27	1,034,592.52	428,738.69	1,196,503.19	823,081.93	331,251.28	2,063,550.83	278,658.99	802,507.57	63,361.27	8,250,016.89
<b>2019</b>													
Jan	505,422.91	391,022.03	497,976.19	1,034,948.23	411,945.87	1,187,606.66	882,289.74	322,030.27	2,154,902.32	135,871.63	763,189.54	63,064.29	8,350,269.66
Feb	512,602.33	374,750.61	394,709.15	936,123.62	449,800.94	904,919.42	855,348.41	347,405.51	2,355,866.05	138,685.82	776,949.70	63,097.10	8,110,258.67
Mar	526,564.16	343,684.28	376,205.62	937,743.43	393,489.35	1,317,757.66	861,574.88	380,295.40	2,099,331.11	141,677.24	773,726.38	63,094.90	8,215,144.40
Apr	632,972.52	255,945.64	1,010,978.65	90,282.62	462,133.05	1,535,772.61	890,606.53	325,814.57	2,413,535.63	320,213.46	876,646.50	90,282.62	9,963,832.23
May	832,073.61	1,321,039.68	1,177,925.14	1,177,925.14	522,764.91	1,646,358.64	1,142,369.59	372,594.90	2,765,341.17	371,372.04	965,202.73	93,188.88	11,515,642.20
Jun	1,001,633.56	309,108.92	1,124,005.29	1,337,171.04	546,572.53	2,210,293.95	1,319,789.76	562,858.02	3,493,214.31	434,828.17	1,070,319.72	52,118.63	13,461,913.89
Jul	1,171,245.37	353,388.45	1,504,911.45	1,241,910.11	654,904.72	2,553,878.66	1,383,215.20	585,108.25	4,131,588.83	463,161.90	1,304,402.72	71,943.58	15,419,639.24
Aug	1,313,462.50	477,215.84	1,795,905.44	1,687,246.36	804,316.21	2,591,386.51	1,647,680.21	1,114,306.03	3,872,186.95	503,541.56	1,532,441.90	75,829.26	17,413,139.20
Sep	1,581,141.69	321,121.36	1,934,554.37	1,728,390.05	952,548.31	3,086,893.14	1,638,855.09	1,375,546.56	5,961,405.34	589,939.57	1,848,708.36	76,775.90	21,272,162.40
Oct	1,744,905.76	796,996.55	2,217,888.47	2,626,316.66	768,125.17	3,204,019.21	2,287,076.12	1,889,144.71	7,536,588.58	510,151.50	1,942,195.06	48,142.75	25,571,550.52
Nov	1,783,345.29	813,506.51	2,257,181.82	2,618,010.26	1,287,013.83	3,544,459.53	2,082,447.78	1,787,923.65	7,794,025.96	491,371.84	1,920,297.35	57,897.54	26,437,481.36
Dec	1,877,764.11	950,348.83	2,917,087.22	3,126,494.51	1,421,969.01	4,411,638.37	2,605,023.12	1,664,547.67	8,410,964.03	554,937.30	2,477,474.04	116,789.37	30,535,037.60
											1,000.00		
<b>2020</b>													
Jan	2,173,633.03	972,609.19	3,182,087.13	4,279,565.75	1,757,297.12	4,791,990.63	2,791,625.15	2,223,774.14	9,875,803.48	609,781.65	2,838,775.94	81,735.21	35,578,678.43
Feb	2,492,591.77	1,191,731.68	3,340,863.80	8,721,475.95	1,919,428.47	5,869,104.19	3,481,495.51	2,729,161.98	10,202,203.60	760,155.34	3,574,134.47	82,845.83	44,365,192.59
Mar	2,678,262.66	1,449,645.90	3,231,058.97	11,715,273.88	2,114,093.03	6,507,000.01	4,576,971.82	3,048,053.49	11,490,205.21	947,918.17	4,257,117.74	72,082.86	52,087,683.73
Apr	2,854,374.82	1,118,295.51	3,492,330.52	5,271,473.36	1,999,901.13	6,191,170.71	4,276,817.19	3,727,579.43	14,060,717.80	713,406.98	4,444,924.89	83,109.30	48,234,101.64
May	3,866,781.11	1,163,944.89	4,713,727.59	7,932,403.43	1,991,042.58	7,151,451.48	5,858,495.15	5,031,912.53	13,907,794.76	944,318.05	5,060,401.34	88,613.61	57,710,886.51
Jun	7,228,784.40	1,963,030.85	5,393,404.53	14,526,855.63	3,997,135.72	12,452,202.49	11,386,156.55	9,507,719.09	22,807,615.50	1,630,544.88	9,798,261.20	121,561.20	100,813,272.04
Jul	9,091,726.77	2,629,847.13	6,043,418.97	19,096,889.49	4,988,887.74	15,446,649.70	15,274,687.36	7,918,819.51	31,916,392.56	2,035,354.71	15,762,315.16	147,865.97	130,352,855.06
Aug	9,462,082.74	2,865,950.88	6,582,519.60	19,234,703.99	5,333,846.88	16,821,248.59	17,017,042.14	7,304,595.82	35,312,317.72	2,217,425.46	16,548,990.51	134,271.10	138,834,995.43
Sep	9,832,514.38	3,139,646.07	7,166,350.39	20,531,087.56	5,145,328.35	9,505,277.06	17,311,149.20	10,234,597.66	39,731,086.51	2,011,372.45	16,155,747.87	148,612.60	140,912,770.08
Oct	9,923,335.07	3,346,982.41	9,919,999.10	22,567,492.87	6,180,403.26	21,021,376.92	20,667,754.18	10,950,177.78	41,131,626.19	2,597,408.09	18,072,164.45	176,961.04	166,555,681.37
Nov	10,683,513.83	3,732,868.95	9,809,491.39	28,228,980.99	6,029,490.43	17,343,347.49	23,027,365.97	14,471,556.33	47,870,360.42	2,986,050.60	19,045,412.04	209,168.81	183,437,607.25
Dec	10,252,495.91	4,965,472.75	12,171,250.70	30,987,168.50	5,959,867.34	19,653,397.02	25,666,591.10	13,188,851.04	55,454,341.21	3,901,504.33	22,313,591.00	519,773.38	205,034,304.27
									1,000.00				
<b>2021</b>													
Jan	12,195,945.09	4,725,946.72	13,067,828.56	32,314,625.60	6,804,952.50	19,638,789.03	27,577,248.19	13,566,042.79	60,234,250.60	3,993,814.34	22,146,327.53	314,523.37	216,580,294.30
Feb	12,215,925.38	4,335,293.23	13,268,343.18	31,820,079.48	6,327,338.72	19,480,197.75	27,088,789.92	11,873,767.24	62,647,881.89	3,583,509.91	23,594,651.47	323,276.72	216,559,054.94
Mar	12,086,596.94	5,009,117.91	15,457,881.64	33,668,114.17	7,879,623.60	17,019,379.33	29,927,193.06	12,664,366.44	68,761,992.24	4,513,060.17	25,352,486.13	371,874.60	232,711,686.23
Apr	14,293,712.79	6,264,137.34	17,624,611.65	35,860,252.53	7,955,587.69	18,411,151.82	32,890,743.11	11,445,151.89	81,410,668.87	4,248,558.67	27,176,673.47	411,001.01	257,992,250.84
May	14,731,869.47	5,542,211.64	19,231,383.69	37,283,237.74	7,903,622.65	19,756,317.30	33,027,214.88	22,796,168.05	84,596,653.48	4,504,355.67	28,445,264.85	378,185.06	278,196,484.46
Jun	15,628,935.51	6,154,316.52	20,722,752.27	39,604,431.48	7,861,552.67	21,455,061.82	36,502,664.43	23,449,074.86	92,196,178.85	4,756,434.86	29,731,644.54	415,508.64	298,478,556.45
Jul	14,899,561.10	6,742,913.66	25,082,739.85	39,720,936.02	9,580,503.84	24,570,675.98	38,875,306.10	31,312,003.24	94,151,108.53	5,021,547.73	32,324,374.53	568,402.62	322,870,003.73
Aug	14,056,945.25	6,611,127.05	26,897,316.63	39,624,666.33	9,778,338.93	27,046,620.96	40,693,944.15	26,504,554.01	84,766,848.12	4,915,399.24	33,960,935.12	645,902.41	315,502,598.18
Sep	14,777,285.47	6,264,492.08	27,413,062.10	45,375,795.43	10,337,697.22	25,786,388.31	43,113,093.01	30,700,846.40	95,985,614.84	5,605,871.74	37,606,703.52	687,817.24	343,654,667.37
Oct	14,923,669.66	8,437,829.51	26,583,413.65	47,841,912.79	11,477,927.22	29,796,762.93	51,676,553.79	49,115,499.00	111,611,484.23	5,940,819.15	35,043,857.03	618,831.05	393,068,559.99
Nov	14,147,912.21	7,546,852.86	27,174,334.28	44,238,573.41	11,949,923.74	27,199,271.57	52,401,389.32	49,817,772.34	115,576,831.01	5,911,967.57	37,770,843.26	751,068.72	394,486,740.29
Dec	16,522,401.63	9,204,283.51	26,835,545.00	47,381,404.66	15,303,976.78	43,092,763.28	57,822,911.04	61,555,101.22	122,091,550.61	6,093,367.35	40,046,246.70	1,319,573.65	447,269,125.42
<b>2022</b>													
Jan	17,399,268.45	9,928,816.10	28,146,847.17	46,285,881.10	15,060,177.49	34,087,881.41	60,888,346.70	38,232,883.69	135,579,116.46	6,454,492.58	32,504,960.47	745,336.00	425,314,007.61
Feb	20,260,983.50	9,641,974.72	32,159,803.23	50,825,844.50	15,235,028.54	35,068,548.54	49,157,612.17	43,769,514.96	146,423,512.16	7,768,846.48	36,257,363.98	724,522.36	447,293,555.15
Mar	22,638,817.86	11,683,937.35	34,271,841.32	61,002,811.60	20,352,647.27	34,501,628.57	57,839,997.29	60,678,395.30	173,444,002.60	9,467,563.85	43,160,654.72	970,393.82	530,012,691.56
Apr	2												



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

End of	Commercial Banks		
	Nominal Lending Rates <sup>1</sup>	Weighted Lending Rates	
		Individuals	Corporate
<b>2020</b>			
Jan	5.00-65.00	16.56	17.20
Feb	5.00-65.00	16.92	16.68
Mar	5.00-65.00	19.65	17.21
Apr	5.00-65.00	18.57	18.69
May	5.00-65.00	18.06	18.07
June	5.00-65.00	20.04	17.38
July	5.00-65.00	18.87	20.11
Aug	6.00-65.00	19.14	18.99
Sep	6.00-65.00	20.65	25.09
Oct	6.00-65.00	26.04	26.68
Nov	6.00-65.00	30.32	27.67
Dec	6.00-65.00	32.11	26.91
<b>2021</b>			
Jan	6.00-65.00	32.65	24.77
Feb	6.00-85.00	36.67	21.36
Mar	6.00-85.00	35.83	22.61
Apr	6.00-85.00	35.22	22.59
May	6.00-85.00	34.84	21.76
Jun	6.00-85.00	36.25	22.46
Jul	6.00-85.00	36.56	21.66
Aug	6.00-85.00	41.06	39.65
Sep	6.00-85.00	40.61	39.50
Oct	6.00-85.00	41.86	45.81
Nov	6.00-8500	39.13	38.10
Dec	6.00-8500	39.34	37.94
<b>2022</b>			
Jan	15.00-85.00	39.32	39.62
Feb	15.00-85.00	40.55	64.02
Mar	15.00-85.00	40.74	43.88
Apr	15.00-85.00	38.15	45.56
May	15.00-85.00	38.01	47.25
Jun	15.00-85.00	38.45	48.25
Jul	80.00-240.00	82.75	165.45
Aug	80.00-230.00	88.46	155.96

Source: Reserve Bank of Zimbabwe, 2022

#### Notes

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

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

	<b>COMMERCIAL BANKS</b>	
<b>END OF</b>	<b>SAVINGS</b>	<b>3 MONTHS</b>
<b>2020</b>		
<b>Jan</b>	<b>0.22-12.00</b>	<b>1.00-8.00</b>
<b>Feb</b>	<b>0.22-12.00</b>	<b>1.00-8.00</b>
<b>Mar</b>	<b>0.22-12.00</b>	<b>1.00-8.00</b>
<b>Apr</b>	<b>0.22-12.00</b>	<b>1.00-8.00</b>
<b>May</b>	<b>0.22-12.00</b>	<b>1.00-8.00</b>
<b>Jun</b>	<b>0.22-12.00</b>	<b>1.00-8.00</b>
<b>Jul</b>	<b>0.22-12.00</b>	<b>1.33-14.00</b>
<b>Aug</b>	<b>0.50-15.00</b>	<b>1.00-20.28</b>
<b>Sep</b>	<b>0.50-15.00</b>	<b>1.00-20.28</b>
<b>Oct</b>	<b>0.50-15.00</b>	<b>1.00-20.28</b>
<b>Nov</b>	<b>0.50-15.00</b>	<b>1.00-20.28</b>
<b>Dec</b>	<b>0.50-15.00</b>	<b>1.00-20.28</b>
<b>2021</b>		
<b>Jan</b>	<b>0.22-12.00</b>	<b>2.00-21.50</b>
<b>Feb</b>	<b>0.22-12.00</b>	<b>2.00-21.50</b>
<b>Mar</b>	<b>0.22-12.00</b>	<b>2.00-21.50</b>
<b>Apr</b>	<b>0.22-12.00</b>	<b>2.00-21.50</b>
<b>May</b>	<b>0.22-12.00</b>	<b>2.00-21.50</b>
<b>Jun</b>	<b>0.25-12.00</b>	<b>2.00-26.00</b>
<b>Jul</b>	<b>0.50-12.00</b>	<b>2.00-26.00</b>
<b>Aug</b>	<b>0.50-12.00</b>	<b>2.00-26.00</b>
<b>Sep</b>	<b>0.50-12.00</b>	<b>2.00-26.00</b>
<b>Oct</b>	<b>0.50-12.00</b>	<b>2.00-26.00</b>
<b>Nov</b>	<b>0.50-12.00</b>	<b>2.00-26.00</b>
<b>Dec</b>	<b>0.50-12.00</b>	<b>2.00-26.00</b>
<b>2022</b>		
<b>Jan</b>	<b>0.50-12.00</b>	<b>2.00-26.00</b>
<b>Feb</b>	<b>0.50-12.00</b>	<b>2.00-26.00</b>
<b>Mar</b>	<b>0.50-12.00</b>	<b>2.00-26.00</b>
<b>Apr</b>	<b>0.50-12.50</b>	<b>2.00-30.00</b>
<b>May</b>	<b>0.50-12.50</b>	<b>2.00-32.00</b>
<b>Jun</b>	<b>0.50-12.50</b>	<b>2.00-32.00</b>
<b>Jul</b>	<b>40.00</b>	<b>80.00-92.00</b>
<b>Aug</b>	<b>40.00</b>	<b>80.00-92.00</b>

*Source: Reserve Bank of Zimbabwe, 2022*

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

**TABLE 9.1 : MONTHLY INFLATION - % CHANGE IN CONSUMER PRICE INDEX**  
(February 2019 = 100)

	ALCOHOLIC BEVERAGES & TOBACCO	CLOTHING & FOOTWEAR	HOUSING, WATER, ELECTRICITY, GAS & OTHER FUELS	FURNITURE AND EQUIPMENT	HEALTH	TRANSPORT	COMMUNIC ATION	RECREATION & CULTURE	EDUCATION	RESTAUR ANTS & HOTELS	MISC. GOODS & SERVICES	TOTAL NON	FOOD & NON ALCOHOLIC BEVERAGES	ALL ITEMS
<b>WEIGHTS</b>	4.90	4.35	27.62	5.29	1.42	8.39	2.65	2.27	4.25	1.08	6.46	68.70	31.30	100
<b>2020</b>														
Jan	1.83	3.84	0.60	1.50	5.32	2.24	2.77	2.01	9.39	2.72	1.86	1.99	2.55	2.23
Feb	8.48	10.01	2.27	7.00	21.56	9.62	220.04	17.96	94.95	2.92	30.86	18.41	6.81	13.52
Mar	28.76	37.12	57.14	29.35	27.28	18.10	4.26	58.79	0.66	17.49	22.67	32.44	17.69	26.59
Apr	26.21	13.46	3.05	24.06	25.07	8.87	3.05	9.42	1.13	21.08	15.12	11.38	28.37	17.64
May	28.90	18.99	3.42	21.36	18.30	22.97	4.22	10.04	0.02	29.69	23.31	15.41	14.72	15.13
Jun	35.25	48.84	7.52	38.21	43.77	32.48	23.24	39.46	0.87	32.46	29.51	27.61	37.73	31.66
Jul	33.30	35.93	12.07	32.45	27.35	50.65	118.89	17.13	1.14	37.84	34.77	33.76	37.99	35.53
Aug	9.71	7.52	2.82	7.83	7.02	11.02	19.57	7.75	79.86	8.40	11.19	10.03	6.30	8.44
Sep	2.53	1.71	3.01	1.52	2.59	1.69	19.84	5.79	23.42	0.33	7.26	5.08	2.08	3.83
Oct	5.68	2.51	15.42	0.95	1.12	3.02	3.78	1.59	4.91	4.22	4.46	5.33	3.00	4.37
Nov	3.70	3.73	3.35	2.02	0.66	3.60	0.39	1.74	0.71	4.36	2.09	2.63	3.39	3.15
Dec	4.58	3.08	0.52	3.26	1.73	3.61	1.17	1.26	0.18	2.12	3.82	2.63	6.54	4.22
<b>2021</b>														
Jan	4.43	1.15	4.84	3.35	8.08	3.87	0.71	1.72	0.06	8.48	4.67	3.70	7.84	5.43
Feb	3.27	0.94	3.21	1.77	2.48	4.22	0.01	-0.51	0.13	1.94	4.81	2.73	4.42	3.45
Mar	1.45	0.57	1.61	1.45	3.68	1.32	5.08	1.18	0.54	3.50	3.14	2.06	2.52	2.26
Apr	3.38	2.21	2.01	4.06	4.60	1.86	0.07	2.09	0.59	4.67	3.52	2.60	2.51	2.56
May	2.01	1.25	0.97	5.35	2.91	1.99	0.35	19.13	0.00	24.14	6.26	3.75	0.95	2.54
Jun	2.76	3.05	9.71	4.36	3.19	3.40	1.57	1.87	5.60	1.84	4.09	4.38	3.21	3.88
Jul	3.38	2.21	2.01	4.06	4.60	1.86	0.07	2.09	0.59	4.67	3.52	2.60	2.51	2.56
Aug	5.59	5.06	2.54	5.65	6.39	4.78	7.61	3.06	0.36	4.99	6.34	4.95	3.14	4.18
Sep	6.54	4.91	4.61	5.18	6.28	4.95	3.56	3.68	0.74	5.01	3.75	4.67	4.82	4.73
Oct	5.31	4.86	1.77	5.84	6.88	9.33	7.92	5.31	2.58	8.60	5.55	5.56	7.56	6.40
Nov	4.58	3.82	4.44	3.97	5.53	5.57	9.37	3.25	1.28	10.88	5.70	5.21	6.51	5.76
Dec	6.95	5.56	3.59	4.88	5.33	6.79	0.31	4.03	0.57	6.23	8.38	5.76	6.22	5.76
<b>2022</b>														
Jan	3.61	2.94	5.30	5.11	4.86	4.40	0.81	5.66	3.15	7.36	4.55	4.25	6.79	5.34
Feb	6.72	8.06	4.19	5.64	5.06	7.09	1.66	4.73	7.84	5.44	7.85	6.03	8.25	6.99
Mar	5.66	7.74	2.20	4.67	6.46	12.17	7.55	3.74	3.25	4.62	7.86	6.54	6.03	6.31
Apr	15.35	11.00	22.17	11.99	13.57	12.88	0.73	11.93	19.15	25.76	9.44	13.27	18.47	15.55
May	16.22	24.96	8.28	15.58	21.21	22.21	1.83	13.45	10.48	15.30	24.07	16.91	25.95	20.97
Jun	31.68	25.84	26.87	41.42	31.94	35.89	36.98	14.77	23.74	8.37	22.62	29.83	31.68	30.70
Jul	19.38	13.04	43.58	22.31	27.94	21.44	3.73	11.61	7.95	15.76	18.93	22.42	29.08	25.56
Aug	15.49	15.58	6.64	10.54	13.24	7.39	5.81	8.81	8.58	12.92	13.21	10.62	14.25	12.38

Source: Zimstat, 2022

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

	NON-FOOD INFLATION												FOOD INFLATION	
	ALCOHOLIC BEVERAGES & TOBACCO	CLOTHING & FOOTWEAR	HOUSING, WATER, ELECTRICITY, GAS & OTHER FUELS	FURNITURE AND EQUIPMENT	HEALTH	TRANSPORT	COMMUNICATION	RECREATION & CULTURE	EDUCATION	RESTAURANTS & HOTELS	MIS C. GOODS & SERVICES	TOTAL NON FOOD	FOOD & NON ALCOHOLIC BEVERAGES	ALL ITEMS
<b>WEIGHTS</b>	<b>4.90</b>	<b>4.35</b>	<b>27.62</b>	<b>5.29</b>	<b>1.42</b>	<b>8.39</b>	<b>2.65</b>	<b>2.27</b>	<b>4.25</b>	<b>1.08</b>	<b>6.46</b>	<b>68.70</b>	<b>31.30</b>	<b>100</b>
<b>2020</b>														
Feb	710.29	629.57	603.89	254.34	523.95	785.04	498.64	946.38	604.12	262.80	507.72	839.15	462.64	540.16
Mar	807.36	721.94	814.31	444.09	667.21	1001.14	585.97	989.48	975.94	252.31	582.94	995.50	616.11	676.39
Apr	980.03	825.86	873.49	456.99	799.24	1048.61	622.22	984.76	1017.34	233.23	590.62	1097.13	663.66	765.57
May	953.34	881.65	935.22	461.76	878.64	1062.84	664.43	761.68	847.15	223.43	739.67	1254.79	700.38	785.55
Jun	842.04	863.68	411.42	725.77	1040.97	613.71	937.83	875.68	226.03	764.10	1184.15	678.29	835.56	737.26
Jul	914.97	925.92	424.89	761.12	913.86	750.68	2013.62	739.27	196.93	812.65	1138.04	755.27	976.73	837.53
Aug	842.90	895.39	374.89	735.12	909.62	611.88	1405.52	702.75	413.11	810.44	1058.99	698.90	865.48	761.02
Sep	770.81	761.81	323.45	638.97	772.72	519.65	1681.32	619.53	508.37	742.51	820.76	619.77	724.40	659.40
Oct	544.43	544.11	252.56	452.09	554.64	404.46	1593.73	454.72	505.13	536.36	639.65	470.47	472.40	471.25
Nov	473.41	464.54	244.29	385.99	456.13	376.50	1404.55	368.00	420.46	386.63	509.46	413.85	385.02	401.66
Dec	437.80	412.80	163.67	350.75	401.81	341.52	1400.70	348.33	420.53	330.15	434.93	350.17	346.40	348.59
<b>2021</b>														
Jan	451.53	399.55	174.78	358.95	414.96	348.54	1370.61	347.06	376.10	354.29	449.65	357.69	369.43	362.63
Feb	425.04	358.36	177.30	336.52	334.15	326.47	359.53	277.07	144.52	349.97	340.25	297.07	358.96	321.59
Mar	313.69	236.18	79.30	242.33	253.65	265.87	363.15	140.26	144.23	296.40	270.14	206.00	299.81	240.55
Apr	231.12	201.33	76.01	178.83	185.47	239.16	349.55	121.37	180.66	238.80	226.98	178.93	216.60	194.07
May	162.05	156.40	71.83	142.05	148.33	181.30	332.85	139.66	180.59	224.31	181.76	150.75	178.60	161.91
Jun	99.10	77.51	75.32	82.76	78.24	119.54	256.74	75.07	193.77	149.35	126.46	105.12	108.76	106.64
Jul	54.42	33.47	59.60	43.58	46.40	48.44	63.09	52.59	192.16	89.35	73.95	57.33	55.09	56.37
Aug	48.62	30.42	59.15	40.69	45.54	40.10	46.78	45.94	63.03	83.38	66.37	50.07	50.47	50.25
Sep	54.44	34.53	61.63	45.76	50.77	44.60	26.84	43.02	33.07	91.94	60.93	49.48	54.52	51.55
Oct	53.91	37.62	42.51	52.82	59.36	53.46	31.90	48.25	30.12	100.00	62.62	49.81	61.35	54.49
Nov	55.23	37.74	44.01	55.75	67.07	56.38	43.70	50.46	30.85	112.50	68.38	53.57	65.39	58.40
Dec	58.74	41.06	48.41	58.21	72.99	61.17	42.48	54.57	31.36	121.06	75.77	57.74	64.91	60.74
<b>2022</b>														
Jan	57.49	43.55	49.06	60.90	67.83	61.99	42.62	60.55	35.42	118.79	75.57	58.59	63.31	60.61
Feb	62.76	53.68	50.47	67.02	72.05	66.45	44.98	69.00	45.86	126.30	80.66	63.69	69.29	66.11
Mar	69.51	64.64	51.34	72.32	76.66	84.28	48.39	73.28	49.79	128.76	88.93	70.87	75.09	72.70
Apr	93.55	79.70	82.80	90.98	98.73	106.12	49.43	92.38	53.56	177.97	103.32	90.62	104.05	96.43
May	120.52	121.78	96.06	109.52	134.07	147.00	51.63	83.21	69.66	158.16	137.39	114.79	154.57	131.74
Jun	170.03	173.04	152.72	164.89	208.25	227.24	71.33	122.53	74.10	210.83	186.59	167.17	224.80	191.56
Jul	211.82	201.99	255.69	211.35	277.03	290.11	77.60	143.28	86.85	243.77	229.24	218.79	308.97	256.94
Aug	241.07	232.24	269.94	225.77	301.31	299.82	74.63	156.86	102.14	269.73	250.51	236.02	353.03	285.01

Source: Zimstat, 2022

**TABLE 11 : SELECTED INTERNATIONAL EXCHANGE RATES**

	USA	SOUTH AFRICAN	BOTSWANA	JAPANESE	EURO	POUND
END OF	Dollar	RAND	PULA	YEN		STERLING
<b>2020</b>						
Jan	17.100	1.1883	1.5922	0.1564	19.0000	22.5000
Feb	17.680	1.1779	1.6073	0.1608	19.2174	22.9610
Mar	21.160	1.2709	1.8384	0.1970	23.5111	26.1235
Apr	25.000	1.3448	2.0542	0.2321	27.1739	30.8642
May	25.000	1.3736	2.0695	0.2333	27.1739	30.8642
Jun	32.350	1.8876	2.7638	0.3007	36.4229	40.5346
Jul	68.943	4.1073	5.9515	0.6457	79.5784	87.2651
Aug	81.604	4.7435	7.0151	0.7697	96.5746	107.2191
Sep	82.250	4.9133	7.1482	0.7790	97.0112	106.6580
Oct	81.370	4.9403	7.1042	0.7734	95.7690	105.5999
Nov	81.679	5.2531	7.3127	0.7827	96.6100	107.8000
Dec	81.815	5.4767	7.5022	0.7878	99.5164	109.9537
<b>2021</b>						
Jan	82.070	5.4208	7.4794	0.7914	99.9148	111.9300
Feb	83.461	5.6470	7.6491	0.7927	100.9497	115.5931
Mar	83.996	5.5989	7.6072	0.7732	100.0262	116.3990
Apr	84.503	5.8973	7.8165	0.7766	102.4094	117.7721
May	84.726	6.1449	7.9642	0.7720	103.3021	120.1879
Jun	85.423	5.9577	7.8205	0.7730	101.6496	118.3071
Jul	85.637	5.8616	7.7630	0.7816	101.7414	119.4212
Aug	85.908	5.8726	7.7403	0.7818	101.5523	118.4462
Sep	87.665	5.7988	7.7321	0.7833	101.7268	117.8528
Oct	97.136	6.4164	8.5674	0.8544	113.3967	133.9944
Nov	102.075	6.5794	8.8336	0.9441	123.0208	146.6991
Dec	108.666	6.8292	9.2257	0.9441	123.0208	108.6660
<b>2022</b>						
Jan	115.422	7.4069	9.8109	0.9995	128.8401	154.8332
Feb	124.019	8.0738	10.7214	1.0732	138.2625	165.6148
Mar	142.424	9.8091	12.4763	1.1665	159.0161	186.8670
Apr	159.348	10.0334	13.1064	1.2217	167.9530	199.4880
May	290.888	18.7787	24.3182	2.2757	312.8351	367.1438
Jun	366.269	22.5194	29.7593	2.6861	382.8607	444.3572
Jul	416.289	25.2673	33.2407	3.1299	425.1560	507.7061
Aug	546.825	32.3336	42.8164	3.9498	548.9033	638.9381

Source: Reserve Bank of Zimbabwe, 2022

1. ZWL\$ dollar per unit of foreign currency

**TABLE 12: ZIMBABWE STOCK MARKET STATISTICS**

END OF	Indices				Market Capitalisation ZWL\$ millions
	All Share*	Mining	Market Turnover ZWL\$ million	Volume of Shares	
<b>2020</b>					
Jan	332.9	344.9	304.86	179,559,446	43,426.5
Feb	473.13	826.73	360.13	172,678,984	60,987.5
Mar	456.21	720.47	425.24	237,667,043	58,612.1
Apr	488.60	826.64	269.66	107,308,931	63,387.9
May	1180.14	1582.86	568.96	218,832,930	152,719.7
June*	1788.75	3995.48	379.93	519,901,300	228,577.1
Aug	1389.23	3709.15	1,026.76	164,501,200	175,678.4
Sep	1638.17	4128.52	4,640.88	1,093,040,821	206,502.5
Oct	1476.87	3792.35	986.70	397,006,127	179,690.0
Nov	1595.59	3322.22	4,103.78	470,899,659	193,270.8
Dec	2636.34	4134.09	2,734.50	316,737,200	317,879.3
<b>2021</b>					
Jan	3600.82	4356.74	3,513.59	2,477,166,688	434,856.23
Feb	4154.37	6683.44	1,529.25	149,031,800	501,184.95
Mar	4489.47	5315.39	4,517.14	203,633,747	531,742.64
Apr	4641.11	5061.28	3,075.98	223,494,202	540,745.24
May	5428.28	6820.54	3,917.41	188,748,200	634,011.15
Jun	6194.88	6211.49	4458.87	248,500,624	745,175.95
Jul	6818.29	6621.17	2921.32	181,010,800	803,900.15
Aug	6652.31	6115.85	3456.94	147,232,800	792,291.48
Sep	8580.16	6014.53	4730.25	2,909,442,557	1,032,472.92
Oct	11329.48	6652.04	5661.76	108,843,000	1,378,227.92
Nov	10695.57	7193.11	9883.24	791,653,520	1,290,069.75
Dec	12079.74	7815.37	17577.25	228,225,060	1,317,205.11
<b>2022</b>					
Jan	12079.74	8196.79	3704.23	82,402,101	1,475,217.45
Feb	14990.42	9300.03	7979.35	156,327,700	1,863,028.60
Mar	15858.92	11289.34	8186.00	117,815,800	1,964,738.42
Apr	28391.75	30527.28	11366.89	193,411,483	3,547,347.52
May	23072.46	20021.24	8211.45	195,475,400	2,893,011.70
Jun	19791.94	20021.24	14570.16	271,227,100	2,439,165.45
Jul	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

Source: Zimbabwe Stock Exchange, 2022

\*All Share index was introduced in January, 2018

\*\*As at 26 June 2020

**TABLE 13.1 : ZETSS AND RETAIL PAYMENTS****Values of Transactions (ZWL\$ millions)**

<b>END OF</b>	<b>ZETSS</b>	<b>CHEQUE</b>	<b>POS</b>	<b>ATM</b>	<b>MOBILE</b>	<b>INTERNET</b>
<b>2020</b>						
Jan	47841.3	1.8	5236.3	115.2	21247.9	9646.8
Feb	41637.6	4.7	5431.8	136.9	22589.7	9633.8
Mar	60804.1	4.1	7252.9	268.0	27993.6	14411.4
Apr	47525.5	-	4150.6	82.6	18299.2	11481.8
May	59271.1	-	7426.0	349.8	24851.5	19593.2
Jun	91311.3	-	9752.7	516.6	26042.5	25842.3
Jul	127743.2	-	14741.1	1028.7	26033.3	35199.7
Aug	143042.1	-	14953.6	1547.5	27217.6	34505.0
Sep	203172.0	-	18252.3	1963.0	26441.0	41958.4
Oct	198863.6	-	22482.3	2163.3	42767.7	46270.4
Nov	236231.6	-	23936.7	2151.6	36475.7	54797.8
Dec	302661.2	-	30061.0	1935.3	45278.1	67038.2
<b>2021</b>						
Jan	255551.3	-	21042.2	2300.3	35349.1	66624.4
Feb	226335.8	-	22882.6	2288.9	36434.4	63598.2
Mar	320422.1	-	28569.9	3316.6	44524.0	86463.9
Apr	288958.8	-	30071.5	2807.0	44131.6	90580.4
May	361427.1	-	36765.1	3193.7	49745.8	89471.3
Jun	388757.5	-	38540.1	3200.0	51437.4	115145.7
Jul	379659.9	-	45808.1	2489.1	57565.8	145027.0
Aug	397539.0	-	52853.9	4086.0	60908.4	159206.6
Sep	477933.6	-	52262.7	4179.5	64139.2	181194.8
Oct	481180.9	-	53165.9	3839.9	65329.0	197972.5
Nov	621896.7	-	56025.3	4877.0	63017.5	252407.9
Dec	747035.6	-	67903.9	4705.5	76511.6	264749.2
<b>2022</b>						
Jan	802677.7	-	55961.6	5074.7	53456.3	218545.3
Feb	672723.0	-	59581.6	5607.0	66812.0	238910.8
Mar	961452.0	-	75050.7	7882.2	82886.9	342168.7
Apr	976617.2	-	89192.6	8391.5	89672.0	293204.6
May	1205990.0	-	110807.3	13712.8	106881.8	469185.2
Jun	1601225.3	-	134551.0	18810.6	123721.3	618347.5
Jul	1754112.0	-	170480.6	20413.1	172562.5	713401.1
Aug	2334295.0	-	192643.1	23066.9	194995.6	806143.2

*Source: Reserve Bank of Zimbabwe, 2022*



**TABLE 13.2 : ZETSS AND RETAIL PAYMENTS****Volumes of Transactions (000's)**

<b>END OF</b>	<b>ZETSS</b>	<b>CHEQUE</b>	<b>POS</b>	<b>ATM</b>	<b>MOBILE</b>	<b>INTERNET</b>
<b>2020</b>						
Jan	943.3	4.6	23649.0	199.9	139278.2	671.7
Feb	916.1	8.9	21652.2	196.6	149671.5	647.8
Mar	1068.5	7.4	22588.1	234.3	173042.2	661.2
Apr	515.1	-	11036.4	36.4	131190.0	998.0
May	674.1	-	14711.6	231.2	150936.1	705.3
Jun	907.8	-	14420.9	286.1	135524.3	1390.4
Jul	918.4	-	15786.5	251.4	121072.4	791.9
Aug	789.4	-	13536.2	248.2	127308.6	702.1
Sep	911.9	-	15524.1	309.8	125059.2	783.2
Oct	990.2	-	19138.6	398.8	191148.8	735.8
Nov	971.3	-	17584.9	430.0	101305.8	755.6
Dec	1100.0	-	19404.0	453.0	115290.2	820.1
<b>2021</b>						
Jan	720.0	-	9849.3	229.0	94691.4	872.2
Feb	806.0	-	12309.3	527.8	90078.0	754.9
Mar	1112.8	-	15178.8	751.0	105272.0	1003.7
Apr	951.7	-	15185.0	605.5	97253.3	1040.1
May	1029.8	-	16511.3	664.4	103708.7	994.8
Jun	1076.9	-	14797.9	581.9	99349.6	982.1
Jul	1028.2	-	15217.6	551.0	102587.6	980.8
Aug	1045.0	-	14624.5	475.4	105269.7	955.8
Sep	1193.1	-	15397.6	492.2	104141.9	2092.6
Oct	1114.2	-	18207.4	434.5	107294.6	2342.6
Nov	1144.9	-	17435.9	477.0	98386.5	2322.9
Dec	1220.3	-	20029.6	519.5	106428.6	2580.6
<b>2022</b>						
Jan	957.9	-	15480.2	439.9	83661.8	1902.9
Feb	981.0	-	15190.4	433.7	78916.1	1895.3
Mar	1242.3	-	16967.6	519.1	87501.1	2128.6
Apr	1073.0	-	15906.2	458.0	82673.4	1937.6
May	1213.5	-	16069.9	477.8	78385.2	2001.2
Jun	1190.3	-	15304.7	474.2	75631.7	1705.1
Jul	1115.8	-	16063.8	517.0	88030.6	1866.7
Aug	1028.0	-	17188.3	553.2	94192.7	1997.4

*Source: Reserve Bank of Zimbabwe, 2022*