



# MONTHLY ECONOMIC REVIEW



**JULY 2022**

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## SELECTED ECONOMIC INDICATORS

	<b>2022 June</b>	<b>2022 July</b>	<b>Month-on- Month Change (%)</b>
<b>Reserve Money<sup>2</sup> (M0) (ZW\$ millions)</b>	33,547.98	35,521.74	5.88
<b>Money Supply<sup>2</sup> (M3) (ZW\$ millions)</b>	1,119,696.23	1,207,313.64	7.83
<b>Annual Inflation<sup>1</sup> (%)</b>	191.57	256.94	65.37 <sup>a</sup>
<b>Blended Annual Inflation<sup>1</sup> (%)</b>	70.02	96.07	26.05 <sup>a</sup>
<b>Monthly Inflation<sup>1</sup> (%)</b>	30.70	25.56	-5.14 <sup>a</sup>
<b>Blended Monthly Inflation<sup>1</sup> (%)</b>	18.02	16.09	-1.93 <sup>a</sup>
<b>National Payment System Transactions<sup>2</sup> (ZW\$ billions)</b>	2,496.66	2,830.97	13.39
<b>Nominal Lending Rate<sup>2</sup> (% per annum)</b>	15-85.00	80-240.00	

*Sources:*

*1. Zimbabwe National Statistics Agency.*

*2. Reserve Bank of Zimbabwe.*

*a- Percentage point.*

## INTERNATIONAL COMMODITY PRICE DEVELOPMENTS

International monthly average prices for gold, platinum, copper, nickel, and Brent crude oil retreated in July 2022. Palladium prices, however, firmed during the same month. Commodity markets were largely weighed down by a stronger US dollar and slackening demand in China, the world's largest consumer of metals. The low demand in China was on account of sluggish economic recovery and low recovery of business, following Covid-19 pandemic induced restrictions and lockdowns.

### Precious Metals

#### Gold

Gold prices averaged US\$1,737.61 per ounce in July 2022, a decline of 5.3% from a monthly average of US\$1,835.81 per ounce in June 2022. The decline was underpinned by a stronger US dollar, following the US Federal Reserve's decision to further hike interest rates to tame rising inflation. The hawkish tone from major global central banks continued to diminish the yellow metal's appeal as an alternative investment asset.

#### Platinum

Platinum prices were largely bearish, falling by 8.9% from a monthly average of US\$955.98 per ounce in the previous month, to close the month under analysis at US\$870.69 per ounce. The price of the industrial metal continued to be adversely affected by sluggish global auto-manufacturing activities in major car producers.

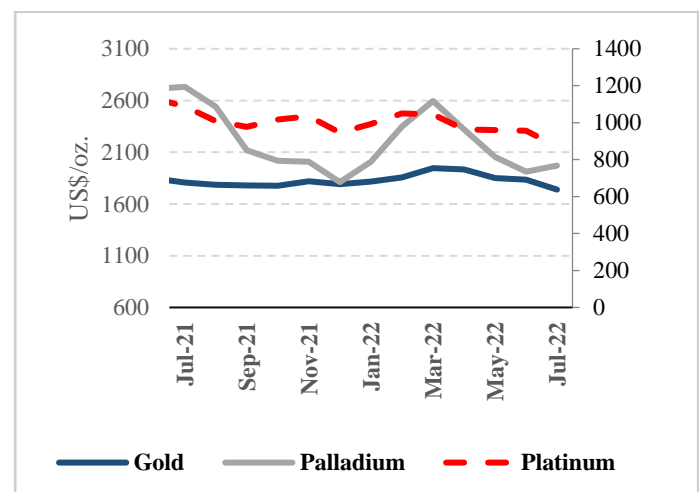
Furthermore, the shortage of chips and disruptions in the supply of automotive parts due to geopolitical tensions, negatively affected the demand for the metal.

#### Palladium

Palladium prices remained buoyant, supported by low inventories, amid low production in major source markets. Supply-side concerns as the G7 countries announced additional sanctions against Russia, one of the major global producers of palladium and other industrial metals, also boosted prices.

The month under review saw palladium prices increase by 3.1%, from a monthly average of US\$1,912.52 per ounce in June 2022 to US\$1,972.45 per ounce. Figure 1 shows precious metal price developments for the period from June 2021 to July 2022.

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



Source: Bloomberg, 2022

## Base Metals

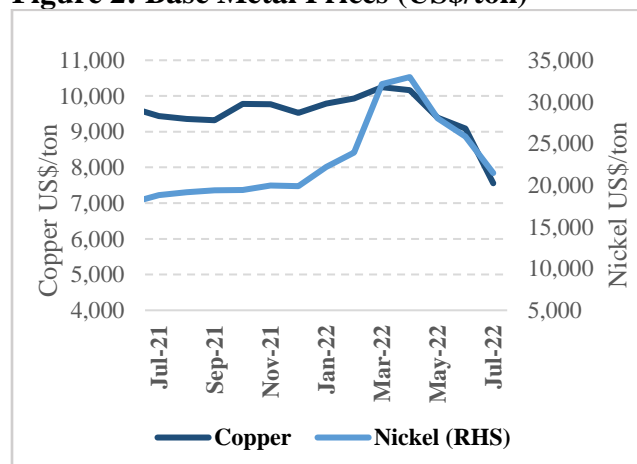
### Copper

Copper prices remained subdued, owing to sluggish demand in China, coupled with a firming US dollar. Against this backdrop, the red metal's monthly average price declined by 16.8%, from US\$9,088.63 per tonne in the previous month to US\$7,558.84 per tonne in July 2022.

### Nickel

Nickel prices declined by 16.9%, from a monthly average of US\$25,847.48 per tonne recorded in June 2022 to US\$21,483.81 per tonne, during the month under review. The decrease was on account of supply-side constraints for nickel sulphate and a stronger US dollar. Figure 2 shows base metal price developments for the period from June 2021 to July 2022.

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

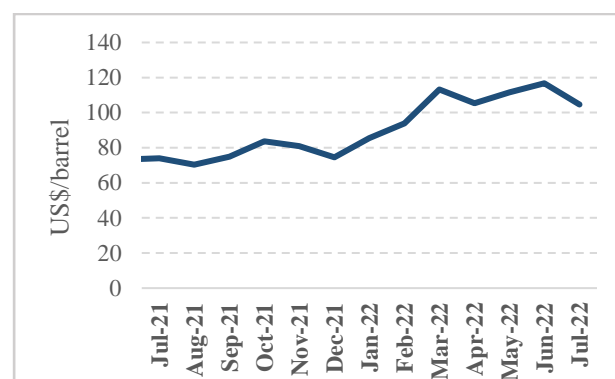


Source: Bloomberg, 2022

## Brent Crude Oil

Brent Crude oil prices declined by 10.4%, from US\$116.74 per barrel in June 2022 to US\$104.58 per barrel, during the month under review. This was attributable to heightened fears of recessions in large economies and slow economic recovery, following the negative impact of Covid-19 pandemic restrictions and lockdowns. Figure 3 shows developments in oil prices for the period from June 2021 to July 2022.

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



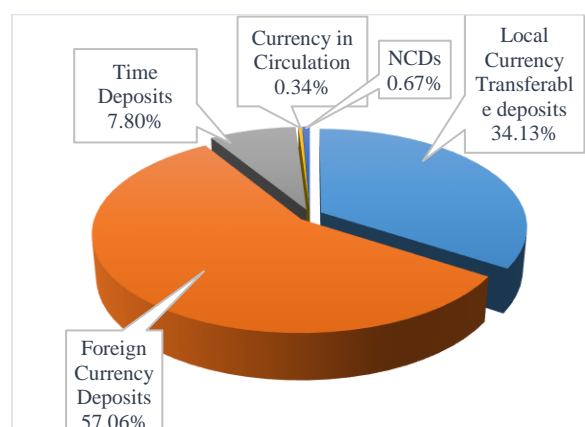
Source: Bloomberg, 2022

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

During the month of July 2022, broad money (M3) stock stood at ZW\$1,207.31 billion, compared to ZW\$1,119.70 billion recorded in the previous month. The money stock was composed of foreign currency deposits, 57.06%; and local currency deposits, 42.61%. Currency in circulation constituted 0.34% of total money supply. Figure 4 shows the composition of money supply.

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

**Figure 4: Composition of Money Supply**



*Source: Reserve Bank of Zimbabwe, 2022*

Month-on-month, broad money increased by 7.83% in July 2022, compared to 15.25% recorded in the previous month. The growth largely reflected increases of 12.23% in local currency deposits, and 4.70% in foreign currency deposits, from ZW\$458.34 billion and ZW\$657.89 billion in June 2022 to ZW\$514.39 billion and ZW\$688.83 billion, respectively.

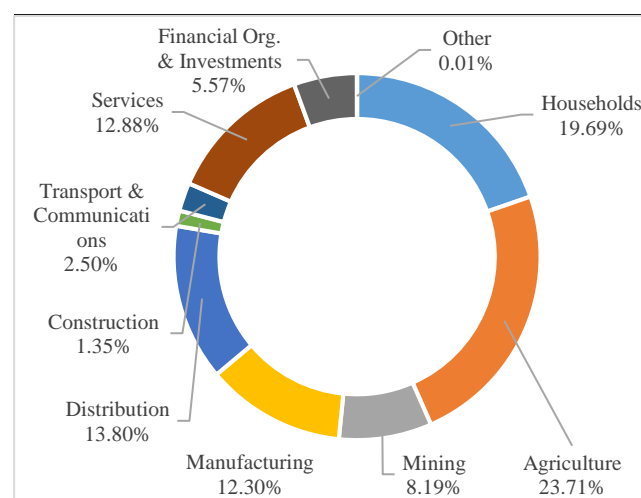
During the month under review, net domestic claims increased by 18.77% to ZW\$144.14 billion. The growth was largely due to increases of ZW\$93.01 billion and ZW\$25.83 billion in credit to the private sector and net claims on Government.

On an annual basis, broad money registered a growth of 265.13%, largely driven by exchange rate movements over the year. The auction rate moved from ZW\$85.64/USD in July 2021 to ZW\$416.28/USD in July 2022, resulting in the growth of the Zimbabwe dollar equivalent of FCA deposits, from ZW\$141.17 billion in July 2021 to ZW\$688.84 billion in July 2022. The local currency component of broad money also grew by 173.92% over the same period.

The annual growth in broad money was largely driven by increases of ZW\$540.86 billion (386.68%); and ZW\$99.25 billion (317.61%) in credit to the private sector and net claims on Government, respectively.

Credit to the private sector was mainly channeled to agriculture and households, which received 23.71% and 19.69% of the total credit, respectively. The distribution and manufacturing sectors received 13.80% and 12.30%, respectively. Private sector credit shares 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 utilized for inventory build-up, 34.28%; other recurrent expenditures, 29.93%; and fixed capital investments, 16.26%.

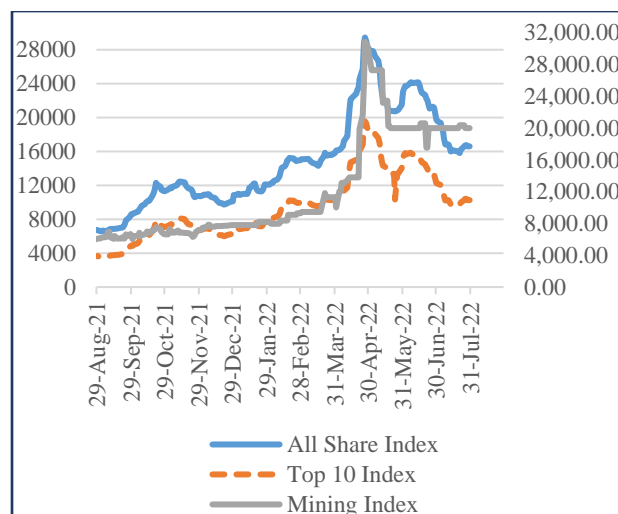
## STOCK MARKET DEVELOPMENTS

### ZIMBABWE STOCK EXCHANGE (ZSE)

The Zimbabwe Stock Exchange (ZSE) traded on a negative trajectory during the month of July 2022, largely reflecting tight liquidity conditions in the money market. As a result, the All Share, Top 10, Top 15 indices, Medium Cap and Small Cap declined by 16.15%, 16.36%, 17.59%, 16.67% and 3.27% to close the month at 16 549.91 points, 10 265.73 points, 11 308.19 points, 33 019.62 points and 496 827.15 points, respectively.

The resources index, however, remained unchanged at 20 021.24 points, during the month under analysis.

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



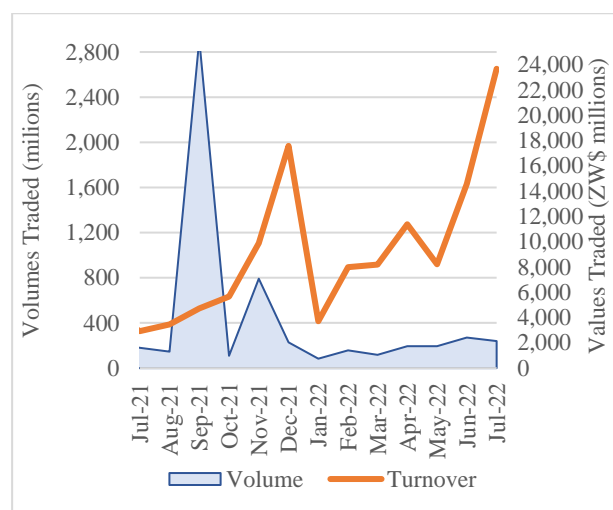
Source: Zimbabwe Stock Exchange, 2022

The cumulative volume of shares traded on the ZSE decreased by 11.54% during the month of July 2022, from 271.23 million shares in June 2022 to 239.94 million shares. The cumulative

values of shares traded, however, increased by 62.48% to ZW\$23.67 billion.

The proportion of foreign purchases to the value of shares traded rose to 40.11% in July 2022, compared to 2.20% recorded in June 2022. There was also an improvement in the net foreign position to ZW\$1.51 billion, compared to ZW\$2.68 billion recorded in the previous month.

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



Source: Zimbabwe Stock Exchange, 2022

During the month under analysis, the ZSE shed ZW\$370.94 billion, or 15.21% worth of capitalization to close at ZW\$2,068.22 billion.

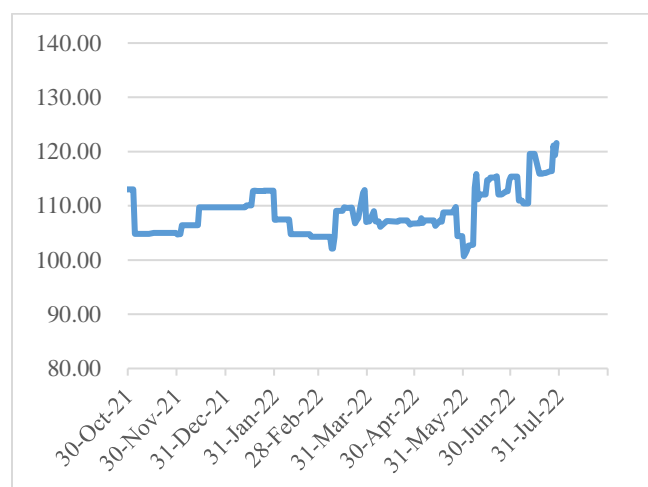
### VICTORIA FALLS STOCK EXCHANGE (VFEX)

During the month of July 2022, the Victoria Falls Stock Exchange (VFEX) traded on a positive trajectory for the second consecutive month. Resultantly, the VFEX All Share Index



gained 5.36% to close at 121.58 points, from 115.39 points recorded in the prior month.

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



Source: Victoria Falls Stock Exchange (VFEX), 2022

## Market Capitalization

The VFEX market capitalization rose by US\$14.65 million, or 5.36% to close at US\$0.29 billion in July 2022, compared to US\$0.27 billion recorded in the previous month.

## INFLATION OUTTURN

### Annual Inflation

Annual headline inflation stood at 256.94% in July 2022, up from 191.57% recorded in June 2022. This was due to increases in both food and non-food inflation.

Annual food inflation rose from 224.80% in June 2022 to 308.97% in July 2022,

underpinned by increases in bread and cereals, vegetables and meat.

Annual non-food inflation rose from 167.17% in June 2022 to 218.79% in July 2022. Miscellaneous goods and services; transport; and housing water electricity gas and other fuels had the largest contribution to annual non-food inflation in July 2022.

Annual blended inflation<sup>2</sup> rose from 70.02% in the previous month to 96.07% in July 2022, largely driven by the rise in blended food inflation.

### Monthly Inflation

Monthly inflation decreased by 5.14 percentage points, from 30.7% in June 2022 to 25.56% in July 2022, following the implementation of measures to stabilise the economy by the Fiscal and Monetary Authorities.

Monthly non-food inflation declined from 29.83% in June 2022 to 22.42% in July 2022. Housing, water, electricity gas, and other fuels, had the largest contribution to monthly non-food inflation in July 2022.

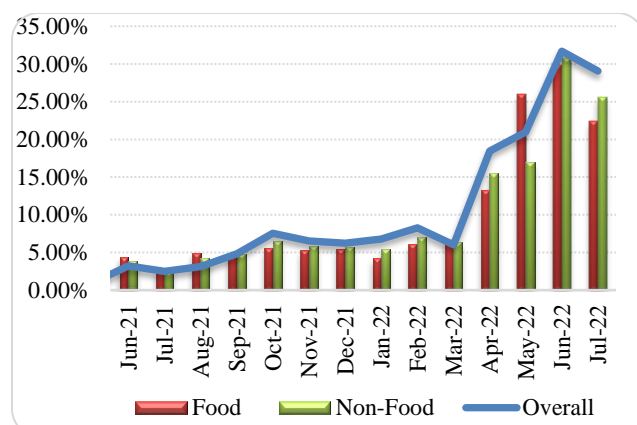
Similarly, monthly food inflation slowed down from 30.70% in June 2022 to 25.56% in July 2022. The decline was underpinned by food and non-food inflation. Figure 9 shows the month-on-month inflation profile.

<sup>2</sup>The Zimbabwe National Statistical Agency (ZIMSTAT) commenced publication of the blended CPI inflation in June 2020. The blended CPI inflation combines the average changes

in price of goods and services sold in the two main currencies in circulation, namely the ZW\$ and the US\$.



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



Source: ZIMSTAT, 2022

Monthly blended inflation declined from 18.02% in the previous month to 16.09% in July 2022. This was on account of decreases in both food and non-food inflation.

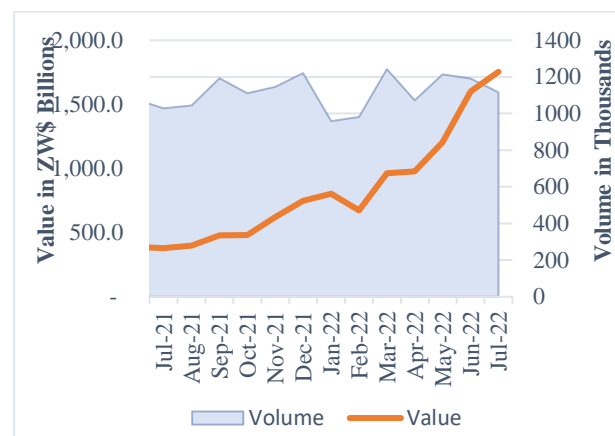
## NATIONAL PAYMENTS SYSTEM

The value of NPS transactions stood at ZW\$2.83 trillion in July 2022, up from ZW\$2.50 trillion in the previous month. NPS transaction volumes increased by 14.0% to 107.59 million in the same month.

### Zimbabwe Electronic Transfer Settlement System (ZETSS)

Transactions processed through the RTGS system amounted to ZW\$1,754.11 billion in July 2022, up from ZW\$1,601.23 billion in June 2022. RTGS transaction volumes, however, declined by 6.26% to close the month under review at 1.12 million.

**Figure 10: ZETSS Volumes and Values**



Source: Reserve Bank of Zimbabwe, 2022

### Cash Transactions

The value of cash-based transactions declined to ZW\$59.01 billion during the month of July 2022, from ZW\$73.50 billion in the previous month.

### Mobile and Internet Based Transactions

Mobile and internet-based transactions posted a significant increase of 19.39% to ZW\$885.96 billion in July 2022, from ZW\$742.07 billion in June 2022.

### Card Based Transactions

Card-based transactions increased by 24.47% to ZW\$190.89 billion in July 2022, from ZW\$153.36 billion in June 2022.

## RESERVE BANK OF ZIMBABWE

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

	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22
<b>Net Foreign Assets</b>	<b>-290,181,081.59</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>
Central Bank(net)	-412,168,208.49	-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
Foreign Assets	21,826,441.05	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
Foreign Liabilities	433,994,649.54	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
Other Depository Corporations(net)	121,987,126.91	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
Foreign Assets	138,070,452.02	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
Foreign Liabilities	16,083,325.11	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
<b>Net Domestic Assets (NDA)</b>	<b>620,837,934.22</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>Domestic Claims</b>	<b>186,187,386.15</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>
Claims on Central Government(net)	31,250,109.35	38,932,426.18	42,462,267.46	58,595,877.36	61,571,905.79	83,610,072.33	99,994,722.44	73,245,394.75	79,099,806.11	102,141,792.11	115,763,515.83	104,672,040.45	130,502,205.15
Claims on Central Government	45,934,145.83	55,528,235.16	59,818,762.06	75,251,019.59	80,526,247.04	98,427,828.73	98,638,722.95	108,304,664.41	112,202,570.05	128,369,548.84	154,985,706.21	180,922,921.25	192,199,618.57
Central Bank	22,756,201.65	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
ODCs	23,177,944.18	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
Less Liabilities to Central Government	14,684,036.48	16,595,808.98	17,356,494.60	16,655,142.23	18,954,341.25	14,817,756.40	38,643,682.51	35,059,269.66	33,102,763.94	26,227,756.73	39,222,190.39	76,250,880.80	61,697,413.42
Central Bank	9,633,323.77	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
ODCs	5,050,712.71	5,912,171.70	3,512,873.79	3,162,759.00	2,899,175.85	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	9,363,505.74
Claims on Other Sectors	154,937,276.80	168,474,055.55	182,623,314.07	203,748,551.22	230,239,360.33	256,676,807.51	272,918,575.10	301,223,958.44	346,799,327.56	405,426,006.70	555,887,008.81	663,141,854.04	781,454,553.48
Other Financial Corporations	4,434,113.69	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
State and Local Government	73,757.06	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
Public Non Financial Corporations	10,556,580.34	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
Private Sector	139,872,825.71	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
Central Bank	1,556,259.01	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
ODCs	138,316,566.70	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
<b>Other Items(Net)</b>	<b>-434,650,548.07</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>
Shares and Other Equity	-420,923,101.54	-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
Liabilities to Other Financial Corporations	552,817.90	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
Restricted Deposits	85,289.04	2,097,859.91	3,600,595.03	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
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)	-14,365,553.48	-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
<b>Broad Money-M3</b>	<b>330,656,852.64</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>
Securities Other than Shares Included in Broad Money	1,523,179.12	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
<b>Broad Money-M2</b>	<b>329,133,673.52</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>
Other Deposits	23,035,262.46	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
<b>Narrow Money-M1</b>	<b>306,098,411.06</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>
Transferable Deposits	303,724,801.01	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
Of which Foreign Currency Accounts	141,174,811.64	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
Currency Outside Depository Corporations	2,373,610.05	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
<b>Memorandum Items</b>													
Reserve Money	24,944,722.36	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
FCAs as a Percentage of Deposits in M3	43.0%	40.9%	41.7%	43.2%	41.7%	44.5%	42.2%	44.8%	47.0%	45.2%	57.7%	58.9%	57.2%
End Period Exchange Rate	85.64	86.06	87.67	97.14	105.67	108.67	115.42	123.02	142.42	159.35	301.50	370.96	443.88

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)

	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22
<b>Net Foreign Assets</b>	<b>-412,168,208.49</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>
Claims on Non Residents	21,826,441.05	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
Official Reserves Assets	11,141,648.17	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
Other Foreign Assets	10,684,792.88	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
Less Liabilities to Non Residents	433,994,649.54	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
Short Term Liabilities	215,528,229.57	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
Other Foreign Liabilities*	218,466,419.97	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
of which blocked funds	175,855,465.58	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
<b>Net Domestic Assets (NDA)</b>	<b>437,112,930.85</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>Domestic Claims</b>	<b>25,193,941.68</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>Net Claims on Central Government</b>	<b>13,122,877.88</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>
Claims on Central Government	22,756,201.65	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
Of which: Securities Other than Shares	5,803,706.31	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
Loans	16,952,495.34	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
Loans and Advances	12,945,598.08	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
Amounts Due from Govt including SDR Draw	395,331.42	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
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>9,633,323.77</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>
Of which: Deposits	9,633,323.77	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
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>12,071,063.80</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>
Other Financial Corporations	1,600,109.77	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
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	8,914,695.01	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
Private Sector	1,556,259.01	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
<b>Claims on Other Depository Corporations</b>	<b>3,478,459.37</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>
Of which: Loans	3,478,459.37	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
<b>Other Liabilities to ODCs</b>	<b>90,755,541.83</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>
Of which: Aftades 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	46,605,622.19	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
<b>Other Items(Net)</b>	<b>-499,196,071.64</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>
Shares and Other Equity	-488,981,304.19	-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
Other Items(Net)	-10,996,966.63	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
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	782,199.17	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
<b>Monetary Base Incl. foreign currency clearing balances</b>													
<b>Monetary Base</b>	<b>24,944,722.36</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>
Bond Coins	99,710.17	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
Bond Notes	4,413,772.03	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
Liabilities to ODCs	<b>20,431,240.16</b>	<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>
Reserve Deposits	7,862,360.46	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
Excess reserves	12,568,879.69	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
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)

	Jul-21	Aug-21	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22
<b>Net Foreign Assets</b>	<b>121,987,126.91</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>Claims on Non Residents</b>	<b>138,070,452.02</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>
<i>Of Which: Foreign Currency</i>	30,509,126.94	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
Deposits	107,347,245.84	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
Other	214,079.24	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
<b>Less Liabilities to Non Residents</b>	<b>16,083,325.11</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>
<i>Of Which: Deposits</i>	3,965,803.90	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
Loans	12,117,521.21	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
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>Net Domestic Assets (NDA)</b>	<b>205,599,205.54</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>Domestic Claims</b>	<b>160,993,444.47</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>Net Claims on Central Government</b>	<b>18,127,231.47</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>
Claims on Central Government	23,177,944.18	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
Securities	23,160,619.26	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
Loans	17,324.92	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
Other	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Less Liabilities to Central Government</b>	<b>5,050,712.71</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>
<i>Of which: Deposits</i>	5,050,712.71	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
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>142,866,213.00</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>
Other Financial Corporations	2,834,003.91	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
State and Local Government	73,757.06	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
Public Non Financial Corporations	1,641,885.33	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
Private Sector	138,316,566.70	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
<b>Claims on the Central Bank</b>	<b>107,123,354.33</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>
Currency	2,139,872.15	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
Reserves	104,983,482.18	93,198,041.47	100,996,008.14	108,009,211.79	107,781,705.36	118,451,297.69	116,654,826.22	122,479,784.35	142,962,464.82	160,466,532.20	236,166,037.22	266,691,822.61	315,832,475.04
Securities	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 Claims	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Liabilities to the Central Bank</b>	<b>706,879.99</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>Other Items(Net)</b>	<b>61,810,713.27</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>
Shares and Other Equity	68,058,202.65	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
Liabilities to other resident sectors	552,817.90	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
Other Items(Net)	-6,800,307.28	-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
<b>Deposits and Securities Included in Broad Money</b>	<b>327,586,332.45</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>
Deposits Included in Broad Money	326,063,153.33	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
Transferable Deposits	303,027,890.88	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
<i>of which FCAs</i>	141,156,359.97	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
Other Deposits	23,035,262.46	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
Money Market Instruments	1,523,179.12	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

Source: Reserve Bank of Zimbabwe, 2022

TABLE 4.1: OTHER DEPOSITORY CORPORATIONS -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	
							1	Local Government securities	Public Enterprises	Other <sup>2</sup>	Government	Local Government	Public Enterprises	Other Institutional Units					
2018	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
Jan	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
Feb	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
Mar	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
Apr	15.2	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
May	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
Jun	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
Jul	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
Aug	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
Sep	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
Oct	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
Nov	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
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	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
Jan	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
Feb	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
Mar	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
Apr	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
May	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
Jun	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
Jul	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
Aug	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
Sep	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
Oct	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
Nov	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
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	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
Jan	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
Feb	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
Mar	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
Apr	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
May	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
Jun	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
Jul	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
Aug	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
Sep	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
Oct	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
Nov	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
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	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
Jan	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
Feb	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
Mar	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
Apr	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
May	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
Jun	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
Jul	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
Aug	2,853.7	38,500.1	100,996.0	8,626.8	68,707.9	25,023.4	36,196.3	5.1	366.9	948.5	21.1	62.5	1,531.1	154,818.9	6,587.8	31,981.0	35,461.8	45,544.7	558,233.5
Sep	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										



TABLE 4.2 : OTHER DEPOSITORY CORPORATIONS - LIABILITIES

End of	\$ millions							Debt Securities	Foreign Liabilities	Amounts Owing to			Capital and Reserves	Contigent Liabilities	Other Liabilities	TOTAL
	Deposits						RBZ			Other Depository Corporations	Other Financial Corporations					
	Demand	Savings	Time Deposits	Total Deposits from the public	Other Depository Corporations	Government						Total				
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	7,225.1	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	8,326.9	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	9,206.1	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	33,905.0	33,256.8	430,617.4	3,325.7	2,899.2	436,842.3	4,007.8	19,465.9	2,726.5	1,556.1	347.1	104,310.9	52,327.7	70,300.6	691,885.0
Dec	396,412.5	33,935.5	37,464.8	467,812.7	3,922.1	4,020.7	475,755.5	3,696.3	23,643.2	2,808.1	2,405.3	139.8	128,421.4	60,917.0	72,102.3	769,888.8
2022																
Jan	392,702.2	32,298.0	39,346.3	464,346.5	2,962.5	4,027.0	471,336.0	3,685.3	25,398.5	2,688.6	1,416.9	230.5	144,852.4	53,627.8	70,476.0	773,712.0
Feb	413,978.3	37,494.3	47,592.5	499,065.1	3,229.3	4,407.7	506,702.1	4,456.2	30,483.6	2,120.4	1,769.7	2				

TABLE 5.1: COMMERCIAL BANKS -ASSETS

End of	\$ millions																			Other claims	Contingent Assets	Other Assets	Non Financial Assets	TOTAL
	Bond Notes & Coins	Foreign Notes & Coin	Balances with RBZ	Balances with Other Depository Corporations	Balances with Foreign Banks	Other Claims on Non-residents	Debt Securities				Loans and Advances													
							Government <sup>1</sup> Securities	Local Government securities	Public Enterprises	Other <sup>2</sup>	Government	Local Government	Public Enterprises	Other Institutional Units <sup>3</sup>										
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	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	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	1,301.18	26,869.18	29,079.64	33,587.68	481,102.6					
Aug	2,137.72	31,734.84	85,441.98	9,099.10	70																			

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	1,057.2	26,988.0	843.6	78.9	27,910.5	227.7	2,089.7	175.3	154.3	24.0	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	11,100.4	1,387.9	1,907.7	348.7	28,563.5	28,551.1	28,867.6	221,668.6
Aug	102,750.2	20,005.2	4,891.9	127,647.3	2,577.9	824.8	131,049.9	1,101.5	12,302.3	1,837.1	3,658.1	412.5	30,713.4	25,354.6	28,672.9	235,102.3
Sep	104,770.7	24,130.0	6,488.3	135,389.0	2,548.1	1,496.4	139,433.5	1,063.5	11,363.7	1,863.1	2,831.0	372.2	32,694.4	28,289.4	32,377.1	250,287.9
Oct	114,057.9	26,079.1	7,702.2	147,839.2	2,666.6	1,767.2	152,273.0	1,089.2	11,137.3	1,812.7	4,232.9	441.7	33,811.1	29,764.7	35,264.5	269,827.2
Nov	129,129.6	26,871.0	8,262.1	164,262.8	2,369.5	1,538.3	168,170.5	1,100.4	11,019.9	1,489.5	5,403.8	423.6	36,278.2	29,821.2	33,334.7	287,041.8
Dec	146,151.8	27,804.4	8,926.9	182,883.1	2,547.6	4,309.9	189,740.6	1,239.9	10,924.0	1,318.6	316.6	292.0	43,984.3	29,608.0	29,204.3	306,628.4
<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	1,109.9	503.1	78,644.6	49,581.0	61,280.0	587,237.6
Nov	307,063.4	52,309.9	27,875.3	387,248.6	3,325.7	2,764.9	393,339.3	2,869.4	12,437.2	2,726.5	1,352.5	347.1	89,288.6	52,327.7	61,678.3	616,366.5
Dec	334,599.0	58,318.5	30,455.6	423,373.1	3,842.1	3,855.7	431,070.9	3,027.0	13,896.4	2,808.1	1,693.3	139.8	109,665.4	60,917.0	63,170.8	686,388.6
<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
June	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
July	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

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 Governemt 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	1165.6	1,914.1	8,891.5
Apr	33.1	493.1	914.2	232.1	384.9	-	424.3	18.1	-	-	525.9	-	2,568.2	1528.5	2,134.4	9,256.8
May	39.7	434.7	1,248.4	192.3	725.0	-	382.4	17.0	-	-	517.6	-	2,793.4	2669.6	2,146.1	11,166.3
Jun	88.7	1167.9	2,857.8	395.9	1,222.0	-	385.4	13.8	-	-	653.4	-	4,663.9	2688.0	4,712.1	18,848.8
Jul	109.1	1780.7	3,878.9	1342.9	1,879.4	-	346.6	13.4	-	-	585.7	-	5,648.0	3879.5	4,927.7	24,391.8
Aug	142.9	2175.5	4,799.3	341.7	2,310.6	-	294.6	13.1	-	-	688.7	-	6,552.1	4480.3	6,104.6	27,903.4
Sep	179.8	2469.9	4,547.1	504.6	1,027.7	-	218.3	12.9	-	0.4	741.5	-	6,518.3	2774.9	6,503.8	25,499.1
Oct	149.1	2787.0	5,056.1	778.9	1,182.4	-	206.5	12.3	-	112.2	772.3	-	6,874.4	2795.4	6,537.1	27,263.4
Nov	104.3	2935.7	4,448.9	691.0	1,412.8	-	1,666.7	11.6	-	157.8	930.4	-	7,498.6	2571.1	6,712.9	29,141.9
Dec	116.2	3210.3	5,085.9	802.0	1,183.4	-	1,830.2	11.2	-	251.1	1,008.4	-	8,562.3	2559.4	7,352.9	31,973.2
2021																
Jan	188.7	2943.3	5,986.5	793.8	843.5	-	1,783.8	10.2	-	211.3	1,091.3	0.0	9,329.1	2980.3	7,685.1	33,846.9
Feb	345.7	2762.9	6,004.8	811.1	984.2	-	2,731.0	9.2	-	236.8	2,089.3	-	8,950.2	2949.2	7,790.6	35,665.0
Mar	168.3	2278.9	6,313.1	1594.4	1,028.2	-	1,341.7	8.4	-	415.1	1,242.4	-	10,867.7	3027.5	7,841.0	36,126.8
Apr	206.9	2702.1	5,302.6	1156.7	1,085.4	-	871.7	7.7	-	508.9	1,581.5	-	14,233.6	3431.1	7,237.9	38,326.2
May	210.3	1687.6	5,962.2	1250.9	3,847.1	-	116.9	7.0	-	517.7	1,568.8	-	17,154.9	2927.9	7,532.9	42,784.2
Jun	249.6	1649.7	6,202.6	1163.8	1,866.7	-	204.6	6.5	-	588.0	1,851.9	-	18,795.4	2580.9	7,701.1	42,860.7
Jul	283.7	1212.2	7,193.4	1892.7	1,875.4	-	1,143.4	6.0	-	447.3	1,963.2	-	18,280.3	3923.5	7,695.6	45,916.5
Aug	352.8	1408.8	7,869.3	2537.6	2,316.2	-	3,535.6	5.4	-	399.5	2,101.3	-	19,422.2	3837.6	7,666.6	51,453.0
Sep	349.8	1926.6	7,608.5	2430.2	1,941.4	-	4,314.6	5.1	-	205.2	2,231.7	-	20,461.1	4013.2	9,460.7	54,948.1
Oct	411.5	2396.2	8,221.0	2162.4	3,421.5	-	5,627.7	4.3	-	271.1	2,539.5	-	22,881.3	5432.3	9,501.3	62,870.1
Nov	339.8	3578.4	7,561.6	2568.8	2,299.5	-	5,882.7	3.7	-	566.4	2,788.5	-	27,326.1	4400.3	9,614.3	66,930.0
Dec	351.1	3217.3	8,557.8	2619.2	3,620.2	-	2,353.6	3.0	-	1,189.0	2,786.9	-	33,115.3	5610.8	11,334.1	74,758.3
2022																
Jan	324.6	3504.3	8,506.5	2680.3	2,631.0	-	1,110.8	2.4	-	1,487.3	2,967.6	-	35,913.5	6693.8	14,008.7	79,830.9
Feb	411.5	4021.5	9,763.6	3069.7	5,678.0	-	4,048.9	1.6	-	1,465.4	3,241.1	-	39,977.5	4511.5	13,964.4	90,154.6
Mar	354.3	4413.6	11,882.6	3691.3	4,932.3	-	5,235.0	0.9	-	1,590.0	3,888.3	-	42,741.3	9086.6	15,421.2	103,237.4
Apr	546.4	3054.1	15,585.8	4857.7	5,768.6	-	5,714.4	0.2	-	1,861.4	4,143.7	-	48,582.4	9654.2	16,999.2	116,768.1
May	639.5	8326.7	23,817.6	4251.9	16,001.6	-	6,150.9	0.0	-	1,486.3	8,474.8	-	74,864.0	14793.9	17,091.2	175,898.5
June	418.5	8464.3	32,497.6	3807.5	21,184.8	-	2,639.3	0.0	-	1,340.0	10,851.1	-	85,145.9	18155.8	35,128.1	219,633.0
July	700.4	9914.6	30,660.3	4983.4	24,902.9	-	4,077.6	0.0	-	1,411.5	13,722.1	-	98,066.0	9998.6	45,127.9	243,565.1

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 Owning 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	130.5	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

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 & INVESTMENTS	FINANCIAL ORGANISATIONS	MANUFACTURING	MINING	SERVICES	TRANSPORT	INDIVIDUALS	CONGLOMERATES	TOTAL
<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	34,407.07	2,513,228.20
Oct	453,068.26	74,931.80	16,036.47	389,851.74	15,156.78	165,252.71	268,993.16	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	4,719,228.58
Jul	1,060,152.38	108,889.32	38,005.81	685,729.84	22,484.81	497,581.30	470,421.82	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	24,574.74	1,447,865.67	603,692.16	541,020.28	618,349.57	61,677.92	1,112,873.33	4,322.02	7,530,493.20
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	2,211,133.89	33,524.86	16,257,593.05
May	6,753,987.64	152,161.11	176,776.32	1,688,453.47	61,403.01	2,272,323.33	2,155,232.06	2,018,291.52	1,335,664.72	161,892.59	2,646,269.59	56,873.34	19,479,328.70
Jun	8,233,748.36	178,010.08	127,961.90	3,248,219.37	64,989.86	5,469,986.07	3,799,659.67	4,379,017.69	1,983,339.32	277,602.32	3,665,408.84	46,384.96	31,474,328.45
Jul	8,927,920.73	256,440.30	209,123.91	4,249,101.81	34,055.90	7,106,442.23	5,125,740.57	5,385,837.14	2,413,677.93	418,160.11	4,321,918.71	46,630.64	38,495,049.96
Aug	9,773,178.50	269,675.36	194,537.60	5,470,092.50	33,043.10	7,946,261.68	6,723,930.20	5,651,838.11	3,103,883.15	446,084.37	5,291,100.20	48,922.44	44,952,547.19
Sep	10,508,860.18	202,928.95	203,610.78	4,810,727.31	29,975.80	1,041,079.17	7,136,261.66	4,099,760.81	3,255,496.85	517,871.73	6,526,576.15	48,754.08	38,381,903.47
Oct	12,296,430.45	302,589.49	251,238.66	9,053,118.05	28,434.20	8,136,185.80	6,305,609.42	6,351,785.61	3,855,757.60	649,444.55	7,243,034.96	49,339.03	54,522,967.83
Nov	14,705,718.28	553,426.67	299,226.19	10,178,453.66	26,676.82	9,457,279.18	7,442,871.42	6,834,160.25	4,193,059.76	959,134.44	7,919,442.36	50,802.65	64,622,521.69
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	9,370,886.67	27,976,121.59	13,027,815.12	20,505,827.49	3,747,288.27	51,007,737.28	19,692.27	216,630,676.11
Mar	66,551,117.83	2,538,377.08	656,335.46	29,688,979.74	660,584.49	10,903,917.10	32,629,411.62	15,688,496.07	38,075,386.72	4,471,441.45	58,500,950.68	802,168.34	261,167,166.58
Apr	74,441,781.12	4,219,500.30	1,441,218.07	33,136,441.44	673,885.92	13,157,284.33	34,426,878.27	18,261,710.29	39,043,359.76	5,001,307.17	63,176,517.86	40,089.64	287,019,974.16
May	101,753,100.08	5,120,524.84	3,358,419.20	50,514,059.33	760,401.23	12,433,390.50	42,057,624.50	28,724,818.35	48,088,662.73	6,286,840.17	76,655,600.16	34,456.76	375,787,897.7

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	305,410.92	1,321,039.68	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	309,194.07	1,124,005.29	1,337,171.04	546,572.53	2,210,293.95	1,319,789.97	562,858.02	3,493,214.31	434,828.17	1,070,319.72	52,118.63	13,461,016.89
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	15,419,659.24
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	2,114,205.21	10,408,053.49	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	3,666,781.11	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	138,334,995.43
Sep	9,832,514.38	3,139,646.07	7,166,350.39	20,531,087.56	5,145,328.35	9,505,277.06	17,311,149.20	10,234,597.66	39,731,086.51	2,011,372.45	16,155,747.87	148,612.60	140,912,770.08
Oct	9,923,335.07	3,346,982.41	9,919,999.10	22,567,492.87	6,180,403.26	21,021,376.92	20,667,754.18	10,950,177.78	41,131,626.19	2,597,408.09	18,072,164.45	176,961.04	166,555,681.37
Nov	10,683,513.83	3,732,868.95	9,809,491.39	28,228,980.99	6,029,490.43	17,343,347.49	23,027,365.97	14,471,556.33	47,870,360.42	2,986,050.60	19,045,412.04	209,168.81	183,437,607.25
Dec	10,252,495.91	4,965,472.75	12,171,250.70	30,987,168.50	5,959,867.34	19,653,397.02	25,666,591.10	13,188,851.04	55,454,341.21	3,901,504.33	22,313,591.00	519,773.38	205,034,304.27
									1,000.00				
<b>2021</b>													
Jan	12,195,945.09	4,725,946.72	13,067,828.56	32,314,625.60	6,804,952.50	19,638,789.03	27,577,248.19	13,566,042.79	60,234,250.60	3,993,814.34	22,146,327.53	314,523.37	216,580,294.30
Feb	12,215,925.38	4,335,293.23	13,268,343.18	31,820,079.48	6,327,338.72	19,480,197.75	27,088,789.92	11,873,767.24	62,647,881.89	3,583,509.91	23,594,651.47	323,276.77	216,559,054.94
Mar	12,086,596.94	5,009,117.91	15,457,881.64	33,668,114.17	7,879,623.60	17,019,379.33	29,927,193.06	12,664,366.44	68,761,992.24	4,513,060.17	25,352,486.13	371,874.60	232,711,686.23
Apr	14,293,712.79	6,264,137.34	17,624,611.65	35,860,252.53	7,955,587.69	18,411,151.82	32,890,743.11	11,445,151.89	81,410,668.87	4,248,558.67	27,176,673.47	411,001.01	257,992,250.84
May	14,731,883.49	5,542,211.64	19,231,383.69	37,283,237.74	7,903,622.65	19,756,317.30	32,927,214.88	12,796,653.48	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	31,312,003.24	31,312,003.24	94,151,108.53	5,021,547.73	32,324,374.53	568,402.62	322,805,073.17
Aug	14,056,945.25	6,611,127.05	26,897,316.63	39,624,666.33	9,778,338.93	27,046,620.96	40,693,944.15	26,504,554.01	84,766,848.12	4,915,399.24	33,960,935.12	645,902.41	315,502,598.18
Sep	14,777,285.47	6,264,492.08	27,413,062.10	45,375,795.43	10,337,697.22	25,786,388.31	43,113,093.01	30,700,846.40	95,985,614.84	5,605,871.74	37,606,703.52	687,817.24	343,654,667.37
Oct	14,923,669.66	8,437,829.51	26,583,413.65	47,841,912.79	11,477,922.77	29,796,762.93	51,676,553.79	49,115,499.00	111,611,484.23	5,940,819.15	35,043,857.03	618,831.05	393,068,559.99
Nov	14,147,912.21	7,546,852.86	27,174,334.28	44,238,573.41	11,949,923.74	27,199,271.57	52,401,389.32	49,817,772.34	115,576,831.01	5,911,967.57	37,770,843.26	751,068.72	394,486,740.29
Dec	16,522,401.63	9,204,283.51	26,835,545.00	47,381,404.66	15,303,976.78	43,092,763.28	57,822,911.04	61,555,101.22	122,091,550.61	6,093,367.35	40,046,246.70	1,319,573.65	447,269,125.42
<b>2022</b>													
Jan	17,399,268.45	9,928,816.10	28,146,847.17	46,285,881.10	15,060,177.49	34,087,881.41	60,888,346.70	38,232,883.69	135,579,116.46	6,454,492.58	32,504,960.47	745,336.00	425,314,007.61
Feb	20,260,983.50	9,641,974.72	32,159,803.23	50,825,844.50	15,235,028.54	35,068,548.54	49,157,612.17	43,769,514.96	146,423,512.16	7,768,846.48	36,257,363.98	724,522.36	447,293,555.15
Mar	22,638,817.86	11,683,937.35	34,271,841.32	61,002,811.60	20,352,647.27	34,501,628.57	57,839,997.29	60,678,395.30	173,444,002.60	9,467,563.85	43,160,654.72	970,393.82	530,012,691.56
Apr	26,												



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

End of	Nominal Lending Rates <sup>1</sup>	Commercial Banks	
		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	6.00-85.00	39.13	38.10
Dec	6.00-85.00	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

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

*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 EQUIPME NT	HEALTH	TRANSPORT	COMMUNIC ATION	RECREATION & CULTURE	EDUCATION	RESTAUR ANTS & HOTELS	MISC. GOODS & SERVICES	TOTAL NON	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>														
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

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

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

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
June	19791.94	20021.24	14570.16	271,227,100	2,439,165.45
July	16594.91	20021.24	23673.34	239,937,180	2,068,222.01

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
June	1601225.3	-	134551.0	18810.6	123721.3	618347.5
July	1754112.0	-	170480.6	20413.1	172562.5	713401.1

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
June	1190.3	-	15304.7	474.2	75631.7	1705.1
July	1115.8	-	16063.8	517.0	88030.6	1866.7

*Source: Reserve Bank of Zimbabwe, 2022*