



# MONTHLY ECONOMIC REVIEW



**SEPTEMBER 2022**

## TABLE OF CONTENTS

<b>SELECTED ECONOMIC INDICATORS.....</b>	<b>3</b>
<b>INTERNATIONAL COMMODITY PRICE DEVELOPMENTS.....</b>	<b>4</b>
<b>Precious Metals.....</b>	<b>4</b>
<b>Base Metals .....</b>	<b>4</b>
<b>Copper .....</b>	<b>4</b>
<b>MERCHANDISE TRADE DEVELOPMENTS.....</b>	<b>5</b>
<b>STOCK MARKET DEVELOPMENTS.....</b>	<b>10</b>
<b>ZIMBABWE STOCK EXCHANGE (ZSE) .....</b>	<b>10</b>
<b>VICTORIA FALLS STOCK EXCHANGE .....</b>	<b>11</b>
<b>INFLATION OUTTURN.....</b>	<b>11</b>
<b>Annual Inflation .....</b>	<b>11</b>
<b>Monthly Inflation .....</b>	<b>11</b>
<b>NATIONAL PAYMENTS SYSTEM .....</b>	<b>12</b>
<b>Zimbabwe Electronic Transfer Settlement System (ZETSS) .....</b>	<b>12</b>
<b>Cash Transactions .....</b>	<b>12</b>
<b>Mobile and Internet Based Transactions .....</b>	<b>12</b>
<b>Card Based Transactions .....</b>	<b>12</b>

## SELECTED ECONOMIC INDICATORS

	<b>2022 August</b>	<b>2022 September</b>	<b>Month-on- Month Change (%)</b>
<b>Reserve Money<sup>2</sup> (M0) (ZW\$ millions)</b>	37,466.34	87,098.44	132.47
<b>Money Supply<sup>2</sup> (M3) (ZW\$ millions)</b>	1,608,913.73	1,917,153.53	19.16
<b>Annual Inflation<sup>1</sup> (%)</b>	285.0	280.40	-4.6 <sup>a</sup>
<b>Blended Annual Inflation<sup>1</sup> (%)</b>	106.3	107.5	1.2 <sup>a</sup>
<b>Monthly Inflation<sup>1</sup> (%)</b>	12.4	3.47	-8.9 <sup>a</sup>
<b>Blended Monthly Inflation<sup>1</sup> (%)</b>	6.6	2.5	-4.1 <sup>a</sup>
<b>National Payment System Transactions<sup>2</sup> (ZW\$ billions)</b>	3,522.62	4,081.08	15.85
<b>Nominal Lending Rate<sup>2</sup> (% per annum)</b>	80-230.00	100-230.00	

*Sources:*

1. Zimbabwe National Statistics Agency.

2. Reserve Bank of Zimbabwe.

*a- Percentage point.*

## INTERNATIONAL COMMODITY PRICE DEVELOPMENTS

Prices for gold, platinum, palladium, copper, and Brent crude oil were generally subdued on the global markets, during the month of September 2022. Nickel prices, however, registered some gains during the same month. The commodity prices were largely weighed down by a stronger US dollar.

### Precious Metals

#### Gold

Gold prices declined by 4.6% to US\$1,682.24 per ounce in September 2022, from an average of US\$1,764.14 per ounce in August 2022. Prices were adversely affected by a stronger US dollar, amid prospects of aggressive interest rate hikes by the US Federal Reserve Bank. The increase in interest rates boosted Treasury yields, thereby increasing the opportunity cost of holding the non-interest yielding yellow metal.

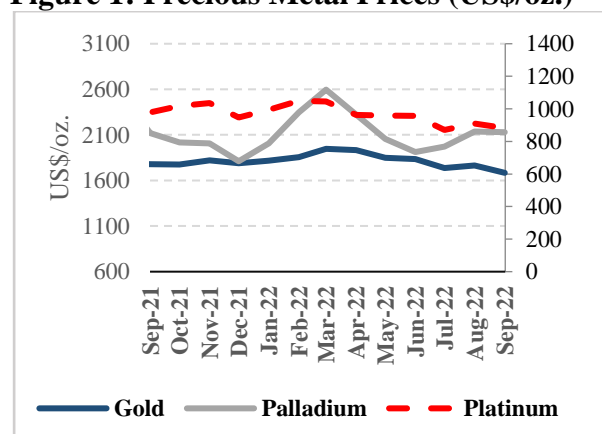
#### Platinum

Gains on platinum prices recorded in August 2022 were reversed, as the strengthening US dollar dampened the investment demand outlook for the precious metal. In addition, weak industrial demand from the automotive sector also exerted downward pressure on prices. Consequently, prices retreated by 3.2%, from a monthly average of US\$910.09 per ounce in the previous month to US\$881.25 per ounce in September 2022.

#### Palladium

Palladium prices marginally declined by 0.3% to US\$2,129.52 per ounce in September 2022, from US\$2,135.20 per ounce in August 2022. This was also due to a stronger US dollar as well as investor concerns over slackening demand in China, the world's largest consumer of the metal. Figure 1 shows the developments in precious metal prices for the period from September 2021 to September 2022.

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



Source: Bloomberg, 2022

### Base Metals

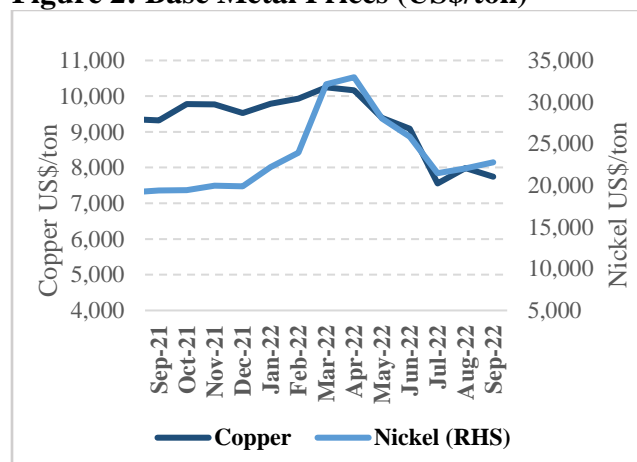
#### Copper

Copper prices declined by 3.0% to US\$7,747.38 per tonne in September 2022, from US\$7,989.81 per tonne in the previous month. This was on account of a stronger US dollar as well as pessimism surrounding demand from China, amid weak industrial data from the world's top base metal consumer.

## Nickel

Nickel prices rose by 3.3%, from a monthly average of US\$22,036.59 per tonne recorded in August 2022 to US\$22,773.61 per tonne, during the month under review. The increase was a result of dwindling inventories in China, at a time the demand from electric battery manufacturers was growing. Figure 3 shows developments in base metal prices for the period from September 2021 to September 2022.

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

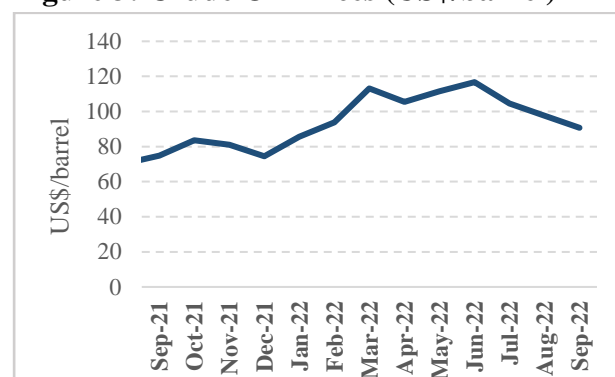


Source: Bloomberg, 2022

## Brent Crude Oil

Brent crude oil prices declined from a monthly average of US\$97.56 per barrel in August 2022 to US\$90.73 per barrel in September 2022. The marked decline was due to sluggish global demand, rising stockpiles, as well as interest rate hikes by major central banks to abate inflation. These developments also dented the demand outlook for the commodity.

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



Source: Bloomberg, 2022

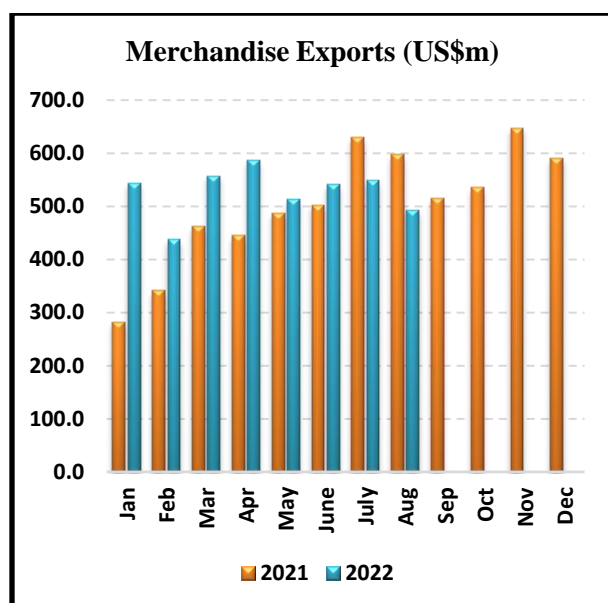
## MERCHANDISE TRADE DEVELOPMENTS

During the month of August 2022, the country's total merchandise trade stood at US\$1,195.4 million, a decline of 6.4% from US\$1,277.5 million recorded in the previous month. Similarly, total merchandise trade declined by 2.6%, on a year-on-year basis, from US\$1,227.4 in the corresponding month in 2021 to US\$1,195.4 million in the reporting month.

## Merchandise Exports

Total merchandise exports amounted to US\$493.6 million in August 2022, representing a 10.2% decline from US\$549.7 million realized in the preceding month. Year on year, merchandise exports at US\$493.6 million in August 2022, were 17.4% lower than the outturn of US\$597.3 million in the same month in 2021. Figure 4 shows developments in the country's merchandise trade, during the month under review.

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



Source: ZIMSTAT, 2022

The country's exports for the reporting month were dominated by PGMs (37.0%), gold (30.2%) and tobacco (10.3). Compared to the prior month, both gold and PGMs exports were lower by 23.8% and 2.8%, respectively. Table 2 shows developments in the country's exports for the months of July and August 2022.

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

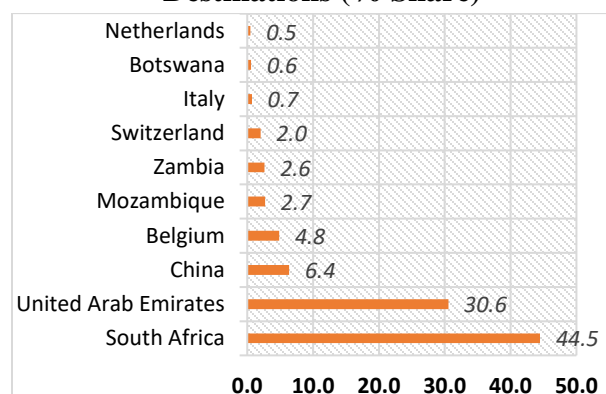
	July-22 (US\$m)	Aug-22 (US\$m)	July-Aug Changes (%)	Share of Exports (%)- Aug'22
<b>Total Exports</b>	<b>549.7</b>	<b>493.6</b>	<b>-10.2</b>	<b>100.0</b>
<i>of which:</i>				
PGMs	187.8	182.5	-2.8	37.0
Gold	195.7	149.1	-23.8	30.2
Tobacco (Inc. Cigarettes)	46.0	50.9	10.6	10.3
Ferrochromium	40.6	35.8	-11.9	7.3
Coal	10.3	12.7	23.5	2.6
Industrial diamonds	6.1	7.0	15.5	1.4
Other mineral substances	12.7	6.0	-52.5	1.2
Cane sugar	7.0	5.1	-26.7	1.0
Granite	2.9	4.7	60.2	1.0
Oranges	2.6	2.4	-10.7	0.5

Source: ZIMSTAT & RBZ Calculations, 2022

\* PGMs include nickel mattes, nickel ores & concentrates and platinum

During the month under review, South Africa remained Zimbabwe's major trading partner, accounting for the bulk of the country's exports at 44.5%, followed by the United Arab Emirates, 30.6%; China, 6.4%, Belgium, 4.8%, and other markets. Figure 5 shows the top 10 export destinations for the country in August 2022.

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

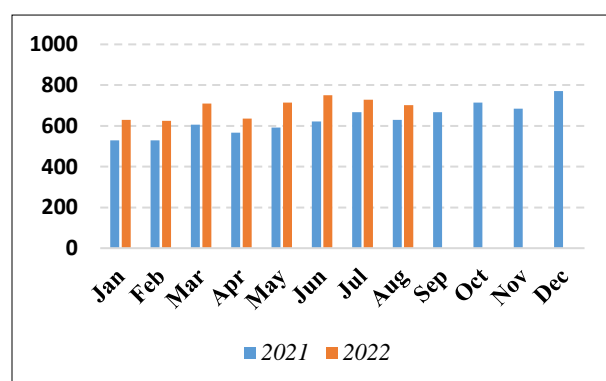


Source: ZIMSTAT & RBZ Calculations, 2022

## Merchandise Imports

The country's total merchandise imports stood at US\$701.8 million, during the month under review, down by 3.6% from US\$727.7 million recorded in the preceding month. The August 2022 merchandise imports were 11.4% higher than the corresponding month in 2021, as shown in Figure 6.

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



Source: ZIMSTAT & RBZ Computations, 2022

The country's major imports during the month were diesel, unleaded petrol, electricity and crude soya bean oil which accounted for 11.9%,

5.5%, 3.2% and 2.8% of total imports, respectively. Other imports during the month included fertilizer chemicals and cereals as shown in Table 2.

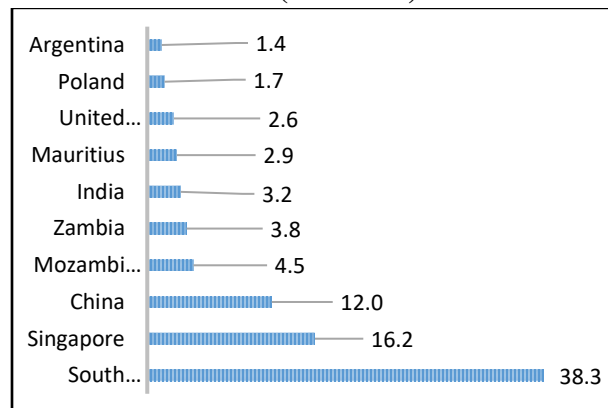
**Table 2: Imports Classified by Harmonised Commodity Description and Code System**

	July-22 (US\$m)	Aug-22 (US\$m)	July-Aug Changes (%)	Share of Imports (%)- Aug'22
<b>Total Imports</b>	<b>727.7</b>	<b>701.8</b>	<b>-3.6</b>	<b>100.0</b>
<i>Of Which:</i>				
Diesel	72.5	83.3	14.9	11.9
Unleaded petrol	32.4	38.8	19.8	5.5
Electricity	14.0	22.1	57.9	3.2
Crude soya bean oil	22.6	19.4	-14.3	2.8
Fertilizer Chemicals	2.6	20.2	669.3	2.9
Rice	9.8	15.7	59.6	2.2
Wheat	4.3	12.8	197.0	1.8
Medicaments	2.0	10.7	445.8	1.5
Insecticides	7.0	6.9	-1.8	1.0
Trucks (Goods Vehicles)	6.7	6.3	-6.7	0.9

Source: ZIMSTAT & RBZ Calculations, 2022

The country sourced imports mainly from South Africa (38.3%), Singapore (16.2%), China (12.0%), Mozambique (4.5%), Zambia (3.8%), India (3.2%) and other markets as shown in Figure 7.

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



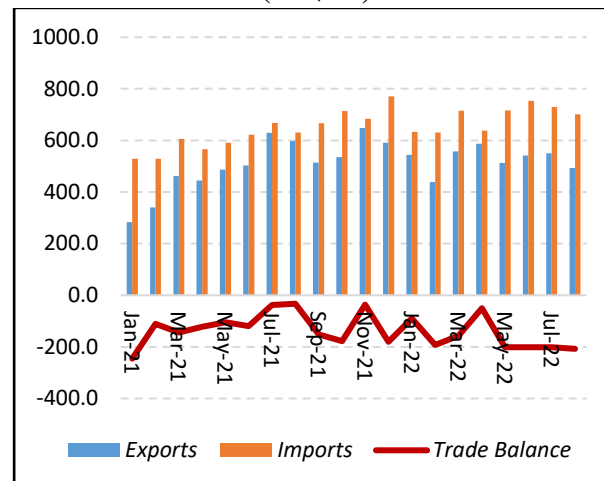
Source: ZIMSTAT & RBZ Calculations, 2022

## Merchandise Trade Balance

The country's trade balance deteriorated from a deficit of US\$178.0 million in July 2022 to a deficit of US\$208.2 million in August 2022. This was, in large part, due to the marked slowdown in exports.

On a yearly basis, the country's trade balance also widened from a deficit of US\$32.9 million in the comparable month in 2021 to US\$208.2 million during the month under analysis. Figure 8 shows the country's trade balance for the period January 2021 through to August 2022.

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



Source: ZIMSTAT & RBZ Computations, 2022

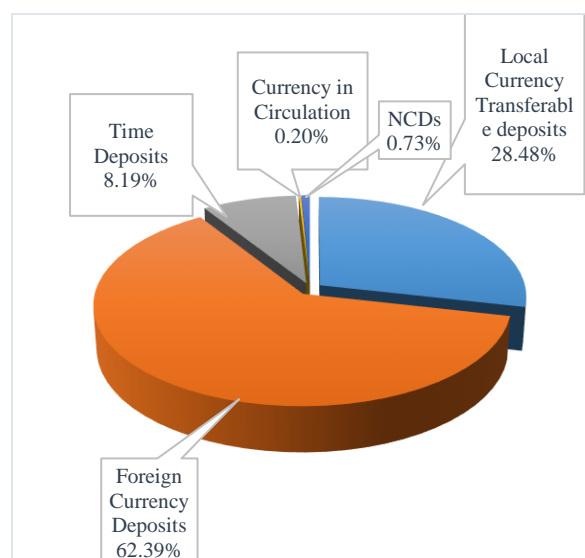
## MONETARY DEVELOPMENTS<sup>1</sup>

Broad money (M3) stock amounted to ZW\$1,917.15 billion in September 2022, compared to ZW\$1,608.91 billion recorded in the previous month. The money stock was composed of foreign currency deposits, which constituted 62.50% of total money supply; and local currency deposits, accounting for 37.40%; while the remaining 0.20% was in respect of currency in circulation. Figure 9 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 9: Composition of Money Supply**



*Source: Reserve Bank of Zimbabwe, 2022*

Month-on-month, broad money increased by 19.16% in September 2022, compared to 33.26% recorded in the previous month. The growth largely reflected increases of 20.70% in foreign currency deposits and 16.69% in local currency deposits, from ZW\$991.10 billion and ZW\$613.80 billion in August to ZW\$1 196.21 billion and ZW\$717.03 billion in September 2022, respectively. The increase in foreign currency deposits partly reflected movements in the exchange rate over the month.

During the month under review, domestic claims increased by 15.80% to ZW\$1 371.02 billion. The growth was largely due to respective increases of ZW\$141.69 billion and ZW\$33.93 billion in credit to the private sector and net claims on Government.

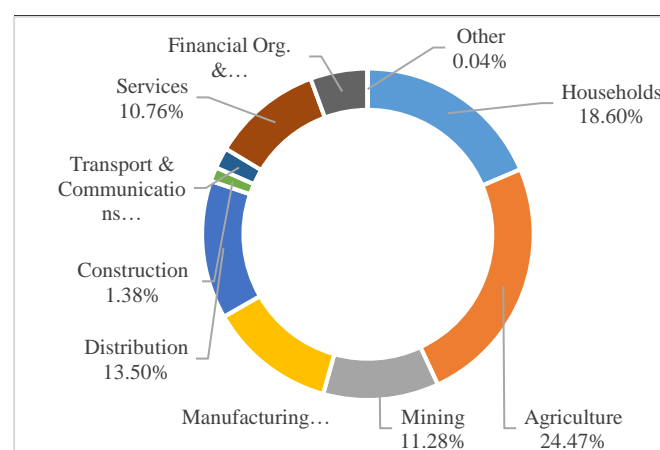
On an annual basis, broad money registered a 425.83% increase, largely driven by the impact of exchange rate revaluation on the foreign currency component of deposits, over the year. The auction rate moved from ZW\$87.67 per

US\$1 in September 2021 to ZW\$621.89 per US\$1 in September 2022, resulting in the growth of the Zimbabwe dollar equivalent of FCA deposits, from ZW\$151.06 billion in September 2021 to ZW\$1 196.21 billion in September 2022. The local currency component of broad money also grew by 216.16% over the same period, largely due to credit creation by banks.

The annual growth in broad money was largely driven by increases of ZW\$787.68 billion (491.72%) and ZW\$227.30 billion (531.25%) 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 24.47% and 18.60% of the total credit, respectively. The distribution and manufacturing sectors received 13.50% and 12.38%, respectively. Private sector credit shares for the rest of the economic sectors are shown in figure 10.

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



*Source: Reserve Bank of Zimbabwe, 2022*

Credit to the private sector was largely channeled towards inventory build-up, 35.49%; other recurrent expenditures, 31.16%; and fixed capital investments, 15.83%.

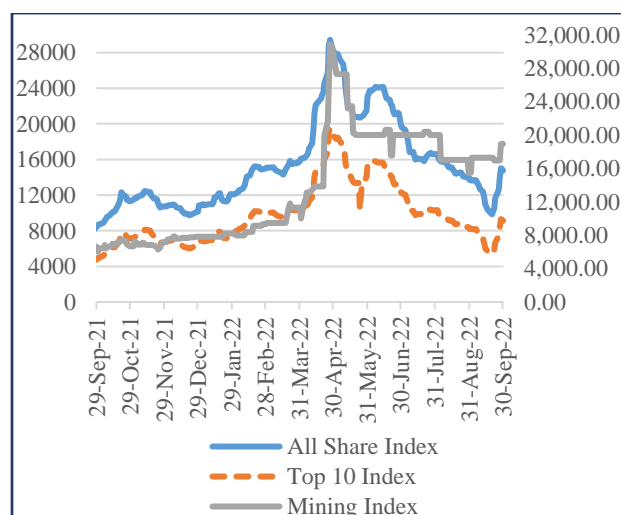
## STOCK MARKET DEVELOPMENTS

### Zimbabwe Stock Exchange

During the month of September 2022, the Zimbabwe Stock Exchange (ZSE) recovered from the losses in the previous month. Resultantly, the All Share, Top 10, Top 15 and Medium Cap indices added 7.78%, 11.34%, 9.26% and 0.09% to close the month at 14 771.65 points, 9 140.55 points, 10 051.47 points and 29 051.67 points, respectively.

The mining index also gained by 22.34% to close the reporting month at 18.929.75 points.

**Figure 11: Zimbabwe Stock Exchange All Share and Top 10 Indices**



Source: Zimbabwe Stock Exchange, 2022

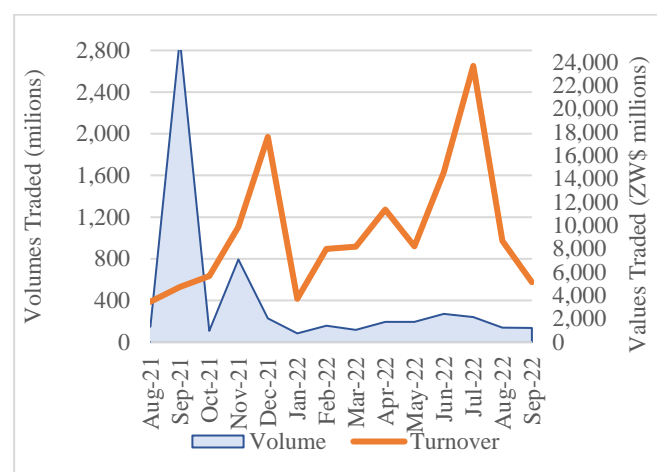
The cumulative volume and value of shares traded on the ZSE declined by 1.53% and

40.88% to 137.09 million shares and ZW\$5.13 billion, compared to 139.23 million shares and ZW\$8.67 billion recorded in the previous month, respectively.

The proportion of foreign purchases to the value of shares traded declined to 1.39% in the reporting month, compared to 9.75% recorded in August 2022.

The net foreign position, worsened to ZW\$0.31 billion in September 2022, from ZW\$0.06 billion recorded in the previous month.

**Figure 12: ZSE Monthly Volumes and Values Traded**



Source: Zimbabwe Stock Exchange, 2022

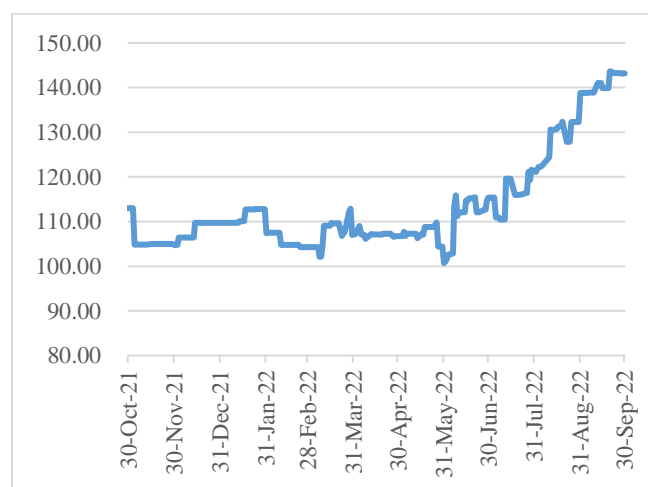
In line with the recoveries recorded on the stock market, monthly market capitalization increased by ZW\$133.56 billion, or 7.92% to close at ZW\$1,819.16 billion in September 2022. On a year-on-year basis, ZSE capitalization rose by ZW\$786.68 billion, or 76.19%.

## Victoria Falls Stock Exchange

The Victoria Falls Stock Exchange (VFEX) exhibited bullish sentiments for the fifth consecutive month in September 2022. This resulted in a 3.11% increase in the VFEX All Share Index (ASI) to close at 143.16 points, from 138.84 recorded in the prior month.

On an annual basis, the VFEX All Share Index gained 13.94%, from 125.64 points recorded in September 2021.

**Figure 13: Victoria Falls Stock Exchange All Share Index**



Source: Victoria Falls Stock Exchange (VFEX), 2022

## Market Capitalization

Reflecting the bullish sentiments exhibited on the VFEX during the month under review, market capitalization rose to US\$0.34 billion, from US\$0.33 billion recorded in August 2022.

## INFLATION OUTTURN

### Annual Inflation

Annual headline inflation further slowed down from 285.0% in August 2022 to 280.4% in

September 2022. This was due to the decline in food inflation which more than offset the marginal increase in non-food inflation.

Annual food inflation eased to 339.73% in September 2022, from 353.0% in August 2022. Bread and cereals; vegetables; and meat, largely accounted for food inflation, during the month under analysis.

Annual non-food inflation, marginally rose by 1.59 percentage points to 237.59% in September 2022, from 236.0% in August 2022. This was largely driven by housing water electricity gas and other fuels; miscellaneous goods and services; and transport categories.

Blended annual inflation increased from 106.3% in August 2022 to 107.51% in September 2022. This followed the rise in blended non-food inflation, which more than offset the marginal decline in blended food inflation.

### Monthly Inflation

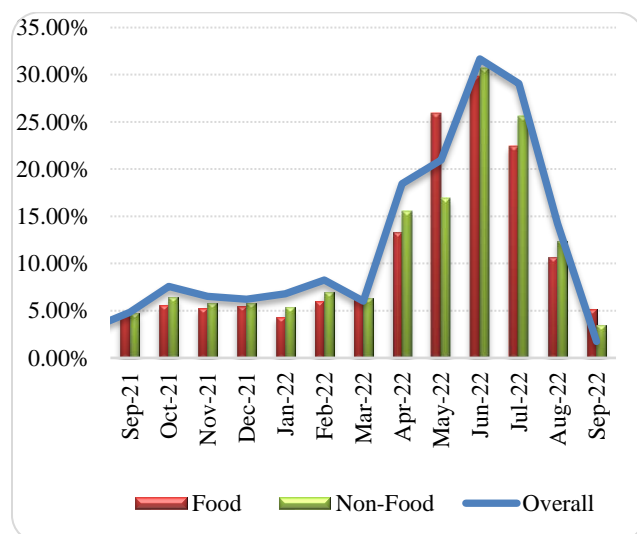
Monthly inflation declined to 3.47% in September 2022, from 12.4% in August 2022. This was on account of decreases in both food and non-food inflation.

Month-on-month food inflation fell by 12.5 percentage points to 1.75% in September 2022, from 14.20% in the prior month. All food sub-categories registered declines during the month under review.

Monthly non-food inflation declined from 10.62% in August 2022, to 5.15% in September 2022. Housing, water, electricity gas, and other

fuels category, had the largest contribution to the decline in monthly non-food inflation.

**Figure 14: Month-on-Month Inflation (%)**



Source: ZIMSTAT, 2022

Monthly blended inflation slowed down to 2.53% in September 2022, from 6.6% in August 2022. The fall was largely attributed to a 10.61 percentage point decline in blended food inflation.

## NATIONAL PAYMENTS SYSTEM (NPS)

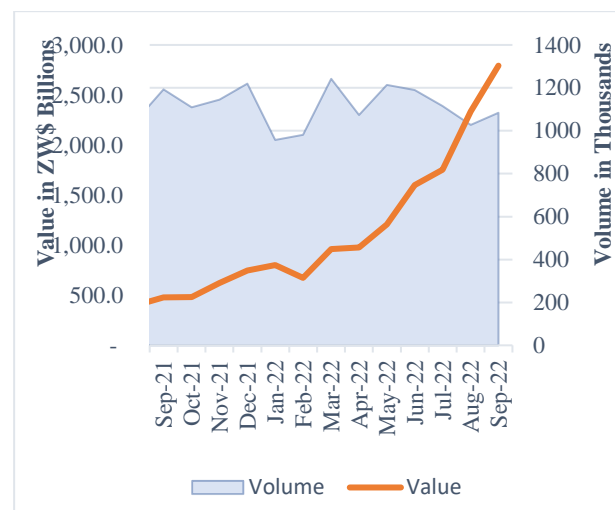
The value of NPS transactions increased by 16% to ZW\$4.08 trillion in September 2022, from ZW\$3.52 trillion reported in August 2022. NPS transaction volumes, however, decreased by 5.0% to 88.95 million, from 93.79 million in the previous month.

### Zimbabwe Electronic Transfer Settlement System (ZETSS)

Transactions processed through the RTGS system amounted to ZW\$2.793.06 billion in September 2022, up from ZW\$2.334.29 billion

in August 2022. RTGS transaction volumes, increased by 4.85% to close the month under review at 1.08 million.

**Figure 15: ZETSS Volumes and Values**



Source: Reserve Bank of Zimbabwe, 2022

### Cash Transactions

The value of cash-based transactions rose to ZW\$132.48 billion during the month of September 2022, from ZW\$92.40 billion in the previous month.

### Mobile and Internet Based Transactions

Mobile and internet-based transactions posted an increase of 7.03% to ZW\$1,075.18 billion in September 2022, from ZW\$1,004.57 billion in August 2022.

### Card Based Transactions

Card-based transactions increased by 15.82% to ZW\$212.85 billion in September 2022, from ZW\$83.76 billion in August 2022.

## RESERVE BANK OF ZIMBABWE

## Statistical Tables

### Monetary Statistics

1. Depository Corporations Survey	15
2. Central Bank Survey	16
3. Other Depository Corporations Survey	17

### Other Depository Corporations

4.1 Assets	18
4.2 Liabilities	19

### Commercial Banks

5.1 Assets	20
5.2 Liabilities	21

### Building Societies

6.1 Assets	22
6.2 Liabilities	23

### Sectoral Analysis of Bank Loans and Advances and Deposits

7.1 Sectoral Analysis of Commercial Banks Loans and Advances	24
7.2 Sectoral Analysis of Commercial Banks Deposits	25

### Interest Rates

8.1 Lending Rates	26
8.2 Banks Deposit Rates	27

### Inflation

9.1 Monthly Inflation	28
9.2 Yearly Inflation	29

### External Statistics

11. Exchange Rates	30
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## **Zimbabwe Stock Exchange**

12. Zimbabwe Stock Market Statistics	31
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## **National Payments System Statistics**

13.1 Values of Transactions	32
13.2 Volumes of Transactions	33

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

	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22
<b>Net Foreign Assets</b>	<b>-305,499,835.09</b>	<b>-324,477,572.55</b>	<b>-370,161,253.86</b>	<b>-361,298,424.39</b>	<b>-440,559,292.65</b>	<b>-471,346,132.81</b>	<b>-543,454,309.01</b>	<b>-607,806,554.74</b>	<b>-1,139,041,286.30</b>	<b>-1,440,376,428.47</b>	<b>-1,799,900,028.55</b>	<b>-1,795,279,800.26</b>	<b>-1,954,300,330.22</b>
Central Bank(net)	-421,707,589.69	-470,115,861.82	-508,301,508.78	-513,012,570.17	-569,288,849.11	-608,788,967.34	-717,594,313.10	-794,405,282.55	-1,478,375,394.21	-1,802,992,102.87	-2,132,218,475.50	-2,281,673,543.14	-2,540,535,213.92
Foreign Assets	103,693,307.78	112,328,386.14	121,543,899.79	134,462,902.43	109,944,109.47	122,234,641.17	141,438,330.50	158,513,090.57	295,543,148.83	378,268,469.49	460,906,552.27	464,424,207.59	423,342,143.07
Foreign Liabilities	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	1,773,918,543.03	2,181,260,572.36	2,593,125,027.77	2,746,097,750.73	2,963,877,356.98
Other Depository Corporations(net)	116,207,754.60	145,638,289.27	138,140,254.92	151,714,145.79	128,729,556.46	137,442,834.53	174,140,004.09	186,598,727.81	339,334,107.92	362,615,674.40	332,318,446.95	486,393,742.88	586,234,883.70
Foreign Assets	132,491,806.64	167,213,200.68	157,654,795.78	175,421,218.57	154,189,107.72	168,007,189.86	208,203,548.17	225,189,855.37	412,863,198.66	445,895,292.17	432,930,547.04	606,589,993.46	730,519,889.15
Foreign Liabilities	16,284,052.04	21,574,911.41	19,514,540.86	23,707,072.78	25,459,551.26	30,564,355.32	34,063,544.08	38,591,127.56	73,529,090.74	83,279,617.76	100,612,100.09	120,196,250.58	144,285,005.45
<b>Net Domestic Assets (NDA)</b>	<b>670,098,627.13</b>	<b>742,039,356.10</b>	<b>808,077,271.24</b>	<b>836,659,942.26</b>	<b>910,997,169.52</b>	<b>977,472,347.72</b>	<b>1,132,547,895.53</b>	<b>1,279,179,159.36</b>	<b>2,110,584,970.23</b>	<b>2,560,072,662.03</b>	<b>3,007,213,667.92</b>	<b>3,404,193,526.10</b>	<b>3,871,453,855.67</b>
<b>Domestic Claims</b>	<b>225,085,581.53</b>	<b>262,344,428.58</b>	<b>291,811,266.12</b>	<b>340,286,879.84</b>	<b>332,913,297.54</b>	<b>374,469,353.19</b>	<b>425,899,133.67</b>	<b>507,567,798.80</b>	<b>671,650,524.63</b>	<b>767,813,894.49</b>	<b>911,956,758.63</b>	<b>1,183,994,022.32</b>	<b>1,371,017,098.26</b>
Claims on Central Government(net)	42,462,267.46	58,595,877.36	61,571,905.79	83,610,072.33	59,994,722.44	73,245,394.75	79,099,806.11	102,141,792.11	115,673,515.83	104,672,040.45	130,502,205.15	236,159,688.17	270,091,555.64
Claims on Central Government	59,818,762.06	75,251,019.59	80,526,247.04	98,427,828.73	98,638,404.95	108,304,664.41	112,202,570.05	128,369,548.84	154,985,706.21	180,922,921.25	192,199,618.57	350,494,976.12	408,193,113.30
Central Bank	23,601,353.60	31,443,314.61	33,086,870.64	56,954,683.52	58,376,473.14	59,042,533.92	61,616,251.17	64,387,188.48	84,007,587.20	93,971,712.93	100,589,783.20	250,194,418.13	264,613,071.80
ODCs	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	103,300,557.99	143,580,041.50
Less Liabilities to Central Government	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	114,335,287.95	138,101,557.65
Central Bank	13,843,620.82	13,492,383.23	16,055,165.40	10,797,060.87	34,616,718.72	30,651,524.77	27,772,263.84	18,570,911.58	31,804,638.17	66,024,646.77	52,333,907.68	106,442,851.55	129,394,309.01
ODCs	3,512,873.79	3,162,759.00	2,899,175.85	4,020,695.53	4,026,963.79	4,407,744.89	5,330,500.10	7,656,845.15	7,417,552.22	10,226,234.03	9,363,505.74	7,892,436.40	8,707,248.64
Claims on Other Sectors	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	947,834,334.15	1,100,925,542.62
Other Financial Corporations	4,598,468.25	4,840,748.10	6,128,229.51	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	10,177,451.55	17,449,153.84	18,825,212.19
State and Local Government	67,566.82	79,689.27	78,428.17	170,565.46	165,393.19	159,634.04	254,314.27	252,621.77	289,002.12	226,287.26	349,675.75	287,141.09	306,328.41
Public Non Financial Corporations	17,770,427.55	20,820,033.41	22,393,447.91	23,865,846.53	21,803,605.08	29,207,585.84	26,468,620.27	29,392,849.46	56,904,036.69	65,013,584.08	85,546,713.45	123,920,817.60	133,928,821.97
Private Sector	160,186,851.44	178,008,080.43	201,639,254.74	222,930,132.71	243,793,080.38	264,623,905.12	312,329,173.83	367,183,531.22	489,371,296.07	587,724,531.15	680,729,618.39	806,177,221.63	947,865,180.05
Central Bank	1,700,948.01	1,791,428.18	1,962,988.42	1,984,236.72	2,037,282.78	2,225,330.75	2,894,116.58	2,976,897.26	3,866,159.54	5,462,482.88	7,151,212.10	8,394,127.31	10,349,380.21
ODCs	158,485,903.44	176,216,652.26	199,676,266.32	220,945,895.99	241,755,797.60	262,398,574.37	309,435,057.25	364,206,633.96	485,505,136.53	582,262,048.27	673,578,406.29	797,783,094.32	937,515,799.83
<b>Other Items(Net)</b>	<b>-445,013,045.60</b>	<b>-479,694,927.52</b>	<b>-516,266,005.13</b>	<b>-496,373,062.42</b>	<b>-578,083,871.97</b>	<b>-603,002,994.53</b>	<b>-706,648,761.86</b>	<b>-771,611,360.55</b>	<b>-1,438,934,445.60</b>	<b>-1,792,258,767.54</b>	<b>-2,095,256,909.29</b>	<b>-2,220,199,503.78</b>	<b>-2,500,436,757.40</b>
Shares and Other Equity	-426,036,485.00	-473,248,083.80	-509,275,252.67	-502,021,854.19	-526,564,518.35	-560,858,506.65	-647,259,441.19	-736,032,264.92	-1,471,834,260.31	-1,750,654,766.50	-2,109,505,152.97	-2,196,010,760.22	-2,353,032,948.01
Liabilities to Other Financial Corporations	375,417.86	503,055.71	347,091.09	139,767.85	230,518.83	226,799.73	810,634.46	486,772.48	321,776.02	345,211.38	1,339,092.93	555,226.55	587,178.66
Restricted Deposits	3,600,957.03	6,496,099.45	4,400,595.12	6,915,475.67	2,167,260.87	2,173,882.06	2,994,403.00	4,012,319.51	15,942,230.19	17,330,528.77	31,949,181.65	37,970,261.21	33,027,186.30
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)	-22,952,935.50	-13,445,998.89	-11,738,438.67	-1,406,451.73	-53,917,133.32	-44,545,169.67	-63,194,358.13	-40,078,187.62	16,635,808.50	-59,279,741.20	-19,040,030.90	-62,714,231.31	-181,018,174.35
<b>Broad Money-M3</b>	<b>364,598,792.04</b>	<b>417,561,783.55</b>	<b>437,916,017.39</b>	<b>475,361,517.87</b>	<b>470,437,876.87</b>	<b>506,126,214.91</b>	<b>589,093,586.52</b>	<b>671,372,604.62</b>	<b>971,543,683.94</b>	<b>1,119,696,233.56</b>	<b>1,207,313,639.37</b>	<b>1,608,913,725.83</b>	<b>1,917,153,525.45</b>
Securities Other than Shares Included in Broad Money	3,191,934.31	3,729,670.68	4,007,812.73	3,696,333.82	3,685,330.94	4,456,190.77	4,510,894.76	4,246,927.92	6,165,343.44	7,157,937.12	8,137,874.02	12,785,574.75	14,047,495.34
<b>Broad Money-M2</b>	<b>361,406,857.73</b>	<b>413,832,112.87</b>	<b>433,908,204.66</b>	<b>471,665,184.05</b>	<b>466,752,545.93</b>	<b>501,670,024.14</b>	<b>584,582,691.76</b>	<b>667,125,676.69</b>	<b>965,378,340.49</b>	<b>1,112,538,296.45</b>	<b>1,199,175,765.34</b>	<b>1,596,128,151.09</b>	<b>1,903,106,030.11</b>
Other Deposits	26,380,655.25	27,904,757.23	33,209,817.65	37,402,963.80	39,287,825.08	47,514,738.37	54,149,202.92	52,644,036.06	69,998,821.83	80,890,863.60	94,202,100.47	134,172,529.07	157,067,992.76
<b>Narrow Money-M1</b>	<b>335,026,202.48</b>	<b>385,927,355.64</b>	<b>400,698,387.01</b>	<b>434,262,220.25</b>	<b>427,464,720.85</b>	<b>454,155,285.76</b>	<b>530,433,488.84</b>	<b>614,481,640.63</b>	<b>895,379,518.67</b>	<b>1,031,647,432.84</b>	<b>1,104,973,664.87</b>	<b>1,461,955,622.01</b>	<b>1,746,038,037.35</b>
Transferable Deposits	333,108,841.78	383,724,566.36	398,514,604.13	431,948,432.28	425,262,736.08	451,539,424.76	527,204,673.89	610,992,302.31	892,270,006.18	1,028,183,547.50	1,100,888,777.34	1,457,941,576.91	1,742,120,578.98
Of which Foreign Currency Accounts	151,057,377.09	179,312,075.75	181,547,992.63	210,704,070.51	197,684,662.27	225,776,364.73	275,166,409.09	302,163,673.09	559,139,763.68	657,889,184.94	688,836,308.19	991,098,612.31	1,196,206,879.78
Currency Outside Depository Corporations	1,917,360.70	2,202,789.29	2,183,782.87	2,313,787.98	2,201,984.76	2,615,861.00	3,228,814.95	3,489,338.32	3,109,512.49	3,463,885.34	4,084,887.53	4,014,045.11	3,917,458.37
<b>Memorandum Items</b>													
Reserve Money	26,242,897.53	24,355,818.80	28,185,078.58	25,944,260.02	26,507,534.88	27,813,513.74	27,885,251.69	29,229,891.83	29,220,297.03	33,547,982.93	35,521,743.90	37,466,335.66	87,098,435.56
FCAs as a Percentage of Deposits in M3	41.7%	43.2%	41.7%	44.5%	42.2%	44.8%	47.0%	45.2%	57.7%	58.9%	57.2%	61.8%	62.5%
End Period Exchange Rate	87.67	97.14	105.67	108.67	115.42	124.02	142.42	159.35	301.50	370.96	443.88	546.83	621.89

Source: Reserve Bank of Zimbabwe, 2022

**Notes:**

- (i) Depository corporations survey - formerly Monetary Survey.
- (ii) Broad money redefined using IMF's Monetary and Financial Statistics Manual of 2000. Major changes include exclusion of Government deposits held by banks from broad money.
- (iii) Transferable deposits made up of demand and savings deposits.
- (iv) NCDs are also referred to as securities included in broad money.
- (v) All classes of time deposits, short and long term are classified as time deposits, which are also termed other deposits.
- (vi) Credit to the private sector now excludes claims on other financial corporations, as well as claims on state and local government (local authorities)
- (vii) Depository corporations made up of the Central Bank and other depository corporations
- (viii) Other depository corporations (ODCs) - Commercial banks, merchant banks, building societies and POSB.
- (ix) In December 2017, the statistics were adjusted in retrospect by reclassifying Securities issued under Afrades from claims on government to claims on central bank
- (x) 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
- (xi) 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
- (xii) 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)

	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22
<b>Net Foreign Assets</b>	<b>-421,707,589.69</b>	<b>-470,115,861.82</b>	<b>-508,301,508.78</b>	<b>-513,012,570.17</b>	<b>-569,288,849.11</b>	<b>-608,788,967.34</b>	<b>-717,594,313.10</b>	<b>-794,405,282.55</b>	<b>-1,478,375,394.21</b>	<b>-1,802,992,102.87</b>	<b>-2,132,218,475.50</b>	<b>-2,281,673,543.14</b>	<b>-2,540,535,213.92</b>
Claims on Non Residents	103,693,307.78	112,328,386.14	121,543,899.79	134,462,902.43	109,944,109.47	122,234,641.17	141,438,330.50	158,513,090.57	295,543,148.83	378,268,469.49	460,906,552.27	464,424,207.59	423,342,143.07
Official Reserves Assets	91,410,691.55	98,733,481.46	106,788,388.55	113,865,495.69	88,142,478.36	98,842,512.26	111,766,758.89	124,451,895.50	233,057,350.27	280,735,044.65	350,631,779.92	329,592,679.60	270,927,656.44
Other Foreign Assets	12,282,616.24	13,594,904.67	14,755,511.24	20,597,406.74	21,801,631.11	23,392,128.91	29,671,571.60	34,061,195.07	62,485,798.57	97,533,424.84	110,274,772.35	134,831,527.99	152,414,486.62
Less Liabilities to Non Residents	525,400,897.47	582,444,247.96	629,845,408.57	647,475,472.60	679,232,958.58	731,023,608.52	859,032,643.60	952,918,373.12	1,773,918,543.05	2,181,260,572.36	2,593,125,027.77	2,746,097,750.73	2,963,877,356.98
Short Term Liabilities	224,780,986.78	250,088,131.95	270,427,009.64	276,458,350.87	288,043,621.76	314,055,031.14	380,818,044.00	425,900,083.60	785,737,559.16	951,983,480.17	1,127,013,639.61	1,336,300,564.04	1,387,742,749.22
Other Foreign Liabilities*	300,619,910.70	332,356,116.01	359,418,398.93	371,017,121.73	391,189,336.81	416,968,577.38	478,214,599.59	527,018,289.52	988,180,983.89	1,229,277,092.19	1,466,111,388.17	1,409,797,186.69	1,576,134,607.76
of which blocked funds	173,544,785.11	191,359,585.62	207,901,480.94	215,193,860.69	226,575,523.87	239,652,643.98	276,151,105.21	306,560,929.76	570,884,144.99	716,116,832.50	852,249,186.55	678,512,698.97	762,984,490.22
<b>Net Domestic Assets (NDA)</b>	<b>447,950,487.22</b>	<b>494,471,680.62</b>	<b>536,486,587.36</b>	<b>538,956,830.20</b>	<b>595,796,383.98</b>	<b>636,602,481.08</b>	<b>745,479,564.79</b>	<b>823,635,174.38</b>	<b>1,507,595,691.24</b>	<b>1,836,540,085.80</b>	<b>2,167,740,219.40</b>	<b>2,319,139,878.80</b>	<b>2,627,633,649.47</b>
<b>Domestic Claims</b>	<b>29,006,431.90</b>	<b>40,400,891.34</b>	<b>41,254,735.58</b>	<b>70,963,422.00</b>	<b>45,764,983.60</b>	<b>56,431,583.21</b>	<b>59,280,671.72</b>	<b>73,729,321.44</b>	<b>98,948,909.09</b>	<b>86,265,289.61</b>	<b>121,100,451.59</b>	<b>232,699,771.22</b>	<b>241,166,538.97</b>
<b>Net Claims on Central Government</b>	<b>9,757,732.78</b>	<b>17,950,931.38</b>	<b>17,031,705.25</b>	<b>46,157,622.65</b>	<b>23,759,754.43</b>	<b>28,391,009.15</b>	<b>33,843,987.33</b>	<b>45,816,276.90</b>	<b>52,202,949.03</b>	<b>27,947,066.17</b>	<b>48,255,875.52</b>	<b>143,751,566.58</b>	<b>135,218,762.79</b>
Claims on Central Government	23,601,353.60	31,443,314.61	33,086,870.64	56,954,683.52	58,376,473.14	59,042,533.92	61,616,251.17	64,387,188.48	84,007,587.20	93,971,712.93	100,589,783.20	250,194,418.13	264,613,071.80
Of which: Securities Other than Shares	5,767,697.15	5,748,064.63	5,737,560.05	5,725,696.74	5,709,408.86	5,698,904.28	5,628,648.40	5,618,143.81	5,618,143.81	5,618,143.81	11,099,253.33	16,894,372.03	24,148,817.33
Loans	17,833,656.45	25,695,249.98	27,349,310.60	51,228,986.78	52,667,064.29	53,343,629.64	55,987,602.77	58,769,044.66	78,389,443.38	88,353,569.12	89,490,529.87	233,300,046.10	240,464,254.47
Loans and Advances	13,884,037.90	15,157,333.07	16,805,093.22	17,897,368.08	19,335,445.61	19,998,243.11	22,642,216.24	25,423,658.13	45,044,056.85	55,008,182.59	56,145,143.34	62,658,197.28	69,822,405.65
Amounts Due from Govt including SDR Draw	338,052.70	6,926,351.06	6,932,651.53	29,720,052.86	29,733,820.69	29,733,820.69	29,733,820.69	29,733,820.69	29,733,820.69	29,733,820.69	29,733,820.69	167,030,282.97	167,030,282.97
Export Incentives	3,611,565.85	3,611,565.85	3,611,565.85	3,611,565.85	3,611,565.85	3,611,565.85	3,611,565.85	3,611,565.85	3,611,565.85	3,611,565.85	3,611,565.85	3,611,565.85	3,611,565.85
<b>Less Liabilities to Central Government</b>	<b>13,843,620.82</b>	<b>13,492,383.23</b>	<b>16,055,165.40</b>	<b>10,797,060.87</b>	<b>34,616,718.72</b>	<b>30,651,524.77</b>	<b>27,772,263.84</b>	<b>18,570,911.58</b>	<b>31,804,638.17</b>	<b>66,024,646.77</b>	<b>52,333,907.68</b>	<b>106,442,851.55</b>	<b>129,394,309.01</b>
Of which: Deposits	13,843,620.82	13,492,383.23	16,055,165.40	10,797,060.87	34,616,718.72	30,651,524.77	27,772,263.84	18,570,911.58	31,804,638.17	66,024,646.77	52,333,907.68	106,442,851.55	129,394,309.01
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>19,248,699.12</b>	<b>22,449,959.96</b>	<b>24,223,030.33</b>	<b>24,805,799.35</b>	<b>22,005,229.17</b>	<b>28,040,574.06</b>	<b>25,436,684.39</b>	<b>27,913,044.54</b>	<b>46,745,960.06</b>	<b>58,318,223.45</b>	<b>72,844,576.07</b>	<b>88,948,204.64</b>	<b>105,947,776.18</b>
Other Financial Corporations	1,675,284.36	1,710,457.33	1,936,149.98	1,940,319.92	1,979,866.38	1,974,819.36	2,314,886.09	2,401,359.00	2,324,560.64	2,384,730.70	3,057,198.60	3,073,237.98	3,202,283.90
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	15,872,466.74	18,948,074.45	20,323,891.94	20,881,242.71	17,988,080.01	23,840,423.94	20,227,681.72	22,534,788.28	40,555,239.89	50,471,009.86	62,636,165.37	77,480,839.35	92,396,112.07
Private Sector	1,700,948.01	1,791,428.18	1,962,988.42	1,984,236.72	2,037,282.78	2,225,330.75	2,894,116.58	2,976,897.26	3,866,159.54	5,462,482.88	7,151,212.10	8,394,127.31	10,349,380.21
<b>Claims on Other Depository Corporations</b>	<b>3,296,141.91</b>	<b>3,969,162.49</b>	<b>4,856,091.33</b>	<b>4,919,969.82</b>	<b>5,611,159.51</b>	<b>5,710,038.84</b>	<b>10,763,971.69</b>	<b>11,883,261.39</b>	<b>7,158,720.77</b>	<b>9,947,986.79</b>	<b>11,136,478.88</b>	<b>26,441,912.94</b>	<b>40,716,900.04</b>
Of which: Loans	3,296,141.91	3,969,162.49	4,856,091.33	4,919,969.82	5,611,159.51	5,710,038.84	10,763,971.69	11,883,261.39	7,158,720.77	9,947,986.79	11,136,478.88	26,441,912.94	40,716,900.04
<b>Other Liabilities to ODCs</b>	<b>61,027,807.98</b>	<b>75,694,008.33</b>	<b>84,609,743.32</b>	<b>108,149,998.58</b>	<b>92,445,342.97</b>	<b>98,771,358.77</b>	<b>116,286,172.05</b>	<b>137,938,275.04</b>	<b>213,473,187.99</b>	<b>234,624,636.96</b>	<b>352,778,125.95</b>	<b>516,479,509.63</b>	<b>514,761,587.21</b>
Of which: Afttrades 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	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	162,206,231.06	198,762,582.78	247,261,242.79
<b>Other Items(Net)</b>	<b>-476,675,721.39</b>	<b>-525,795,635.11</b>	<b>-574,985,503.78</b>	<b>-571,223,436.96</b>	<b>-636,865,583.85</b>	<b>-673,232,217.80</b>	<b>-791,721,093.43</b>	<b>-875,960,866.59</b>	<b>-1,614,961,249.38</b>	<b>-1,974,951,446.35</b>	<b>-2,388,281,414.87</b>	<b>-2,576,477,704.28</b>	<b>-2,860,511,797.67</b>
Shares and Other Equity	-501,914,984.05	-555,638,121.13	-604,000,281.44	-620,887,582.17	-657,568,133.29	-700,269,272.95	-804,754,190.04	-896,652,942.69	-1,694,545,332.44	-2,081,541,626.90	-2,495,937,680.26	-2,662,572,351.10	-2,881,231,066.44
Other Items(Net)	20,921,508.79	23,131,653.99	23,458,496.35	41,146,119.65	18,270,195.89	24,793,374.40	8,861,949.04	14,428,570.19	62,648,230.22	89,106,052.63	71,183,746.71	43,541,395.78	-13,728,304.53
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	4,317,753.87	6,710,832.03	5,556,281.32	8,518,025.55	2,432,353.55	2,243,680.76	4,171,147.57	6,263,505.92	16,935,852.85	17,484,127.93	36,472,518.68	42,553,251.05	34,447,573.30
<b>Monetary Base Incl. foreign currency clearing balances</b>	<b>26,242,897.53</b>	<b>24,355,818.80</b>	<b>28,185,078.58</b>	<b>25,944,260.02</b>	<b>26,507,534.88</b>	<b>27,813,513.74</b>	<b>27,885,251.69</b>	<b>29,229,891.83</b>	<b>29,220,297.03</b>	<b>33,547,982.93</b>	<b>35,521,743.90</b>	<b>37,466,335.66</b>	<b>87,098,435.56</b>
<b>Monetary Base</b>	<b>26,242,897.53</b>	<b>24,355,818.80</b>	<b>28,185,078.58</b>	<b>25,944,260.02</b>	<b>26,507,534.88</b>	<b>27,813,513.74</b>	<b>27,885,251.69</b>	<b>29,229,891.83</b>	<b>29,220,297.03</b>	<b>33,547,982.93</b>	<b>35,521,743.90</b>	<b>37,466,335.66</b>	<b>87,098,435.56</b>
Bond Coins	99,710.12	99,710.10	99,710.13	99,710.16	99,710.20	99,710.26	99,710.34	99,710.39	99,710.43	99,710.48	99,710.54	99,710.59	99,710.63
Bond Notes	4,671,398.41	4,714,194.39	4,805,542.45	5,052,397.24	4,993,493.48	5,093,893.85	5,240,635.11	6,014,484.37	6,165,661.88	6,165,333.25	6,412,784.04	6,554,970.13	6,740,568.25
Liabilities to ODCs	<b>21,471,789.00</b>	<b>19,541,914.31</b>	<b>23,729,826.00</b>	<b>20,792,152.63</b>	<b>21,414,331.20</b>	<b>22,619,909.63</b>	<b>22,544,906.25</b>	<b>23,115,697.08</b>	<b>22,954,924.72</b>	<b>27,282,939.21</b>	<b>29,009,249.32</b>	<b>30,811,654.95</b>	<b>80,258,156.68</b>
Local Currency Reserve Deposits	9,255,653.80	9,541,310.72	18,709,286.01	19,781,787.64	20,405,761.19	20,827,919.34	21,544,621.25	23,011,606.47	22,855,505.72	27,182,574.21	28,909,888.55	30,691,239.95	36,208,286.92
Foreign Currency Reserve 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
Excess reserves	12,216,135.19	10,000,603.59	4,570,539.99	1,010,364.99	1,008,570.00	1,791,990.29	1,000,284.99	104,090.61	99,419.00	100,364.99	99,360.78	120,414.99	100,364.99
Private Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Source: Reserve Bank of Zimbabwe, 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)

	Sep-21	Oct-21	Nov-21	Dec-21	Jan-22	Feb-22	Mar-22	Apr-22	May-22	Jun-22	Jul-22	Aug-22	Sep-22
<b>Net Foreign Assets</b>	<b>116,207,754.60</b>	<b>145,638,289.27</b>	<b>138,140,254.92</b>	<b>151,714,145.79</b>	<b>128,729,556.46</b>	<b>137,442,834.53</b>	<b>174,140,004.09</b>	<b>186,598,727.81</b>	<b>339,334,107.92</b>	<b>362,615,674.40</b>	<b>332,318,446.95</b>	<b>486,393,742.88</b>	<b>586,234,883.70</b>
<b>Claims on Non Residents</b>	<b>132,491,806.64</b>	<b>167,213,200.68</b>	<b>157,654,795.78</b>	<b>175,421,218.57</b>	<b>154,189,107.72</b>	<b>168,007,189.86</b>	<b>208,203,548.17</b>	<b>225,189,855.37</b>	<b>412,863,198.66</b>	<b>445,895,292.17</b>	<b>432,930,547.04</b>	<b>606,589,993.46</b>	<b>730,519,889.15</b>
<i>Of Which: Foreign Currency</i>	38,500,097.41	50,074,676.36	53,424,260.93	50,030,986.41	53,378,295.56	62,064,505.14	76,544,189.30	74,716,879.90	142,118,888.84	138,347,101.06	159,024,593.55	263,637,446.30	292,402,245.17
<i>Deposits</i>	93,731,294.28	116,746,591.30	103,820,731.58	125,043,551.30	100,442,493.68	105,505,734.50	131,168,592.72	149,819,045.33	269,570,369.89	305,551,872.73	271,679,250.85	340,293,581.80	435,192,058.43
<i>Other</i>	260,414.95	391,933.02	409,803.27	346,680.86	368,318.48	436,950.21	490,766.14	653,930.14	1,173,939.93	1,996,318.38	2,226,702.64	2,658,965.36	2,925,585.55
<b>Less Liabilities to Non Residents</b>	<b>16,284,052.04</b>	<b>21,574,911.41</b>	<b>19,514,540.86</b>	<b>23,707,072.78</b>	<b>25,459,551.26</b>	<b>30,564,355.32</b>	<b>34,063,544.08</b>	<b>38,591,127.56</b>	<b>73,529,090.74</b>	<b>83,279,617.76</b>	<b>100,612,100.09</b>	<b>120,196,250.58</b>	<b>144,285,005.45</b>
<i>Of Which: Deposits</i>	4,034,436.70	7,964,589.56	7,991,662.41	11,564,286.23	12,879,965.61	16,242,284.31	18,274,727.25	20,748,904.55	40,784,068.98	50,378,763.77	58,733,325.78	65,301,846.77	82,156,742.51
<i>Loans</i>	12,249,615.34	13,610,321.85	11,522,878.45	12,142,786.55	12,579,585.65	14,322,071.01	15,788,816.82	17,842,223.01	32,745,021.76	32,900,853.99	41,878,774.31	54,894,403.81	62,128,262.94
<i>Other</i>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Net Domestic Assets (NDA)</b>	<b>245,756,879.91</b>	<b>269,505,972.41</b>	<b>296,436,293.39</b>	<b>319,731,034.22</b>	<b>339,241,242.96</b>	<b>365,997,720.68</b>	<b>410,548,022.91</b>	<b>479,033,352.08</b>	<b>628,106,440.87</b>	<b>753,463,074.66</b>	<b>866,386,967.85</b>	<b>1,113,922,948.02</b>	<b>1,325,580,796.37</b>
<b>Domestic Claims</b>	<b>196,079,149.63</b>	<b>221,943,537.24</b>	<b>250,556,530.54</b>	<b>269,323,457.84</b>	<b>287,148,313.94</b>	<b>318,037,769.98</b>	<b>366,618,461.95</b>	<b>433,838,477.37</b>	<b>572,701,615.54</b>	<b>681,548,604.87</b>	<b>790,856,307.03</b>	<b>951,294,251.11</b>	<b>1,129,850,559.29</b>
<b>Net Claims on Central Government</b>	<b>32,704,534.68</b>	<b>40,644,945.98</b>	<b>44,540,200.54</b>	<b>37,452,449.68</b>	<b>36,234,968.02</b>	<b>44,854,385.60</b>	<b>45,255,818.78</b>	<b>56,325,515.21</b>	<b>63,560,566.80</b>	<b>76,724,974.28</b>	<b>82,246,329.63</b>	<b>92,408,121.59</b>	<b>134,872,792.86</b>
<i>Claims on Central Government</i>	36,217,408.46	43,807,704.98	47,439,376.40	41,473,145.20	40,261,931.81	49,262,130.49	50,586,318.88	63,982,360.36	70,978,119.01	86,951,208.31	91,609,835.37	100,300,557.99	143,580,041.50
<i>Securities</i>	36,196,334.62	43,786,500.90	47,418,135.58	41,452,052.93	40,241,600.55	49,241,790.83	50,566,914.20	63,944,817.59	70,936,834.65	86,890,010.11	91,509,184.64	100,187,059.48	143,464,932.04
<i>Loans</i>	21,073.85	21,204.08	21,240.82	21,092.28	20,331.26	20,339.66	19,404.68	37,542.77	41,284.36	61,198.20	100,650.73	113,498.51	115,109.46
<i>Other</i>	-	-	-	-	-	-	-	-	-	-	-	0.00	0.00
<b>Less Liabilities to Central Government</b>	<b>3,512,873.79</b>	<b>3,162,759.00</b>	<b>2,899,175.85</b>	<b>4,020,695.53</b>	<b>4,026,963.79</b>	<b>4,407,744.89</b>	<b>5,330,500.10</b>	<b>7,656,845.15</b>	<b>7,417,552.22</b>	<b>10,226,234.03</b>	<b>9,363,505.74</b>	<b>7,892,436.40</b>	<b>8,707,248.64</b>
<i>Of which: Deposits</i>	3,512,873.79	3,162,759.00	2,899,175.85	4,020,695.53	4,026,963.79	4,407,744.89	5,330,500.10	7,656,845.15	7,417,552.22	10,226,234.03	9,363,505.74	7,892,436.40	8,707,248.64
<i>Other</i>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Claims on Other Sectors</b>	<b>163,374,614.95</b>	<b>181,298,591.25</b>	<b>206,016,330.00</b>	<b>231,871,008.16</b>	<b>250,913,345.93</b>	<b>273,183,384.38</b>	<b>321,362,643.17</b>	<b>377,512,962.15</b>	<b>509,141,048.74</b>	<b>604,823,630.59</b>	<b>708,609,977.40</b>	<b>858,886,129.52</b>	<b>994,977,766.44</b>
<i>Other Financial Corporations</i>	2,923,183.89	3,130,290.76	4,192,079.54	7,769,942.90	5,176,630.07	5,258,014.07	5,432,333.10	6,195,645.25	6,998,113.31	7,792,720.84	11,771,347.28	14,375,915.86	15,622,928.29
<i>State and Local Government</i>	67,566.82	79,689.27	78,428.17	170,565.46	165,393.19	159,634.04	254,314.27	252,621.77	289,002.10	226,287.26	349,675.75	287,141.09	306,328.41
<i>Public Non Financial Corporations</i>	1,897,960.80	1,871,958.96	2,069,555.97	2,984,603.82	3,815,525.07	5,367,161.90	6,240,938.55	6,858,061.18	16,348,796.81	14,542,574.22	22,910,548.08	46,439,978.25	41,532,709.91
<i>Private Sector</i>	158,485,903.44	176,216,652.26	199,676,266.32	220,945,895.99	241,755,797.60	262,398,574.37	309,435,057.25	364,206,633.96	485,505,136.53	582,262,048.27	673,578,406.29	797,783,094.32	937,515,799.83
<b>Claims on the Central Bank</b>	<b>103,849,755.97</b>	<b>110,620,327.00</b>	<b>110,503,175.07</b>	<b>121,289,617.10</b>	<b>119,546,045.14</b>	<b>125,057,527.45</b>	<b>145,073,995.32</b>	<b>163,091,388.64</b>	<b>239,321,897.04</b>	<b>269,492,980.99</b>	<b>318,260,082.09</b>	<b>414,080,563.81</b>	<b>503,930,421.77</b>
<i>Currency</i>	2,853,747.83	2,611,115.20	2,721,469.71	2,838,319.42	2,891,218.92	2,577,743.10	2,111,530.50	2,624,856.44	3,155,859.82	2,801,158.38	2,427,607.04	2,640,635.61	2,922,820.51
<i>Reserves</i>	<b>100,996,008.14</b>	<b>108,009,211.79</b>	<b>107,781,705.36</b>	<b>118,451,297.69</b>	<b>116,654,826.22</b>	<b>122,479,784.35</b>	<b>142,962,464.82</b>	<b>160,466,532.20</b>	<b>236,166,037.22</b>	<b>266,691,822.61</b>	<b>315,832,475.04</b>	<b>411,439,928.20</b>	<b>501,007,601.27</b>
<i>Securities</i>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<i>Other Claims</i>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Liabilities to the Central Bank</b>	<b>1,453,072.21</b>	<b>1,095,299.01</b>	<b>2,726,544.67</b>	<b>2,808,102.91</b>	<b>2,688,568.50</b>	<b>2,120,361.21</b>	<b>2,137,854.54</b>	<b>2,173,014.02</b>	<b>2,383,304.12</b>	<b>2,898,518.67</b>	<b>2,814,941.97</b>	<b>3,230,742.76</b>	<b>3,720,151.81</b>
<b>Other Items(Net)</b>	<b>52,718,953.48</b>	<b>61,962,592.81</b>	<b>61,896,867.55</b>	<b>68,073,937.82</b>	<b>64,764,547.62</b>	<b>74,977,215.54</b>	<b>99,006,579.83</b>	<b>115,723,499.90</b>	<b>181,533,767.59</b>	<b>194,679,992.54</b>	<b>239,914,479.29</b>	<b>248,221,124.14</b>	<b>304,480,032.88</b>
<i>Shares and Other Equity</i>	75,878,499.05	82,390,037.34	94,725,028.77	118,865,727.97	131,003,614.94	139,410,766.30	157,494,748.85	160,620,677.78	222,711,072.13	330,886,860.40	386,432,527.29	466,561,590.88	528,198,118.44
<i>Liabilities to other resident sectors</i>	375,417.86	503,055.71	347,091.09	139,767.85	230,518.83	226,799.73	810,634.46	486,772.48	321,776.02	345,211.38	1,339,092.93	555,226.55	587,178.66
<i>Other Items(Net)</i>	-23,534,963.43	-20,930,500.24	-33,175,252.31	-50,931,558.00	-66,469,586.15	-64,660,350.49	-59,298,803.48	-45,383,950.36	-41,499,080.56	-136,552,079.25	-147,857,140.93	-218,895,693.28	-224,305,264.21
<b>Deposits and Securities Included in Broad Money</b>	<b>361,964,634.51</b>	<b>415,144,261.68</b>	<b>434,576,548.31</b>	<b>471,445,180.01</b>	<b>467,970,799.42</b>	<b>503,440,555.21</b>	<b>584,688,027.00</b>	<b>665,632,079.89</b>	<b>967,440,548.79</b>	<b>1,116,078,749.06</b>	<b>1,198,705,414.81</b>	<b>1,600,316,690.89</b>	<b>1,911,815,680.07</b>
<i>Deposits Included in Broad Money</i>	358,772,700.20	411,414,591.01	430,568,735.58	467,748,846.19	464,285,468.48	498,984,364.44	580,177,132.24	661,385,151.97	961,275,205.35	1,108,920,811.95	1,190,567,540.78	1,587,531,116.15	1,897,768,184.73
<i>Transferable Deposits</i>	332,392,044.95	383,509,833.78	397,358,917.93	430,345,882.39	424,997,643.40	451,469,626.06	526,027,929.32	608,741,115.91	891,276,383.52	1,028,029,948.34	1,096,365,440.31	1,453,358,587.07	1,740,700,191.97
<i>of which FCAs</i>	151,047,925.52	179,306,272.75	181,546,290.69	210,688,453.17	197,673,919.07	225,769,411.82	275,160,384.59	301,286,745.34	558,605,268.37	657,871,279.96	688,801,163.42	991,050,824.09	1,196,071,655.58
<i>Other Deposits</i>	26,380,655.25	27,904,757.23	33,209,817.65	37,402,963.80	39,287,825.08	47,514,738.37	54,149,202.92	52,644,036.06	69,998,821.83	80,890,863.60	94,202,100.47	134,172,529.07	157,067,992.76
<i>Money Market Instruments</i>	3,191,934.31	3,729,670.68	4,007,812.73	3,696,333.82	3,685,330.94	4,456,190.77	4,510,894.76	4,246,927.92	6,165,343.44	7,157,937.12	8,137,874.02	12,785,574.75	14,047,495.34

Source: Reserve Bank of Zimbabwe, 2022

TABLE 4.1: OTHER DEPOSITORY CORPORATIONS -ASSETS

\$ millions

End of	Bond Notes & Coins					Other Claims on Non-residents									Other claims	Contigent Assets	Other Assets	Non Financial Assets	TOTAL
		Foreign Notes & Coin	Balances with RBZ	Balances with Other Depository Corporations	Balances with Foreign Banks		Debt Securities				Loans and Advances								
							<sup>1</sup> Securities	Local Government securities	Public Enterprises	Other <sup>2</sup>	Government	Local Government	Public Enterprises	Other Institutional Units					
2020																			
Jan	183.4	3,176.6	13,217.3	1,073.2	8,142.0	1,811.4	4,372.4	20.1	125.5	15.0	5.1	12.2	326.1	12,115.8	946.9	2,965.9	4,191.6	9,691.7	62,392.3
Feb	267.1	3,136.4	13,817.0	1,504.5	8,642.5	1,532.9	4,293.1	20.1	117.4	15.5	5.1	11.6	329.5	13,632.6	973.7	5,441.7	12,758.8	10,338.7	76,838.2
Mar	263.6	3,607.6	16,167.1	2,214.4	12,681.9	2,497.5	4,775.6	19.2	0.1	20.8	4.4	11.4	765.8	16,323.6	1,103.1	7,917.3	7,042.4	11,309.5	86,725.4
Apr	298.5	3,642.9	17,926.4	1,523.3	13,697.1	3,056.3	4,716.9	18.1	0.1	18.4	4.5	9.7	834.7	17,280.6	1,104.9	7,642.8	8,200.2	11,988.1	91,963.5
May	330.0	3,581.8	21,376.4	1,749.6	15,757.4	3,130.4	4,579.1	17.0	0.1	45.8	4.5	9.6	768.0	20,291.6	1,280.4	7,042.0	8,823.5	12,139.9	100,927.2
Jun	606.6	9,584.7	29,457.9	3,974.7	35,786.5	7,527.5	6,264.7	13.8	0.1	90.1	4.3	9.4	2,010.8	30,567.5	2,011.1	24,299.3	17,433.0	23,843.0	193,485.0
Jul	690.8	18,357.0	54,139.7	5,578.7	42,159.7	11,399.9	6,760.1	13.4	0.0	74.6	4.3	12.6	1,025.8	36,840.5	3,070.4	28,551.1	14,418.6	24,902.0	247,999.1
Aug	975.1	28,776.0	54,868.5	4,623.1	41,100.2	14,219.2	6,883.5	13.1	0.0	39.1	14.0	14.7	1,046.3	43,502.9	3,130.9	25,354.6	14,240.7	26,391.3	265,193.4
Sep	1,084.2	30,217.6	56,679.6	4,426.6	39,530.8	14,126.8	6,676.2	12.9	0.0	107.8	9.6	22.3	1,050.4	45,297.5	3,822.4	28,289.4	20,662.0	27,055.5	279,071.4
Oct	1,064.2	32,235.0	66,948.5	4,457.3	40,092.7	13,530.7	8,068.2	12.3	20.1	222.0	17.6	22.2	1,019.0	53,116.5	3,869.6	29,764.7	19,044.4	27,327.7	300,832.8
Nov	1,063.6	34,673.9	73,237.2	4,211.3	41,173.6	14,134.7	8,961.5	11.6	0.0	268.2	20.0	16.8	1,269.9	60,179.7	3,678.7	29,821.2	19,694.9	27,426.0	319,842.9
Dec	1,177.8	39,886.8	76,076.5	5,771.7	38,623.2	10,803.6	12,072.8	11.2	0.0	252.2	23.3	26.8	1,269.0	69,691.0	4,566.9	29,608.0	15,822.0	36,808.1	342,490.8
2021																			
Jan	1,483.3	42,733.9	77,994.4	13,109.2	40,071.8	10,922.0	10,322.7	10.2	0.0	212.4	16.7	18.0	1,264.3	77,984.0	5,315.2	25,036.2	15,951.2	41,028.5	363,474.0
Feb	1,735.4	41,180.7	76,140.3	17,748.1	39,141.4	6,341.4	15,612.1	9.2	0.0	238.0	24.1	22.7	1,493.7	84,845.3	5,413.6	28,339.2	19,441.2	42,761.3	380,487.7
Mar	1,457.1	40,953.3	83,032.1	6,945.5	42,516.8	8,733.6	17,602.7	8.4	19.2	449.7	15.2	21.7	1,400.3	90,291.7	4,912.2	32,908.1	22,849.5	40,104.9	394,221.9
Apr	1,699.7	40,964.4	85,330.2	6,844.8	49,733.4	7,679.0	19,384.3	7.7	19.2	571.8	19.9	12.7	1,336.7	104,118.1	5,432.6	34,537.9	25,207.8	41,034.6	423,934.8
May	1,906.1	30,579.1	94,330.9	7,907.2	63,644.8	11,582.4	19,197.1	7.0	152.7	611.0	21.8	16.6	1,263.7	111,185.7	5,063.0	35,592.3	24,975.4	40,256.6	448,293.6
Jun	1,702.8	30,255.6	75,795.2	25,605.9	72,780.6	17,601.3	17,610.8	6.5	19.5	1,385.2	17.9	77.8	1,511.9	125,592.3	5,203.8	26,856.5	29,616.4	42,418.7	474,058.5
Jul	2,139.9	30,509.1	104,983.5	17,817.9	82,032.9	25,314.3	23,160.6	6.0	290.8	1,264.1	17.3	67.8	1,351.1	135,107.8	5,762.2	26,869.2	33,897.2	42,726.7	533,318.3
Aug	2,551.1	33,323.4	93,806.9	11,919.2	72,753.9	25,194.9	35,371.1	5.4	339.7	1,111.2	22.5	63.9	1,583.3	150,558.7	7,014.2	32,281.1	34,820.2	46,819.4	549,540.1
Sep	2,853.7	38,500.1	100,996.0	8,626.8	68,707.9	25,023.4	36,196.3	5.1	366.9	948.5	21.1	62.5	1,531.1	154,818.9	6,587.8	31,981.0	35,461.8	45,544.7	558,233.5
Oct	2,611.1	50,074.7	108,009.2	9,575.8	89,822.4	26,924.2	43,786.5	4.3	188.1	1,054.2	21.2	75.4	1,683.9	172,358.5	6,987.7	49,581.0	47,370.6	47,611.9	657,740.6
Nov	2,721.5	53,424.3	107,781.7	15,560.6	74,072.3	29,748.5	47,418.1	3.7	187.0	2,678.7	21.2	74.8	1,882.5	195,765.6	7,682.2	52,327.7	45,567.2	54,967.5	691,885.0
Dec	2,838.3	50,031.0	118,451.3	13,654.0	91,352.6	33,690.9	41,452.1	3.0	186.0	6,192.4	21.1	167.5	2,998.6	212,438.0	14,917.3	60,917.0	48,759.9	71,817.7	769,888.8
2022																			
Jan	2,891.2	53,378.3	116,654.8	13,232.3	69,668.2	30,774.3	40,241.6	2.4	186.8	2,906.7	20.3	163.0	4,023.2	228,616.6	16,284.0	53,627.8	55,303.6	85,737.0	773,712.0
Feb	2,577.7	62,064.5	122,479.8	17,480.5	76,802.2	28,703.5	49,241.8	1.6	0.0	3,242.5	20.3	158.1	5,761.9	249,205.9	16,681.8	55,099.6	59,171.4	86,732.0	835,425.0
Mar	2,111.5	76,544.2	142,962.5	19,239.6	87,884.5	43,284.1	50,566.9	0.9	0.0	2,970.2	19.4	253.4	6,635.8	296,282.4	16,435.1	65,660.6	69,287.0	94,293.1	974,431.2
Apr	2,624.9	74,716.9	160,466.5	28,352.1	123,190.3	26,628.8	63,944.8	0.2	0.0	2,583.9	37.5	252.4	7,258.1	338,207.2	30,154.8	53,372.3	73,993.0	90,352.8	1,076,136.5
May	3,155.9	142,118.9	236,166.0	35,928.9	207,812.8	61,757.6	70,936.8	0.0	155.0	3,762.8	41.3	289.0	16,588.0	455,287.9	36,125.5	134,993.5	111,577.7	130,617.1	1,647,314.7
Jun	2,801.2	138,347.1	266,691.8	45,952.0	241,920.1	63,631.8	86,890.0	0.0	654.0	5,297.4	61.2	226.3	14,282.6	549,799.2	38,578.3	169,511.8	130,604.3	205,601.3	1,960,850.3
Jul	2,427.6	159,024.6	315,832.5	39,388.2	230,432.5	41,246.8	91,509.2	0.0	394.3	4,940.5	100.7	349.7	22,911.0	638,556.7	45,361.4	144,090.2	143,606.3	242,024.6	2,122,196.7
Aug	2,640.6	263,637.4	411,439.9	69,203.5	311,107.0	29,186.6	100,187.1	0.0	330.1	6,912.2	113.5	287.1	46,504.1	764,466.3	46,788.2	167,029.4	251,442.9	244,934.2	2,716,210.1
Sep	3,030.7	289,230.8	504,071.1	75,446.7	417,007.1	18,185.0	143,464.9	0.0	267.4	8,265.9	115.1	306.3	41,560.9	902,078.3	51,664.5	146,133.1	231,760.0	285,781.8	3,118,369.8

Source: Reserve Bank of Zimbabwe, 2022

**Notes**

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

TABLE 4.2 : OTHER DEPOSITORY CORPORATIONS - LIABILITIES

\$ millions

End of	Deposits							Debt Securities	Foreign Liabilities	Amounts Owing to			Capital and Reserves	Contigent Liabilities	Other Liabilities	TOTAL
	Demand	Savings	Time Deposits	Total Deposits from the public	Other Depository Corporations	Government	Total			RBZ	Other Depository Corporations	Other Financial Corporations				
2020																
Jan	28,570.4	3,605.9	2,358.3	34,534.5	1,299.1	92.6	35,926.3	255.6	3,114.7	185.8	336.1	140.1	12,285.7	2,965.9	7,182.1	62,392.3
Feb	37,082.9	3,939.6	2,215.0	43,237.5	1,674.9	78.2	44,990.7	260.1	3,357.7	189.6	767.7	154.9	12,930.2	5,441.7	8,745.6	76,838.2
Mar	37,923.6	4,998.7	2,361.6	45,283.9	1,721.0	409.0	47,413.9	476.8	4,874.8	258.4	314.6	339.9	15,172.3	7,917.3	9,957.3	86,725.4
Apr	42,102.4	5,060.0	2,530.7	49,693.1	1,805.2	516.3	52,014.6	337.6	4,931.9	346.4	312.9	233.2	16,105.4	7,642.8	10,038.7	91,963.5
May	48,595.9	6,274.7	2,847.3	57,717.9	1,840.2	630.7	60,188.8	359.2	5,129.7	536.7	469.1	365.4	16,562.4	7,042.0	10,273.9	100,927.2
Jun	86,454.7	6,715.3	4,040.8	97,210.8	2,277.4	1,479.4	100,967.5	863.2	11,761.8	887.6	959.9	348.2	32,058.2	24,299.3	21,339.3	193,485.0
Jul	113,233.5	7,957.5	6,089.8	127,280.8	2,997.8	1,731.9	132,010.5	1,024.3	14,962.8	1,387.9	2,114.7	348.7	37,319.8	28,551.1	30,279.2	247,999.1
Aug	126,039.2	8,814.1	5,476.0	140,329.3	2,942.4	850.8	144,122.5	1,111.7	16,780.7	1,837.1	3,844.1	422.5	40,894.6	25,354.6	30,825.6	265,193.4
Sep	130,929.6	9,728.6	6,981.5	147,639.7	2,655.6	1,531.5	151,826.9	1,083.9	15,206.4	1,863.1	2,956.8	372.2	42,400.0	28,289.4	35,072.8	279,071.4
Oct	141,293.3	12,094.6	8,429.2	161,817.1	2,769.1	1,799.7	166,385.9	1,231.9	14,868.4	1,812.7	4,513.6	441.7	43,466.4	29,764.7	38,347.5	300,832.8
Nov	156,892.5	13,732.4	9,029.7	179,654.6	2,622.0	1,569.9	183,846.6	1,237.3	14,800.8	1,489.5	5,726.8	423.6	46,209.7	29,821.2	36,287.5	319,842.9
Dec	174,270.2	16,788.9	9,949.2	201,008.3	2,806.1	4,340.0	208,154.4	1,436.2	14,145.4	1,318.6	757.0	292.0	54,752.7	29,608.0	32,026.4	342,490.8
2021																
Jan	188,337.3	17,667.3	11,376.7	217,381.3	2,730.8	5,453.7	225,565.8	1,422.4	15,750.7	391.1	600.9	376.7	58,123.9	25,036.2	36,206.3	363,474.0
Feb	189,154.3	18,991.1	14,072.8	222,218.2	2,959.1	4,788.2	229,965.5	1,457.4	15,908.6	409.2	581.4	609.9	63,583.8	28,339.2	39,632.7	380,487.7
Mar	193,674.2	21,569.9	14,209.4	229,453.4	4,691.2	4,875.8	239,020.5	1,641.2	14,997.2	75.4	1,378.2	408.9	67,061.8	32,908.1	36,730.7	394,221.9
Apr	219,936.5	23,818.3	13,746.7	257,501.5	2,725.1	5,382.5	265,609.2	1,503.8	15,748.4	176.5	939.0	409.9	68,812.8	34,537.9	36,197.4	423,934.8
May	232,585.8	26,296.1	18,415.5	277,297.4	2,205.9	6,832.6	286,335.9	1,525.8	16,063.1	654.2	540.1	429.0	69,567.0	35,592.3	37,586.2	448,293.6
Jun	249,167.5	27,977.7	21,449.6	298,594.8	2,906.1	6,295.3	307,796.2	1,559.7	15,430.6	662.3	939.0	462.6	72,403.8	26,856.5	47,947.9	474,058.5
Jul	271,359.4	31,671.3	23,074.4	326,105.1	3,016.7	5,050.7	334,172.4	1,523.2	16,041.4	706.9	750.8	552.8	76,406.3	26,869.2	76,295.4	533,318.3
Aug	275,007.8	29,893.2	29,352.2	334,253.2	3,661.5	5,912.2	343,826.8	1,873.1	18,699.5	1,444.4	2,300.1	478.6	82,627.2	32,281.1	66,009.2	549,540.1
Sep	301,829.4	30,564.7	26,426.5	358,820.7	3,719.1	3,512.9	366,052.6	3,191.9	16,236.1	1,453.1	71.3	375.4	84,564.6	31,981.0	54,307.5	558,233.5
Oct	350,366.7	33,145.0	27,967.9	411,479.6	2,824.1	3,162.8	417,466.5	3,729.7	21,509.9	1,095.3	1,109.9	503.1	92,871.8	49,581.0	69,873.5	657,740.6
Nov	363,455.0	33,905.6	33,256.8	430,617.4	3,325.7	2,899.2	436,842.3	4,007.8	19,465.9	2,726.5	1,556.1	347.1	104,310.9	52,327.7	70,300.6	691,885.0
Dec	396,412.5	33,935.5	37,464.8	467,812.7	3,922.1	4,020.7	475,755.5	3,696.3	23,643.2	2,808.1	2,405.3	139.8	128,421.4	60,917.0	72,102.3	769,888.8
2022																
Jan	392,702.2	32,298.0	39,346.3	464,346.5	2,962.5	4,027.0	471,336.0	3,685.3	25,398.5	2,688.6	1,416.9	230.5	144,852.4	53,627.8	70,476.0	773,712.0
Feb	413,978.3	37,494.3	47,592.5	499,065.1	3,229.3	4,407.7	506,702.1	4,456.2	30,483.6	2,120.4	1,769.7	226.8	153,788.5	55,099.6	80,778.2	835,425.0
Mar	488,137.1	37,893.9	54,213.9	580,244.9	3,062.2	5,330.5	588,637.7	4,510.9	33,995.7	2,137.9	3,281.0	810.6	175,156.3	65,660.6	100,240.6	974,431.2
Apr	562,613.7	46,129.7	52,760.1	661,503.5	6,377.5	7,656.8	675,537.9	4,246.9	38,472.7	2,173.0	3,877.2	486.8	178,614.3	53,372.3	119,355.4	1,076,136.5
May	830,166.0	61,112.6	70,113.9	961,392.5	7,310.9	7,417.6	976,120.9	6,165.3	73,411.8	2,383.3	3,241.0	321.8	243,544.4	134,993.5	207,132.5	1,647,314.7
Jun	961,316.9	66,716.9	81,118.5	1,109,152.4	5,627.3	10,226.2	1,125,005.9	7,157.9	83,048.1	2,898.5	4,589.8	345.2	355,060.9	169,511.8	213,232.2	1,960,850.3
Jul	1,016,820.2	79,550.5	94,495.2	1,190,865.8	1,789.6	9,363.5	1,202,018.9	8,137.9	100,313.8	2,814.9	5,020.5	1,339.1	419,883.3	144,090.2	238,578.1	2,122,196.7
Aug	1,367,431.3	85,931.5	134,512.9	1,587,875.7	2,415.4	7,892.4	1,598,183.5	12,785.6	119,851.6	3,230.7	5,771.2	555.2	491,336.5	167,029.4	317,466.4	2,716,210.1
Sep	1,648,027.7	92,678.5	157,504.6	1,898,210.8	1,482.9	8,707.2	1,908,401.0	14,047.5	143,842.3	3,720.2	9,246.7	587.2	553,942.2	146,133.1	338,449.6	3,118,369.8

Source: Reserve Bank of Zimbabwe, 2022

TABLE 5.1: COMMERCIAL BANKS -ASSETS

\$ millions

End of																					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>							
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	70,391.64	25,194.95	31,434.20	-	339.72	51.28	22.49	63.94	1,583.28	132,522.63	1,337.19	32,281.12	30,022.43	37,697.05	491,355.6		
Sep	2,417.81	36,259.54	93,032.71	6,164.78	66,640.78	25,023.38	31,460.81	-	366.88	57.60	21.07	62.45	1,531.08	134,780.92	1,342.62	31,980.97	30,439.34	34,630.85	496,213.6		
Oct	1,993.06	47,379.62	99,470.02	7,339.71	86,302.62	26,924.18	37,639.16	-	188.07	121.59	21.20	75.41	1,683.89	149,477.36	1,523.34	49,580.96	40,853.06	36,664.31	587,237.6		
Nov	2,168.80	49,327.15	100,125.90	12,723.73	71,667.33	29,748.47	41,015.56	-	187.03	999.12	21.24	74.76	1,882.53	168,661.25	1,484.24	52,327.68	40,073.22	43,878.52	616,366.5		
Dec	2,315.32	46,412.99	109,803.84	10,942.92	87,347.07	33,690.93	38,610.29	-	185.99	4,146.13	21.09	167.53	2,798.61	184,836.87	3,368.75	60,916.98	41,811.67	59,011.63	686,388.6		
2022																					
Jan	2,359.27	49,206.02	108,119.97	10,419.90	66,808.45	30,774.31	38,636.84	-	186.80	801.50	20.33	163.02	3,628.73	199,495.34	2,997.94	53,627.76	47,405.91	69,989.80	684,641.9		
Feb	1,971.78	57,553.54	112,522.99	14,300.66	70,750.63	28,703.53	44,705.21	-	-	976.55	20.34	158.06	5,367.16	215,520.37	3,055.50	55,099.61	53,459.12	70,832.47	734,997.5		
Mar	1,541.49	70,856.33	130,423.48	15,503.46	82,662.70	43,284.13	44,874.23	-	-	1,380.20	19.40	253.42	6,240.94	258,715.05	3,092.69	65,660.61	58,874.69	76,938.87	860,321.7		
Apr	1,939.64	70,204.43	144,168.02	23,452.88	117,033.42	26,628.79	57,772.47	-	-	722.54	37.54	252.44	6,858.06	305,476.79	4,348.46	53,372.28	62,788.55	71,414.75	946,471.1		
May	2,397.94	131,996.38	211,837.59	31,586.61	190,366.81	61,757.62	64,373.91	-	154.99	1,559.14	41.28	289.00	16,193.81	398,048.90	4,712.74	134,993.54	94,851.60	111,543.84	1,456,705.7		
Jun	2,263.18	127,839.16	234,109.43	40,937.28	219,607.39	63,631.76	83,690.44	-	653.97	2,159.12	61.20	226.29	13,888.60	478,163.38	8,954.46	169,511.81	110,528.09	168,440.54	1,724,666.1		
Jul	1,578.47	147,217.74	284,912.89	34,334.13	202,815.28	41,246.78	86,971.63	-	394.34	1,852.14	100.65	349.68	22,516.21	556,692.12	9,737.92	144,090.18	129,869.55	192,524.32	1,857,204.0		
Aug	1,630.70	247,190.46	377,078.80	64,650.96	273,181.97	29,186.59	95,346.12	-	330.12	3,556.96	113.50	287.14	26,564.57	681,253.30	11,493.92	167,029.36	238,442.98	194,745.11	2,412,082.6		
Sep	1,791.71	270,594.59	465,301.31	68,020.95	370,323.69	18,184.96	134,414.53	-	267.40	4,916.56	115.11	306.33	21,773.50	806,774.24	12,680.89	146,133.14	215,417.68	219,933.24	2,756,949.8		

Source: Reserve Bank of Zimbabwe, 2022

1. Government securities include treasury bills and bonds

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

3. Includes households and other financial corporations,

TABLE 5.2 : COMMERCIAL BANKS - LIABILITIES

ZWL\$ millions

End of	Deposits							Debt Securities	Foreign Liabilities	Amounts Owning to			Capital and Reserves	Contingent Liabilities	Other Liabilities	TOTAL
	Demand	Savings	Time Deposits	Total Deposits from the public	Other Depository Corporations	Government	Total			RBZ	Other Depository Corporations	Other Financial Corporations				
<b>2020</b>																
Jan	27,276.4	1,787.3	1,876.0	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
Jun	773,692.7	154,956.9	63,511.7	992,161.3	4,597.1	10,018.0	1,006,776.4	6,743.2	42,701.8	2,898.5	3,389.3	345.2	307,341.8	169,511.8	184,958.1	1,724,666.1
Jul	810,906.6	173,134.0	74,324.5	1,058,365.1	717.0	9,153.8	1,068,235.9	7,994.5	54,168.7	2,814.9	2,948.9	1,339.1	355,597.9	144,090.2	220,013.9	1,857,204.0
Aug	1,100,922.1	219,798.6	110,595.1	1,431,315.7	790.2	7,675.2	1,439,781.1	12,484.6	64,160.3	3,230.7	2,791.8	555.2	421,880.4	167,029.4	300,169.0	2,412,082.6
Sep	1,328,584.6	256,980.2	127,051.1	1,712,616.0	1,482.9	8,473.0	1,722,571.9	13,789.2	81,182.4	3,720.2	5,632.9	587.2	465,063.9	146,133.1	318,269.0	2,756,949.8

Source: Reserve Bank of Zimbabwe, 2022

TABLE 6.1: BUILDING SOCIETIES -ASSETS

\$ millions

														Other Assets	Non Financial Assets	TOTAL
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					
							Government <sup>1</sup> Securities	Local Governemt securities	Public Enterprises	Other <sup>2</sup>	Mortgages	Government	Other			
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
Jun	418.5	8464.3	32,497.6	3807.5	21,184.8	-	2,639.3	0.0	-	1,340.0	10,851.1	-	85,145.9	18155.8	35,128.1	219,633.0
Jul	700.4	9914.6	30,660.3	4983.4	24,902.9	-	4,077.6	0.0	-	1,411.5	13,722.1	-	98,066.0	9998.6	45,127.9	243,565.1
Aug	863.8	14422.1	33,703.2	4483.0	34,971.8	-	4,379.8	0.0	-	2,106.6	16,515.4	-	115,491.9	8745.3	45,694.0	281,377.1
Sep	1,086.8	14998.2	37,911.3	7470.1	45,094.8	-	8,440.8	0.0	-	1,302.8	17,996.8	-	129,242.7	11630.7	60,830.4	336,005.2

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>2020</b>														
Jan	2,894.8	398.4	3,293.3	273.1	15.0	3,581.4	34.7	944.7	0.0	100.0	0.0	1,699.9	418.8	6,779.5
Feb	3,118.5	419.8	3,538.4	270.9	15.0	3,824.3	32.5	966.5	0.0	558.5	0.0	1,714.1	501.5	7,597.4
Mar	3,978.7	384.4	4,363.1	290.4	15.0	4,668.5	19.3	1,143.4	0.0	133.4	0.0	2,335.6	591.3	8,891.5
Apr	4,097.6	354.9	4,452.5	290.4	15.0	4,757.9	15.6	1,152.3	0.0	140.8	0.0	2,628.1	562.1	9,256.8
May	5,615.0	370.0	5,985.0	441.2	15.0	6,441.2	45.6	1,161.2	0.0	149.8	0.0	2,708.1	660.4	11,166.3
Jun	7,327.5	405.9	7,733.4	346.2	15.0	8,094.6	17.6	2,644.8	0.0	278.2	0.0	6,867.2	946.4	18,848.8
Jul	10,284.7	427.7	10,712.4	326.2	15.0	11,053.7	21.3	3,862.4	0.0	207.1	0.0	8,010.7	1,236.7	24,391.8
Aug	10,984.4	502.7	11,487.1	364.5	15.0	11,866.6	21.4	4,478.3	0.0	186.1	10.0	9,438.3	1,902.7	27,903.4
Sep	10,408.2	403.5	10,811.8	107.5	15.0	10,934.3	31.7	3,842.7	0.0	125.8	0.0	8,069.6	2,495.1	25,499.1
Oct	11,881.7	628.7	12,510.4	102.5	15.0	12,627.9	154.0	3,731.0	0.0	280.6	0.0	7,991.8	2,478.1	27,263.4
Nov	13,173.5	668.5	13,842.1	252.5	15.0	14,109.6	148.2	3,781.0	0.0	323.0	0.0	8,200.8	2,579.4	29,141.9
Dec	15,585.8	797.7	16,383.5	258.5	15.0	16,657.0	207.5	3,221.3	0.0	440.4	0.0	9,002.7	2,444.3	31,973.2
<b>2021</b>														
Jan	17,060.5	985.1	18,045.7	150.0	15.0	18,210.7	291.2	3,018.1	0.0	81.3	0.0	6,054.0	6,191.6	33,846.9
Feb	18,610.7	1,047.5	19,658.2	150.0	15.0	19,823.2	318.2	3,075.5	0.0	40.7	0.0	6,533.5	5,874.0	35,665.0
Mar	18,562.7	1,070.5	19,633.2	150.0	15.0	19,798.2	320.8	3,377.0	0.0	241.5	0.0	6,727.5	5,661.8	36,126.8
Apr	19,021.2	1,353.2	20,374.5	500.0	15.0	20,889.5	325.0	4,244.8	0.0	181.9	0.0	6,267.0	6,418.0	38,326.2
May	22,332.1	1,453.5	23,785.6	500.0	15.0	24,300.6	350.2	4,279.9	0.0	394.8	0.0	6,067.1	7,391.6	42,784.2
Jun	22,784.4	1,675.4	24,459.8	209.5	70.5	24,739.8	359.1	3,855.1	0.0	570.4	0.0	6,623.0	6,713.2	42,860.7
Jul	25,425.9	1,997.8	27,423.7	25.0	15.0	27,463.7	365.2	3,488.6	0.0	274.6	0.0	7,194.2	7,130.1	45,916.5
Aug	27,475.7	2,728.9	30,204.6	60.0	15.0	30,279.6	668.2	5,344.8	0.0	621.9	0.0	7,683.7	6,854.8	51,453.0
Sep	29,023.8	2,834.6	31,858.5	76.0	15.2	31,949.7	1,062.2	4,465.7	0.0	181.9	0.0	10,227.1	7,061.5	54,948.1
Oct	30,925.8	4,239.0	35,164.7	0.0	30.0	35,194.8	1,329.1	7,432.5	0.0	0.0	0.0	10,906.3	8,007.4	62,870.1
Nov	34,486.8	4,344.1	38,830.8	0.0	15.0	38,845.9	1,149.7	7,028.7	0.0	203.6	0.0	11,575.7	8,126.5	66,930.0
Dec	33,974.4	4,856.8	38,831.3	80.0	15.0	38,926.3	1,750.9	9,746.8	0.0	712.0	0.0	15,101.8	8,520.4	74,758.3
<b>2022</b>														
Jan	31,695.1	5,983.6	37,678.7	0.0	15.0	37,693.7	1,771.4	10,991.6	0.0	373.7	0.0	18,063.5	10,937.0	79,830.9
Feb	37,132.1	7,089.1	44,221.1	0.0	15.0	44,236.1	1,703.8	14,215.9	0.0	431.6	0.0	18,241.5	11,325.7	90,154.6
Mar	44,187.4	6,190.7	50,378.1	0.0	15.0	50,393.1	1,742.3	15,620.9	0.0	501.9	0.0	20,548.8	14,430.4	103,237.4
Apr	52,979.2	6,553.0	59,532.2	0.0	15.0	59,547.2	1,536.3	17,027.1	0.0	704.1	0.0	23,099.0	14,854.4	116,768.1
May	86,411.7	6,683.0	93,094.7	0.0	15.0	93,109.8	1,477.7	34,306.7	0.0	1,033.4	0.0	22,645.2	23,325.7	175,898.5
Jun	98,008.7	8,427.1	106,435.9	1,030.1	15.0	107,481.1	1,496.4	40,346.3	0.0	1,200.6	0.0	42,213.2	26,895.5	219,633.0
Jul	111,583.1	9,489.2	121,072.3	1,072.6	15.0	122,159.9	1,225.0	46,145.1	0.0	2,071.5	0.0	55,131.6	16,832.0	243,565.1
Aug	133,071.2	11,398.3	144,469.5	1,625.2	15.0	146,109.7	1,382.6	55,691.4	0.0	2,979.3	0.0	60,157.4	15,056.7	281,377.1
Sep	143,338.6	28,284.7	171,623.3	0.0	15.0	171,638.3	1,339.9	62,659.9	0.0	3,613.8	0.0	79,343.1	17,410.1	336,005.2

Source: Reserve Bank of Zimbabwe, 2022

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

END OF	AGRICULTURE	CONSTRUCTION	COMMUNICATION	DISTRIBUTION	FINANCIAL &	FINANCIAL ORGANISATIONS	MANUFACTURING	MINING	SERVICES	TRANSPORT	INDIVIDUALS	CONGLOMERATES	TOTAL
					INVESTMENTS								
<b>2020</b>										1,000.0			
Jan	4,084,551.94	155,581.93	40,879.89	1,241,096.72	54,212.81	1,614,135.86	1,136,124.87	905,568.16	799,835.71	83,887.62	1,594,904.42	3,435.36	11,714,215.29
Feb	4,492,412.28	157,892.05	54,850.75	1,305,056.27	51,575.18	1,667,015.97	1,328,895.13	875,096.28	827,340.38	103,240.64	1,837,059.21	1,195.35	12,701,629.50
Mar	5,400,573.75	137,553.14	109,432.30	1,355,737.76	60,656.39	2,181,804.45	1,514,365.26	1,743,391.37	911,567.97	129,647.77	2,083,395.02	30,866.95	15,658,992.12
Apr	5,497,243.24	144,302.16	94,782.20	1,298,701.43	50,563.13	2,200,545.77	1,762,996.43	1,756,962.25	1,057,031.75	149,805.94	2,211,133.89	33,524.86	16,257,593.05
May	6,753,987.64	152,161.11	176,776.32	1,688,453.47	61,403.01	2,272,323.33	2,155,232.06	2,018,291.52	1,335,664.72	161,892.59	2,646,269.59	56,873.34	19,479,328.70
Jun	8,233,748.36	178,010.08	127,961.90	3,248,219.37	64,989.86	5,469,986.07	3,799,659.67	4,379,017.69	1,983,339.32	277,602.32	3,665,408.84	46,384.96	31,474,328.45
Jul	8,927,920.73	256,440.30	209,123.91	4,249,101.81	34,055.90	7,106,442.23	5,125,740.57	5,385,837.14	2,413,677.93	418,160.11	4,321,918.71	46,630.64	38,495,049.96
Aug	9,773,178.50	269,675.36	194,537.60	5,470,092.50	33,043.10	7,946,261.68	6,723,930.20	5,651,838.11	3,103,883.15	446,084.37	5,291,100.20	48,922.44	44,952,547.19
Sep	10,508,860.18	202,928.95	203,610.78	4,810,727.31	29,975.80	1,041,079.17	7,136,261.66	4,099,760.81	3,255,496.85	517,871.73	6,526,576.15	48,754.08	38,381,903.47
Oct	12,296,430.45	302,589.49	251,238.66	9,053,118.05	28,434.20	8,136,185.80	6,305,609.42	6,351,785.61	3,855,757.60	649,444.55	7,243,034.96	49,339.03	54,522,967.83
Nov	14,705,718.28	553,426.67	299,226.19	10,178,453.66	26,676.82	9,457,279.18	7,442,871.42	6,834,160.25	4,193,059.76	959,134.44	7,919,442.36	50,802.65	62,620,251.69
Dec	19,070,900.24	557,071.84	265,529.08	10,043,351.16	24,925.66	9,451,197.42	8,214,424.44	7,599,398.94	4,750,996.82	1,556,410.92	9,213,845.68	46,489.85	70,794,542.04
<b>2021</b>	1,000.00												
Jan	23,978,167.35	610,696.11	267,400.20	9,997,383.02	66,046.86	9,811,097.63	7,641,910.42	7,176,322.97	4,807,054.16	1,685,871.14	10,092,630.46	47,525.58	76,182,105.93
Feb	24,581,772.22	653,205.48	285,830.69	10,330,772.00	65,231.37	10,024,935.09	7,949,013.06	6,754,180.16	5,018,015.84	1,766,077.92	10,905,948.39	47,678.08	78,382,660.29
Mar	28,741,816.74	737,140.48	320,102.45	10,604,119.56	76,828.95	10,517,753.11	9,428,559.85	8,179,722.05	5,701,289.52	1,822,019.95	12,528,176.45	33,915.52	88,691,444.62
Apr	31,859,146.34	675,080.87	347,881.04	12,101,683.31	205,760.21	12,046,268.54	10,788,214.39	8,802,924.25	6,559,969.13	1,831,534.43	14,724,055.16	36,984.33	99,979,501.99
May	34,645,328.64	713,518.48	292,339.75	13,012,546.01	70,347.70	10,160,360.67	11,287,317.39	8,318,871.52	7,438,997.57	1,831,015.12	17,169,532.74	10,879.19	104,951,054.78
June	36,527,537.18	993,308.60	357,200.72	14,622,859.32	69,173.21	12,832,747.32	12,635,012.94	7,938,660.25	9,226,503.32	1,903,845.82	19,986,300.49	40,765.72	117,133,914.90
Jul	39,160,305.59	1,280,558.68	411,253.92	16,562,010.52	62,624.82	13,792,648.82	12,583,048.87	8,567,557.82	10,717,151.04	1,820,088.91	22,581,130.29	13,756.78	127,552,136.06
Aug	41,218,056.27	1,372,177.00	431,669.10	15,667,033.13	66,504.42	14,701,546.35	13,446,660.94	8,828,791.19	11,500,069.82	1,942,139.38	27,299,685.30	15,470.31	136,489,803.20
Sep	41,133,553.69	1,649,182.17	433,781.15	16,702,896.26	321,991.18	15,183,417.18	15,271,161.92	9,065,558.07	11,973,442.27	2,145,369.49	30,851,901.80	19,863.23	144,752,118.41
Oct	48,491,758.71	1,644,045.10	477,340.76	20,072,721.66	337,273.51	16,644,705.00	17,906,042.38	10,150,149.70	8,544,940.34	2,418,354.85	35,641,091.07	17,894.63	162,346,317.71
Nov	48,945,526.55	1,598,923.06	394,575.79	20,998,777.03	434,931.56	16,621,266.44	19,372,274.14	10,802,887.56	8,904,904.88	2,882,220.06	40,009,482.19	18,275.25	170,984,044.50
Dec	54,028,791.83	1,778,880.47	556,046.62	24,450,917.17	570,685.08	10,955,470.21	22,025,406.62	10,538,491.23	14,437,886.10	2,996,425.00	43,047,088.39	29,601.16	185,415,689.87
<b>2022</b>													
Jan	58,163,723.79	2,180,551.47	576,438.12	26,576,317.70	366,231.45	8,887,534.55	23,074,734.84	11,840,524.88	15,743,736.46	3,516,259.69	47,325,078.28	29,564.68	198,280,695.90
Feb	59,500,669.71	2,289,260.81	618,640.14	27,925,301.74	641,435.03	9,370,886.67	27,976,121.59	13,027,815.12	20,505,827.49	3,747,288.27	51,007,737.28	19,692.27	216,630,676.11
Mar	66,551,117.83	2,538,377.08	656,335.46	29,688,979.74	660,584.49	10,903,917.10	32,629,411.62	15,688,496.07	38,075,386.72	4,471,441.45	58,500,950.68	802,168.34	261,167,166.58
Apr	74,441,781.12	4,219,500.30	1,441,218.07	33,136,441.44	673,885.92	13,157,284.33	34,426,878.27	18,261,710.29	39,043,359.76	5,001,307.17	63,176,517.86	40,089.64	287,019,974.16
May	101,753,100.08	5,120,524.84	3,358,419.20	50,514,059.33	760,401.23	12,433,390.50	42,057,624.50	28,724,818.35	48,088,662.73	6,286,840.17	76,655,600.16	34,456.76	375,787,897.73
June	118,753,588.99	6,209,658.53	2,293,665.50	64,942,949.99	869,273.19	23,897,585.00	58,442,367.18	37,195,284.13	62,467,707.84	9,414,912.48	96,536,183.00	43,204.15	481,066,380.00
July	133,779,414.05	7,610,614.14	3,684,426.07	77,836,080.20	938,367.98	30,537,997.95	69,408,788.72	46,181,587.44	72,642,938.51	10,449,582.51	111,094,524.49	46,145.73	564,210,467.80
August	165,210,571.41	10,163,176.69	2,624,492.88	93,899,073.61	1,266,729.80	39,544,245.28	87,691,102.84	58,330,938.20	97,552,420.83	10,450,507.09	131,625,765.29	154,457.59	698,513,481.52
September	201,167,878.53	11,330,918.80	5,038,300.39	110,956,484.03	1,297,748.50	44,492,682.69	101,816,518.33	92,708,096.37	88,483,494.42	11,685,667.87	152,934,863.30	276,752.34	822,189,405.58

Source: Reserve Bank of Zimbabwe, 2022

/1 Including the only merchant bank still in operation.



TABLE 7.2: SECTORAL ANALYSIS OF COMMERCIAL BANKS DEPOSITS

\$ ('000)

END OF	AGRICULTURE	CONSTRUCTION	COMMUNICATIONS	DISTRIBUTION	FINANCIAL & INVESTMENTS	FINANCIAL ORGANISATIONS	MANUFACTURING	MINING	SERVICES	TRANSPORT	INDIVIDUALS	CONGLOMERATES	TOTAL
<b>2020</b>													
Jan	2,173,633.03	972,609.19	3,182,087.13	4,279,565.75	1,757,297.12	4,791,990.63	2,791,625.15	2,223,774.14	9,875,803.48	609,781.65	2,838,775.94	81,735.21	35,578,678.43
Feb	2,492,591.77	1,191,731.68	3,340,863.80	8,721,475.95	1,919,428.47	5,869,104.19	3,481,495.51	2,729,161.98	10,202,203.60	760,155.34	3,574,134.47	82,845.83	44,365,192.59
Mar	2,678,262.66	1,449,645.90	3,231,058.97	11,715,273.88	2,114,093.03	6,507,000.01	4,576,971.82	3,048,053.49	11,490,205.21	947,918.17	4,257,117.74	72,082.86	52,087,683.73
Apr	2,854,374.82	1,118,295.51	3,492,330.52	5,271,473.36	1,999,901.13	6,191,170.71	4,276,817.19	3,727,579.43	14,060,717.80	713,406.98	4,444,924.89	83,109.30	48,234,101.64
May	3,866,781.11	1,163,944.89	4,713,727.59	7,932,403.43	1,991,042.58	7,151,451.48	5,858,495.15	5,031,912.53	13,907,794.76	944,318.05	5,060,401.34	88,613.61	57,710,886.51
Jun	7,228,784.40	1,963,030.85	5,393,404.53	14,526,855.63	3,997,135.72	12,452,202.49	11,386,156.55	9,507,719.09	22,807,615.50	1,630,544.88	9,798,261.20	121,561.20	100,813,272.04
Jul	9,091,726.77	2,629,847.13	6,043,418.97	19,096,889.49	4,988,887.74	15,446,649.70	15,274,687.36	7,918,819.51	31,916,392.56	2,035,354.71	15,762,315.16	147,865.97	130,352,855.06
Aug	9,462,082.74	2,865,950.88	6,582,519.60	19,234,703.99	5,333,846.88	16,821,248.59	17,017,042.14	7,304,595.82	35,312,317.72	2,217,425.46	16,548,990.51	134,271.10	138,834,995.43
Sep	9,832,514.38	3,139,646.07	7,166,350.39	20,531,087.56	5,145,328.35	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	14,731,869.47	5,542,211.64	19,231,383.69	37,283,237.74	7,903,622.65	19,756,317.30	33,027,214.88	22,796,168.05	84,596,653.48	4,504,355.67	28,445,264.85	378,185.06	278,196,484.46
Jun	15,628,935.51	6,154,316.52	20,722,752.27	39,604,431.48	7,861,552.67	21,455,061.82	36,502,664.43	23,449,074.86	92,196,178.85	4,756,434.86	29,731,644.54	415,508.64	298,478,556.45
Jul	14,899,561.10	6,742,913.66	25,082,739.85	39,720,936.02	9,580,503.84	24,570,675.98	38,875,306.10	31,312,003.24	94,151,108.53	5,021,547.73	32,324,374.53	568,402.62	322,850,073.17
Aug	14,056,945.25	6,611,127.05	26,897,316.63	39,624,666.33	9,778,338.93	27,046,620.96	40,693,944.15	26,504,554.01	84,766,848.12	4,915,399.24	33,960,935.12	645,902.41	315,502,598.18
Sep	14,777,285.47	6,264,492.08	27,413,062.10	45,375,795.43	10,337,697.22	25,786,388.31	43,113,093.01	30,700,846.40	95,985,614.84	5,605,871.74	37,606,703.52	687,817.24	343,654,667.37
Oct	14,923,669.66	8,437,829.51	26,583,413.65	47,841,912.79	11,477,927.22	29,796,762.93	51,676,553.79	49,115,499.00	111,611,484.23	5,940,819.15	35,043,857.03	618,831.05	393,068,559.99
Nov	14,147,912.21	7,546,852.86	27,174,334.28	44,238,573.41	11,949,923.74	27,199,271.57	52,401,389.32	49,817,772.34	115,576,831.01	5,911,967.57	37,770,843.26	751,068.72	394,486,740.29
Dec	16,522,401.63	9,204,283.51	26,835,545.00	47,381,404.66	15,303,976.78	43,092,763.28	57,822,911.04	61,555,101.22	122,091,550.61	6,093,367.35	40,046,246.70	1,319,573.65	447,269,125.42
<b>2022</b>													
Jan	17,399,268.45	9,928,816.10	28,146,847.17	46,285,881.10	15,060,177.49	34,087,881.41	60,888,346.70	38,232,883.69	135,579,116.46	6,454,492.58	32,504,960.47	745,336.00	425,314,007.61
Feb	20,260,983.50	9,641,974.72	32,159,803.23	50,825,844.50	15,235,028.54	35,068,548.54	49,157,612.17	43,769,514.96	146,423,512.16	7,768,846.48	36,257,363.98	724,522.36	447,293,555.15
Mar	22,638,817.86	11,683,937.35	34,271,841.32	61,002,811.60	20,352,647.27	34,501,628.57	57,839,997.29	60,678,395.30	173,444,002.60	9,467,563.85	43,160,654.72	970,393.82	530,012,691.56
Apr	26,926,844.72	12,304,918.39	34,924,202.54	67,201,357.79	21,444,798.07	38,606,872.21	61,303,321.13	64,980,792.31	216,612,532.66	10,455,473.89	45,951,692.03	939,217.87	601,652,023.61
May	39,564,579.03	21,954,770.23	42,666,739.38	108,620,498.72	28,757,840.78	54,108,110.44	88,717,845.18	107,568,244.73	291,739,801.56	14,310,137.61	65,853,453.06	1,190,747.91	865,052,768.60
Jun	45,956,287.64	26,686,177.09	47,155,850.80	128,881,143.56	23,783,755.16	60,238,449.95	105,247,922.50	120,389,795.99	326,034,986.61	17,068,663.50	108,828,797.15	1,325,268.69	1,011,597,098.65
Jul	40,699,352.12	28,329,526.03	45,417,841.09	128,847,329.07	21,958,796.02	62,326,844.37	103,536,398.88	112,642,685.48	401,574,353.33	17,902,000.20	112,555,899.49	1,117,408.25	1,076,908,434.33
Aug	68,438,409.63	39,107,020.53	53,616,955.67	171,501,037.83	25,370,674.58	68,913,237.19	162,326,617.25	137,243,494.58	538,409,018.36	23,523,309.06	146,121,882.24	1,197,164.45	1,435,768,821.37
Sep	81,174,128.75	51,501,554.76	58,104,791.47	204,056,688.73	63,246,197.07	174,562,749.46	172,521,502.90	138,936,277.91	626,755,883.05	25,607,188.82	182,077,675.02	11,177,650.78	1,789,722,288.71

Source: Reserve Bank of Zimbabwe, 2022

**TABLE 4.1 LENDING RATES (percent per annum)<sup>1</sup>**

**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	6.00-8500	39.13	38.10
Dec	6.00-8500	39.34	37.94
<b>2022</b>			
Jan	15.00-85.00	39.32	39.62
Feb	15.00-85.00	40.55	64.02
Mar	15.00-85.00	40.74	43.88
Apr	15.00-85.00	38.15	45.56
May	15.00-85.00	38.01	47.25
Jun	15.00-85.00	38.45	48.25
Jul	80.00-240.00	82.75	165.45
Aug	80.00-230.00	88.46	155.96
Sep	100.00-230.00	98.07	158.46

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
Aug	40.00	80.00-92.00
Sep	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 EQUIPMENT	HEALTH	TRANSPORT	COMMUNIC ATION	RECREATION & CULTURE	EDUCATION	RESTAUR ANTS & HOTELS	MISC. GOODS & SERVICES	TOTAL NON	FOOD & NON ALCOHOLIC BEVERAGES	ALL ITEMS
<b>WEIGHTS</b>	<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	25.84	26.87	41.42	31.94	35.89	36.98	14.77	23.74	8.37	22.62	25.66	29.83	31.68	30.70
Jul	19.38	13.04	43.58	22.31	27.94	21.44	3.73	11.61	7.95	15.76	18.93	22.42	29.08	25.56
Aug	15.49	15.58	6.64	10.54	13.24	7.39	5.81	8.81	8.58	12.92	13.21	10.62	14.25	12.38
Sep	3.96	4.87	12.08	1.02	3.47	2.16	8.64	4.45	30.04	2.62	1.70	5.15	1.75	3.47

Source: Zimstat, 2022

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

**(February 2019 = 100)**

	NON-FOOD INFLATION												FOOD INFLATION	ALL ITEMS
	ALCOHOLIC BEVERAGES & TOBACCO	CLOTHING & FOOTWEAR	HOUSING, WATER, ELECTRICITY, GAS & OTHER FUELS	FURNITURE AND EQUIPMENT	HEALTH	TRANSPORT	COMMUNICATION	RECREATION & CULTURE	EDUCATION	RESTAURANTS & HOTELS	MISC. GOODS & SERVICES	TOTAL NON FOOD	FOOD & NON ALCOHOLIC BEVERAGES	
<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>														
<b>Feb</b>	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
<b>Mar</b>	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
<b>Apr</b>	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
<b>May</b>	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
<b>Jun</b>	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
<b>Jul</b>	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
<b>Aug</b>	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
<b>Sep</b>	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
<b>Oct</b>	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
<b>Nov</b>	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
<b>Dec</b>	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>														
<b>Jan</b>	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
<b>Feb</b>	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
<b>Mar</b>	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
<b>Apr</b>	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
<b>May</b>	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
<b>Jun</b>	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
<b>Jul</b>	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
<b>Aug</b>	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
<b>Sep</b>	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
<b>Oct</b>	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
<b>Nov</b>	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
<b>Dec</b>	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>														
<b>Jan</b>	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
<b>Feb</b>	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
<b>Mar</b>	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
<b>Apr</b>	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
<b>May</b>	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
<b>Jun</b>	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
<b>Jul</b>	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
<b>Aug</b>	241.07	232.24	269.94	225.77	301.31	299.82	74.63	156.86	102.14	269.73	250.51	236.02	353.03	285.01
<b>Sep</b>	232.79	232.09	296.36	212.89	290.70	289.18	83.20	158.77	160.94	261.32	243.60	237.59	339.73	280.40

Source: Zimstat, 2022

**TABLE 11 : SELECTED INTERNATIONAL EXCHANGE RATES**

	USA	SOUTH AFRICAN	BOTSWANA	JAPANESE	EURO	POUND
END OF	Dollar	RAND	PULA	YEN		STERLING
<b>2020</b>						
Jan	17.100	1.1883	1.5922	0.1564	19.0000	22.5000
Feb	17.680	1.1779	1.6073	0.1608	19.2174	22.9610
Mar	21.160	1.2709	1.8384	0.1970	23.5111	26.1235
Apr	25.000	1.3448	2.0542	0.2321	27.1739	30.8642
May	25.000	1.3736	2.0695	0.2333	27.1739	30.8642
Jun	32.350	1.8876	2.7638	0.3007	36.4229	40.5346
Jul	68.943	4.1073	5.9515	0.6457	79.5784	87.2651
Aug	81.604	4.7435	7.0151	0.7697	96.5746	107.2191
Sep	82.250	4.9133	7.1482	0.7790	97.0112	106.6580
Oct	81.370	4.9403	7.1042	0.7734	95.7690	105.5999
Nov	81.679	5.2531	7.3127	0.7827	96.6100	107.8000
Dec	81.815	5.4767	7.5022	0.7878	99.5164	109.9537
<b>2021</b>						
Jan	82.070	5.4208	7.4794	0.7914	99.9148	111.9300
Feb	83.461	5.6470	7.6491	0.7927	100.9497	115.5931
Mar	83.996	5.5989	7.6072	0.7732	100.0262	116.3990
Apr	84.503	5.8973	7.8165	0.7766	102.4094	117.7721
May	84.726	6.1449	7.9642	0.7720	103.3021	120.1879
Jun	85.423	5.9577	7.8205	0.7730	101.6496	118.3071
Jul	85.637	5.8616	7.7630	0.7816	101.7414	119.4212
Aug	85.908	5.8726	7.7403	0.7818	101.5523	118.4462
Sep	87.665	5.7988	7.7321	0.7833	101.7268	117.8528
Oct	97.136	6.4164	8.5674	0.8544	113.3967	133.9944
Nov	102.075	6.5794	8.8336	0.9441	123.0208	146.6991
Dec	108.666	6.8292	9.2257	0.9441	123.0208	108.6660
<b>2022</b>						
Jan	115.422	7.4069	9.8109	0.9995	128.8401	154.8332
Feb	124.019	8.0738	10.7214	1.0732	138.2625	165.6148
Mar	142.424	9.8091	12.4763	1.1665	159.0161	186.8670
Apr	159.348	10.0334	13.1064	1.2217	167.9530	199.4880
May	290.888	18.7787	24.3182	2.2757	312.8351	367.1438
Jun	366.269	22.5194	29.7593	2.6861	382.8607	444.3572
Jul	416.289	25.2673	33.2407	3.1299	425.1560	507.7061
Aug	546.825	32.3336	42.8164	3.9498	548.9033	638.9381
Sep	621.532	34.5376	46.4284	4.2999	609.9716	691.9517

Source: Reserve Bank of Zimbabwe, 2022

1. ZWL\$ dollar per unit of foreign currency

**TABLE 12: ZIMBABWE STOCK MARKET STATISTICS**

END OF	Indices		Market Turnover		Market Capitalisation
	All Share*	Mining	ZWL\$ million	Volume of Shares	ZWL\$ millions
<b>2020</b>					
Jan	332.9	344.9	304.86	179,559,446	43,426.5
Feb	473.13	826.73	360.13	172,678,984	60,987.5
Mar	456.21	720.47	425.24	237,667,043	58,612.1
Apr	488.60	826.64	269.66	107,308,931	63,387.9
May	1180.14	1582.86	568.96	218,832,930	152,719.7
June*	1788.75	3995.48	379.93	519,901,300	228,577.1
Aug	1389.23	3709.15	1,026.76	164,501,200	175,678.4
Sep	1638.17	4128.52	4,640.88	1,093,040,821	206,502.5
Oct	1476.87	3792.35	986.70	397,006,127	179,690.0
Nov	1595.59	3322.22	4,103.78	470,899,659	193,270.8
Dec	2636.34	4134.09	2,734.50	316,737,200	317,879.3
<b>2021</b>					
Jan	3600.82	4356.74	3,513.59	2,477,166,688	434,856.23
Feb	4154.37	6683.44	1,529.25	149,031,800	501,184.95
Mar	4489.47	5315.39	4,517.14	203,633,747	531,742.64
Apr	4641.11	5061.28	3,075.98	223,494,202	540,745.24
May	5428.28	6820.54	3,917.41	188,748,200	634,011.15
Jun	6194.88	6211.49	4458.87	248,500,624	745,175.95
Jul	6818.29	6621.17	2921.32	181,010,800	803,900.15
Aug	6652.31	6115.85	3456.94	147,232,800	792,291.48
Sep	8580.16	6014.53	4730.25	2,909,442,557	1,032,472.92
Oct	11329.48	6652.04	5661.76	108,843,000	1,378,227.92
Nov	10695.57	7193.11	9883.24	791,653,520	1,290,069.75
Dec	12079.74	7815.37	17577.25	228,225,060	1,317,205.11
<b>2022</b>					
Jan	12079.74	8196.79	3704.23	82,402,101	1,475,217.45
Feb	14990.42	9300.03	7979.35	156,327,700	1,863,028.60
Mar	15858.92	11289.34	8186.00	117,815,800	1,964,738.42
Apr	28391.75	30527.28	11366.89	193,411,483	3,547,347.52
May	23072.46	20021.24	8211.45	195,475,400	2,893,011.70
June	19791.94	20021.24	14570.16	271,227,100	2,439,165.45
July	16594.91	20021.24	23673.34	239,937,180	2,068,222.01
Aug	13705.12	15473.37	8674.85	139,225,500	1,685,592.28
Sept	14771.65	18929.75	5128.54	137,092,750	1,819,157.07

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
August	2334295.0	-	152343.4	31418.6	178188.9	826377.1
September	2793056.6	-	177701.7	35144.4	202368.1	872807.4

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
August	1028.0	-	13686.8	489.1	76957.8	1623.7
September	1084.6	-	13818.4	455.5	71362.1	2225.2

*Source: Reserve Bank of Zimbabwe, 2022*