



MONTHLY ECONOMIC REVIEW



DECEMBER 2022

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SELECTED ECONOMIC INDICATORS

| | 2022 November | 2022 December | Month-on- Month Change (%) |
|---|------------------|------------------|----------------------------------|
| Reserve Money² (M0) (ZW\$ millions) | 98,860.66 | 104,043,818.22 | 5.24 |
| Money Supply² (M3) (ZW\$ millions) | 2,071,311.61 | 2,338,226.98 | 12.89 |
| Annual Inflation¹ (%) | 254.96 | 243.80 | -11.16 ^a |
| Blended Annual Inflation¹ (%) | 107.13 | 105.50 | -1.63 ^a |
| Monthly Inflation¹ (%) | 1.80 | 2.42 | 0.62 ^a |
| Blended Monthly Inflation¹ (%) | 1.37 | 1.30 | -0.07 ^a |
| National Payment System Transactions² (ZW\$ billions) | 4,582.65 | 4,990.33 | 8.90 |
| Nominal Lending Rate² (% per annum) | 100.00-290.00 | 100.00-290.00 | |
| | | | |

Sources:

1. Zimbabwe National Statistics Agency (ZIMSTAT)

2. Reserve Bank of Zimbabwe (RBZ)

a- Percentage point.

INTERNATIONAL COMMODITY PRICE DEVELOPMENTS

During the month of December 2022, international commodity prices for gold, platinum, copper and nickel firmed. However, palladium and Brent crude oil prices declined. Global market conditions for commodities were largely influenced by a weaker U.S dollar.

Precious Metals

Gold

Gold prices rose by 3.9%, from US\$1,730.52 per ounce in November 2022 to US\$1,795.97 per ounce in December 2022. Prices rose mainly on account of a softer US dollar.

Platinum

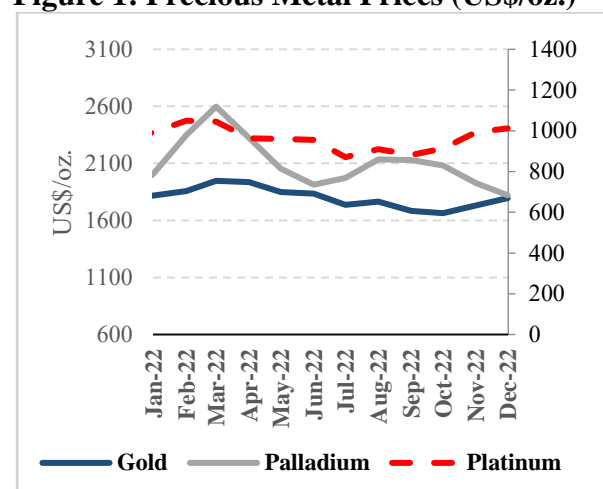
Platinum prices remained firm in December 2022, partially supported by the depreciation of the greenback against major international currencies. The price of the precious metal rose by 1.9%, from US\$993.02 per ounce in the previous month to US\$1,011.50 per ounce, during the month under review.

Palladium

Palladium prices retreated by 5.6%, from US\$1,928.52 per ounce in November 2022 to US\$1,820.88 per ounce, during the reporting month. The auto industry continued cutting down on production, amid sluggish global economic activity, which undermined the demand for the precious metal.

Figure 1 shows the developments in precious metal prices for the period from January 2022 to December 2022.

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



Source: Bloomberg, 2022

Base Metals

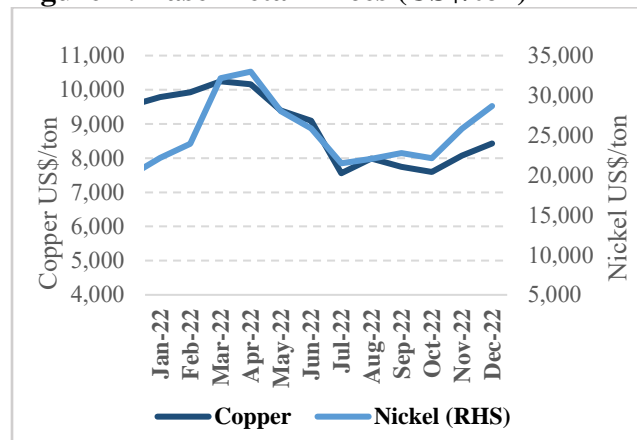
Copper

Copper prices increased by 4.4%, from US\$8,073.74 per tonne in the previous month to US\$8,425.20 per tonne in December 2022. This was mainly on account of the relaxation of China's Zero-Covid-19 policy.

Nickel

Nickel prices increased by 11.0%, from US\$25,830.52 per tonne in November 2022 to US\$28,681.85 per tonne in December 2022. This was mainly due to declining output in China and global supply chain bottlenecks. These factors constrained supply, against a background of strong demand for stainless steel and electric vehicle batteries. Figure 2 shows the developments in base metal prices for the period from January 2022 to December 2022.

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

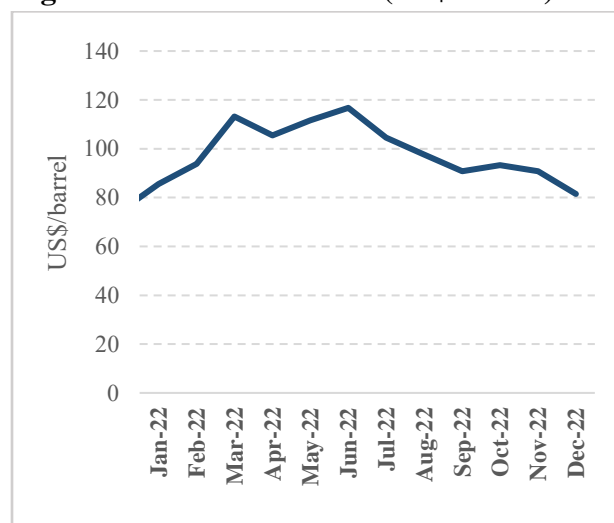


Source: Bloomberg, 2022

Brent Crude Oil

Brent crude oil prices declined by 10.1%, from US\$90.74 per barrel in November 2022 to US\$81.54 per barrel, during the month under review. The decline was underpinned by stringent Covid-19 containment measures in China, which contributed to lower global demand for the commodity.

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



Source: Bloomberg, 2022

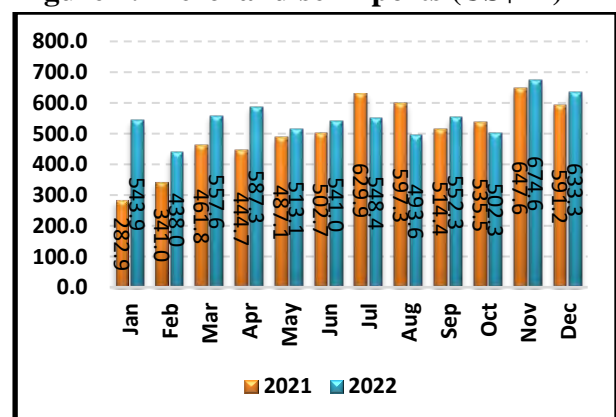
MERCHANDISE TRADE DEVELOPMENTS

Total merchandise trade amounted to US\$1.36 billion in December 2022, down by 7.6% from US\$1.48 billion in the previous month. The decline was on account of slowdowns in both exports and imports. On a year-on-year basis, however, total merchandise trade rose by about 6.9% from US\$1.28 billion recorded in the corresponding month in 2021.

Merchandise Exports

The country exported merchandise worth US\$633.3 million in December 2022, representing a 6.1% decline from the previous month outturn of US\$674.6 million. The decline in month-on-month exports was largely underpinned by lower export earnings for gold and PGMs, owing to tapering global commodity prices. Compared to the corresponding month in 2021, merchandise exports for the reporting month were 7.1% higher. Figure 4 shows monthly developments in the country's merchandise trade for 2021 and 2022.

Figure 4: Merchandise Exports (US\$ m)



Source: ZIMSTAT, 2022

The country's export basket continued to be dominated by primary commodities and in particular tobacco, PGMs, gold and industrial diamond, which contributed more than three quarters of export earnings in the reporting month. Notably, tobacco exports reached a peak during the month under review, due to the cyclical nature of its export cycle, which peaks in the last quarter of each year.

Table 1 shows developments in the country's exports for the months of November and December 2022.

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

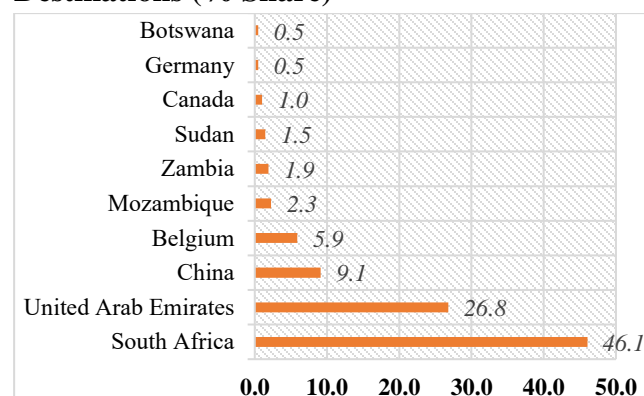
| | Nov-22 (US\$m) | Dec-22 (US\$m) | Nov-Dec Changes (%) | Share of Exports (%) |
|--------------------------------|-------------------|-------------------|---------------------------|-------------------------|
| Total Exports | 674.6 | 633.3 | -6.1 | 100.0 |
| <i>Of Which:</i> | | | | |
| Tobacco (Inc. cigarettes) | 178.0 | 196.7 | 10.5 | 31.1 |
| PGMs* | 213.7 | 176.5 | -17.4 | 27.9 |
| Gold | 183.8 | 143.3 | -22.0 | 22.6 |
| Industrial diamonds | 7.9 | 25.9 | 228.5 | 4.1 |
| Coal | 16.2 | 15.7 | -2.7 | 2.5 |
| Ferrochromium | 21.0 | 12.4 | -41.0 | 2.0 |
| Crocodile skins | 3.2 | 5.6 | 76.1 | 0.9 |
| Chromium ores and concentrates | 4.9 | 3.9 | -20.4 | 0.6 |
| Ginned cotton | 6.9 | 2.2 | -67.7 | 0.4 |
| Granite | 4.0 | 2.2 | -44.2 | 0.3 |

Source: ZIMSTAT & RBZ Calculations, 2022

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

During the month under review, the country's exports were mainly destined for South Africa (46.1%), U.A.E (26.8%), China (9.1%) and Belgium (5.9%). Figure 5 shows the country's major export markets, during the month under review.

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

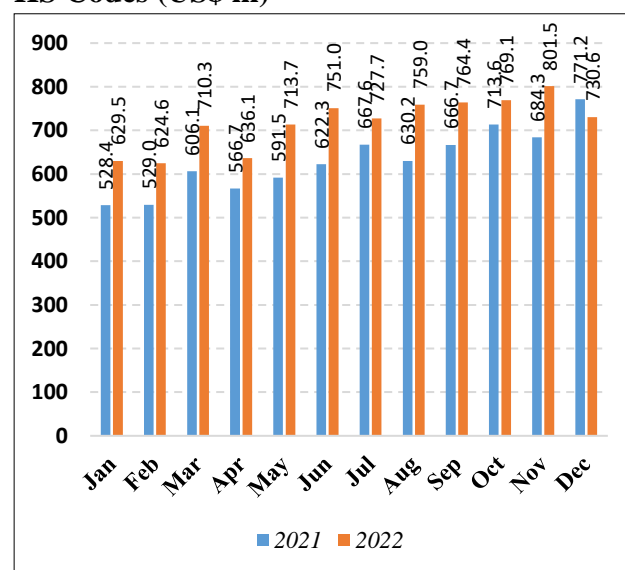


Source: ZIMSTAT & RBZ Calculations, 2022

Merchandise Imports

The country imported merchandise valued at US\$730.6 million in December, representing an 8.8% decline from US\$801.5 million recorded in the prior month. However, imports in the reporting month were 6.8% higher than those recorded in the comparable month in 2021, as shown in Figure 6.

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



Source: ZIMSTAT & RBZ Computations, 2022

The major import drivers during the month under review were diesel, unleaded petrol and crude soya bean oil, which accounted for 10.8%, 6.6% and 3.5% of total imports, respectively. Table 2 shows imports of major commodities for the months of November and December 2022.

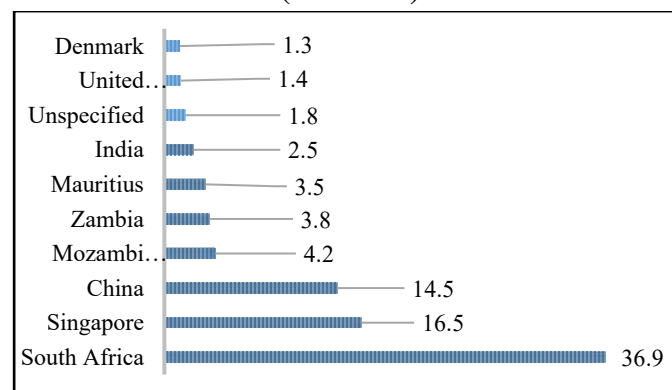
Table 2: Imports Classified by Harmonised Commodity Description and Code System

| | Nov-22 (US\$m) | Dec-22 (US\$m) | Nov-Dec Changes (%) | Share of Total Imports (%) |
|----------------------------|-------------------|-------------------|------------------------|-------------------------------|
| Total Imports | 801.5 | 730.6 | -8.8 | 100.0 |
| <i>Diesel</i> | 64.5 | 78.7 | 22.1 | 10.8 |
| <i>Unleaded petrol</i> | 26.3 | 48.2 | 83.3 | 6.6 |
| <i>Crude soya bean oil</i> | 23.3 | 25.7 | 10.3 | 3.5 |
| <i>Electricity</i> | 19.1 | 20.2 | 6.0 | 2.8 |
| <i>Rice</i> | 15.3 | 11.2 | -26.5 | 1.5 |
| <i>LP Gas</i> | 5.7 | 8.2 | 44.0 | 1.1 |
| <i>Jet A1</i> | 7.0 | 8.1 | 16.6 | 1.1 |
| <i>Fertilizers</i> | 11.7 | 31.1 | 166.1 | 4.3 |
| <i>Chemicals</i> | | | | |
| <i>Wheat</i> | 13.7 | 7.3 | -47.1 | 1.0 |
| <i>Machinery</i> | 3.4 | 6.1 | 77.0 | 0.8 |

Source: ZIMSTAT & RBZ Calculations, 2022

The country's imports for the month of December 2022 were mainly obtained from South Africa (36.9%), Singapore (16.5%), China (14.5%), Mozambique (4.2%), Zambia (3.8%) and other markets as shown in Figure 7.

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

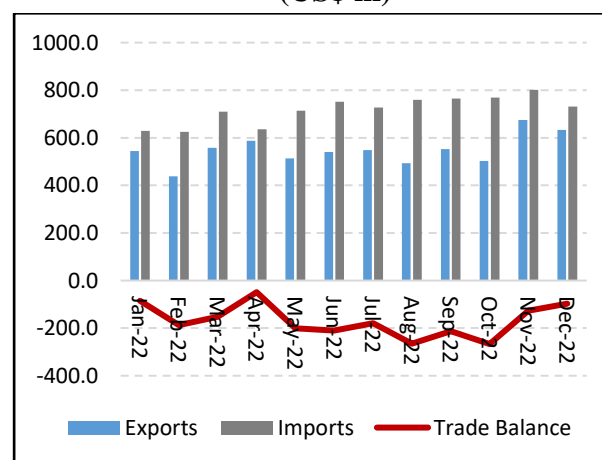


Source: ZIMSTAT & RBZ Calculations, 2022

Merchandise Trade Balance

The country's net external trade position was a deficit of US\$97.3 million in December 2022, down from the deficit of US\$126.8 million recorded in the previous month. Figure 8 shows the country's trade balance for the period from January 2022 to December 2022.

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



Source: ZIMSTAT & RBZ Computations, 2022

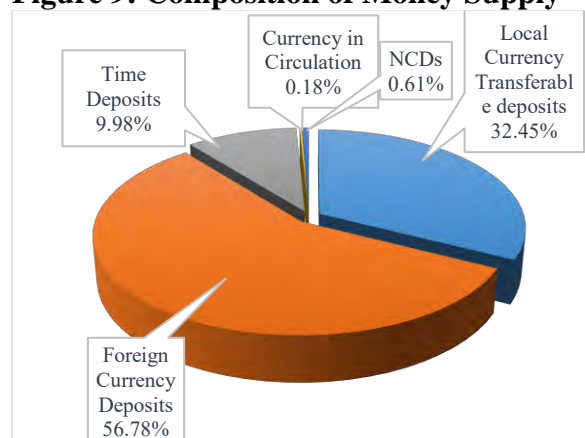
On a year-on-year basis, the country's trade balance marginally worsened from a deficit of US\$93.1 million in the corresponding month in 2021 to US\$97.3 million, during the month under review.

MONETARY DEVELOPMENTS¹

Broad money (M3) stock stood at ZW\$2,338.22 billion in December 2022, compared to ZW\$2,071.31 billion recorded in November 2022.

The money stock was composed of foreign currency deposits, 56.78%; local currency deposits, 43.04%; and currency in circulation, 0.18%. Figure 9 shows the composition of money supply.

Figure 9: Composition of Money Supply



Source: Reserve Bank of Zimbabwe, 2022

Month-on-month, broad money grew by 12.89% in December 2022, compared to 10.13% recorded in November 2022. The growth largely reflected increases of ZW\$115.80 billion and ZW\$106.09 billion in foreign currency accounts (FCAs) and local currency transferable deposits, respectively.

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

During the month under review, domestic claims increased by 13.94%, compared to 15.04% recorded in the previous month. The growth in domestic claims was due to increases of ZW\$104.74 billion and ZW\$98.55 billion in net claims on Government and credit to the private sector, respectively.

On an annual basis, broad money registered an increase of 391.88%, largely driven by the valuation changes of the foreign currency component of deposits, owing to exchange rate movements. Of the 391.88% annual increase in broad money, the foreign currency component contributed 234.96 percentage points, while local currency deposits contributed 156.93 percentage points.

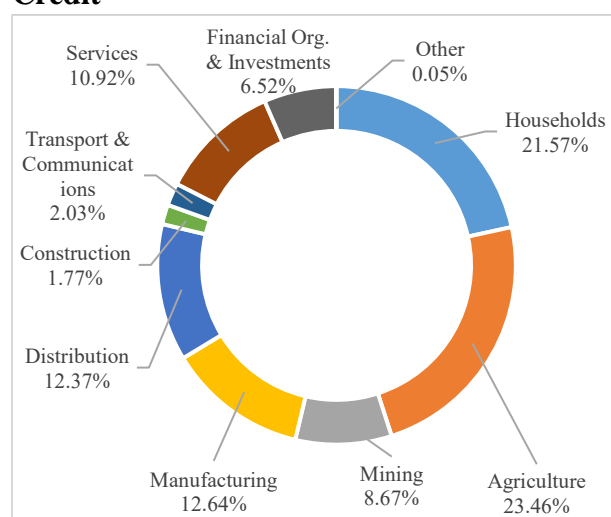
Over the period December 2021 to December 2022, the official exchange rate moved from ZW\$108.67 per US\$1 to ZW\$684.33 per US\$1, thus contributing to the growth of the Zimbabwe dollar equivalent of FCA deposits in money supply. The 530% cumulative depreciation in the exchange rate over the year, saw FCA deposits increasing from ZW\$210.70 billion in December 2021 to ZW\$1,327.59 billion in December 2022.

The annual growth in broad money was mainly driven by increases of ZW\$865.48 billion (388.23%) and ZW\$371.59 billion (446.49%) in credit to the private sector and net claims on Government, respectively. Of the ZW\$371.59 billion increase in net claims on Government, ZW\$137.31 billion was due to the accounting treatment of the utilization of Special Drawing

Rights (SDRs), which does not reflect actual lending to Government.

Credit to the private sector was mainly channeled to agriculture and households, which received 23.48% and 21.57% of the total credit, respectively. The manufacturing and distribution sectors received 12.64% and 12.37% of the credit, 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 utilized for recurrent expenditures, 31.08%; inventory build-up, 32.73%; and fixed capital investments, 16.25%.

STOCK MARKET DEVELOPMENTS

Zimbabwe Stock Exchange

During the month of December 2022, the Zimbabwe Stock Exchange (ZSE) recovered from losses realised in the previous month. As such, the All Share, Top 10, Top15 and

Medium Cap Indices added 33.73%, 44.91%, 42.31% and 11.41% to close the month at 19,493.85 points, 12,311.13 points, 13,436.28 points, and 36,642.44 points, respectively.

The mining index also added 0.04% to close the month at 25,487.77 points, compared to 25,478.67 points recorded in November 2022.

Figure 11: ZSE All Share, Top 10 and Mining Indices



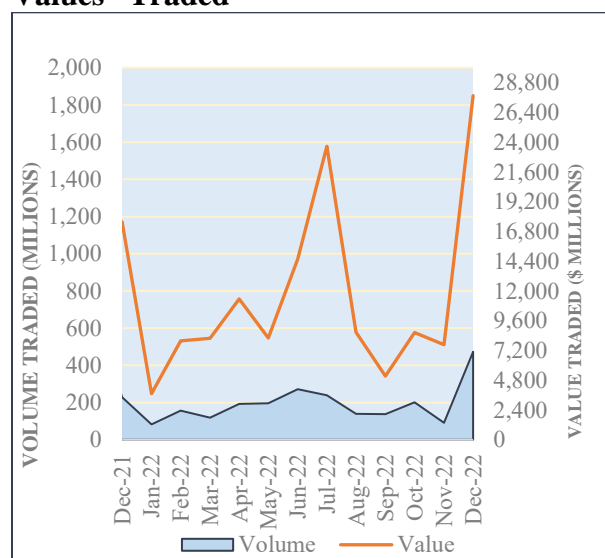
Source: Zimbabwe Stock Exchange, 2022

The cumulative volume and value of shares traded on the ZSE rose by 423.66% and 261.34% to 472.93 million shares and ZW\$27.75 billion, respectively. This compares to 90.31 million shares and ZW\$7.68 billion, respectively, recorded in the prior month.

The proportion of foreign purchases to the value of shares traded, however, declined to 0.76%, from 2.71% recorded in November 2022.

During the month under review, the ZSE net foreign position worsened from -ZW\$1.07 billion to -ZW\$21.62 billion.

Figure 12: ZSE Monthly Volumes and Values Traded



Source: Zimbabwe Stock Exchange, 2022

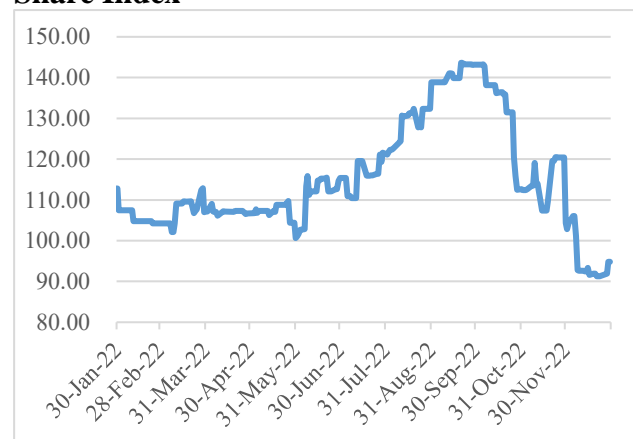
The reporting month saw the local bourse gain ZW\$434.67 billion or 26.99% worth of capitalization to close at ZW\$2 044.87 billion, reflecting positive trading. On a year-on-year basis, ZSE capitalization added ZW\$727.66 billion, or 55.24%, from ZW\$1 317.21 billion recorded in December 2021.

Victoria Falls Stock Exchange

The Victoria Falls Stock Exchange (VFEX) exhibited bearish sentiments for the third consecutive month. Resultantly, the VFEX All Share Index lost 9.12% to close at 94.83 points, from 104.34 points recorded in the prior month.

On an annual basis, the VFEX All Share Index lost 13.55%, from 109.69 points recorded in the comparable period last year.

Figure 13: Victoria Falls Stock Exchange All Share Index



Source: Victoria Falls Stock Exchange (VFEX), 2022

VFEX Market Capitalization

Despite the negative trading on the VFEX during the month under review, market capitalization increased by US\$0.19 billion or 76.70% to US\$0.44 billion. This compares with US\$0.25 billion recorded in November 2022.

The increase in VFEX capitalization emanated from new listings in the form of Simbisa Brands Limited, Nedbank Group Zimbabwe Limited and National foods Limited, that increased the number of outstanding shares on the market.

INFLATION OUTTURN

Annual Inflation

Annual headline inflation continued to slow down, as depicted by the decline from 254.96% in November 2022 to 243.76% in December 2022. This followed declines in both annual food and non-food inflation.

Annual food inflation stood at 285.19% in December 2022, down from 299.20% in

November 2022. Meat; bread and cereals drove food inflation, during the month under review.

Year-on-year, non-food inflation retreated by 9.34 percentage points to 212.68% in December 2022, from 222.02% in November 2022. Housing, water, electricity and gas; furniture and equipment; hospital services; and transport categories largely accounted for annual non-food inflation, during the reporting month.

Annual blended inflation receded by 1.63 percentage points to 105.50% in December 2022, from 107.13% recorded in November 2022. This followed the decline in both blended food and non-food inflation.

Annual blended food inflation declined by 3.6 percentage points to 162.7% in the month under analysis. Year-on-year blended non-food inflation also decreased from 77.2% in November 2022 to 76.0%, during the month under review.

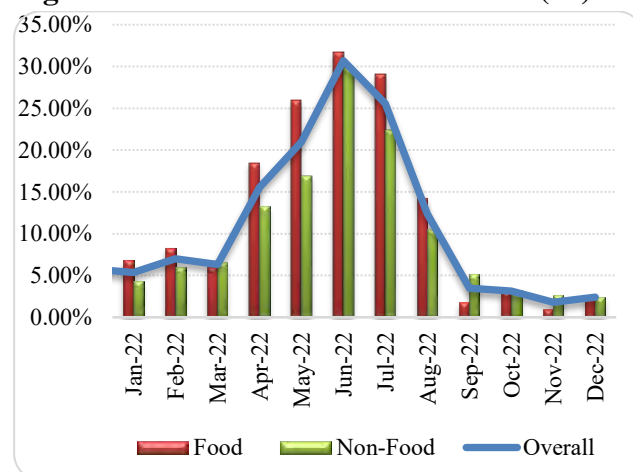
Monthly Inflation

Monthly inflation stood at 2.42% in December 2022, compared to 1.80% reported in November 2022. This reflected the pass-through effects of parallel market exchange rate depreciation, which occurred during the month of December 2022.

Month-on-month, food inflation rose from 0.92% in November 2022 to 2.50% in December 2022. Notable increases were recorded for bread and cereals, meat; as well as coffee, tea and cocoa.

Monthly non-food inflation fell from 2.62% in November 2022 to 2.36% in December 2022. Notable drivers of monthly non-food inflation were clothing and footwear, and furniture and equipment. However, the increases were more than offset by declines in communication, housing, water and electricity.

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



Source: ZIMSTAT, 2022

Monthly blended inflation shed 0.07 percentage points to 1.30% in December 2022, from 1.37% in November 2022.

NATIONAL PAYMENTS SYSTEM

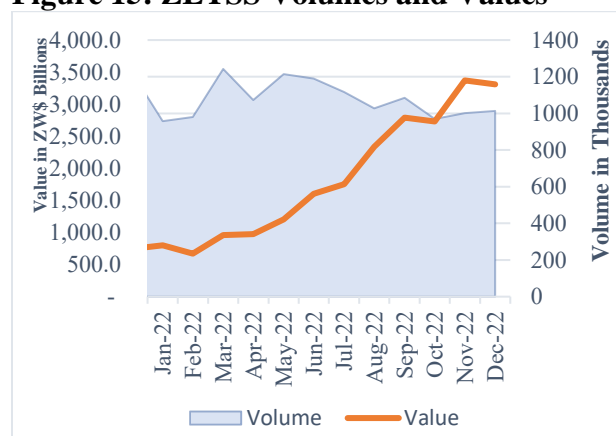
The total value of NPS transactions processed through the National Payment Systems (NPS) stood at ZW\$4.99 trillion in December 2022, up by 8.90% from ZW\$4.58 trillion recorded in the preceding month.

Zimbabwe Electronic Transfer Settlement System (ZETSS)

The value of RTGS transactions declined by 1.78%, from ZW\$3.38 trillion in the previous

month to close at ZW\$3.31 trillion in December 2022.

Figure 15: ZETSS Volumes and Values



Source: Reserve Bank of Zimbabwe, 2022

Cash Transactions

Cash-based transactions increased from ZW\$170.08 billion in November 2022 to ZW\$182.41 billion in December 2022.

Mobile and Internet Based Transactions

Mobile and internet-based transactions amounted to ZW\$1.36 trillion, during the month under analysis, representing an increase of 13.91% from ZW\$0.95 trillion recorded in November 2022.

Card Based Transactions

Card-based transactions increased by 22.61% to ZW\$323.66 billion in December 2022, from ZW\$263.97 billion recorded in the previous month.

RESERVE BANK OF ZIMBABWE

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

| | Jan-22 | Feb-22 | Mar-22 | Apr-22 | May-22 | Jun-22 | Jul-22 | Aug-22 | Sep-22 | Oct-22 | Nov-22 | Dec-22 |
|--|-----------------|-----------------|------------------|------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Net Foreign Assets | -440,559,292.65 | -471,346,132.81 | -543,454,309.01 | -607,806,554.74 | -1,139,041,286.30 | -1,440,376,428.47 | -1,799,900,028.55 | -1,795,279,800.26 | -1,954,300,330.22 | -2,033,984,124.20 | -2,085,714,926.41 | -2,349,872,967.37 |
| Central Bank(net) | -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 | -2,594,453,844.31 | -2,593,755,912.16 | -2,828,947,111.97 |
| Foreign Assets | 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 | 420,613,636.26 | 461,596,127.82 | 575,414,250.75 |
| Foreign Liabilities | 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 | 3,015,067,480.57 | 3,055,352,039.98 | 3,404,361,362.72 |
| Other Depository Corporations(net) | 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 | 560,469,720.11 | 508,040,985.75 | 479,074,144.60 |
| Foreign Assets | 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 | 714,553,928.34 | 647,684,732.33 | 656,889,016.74 |
| Foreign Liabilities | 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 | 154,084,208.23 | 139,643,746.58 | 177,814,872.15 |
| Net Domestic Assets (NDA) | 910,997,169.52 | 977,472,347.72 | 1,132,547,895.53 | 1,279,179,159.36 | 2,110,584,970.23 | 2,560,072,662.03 | 3,007,213,667.92 | 3,404,193,526.10 | 3,871,453,855.67 | 3,914,796,933.13 | 4,157,026,534.98 | 4,688,099,950.20 |
| Domestic Claims | 332,913,297.54 | 374,469,353.19 | 425,899,133.67 | 507,567,798.80 | 671,650,524.63 | 767,813,894.49 | 911,956,758.63 | 1,183,994,022.32 | 1,371,017,098.26 | 1,420,546,462.01 | 1,634,150,767.46 | 1,861,880,517.07 |
| Claims on Central Government(net) | 59,994,722.44 | 73,245,394.75 | 79,099,806.11 | 102,141,792.11 | 115,763,515.83 | 104,672,040.45 | 130,502,205.15 | 236,159,688.17 | 270,091,555.64 | 263,657,275.07 | 350,064,095.72 | 454,800,752.22 |
| Claims on Central Government | 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 | 426,472,842.49 | 532,069,052.32 | 613,516,289.65 |
| Central Bank | 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 | 274,598,654.32 | 333,135,150.34 | 324,557,907.30 |
| ODCs | 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 | 151,874,188.17 | 198,933,901.98 | 288,958,382.34 |
| Less Liabilities to Central Government | 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 | 162,815,567.42 | 182,004,956.59 | 158,715,537.42 |
| Central Bank | 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 | 156,141,911.29 | 175,273,582.39 | 150,848,789.30 |
| ODCs | 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 | 6,731,374.21 | 7,866,748.12 | 7,866,748.12 |
| Claims on Other Sectors | 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 | 1,156,889,186.94 | 1,284,086,671.74 | 1,407,079,764.84 |
| Other Financial Corporations | 7,156,496.45 | 7,232,833.43 | 7,747,219.19 | 8,597,004.25 | 9,322,673.95 | 10,177,451.55 | 14,828,545.88 | 17,449,153.84 | 18,825,212.19 | 143,782,090.97 | 143,554,205.91 | 157,280,627.89 |
| State and Local Government | 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 | 341,962.52 | 303,552.08 | 282,613.13 |
| Public Non Financial Corporations | 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 | 145,038,366.23 | 150,370,660.24 | 161,107,427.42 |
| Private Sector | 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 | 867,726,767.22 | 989,858,253.51 | 1,088,409,096.41 |
| Central Bank | 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 | 12,722,796.25 | 13,419,306.74 | 13,440,308.49 |
| ODCs | 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 | 855,003,970.96 | 976,438,946.77 | 1,074,968,787.92 |
| Other Items(Net) | -578,083,871.97 | -603,002,994.53 | -706,648,761.86 | -771,611,360.55 | -1,438,934,445.60 | -1,792,258,767.54 | -2,095,256,909.29 | -2,220,199,503.78 | -2,500,436,757.40 | -2,494,250,471.13 | -2,522,875,767.52 | -2,826,219,433.14 |
| Shares and Other Equity | -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 | -2,415,295,348.56 | -2,460,253,452.61 | -2,498,410,570.61 |
| Liabilities to Other Financial Corporations | 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 | 762,462.53 | 339,615.56 | 752,479.25 |
| Restricted Deposits | 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 | 47,084,275.28 | 59,785,332.00 | 34,134,982.33 |
| 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 |
| Other Items(net) | -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 | -126,801,860.37 | -122,747,262.48 | -362,696,324.10 |
| Broad Money-M3 | 470,437,876.87 | 506,126,214.91 | 589,093,586.52 | 671,372,604.62 | 971,543,683.94 | 1,119,696,233.56 | 1,207,313,639.37 | 1,608,913,725.83 | 1,917,153,525.45 | 1,880,812,808.93 | 2,071,311,608.56 | 2,338,226,982.83 |
| Securities Other than Shares Included in Broad Money | 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 | 15,558,863.88 | 13,438,521.87 | 14,148,964.76 |
| Broad Money-M2 | 466,752,545.93 | 501,670,024.14 | 584,582,691.76 | 667,125,676.69 | 965,378,340.49 | 1,112,538,296.45 | 1,199,175,765.34 | 1,596,128,151.09 | 1,903,106,030.11 | 1,865,253,945.05 | 2,057,873,086.69 | 2,324,078,018.07 |
| Other Deposits | 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 | 166,451,245.87 | 189,198,137.65 | 233,411,780.44 |
| Narrow Money-M1 | 427,464,720.85 | 454,155,285.76 | 530,433,488.84 | 614,481,640.63 | 895,379,518.67 | 1,031,647,432.84 | 1,104,973,664.87 | 1,461,955,622.01 | 1,746,038,037.35 | 1,698,802,699.18 | 1,868,674,949.05 | 2,090,666,237.62 |
| Transferable Deposits | 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 | 1,694,712,870.55 | 1,864,566,202.51 | 2,086,456,095.48 |
| Of which Foreign Currency Accounts | 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 | 1,131,298,129.20 | 1,211,793,829.42 | 1,327,590,772.37 |
| Currency Outside Depository Corporations | 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 | 4,089,828.63 | 4,108,746.53 | 4,210,142.14 |
| Memorandum Items | | | | | | | | | | | | |
| Reserve Money | 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 | 92,268,161.94 | 98,860,662.38 | 104,043,818.23 |
| FCAs as a Percentage of Deposits in M3 | 42.2% | 44.8% | 47.0% | 45.2% | 57.7% | 58.9% | 57.2% | 61.8% | 62.5% | 60.3% | 58.6% | 56.9% |
| End Period Exchange Rate | 115.42 | 124.02 | 142.42 | 159.35 | 301.50 | 370.96 | 443.88 | 546.83 | 621.89 | 632.77 | 654.93 | 684.33 |

Source: Reserve Bank of Zimbabwe, 2022

Notes:

- Depository corporations survey - formerly Monetary Survey.
- Broad money redefined using IMF's Monetary and Financial Statistics Manual of 2000. Major changes include exclusion of Government deposits held by banks from broad money.
- Transferable deposits made up of demand and savings deposits.
- NCDs are also referred to as securities included in broad money.
- All classes of time deposits, short and long term are classified as time deposits, which are also termed other deposits.
- Credit to the private sector now excludes claims on other financial corporations, as well as claims on state and local government (local authorities)
- Depository corporations made up of the Central Bank and other depository corporations
- Other depository corporations (ODCs) - Commercial banks, merchant banks, building societies and POSB.
- In December 2017, the statistics were adjusted in retrospect by reclassifying Securities issued under Aftrades from claims on government to claims on central bank
- In December 2017, the statistics were adjusted in retrospect by reclassifying amounts accessed by banks under the Aftrades from liabilities to Other Depository corporations and Other Financial Corporations to liabilities to Central Bank
- In December 2018, statistics were revised from November 2017 due to reclassification of lines of credit (foreign liabilities) that were initially classified as deposits included in broad money
- All monetary and financial statistics are valued in ZWL\$ since the introduction of the interbank foreign exchange market in February 2019

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

| | Jan-22 | Feb-22 | Mar-22 | Apr-22 | May-22 | Jun-22 | Jul-22 | Aug-22 | Sep-22 | Oct-22 | Nov-22 | Dec-22 |
|---|------------------------|------------------------|------------------------|------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| Net Foreign Assets | -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 | -2,594,453,844.31 | -2,593,755,912.16 | -2,828,947,111.97 |
| Claims on Non Residents | 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 | 420,613,636.26 | 461,596,127.82 | 575,414,250.75 |
| Official Reserves Assets | 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 | 265,887,215.65 | 301,307,551.70 | 404,381,641.59 |
| Other Foreign Assets | 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 | 154,726,420.61 | 160,288,576.12 | 171,032,609.16 |
| Less Liabilities to Non Residents | 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 | 3,015,067,480.57 | 3,055,352,039.98 | 3,404,361,362.72 |
| Short Term Liabilities | 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 | 1,398,159,992.55 | 1,431,029,164.32 | 1,673,917,354.18 |
| Other Foreign Liabilities* | 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 | 1,616,907,488.02 | 1,624,322,875.66 | 1,730,444,008.54 |
| of which blocked funds | 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 | 783,864,733.61 | 742,874,154.66 | 798,115,768.44 |
| Net Domestic Assets (NDA) | 595,796,383.98 | 636,602,481.08 | 745,479,564.79 | 823,635,174.38 | 1,507,595,691.24 | 1,836,540,085.80 | 2,167,740,219.40 | 2,319,139,878.80 | 2,627,633,649.47 | 2,686,722,006.25 | 2,692,616,574.53 | 2,932,990,930.20 |
| Domestic Claims | 45,764,983.60 | 56,431,583.21 | 59,280,671.72 | 73,729,321.44 | 98,948,909.09 | 86,265,289.61 | 121,100,451.59 | 232,699,771.22 | 241,166,538.97 | 235,988,125.06 | 281,625,189.08 | 301,167,715.61 |
| Net Claims on Central Government | 23,759,754.43 | 28,391,009.15 | 33,843,987.33 | 45,816,276.90 | 52,202,949.03 | 27,947,066.17 | 48,255,875.52 | 143,751,566.58 | 135,218,762.79 | 118,456,743.03 | 157,861,567.95 | 173,709,118.00 |
| Claims on Central Government | 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 | 274,598,654.32 | 333,135,150.34 | 324,557,907.30 |
| Of which: Securities Other than Shares | 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 | 32,085,268.08 | 58,861,123.74 | 95,209,423.88 |
| Loans | 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 | 242,513,386.24 | 274,274,026.60 | 229,348,483.42 |
| Loans and Advances | 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 | 71,871,537.43 | 103,632,177.79 | 62,318,200.45 |
| Amounts Due from Govt including SDR Draw | 29,720,052.83 | 29,733,820.69 | 29,733,820.69 | 29,733,820.69 | 29,733,820.69 | 29,733,820.69 | 29,733,820.69 | 167,030,282.97 | 167,030,282.97 | 167,030,282.97 | 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 | 0.00 |
| Less Liabilities to Central Government | 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 | 156,141,911.29 | 175,273,582.39 | 150,848,789.30 |
| Of which: Deposits | 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 | 156,141,911.29 | 175,273,582.39 | 150,848,789.30 |
| 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 |
| Claims on Other Sectors | 22,005,229.17 | 28,040,574.06 | 25,436,684.39 | 27,913,044.54 | 46,745,960.06 | 58,318,223.45 | 72,844,576.07 | 88,948,204.64 | 105,947,776.18 | 117,531,382.02 | 123,763,621.12 | 127,458,597.61 |
| Other Financial Corporations | 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 | 3,211,903.39 | 3,213,198.55 | 3,255,765.14 |
| 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 |
| Public Non Financial Corporations | 17,988,080.01 | 23,840,423.94 | 20,227,681.72 | 22,534,788.28 | 40,555,239.89 | 50,471,009.86 | 62,636,163.37 | 77,480,839.35 | 92,396,112.07 | 101,596,682.38 | 107,131,115.83 | 110,762,523.98 |
| Private Sector | 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 | 12,722,796.25 | 13,419,306.74 | 13,440,308.49 |
| Claims on Other Depository Corporations | 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 | 42,205,302.85 | 34,171,755.59 | 25,067,909.55 |
| Of which: Loans | 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 | 42,205,302.85 | 34,171,755.59 | 25,067,909.55 |
| Other Liabilities to ODCs | 92,445,342.97 | 98,771,358.77 | 116,286,172.05 | 137,938,275.04 | 213,473,187.99 | 234,624,636.96 | 352,778,125.95 | 516,479,509.63 | 514,761,587.21 | 554,976,245.35 | 681,837,090.96 | 691,773,493.01 |
| Of which: Aftades Balances | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Securities | 55,087,092.35 | 61,186,545.74 | 73,725,582.36 | 89,206,766.33 | 136,605,367.17 | 87,602,175.66 | 162,206,231.00 | 198,762,582.78 | 247,261,242.79 | 280,589,071.79 | 355,098,840.61 | 373,445,723.64 |
| Other Items(Net) | -636,865,583.85 | -673,232,217.80 | -791,721,093.43 | -875,960,866.59 | -1,614,961,249.38 | -1,974,951,446.35 | -2,388,281,414.87 | -2,576,477,704.28 | -2,860,511,797.67 | -2,963,504,823.70 | -3,058,656,720.83 | -3,298,528,798.05 |
| Shares and Other Equity | -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 | -2,968,624,968.16 | -3,039,020,578.83 | -3,212,151,922.95 |
| Other Items(Net) | 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 | -44,526,215.42 | -90,829,827.08 | -125,791,521.97 |
| 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 |
| Deposits and Securities Excluded from Base Mon | 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 | 49,646,359.89 | 71,193,685.08 | 39,414,646.86 |
| Monetary Base Incl. foreign currency clearing balances | 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 | 92,268,161.94 | 98,860,662.38 | 104,043,818.23 |
| Monetary Base | 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 | 92,268,161.94 | 98,860,662.38 | 104,043,818.23 |
| Bond Coins | 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 | 99,711.37 | 99,645.37 | 99,645.38 |
| Bond Notes | 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 | 7,012,718.25 | 7,260,471.73 | 7,472,198.27 |
| Liabilities to ODCs | 21,414,331.20 | 22,619,909.63 | 22,544,906.25 | 23,115,697.08 | 22,954,924.72 | 27,282,939.21 | 29,009,249.32 | 30,811,654.95 | 80,258,156.68 | 85,155,732.33 | 91,500,545.27 | 96,471,974.58 |
| Local Currency Reserve Deposits | 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 | 39,251,684.88 | 45,031,513.47 | 51,076,733.16 |
| 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 |
| Excess reserves | 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 | 100,364.99 | 100,364.99 | 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 |

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)

| | Jan-22 | Feb-22 | Mar-22 | Apr-22 | May-22 | Jun-22 | Jul-22 | Aug-22 | Sep-22 | Oct-22 | Nov-22 | Dec-22 |
|--|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|
| Net Foreign Assets | 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 | 560,469,720.11 | 508,040,985.75 | 479,074,144.60 |
| Claims on Non Residents | 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 | 714,553,928.34 | 647,684,732.33 | 656,889,016.74 |
| <i>Of Which: Foreign Currency</i> | 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 | 300,240,300.44 | 286,365,213.60 | 295,435,074.49 |
| <i>Deposits</i> | 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 | 412,875,019.01 | 359,879,184.65 | 359,872,194.36 |
| <i>Other</i> | 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 | 1,438,608.89 | 1,440,334.07 | 1,581,747.89 |
| Less Liabilities to Non Residents | 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 | 154,084,208.23 | 139,643,746.58 | 177,814,872.15 |
| <i>Of Which: Deposits</i> | 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 | 90,971,607.55 | 92,797,127.97 | 89,384,232.63 |
| <i>Loans</i> | 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 | 63,112,600.68 | 46,846,618.61 | 88,430,639.51 |
| <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 |
| Net Domestic Assets (NDA) | 339,241,242.96 | 365,997,720.68 | 410,548,022.91 | 479,033,352.08 | 628,106,440.87 | 753,463,074.66 | 866,386,967.85 | 1,113,922,948.02 | 1,325,580,796.37 | 1,313,691,175.57 | 1,547,753,523.21 | 1,849,663,031.57 |
| Domestic Claims | 287,148,313.94 | 318,037,769.98 | 366,618,461.95 | 433,838,477.37 | 572,701,615.54 | 681,548,604.87 | 790,856,307.03 | 951,294,251.11 | 1,129,850,559.29 | 1,184,558,336.95 | 1,352,525,578.38 | 1,560,712,801.46 |
| Net Claims on Central Government | 36,234,968.02 | 44,854,385.60 | 45,255,818.78 | 56,325,515.21 | 63,560,566.80 | 76,724,974.28 | 82,246,329.63 | 92,408,121.59 | 134,872,792.86 | 145,200,532.03 | 192,202,527.77 | 281,091,634.22 |
| <i>Claims on Central Government</i> | 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 | 151,874,188.17 | 198,933,901.98 | 288,958,382.34 |
| <i>Securities</i> | 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 | 151,757,709.91 | 198,814,372.89 | 288,843,960.96 |
| <i>Loans</i> | 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 | 116,478.26 | 119,529.09 | 114,421.39 |
| <i>Other</i> | - | - | - | - | - | - | - | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Less Liabilities to Central Government | 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 | 6,673,656.14 | 6,731,374.21 | 7,866,748.12 |
| <i>Of which: Deposits</i> | 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 | 6,673,656.14 | 6,731,374.21 | 7,866,748.12 |
| <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 |
| Claims on Other Sectors | 250,913,345.93 | 273,183,384.38 | 321,362,643.17 | 377,512,962.15 | 509,141,048.74 | 604,823,630.59 | 708,609,977.40 | 858,886,129.52 | 994,977,766.44 | 1,039,357,804.92 | 1,160,323,050.62 | 1,279,621,167.24 |
| <i>Other Financial Corporations</i> | 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 | 140,570,187.59 | 140,341,007.36 | 154,024,862.75 |
| <i>State and Local Government</i> | 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 | 341,962.52 | 303,552.08 | 282,613.13 |
| <i>Public Non Financial Corporations</i> | 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 | 43,441,683.85 | 43,239,544.41 | 50,344,903.44 |
| <i>Private Sector</i> | 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 | 855,003,970.96 | 976,438,946.77 | 1,074,968,787.92 |
| Claims on the Central Bank | 119,546,045.14 | 125,057,527.45 | 145,073,995.32 | 163,091,388.64 | 239,321,897.04 | 269,492,980.99 | 318,260,082.09 | 414,080,563.81 | 503,930,421.77 | 528,892,917.07 | 579,137,110.76 | 655,646,094.75 |
| <i>Currency</i> | 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 | 3,022,600.98 | 3,251,370.57 | 3,361,701.51 |
| <i>Reserves</i> | 116,654,826.22 | 122,479,784.35 | 142,962,464.82 | 160,466,532.20 | 236,166,037.22 | 266,691,822.61 | 315,832,475.04 | 411,439,928.20 | 501,007,601.27 | 525,870,316.09 | 575,885,740.19 | 652,284,393.24 |
| <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 |
| <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 |
| Liabilities to the Central Bank | 2,688,568.50 | 2,120,361.21 | 2,137,854.54 | 2,173,014.02 | 2,383,304.12 | 2,898,518.67 | 2,814,941.97 | 3,230,742.76 | 3,720,151.81 | 28,072,180.28 | 19,973,470.74 | 10,597,782.72 |
| Other Items(Net) | 64,764,547.62 | 74,977,215.54 | 99,006,579.83 | 115,723,499.90 | 181,533,767.59 | 194,679,992.54 | 239,914,479.29 | 248,221,124.14 | 304,480,032.88 | 371,687,898.16 | 363,935,695.20 | 356,098,081.93 |
| <i>Shares and Other Equity</i> | 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 | 553,329,619.60 | 578,767,126.22 | 713,741,352.34 |
| <i>Liabilities to other resident sectors</i> | 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 | 762,462.53 | 339,615.56 | 752,479.25 |
| <i>Other Items(Net)</i> | -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 | -182,404,183.97 | -215,171,046.59 | -358,395,749.66 |
| Deposits and Securities Included in Broad Money | 467,970,799.42 | 503,440,555.21 | 584,688,027.00 | 665,632,079.89 | 967,440,548.79 | 1,116,078,749.06 | 1,198,705,414.81 | 1,600,316,690.89 | 1,911,815,680.07 | 1,874,160,895.68 | 2,055,794,508.96 | 2,328,737,176.16 |
| <i>Deposits Included in Broad Money</i> | 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 | 1,858,602,031.80 | 2,042,355,987.09 | 2,314,588,211.40 |
| <i>Transferable Deposits</i> | 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 | 1,692,150,785.93 | 1,853,157,849.44 | 2,081,176,430.96 |
| <i>of which FCAs</i> | 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 | 1,131,156,966.82 | 1,211,583,916.42 | 1,325,367,130.51 |
| <i>Other Deposits</i> | 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 | 166,451,245.87 | 189,198,137.65 | 233,411,780.44 |
| <i>Money Market Instruments</i> | 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 | 15,558,863.88 | 13,438,521.87 | 14,148,964.76 |

Source: Reserve Bank of Zimbabwe, 2022

TABLE 4.1: OTHER DEPOSITORY CORPORATIONS -ASSETS

\$ millions

| End of | | | | | | | | | | | | | | | | | | | |
|--------|--------------------------|-------------------------------|-------------------------|---|-----------------------------------|-------------------------------------|----------------------------|-----------------------------------|-----------------------|--------------------|--------------------|---------------------|-----------------------|---------------------------------|--------------|------------------|--------------|-------------------------|-------------|
| | Bond Notes & Coins | Foreign Notes & Coin | Balances with RBZ | Balances with Other Depository Corporations | Balances with Foreign Banks | Other Claims on Non-residents | Debt Securities | | | | Loans and Advances | | | | Other claims | Contigent Assets | Other Assets | Non Financial Assets | TOTAL |
| | | | | | | | ¹ Securities | Local Government securities | Public Enterprises | Other ² | 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 |
| Oct | 3,022.6 | 300,240.3 | 525,870.3 | 104,483.2 | 389,979.7 | 22,895.3 | 151,757.7 | 0.0 | 204.7 | 4,590.6 | 116.5 | 342.0 | 43,335.5 | 936,397.1 | 58,632.8 | 165,306.9 | 267,183.8 | 298,996.3 | 3,273,355.4 |
| Nov | 3,251.4 | 286,365.2 | 575,885.7 | 111,716.1 | 342,790.1 | 17,089.0 | 198,814.4 | 0.0 | 142.0 | 6,078.2 | 119.5 | 303.6 | 43,195.4 | 1,042,144.5 | 73,069.8 | 170,944.8 | 232,107.1 | 302,373.7 | 3,406,390.5 |
| Dec | 3,361.7 | 295,435.1 | 652,284.4 | 119,932.8 | 351,906.8 | 7,965.4 | 288,844.0 | 0.0 | 20,072.7 | 8,831.7 | 114.4 | 282.6 | 30,272.3 | 1,143,910.8 | 84,048.5 | 159,126.2 | 234,748.7 | 418,944.7 | 3,820,082.5 |

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 Owning 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 Finacial 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 |
| Oct | 1,615,381.5 | 76,774.2 | 166,880.7 | 1,859,036.4 | 2,028.0 | 6,673.7 | 1,867,738.0 | 15,558.9 | 153,649.9 | 28,072.2 | 8,610.3 | 762.5 | 581,740.3 | 165,306.9 | 451,916.4 | 3,273,355.4 |
| Nov | 1,771,644.8 | 81,518.1 | 189,465.9 | 2,042,628.9 | 1,547.6 | 6,731.4 | 2,050,907.9 | 13,438.5 | 139,370.8 | 19,973.5 | 10,489.1 | 339.6 | 612,977.2 | 170,944.8 | 387,949.1 | 3,406,390.5 |
| Dec | 1,990,867.6 | 90,317.0 | 234,004.4 | 2,315,189.0 | 2,754.1 | 7,866.7 | 2,325,809.8 | 14,149.0 | 177,214.1 | 10,597.8 | 15,234.4 | 752.5 | 750,161.5 | 159,126.2 | 367,037.4 | 3,820,082.5 |

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 ¹ Securities | Local Government securities | Public Enterprises | Other ² | Government | Local Government | Public Enterprises | Other Institutional Units ³ | | | | | | |
| 2020 | | | | | | | | | | | | | | | | | | | | |
| Jan | 165.80 | 2,845.62 | 12,018.43 | 708.00 | 7,706.57 | 1,811.38 | 4,029.43 | - | 125.52 | 14.97 | 5.11 | 12.17 | 326.11 | 10,766.91 | 77.59 | 2,965.93 | 3,395.90 | 8,058.15 | 55,033.6 | |
| Feb | 251.70 | 2,756.57 | 12,731.97 | 889.16 | 8,264.76 | 1,532.87 | 3,877.19 | - | 117.45 | 13.99 | 5.15 | 11.56 | 329.47 | 11,656.91 | 88.37 | 5,441.70 | 11,907.90 | 8,653.69 | 68,530.4 | |
| Mar | 242.41 | 3,063.92 | 14,545.58 | 1,948.14 | 12,381.17 | 2,497.47 | 4,373.76 | - | 0.08 | 20.23 | 4.39 | 11.39 | 765.82 | 14,041.67 | 127.46 | 7,917.31 | 5,718.53 | 9,244.62 | 76,904.0 | |
| Apr | 263.29 | 3,147.75 | 16,673.44 | 1,287.51 | 13,285.14 | 3,056.32 | 4,235.96 | - | 0.08 | 18.39 | 4.47 | 9.75 | 834.72 | 14,864.30 | 129.90 | 7,642.80 | 6,534.14 | 9,703.93 | 81,691.9 | |
| May | 284.33 | 3,144.57 | 19,827.46 | 1,553.68 | 15,003.29 | 3,130.38 | 4,160.50 | - | 0.12 | 45.79 | 4.53 | 9.61 | 768.01 | 17,762.27 | 143.44 | 7,042.04 | 6,012.40 | 9,845.09 | 88,737.5 | |
| Jun | 515.11 | 8,372.39 | 26,368.55 | 3,570.85 | 34,550.44 | 7,527.46 | 5,841.98 | - | 0.12 | 90.14 | 4.29 | 9.41 | 2,010.79 | 26,638.87 | 215.56 | 24,299.33 | 14,590.26 | 18,983.05 | 173,588.6 | |
| Jul | 577.99 | 16,536.53 | 49,470.13 | 4,219.81 | 40,259.84 | 11,399.93 | 6,357.84 | - | - | 74.57 | 4.33 | 12.61 | 1,025.78 | 33,054.99 | 229.06 | 28,551.07 | 10,247.64 | 19,646.49 | 221,668.6 | |
| Aug | 821.16 | 26,519.73 | 49,165.59 | 4,265.44 | 38,763.72 | 14,219.24 | 6,484.68 | - | - | 39.07 | 14.05 | 14.74 | 1,046.29 | 38,741.31 | 231.00 | 25,354.64 | 9,460.49 | 19,961.16 | 235,102.3 | |
| Sep | 891.26 | 27,646.41 | 51,169.67 | 3,898.65 | 38,420.20 | 14,126.83 | 6,354.19 | - | - | 107.40 | 9.61 | 22.30 | 1,050.38 | 41,088.91 | 228.95 | 28,289.36 | 17,608.70 | 19,375.08 | 250,287.9 | |
| Oct | 896.48 | 29,309.79 | 60,589.19 | 3,602.58 | 38,877.31 | 13,530.74 | 7,763.97 | - | 20.06 | 109.83 | 17.57 | 22.18 | 1,019.00 | 48,440.92 | 268.07 | 29,764.70 | 15,978.22 | 19,616.63 | 269,827.2 | |
| Nov | 919.42 | 31,596.89 | 67,899.10 | 3,494.87 | 39,693.38 | 14,134.74 | 7,098.29 | - | 0.02 | 110.37 | 20.00 | 16.81 | 1,269.94 | 54,496.74 | 259.90 | 29,821.16 | 16,683.48 | 19,526.70 | 287,041.8 | |
| Dec | 1,019.76 | 36,507.59 | 70,392.07 | 4,949.48 | 37,346.17 | 10,803.58 | 9,985.57 | - | - | 1.18 | 23.30 | 26.76 | 1,269.01 | 62,953.03 | 718.16 | 29,608.01 | 12,793.91 | 28,230.82 | 306,628.4 | |
| 2021 | | | | | | | | | | | | | | | | | | | | |
| Jan | 1,237.43 | 39,565.64 | 71,463.64 | 12,288.89 | 39,092.85 | 10,921.99 | 8,281.80 | - | - | 1.18 | 16.67 | 18.01 | 1,264.28 | 71,090.96 | 718.83 | 25,036.22 | 12,333.21 | 32,123.11 | 325,454.7 | |
| Feb | 1,320.27 | 38,100.03 | 69,341.48 | 16,867.76 | 38,108.83 | 6,341.39 | 12,518.15 | - | - | 1.26 | 24.15 | 22.69 | 1,493.66 | 77,324.34 | 774.89 | 28,339.17 | 15,953.14 | 33,612.14 | 340,143.4 | |
| Mar | 1,244.16 | 38,369.53 | 76,479.44 | 5,317.61 | 41,401.24 | 8,733.65 | 15,889.61 | - | 19.21 | 34.56 | 15.17 | 21.67 | 1,309.75 | 80,607.03 | 878.97 | 32,908.13 | 19,302.34 | 30,861.86 | 353,393.9 | |
| Apr | 1,430.83 | 38,008.89 | 79,592.64 | 5,639.40 | 48,564.03 | 7,679.05 | 18,267.01 | - | 19.23 | 62.89 | 19.86 | 12.71 | 1,336.70 | 91,062.16 | 956.75 | 34,537.88 | 21,214.88 | 32,383.77 | 380,788.7 | |
| May | 1,648.09 | 28,677.21 | 87,611.51 | 6,479.66 | 59,745.10 | 11,582.44 | 18,846.75 | - | 152.75 | 93.37 | 21.77 | 16.58 | 1,263.75 | 94,790.46 | 990.41 | 35,592.28 | 21,398.95 | 31,307.45 | 400,218.5 | |
| Jun | 1,419.27 | 28,452.53 | 69,413.26 | 24,215.35 | 70,835.98 | 17,601.31 | 17,152.75 | - | 19.46 | 92.91 | 17.91 | 77.79 | 1,511.86 | 106,954.15 | 1,247.08 | 26,856.45 | 26,444.57 | 33,288.94 | 425,601.6 | |
| Jul | 1,794.72 | 29,100.73 | 97,429.50 | 15,901.02 | 79,937.02 | 25,314.30 | 21,665.10 | - | 290.76 | 47.39 | 17.32 | 67.80 | 1,351.13 | 117,348.16 | 1,301.18 | 26,869.18 | 29,079.64 | 33,587.68 | 481,102.6 | |
| Aug | 2,137.72 | 31,734.84 | 85,441.98 | 9,099.10 | 70,391.64 | 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 | |
| Oct | 1,704.79 | 281,204.64 | 480,106.49 | 94,573.08 | 343,440.15 | 22,895.35 | 136,939.74 | - | 204.69 | 2,201.55 | 116.48 | 341.96 | 22,935.50 | 852,069.39 | 15,525.65 | 165,306.91 | 232,188.99 | 245,924.22 | 2,897,679.6 | |
| Nov | 1,644.95 | 259,109.18 | 533,438.97 | 101,870.32 | 299,715.01 | 17,089.04 | 180,534.44 | - | 141.97 | 2,292.28 | 119.53 | 303.55 | 22,178.73 | 960,814.77 | 15,450.39 | 170,944.78 | 196,338.19 | 250,551.19 | 3,012,537.3 | |
| Dec | 1,778.71 | 263,863.65 | 603,136.26 | 110,935.77 | 299,087.30 | 7,965.37 | 266,725.41 | - | 79.26 | 3,887.78 | 114.42 | 282.61 | 30,272.25 | 1,066,654.12 | 16,130.63 | 159,126.16 | 189,560.01 | 344,235.10 | 3,363,834.8 | |

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 Owing to | | | Capital and Reserves | Contingent Liabilities | Other Liabilities | TOTAL |
|-------------|-------------|-----------|---------------|--------------------------------|-------------------------------|------------|-------------|-----------------|---------------------|------------------|-------------------------------|------------------------------|----------------------|------------------------|-------------------|-------------|
| | Demand | Savings | Time Deposits | Total Deposits from the public | Other Depository Corporations | Government | Total | | | RBZ | Other Depository Corporations | Other Financial Corporations | | | | |
| 2020 | | | | | | | | | | | | | | | | |
| 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 |
| 2021 | | | | | | | | | | | | | | | | |
| Jan | 158,888.8 | 28,456.6 | 10,150.2 | 197,495.5 | 2,580.8 | 5,423.4 | 205,499.8 | 1,142.5 | 12,732.6 | 391.1 | 519.6 | 376.7 | 50,147.7 | 25,036.2 | 29,608.5 | 325,454.7 |
| Feb | 162,092.2 | 26,146.3 | 12,239.7 | 200,478.2 | 2,809.1 | 4,762.5 | 208,049.7 | 1,150.4 | 12,833.2 | 409.2 | 540.7 | 609.9 | 54,930.3 | 28,339.2 | 33,280.7 | 340,143.4 |
| Mar | 165,101.1 | 30,313.5 | 12,276.4 | 207,691.0 | 4,541.2 | 4,845.3 | 217,077.6 | 1,331.7 | 11,620.2 | 75.4 | 1,136.7 | 408.9 | 58,208.9 | 32,908.1 | 30,626.5 | 353,393.9 |
| Apr | 191,923.5 | 31,441.3 | 11,549.5 | 234,914.3 | 2,195.0 | 5,346.7 | 242,455.9 | 1,190.1 | 11,503.5 | 176.5 | 757.1 | 409.9 | 60,361.3 | 34,537.9 | 29,396.5 | 380,788.7 |
| May | 194,108.9 | 40,921.9 | 15,896.4 | 250,927.2 | 1,705.9 | 6,802.1 | 259,435.2 | 1,186.9 | 11,783.3 | 654.2 | 145.2 | 429.0 | 61,202.0 | 35,592.3 | 29,790.4 | 400,218.5 |
| Jun | 211,950.0 | 40,878.5 | 18,536.0 | 271,364.4 | 2,696.6 | 6,202.3 | 280,263.2 | 1,211.8 | 11,575.5 | 662.3 | 368.5 | 462.6 | 63,417.5 | 26,856.5 | 40,783.7 | 425,601.6 |
| Jul | 226,860.1 | 48,928.9 | 19,775.4 | 295,564.4 | 2,991.7 | 5,012.2 | 303,568.3 | 1,169.2 | 12,552.8 | 706.9 | 476.2 | 552.8 | 66,514.1 | 26,869.2 | 68,693.1 | 481,102.6 |
| Aug | 237,167.0 | 38,425.4 | 25,114.2 | 300,706.5 | 3,601.5 | 5,873.7 | 310,181.7 | 1,216.2 | 13,354.7 | 1,444.4 | 1,678.3 | 478.6 | 72,123.3 | 32,281.1 | 58,597.3 | 491,355.6 |
| Sep | 263,598.2 | 37,954.3 | 21,954.4 | 323,506.9 | 3,643.0 | 3,469.0 | 330,618.9 | 2,141.0 | 11,770.4 | 1,453.1 | -110.6 | 375.4 | 71,255.0 | 31,981.0 | 46,729.4 | 496,213.6 |
| Oct | 299,038.0 | 50,766.0 | 22,882.7 | 372,686.7 | 2,824.1 | 3,023.7 | 378,534.5 | 2,411.8 | 14,077.4 | 1,095.3 | 1,109.9 | 503.1 | 78,644.6 | 49,581.0 | 61,280.0 | 587,237.6 |
| Nov | 307,063.4 | 52,309.9 | 27,875.3 | 387,248.6 | 3,325.7 | 2,764.9 | 393,339.3 | 2,869.4 | 12,437.2 | 2,726.5 | 1,352.5 | 347.1 | 89,288.6 | 52,327.7 | 61,678.3 | 616,366.5 |
| Dec | 334,599.0 | 58,318.5 | 30,455.6 | 423,373.1 | 3,842.1 | 3,855.7 | 431,070.9 | 3,027.0 | 13,896.4 | 2,808.1 | 1,693.3 | 139.8 | 109,665.4 | 60,917.0 | 63,170.8 | 686,388.6 |
| 2022 | | | | | | | | | | | | | | | | |
| Jan | 346,619.5 | 43,438.8 | 31,158.1 | 421,216.4 | 2,962.5 | 3,864.8 | 428,043.7 | 2,995.6 | 14,406.9 | 2,688.6 | 1,043.2 | 230.5 | 122,752.1 | 53,627.8 | 58,853.6 | 684,641.9 |
| Feb | 358,979.4 | 51,510.7 | 38,313.7 | 448,803.8 | 3,229.3 | 4,248.7 | 456,281.8 | 3,834.1 | 16,267.7 | 2,120.4 | 1,338.1 | 226.8 | 130,981.3 | 55,099.6 | 68,847.8 | 734,997.5 |
| Mar | 422,934.6 | 58,283.5 | 42,258.5 | 523,476.6 | 3,062.2 | 5,171.3 | 531,710.2 | 3,850.2 | 18,374.8 | 2,137.9 | 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 | 7,170.0 | 9,153.8 | 1,068,235.9 | 7,994.5 | 54,168.7 | 2,814.9 | 2,948.9 | 1,339.1 | 355,597.9 | 144,090.2 | 220,013.9 | 1,857,204.0 |
| Aug | 1,100,922.1 | 219,798.6 | 110,595.1 | 1,431,315.7 | 7,902.2 | 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 |
| Oct | 1,365,908.5 | 205,688.8 | 128,186.9 | 1,699,784.2 | 813.8 | 6,314.3 | 1,706,912.3 | 83,998.0 | 28,072.2 | 4,282.4 | 762.5 | 486,396.6 | 165,306.9 | 407,015.5 | 2,897,679.6 | |
| Nov | 1,481,503.5 | 243,239.9 | 146,530.0 | 1,871,273.4 | 291.3 | 6,366.6 | 1,877,931.3 | 12,665.1 | 67,318.9 | 19,973.5 | 5,349.1 | 339.6 | 514,200.0 | 170,944.8 | 343,815.1 | 3,012,537.3 |
| Dec | 1,697,008.7 | 235,271.2 | 181,090.6 | 2,113,370.5 | 1,514.4 | 7,399.5 | 2,122,284.4 | 13,296.8 | 106,071.5 | 10,597.8 | 9,610.4 | 752.5 | 621,113.3 | 159,126.2 | 320,981.8 | 3,363,834.8 |

TABLE 6.1: BUILDING SOCIETIES -ASSETS

\$ millions

| End of | Bond Notes & Coins | Foreign Notes & Coin | Balances with RBZ | Balances with Other Depository Corporations | Balances with Foreign Banks | Other Claims on Non-residents | Debt Securities | | | | Loans and Advances | | | Other Assets | Non Financial Assets | TOTAL |
|--------|--------------------------|-------------------------------|-------------------------|---|-----------------------------------|-------------------------------------|---------------------------------------|--------------------------------|--------------------|--------------------|--------------------|------------|-----------|--------------|-------------------------|-----------|
| | | | | | | | Government ¹ Securities | Local Government securities | Public Enterprises | Other ² | 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 |
| Oct | 1,158.3 | 14768.7 | 44,296.5 | 10013.7 | 44,664.1 | - | 14,109.9 | 0.0 | - | 1,142.4 | 16,817.7 | - | 123,793.8 | 30036.4 | 47,678.2 | 348,479.7 |
| Nov | 1,449.3 | 22456.9 | 41,398.0 | 9771.8 | 41,317.6 | - | 17,572.6 | 0.0 | - | 2,085.3 | 16,785.8 | - | 136,029.9 | 30694.0 | 46,275.8 | 365,836.9 |
| Dec | 1,470.7 | 23012.7 | 48,533.8 | 8913.7 | 50,229.0 | - | 21,411.1 | 0.0 | 19,993.4 | 2,176.2 | 17,693.7 | - | 119,322.3 | 39279.1 | 69,102.5 | 421,138.1 |

Source: Reserve Bank of Zimbabwe, 2022

Notes

1. Government securities include treasury bills and bonds

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

3. Includes households and other financial corporations,

TABLE 6.2: BUILDING SOCIETIES -LIABILITIES

\$ millions

| End of | | | | | | | Debt Securities | Foreign Liabilities | Amounts Owning to | | | Capital and Reserves | Other Liabilities | TOTAL |
|-------------|-----------|---------------|--------------------------------|-------------------------------|------------|-----------|-----------------|---------------------|-------------------|-------------------------------|------------------------------|----------------------|-------------------|-----------|
| | Savings | Time Deposits | Total Deposits from the public | Other Depository Corporations | Government | Total | | | RBZ | Other Depository Corporations | Other Financial Corporations | | | |
| 2020 | | | | | | | | | | | | | | |
| 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 |
| 2021 | | | | | | | | | | | | | | |
| Jan | 17,060.5 | 985.1 | 18,045.7 | 150.0 | 15.0 | 18,210.7 | 291.2 | 3,018.1 | 0.0 | 81.3 | 0.0 | 6,054.0 | 6,191.6 | 33,846.9 |
| Feb | 18,610.7 | 1,047.5 | 19,658.2 | 150.0 | 15.0 | 19,823.2 | 318.2 | 3,075.5 | 0.0 | 40.7 | 0.0 | 6,533.5 | 5,874.0 | 35,665.0 |
| Mar | 18,562.7 | 1,070.5 | 19,633.2 | 150.0 | 15.0 | 19,798.2 | 320.8 | 3,377.0 | 0.0 | 241.5 | 0.0 | 6,727.5 | 5,661.8 | 36,126.8 |
| Apr | 19,021.2 | 1,353.2 | 20,374.5 | 500.0 | 15.0 | 20,889.5 | 325.0 | 4,244.8 | 0.0 | 181.9 | 0.0 | 6,267.0 | 6,418.0 | 38,326.2 |
| May | 22,332.1 | 1,453.5 | 23,785.6 | 500.0 | 15.0 | 24,300.6 | 350.2 | 4,279.9 | 0.0 | 394.8 | 0.0 | 6,067.1 | 7,391.6 | 42,784.2 |
| Jun | 22,784.4 | 1,675.4 | 24,459.8 | 209.5 | 70.5 | 24,739.8 | 359.1 | 3,855.1 | 0.0 | 570.4 | 0.0 | 6,623.0 | 6,713.2 | 42,860.7 |
| Jul | 25,425.9 | 1,997.8 | 27,423.7 | 25.0 | 15.0 | 27,463.7 | 365.2 | 3,488.6 | 0.0 | 274.6 | 0.0 | 7,194.2 | 7,130.1 | 45,916.5 |
| Aug | 27,475.7 | 2,728.9 | 30,204.6 | 60.0 | 15.0 | 30,279.6 | 668.2 | 5,344.8 | 0.0 | 621.9 | 0.0 | 7,683.7 | 6,854.8 | 51,453.0 |
| Sep | 29,023.8 | 2,834.6 | 31,858.5 | 76.0 | 15.2 | 31,949.7 | 1,062.2 | 4,465.7 | 0.0 | 181.9 | 0.0 | 10,227.1 | 7,061.5 | 54,948.1 |
| Oct | 30,925.8 | 4,239.0 | 35,164.7 | 0.0 | 30.0 | 35,194.8 | 1,329.1 | 7,432.5 | 0.0 | 0.0 | 0.0 | 10,906.3 | 8,007.4 | 62,870.1 |
| Nov | 34,486.8 | 4,344.1 | 38,830.8 | 0.0 | 15.0 | 38,845.9 | 1,149.7 | 7,028.7 | 0.0 | 203.6 | 0.0 | 11,575.7 | 8,126.5 | 66,930.0 |
| Dec | 33,974.4 | 4,856.8 | 38,831.3 | 80.0 | 15.0 | 38,926.3 | 1,750.9 | 9,746.8 | 0.0 | 712.0 | 0.0 | 15,101.8 | 8,520.4 | 74,758.3 |
| 2022 | | | | | | | | | | | | | | |
| Jan | 31,695.1 | 5,983.6 | 37,678.7 | 0.0 | 15.0 | 37,693.7 | 1,771.4 | 10,991.6 | 0.0 | 373.7 | 0.0 | 18,063.5 | 10,937.0 | 79,830.9 |
| Feb | 37,132.1 | 7,089.1 | 44,221.1 | 0.0 | 15.0 | 44,236.1 | 1,703.8 | 14,215.9 | 0.0 | 431.6 | 0.0 | 18,241.5 | 11,325.7 | 90,154.6 |
| Mar | 44,187.4 | 6,190.7 | 50,378.1 | 0.0 | 15.0 | 50,393.1 | 1,742.3 | 15,620.9 | 0.0 | 501.9 | 0.0 | 20,548.8 | 14,430.4 | 103,237.4 |
| Apr | 52,979.2 | 6,553.0 | 59,532.2 | 0.0 | 15.0 | 59,547.2 | 1,536.3 | 17,027.1 | 0.0 | 704.1 | 0.0 | 23,099.0 | 14,854.4 | 116,768.1 |
| May | 86,411.7 | 6,683.0 | 93,094.7 | 0.0 | 15.0 | 93,109.8 | 1,477.7 | 34,306.7 | 0.0 | 1,033.4 | 0.0 | 22,645.2 | 23,325.7 | 175,898.5 |
| Jun | 98,008.7 | 8,427.1 | 106,435.9 | 1,030.1 | 15.0 | 107,481.1 | 1,496.4 | 40,346.3 | 0.0 | 1,200.6 | 0.0 | 42,213.2 | 26,895.5 | 219,633.0 |
| Jul | 111,583.1 | 9,489.2 | 121,072.3 | 1,072.6 | 15.0 | 122,159.9 | 1,225.0 | 46,145.1 | 0.0 | 2,071.5 | 0.0 | 55,131.6 | 16,832.0 | 243,565.1 |
| Aug | 133,071.2 | 11,398.3 | 144,469.5 | 1,625.2 | 15.0 | 146,109.7 | 1,382.6 | 55,691.4 | 0.0 | 2,979.3 | 0.0 | 60,157.4 | 15,056.7 | 281,377.1 |
| Sep | 143,338.6 | 28,284.7 | 171,623.3 | 0.0 | 15.0 | 171,638.3 | 1,339.9 | 62,659.9 | 0.0 | 3,613.8 | 0.0 | 79,343.1 | 17,410.1 | 336,005.2 |
| Oct | 122,775.3 | 20,897.6 | 143,672.9 | 1,214.2 | 15.0 | 144,902.1 | 1,707.3 | 69,651.9 | 0.0 | 4,327.9 | 0.0 | 86,799.2 | 41,091.4 | 348,479.7 |
| Nov | 130,892.9 | 23,401.5 | 154,294.3 | 1,256.4 | 13.0 | 155,563.7 | 1,855.1 | 72,052.0 | 0.0 | 5,140.0 | 0.0 | 89,895.0 | 41,331.2 | 365,836.9 |
| Dec | 149,207.3 | 30,517.1 | 179,724.4 | 1,239.7 | 103.8 | 181,068.0 | 1,933.7 | 71,142.6 | 0.0 | 5,623.9 | 0.0 | 118,486.1 | 42,883.8 | 421,138.1 |

Source: Reserve Bank of Zimbabwe, 2022

TABLE 7.1 : SECTORAL ANALYSIS OF COMMERCIAL BANKS LOANS AND ADVANCES

\$ ('000)

| END OF | AGRICULTURE | CONSTRUCTION | COMMUNICATION | DISTRIBUTION | FINANCIAL & | FINANCIAL | MANUFACTURING | MINING | SERVICES | TRANSPORT | INDIVIDUALS | CONGLOMERATES | TOTAL |
|--------|----------------|---------------|---------------|----------------|--------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|------------------|
| | | | | | INVESTMENTS | | ORGANISATIONS | | | | | | |
| 2020 | | | | | | | | | | | | | |
| 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 |
| 2021 | | | | | | | | | | | | | |
| 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 |
| 2022 | | | | | | | | | | | | | |
| Jan | 58,163,723.79 | 2,180,551.47 | 576,438.12 | 26,576,317.70 | 366,231.45 | 8,887,534.55 | 23,074,734.84 | 11,840,524.88 | 15,743,736.46 | 3,516,259.69 | 47,325,078.28 | 29,564.68 | 198,280,695.90 |
| Feb | 59,500,669.71 | 2,289,260.81 | 618,640.14 | 27,925,301.74 | 641,435.03 | 9,370,886.67 | 27,976,121.59 | 13,027,815.12 | 20,505,827.49 | 3,747,288.27 | 51,007,737.28 | 19,692.27 | 216,630,676.11 |
| Mar | 66,551,117.83 | 2,538,377.08 | 656,335.46 | 29,688,979.74 | 660,584.49 | 10,903,917.10 | 32,629,411.62 | 15,688,496.07 | 38,075,386.72 | 4,471,441.45 | 58,500,950.68 | 802,168.34 | 261,167,166.58 |
| Apr | 74,441,781.12 | 4,219,500.30 | 1,441,218.07 | 33,136,441.44 | 673,885.92 | 13,157,284.33 | 34,426,878.27 | 18,261,710.29 | 39,043,359.76 | 5,001,307.17 | 63,176,517.86 | 40,089.64 | 287,019,974.16 |
| May | 101,753,100.08 | 5,120,524.84 | 3,358,419.20 | 50,514,059.33 | 760,401.23 | 12,433,390.50 | 42,057,624.50 | 28,724,818.35 | 48,088,662.73 | 6,286,840.17 | 76,655,600.16 | 34,456.76 | 375,787,897.73 |
| June | 118,753,588.99 | 6,209,658.53 | 2,293,665.50 | 64,942,949.99 | 869,273.19 | 23,897,585.00 | 58,442,367.18 | 37,195,284.13 | 62,467,707.84 | 9,414,912.48 | 96,536,183.00 | 43,204.15 | 481,066,380.00 |
| July | 133,779,414.05 | 7,610,614.14 | 3,684,426.07 | 77,836,080.20 | 938,367.98 | 30,537,997.95 | 69,408,788.72 | 46,181,587.44 | 72,642,938.51 | 10,449,582.51 | 111,094,524.49 | 46,145.73 | 564,210,467.80 |
| Aug | 165,210,571.41 | 10,163,176.69 | 2,624,492.88 | 93,899,073.61 | 1,266,729.80 | 39,544,245.28 | 87,691,102.84 | 58,330,938.20 | 97,552,420.83 | 10,450,507.09 | 131,625,765.29 | 154,457.59 | 698,513,481.52 |
| Sept | 201,167,878.53 | 11,330,918.80 | 5,038,300.39 | 110,956,484.03 | 1,297,748.50 | 44,492,682.69 | 101,816,518.33 | 92,708,096.37 | 88,483,494.42 | 11,685,667.87 | 152,934,863.30 | 276,752.34 | 822,189,405.58 |
| Oct | 223,506,677.74 | 12,026,669.50 | 4,229,873.27 | 113,451,159.15 | 1,302,041.27 | 46,399,745.17 | 110,333,025.84 | 79,715,558.05 | 89,501,330.53 | 9,611,322.30 | 175,816,703.56 | 178,607.79 | 866,072,714.17 |
| Nov | 232,953,535.08 | 16,431,625.92 | 11,131,139.79 | 118,284,970.84 | 1,687,527.03 | 42,192,397.26 | 124,017,335.43 | 75,874,234.73 | 94,636,395.62 | 12,440,947.33 | 207,085,835.54 | 197,473.26 | 936,933,417.83 |
| Dec | 253,185,165.18 | 19,199,455.89 | 10,466,455.02 | 135,037,685.07 | 1,551,994.21 | 70,805,600.30 | 136,576,579.60 | 94,115,141.69 | 123,404,532.09 | 12,079,018.68 | 235,371,108.06 | 173,717.07 | 1,091,966,452.83 |

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 |
|-------------|----------------|---------------|----------------|----------------|-------------------------|-------------------------|----------------|----------------|----------------|---------------|----------------|---------------|------------------|
| 2020 | | | | | | | | | | | | | |
| 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 | | | | |
| 2021 | | | | | | | | | | | | | |
| 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 |
| 2022 | | | | | | | | | | | | | |
| 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 |
| Oct | 83,201,043.64 | 63,984,990.31 | 67,031,137.91 | 207,367,773.63 | 40,617,325.27 | 155,873,800.58 | 179,051,392.63 | 157,121,308.46 | 575,293,016.53 | 27,092,268.91 | 201,852,712.89 | 3,193,614.07 | 1,761,680,384.82 |
| Nov | 88,153,064.47 | 61,978,896.61 | 78,744,676.95 | 236,152,455.10 | 39,915,042.93 | 100,872,718.26 | 214,281,243.03 | 200,240,592.45 | 606,580,960.90 | 32,903,876.70 | 233,604,874.73 | 119,223.24 | 1,893,547,625.35 |
| Dec | 106,799,918.36 | 60,886,327.29 | 73,518,960.29 | 260,923,049.61 | 48,959,835.11 | 122,528,998.69 | 242,741,914.11 | 171,982,170.05 | 747,151,447.16 | 37,453,518.81 | 270,164,633.75 | 10,753,958.63 | 2,153,864,731.86 |

Source: Reserve Bank of Zimbabwe, 2022

TABLE 8.1: LENDING RATES (percent per annum)

| End of | Nominal Lending Rates ¹ | Commercial Banks | |
|-------------|---------------------------------------|------------------------|-----------|
| | | Weighted Lending Rates | |
| | | Individuals | Corporate |
| 2020 | | | |
| 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 |
| 2021 | | | |
| 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 |
| 2022 | | | |
| Jan | 15.00-85.00 | 39.32 | 39.62 |
| Feb | 15.00-85.00 | 40.55 | 64.02 |
| Mar | 15.00-85.00 | 40.74 | 43.88 |
| Apr | 15.00-85.00 | 38.15 | 45.56 |
| May | 15.00-85.00 | 38.01 | 47.25 |
| Jun | 15.00-85.00 | 38.45 | 48.25 |
| Jul | 80.00-240.00 | 82.75 | 165.45 |
| Aug | 80.00-230.00 | 88.46 | 155.96 |
| Sep | 100.00-230.00 | 98.07 | 158.46 |
| Oct | 100.00-290.00 | 99.37 | 115.26 |
| Nov | 100.00-290.00 | 99.03 | 110.97 |
| Dec | 100.00-290.00 | 99.02 | 110.83 |

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)

| | COMMERCIAL BANKS | |
|---------------|-------------------------|-----------------|
| END OF | SAVINGS | 3 MONTHS |
| 2020 | | |
| 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 |
| 2021 | | |
| 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 |
| 2022 | | |
| Jan | 0.50-12.00 | 2.00-26.00 |
| Feb | 0.50-12.00 | 2.00-26.00 |
| Mar | 0.50-12.00 | 2.00-26.00 |
| Apr | 0.50-12.50 | 2.00-30.00 |
| May | 0.50-12.50 | 2.00-32.00 |
| Jun | 0.50-12.50 | 2.00-32.00 |
| Jul | 40.00 | 80.00-92.00 |
| Aug | 40.00 | 80.00-92.00 |
| Sep | 40.00 | 80.00-92.00 |
| Oct | 40.00 | 80.00-92.00 |
| Nov | 40.00 | 80.00-92.00 |
| Dec | 40.00 | 80.00-95.00 |

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 |
|---------|-------------------------------------|---------------------------|---|-------------------------------|--------|-----------|-------------------|-------------------------|-----------|-----------------------------|------------------------------|-----------|--------------------------------------|--------------|
| WEIGHTS | 4.90 | 4.35 | 27.62 | 5.29 | 1.42 | 8.39 | 2.65 | 2.27 | 4.25 | 1.08 | 6.46 | 68.70 | 31.30 | 100 |
| 2020 | | | | | | | | | | | | | | |
| Jan | 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 |
| 2021 | | | | | | | | | | | | | | |
| 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 |
| 2022 | | | | | | | | | | | | | | |
| 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 |
| Oct | 1.82 | 2.58 | 4.21 | 2.06 | 2.05 | 2.09 | 6.83 | 4.45 | 2.15 | 3.29 | 4.27 | 3.24 | 3.06 | 3.15 |
| Nov | 1.47 | 1.98 | 1.15 | 1.73 | 1.45 | 1.95 | 7.54 | 2.94 | 5.24 | 6.76 | 4.42 | 2.62 | 0.92 | 1.80 |
| Dec | 2.69 | 2.82 | 0.75 | 2.33 | 2.13 | 3.04 | 4.59 | 2.47 | 0.37 | 1.85 | 2.89 | 2.36 | 2.50 | 2.42 |

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

| | NON-FOOD INFLATION | | | | | | | | | | | | FOOD INFLATION | |
|----------------|-------------------------------------|---------------------------|---|-------------------------------|-------------|-------------|---------------|-------------------------|-------------|----------------------------|-------------------------------|-------------------|---|--------------|
| | ALCOHOLIC BEVERAGES & TOBACCO | CLOTHING & FOOTWEAR | HOUSING, WATER, ELECTRICITY, GAS & OTHER FUELS | FURNITURE AND EQUIPMENT | HEALTH | TRANSPORT | COMMUNICATION | RECREATION & CULTURE | EDUCATION | RESTAURANTS & HOTELS | MIS C. GOODS & SERVICES | TOTAL NON FOOD | FOOD & NON ALCOHOLIC BEVERAGES | ALL ITEMS |
| WEIGHTS | 4.90 | 4.35 | 27.62 | 5.29 | 1.42 | 8.39 | 2.65 | 2.27 | 4.25 | 1.08 | 6.46 | 68.70 | 31.30 | 100 |
| 2020 | | | | | | | | | | | | | | |
| Feb | 710.29 | 629.57 | 603.89 | 254.34 | 523.95 | 785.04 | 498.64 | 946.38 | 604.12 | 262.80 | 507.72 | 839.15 | 462.64 | 540.16 |
| Mar | 807.36 | 721.94 | 814.31 | 444.09 | 667.21 | 1001.14 | 585.97 | 989.48 | 975.94 | 252.31 | 582.94 | 995.50 | 616.11 | 676.39 |
| Apr | 980.03 | 825.86 | 873.49 | 456.99 | 799.24 | 1048.61 | 622.22 | 984.76 | 1017.34 | 233.23 | 590.62 | 1097.13 | 663.66 | 765.57 |
| May | 953.34 | 881.65 | 935.22 | 461.76 | 878.64 | 1062.84 | 664.43 | 761.68 | 847.15 | 223.43 | 739.67 | 1254.79 | 700.38 | 785.55 |
| Jun | 842.04 | 863.68 | 411.42 | 725.77 | 1040.97 | 613.71 | 937.83 | 875.68 | 226.03 | 764.10 | 1184.15 | 678.29 | 835.56 | 737.26 |
| Jul | 914.97 | 925.92 | 424.89 | 761.12 | 913.86 | 750.68 | 2013.62 | 739.27 | 196.93 | 812.65 | 1138.04 | 755.27 | 976.73 | 837.53 |
| Aug | 842.90 | 895.39 | 374.89 | 735.12 | 909.62 | 611.88 | 1405.52 | 702.75 | 413.11 | 810.44 | 1058.99 | 698.90 | 865.48 | 761.02 |
| Sep | 770.81 | 761.81 | 323.45 | 638.97 | 772.72 | 519.65 | 1681.32 | 619.53 | 508.37 | 742.51 | 820.76 | 619.77 | 724.40 | 659.40 |
| Oct | 544.43 | 544.11 | 252.56 | 452.09 | 554.64 | 404.46 | 1593.73 | 454.72 | 505.13 | 536.36 | 639.65 | 470.47 | 472.40 | 471.25 |
| Nov | 473.41 | 464.54 | 244.29 | 385.99 | 456.13 | 376.50 | 1404.55 | 368.00 | 420.46 | 386.63 | 509.46 | 413.85 | 385.02 | 401.66 |
| Dec | 437.80 | 412.80 | 163.67 | 350.75 | 401.81 | 341.52 | 1400.70 | 348.33 | 420.53 | 330.15 | 434.93 | 350.17 | 346.40 | 348.59 |
| 2021 | | | | | | | | | | | | | | |
| Jan | 451.53 | 399.55 | 174.78 | 358.95 | 414.96 | 348.54 | 1370.61 | 347.06 | 376.10 | 354.29 | 449.65 | 357.69 | 369.43 | 362.63 |
| Feb | 425.04 | 358.36 | 177.30 | 336.52 | 334.15 | 326.47 | 359.53 | 277.07 | 144.52 | 349.97 | 340.25 | 297.07 | 358.96 | 321.59 |
| Mar | 313.69 | 236.18 | 79.30 | 242.33 | 253.65 | 265.87 | 363.15 | 140.26 | 144.23 | 296.40 | 270.14 | 206.00 | 299.81 | 240.55 |
| Apr | 231.12 | 201.33 | 76.01 | 178.83 | 185.47 | 239.16 | 349.55 | 121.37 | 180.66 | 238.80 | 226.98 | 178.93 | 216.60 | 194.07 |
| May | 162.05 | 156.40 | 71.83 | 142.05 | 148.33 | 181.30 | 332.85 | 139.66 | 180.59 | 224.31 | 181.76 | 150.75 | 178.60 | 161.91 |
| Jun | 99.10 | 77.51 | 75.32 | 82.76 | 78.24 | 119.54 | 256.74 | 75.07 | 193.77 | 149.35 | 126.46 | 105.12 | 108.76 | 106.64 |
| Jul | 54.42 | 33.47 | 59.60 | 43.58 | 46.40 | 48.44 | 63.09 | 52.59 | 192.16 | 89.35 | 73.95 | 57.33 | 55.09 | 56.37 |
| Aug | 48.62 | 30.42 | 59.15 | 40.69 | 45.54 | 40.10 | 46.78 | 45.94 | 63.03 | 83.38 | 66.37 | 50.07 | 50.47 | 50.25 |
| Sep | 54.44 | 34.53 | 61.63 | 45.76 | 50.77 | 44.60 | 26.84 | 43.02 | 33.07 | 91.94 | 60.93 | 49.48 | 54.52 | 51.55 |
| Oct | 53.91 | 37.62 | 42.51 | 52.82 | 59.36 | 53.46 | 31.90 | 48.25 | 30.12 | 100.00 | 62.62 | 49.81 | 61.35 | 54.49 |
| Nov | 55.23 | 37.74 | 44.01 | 55.75 | 67.07 | 56.38 | 43.70 | 50.46 | 30.85 | 112.50 | 68.38 | 53.57 | 65.39 | 58.40 |
| Dec | 58.74 | 41.06 | 48.41 | 58.21 | 72.99 | 61.17 | 42.48 | 54.57 | 31.36 | 121.06 | 75.77 | 57.74 | 64.91 | 60.74 |
| 2022 | | | | | | | | | | | | | | |
| Jan | 57.49 | 43.55 | 49.06 | 60.90 | 67.83 | 61.99 | 42.62 | 60.55 | 35.42 | 118.79 | 75.57 | 58.59 | 63.31 | 60.61 |
| Feb | 62.76 | 53.68 | 50.47 | 67.02 | 72.05 | 66.45 | 44.98 | 69.00 | 45.86 | 126.30 | 80.66 | 63.69 | 69.29 | 66.11 |
| Mar | 69.51 | 64.64 | 51.34 | 72.32 | 76.66 | 84.28 | 48.39 | 73.28 | 49.79 | 128.76 | 88.93 | 70.87 | 75.09 | 72.70 |
| Apr | 93.55 | 79.70 | 82.80 | 90.98 | 98.73 | 106.12 | 49.43 | 92.38 | 53.56 | 177.97 | 103.32 | 90.62 | 104.05 | 96.43 |
| May | 120.52 | 121.78 | 96.06 | 109.52 | 134.07 | 147.00 | 51.63 | 83.21 | 69.66 | 158.16 | 137.39 | 114.79 | 154.57 | 131.74 |
| Jun | 170.03 | 173.04 | 152.72 | 164.89 | 208.25 | 227.24 | 71.33 | 122.53 | 74.10 | 210.83 | 186.59 | 167.17 | 224.80 | 191.56 |
| Jul | 211.82 | 201.99 | 255.69 | 211.35 | 277.03 | 290.11 | 77.60 | 143.28 | 86.85 | 243.77 | 229.24 | 218.79 | 308.97 | 256.94 |
| Aug | 241.07 | 232.24 | 269.94 | 225.77 | 301.31 | 299.82 | 74.63 | 156.86 | 102.14 | 269.73 | 250.51 | 236.02 | 353.03 | 285.01 |
| Sep | 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 |
| Oct | 221.77 | 224.88 | 305.85 | 201.70 | 273.06 | 263.38 | 81.35 | 156.66 | 159.83 | 243.66 | 239.43 | 230.17 | 321.32 | 268.79 |
| Nov | 212.20 | 219.12 | 293.08 | 195.20 | 258.64 | 250.91 | 78.32 | 155.88 | 170.00 | 230.89 | 235.31 | 222.02 | 299.20 | 254.96 |
| Dec | 199.74 | 210.82 | 282.31 | 188.01 | 247.74 | 238.60 | 85.92 | 152.06 | 169.46 | 217.25 | 218.34 | 212.68 | 285.19 | 243.76 |

TABLE 11 : SELECTED INTERNATIONAL EXCHANGE RATES

| | USA | SOUTH AFRICAN | BOTSWANA | JAPANESE | EURO | POUND |
|-------------|---------|---------------|----------|----------|----------|----------|
| END OF | Dollar | RAND | PULA | YEN | | STERLING |
| 2020 | | | | | | |
| 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 |
| 2021 | | | | | | |
| 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 |
| 2022 | | | | | | |
| Jan | 115.422 | 7.4069 | 9.8109 | 0.9995 | 128.8401 | 154.8332 |
| Feb | 124.019 | 8.0738 | 10.7214 | 1.0732 | 138.2625 | 165.6148 |
| Mar | 142.424 | 9.8091 | 12.4763 | 1.1665 | 159.0161 | 186.8670 |
| Apr | 159.348 | 10.0334 | 13.1064 | 1.2217 | 167.9530 | 199.4880 |
| May | 290.888 | 18.7787 | 24.3182 | 2.2757 | 312.8351 | 367.1438 |
| Jun | 366.269 | 22.5194 | 29.7593 | 2.6861 | 382.8607 | 444.3572 |
| Jul | 416.289 | 25.2673 | 33.2407 | 3.1299 | 425.1560 | 507.7061 |
| Aug | 546.825 | 32.3336 | 42.8164 | 3.9498 | 548.9033 | 638.9381 |
| Sep | 621.532 | 34.5376 | 46.4284 | 4.2999 | 609.9716 | 691.9517 |
| Oct | 632.137 | 34.7014 | 47.2839 | 4.2742 | 628.8500 | 732.8998 |
| Nov | 654.865 | 38.5947 | 51.0140 | 4.7279 | 677.5889 | 784.3319 |
| Dec | 671.447 | 39.5836 | 52.6414 | 5.0669 | 715.4935 | 809.2610 |

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 ZWL\$ millions |
|-------------|------------|----------|-----------------|------------------|---|
| | All Share* | Mining | ZWL\$ million | Volume of Shares | |
| 2020 | | | | | |
| Jan | 332.9 | 344.9 | 304.86 | 179,559,446 | 43,426.5 |
| Feb | 473.13 | 826.73 | 360.13 | 172,678,984 | 60,987.5 |
| Mar | 456.21 | 720.47 | 425.24 | 237,667,043 | 58,612.1 |
| Apr | 488.60 | 826.64 | 269.66 | 107,308,931 | 63,387.9 |
| May | 1180.14 | 1582.86 | 568.96 | 218,832,930 | 152,719.7 |
| June* | 1788.75 | 3995.48 | 379.93 | 519,901,300 | 228,577.1 |
| Aug | 1389.23 | 3709.15 | 1,026.76 | 164,501,200 | 175,678.4 |
| Sep | 1638.17 | 4128.52 | 4,640.88 | 1,093,040,821 | 206,502.5 |
| Oct | 1476.87 | 3792.35 | 986.70 | 397,006,127 | 179,690.0 |
| Nov | 1595.59 | 3322.22 | 4,103.78 | 470,899,659 | 193,270.8 |
| Dec | 2636.34 | 4134.09 | 2,734.50 | 316,737,200 | 317,879.3 |
| 2021 | | | | | |
| Jan | 3600.82 | 4356.74 | 3,513.59 | 2,477,166,688 | 434,856.23 |
| Feb | 4154.37 | 6683.44 | 1,529.25 | 149,031,800 | 501,184.95 |
| Mar | 4489.47 | 5315.39 | 4,517.14 | 203,633,747 | 531,742.64 |
| Apr | 4641.11 | 5061.28 | 3,075.98 | 223,494,202 | 540,745.24 |
| May | 5428.28 | 6820.54 | 3,917.41 | 188,748,200 | 634,011.15 |
| Jun | 6194.88 | 6211.49 | 4458.87 | 248,500,624 | 745,175.95 |
| Jul | 6818.29 | 6621.17 | 2921.32 | 181,010,800 | 803,900.15 |
| Aug | 6652.31 | 6115.85 | 3456.94 | 147,232,800 | 792,291.48 |
| Sep | 8580.16 | 6014.53 | 4730.25 | 2,909,442,557 | 1,032,472.92 |
| Oct | 11329.48 | 6652.04 | 5661.76 | 108,843,000 | 1,378,227.92 |
| Nov | 10695.57 | 7193.11 | 9883.24 | 791,653,520 | 1,290,069.75 |
| Dec | 12079.74 | 7815.37 | 17577.25 | 228,225,060 | 1,317,205.11 |
| 2022 | | | | | |
| Jan | 12079.74 | 8196.79 | 3704.23 | 82,402,101 | 1,475,217.45 |
| Feb | 14990.42 | 9300.03 | 7979.35 | 156,327,700 | 1,863,028.60 |
| Mar | 15858.92 | 11289.34 | 8186.00 | 117,815,800 | 1,964,738.42 |
| Apr | 28391.75 | 30527.28 | 11366.89 | 193,411,483 | 3,547,347.52 |
| May | 23072.46 | 20021.24 | 8211.45 | 195,475,400 | 2,893,011.70 |
| June | 19791.94 | 20021.24 | 14570.16 | 271,227,100 | 2,439,165.45 |
| July | 16594.91 | 20021.24 | 23673.34 | 239,937,180 | 2,068,222.01 |
| Aug | 13705.12 | 15473.37 | 8674.85 | 139,225,500 | 1,685,592.28 |
| Sept | 14771.65 | 18929.75 | 5128.54 | 137,092,750 | 1,819,157.07 |
| Oct | 15072.14 | 23659.53 | 8657.90 | 201,566,548 | 1,826,101.68 |
| Nov | 14577.46 | 25478.67 | 7680.78 | 90,311,600 | 1,610,203.36 |
| Dec | 19493.85 | 25487.77 | 27753.79 | 472,922,400 | 2,044,869.14 |

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)

| END OF | ZETSS | CHEQUE | POS | ATM | MOBILE | INTERNET |
|---------------|--------------|---------------|------------|------------|---------------|-----------------|
| 2020 | | | | | | |
| 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 |
| 2021 | | | | | | |
| Jan | 255551.3 | - | 21042.2 | 2300.3 | 35349.1 | 66624.4 |
| Feb | 226335.8 | - | 22882.6 | 2288.9 | 36434.4 | 63598.2 |
| Mar | 320422.1 | - | 28569.9 | 3316.6 | 44524.0 | 86463.9 |
| Apr | 288958.8 | - | 30071.5 | 2807.0 | 44131.6 | 90580.4 |
| May | 361427.1 | - | 36765.1 | 3193.7 | 49745.8 | 89471.3 |
| Jun | 388757.5 | - | 38540.1 | 3200.0 | 51437.4 | 115145.7 |
| Jul | 379659.9 | - | 45808.1 | 2489.1 | 57565.8 | 145027.0 |
| Aug | 397539.0 | - | 52853.9 | 4086.0 | 60908.4 | 159206.6 |
| Sep | 477933.6 | - | 52262.7 | 4179.5 | 64139.2 | 181194.8 |
| Oct | 481180.9 | - | 53165.9 | 3839.9 | 65329.0 | 197972.5 |
| Nov | 621896.7 | - | 56025.3 | 4877.0 | 63017.5 | 252407.9 |
| Dec | 747035.6 | - | 67903.9 | 4705.5 | 76511.6 | 264749.2 |
| 2022 | | | | | | |
| Jan | 802677.7 | - | 55961.6 | 5074.7 | 53456.3 | 218545.3 |
| Feb | 672723.0 | - | 59581.6 | 5607.0 | 66812.0 | 238910.8 |
| Mar | 961452.0 | - | 75050.7 | 7882.2 | 82886.9 | 342168.7 |
| Apr | 976617.2 | - | 89192.6 | 8391.5 | 89672.0 | 293204.6 |
| May | 1205990.0 | - | 110807.3 | 13712.8 | 106881.8 | 469185.2 |
| June | 1601225.3 | - | 134551.0 | 18810.6 | 123721.3 | 618347.5 |
| July | 1754112.0 | - | 170480.6 | 20413.1 | 172562.5 | 713401.1 |
| Aug | 2334295.0 | - | 152343.4 | 31418.6 | 178188.9 | 826377.1 |
| Sep | 2793056.6 | - | 177701.7 | 35144.4 | 202368.1 | 872807.4 |
| Oct | 2728731.3 | - | 186478.9 | 50202.3 | 209758.0 | 622412.8 |
| Nov | 3370779.9 | - | 202876.2 | 61086.7 | 213295.3 | 734610.6 |
| Dec | 3310814.9 | - | 246783.6 | 76872.0 | 249516.4 | 1106346.5 |

Source: Reserve Bank of Zimbabwe, 2022

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

| END OF | ZETSS | CHEQUE | POS | ATM | MOBILE | INTERNET |
|-------------|--------|--------|---------|-------|----------|----------|
| 2020 | | | | | | |
| 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 |
| 2021 | | | | | | |
| Jan | 720.0 | - | 9849.3 | 229.0 | 94691.4 | 872.2 |
| Feb | 806.0 | - | 12309.3 | 527.8 | 90078.0 | 754.9 |
| Mar | 1112.8 | - | 15178.8 | 751.0 | 105272.0 | 1003.7 |
| Apr | 951.7 | - | 15185.0 | 605.5 | 97253.3 | 1040.1 |
| May | 1029.8 | - | 16511.3 | 664.4 | 103708.7 | 994.8 |
| Jun | 1076.9 | - | 14797.9 | 581.9 | 99349.6 | 982.1 |
| Jul | 1028.2 | - | 15217.6 | 551.0 | 102587.6 | 980.8 |
| Aug | 1045.0 | - | 14624.5 | 475.4 | 105269.7 | 955.8 |
| Sep | 1193.1 | - | 15397.6 | 492.2 | 104141.9 | 2092.6 |
| Oct | 1114.2 | - | 18207.4 | 434.5 | 107294.6 | 2342.6 |
| Nov | 1144.9 | - | 17435.9 | 477.0 | 98386.5 | 2322.9 |
| Dec | 1220.3 | - | 20029.6 | 519.5 | 106428.6 | 2580.6 |
| 2022 | | | | | | |
| Jan | 957.9 | - | 15480.2 | 439.9 | 83661.8 | 1902.9 |
| Feb | 981.0 | - | 15190.4 | 433.7 | 78916.1 | 1895.3 |
| Mar | 1242.3 | - | 16967.6 | 519.1 | 87501.1 | 2128.6 |
| Apr | 1073.0 | - | 15906.2 | 458.0 | 82673.4 | 1937.6 |
| May | 1213.5 | - | 16069.9 | 477.8 | 78385.2 | 2001.2 |
| June | 1190.3 | - | 15304.7 | 474.2 | 75631.7 | 1705.1 |
| July | 1115.8 | - | 16063.8 | 517.0 | 88030.6 | 1866.7 |
| Aug | 1028.0 | - | 13686.8 | 489.1 | 76957.8 | 1623.7 |
| Sep | 1084.6 | - | 13084.7 | 455.5 | 71362.1 | 2225.2 |
| Oct | 969.3 | - | 12986.8 | 510.9 | 67641.7 | 1825.4 |
| Nov | 1001.4 | - | 12324.1 | 499.9 | 59151.5 | 2430.2 |
| Dec | 1013.6 | - | 14316.9 | 616.7 | 60584.5 | 2469.8 |

Source: Reserve Bank of Zimbabwe, 2022