



Reserve Bank of Zimbabwe. 80 Samora Machel Avenue, P.O. Box 1283, Harare, Zimbabwe.
Tel: 263 4 703000, 263 8677000477, Fax: 263 4 707800, Telex: 26033, 26075 RESZIM ZW, Website: www.rbz.co.zw

CONSOLIDATED BANKING INSTITUTIONS' INFORMATION AS AT 31 DECEMBER 2025

AFC COMMERCIAL BANK LIMITED

Name	AFC COMMERCIAL BANK LIMITED
Head Office	13 th Floor, Hurudza House 14/ 16 Nelson Mandela Avenue Harare
Contact Details (Physical and Postal Address; Telephones, Fax, E-Mail, Skype)	Postal Address P.O. Box 369, Harare Tel: +263 867 720 2202, +263 242 772 103-4, +263 712 837 031
Website and Social Media (Facebook, X, Instagram Etc)	https://afcholdings.co.zw/
Type of Bank	Commercial Bank
Date of Establishment	1999
History	Formerly Agricultural Finance Corporation, which in turn was a transformation of the Land Bank which had been established in 1925. The institution was converted to a commercial bank in 1999. The bank was again transformed into the Agricultural Development Bank (Agribank) in 2003, earmarked to provide finance to farmers in line with the Government's land reorganization strategy. In April 2021, Agribank was further transformed into the AFC Commercial Bank following the establishment of the AFC Holdings whose mandate is to provide a one stop shop for financial, mechanisation and insurance services for the agriculture sector.
Ownership	AFC Holdings Limited 100%

Chairperson	Mr. Herbert Beaully Makuwa
CEO	Mr. Kenneth Chitando
External Auditors and Audit Engagement Partner	PKF Chartered Accountants Zimbabwe Mr. Sydney Bvurere
Number of Employees	511
Number of Branches and	46 Branches
Number of Agencies	150 Agencies

AFRICAN BANKING CORPORATION ZIMBABWE LIMITED (BANCABC)

Name	BANCABC
Head Office	1 Endeavour Crescent, Mt. Pleasant Business Park, Harare
Contact Details	04-369260-99; 04-2916156-7; 04-338001-20
(Physical and Postal Address; Telephones, Fax, E-Mail, Skype)	1 Endeavour Crescent, Mt. Pleasant Business Park, Harare contactcentrezw@bancabc.co.zw
Website and Social Media (Facebook, X, Instagram Etc)	https://www.bancabc.co.zw linkedin.com/company/bancabczim
Type of Bank	Commercial Bank
Date of Establishment	June 1993
History	• BancABC is a commercial bank in Zimbabwe wholly owned by African Banking Corporation Holdings Limited (ABCHL) which in turn is owned by Atlas Mara Limited. BancABC is a subsidiary of African Banking Corporation Zimbabwe Limited. • The bank was initially founded in 1956 as First Merchant Bank of Zimbabwe. FMB Holdings was re-branded to African Banking Corporation of Zimbabwe Limited in 2001. On 27 April 2009, the bank announced its re-branding to BancABC following Reserve Bank approval. • On 1 December 2009, the bank commenced commercial banking business by opening its first commercial banking branch (Heritage House), after a pre-opening inspection by the Reserve Bank of Zimbabwe.
Ownership	100% ABCHL
Chairperson	Mr. Fayaz King

CEO (Acting)	Mr. Tawanda Munaiwa
External Auditors and Audit Engagement Partner	Grant Thornton Zimbabwe Mr. Farai Chibisa
Number of Employees	586
Number of Branches and Number of Agencies	16 Branches 52

CBZ BANK LIMITED

Name	CBZ BANK LIMITED
Head Office	Stand 312, Cnr Edinburgh/ Campbell Road, Pomona Harare
Contact Details (Physical and Postal Address; Telephones, Fax, E-Mail, Skype)	Postal Address P.O. Box 3313, Harare Tel: +263 (242) 748050/79,798915-27,780880-4 Fax: +263 (242) 755136
Website and Social Media (Facebook, X, Instagram Etc)	https://cbz.co.zw @CBZHoldings
Type of Bank	Commercial Bank
Date of Establishment	1991
History	• CBZ Bank was established in 1980 by the ill-fated Bank of Credit and Commerce International (BCCI) as the Bank of Credit and Commerce Zimbabwe (BCCZ). The institution was a joint venture between the Government of Zimbabwe and (BCCIH) of Luxembourg. • In 1991, the Government took over the defunct BCCZ to form Commercial Bank of Zimbabwe Limited. Following the collapse of BCCI, the Government of Zimbabwe assumed a 100% ownership of the bank. • The bank was privatized and subsequently listed on the Zimbabwe Stock Exchange in 1998 and Government's shareholding was reduced to 20%. In 2004, the Commercial Bank of Zimbabwe Limited changed its name to CBZ Bank Limited. In the same year, the bank became a wholly owned subsidiary of CBZ Holdings Limited, after a reverse listing of the latter on the Zimbabwe Stock Exchange.
Ownership	100% owned CBZ Holdings
Chairperson	Dr. Alex Masiya Passmore Marufu
CEO	Group CEO - Mr. Lawrence Nyazema Bank MD - Mrs. Valeta Mthimkhulu

External Auditors and Audit Engagement Partner	KPMG Chartered Accountants Partner-In-Charge: Mr. Temba Mudidi (July 2021 to July 2026)
Number of Employees	1094
Number of Branches and Number of Agencies	37 Branches 20 Agencies and 78 Agency Banking

ECOBANK ZIMBABWE LIMITED

Name	ECOBANK ZIMBABWE LIMITED
Head Office	4 Piers Road Borrowdale Harare
Contact Details (Physical and Postal Address; Telephones, Fax, E-Mail, Skype)	(Postal same as Physical) Tel: +263-242-851642/9 <u>+263 242 858 111</u> Email: ecobankenquiries@ecobank.com ezw@ecobank.com
Website and Social Media (Facebook, X, Instagram Etc)	https://ecobank.com @ecobankzim
Type of Bank	Commercial Bank
Date of Establishment	20 May 2011 (Premier Merchant Bank Licence - 2004)
History	• Commenced operations as Premier Banking Corporation Limited. This followed the conversion of its licence from a discount house, which had operated under the name Premier Discount House since October 2002. • A local consortium (consisting of Messrs George Manyere, Walter Kambwanji and Douglas Mamvura) acquired 28% shareholding in Premier Finance Group (PFG). • ADC Financial Services and KMQ Enterprises jointly acquired 54% shareholding from founding shareholders thereby increasing the holding of shares by new shareholders, including the local Consortium, to 85%. • PFG successfully concluded a transaction with Ecobank Transnational Incorporated (ETI) that resulted in PFG (holding company) transferring its 70% shareholding to ETI. The transaction was in 2 parts and was concluded on 4 August 2011.

	• The bank changed its name from Premier Banking Corporation to Ecobank Zimbabwe Limited on 27 April 2011. • The bank converted its merchant bank license to commercial bank and commenced commercial banking business on 20 May 2011. • ADC Financial Services & Corporate Development swapped its 112,500,000 ordinary shares in Ecobank, in exchange for 87,200,000 ordinary shares in Brainworks Capital Management. The transaction resulted in Brainworks Capital Management increasing its shareholding in Ecobank from 25.34% to 29.39% on 28 December 2011. • Premier Finance Group Limited, holding company of Ecobank Zimbabwe Limited, changed its name to Ecobank Zimbabwe Holdings Limited on 12 September 2012. • In March 2015, ETI shareholding in Ecobank Zimbabwe Limited increased from 70% to 99.39% following acquisition of Brainworks Capital Management's 29.39% shareholding in Ecobank Zimbabwe Holdings Limited (EZHL). • ETI shareholding in Ecobank Zimbabwe Limited increased from 99.39% to 100% following acquisition of Ecobank Share Ownership Trust's 0.32% shareholding.
Ownership	100% Owned by Ecobank Transnational Incorporated (ETI)
Chairperson	Mr. Emmanuel Gwatidzo
CEO	Mr. Moses Kurenjekwa
External Auditors and Audit Engagement Partner	Ernst & Young (Zimbabwe) Chartered Accountants Mr. Walter Mupanguri
Number of Employees	254
Number of Branches and	13 Branches
Number of Agencies	86 approved Agencies

FBC BANK LIMITED

Name	FBC BANK LIMITED
Head Office	FBC Centre 45 Nelson Mandela
Contact Details	P O Box 1227 Harare, Zimbabwe
(Physical and Postal Address; Telephones, Fax, E-Mail, Skype)	(Postal same as Physical) Tel : +263 242 783204-6, 769114-6 Fax : +263 242 704460 Email : info@fbc.co.zw

	Skype : FBC.Help.Centre
Website and Social Media (Facebook, X (formerly Twitter), Instagram Etc)	Website : www.fbc.co.zw Facebook : @FBCHoldings X : FBC Holdings Instagram : @FBCHoldings LinkedIn : FBCHoldings
Type of Bank	Commercial Bank
Date of Establishment	1997
History	• FBC Bank commenced operations as First Banking Corporation Limited in 1997 and holds the mantle as one of the first locally owned commercial Banks in Zimbabwe. With only two branches in Harare and Zvishavane, the bank has been growing steadily. First Banking Corporation embarked on a capital raising initiative through an initial public offering (IPO) and first listing on the Zimbabwe Stock Exchange in 2001. • In 2004, First Banking Corporation Limited acquired Southern African Reinsurance Company (SARE) to form FBC Holdings Limited. As a result of the acquisition, First Banking Corporation and SARE were delisted from the Zimbabwe Stock Exchange to allow for the rebranding of the merged entities and subsequent listing of FBC Holdings Limited. • In 2004, SARE was rebranded to FBC Reinsurance and First Banking Corporation was rebranded to FBC Bank Limited. The rebranding exercise paved way for the relisting of the two entities under a single brand, FBC Holdings Limited.
Ownership	FBC Holdings Limited
Chairperson	Mr. Fungai Makoni
CEO	Group CEO- Mr. Trynos Kufazvinei; Managing Director- Mr. Webster Rusere
External Auditors and Audit Engagement Partner	Axcentium- Mr. Lawrence Nyajeka
Number of Employees	432
Number of Branches and Number of Agencies	16 556

FBC CROWN BANK LIMITED

Name	FBC CROWN BANK LIMITED
Head Office	1st Floor, Standard Chartered Bank Building Cnr Sam Nujoma Street/Nelson Mandela Avenue HARARE
Contact Details	
(Physical and Postal Address; Telephones, Fax, E-Mail, Skype)	P.O. Box 373, Harare, Zimbabwe Toll free numbers 08004127-32 (from TelOne landline) 08085000 (from Econet lines) 220 (from Econet lines)
Website and Social Media (Facebook, X, Instagram)	Currently under maintenance
Type of Bank	Registered Commercial bank
Date of Establishment	1892
History	• 1853 -Chartered Bank is incorporated in England by the Royal Charter. • 1862-Standard Bank is incorporated under the banner Standard Bank of British South Africa Limited. • 1892-Standard Bank established a pioneering presence in Zimbabwe (then Southern Rhodesia). The first 'branch' was located in a bell tent in Bulawayo. • 1901 -The bank expanded into Malawi • 1906 -The bank expands operations to Zambia • 1911 -Operations are extended to Kenya • 1962 - Standard Bank of South Africa Limited was renamed The Standard Bank Limited, and transferred its South African business to a locally incorporated subsidiary which retained the former name. Standard Bank of South Africa Limited lists on the Johannesburg Stock Exchange • 1965 -Growth of the bank was boosted by the acquisition of the Bank of West Africa in 1965 with more than 90 branches in Nigeria, Ghana, Sierra Leone and Gambia • 1969 -Standard Chartered Zimbabwe arose from a merger of Standard Bank and Chartered Bank in 1969. • 1983 -In 1983, the bank was locally incorporated. Prior to that, Standard Chartered Bank Zimbabwe Limited operated as a branch. Two other group companies previously operated in Zimbabwe Standard Chartered Merchant Bank of Zimbabwe Limited and Standard Chartered Finance Zimbabwe Limited were registered as financial institutions. The

	former's operations were absorbed into the commercial bank and the accepting house licence surrendered. The latter company was disposed off to the Zimbabwe Development Bank (ZDB). • 2023 – Signing of Sale and Purchase Agreement with FBC Holdings Limited. • 2024 – Acquisition by FBC Holdings Limited and change of name to FBC Crown Bank Limited.
Ownership	• FBC Holdings 100%
Chairperson	Mr. Herbert Stanley Mashanyare
Managing Director	Mr. Mubaiwa Mubayiwa
External Auditors and Audit Engagement Partner	Enerst and Young Zimbabwe Mr David Marange
Number of Employees	223
Number of Branches and Number of Agencies	2

FIRST CAPITAL BANK ZIMBABWE LIMITED

Name	FIRST CAPITAL BANK ZIMBABWE LIMITED
Head Office	13 – 15 Breach Road, Corner Borrowdale Road, Borrowdale Corner Jason Moyo / First Street, Harare, Zimbabwe
Contact Details (Physical and Postal Address; Telephones, Fax, E-Mail, Skype)	Telephone: +263242758280-9/+2638677007335 Postal Address Box 1279, Harare, Zimbabwe
Website and Social Media (Facebook, X, Instagram Etc)	https://firstcapitalbank.co.zw/ Facebook First Capital Bank Zimbabwe X: @ firstcapitalbankzw Linked In: @ firstcapitalbankzw Instagram: @ firstcapitalbankzw

Type of Bank	Commercial Bank
Date of Establishment	1912 (As branch of Barclays Bank Plc)
History	In 2017, following a 104-year presence Barclays Bank plc, sold its majority shareholding in Barclays Bank of Zimbabwe to FMB Capital Holdings plc (FMBCH). FMBCH is a Mauritius incorporated holding company admitted to listing on the Malawi Stock Exchange (MSE) on 18 September 2017, which holds interest in the banks within the FMB Group, which has banking operations in Malawi, Botswana, Mozambique and Zambia.
Ownership	FMB Capital Holdings Limited Plc – 52.68%
Chairperson	Patrick Devenish
CEO	Tapera Mushoriwa
External Auditors and Audit Engagement Partner	Ernst & Young Chartered Accountants (Zimbabwe) David Marange
Number of Employees	486
Number of Branches and	25
Number of Agencies	Nil

METBANK LIMITED

Name	METBANK LIMITED
Head Office	3 Central Avenue Harare Zimbabwe
Contact Details	Telephone: 0424700445
(Physical and Postal Address; Telephones, Fax, E-Mail, Skype)	Email: info@metbank.co.zw
Website and Social Media (Facebook, X, Instagram Etc)	https://metbank.co.zw Facebook: facebook.com/metbankzim WhatsApp number: 0773491768 Toll Free Numbers: Econet 08080251, Tel-One 08004166
Type of Bank	Commercial Bank
Date of Establishment	1998

History	Formerly known as Metropolitan Bank, Metbank has steadily grown into a strong bank with a unique brand personality, respected for its commitment to providing customer-driven services. With branch representation in some of Zimbabwe's major cities, the bank has over the years transformed itself into a more visible and accessible commercial bank focusing on building deeper relationships.
Ownership	100% owned by Metholdings, which in turn has the following shareholding: Loita Finance Holdings 60% Metropolitan Bank Trust 7.2% Blisford Investments (Pvt) Ltd 10% Knopfler Investment (Pvt) Ltd 2.8% Equestrian Trading (Pvt) Ltd 2.8% Rhinemead Investment (Pvt) Ltd 6.45 Crudge Investments (Pvt) Ltd 10% C.A.I.P.F. Pension Fund 0.8%
Chairperson	Dr. Linda Chipunza
Acting Managing Director	Mrs. Juliet Chakara
External Auditors and Audit Engagement Partner	HLB Zimbabwe Chartered Accountants Mr. Clement R. Ruzengwe
Number of Employees	120
Number of Branches and Number of Agencies	4 Branches

NEDBANK ZIMBABWE LIMITED

Name	NEDBANK ZIMBABWE LIMITED
Head Office	14 th Floor, Old Mutual Centre Third Street / Jason Moyo Harare, Zimbabwe
Contact Details	
(Physical and Postal Address; Telephones, Fax, E-Mail, Skype)	Telephone: +263 242 701636/ 52 Fax: +263 242 708005/ 739084/ 739088 Email: nedbank@nedbank.co.zw
Website and Social Media (Facebook, X, Instagram Etc)	https://nedbank.co.zw Facebook: Nedbank Zimbabwe X : @NedbankZimbabwe LinkedIn: Nedbank – Zimbabwe – Limited. Instagram: @nedbank_zimbabwe

Type of Bank	Commercial Bank
Date of Establishment	31 July 1956
History	The institution was on 31 July 1956 as Merchant Bank of Central Africa Limited (Zimbabwe's oldest merchant bank) before registering as a commercial bank in 2003. The Bank changed its name to Nedbank Zimbabwe Limited in March 2018 from MBCA Bank Limited.
Ownership	Foreign Shareholding 1. Nedbank Investments Africa 74.52% 2. Shield MBCA 0.96% 3. Mediobanca – Banco Di Credito Finanzirio 0.31% Sub-total Foreign Shareholding 75.79% Local Shareholding 1. Old Mutual Zimbabwe Limited 23.10% 2. MBCA Employee Share Trust 0.25% 3. C.C Jinya 0.12% 4. Countmate Investment Pvt Ltd 0.04% 5. Tereta Investment PL 0.05% 6. Dhino Investments (Private) Limited 0.48% 7. Zano Mataruka 0.03% 8. Other local shareholders 0.14% Sub Total Local Shareholding 24.21%
Chairperson	Mr. Innocent Dutiro
CEO	Dr. Sibongile Patience Moyo
External Auditors and Audit Engagement Partner	Ernst and Young Chartered Accountants Ms. Elina Bvurere
Number of Employees	323
Number of Branches and Number of Agencies	10 Branches

NMB BANK LIMITED

Name	NMB BANK LIMITED
Head Office	19207 Liberation Way Borrowdale, Harare Zimbabwe
Contact Details	Telephone: 08677004011/ 08677008564-6/ 08688003347-8
(Physical and Postal Address; Telephones, Fax, E-Mail, Skype)	Postal Address PO Box 2564 Harare, Zimbabwe Email: enquiries@nmbz.co.zw
Website and Social Media (Facebook, X, Instagram Etc)	https://nmbz.co.zw/ Facebook: NMB BANK Zimbabwe X : @NMBBankZim Instagram: nmbbankzim
Type of Bank	Commercial Bank
Date of Establishment	16 October 1992
History	• The bank was registered as an Accepting House under the Banking Act [Chapter 24:20] in June 1993 and was converted into a commercial bank in December 1999. The bank commenced commercial banking business in July 2000. • NMB Bank Limited is wholly owned by NMBZ Holdings (Private) Limited, a company listed on the Zimbabwe Stock Exchange and has a secondary listing on the London Stock Exchange.
Ownership	NMB Bank Limited is owned 100% by NMBZ Holdings Limited
Chairperson	Mr Pearson. Gowero
CEO	Mr Gerald Gore
External Auditors and Audit Engagement Partner	KPMG Mr. Temba Mudidi
Number of Employees	421
Number of Branches and Number of Agencies	13 Branches 138 Agencies

STANBIC BANK ZIMBABWE LIMITED

Name	STANBIC BANK ZIMBABWE LIMITED
Head Office	59 Samora Machel Harare
Contact Details (Physical and Postal Address; Telephones, Fax, E-Mail, Skype)	Box 300, Harare, Zimbabwe Tel: +263 242 259471
Website and Social Media (Facebook, X, Instagram Etc)	https://www.stanbicbank.co.zw Facebook: Stanbic Bank Zimbabwe X : @stanbicbankzw Instagram: @stanbicbankzw
Type of Bank	Registered Commercial bank
Date of Establishment	1965
History	Stanbic Bank is a locally registered bank, established in Zimbabwe in 1965 as ANZ Grindlays Bank and became part of the Standard Group in 1992 following the acquisition of the African operations of ANZ Bank.
Ownership	100% owned by Standard Bank Group (South Africa)
Chairperson	Mr Muchakanakirwa Martin Luther Mkanganwi
CEO	Mr. Solomon Nyanhongo
External Auditors and Audit Engagement Partner	Vista Chartered Accountants (Zimbabwe) Mr. Clive Mukondiwa
Number of Employees	519
Number of Branches and Number of Agencies	15

TN CYBERTECH BANK LIMITED

Name	TN CYBERTECH BANK LIMITED
Head Office	79 Oliver Tambo Avenue, Harare, Zimbabwe P. O. Box 5220, Harare, Zimbabwe
Contact Details	
(Physical and Postal Address; Telephones, Fax, E-Mail, Skype)	+263 8677 020 267 +263 242 791 444
Website and Social Media (Facebook, X, Instagram Etc)	www.tncybertechbank.co.zw Facebook: @TNCyberTechBank X : @ TNCyberTechBank Instagram: @ TNCyberTechBank
Type of Bank	Registered Commercial bank
Date of Establishment	Bank License granted to TN Bank Limited on 26 March 2008
History	•Steward Bank Limited was initially registered as a microfinance company in January 1995, Calmor (Private) Limited. •1997, Trust Merchant Bank Limited (TMB) acquired 40% shareholding in Calmor (Private) Limited and subsequently changed its name to Trustfin. •2000 - 2004, Trustfin was registered as a Finance House in 2000. In 2001, the company was 100% owned by Trust Holdings (THL). Trustfin remained operational when Trust Bank was placed under curatorship in 2004. •August 2006, TN Financial Holdings (Private) Limited acquired 75% Trustfin equity. •March 2008, Trustfin's licence upgraded to a commercial banking licence. •February 2009, the institution commenced commercial banking activities following a pre-opening inspection by the Reserve Bank. •December 2009, TN Holdings was formed after a reverse takeover of Tedco by TN Financial Holdings Limited (TNFHL). •Steward Bank Limited was initially registered as a microfinance company in January 1995, Calmor (Private) Limited. •1997, Trust Merchant Bank Limited (TMB) acquired 40% shareholding in Calmor (Private) Limited and subsequently changed its name to Trustfin. •2000 - 2004, Trustfin was registered as a Finance House in 2000. In 2001, the company was 100% owned by Trust Holdings (THL). Trustfin remained operational when Trust Bank was placed under curatorship in 2004. •August 2006, TN Financial Holdings (Private) Limited acquired 75% Trustfin equity. •March 2008, Trustfin's licence upgraded to a commercial banking licence. •February 2009, the institution commenced commercial banking activities following a pre-opening inspection by the Reserve Bank. •December 2009, TN Holdings was formed after a reverse takeover of Tedco by TN Financial Holdings Limited (TNFHL).

	•January 2010, Tedco changed its name to TN Holdings Limited (TNHL) and is subsequently listed on the Zimbabwe Stock Exchange (ZSE). •May 2012, TNHL obtained regulatory approval to demerge TN Bank from the holding company. •July 2012, TNHL held an EGM on 5 July 2012 which approved the demerger transaction, listing of the bank separately on the ZSE on 11 July 2012 and changing the holding company's name to Lifestyle Holdings Limited (LHL). Econet Wireless Zimbabwe Limited (EWZL) injected US\$20 million capital into TN Bank (which constituted 45% equity in TN Bank). •January 2013, Reserve Bank approved TN Bank's application for the acquisition of the remaining shareholding (55%) in TN Bank by EWZL, through an offer to purchase additional TN Bank shares, resulting in EWZL owning 97.96% of TN Bank. •February 2013, TN Bank delisted from the ZSE. •June 2013, EWZL acquired the remaining 1.4% shareholding in TN Bank held by minority shareholders resulting in EWZL holding 100% equity in TN Bank Limited. •June 11, 2013, Reserve Bank approved the change of name of TN Bank Limited to Steward Bank Limited. •In November 2018, the de-merger of the smart technology businesses from EWZL to Cassava SmarTech Zimbabwe Limited (CSZL) was approved by shareholders. There was a resultant change in the bank's ownership structure from EWZL to CSZL following the de-merger from EWZL. • On 25 February 2022, Cassava SmarTech Zimbabwe changed its name to Ecocash Holdings Zimbabwe Limited (EHZL). •In 2024, EWZL and Ecocash Holdings Zimbabwe Limited (EHZL) entered into a scheme of reconstruction where all financial technology entities save for Steward Bank Limited, were transferred from EHZL to EWZL. • On 30 May 2025, Steward Bank changed its name to TNCyberTechBank Limited. •On 9 July 2025, EcoCash Holdings Zimbabwe Limited changed its name to TN CyberTech Investments Holdings Limited.
Ownership	TN CyberTech Investment Holdings: 100%
Chairperson	Mr. James Andrew Kufakunesu Mushore
CEO	Mr. Hazvinei Kapfunde
External Auditors and Audit Engagement Partner	BDO Zimbabwe Chartered Accountants Mr. Davison Madhigi
Number of Employees	261
Number of Branches and Number of Agencies	9 Branches 281 Agencies

ZB BANK LIMITED

Name	ZB BANK LIMITED
Head Office	21 Natal Road, Avondale Harare
Contact Details	P. O Box 3198 Harare
(Physical and Postal Address; Telephones, Fax, E-Mail, Skype)	+263 8677002001 info@zb.co.zw
Website and Social Media (Facebook, X, Instagram Etc)	www.zb.co.zw www.facebook.com/zbbanklimited/ X.com/ZB_foryou www.instagram.com/zbbank/
Type of Bank	Registered Commercial Bank
Date of Establishment	1951
History	ZB Bank has its origins in Netherlands Bank of South Africa which commenced commercial banking operations in Zimbabwe in 1951. These operations were sold to the Netherlands Bank of Rhodesia in August 1967 and the company changed its name to Rhodesia Banking Corporation Limited in 1972 and then Rhobank in 1979. After the acquisition of a majority shareholding in the company by the Government of Zimbabwe in 1981, the company changed its name to Zimbabwe Banking Corporation Limited. The Bank became a subsidiary of Zimbabwe Financial Holdings Limited (FINHOLD) in 1992 following a restructuring of operations in which non-banking operations were removed from the bank. The bank was renamed ZB Bank Limited in 2006 following the adoption of a monolithic brand by the group.
Ownership	100% owned by ZB Financial Holdings
Chairperson	Mr. O. Mandimika
CEO	CEO -Dr. S. Fungura MD – Elisha Chibvuri
External Auditors and Audit Engagement Partners	Ernst & Young Chartered Accountants Mrs. Elina Bvurere & Mrs. Wadzanai Makuwa
Number of Employees	111
Number of Branches and Number of Agencies	58 Branches 1,282 Agencies

CENTRAL AFRICA BUILDING SOCIETY (CABS)

Name	CENTRAL AFRICA BUILDING SOCIETY
Head Office	3 Northend Close Northridge Park, Harare, Zimbabwe
Contact Details	(024) 2 883823 Toll free: 08004347
(Physical and Postal Address; Telephones, Fax, E-Mail, Skype)	Contact centre Cell: 0772 151 690-3/696 – 9, VoIP:08677222445 SIP: 433 support@cabs.co.zw WhatsApp: 0787 136 666
Website and Social Media (Facebook, X (formerly Twitter), Instagram Etc)	www.cabs.co.zw Facebook: cabs.zimbabwe X : @CabsZimbabwe IG: cabszimbabwe
Type of Bank	Building Society
Date of Establishment	September 1949
History	Central Africa Building Society (CABS) was formed in September 1949 and is a wholly owned subsidiary of Old Mutual Zimbabwe Limited (OMZIL), which in turn is owned by Old Mutual Limited. The Society offers a diverse range of financial product and services.
Ownership	100% wholly owned subsidiary of Old Mutual Zimbabwe Limited (OMZIL)
Chairperson	Mr. Joshua Tapambgwa
CEO	Mr Mehluli Mpofu
External Auditors and Audit Engagement Partner	Axcentium Zimbabwe Lawrence Nyajeka
Number of Employees	833
Number of Branches and Number of Agencies	38 Branches 1271 Agencies

NATIONAL BUILDING SOCIETY

Name	NATIONAL BUILDING SOCIETY
Head Office	National Building Society
Contact Details (Physical and Postal Address;	14th Floor Social Security Centre, Cnr Sam Nujoma Street/ Julius Nyerere Way, Harare, Zimbabwe.
Telephones, Fax, E-Mail, Skype)	Tel: +2638677008484/+263 (024) 2700042/2700089
Website and Social Media (Facebook, X (formerly Twitter), Instagram Etc)	Email: customercare@nbs.co.zw www.nbs.co.zw Facebook: National Building Society X : @nationalbuildingsociety Instagram: @nationalbuildingsociety WhatsApp: +263772565555/+263778167167
Type of Bank	Building Society
Date of Establishment	7 Nov 2014
History	National Building Society Limited ("NBS") is a Registered Building Society under the Building Society Act chapter 24:20. The Society was set up with the sole mandate of contributing to the National Housing stock and in support of the Zimbabwean Government Zim-Asset and Financial Inclusion programmes. NBS is the brainchild of the Zimbabwean National Social Security Authority (NSSA) and a result of an investment through the National Pensions Scheme (NPS) fund and the Workers Compensation Insurance Fund. Through its solid capital base and support structure. NBS is poised to be the market leader in the provision and facilitation for affordable housing developments. NBS will continue to aggressively grow market share in this focus area through a client- centric selling approach coupled with the cross and up- selling of other products and services offered by its strategic partners and shareholder NSSA. NBS will continuously pursue innovative channels in the delivery of service to its client with a fundamental focus on enabling convenience and affordability. The NBS business structure is geared towards creation of a one-stop-shop financial powerhouse through the wide array of products and services.
Ownership	National Pension Scheme – NPS- 60%, Workers Compensation Insurance Fund – WCIF-40%
Chairperson	Mr. Shingirai Mutumbwa
Managing Director	Mr. Sifiso Mahlangu
External Auditors and Audit Engagement Partner	BDO Zimbabwe Mr. Farai Chibisa

CEO	Mr Garainashe Changunda
External Auditors and Audit Engagement Partner	Office of the Auditor General Mr Terence Gomba
Number of Employees	524
Number of Branches and Number of Agencies	32 Branches 588 Agencies

AFRICAN CENTURY LIMITED

Name	AFRICAN CENTURY LIMITED
Head Office	153 Josiah Chinamano Avenue, Between 6 th and 7 th Street, Harare
Contact Details	Tel: +263(24) 2 705503 2 708780 2 255673
(Physical and Postal Address; Telephones, Fax, E-Mail, Skype)	enquiries@africancentury.co.zw
Website and Social Media (Facebook, X (formerly Twitter), Instagram Etc)	https://africancentury.co.zw @ACLbank
Type of Bank	Deposit Taking Microfinance Institution (DTMFI)
Date of Establishment	Incorporated in October 2010 (Company Registration Number 4317/2010). DTMFI licence was granted in January 2015.
History	- African century Limited (ACL) began leasing operations in February 2011. With granting of the DTMFI licence, product offering was expanded to include savings deposits, term deposits, consumer and working capital loans. - In January 2020 ACL was registered as an Authorised Dealer, hence involved in foreign currency trading and cross border transactions.
Ownership	African Century Limited Mauritius, incorporated in Mauritius (86.17%), Executive Management (13.83%)
Chairperson	Mrs Thembiwe Mazingi
CEO	Mr. Stanley Matiza
External Auditors and Audit Engagement Partner	Grant Thornton Mr. Farai Chibisa

Number of Employees	100
Number of Branches and Number of Agencies	5 Branches

EMPOWERBANK LIMITED

NAME	EMPOWERBANK LIMITED
Head Office	60 West Road Avondale
Contact Details (Physical and Postal Address; Telephones, Fax, E-Mail, Skype)	Harare Tel: +263 24 2709550 – 709555 Slip: +263 8677008035
Website and Social Media (Facebook, X (formerly Twitter), Instagram Etc)	Website: www.empowerbank.co.zw facebook: EmpowerBank Zimbabwe X : @bank_empower instagram: empowerbankzimbabwe
Type of Bank	Deposit Taking Microfinance Institution
Date of Establishment	22 September 2016.
History	Officially launched on 05 July 2018. Zimbabwe's Youth financial inclusion and economic empowerment vehicle
Ownership	Government owned (100%)
Chairperson	Mr. William Chaitezvi
CEO (Acting)	Mr. Christopher Mwerenga
External Auditors and Audit Engagement Partner	AMG Global Ms. Tariro Mhuka
Number of Employees	91
Number of Branches and Number of Agencies	5 branches 73

GETBUCKS MICROFINANCE BANK LIMITED

Name	GETBUCKS MICROFINANCE BANK LIMITED
Head Office	Ist Floor, Unity Court 68 Kwame Nkurumah Avenue Harare
Contact Details	
(Physical and Postal Address; Telephones, Fax, E-Mail, Skype)	1 st Floor, Unity Court, 68 Kwame Nkurumah Avenue, Harare Tel – 08612570000 enquiries@getbucksbank.com
Website and Social Media (Facebook, X (formerly Twitter), Instagram Etc)	www.getbucksbank.com ; getbucksbank zw ;
Type of Bank	Deposit Taking Microfinance Institution (DTMFI)
Date of Establishment	17 January 2012
History	GetBucks Microfinance Bank Limited (hereafter referred to as “GetBucks”, or “the institution/ the deposit-taking microfinance institution (DTMFI)”) was registered in terms of the Companies Act [Chapter 24:03] on 17 January 2012.
Ownership	The major shareholder of GetBucks Microfinance Bank Limited is Ever Prosperous Worldwide, with a shareholding of 99.16%.
Chairperson	Mr. Innocent Chagonda
MD	Mr. Edwin Tamuka Chavora
External Auditors and Audit Engagement Partner	Crowe Chartered Accountants Mr. Albert Tirivangani
Number of Employees	48
Number of Branches and Number of Agencies	3 Branches Nil

INNBUCKS MICROBANK LIMITED

Name	INNBUCKS MICROBANK LIMITED
Head Office	Head Office: 2 Northridge Close, Northridge Park, Borrowdale Harare
Contact Details (Physical and Postal Address;	2 Northridge Close, Northridge Park, Borrowdale Harare
Telephones, Fax, E-Mail, Skype)	Telephone: 08677198010555
Website and Social Media (Facebook, X (formerly Twitter), Instagram Etc)	Website: https://www.innbucks.co.zw/ X: @InnBucks Instagram: @InnBucks Facebook: InnBucks Whatsapp: +263781331731
Type of Bank	Deposit-Taking Microfinance Bank
Date of Establishment	April 2022
History	InnBucks MicroBank was registered in terms of the Companies Act [Chapter 24.03] on 6 February 2019 under company registration number 1484/2019. Innbucks Microbank was first licensed as a deposit-taking microfinance institution (DTMFI) in the name of Ngoro Microfinance Bank on 18 September 2019. Efforts to commence operations within 180 days from the date of licensing were derailed by the covid-19 pandemic which affected both local and international service procurements delivery timelines from service counterparties. Upon request, the institution was granted an extension but still failed to commence operations before its licence expired on 18 September 2020. The institution re-applied for a deposit taking microfinance license and was subsequently issued a perpetual licence on 7 June 2021 and was authorized to commence operations effective 11 March 2022.
Ownership	African Financial Services 35% InnBucks Private Limited 35% Brundish Investments 30%
Chairperson	Mr. Ralph Watungwa
CEO	Mr. Baldwin Guchu
External Auditors and Audit Engagement Partner	BDO Zimbabwe Chartered Accountants Mr. Silus Mapindu
Number of Employees	267
Number of Branches and Number of Agencies	1 Branch 522 Agencies

SUCCESS MICROFINANCE BANK

NAME	SUCCESS MICROFINANCE BANK																	
Head Office	Success MicroFinance Bank																	
Contact Details (Physical & Postal Address, Telephones, Fax, E-Mail, Skype)	Office 14 Mezzanine Flor																	
	Kopje Plaza Harare																	
	Tel +263 242 886 843/4																	
Website & Social Media (Facebook, X (formerly Twitter), Instagram)	www.successmicrobank.co.zw https://www.facebook.com/successmicrobank/																	
Type of Bank	Deposit-Taking Microfinance Bank																	
Date of Establishment	7 September 2016																	
History	Success Microfinance Bank is a limited liability company registered in Zimbabwe under registration number 15648/2007 and licensed by the RBZ as a Deposit Taking Microfinance Institution. The company started operations in 2011 as Collarhedge Finance before changing to Success Microfinance Bank in September 2016 after receiving deposit taking license status. The bank offers credit facilities as well as retail banking services (only in local currency) as well as Treasury investment services. The bank launched its Electronic and Mobile Banking channels in 2018.																	
Ownership	<table><tr><td>Scaper Investments Pvt Ltd</td><td>6.95%</td></tr><tr><td>Vegaspace Pvt Ltd</td><td>9.37%</td></tr><tr><td>Steelberg Investments Pvt Ltd</td><td>9.38%</td></tr><tr><td>Shatron Investments Pvt Ltd</td><td>8.00%</td></tr><tr><td>Gesarate Investments Pvt Ltd</td><td>7.00%</td></tr><tr><td>Petroclon Investments Pvt Ltd</td><td>9.00%</td></tr><tr><td>Graffel Investments Pvt Ltd</td><td>9.40%</td></tr><tr><td>Vilfredo Investments Pvt Ltd</td><td>9.30%</td></tr></table>		Scaper Investments Pvt Ltd	6.95%	Vegaspace Pvt Ltd	9.37%	Steelberg Investments Pvt Ltd	9.38%	Shatron Investments Pvt Ltd	8.00%	Gesarate Investments Pvt Ltd	7.00%	Petroclon Investments Pvt Ltd	9.00%	Graffel Investments Pvt Ltd	9.40%	Vilfredo Investments Pvt Ltd	9.30%
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	Getrard Investments Pvt Ltd	9.00%
	Chortwell Investments Pvt Ltd	8.00%
	Happymore Mapara	7.30%
	Bernard Wekare	7.30%
Chairperson	Mr. C Vava	
Chief Executive Officer	Mr. B Wekare	
External Auditors & Audit Engagement Partner	Baker Tilly Chartered Accountants	
Number of Employees	68	
Number of Branches & Number of Agencies	4 Branches	
	83 Agencies	

ZIMBABWE WOMEN'S MICROFINANCE BANK

Name	ZIMBABWE WOMEN'S MICROFINANCE BANK LIMITED	
Head Office	Head Office: 32 Mutley Bend Belvedere	
Contact Details (Telephones, Fax, E-Mail, Skype)	Harare Zimbabwe Telephone: +263 772 410677; 242 796097/8; 242 796104/5	
Website and Social Media (Facebook, X (formerly Twitter), Instagram Etc)	Website: www.womensbank.co.zw X: @womensbank Instagram: @ womensbankzimbabwe Facebook: https://www.womensbank.co.zw/contact-zimbabwe-women-microfinance-bank/ Linkedin: https://www.linkedin.com/company/zwmb/	
Type of Bank	Deposit-Taking Microfinance Bank	
Date of Establishment	2018	
History	Zimbabwe Women's Microfinance Bank is a registered Deposit- Taking Microfinance Institution, wholly owned by the Government of Zimbabwe. ZWMB was formerly registered as Zimbabwe Women's Bank (Private) Limited before amending its name in April 2017.	
Ownership	100% Owned by the Government of Zimbabwe	
Chairperson	Mrs. Ruth Makombe	
CEO	Dr. Mandas Marikanda	

External Auditors and Audit Engagement Partner	Auditor General Mr. Sign Garang'anga
Number of Employees	99
Number of Branches and Number of Agencies	1 Branch 95 Agencies

MUKURU FINANCIAL SERVICES ZIMBABWE LIMITED

Name	MUKURU FINANCIAL SERVICES ZIMBABWE LIMITED
Head Office	Head Office: Tendeseka Office Park, Block 2, Second Floor, Samora Machel Avenue Harare Zimbabwe
Contact Details (Telephones, Fax, E-Mail, Skype)	Telephone: +263 779 128 530
Website and Social Media (Facebook, X (formerly Twitter), Instagram Etc)	Website: www.mukuru.com/zw/
Type of Bank	Deposit-Taking Microfinance Bank
Date of Establishment	2024
History	Mukuru Financial Services Zimbabwe Limited is part of Mukuru Group. It was registered as a deposit-taking microfinance institution on 2 October 2024 and was authorized to commence deposit-taking microfinance business, with effect from 10 December 2024, in terms of the Microfinance Act [<i>Chapter 24:30</i>].
Ownership	100% Owned by Send Money Home (Pvt) Ltd (Zimbabwe)
Chairperson	Mr. Bongai Zamchiya
CEO	Mr. Douglas Tait Knight
External Auditors and Audit Engagement Partner	Price Waterhouse Coopers Zimbabwe Mr. Clive Mukondiwa
Number of Employees	11
Number of Branches and Number of Agencies	1 Branch 2

INFRASTRUCTURE AND DEVELOPMENT BANK OF ZIMBABWE (IDBZ)

Name	INFRASTRUCTURE AND DEVELOPMENT BANK OF ZIMBABWE
Head Office	IDBZ House, 99 Gamal Abdel Nasser (formerly Rotten Row) Road, Harare.
Contact Details	PO Box 1720, Harare
(Physical and Postal Address; Telephones, Fax, E-Mail, Skype)	Tel: +263242 750171-8 Fax: +263242 749012 enquiries@idbz.co.zw
Website and Social Media (Facebook, X (formerly Twitter), Instagram)	https://idbz.co.zw
Type of Bank	Development Finance Institution (DFI)
Date of Establishment	August 2005
History	The IDBZ was formed on the 31st of August 2005, taking over the assets and liabilities of the former Zimbabwe Development Bank ("ZDB"). ZDB was established in 1983. The IDBZ was set up primarily as a vehicle for the promotion of economic development and growth, and improvement of the living standards of Zimbabweans through the development of infrastructure, which includes but not limited to energy, transport, water and sanitation, information communication technology (ICT) and housing. The Bank is also enjoined to develop institutional capacity in undertakings and enterprises involved in infrastructure development in Zimbabwe (IDBZ Act (Chapter 24:14). The Bank's name was changed from "<i>The Infrastructure Development Bank of Zimbabwe</i>" to "<i>The Infrastructure and Development Bank of Zimbabwe</i>" with effect from 1 January 2024. This was in recognition of the need to have a name that fully reflects the Bank's broader mandate which incorporates infrastructure development and, at the same time, promotes development financing across all sectors of the economy. The Bank, therefore, operates primarily as an infrastructure development finance institution (DFI).
Ownership	Government (87.44%) RBZ (12.56%) Others (0.01%)
Chairperson	Kupukile Mlambo
CEO	Willing Zvirevo
External Auditors and Audit Engagement Partner	BDO Zimbabwe Chartered Accountants Mr. Jonas Jonga
Number of Employees	122
Number of Branches and Number of Agencies	1 Branch

SMALL AND MEDIUM ENTERPRISES DEVELOPMENT CORPORATION (SMEDCO)

Name	SMALL AND MEDIUM ENTERPRISES DEVELOPMENT CORPORATION
Head Office	12 Lawson Avenue, Milton Park, Harare.
Contact Details	P. O. Box 4520, Harare
(Physical and Postal Address; Telephones, Fax, E-Mail, Skype)	Tel: +263-242-792822/24 enquiries@smedco.co.zw
Website and Social Media (Facebook, X (formerly Twitter), Instagram)	Website: https://www.smedco.co.zw/ Facebook: https://www.facebook.com/smedcozw Instagram: https://x.com/smedcozw
Type of Bank	Development Finance Institution (DFI)
Date of Establishment	1983
History	The Small and Medium Enterprises Development Corporation (SMEDCO) was founded in terms of the SMEs Act, [Chapter 24:12] formerly SEDCO Act, No.16 of 1983 (now referred to as the ACT). SMEDCO operates as a parastatal which falls under the Ministry of Women Affairs, Community, Small and Medium Enterprises Development. The institution was primarily established to promote the development of Micro, Small and Medium Enterprises (MSMEs) in Zimbabwe, and cooperatives which are at the bottom of the economic pyramid in the country, through lending and capacity building. SMEDCO is also guided by the Public Finance Management Act, [Chapter 22:19], No. 11 of 2009 and the Corporate Governance Framework for State Enterprises and Parastatals of November 2010, in its day-to-day operations. The institution changed its name from Small Enterprises Development Corporation (SEDCO) to Small and Medium Enterprises Development Corporation (SMEDCO) following amendments to the SME Act in February 2014. SMEDCO relies on government, private partners as well as developmental partners for funding and capacity building to meet the needs of the SME sector. In 2014, The Reserve Bank of Zimbabwe was mandated to oversee SMEDCO with the view to strengthen the institution's corporate governance and risk management framework thereby enhancing the institution's impact in respect of its developmental role in the economy.
Ownership	Government (100%)
Chairperson	Dr. Charity Kadungure
CEO	Mr. Obert Ngwenya
External Auditors and Audit Engagement Partner	Office of the Auditor General
Number of Employees	65
Number of Branches and	7 Branches
Number of Agencies	1

AFC LAND AND DEVELOPMENT BANK OF ZIMBABWE LIMITED

NAME	AFC LAND & DEVELOPMENT BANK OF ZIMBABWE LIMITED
Head Office	9 th Floor Hurudza House
Contact Details	14-16 Nelson Mandela Avenue Harare
(Physical & Postal Address; Telephones, Fax, E-Mail, Skype)	Postal Address P.O. Box 369, Harare Tel: +242 774400-9
Website & Social Media (Facebook, X (formerly Twitter), Instagram)	https://afcholdings.co.zw/
Type Of Bank	Development Finance Institution (DFI)
Date Of Establishment	12 April 2021
History	The launch of the AFC Land & Development Bank of Zimbabwe Limited was a result of the Government's desire to have a one stop shop through which the agriculture sector in Zimbabwe can be transformed across the entire value chain. The AFC Land Bank plays out in the agricultural transformation space covering all value chains.
Ownership	AFC Holdings Limited (100%)
Chairperson	Mrs Nancy Tavengwa Guzha
Managing Director	Mrs Priscilla Raviro Munyeza
External Auditors And Audit Engagement Partner	PKF Chartered Accountants Zimbabwe Mr Sydney Bvurere
NUMBER OF EMPLOYEES	64
NUMBER OF BRANCHES AND NUMBER OF AGENCIES	9