



MONTHLY ECONOMIC REVIEW



December 2024

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OVERVIEW

Month-on-month inflation slowed down to 3.7% in December 2024, a significant decrease from 11.7% recorded in the previous month. The decline in inflation was largely attributed to the stability in the monetary conditions which dampened inflationary pressures.

Broad money (M3) stock stood at ZiG87,448.96 million in December 2024, an increase of 5.07% from ZiG83,226.83 million recorded in November 2024.

On the capital markets, the Zimbabwe Stock Exchange (ZSE) exhibited bearish trends, while the Victoria Falls Stock Exchange (VFEX) traded in positive territory. The performance of the ZSE was mainly affected by subdued trading activity during the festive holidays.

The value of aggregate transactions processed through the National Payment Systems (NPS) increased by 12% to ZiG207.90 billion in December 2024, up from ZiG184.88 billion recorded in the previous month. Similarly, NPS volumes also increased by 1% to 62.33 million from 61.56 million recorded in November 2024.

In the international commodity markets, the monthly average price of lithium increased, while prices of gold, platinum, palladium, copper, nickel and Brent crude oil declined. Commodity prices were mainly driven by a stronger dollar, during the month under review.

In December 2024, merchandise exports totaled US\$692.4 million, while the country's import bill stood at US\$889.3 million. As a result, the country's trade deficit stood at

US\$196.9 million, up from US\$46.9 million recorded in November 2024.

INTERNATIONAL COMMODITY PRICE DEVELOPMENTS

In December 2024, the international monthly average price of lithium increased, while prices of gold, platinum, palladium, copper, nickel and Brent crude oil weakened, as shown in Table 1.

Table 1: International Commodity Prices for November and December 2024

Commodity		Nov-24	Dec-24	Monthly changes (%)
Gold	US\$/oz	2,654.71	2,644.45	(0.39)
Platinum	US\$/oz	965.83	938.09	(2.87)
Palladium	US\$/oz	1,009.52	952.99	(5.60)
Copper	US\$/t	9,203.50	9,028.58	(1.90)
Nickel	US\$/t	15,967.29	15,676.75	(1.82)
Brent Crude oil	US\$/bbl.	73.51	72.97	(0.73)
Lithium	US\$/t	8,889.52	9,741.25	9.58

Source: Bloomberg, 2024

Gold

Gold prices averaged US\$2,644.45 per ounce in December 2024, a decline of 0.39%, from a monthly average of US\$2,654.71 per ounce recorded in November 2024. The decrease followed signals from the US Federal Reserve indicating a potential slowdown in interest rate cuts in 2025.

Platinum

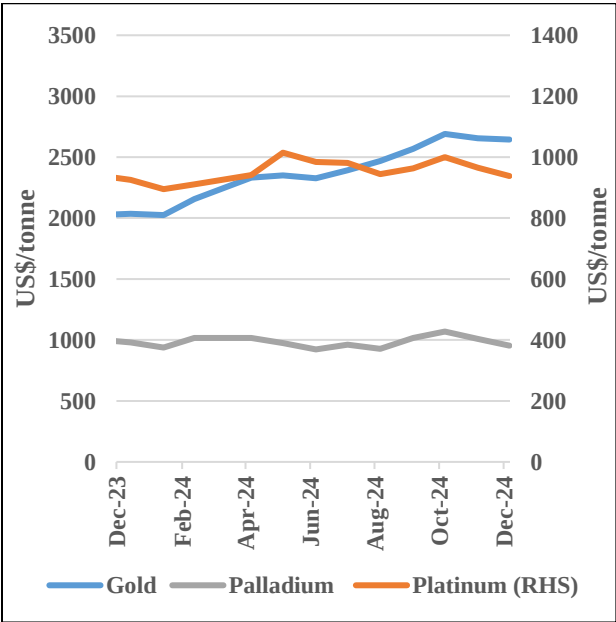
Platinum prices decreased by 2.87% from an average of US\$965.83 per ounce in the previous month to US\$938.09 per ounce in December 2024. The price decrease is largely

attributable to subdued demand for the metal and the strengthening of the U.S dollar.

Palladium

Palladium prices experienced a downturn, largely underpinned by reduced demand from the automotive industry as the energy transition progresses. Consequently, palladium prices fell by 5.6% from an average of US\$1,009.52 per ounce in the prior month to US\$952.99 per ounce during the month under review. The price trends of precious metals from December 2023 to December 2024 are shown in Figure 1.

Figure 1: Monthly Precious Metal Prices (in US\$ per Ounce): December 2023 – December 2024



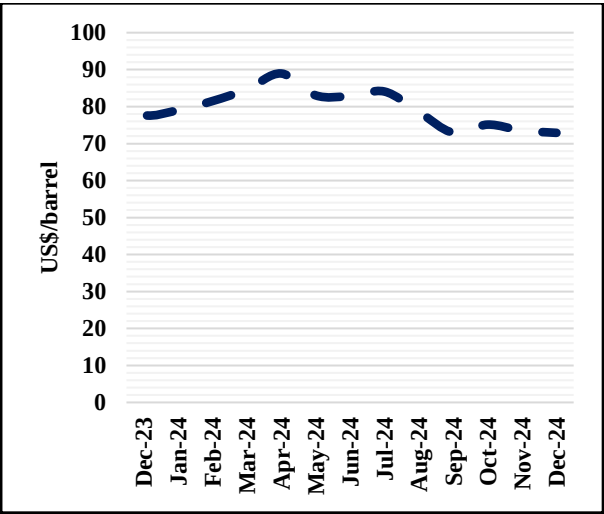
Source: Bloomberg, 2024

Brent Crude Oil

Brent crude oil prices declined by 0.73%, from a monthly average of US\$73.51 per barrel in November 2024 to a monthly average of US\$72.97 per barrel in December 2024. Oil prices edged lower amid fears of a supply glut,

despite OPEC+ extending output cuts. Figure 2 shows developments in oil prices for the period from December 2023 to December 2024.

Figure 2: Brent Crude Oil Prices (US\$/Barrel) December 2023 – December 2024



Source: Bloomberg, 2024

Copper

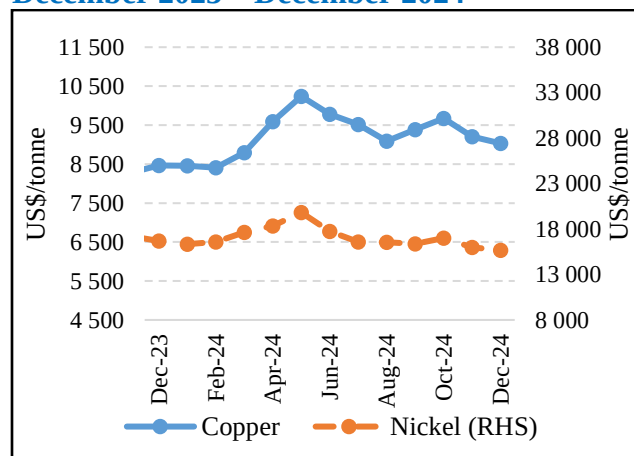
Copper prices fell by 1.9%, from US\$9,203.50 per tonne recorded in the previous month to US\$9,028.58 per tonne during the month under review. The decline in copper prices was attributable to global excess supply and uncertainty regarding potential stimulus signals from China, the largest consumer of the metal.

Nickel

Nickel prices decreased by 1.82%, to an average of US\$15,676.75 per tonne from US\$15,967.29 per tonne registered in the November 2024. The decrease in price was underpinned by global excess supply from Indonesia, the world’s leading producer of nickel, coupled with weak demand prospects, particularly in China, the top consumer of the

metal. Figure 3 shows base metals price developments for the period from December 2023 to December 2024.

Figure 3: Base Metal Prices (US\$/tonne): December 2023 – December 2024

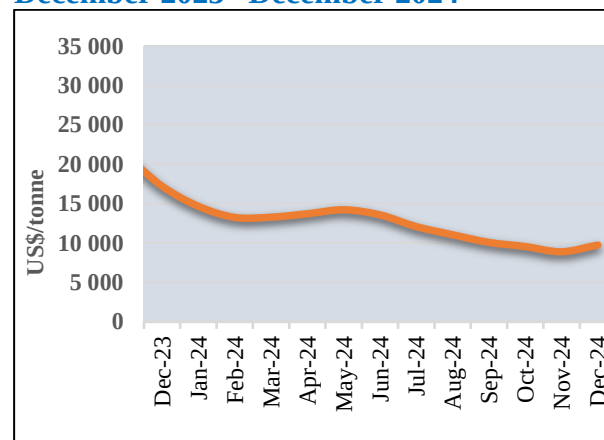


Source: Bloomberg 2024

Lithium

Lithium prices experienced a notable improvement of 9.58%, rising from US\$8,889.52 per tonne in the previous month to US\$9,741.25 per tonne in December 2024. The increase was due to increased demand for lithium, particularly due to the production schedule of cathode materials, which boosted the demand for spot lithium carbonate procurement. The price developments for lithium for the period from December 2023 to December 2024 are illustrated in Figure 4.

Figure 4: Lithium Prices (US\$/tonne) December 2023 –December 2024



Source: London Metal Exchange, 2024

Merchandise Trade Developments

Total merchandise trade reached US\$1.58 billion in December 2024, reflecting a decline of 14.8% from US\$1.86 billion in the previous month. The decrease in merchandise trade was largely attributable to reductions in both exports and imports during the month under analysis. On a year-on-year basis, however, total merchandise trade rose by about 15.7 % from US\$1.37 billion recorded in the corresponding month in 2023.

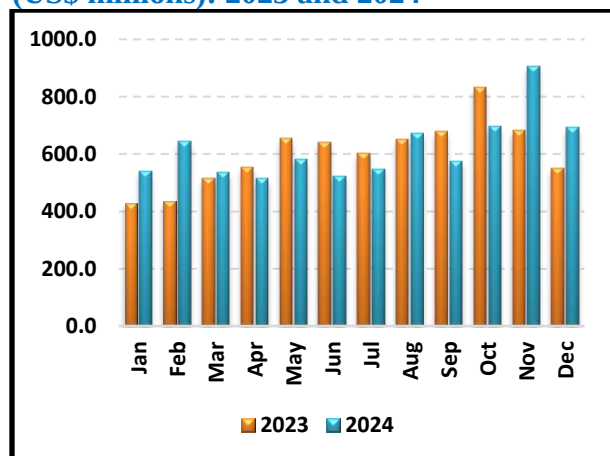
Merchandise Exports

The country exported merchandise worth US\$692.4 million in December 2024, representing a decrease of 23.5% from the previous month's outturn of US\$905.2 million. The decline in month-on-month exports was largely driven by reduced export earnings from gold, tobacco and platinum group metals (PGMs).

The merchandise exports for the current month, however, were 25.7% higher than the US\$550.6 million recorded during the corresponding month in 2023. Figure 5 shows

developments in the country's merchandise exports for the period January 2023 to December 2024.

Figure 5: Monthly Merchandise Exports (US\$ millions): 2023 and 2024



Source: ZIMSTAT, 2024

Exports by Commodity

Primary commodities, including gold, tobacco, Platinum Group Metals (PGMs) and ferrochromium, dominated the country's exports during December 2024. These commodities accounted for 42.2%, 23.8%, 16.8% and 3.6% of the total export basket, respectively. Table 2 outlines the developments in the country's exports for November 2024 and December 2024.

Table 2: Major Exports (US\$ millions)

	Nov-24 (US\$m)	Dec-24 (US\$m)	Nov-Dec Changes (%)	Share of Exports (%) Nov- 24
Total	905.2	692.4	(23.5)	100.0
<i>Of Which:</i>				
Gold	359.3	291.9	(18.8)	42.2
Tobacco (Including cigarettes)	290.3	165.1	(43.1)	23.8
PGMS	138.0	116.0	(16.0)	16.8
Ferrochromium	24.4	24.9	2.0	3.6
Coal	12.1	14.2	17.4	2.1
Other mineral substances	12.2	19.7	61.5	2.8
Chromium ores and concentrates	13.3	10.6	(20.3)	1.5

Industrial diamonds	10.1	7.8	(22.8)	1.1
Crocodiles	6.3	6.5	3.2	0.9
Maize seed	3.3	2.1	(36.4)	0.3
Others	35.9	33.7	(6.1)	4.9

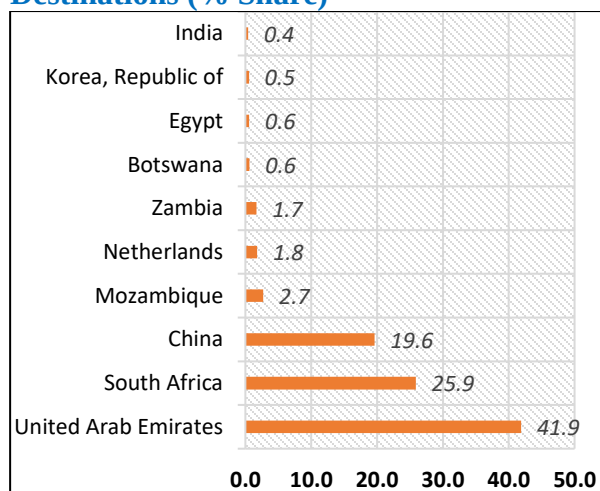
Source: ZIMSTAT & RBZ Calculations, 2024

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

Export Markets

In December 2024, the country's exports were mainly destined for to the following markets: the United Arab Emirates at 41.9%, South Africa at 25.9%, and China at 19.6%. The remaining exports were distributed across various other international jurisdictions and markets. Figure 6 shows the country's major export markets during the month under review.

Figure 6: Top Ten Merchandise Export Destinations (% Share)



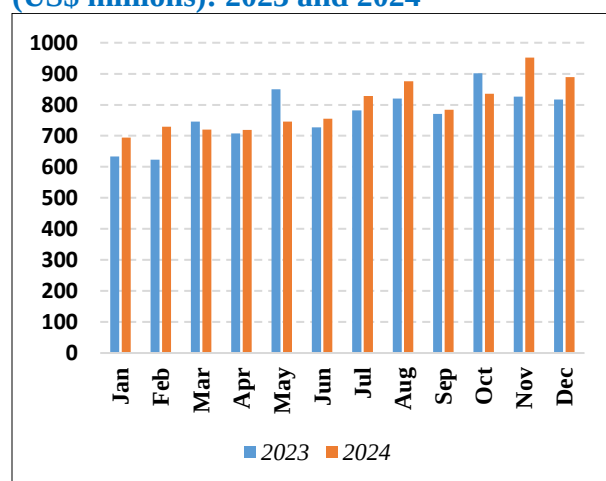
Source: ZIMSTAT & RBZ Calculations, 2024

Merchandise Imports

The value of merchandise imports amounted to US\$889.3 million in December 2024, marking a decrease of 6.6% from US\$952.1 million recorded in the previous month. However, imports in December 2024 were 8.8% higher than the US\$817.0 million recorded in the

comparable month in 2023, as shown in Figure 7.

Figure 7: Monthly Merchandise Imports (US\$ millions): 2023 and 2024



Source: ZIMSTAT & RBZ Computations, 2024

Imports by Commodity

During the month of December 2024, the country's import basket was predominantly composed of diesel, maize, petrol and crude soya bean oil which accounted for 11.1%, 9.5%, 5.2% and 3.0% of total imports, respectively. Table 3 presents imports of major commodities for the months of November and December 2024.

Table 3: Major Imports (US\$ millions)

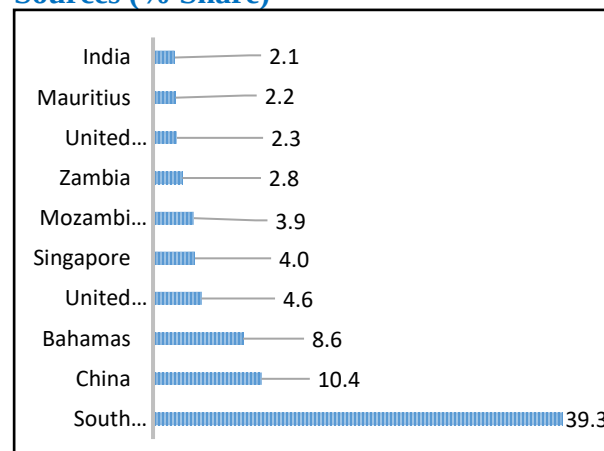
	Nov-24 (US\$ m)	Dec-24 (US\$ m)	Nov-Dec Changes (%)	Share of Total Imports (%) Nov-24
Total	952.3	889.3	(6.6)	100.0
<i>Of Which:</i>				
<i>Diesel</i>	120.5	99.0	(17.8)	11.1
<i>Maize (Excluding Seed)</i>	61.3	84.7	38.2	9.5
<i>Petrol</i>	45.8	45.9	0.2	5.2
<i>Fertilizers</i>	32.6	26.5	(18.7)	3.0
<i>Crude soya bean oil</i>	33.2	22.2	(33.1)	2.5

<i>Electricity</i>	16.2	14.8	(8.6)	1.7
<i>Herbicides</i>	4.1	20.8	407.3	2.3
<i>Medicaments</i>	16.8	17.0	1.2	1.9
<i>Rice</i>	9.4	13.9	48.0	1.6
<i>Butanes</i>	10.5	9.4	(10.5)	1.1
Others	601.9	535.2	(11.1)	60.2

Source: ZIMSTAT & RBZ Calculations, 2024

The country sourced most of its imports from South Africa, which accounted for 39.3% of total imports, followed by China (10.4%), Bahamas (8.6%), and United Arab Emirates (4.6%). Figure 8 shows the country's top import sources in December 2024.

Figure 8: Top Ten Merchandise Import Sources (% Share)

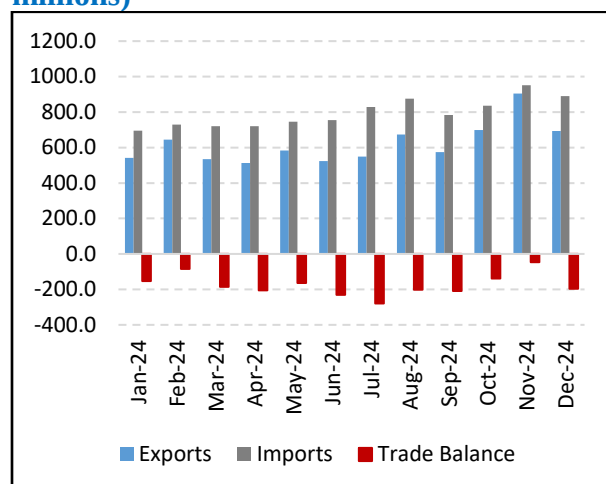


Source: ZIMSTAT & RBZ Calculations, 2024

Merchandise Trade Balance

During the month of December 2024, the country's trade deficit stood at US\$196.9 million, an increase from the US\$46.9 million recorded in the previous month. Relative to December 2023, the deficit improved from US\$266.3 million to US\$196.9 recorded in December 2024. Figure 9 shows the country's trade balance for the period January to December 2024.

Figure 9: Merchandise Trade Balance (US\$ millions)



Source: ZIMSTAT & RBZ Computations, 2024

MONETARY DEVELOPMENTS¹

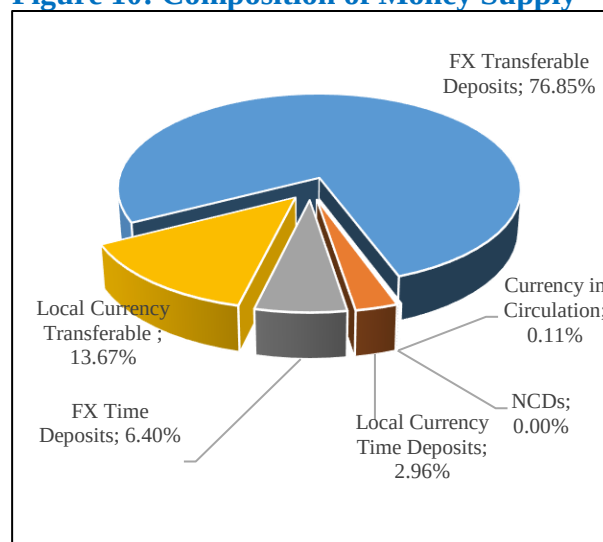
Broad money (M3) stock stood at ZiG87,448.96 million in December 2024, an increase of 5.07% from ZiG83,226.83 million recorded in November 2024.

The foreign currency component of broad money increased by 4.30% (ZiG3,002 million), from ZiG69,804.88 million in November 2024 to ZiG72,806.92 million in December 2024. The local currency component recorded a month-on-month growth of 9.09%, from ZiG13,421.95 million to ZiG14,642.04 million.

The money stock comprised 83.26% foreign currency deposits, 16.63% local currency deposits, and 0.11% currency in circulation.

Figure 10 shows the composition of the money supply.

Figure 10: Composition of Money Supply



Source: Reserve Bank of Zimbabwe, 2024

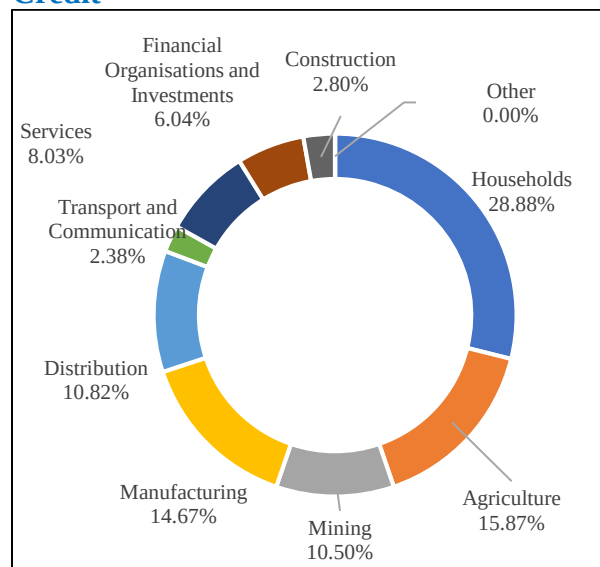
During the month under review, credit to the private sector and net claims on the Government rose by 3.45% and 8.92%, from ZiG53,630.47 million and ZiG15,899.77 million to ZiG55,075.63 million and ZiG17,318.82 million, respectively.

Outstanding credit to the private sector was mainly channelled to households, agriculture, manufacturing, and distribution, which received 28.88%, 15.87%, 14.67%, and 10.82% of the total credit, respectively. The mining sector received 10.50% of the total outstanding credit.

Private sector credit shares for the rest of the economic sectors are shown in Figure 11.

¹ All monetary numbers are valued in ZiG since the introduction of the new currency in April 2024.

Figure 11: Distribution of Private Sector Credit



Source: Reserve Bank of Zimbabwe, 2024

Credit to the private sector was largely utilized for recurrent expenditures, 37.10%; inventory build-up, 24.58%; and fixed capital investments, 14.54%.

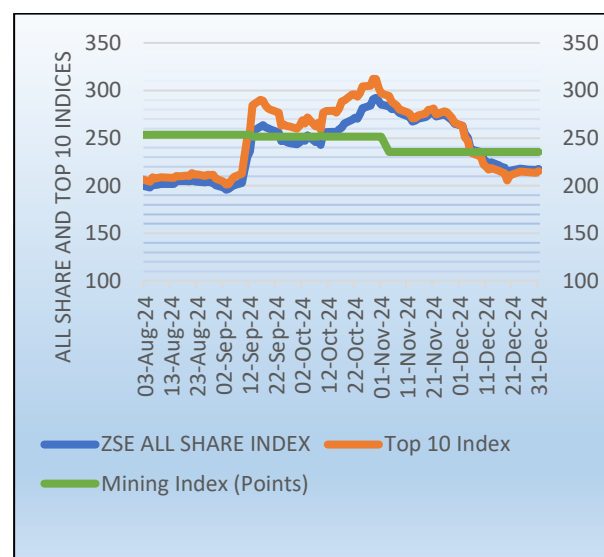
STOCK MARKET DEVELOPMENTS

Zimbabwe Stock Exchange (ZSE)

During the month of December 2024, the Zimbabwe Stock Exchange (ZSE) All Share, index declined by 17.92%, to close at 217.58 points. The decrease in ZSE activity was partly attributable to the prevailing tight monetary conditions in the economy.

The mining index remained unchanged at 235.38 points during the same month.

Figure 12: ZSE All Share, Top 10 and Mining Indices



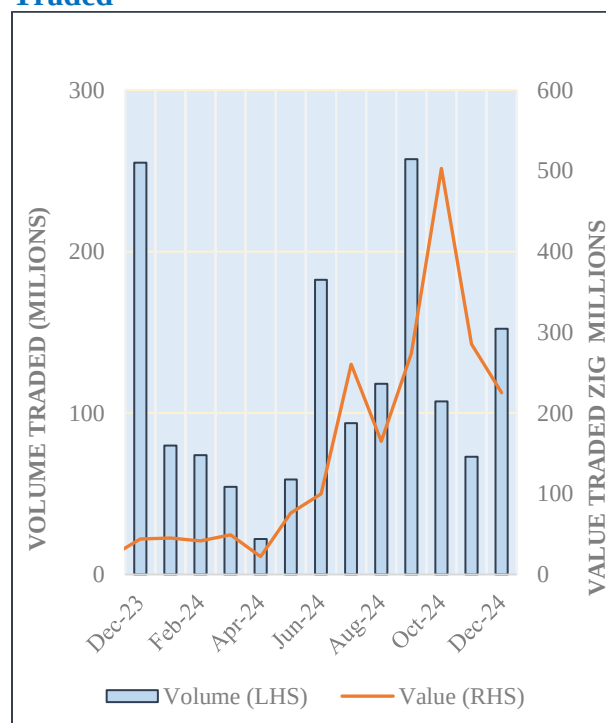
Source: Zimbabwe Stock Exchange, 2024

The cumulative volume of shares increased by 108.76%, while value of shares traded decreased by 21.01% to close at 152.11 million shares and ZiG225.23 million. This was in comparison to 72.86 million shares traded and ZiG285.16 million recorded in the previous month, respectively.

The proportion of foreign purchases to the value of shares traded, decreased significantly from 19.24% in November 2024 to 0.33% in December 2024.

Concomitantly, net foreign position worsened from a negative position of ZiG4.29 million to negative ZiG10.01 million.

Figure 13: ZSE Monthly Volume and Value Traded



Source: Zimbabwe Stock Exchange, 2024

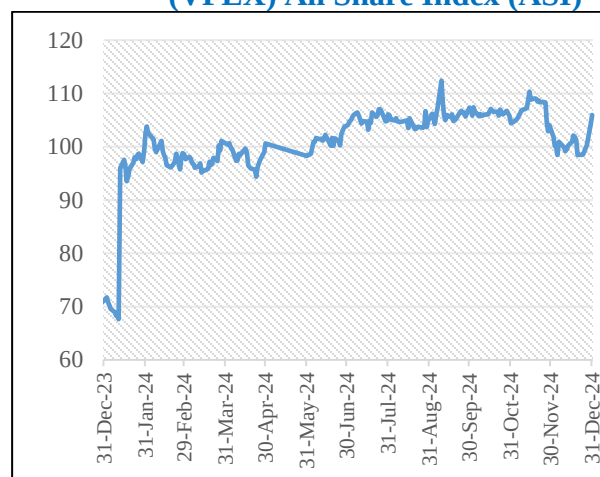
Owing to the bearish sentiments exhibited on the ZSE during the period under review, the market lost 19.40%, or ZiG15,943.41 million worth of capitalization to close at ZiG66,241.20 million, compared to ZiG82,184.61 million recorded in the previous month.

Victoria Falls Stock Exchange (VFEX)

During the month of December 2024, the Victoria Falls Stock Exchange (VFEX) traded in positive trajectory. As such, the VFEX All Share index gained 1.84% to close at 105.95 points, compared to 104.04 points recorded in November 2024.

On an annual basis, the VFEX All Share index however, added 49.98%, from 70.64 points recorded in November 2023.

Figure 14: Victoria Falls Stock Exchange (VFEX) All Share Index (ASI)

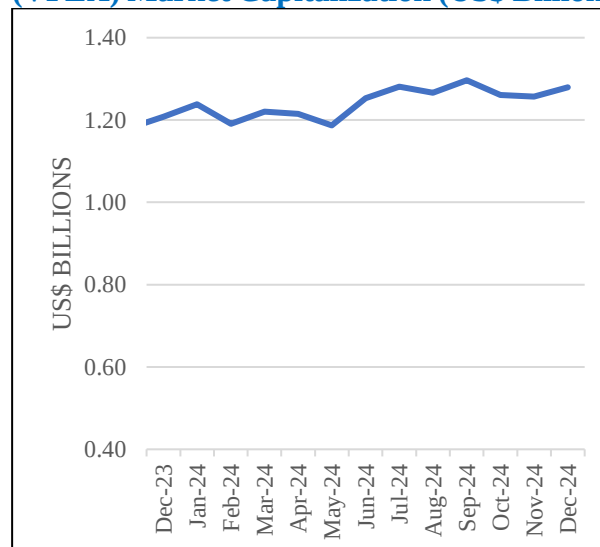


Source: Victoria Falls Stock Exchange, 2024

VFEX Market Capitalization

Reflecting the bullish trading sentiments that exhibited the VFEX, market capitalization firmed by 1.84% to US\$1,279.62 million, compared to US\$1,256.50 million recorded in the previous month.

Figure 15: Victoria Falls Stock Exchange (VFEX) Market Capitalization (US\$ Billion)



Source: Victoria Falls Stock Exchange (VFEX), 2024

The positive trading on the VFEX, in contrast to the contraction on the ZSE, suggested a currency shift in portfolio mix on the two stock exchanges.

NATIONAL PAYMENTS SYSTEM

The value of aggregate transactions processed through the National Payment Systems (NPS) increased by 12% to ZiG207.90 billion in December 2024 from ZiG184.88 billion recorded in the previous month. Similarly, NPS volumes also increased by 1% to 62.33 million from 61.56 million recorded in November 2024.

Zimbabwe Electronic Transfer Settlement System (ZETSS)

The value of transactions processed through the RTGS system in December 2024 increased by 15.14% to ZiG123.59 billion from ZiG107.35 billion recorded in November 2024. The volume of RTGS transactions also increased by 6.9% from 0.87 million to close at 0.93 million in December 2024.

Mobile and Internet Based Transactions

Mobile and internet-based transactions increased by 6.53% to ZiG67.68 billion in December 2024, from ZiG63.53 billion in November 2024.

Cash Transactions

Cash based transactions increased by 33.02% to ZiG13.21 billion in December 2024, from ZiG9.93 billion realized in November 2024.

Card Based Transactions

Card based transactions increased by 18.58% to ZiG16.62 billion in December 2024 from ZiG14.01 billion recorded in November 2024.

INFLATION OUTTURN

During the month of December 2024, the ZiG inflation decelerated, while the US\$ inflation increased.

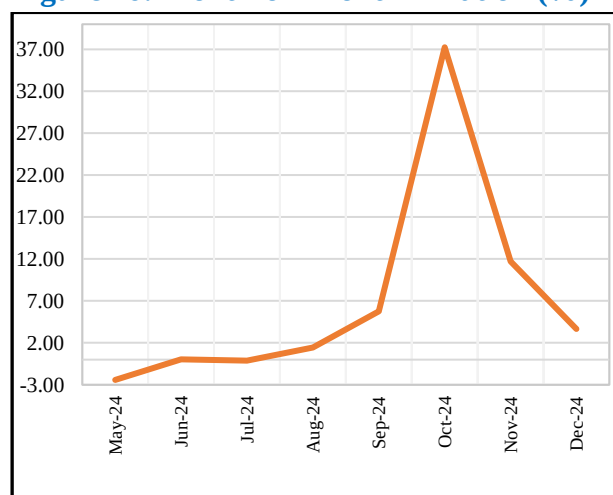
Monthly Inflation

The ZiG monthly inflation rate decreased from 11.7% recorded in November 2024, to 3.7% in December 2024.

The decline in inflation was largely attributed to the stability in the monetary conditions which dampened inflationary pressures.

Figure 16 shows developments in monthly ZiG inflation from May 2024 to November 2024.

Figure 16: Month-on-Month Inflation (%)



Source: ZIMSTAT, 2024

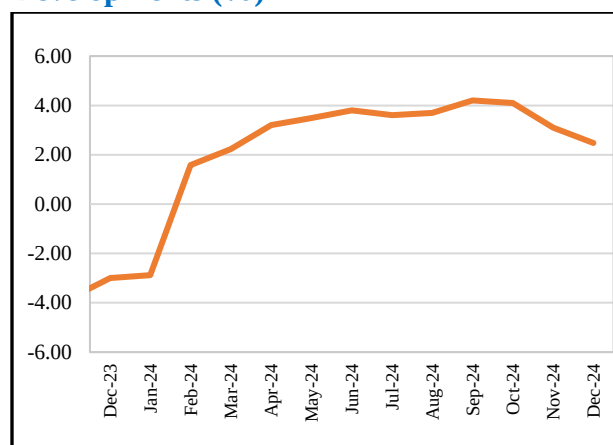
The USD month-on-month inflation rate increased from 0.1% in November 2024 to

0.6% in December 2024. Resultantly, weighted monthly inflation slowed down from 2.2% in November 2024 to 1.1% in December 2024.

US\$ Annual Inflation Developments

Annual headline inflation slowed down from 3.3% recorded in the previous month to 2.5% during December 2024.

Figure 17: US\$ Annual Inflation Developments (%)



Source: ZIMSTAT, 2024

JANUARY 2025
RESERVE BANK OF ZIMBABWE

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TABLE 1: DEPOSITORY CORPORATIONS SURVEY (ZWG '000)

	Dec-23	Jan-24	Feb-24	Mar-24		*Apr-24	*May-24	*Jun-24	*Jul-24	*Aug-24	*Sep-24	*Oct-24	*Nov-24	*Dec-24
Net Foreign Assets	-18 830 050 198.23	-30 708 633 279.93	-45 596 903 934.05	-66 258 169 977.30		-28 856 803.24	-27 777 119.25	-27 814 239.65	-27 003 213.00	-27 816 061.99	-51 275 161.53	-54 528 328.78	-48 383 455.25	-47 290 393.03
Central Bank(net)	-22 724 299 913.18	-37 204 315 094.00	-54 031 060 405.32	-77 865 030 279.36		-35 698 765.79	-34 641 175.73	-34 675 535.57	-34 509 441.34	-34 520 053.81	-62 586 924.75	-66 392 291.76	-57 686 803.02	-56 911 905.66
Foreign Assets	2 750 142 276.55	4 789 971 270.20	7 165 906 234.24	12 179 330 672.54		9 276 276.05	9 502 376.00	10 341 190.76	10 301 545.49	10 342 781.57	17 610 056.98	24 512 816.63	22 229 005.79	23 239 748.84
Foreign Liabilities	25 474 442 189.73	41 994 286 364.20	61 196 966 639.56	90 044 360 951.90		44 975 041.84	44 143 551.73	45 016 726.33	44 810 986.83	44 862 835.37	80 196 981.74	90 905 108.39	79 915 808.81	80 151 654.50
Other Depository Corporations(net)	3 894 249 714.95	6 495 681 814.07	8 434 156 471.26	11 606 860 302.06		6 841 962.55	6 864 056.48	6 861 295.92	7 506 228.34	6 703 991.82	11 311 763.23	11 863 962.98	9 303 347.77	9 621 512.62
Foreign Assets	5 729 082 981.88	9 507 866 394.28	12 860 635 148.65	18 155 224 099.23		10 973 836.76	11 293 656.76	11 679 328.24	12 352 811.95	11 598 442.41	20 019 415.47	21 861 671.92	17 752 438.09	19 141 214.17
Foreign Liabilities	1 834 833 266.93	3 012 184 580.21	4 426 478 677.39	6 548 363 797.17		4 131 874.21	4 429 600.28	4 818 032.32	4 846 583.61	4 894 450.59	8 707 652.25	9 997 708.95	8 449 090.32	9 519 701.55
Net Domestic Assets (NDA)	37 744 636 990.28	59 956 750 588.31	86 209 941 031.87	125 429 655 454.08		67 611 589.07	68 804 734.10	70 540 712.34	72 978 846.45	74 289 272.26	126 283 122.13	141 729 288.02	131 610 282.91	134 739 349.70
Domestic Claims	16 661 349 824.12	26 555 487 015.34	39 630 053 424.85	58 052 804 317.53		35 515 681.43	37 674 708.61	38 036 721.42	42 001 791.24	42 153 476.29	70 625 380.29	81 454 801.51	71 829 332.29	74 542 582.32
Claims on Central Government(net)	4 633 764 250.89	8 146 919 528.13	12 506 419 694.13	16 182 769 560.45		10 221 096.31	11 278 377.99	9 913 260.71	11 854 120.02	11 078 263.39	17 989 094.06	20 769 283.76	16 133 123.06	17 318 818.37
Claims on Central Government	5 826 109 037.18	9 899 880 742.54	14 706 600 268.21	22 087 558 829.62		12 982 655.95	13 103 692.41	13 760 570.59	15 106 767.97	14 775 338.23	24 507 323.63	29 236 123.02	26 140 999.60	27 626 806.80
Central Bank	3 186 271 122.40	5 598 206 535.08	8 298 885 386.12	13 344 742 848.85		7 155 621.00	7 206 353.91	7 425 969.04	7 375 080.86	7 694 199.15	13 333 000.40	16 905 321.56	15 342 327.17	15 948 975.81
ODCs	2 639 837 914.78	4 301 674 207.46	6 407 714 882.09	8 652 815 980.77		5 827 034.95	5 897 338.50	6 334 601.55	7 731 687.11	7 081 139.08	11 174 323.23	12 330 801.46	10 798 672.42	11 677 830.99
Less Liabilities to Central Government	1 192 344 786.29	1 752 961 214.41	2 200 180 574.08	5 904 789 269.17		2 761 559.64	1 825 314.42	3 847 309.88	3 252 647.95	3 697 074.84	6 518 229.58	8 466 839.25	10 007 876.54	10 307 988.43
Central Bank	990 859 913.99	1 583 331 636.98	1 859 602 799.84	5 389 222 254.62		2 518 704.99	1 475 345.63	3 258 049.37	2 814 036.97	3 164 138.12	5 934 952.70	7 839 372.76	9 330 641.14	9 591 566.38
ODCs	201 484 872.29	169 629 577.43	340 577 774.24	515 567 014.55		242 854.65	349 968.79	589 260.52	438 610.98	532 936.72	583 276.88	627 466.49	677 235.40	716 422.05
Claims on Other Sectors	12 027 585 573.22	18 408 567 487.20	27 123 633 730.72	41 870 034 757.08		25 294 585.12	26 396 330.62	28 123 460.72	30 147 671.23	31 075 212.90	52 636 286.23	60 685 517.75	55 696 209.23	57 223 763.95
Other Financial Corporations	210 979 095.28	367 132 374.31	461 955 002.81	803 485 078.36		327 451.01	405 012.85	484 721.72	451 511.50	481 730.31	837 142.95	903 005.44	801 444.65	829 886.26
State and Local Government	73 453.85	198 797.86	232 003.28	143 347.81		1 803.44	1 371.69	1 489.84	1 62.58	189.44	334.82	83.40	98.73	574.72
Public Non Financial Corporations	779 253 503.92	787 050 316.56	1 149 678 230.61	1 615 646 416.58		983 290.25	966 293.32	926 934.51	906 717.79	827 622.11	1 344 304.21	1 532 030.41	1 264 192.72	914 333.23
Private Sector	11 037 279 520.17	17 254 185 998.48	25 511 768 494.02	39 450 759 914.33		23 982 040.42	25 023 652.76	26 710 314.65	28 789 279.36	29 765 671.04	50 454 504.24	58 250 398.50	53 630 473.13	55 478 969.74
Central Bank	102 273 703.78	144 071 607.24	211 425 087.76	325 816 652.62		148 908.33	153 636.33	237 798.15	234 893.40	231 229.46	354 102.93	437 245.57	402 428.98	403 340.54
ODCs	10 935 005 816.39	17 110 114 391.24	25 300 343 406.26	39 124 943 261.71		23 833 131.89	24 870 016.43	26 472 516.50	28 554 385.96	29 534 441.57	50 100 401.31	57 813 152.92	53 228 047.15	55 075 629.21
Other Items(Net)	-21 083 287 166.17	-33 401 263 572.98	-46 579 887 607.02	-67 376 851 136.55		-32 095 907.64	-48 116 393.84	-32 503 990.92	-30 977 055.21	-32 135 795.97	-55 657 741.84	-60 656 446.41	-59 780 950.61	-60 196 767.38
Shares and Other Equity	-17 570 066 671.33	-29 549 325 579.05	-43 302 266 345.67	-60 601 283 933.04		-30 585 321.84	-170 501.60	-26 189 804.03	-24 667 528.43	-22 936 612.12	-40 127 307.25	-45 626 610.38	-43 527 595.47	-41 180 164.06
Liabilities to Other Financial Corporations	138 722 557.11	182 726 965.66	279 727 919.49	361 061 719.66		222 678.57	150.24	13 223.72	12 000.37	51 080.87	16 114.32	42 655.67	112 460.71	112 460.71
Restricted Deposits	634 635 960.65	1 122 721 876.21	2 182 139 254.83	1 707 978 424.98		1 197 298.85	1 441.12	1 719 547.05	1 550 879.71	2 087 873.41	3 658 367.58	3 837 899.15	3 788 058.77	4 320 759.37
Deposits and Securities Excluded from Base Money	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Items(net)	-4 286 579 012.59	-5 157 386 835.80	-5 739 488 435.67	-8 844 607 348.16		-2 930 563.22	-47 947 483.60	-8 046 957.66	-7 872 406.86	-11 299 560.23	-19 239 883.04	-18 883 849.50	-20 084 069.58	-23 449 823.40
Broad Money-M3	18 914 586 792.05	29 248 117 308.38	40 613 037 097.82	59 171 485 476.79		38 754 785.83	41 027 614.86	42 726 472.69	45 975 633.45	46 473 210.27	75 007 960.60	87 582 919.14	83 226 827.66	87 448 956.66
Securities Other than Shares Included in Broad Money	42 811 406.21	7 317 942.35	9 458 363.45	6 990 856.69		2 795.45	4 372.61	3 991.57	19 182.77	26 605.39	23 833.50	42 725.53	0.00	0.00
Broad Money-M2	18 871 775 385.85	29 240 799 366.03	40 603 578 734.36	59 164 494 620.10		38 751 990.38	41 023 242.25	42 722 481.12	45 956 450.68	46 446 604.88	74 984 127.10	87 540 193.61	83 226 827.66	87 448 956.66
Other Deposits (Time Deposits)	1 287 203 962.67	1 749 790 464.18	2 805 565 709.39	4 455 813 258.33		2 705 479.15	3 276 458.32	3 820 450.80	3 890 292.40	5 866 414.39	7 892 499.20	7 727 403.75	8 189 143.57	8 189 143.57
of which Foreign Currency Accounts	878 430 928.79	1 378 784 627.54	2 089 992 436.79	3 750 078 066.25		2 426 638.27	2 953 225.13	3 343 135.17	3 425 730.40	4 839 186.89	6 654 693.18	5 209 298.79	5 598 125.36	5 598 125.36
Narrow Money-M1	17 584 571 423.18	27 491 008 901.84	37 798 013 024.97	54 708 681 361.76		36 046 511.23	37 746 783.93	38 902 030.31	42 066 158.28	42 568 298.97	69 117 712.70	79 647 694.41	75 499 423.91	79 259 813.10
Transferable Deposits	17 572 220 001.14	27 476 970 003.22	37 782 959 103.37	54 692 210 233.09		36 036 209.11	37 708 555.23	38 850 801.81	42 007 923.88	42 499 225.86	69 037 218.46	79 550 713.83	75 399 727.29	79 160 579.60
Of which Foreign Currency Accounts	13 397 781 145.35	22 901 496 643.22	32 969 005 356.37	47 611 823 202.81		29 423 827.38	30 036 317.64	30 193 905.30	31 635 023.78	31 676 246.48	58 411 490.00	69 086 187.32	64 595 580.16	67 208 792.78
Currency Outside Depository Corporations	12 351 422.04	14 038 898.63	15 053 921.60	16 471 128.68		10 302.12	38 228.70	51 228.50	58 234.40	69 073.11	80 494.25	96 980.58	99 696.61	99 233.50
Memorandum Items														
Reserve Money	2 021 215 296.65	3 069 128 065.16	4 054 140 062.89	6 141 481 651.19		4 892 122.31	6 639 450.71	7 238 618.14	7 282 113.20	7 708 040.15	13 606 577.69	20 428 825.74	20 028 010.53	20 395 116.65
FCAs as a Percentage of Deposits in M3	70.9%	78.3%	81.2%	80.5%		82.2%	80.5%	78.6%	76.4%	74.8%	82.7%	86.6%	84.0%	83.4%
End Period Exchange Rate	6 104.72	10 152.39	14 912.83	22 055.47		13.43	13.32	13.70	13.79	13.85	24.88	28.68	25.45	25.80

Source: Reserve Bank of Zimbabwe, 2024

Notes:

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

*Statistics are denominated in ZiG

TABLE 2: CENTRAL BANK SURVEY (ZWG000)

	Dec-23	Jan-24	Feb-24	Mar-24	*Apr-24	*May-24	*Jun-24	*Jul-24	*Aug-24	*Sep-24	*Oct-24	*Nov-24	*Dec-24
Net Foreign Assets	-22 724 299 913.18	-37 204 315 094.00	-54 031 060 405.32	-77 865 030 279.36	-35 698 765.79	-34 641 175.73	-34 675 535.57	-34 509 441.34	-34 520 053.81	-62 586 924.75	-66 392 291.76	-57 686 803.02	-56 911 905.66
Claims on Non Residents	2 750 142 276.55	4 789 971 270.20	7 165 906 234.24	12 179 330 672.54	9 276 276.05	9 502 376.00	10 341 190.76	10 301 545.49	10 342 781.57	17 610 056.98	24 512 816.63	22 229 005.79	23 239 748.84
Official Reserves Assets	670 897 605.40	1 283 063 711.48	1 440 292 080.05	2 707 777 264.85	3 630 141.09	4 432 806.91	4 934 345.75	4 653 584.80	4 669 127.60	7 448 226.11	12 833 764.95	12 029 876.12	12 507 847.00
Other Foreign Assets	2 079 244 671.16	3 506 907 558.71	5 725 614 154.20	9 471 553 407.69	5 646 134.96	5 069 569.09	5 406 845.01	5 647 960.69	5 673 653.97	10 161 830.87	11 679 051.69	10 199 129.67	10 731 901.84
Less Liabilities to Non Residents	25 474 442 189.73	41 994 286 364.20	61 196 966 639.56	90 044 360 951.90	44 975 041.84	44 143 551.73	45 016 726.33	44 810 986.83	44 862 835.37	80 196 981.74	90 905 108.39	79 915 808.81	80 151 654.50
Short Term Liabilities	253 445 372.66	330 761 013.21	347 930 957.96	890 130 623.01	181 911.80	69 004.62	68 323.27	67 276.01	43 925.27	121 431.23	139 956.61	124 234.37	127 599.01
Other Foreign Liabilities*	25 220 996 817.07	41 663 525 350.99	60 849 035 681.60	89 154 230 328.89	44 793 130.04	44 074 547.11	44 948.40	44 743 710.82	44 818 910.10	80 075 550.51	90 765 151.78	79 791 574.44	80 024 055.49
of which blocked funds	4 848 587 011.60	8 054 627 951.76	11 781 589 928.45	17 401 899 562.68	10 572 458.80	10 463 756.31	10 741 167.48	10 788 191.71	10 803 573.95	19 394 800.27	22 213 360.59	19 667 091.04	17 365 023.44
Net Domestic Assets (NDA)	24 745 515 209.82	40 273 443 159.16	58 085 200 468.20	84 006 511 930.55	40 590 888.10	41 280 626.44	41 914 153.72	41 791 554.54	42 228 093.95	76 193 502.44	86 821 117.50	77 714 813.55	77 307 022.31
Domestic Claims	2 685 240 421.33	4 316 485 335.80	6 966 928 713.06	8 857 704 487.83	5 031 817.01	6 130 750.57	4 656 214.62	5 047 780.51	5 013 687.28	8 125 977.73	9 923 292.64	6 798 072.76	6 804 389.32
Net Claims on Central Government	2 195 411 208.41	4 014 874 898.09	6 439 282 586.28	8 045 520 594.23	4 636 916.01	5 731 008.28	4 167 919.67	4 561 043.88	4 530 061.03	7 398 047.70	9 065 948.80	6 011 686.04	6 357 409.42
Claims on Central Government	3 186 271 122.40	5 598 206 535.08	8 298 885 386.12	13 434 742 848.85	7 155 621.00	7 206 353.91	7 425 969.04	7 375 080.86	7 694 199.15	13 333 000.40	16 905 321.56	15 342 327.17	15 948 975.81
of which: Securities Other than Shares	2 219 186 779.04	4 440 121 511.31	6 608 105 197.48	11 307 721 896.70	0.00	6 867 418.56	7 089 572.62	7 156 540.10	7 156 540.10	12 949 528.58	12 949.53	13 352 395.70	13 877 094.68
Loans	967 084 343.36	1 158 085 023.77	1 690 780 188.64	2 127 020 952.15	245 686.22	334 241.10	334 607.54	223 674.75	493 347.30	383 471.82	1 901 990.38	1 989 931.48	2 071 881.12
Loans and Advances	423 620 495.64	709 564 039.01	1 049 930 696.57	1 560 372 567.07	34 531.94	35 066.35	35 432.79	69 655.36	198 392.16	88 516.68	1 575 286.73	1 576 279.86	1 579 038.55
Amounts Due from Govt including SDR Drawdowns	543 463 847.72	448 520 984.75	640 849 492.08	566 648 385.08	211 154.28	299 174.75	299 174.75	154 019.39	294 955.14	294 955.14	326 703.65	413 651.61	492 842.57
Export Incentives	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Less Liabilities to Central Government	990 859 913.99	1 583 331 636.98	1 859 602 799.84	5 389 222 254.62	2 518 704.99	1 475 345.63	3 258 049.37	2 814 036.97	3 164 138.12	5 934 952.70	7 839 372.76	9 330 641.14	9 591 566.38
Of which: Deposits	990 859 913.99	1 583 331 636.98	1 859 602 799.84	5 389 222 254.62	2 518 704.99	1 475 345.63	3 275 403.93	3 115 314.66	3 164 138.12	5 934 952.70	7 839 372.76	9 330 641.14	9 591 566.38
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Claims on Other Sectors	489 829 212.93	301 610 437.71	527 646 126.78	812 183 893.60	394 901.00	399 742.29	488 294.95	486 736.63	483 626.25	727 930.03	857 343.85	786 386.72	446 979.90
Other Financial Corporations	28 216 636.43	32 493 405.07	71 573 929.14	153 883 742.34	31 897.51	33 121.19	32 635.34	33 150.80	33 901.83	34 109.66	38 180.80	39 115.93	18 676.33
State and Local Government	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Public Non Financial Corporations	359 338 872.72	125 045 425.40	244 647 109.88	332 483 498.63	214 094.95	212 984.77	217 861.45	218 692.42	218 494.95	339 717.44	381 917.48	344 844.81	24 963.03
Private Sector	102 273 703.78	144 071 607.24	211 425 087.76	325 816 652.62	148 908.53	153 636.33	237 798.15	234 893.40	231 229.46	354 102.93	437 245.57	402 425.98	403 340.54
Claims on Other Depository Corporations	266 265 290.73	392 377 252.77	503 151 449.55	684 600 925.61	364 055.43	361 687.12	362 068.58	322 950.33	315 110.77	546 767.88	591 244.82	1 582 208.88	907 944.93
Of which: Loans	266 265 290.73	392 377 252.77	503 151 449.55	684 600 925.61	364 055.43	361 687.12	362 068.58	322 950.33	315 110.77	546 767.88	591 244.82	1 582 208.88	907 944.93
Other Liabilities to ODCs	3 854 578 282.87	5 812 079 968.88	8 128 905 484.34	10 984 562 862.67	7 235 511.28	7 148 143.79	5 909 428.26	5 505 978.19	5 409 080.16	4 538 818.97	6 707 055.64	8 873 541.61	8 273 621.31
Of which: Aftades Balances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Securities	1 519 969 710.79	1 701 520 057.58	2 432 925 529.23	3 557 870 717.73	2 260 627.63	2 214 947.71	2 314 576.53	2 802 338.07	2 870 625.13	1 385 743.24	1 724 801.18	2 144 377.64	2 002 013.98
Other Items(Net)	-25 648 587 780.63	-41 376 660 539.47	-58 744 025 789.94	-85 448 769 379.78	-42 430 526.95	-41 936 332.53	-42 805 298.78	-41 926 801.88	-42 308 376.06	-72 059 575.80	-83 013 635.67	-78 208 073.52	-77 868 309.37
Shares and Other Equity	-25 053 448 266.86	-40 143 169 460.35	-58 155 147 571.29	-84 000 619 819.97	-42 225 068.30	-41 811 854.23	-42 544 461.17	-41 896 670.08	-42 064 205.72	-72 152 434.46	-82 948 584.12	-75 838 929.42	-74 095 736.29
Other Items(Net)	-1 251 036 312.37	-2 400 043 318.75	-2 790 865 158.91	-3 189 753 793.28	-1 523 004.67	-2 100 723.61	-2 120 667.23	-1 846 508.62	-2 396 362.99	-3 908 731.83	-4 422 218.47	-6 511 308.80	-8 239 991.34
Liabilities to Other Resident Sectors	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deposits and Securities Excluded from Base Money	655 896 798.59	1 166 552 239.63	2 201 986 940.26	1 741 604 233.46	1 317 546.03	1 976 245.32	1 859 829.62	1 816 376.82	2 152 192.65	4 001 590.49	4 357 166.91	4 142 164.71	4 467 418.26
Monetary Base	2 021 215 296.65	3 069 128 065.16	4 054 140 062.89	6 141 481 651.19	6 455 093.44	6 639 450.71	7 238 618.14	7 282 113.20	7 708 040.15	13 606 577.69	20 428 825.74	20 028 010.53	20 395 116.65
Bond Coins	76 968.83	66 290.72	59 094.22	51 536.90	20.39	16.95	15.26	14.33	14.27	14.27	14.27	14.27	14.27
Bond Notes	15 672 830.10	16 920 535.77	18 138 392.93	19 250 549.61	7 646.53	7 646.25	7 641.71	6 018.48	5 288.65	5 288.65	5 288.65	5 288.65	5 288.65
Zig Notes	0.00	0.00	0.00	0.00	1 240.55	12 162.56	16 066.84	20 175.22	26 774.05	33 546.57	35 318.43	35 320.20	35 320.10
ZIG Coins	0.00	0.00	0.00	0.00	8 848.60	33 390.00	36 721.62	39 548.30	43 392.05	49 516.41	113 067.78	131 664.45	141 250.42
Liabilities to ODCs	1 975 463 236.74	3 052 141 238.66	4 035 942 575.74	6 122 179 564.60	6 437 337.37	6 586 234.95	7 178 172.71	7 216 356.87	7 632 571.13	13 518 211.78	20 275 136.61	19 855 722.95	20 213 243.21
Local Currency Reserve Deposits	533 568 035.27	557 373 870.90	589 096 334.10	782 882 894.59	588 261.85	852 988.66	1 019 521.43	1 293 912.63	1 392 957.07	1 999 399.49	2 851 765.21	2 965 905.06	2 935 341.50
Foreign Currency Reserve Deposits	1 441 895 201.47	2 464 767 002.76	3 416 845 876.64	5 293 831 558.25	4 172 204.40	4 528 979.21	4 655 411.36	4 707 895.48	4 805 592.43	9 991 826.17	14 420 447.97	13 130 569.95	13 755 938.51
Excess reserves	30 002 260.98	30 000 364.99	30 000 364.99	45 465 111.84	1 676 871.11	1 204 267.07	1 503 239.92	1 214 548.76	1 434 021.62	1 526 986.12	3 002 923.43	3 759 247.94	3 521 963.20
Private Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Source: Reserve Bank of Zimbabwe, 2023/4

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

*Statistics are denominated in ZiG

TABLE 3 : OTHER DEPOSITORY CORPORATIONS SURVEY (ZWG '000)

	Dec-23	Jan-24	Feb-24	Mar-24		*Apr-24	*May-24	*Jun-24	*Jul-24	*Aug-24	*Sep-24	*Oct-24	*Nov-24	*Dec-24
Net Foreign Assets	3 894 249 714.95	6 495 681 814.07	8 434 156 471.26	11 606 860 302.06		6 841 962.55	6 864 056.48	6 861 295.92	7 506 228.34	6 703 991.82	11 311 763.23	11 863 962.98	9 303 347.77	9 621 512.62
Claims on Non Residents	5 729 082 981.88	9 507 866 394.28	12 860 635 148.65	18 155 224 099.23		10 973 836.76	11 293 656.76	11 679 328.24	12 352 811.95	11 598 442.41	20 019 415.47	21 861 671.92	17 752 438.09	19 141 214.17
Of Which: Foreign Currency	2 868 505 570.48	5 196 670 641.24	7 309 076 955.04	9 785 505 639.81		4 794 837.35	4 337 566.82	4 753 113.49	5 739 936.96	6 444 888.52	10 895 905.76	13 662 079.40	11 233 737.69	10 274 553.25
Deposits	2 843 740 238.47	4 283 885 090.87	5 518 707 074.63	8 323 896 983.03		6 152 462.49	6 929 621.83	6 902 261.76	6 586 859.83	5 128 037.09	9 069 019.76	8 153 531.84	6 482 287.97	8 827 755.41
Other	16 837 172.93	27 310 662.17	32 851 118.98	45 821 476.40		26 536.92	26 468.12	23 952.99	26 015.17	25 516.80	54 489.96	46 060.69	36 412.43	38 905.51
Less Liabilities to Non Residents	1 834 833 266.93	3 012 184 580.21	4 426 478 677.39	6 548 363 797.17		4 131 874.21	4 429 600.28	4 818 032.32	4 846 583.61	4 894 450.59	8 707 652.25	9 997 708.95	8 449 090.32	9 519 701.55
Of Which: Deposits	776 859 238.67	1 316 061 176.34	1 936 356 521.78	2 837 026 028.04		1 874 340.18	1 941 676.30	2 023 747.02	1 715 870.69	1 688 391.39	2 976 714.87	3 361 036.04	2 691 546.72	3 251 085.67
Loans	1 057 974 028.26	1 696 123 403.87	2 490 122 155.61	3 711 337 769.13		2 257 534.02	2 487 923.98	2 794 285.29	3 130 712.92	3 206 059.20	5 730 937.38	6 636 672.91	5 757 543.59	6 268 615.88
Other	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net Domestic Assets (NDA)	14 986 724 817.13	22 694 566 232.26	32 143 979 019.53	47 514 528 237.56		31 782 273.98	33 785 421.43	35 673 665.70	38 145 673.59	39 635 826.10	63 272 480.21	75 102 707.82	73 469 677.34	77 581 551.65
Domestic Claims	13 976 109 402.78	22 239 001 679.53	32 663 124 711.79	49 195 099 829.70		30 483 864.43	31 543 958.04	33 380 506.81	36 954 010.73	37 139 789.00	62 499 402.56	71 531 508.87	65 031 259.53	67 738 193.00
Net Claims on Central Government	2 438 353 042.48	4 132 044 630.04	6 067 137 107.85	8 137 248 966.22		5 584 180.30	5 547 369.71	5 745 341.04	7 293 076.13	6 548 202.35	10 591 046.35	11 703 334.97	10 121 437.02	10 961 408.94
Claims on Central Government	2 639 837 914.78	4 301 674 207.46	6 407 714 882.09	8 652 815 980.77		5 827 034.95	5 897 338.50	6 334 601.55	7 731 687.11	7 081 139.08	11 174 323.23	12 330 801.46	10 798 672.42	11 677 830.99
Securities	2 627 512 618.11	4 283 761 798.56	6 381 641 818.99	8 605 206 635.58		5 583 192.64	5 867 704.45	6 309 901.96	7 706 557.44	6 955 089.37	10 929 386.91	12 091 791.23	10 509 483.63	11 621 387.80
Loans	12 325 296.66	17 912 408.90	26 073 063.10	47 609 345.19		243 842.32	29 634.00	24 699.60	25 129.68	126 049.71	244 936.32	239 010.23	289 188.79	56 443.19
Other	-	-	-	-		-	-	-	-	-	-	-	-	-
Less Liabilities to Central Government	201 484 872.29	169 629 577.43	340 577 774.24	515 567 014.55		242 854.65	349 968.79	589 260.52	438 610.98	532 936.72	583 276.88	627 466.49	677 235.40	716 422.05
Of which: Deposits	201 484 872.29	169 629 577.43	340 577 774.24	515 567 014.55		242 854.65	349 968.79	589 260.52	438 610.98	532 936.72	583 276.88	627 466.49	677 235.40	716 422.05
Other	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Claims on Other Sectors	11 537 756 360.30	18 106 957 049.49	26 595 987 603.94	41 057 850 863.48		24 899 684.12	25 996 588.33	27 635 165.77	29 660 934.60	30 591 586.65	51 908 356.20	59 828 173.90	54 909 822.51	56 776 784.05
Other Financial Corporations	182 762 458.86	334 638 969.24	390 381 073.67	649 601 336.03		295 553.50	371 891.66	452 086.38	418 360.70	447 828.48	803 033.30	864 824.64	762 328.72	811 209.93
State and Local Government	73 453.85	198 797.86	232 003.28	143 347.81		1 803.44	1 371.69	1 489.84	162.58	189.44	334.82	83.40	98.73	574.72
Public Non Financial Corporations	419 914 631.20	662 004 891.16	905 031 120.73	1 283 162 917.94		769 195.30	753 308.55	709 073.06	688 025.36	609 127.16	1 004 586.77	1 150 112.93	919 347.91	889 370.20
Private Sector	10 935 005 816.39	17 110 114 391.24	25 300 343 406.26	39 124 943 261.71		23 833 131.89	24 870 016.43	26 472 516.50	28 554 385.96	29 534 441.57	50 100 401.31	57 813 152.92	53 228 047.15	55 075 629.21
Claims on the Central Bank	5 977 105 227.74	9 099 022 563.30	12 598 181 489.84	16 737 574 909.26		11 097 658.79	12 455 525.64	12 775 616.04	11 481 325.31	13 543 158.02	22 444 626.84	30 514 072.84	32 279 220.71	32 226 426.11
Currency	3 398 376.89	2 947 927.87	3 143 565.55	2 830 957.84		7 453.94	14 987.06	9 216.94	7 521.93	6 395.91	7 871.66	56 708.55	72 590.97	82 639.94
Reserves	5 973 706 850.85	9 096 074 635.43	12 595 037 924.29	16 734 743 951.43		11 090 204.85	12 420 731.87	12 746 019.20	11 453 300.33	13 516 156.89	22 399 747.84	30 414 709.72	29 835 562.13	32 109 976.20
Securities	0.00	0.00	0.00	0.00		0.00	19 806.72	20 379.90	20 503.05	20 605.22	37 007.33	42 654.56	2 371 067.62	33 809.97
Other Claims	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Liabilities to the Central Bank	55 157 360.84	114 298 041.18	105 237 097.37	95 704 985.13		67 448.03	50 898.37	99 769.05	99 872.51	109 931.02	491 438.62	429 739.68	409 274.64	233 008.13
Other Items(Net)	4 911 332 452.56	8 529 159 969.39	13 012 090 084.74	18 322 441 516.27		9 731 801.21	10 163 163.89	10 382 688.10	10 189 789.94	10 937 189.89	21 180 110.57	26 513 134.21	23 431 528.27	22 150 059.32
Shares and Other Equity	7 483 381 595.52	10 593 843 881.30	14 852 881 225.62	23 399 335 886.93		11 639 746.46	13 617 857.06	16 354 657.14	17 229 141.66	19 127 593.60	32 025 127.21	37 321 973.73	32 311 333.95	32 915 572.23
Liabilities to other resident sectors	138 722 557.11	182 726 965.66	279 727 919.49	361 061 719.66		222 678.57	4 558.25	13 223.72	12 000.37	12 502.97	51 080.87	16 114.32	42 655.67	112 460.71
Other Items(Net)	-2 710 771 700.07	-2 247 410 877.57	-2 120 519 060.37	-5 437 956 090.32		-2 130 623.82	-3 459 251.43	-5 985 192.76	-7 051 352.09	-8 202 906.68	-10 896 097.52	-10 824 953.85	-8 922 461.35	-10 877 973.62
Deposits and Securities Included in Broad Money	18 880 974 532.07	29 190 248 046.34	40 578 135 490.79	59 121 388 539.63		38 624 236.53	40 649 477.91	42 534 961.62	45 651 901.94	46 339 817.92	74 584 243.43	86 966 670.79	82 773 025.11	87 203 064.28
Deposits Included in Broad Money	18 838 163 125.87	29 182 930 103.98	40 568 677 127.34	59 114 397 682.94		38 621 441.08	40 645 105.30	42 530 970.04	45 632 719.17	46 313 212.53	74 560 409.93	86 923 945.26	82 773 025.11	87 203 064.28
Transferable Deposits	17 550 959 163.20	27 433 139 639.80	37 763 111 417.94	54 658 584 424.60		35 915 961.93	37 368 646.98	38 710 519.24	41 742 426.77	42 434 906.62	68 693 995.54	79 031 446.06	75 045 621.35	79 013 920.71
of which FCAs	13 391 882 427.59	22 891 974 397.20	32 954 377 682.43	47 588 241 673.51		29 421 560.87	29 788 818.17	30 114 642.50	31 415 685.01	31 648 530.18	58 109 730.00	68 608 644.80	64 281 472.90	67 075 955.67
Other Deposits (Time Deposits)	1 287 203 962.67	1 749 790 464.18	2 805 565 709.39	4 455 813 258.33		2 705 479.15	3 276 458.32	3 820 450.80	3 890 292.40	3 878 305.91	5 866 414.39	7 892 499.20	7 727 403.75	8 189 143.57
of which FCAs	878 430 928.79	1 378 784 627.54	2 089 992 436.79	3 750 078 066.25		2 426 638.27	2 953 225.13	3 343 135.17	3 425 730.40	3 030 905.19	4 839 186.89	6 654 693.18	5 209 298.79	5 598 125.36
Money Market Instruments	42 811 406.21	7 317 942.35	9 458 363.45	6 990 856.69		2 795.45	4 372.61	3 991.57	19 182.77	26 605.39	23 833.50	42 725.53	-	-

Source: Reserve Bank of Zimbabwe, 2024

*Statistics are denominated in ZiG

TABLE 4.1: OTHER DEPOSITORY CORPORATIONS -ASSETS

ZWG 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
							Government Securities	Local Government securities	Public Enterprises	Other ²	Government	Local Government	Public Enterprises	Other Institutional Units					
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	311 107.9	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
2023																			
Jan	4 923.3	379 841.7	704 168.6	151 980.1	389 342.8	-1 443.6	319 807.4	0.0	23 774.5	8 624.7	228.5	251.2	44 113.2	1 348 919.7	137 477.6	227 545.4	251 246.0	451 149.8	4 441 950.8
Feb	1 880.1	436 062.8	743 888.5	81 067.5	518 081.0	21 964.4	332 626.9	0.0	26 717.2	6 974.7	319.0	197.4	44 691.5	1 538 078.6	142 383.8	226 933.0	281 339.4	490 831.3	4 894 037.1
Mar	2 031.6	425 326.5	817 631.1	112 374.3	531 935.4	41 928.7	360 626.2	0.0	24 689.0	10 382.7	432.2	149.8	48 725.4	1 745 783.1	166 893.5	554 840.9	315 882.3	532 130.1	5 691 762.4
Apr	1 844.7	462 081.4	972 122.7	161 740.7	620 095.0	32 207.0	391 587.8	0.0	28 119.0	19 573.0	559.8	99.3	54 058.4	1 822 350.9	178 895.0	214 270.9	411 870.0	572 012.3	5 943 487.7
May	1 107.2	1 048 116.4	2 049 066.1	309 234.1	1 554 969.0	84 147.3	653 025.9	0.0	76 351.5	16 564.4	4 599.1	80.3	112 188.1	4 068 894.1	366 505.1	607 438.1	788 546.8	884 349.9	12 625 183.4
Jun	1 984.5	2 249 201.6	4 424 350.0	471 360.3	3 050 984.1	390 369.2	981 773.8	0.0	212 126.8	8 070.8	18 582.4	83.0	260 946.3	8 977 244.2	669 100.1	1 390 786.2	1 582 985.5	2 782 639.3	27 472 588.1
Jul	1 489.0	1 584 403.3	4 137 377.2	380 493.0	3 132 849.9	369 552.6	1 242 045.2	0.0	165 764.7	17 713.9	7 368.1	68.1	208 253.7	7 144 225.5	821 517.0	829 382.3	1 411 037.1	3 124 457.4	24 577 997.9
Aug	2 292.1	1 505 916.2	4 651 358.8	448 025.8	3 179 274.3	245 546.0	1 190 599.0	0.0	165 103.2	7 939.8	7 469.9	75.8	205 341.5	7 142 066.9	817 682.7	701 626.2	1 348 230.8	3 086 091.3	24 704 640.2
Sep	2 465.6	2 015 621.6	5 263 338.5	560 033.8	3 210 332.7	305 649.1	1 318 582.7	0.0	175 013.5	10 773.5	9 935.8	92.0	219 878.9	8 628 418.0	892 737.1	776 997.6	1 646 406.8	3 310 710.4	28 346 987.7
Oct	2 425.4	2 312 575.1	5 910 277.9	751 077.6	2 663 186.5	240 258.0	1 272 839.7	0.0	190 359.3	21 408.8	10 816.8	98.1	237 525.7	9 281 352.1	844 462.4	958 746.4	1 741 207.9	3 433 150.2	29 871 767.9
Nov	2 705.3	2 558 589.3	6 324 144.1	730 377.0	2 788 783.6	230 917.5	1 517 348.4	0.0	188 949.4	34 470.7	10 921.4	59.8	238 702.3	9 523 818.5	907 759.0	1 046 257.0	2 150 227.0	3 544 388.6	31 798 418.9
Dec	3 398.4	2 868 505.6	5 973 706.9	918 524.5	2 631 445.7	212 294.5	2 627 512.6	0.0	182 480.9	38 249.3	12 325.3	73.5	248 699.8	10 110 961.4	984 502.1	1 184 706.9	2 319 603.9	4 087 896.6	34 404 887.7
2024																			
Jan	2 947.9	5 196 670.6	9 096 074.6	1 414 527.9	3 957 664.6	326 220.5	4 283 761.8	0.0	306 771.2	57 595.6	17 912.4	198.8	374 088.3	16 298 021.8	1 109 251.7	1 949 662.4	3 467 246.2	5 133 753.8	52 992 370.2
Feb	3 143.6	7 309 077.0	12 595 037.9	2 395 225.7	5 340 576.7	178 130.4	6 381 641.8	0.0	437 989.9	78 292.7	26 073.1	232.0	488 602.8	24 095 690.3	1 538 423.6	2 608 075.1	4 122 833.9	6 863 317.4	74 462 363.7
Mar	2 831.0	9 785 505.6	16 734 744.0	3 185 636.7	7 548 560.1	775 336.9	8 605 206.6	0.0	585 769.6	126 026.3	47 609.3	143.3	729 484.9	37 149 745.6	2 535 252.5	2 860 196.6	5 844 376.9	10 808 889.0	107 325 315.0
Apr	7.5	4 794.8	11 004.0																

TABLE 4.2 : OTHER DEPOSITORY CORPORATIONS - LIABILITIES

ZWG 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	Other Financial Corporations				
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	62 129.7	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	1 076 314.7
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
2023																
Jan	2 270 946.6	100 094.1	275 805.1	2 646 845.8	1 676.5	41 821.3	2 690 343.7	15 056.5	196 129.5	4 974.3	12 291.7	675.5	881 874.7	227 545.4	413 059.5	4 441 950.8
Feb	2 496 192.1	98 177.2	294 332.5	2 888 701.8	1 956.9	11 040.2	2 901 698.9	15 711.7	225 209.4	8 092.9	20 822.5	3 109.0	951 831.6	226 933.0	540 628.1	4 894 037.1
Mar	2 710 394.6	121 937.7	333 589.3	3 165 921.6	1 430.8	6 188.7	3 173 541.1	16 082.6	256 206.0	9 639.9	22 996.8	3 714.6	1 036 325.4	554 840.9	618 415.2	5 691 762.4
Apr	3 144 048.4	159 872.5	269 932.0	3 573 852.9	573.4	9 702.2	3 584 128.5	1 843.4	318 092.2	13 321.9	29 787.9	6 418.8	1 137 637.3	214 270.9	637 986.8	5 943 487.7
May	6 481 742.5	169 496.7	556 927.2	7 208 166.4	1 068.6	50 511.7	7 259 746.7	4 659.4	783 531.0	78 332.6	74 083.0	30 583.3	2 224 856.6	607 438.1	1 561 952.6	12 625 183.4
Jun	12 937 869.2	240 252.2	1 073 317.8	14 251 439.2	4 578.8	432 610.2	14 688 628.1	4 243.6	1 833 341.2	39 166.6	112 338.9	64 321.9	6 245 056.0	1 390 786.2	3 094 705.7	27 472 588.1
Jul	11 864 787.9	285 723.5	828 095.7	12 978 607.1	30 380.7	380 435.8	13 389 423.7	2 137.4	1 458 906.6	87 827.2	160 696.4	58 256.2	5 865 068.7	829 382.3	2 726 299.5	24 577 997.9
Aug	12 168 928.8	353 674.2	862 852.8	13 385 455.8	23 457.8	381 525.5	13 790 439.1	3 182.7	1 483 108.2	84 841.4	154 160.3	56 751.6	5 646 934.2	701 626.2	2 783 596.5	24 704 640.2
Sep	14 342 241.3	404 040.4	947 184.1	15 693 465.8	11 309.1	114 502.6	15 819 277.6	2 685.5	1 688 992.2	82 493.4	168 880.8	90 032.4	6 410 594.6	776 997.6	3 307 033.6	28 346 987.7
Oct	15 103 817.1	439 336.7	1 190 702.7	16 733 856.4	8 575.8	147 053.3	16 889 485.5	3 497.2	1 573 857.1	84 628.9	176 455.5	83 441.8	6 756 087.7	958 746.4	3 345 567.7	29 871 767.9
Nov	15 816 643.6	534 621.6	1 241 055.7	17 592 320.9	92 509.4	133 475.4	17 818 305.6	4 173.2	1 784 153.1	92 939.9	244 115.1	89 997.7	7 059 070.8	1 046 257.0	3 659 406.4	31 798 418.9
Dec	16 937 697.1	613 283.2	1 290 630.5	18 841 610.7	94 004.9	201 484.9	19 137 100.5	4 211.4	1 831 385.7	55 157.4	162 437.9	138 722.6	7 736 287.7	1 184 706.9	4 116 277.7	34 404 887.7
2024																
Jan	26 686 959.6	746 212.0	1 754 255.7	29 187 427.3	113 265.9	169 629.6	29 470 322.8	7 317.9	3 007 687.4	114 298.0	290 202.8	182 727.0	11 623 761.9	1 949 662.4	6 346 389.9	52 992 370.2
Feb	36 944 811.1	818 341.2	2 810 669.8	40 573 822.1	177 789.1	340 577.8	41 092 189.0	9 458.4	4 421 333.7	105 237.1	454 842.1	279 727.9	16 146 119.3	2 608 075.1	9 345 381.2	74 462 363.7
Mar	53 801 105.7	857 520.8	4 468 346.0	59 126 972.5	275 444.0	515 567.0	59 917 983.5	6 990.9	6 535 789.0	95 705.0	506 746.6	361 061.7	24 968 710.0	2 860 196.6	12 072 131.8	107 325 315.0
Apr	35 042.5	873.5	2 711.3	38 627.3	161.4	242.9	39 031.6	2.8	4 126.0	67.4	358.1	222.7	12 859.8	2 510.2	9 868.8	69 047.3
May	36 571.3	797.4	3 283.3	40 652.0	82.8	350.0	41 084.8	4.4	4 422.7	50.9	436.0	4.6	15 110.7	2 114.7	9 806.4	73 035.2
Jun	37 665.2	1 045.3	3 824.5	42 535.1	2.1	589.3	43 126.4	4.0	4 813.9	99.8	450.6	13.2	17 940.3	2 541.3	8 835.0	77 824.6
Jul	40 332.2	1 410.3	3 894.3	45 636.8	68.7	438.6	46 144.1	19.2	4 842.5	99.9	483.0	12.0	18 795.9	2 342.9	8 708.8	81 448.2
Aug	40 849.7	1 585.3	3 882.8	46 317.8	65.6	532.9	46 916.3	26.6	4 889.9	109.9	602.1	12.5	20 035.9	2 767.9	10 009.9	85 371.0
Sep	66 835.5	1 858.6	5 872.5	74 566.6	99.2	583.3	75 249.0	23.8	8 701.5	491.4	860.8	51.1	34 201.4	4 853.4	15 791.4	140 223.9
Oct	76 868.7	2 162.8	7 903.0	86 934.5	257.1	627.5	87 819.1	42.7	9 987.1	429.7	1 310.2	16.1	39 650.6	6 380.1	18 134.0	163 769.6
Nov	72 575.6	2 470.1	7 734.9	82 780.6	202.6	677.2	83 660.4	0.0	8 441.5	409.3	568.8	42.7	38 968.8	6 685.9	16 023.6	154 800.9
Dec	76 723.8	2 290.2	8 197.9	87 211.9	205.6	716.4	88 133.9	0.0	9 510.9	233.0	856.2	112.5	39 782.4	6 555.3	17 199.0	162 383.2

Source: Reserve Bank of Zimbabwe, 2024

*Statistics are denominated in ZiG

TABLE 5.1: COMMERCIAL BANKS -ASSETS

ZWG 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 Institutional Units ³	Other claims	Contingent Assets	Other Assets	Non Financial Assets	TOTAL
							Government ¹ Securities	Local Government securities	Public Enterprises	Other ²	Government	Local Government	Public Enterprises							
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	99.12	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	
2023																				
Jan	2 391.61	340 953.56	654 740.29	143 455.70	335 380.17	(1 443.59)	301 026.07	-	105.97	4 873.87	228.45	251.24	44 113.17	1 307 512.98	17 767.70	227 545.42	204 830.78	374 080.77	3 957 814.2	
Feb	1 470.56	366 544.71	691 937.49	71 097.36	452 795.43	21 074.53	306 913.92	-	50.02	1 524.98	318.96	197.44	44 691.50	1 481 851.05	18 037.18	226 932.96	224 983.29	411 002.80	4 321 424.2	
Mar	1 771.98	344 570.46	755 463.34	103 284.07	478 333.21	41 928.66	330 669.68	-	-	3 884.11	432.22	149.78	48 725.38	1 679 284.89	28 439.56	554 840.85	254 605.57	438 790.17	5 065 173.9	
Apr	1 631.24	388 822.83	903 029.49	144 252.31	555 886.92	32 206.95	361 846.09	-	-	8 716.45	559.82	99.28	54 058.39	1 722 384.40	28 899.91	214 270.92	321 765.39	476 263.19	5 214 693.6	
May	1 010.26	907 818.70	1 932 225.57	281 052.93	1 351 116.97	84 147.32	570 367.60	-	-	8 974.78	4 599.15	80.34	112 188.06	3 844 133.80	65 696.39	607 438.10	669 908.72	758 154.17	11 198 912.9	
Jun	1 762.11	1 979 000.71	4 218 755.04	444 538.09	2 584 596.63	350 042.51	865 465.55	-	-	221.09	10 133.46	8 052.34	260 946.26	8 487 837.63	92 224.26	1 390 786.24	1 304 228.92	2 222 499.38	24 221 090.2	
Jul	1 305.13	1 428 604.02	3 898 282.53	359 151.15	2 646 743.26	337 541.82	1 133 463.14	-	-	153.30	7 368.09	68.07	208 253.70	6 917 007.30	129 308.58	829 382.28	1 155 945.57	2 438 538.20	21 491 116.1	
Aug	1 664.09	1 370 651.81	4 309 693.74	391 792.23	2 693 989.06	208 098.88	1 084 784.90	-	-	138.30	7 469.95	75.80	205 341.47	8 863 348.14	127 816.16	701 626.16	1 081 800.09	2 446 465.02	21 494 755.8	
Sep	1 503.56	1 763 364.33	4 914 305.55	517 813.92	2 760 807.78	247 094.60	1 204 684.14	-	-	9.75	9 935.82	92.05	119 878.94	8 245 053.80	151 685.43	776 997.57	1 312 147.78	2 668 520.81	24 793 895.8	
Oct	1 977.18	2 059 471.85	5 625 069.70	562 790.91	2 202 475.21	175 235.94	1 172 130.22	-	-	0.03	10 816.83	98.06	237 525.73	8 864 363.09	153 534.70	958 746.42	1 351 846.54	2 767 099.33	26 143 181.7	
Nov	2 295.18	2 278 921.91	5 913 094.15	568 556.41	2 451 981.00	180 229.25	1 337 040.40	-	-	0.03	10 921.42	59.77	238 702.30	9 040 518.08	158 702.11	1 046 256.98	1 702 370.26	2 868 031.98	27 797 681.2	
Dec	2 947.49	2 536 437.97	5 489 443.24	657 432.63	2 268 702.96	155 742.88	2 420 663.39	-	-	0.03	12 324.59	73.45	248 699.79	9 507 281.46	255 007.08	1 184 706.91	1 748 495.98	3 349 062.31	29 837 022.2	
2024																				
Jan	2 536.36	4 749 173.95	8 535 153.83	940 210.80	3 564 879.01	285 807.60	3 972 600.87	-	-	0.03	17 912.41	198.80	374 088.29	14 957 169.30	312 516.30	1 949 662.45	2 737 500.88	4 289 981.53	46 689 392.4	
Feb	2 519.25	6 564 463.71	11 709 703.62	1 772 649.65	4 708 270.62	153 450.01	5 911 393.45	-	-	0.03										

TABLE 5.2 : COMMERCIAL BANKS - LIABILITIES

ZWG 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				
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	717.0	9 153.8	1 068 235.9	7 994.5	54 168.7	2 814.9	2 948.9	1 339.1	355 597.9	144 090.2	220 013.9	1 857 204.0
Aug	1 100 922.1	219 798.6	110 595.1	1 431 315.7	790.2	7 675.2	1 439 781.1	12 484.6	64 160.3	3 230.7	2 791.8	555.2	421 880.4	167 029.4	300 169.0	2 412 082.6
Sep	1 328 584.6	256 980.2	127 051.1	1 712 616.0	1 482.9	8 473.0	1 722 571.9	13 789.2	81 182.4	3 720.2	5 632.9	587.2	465 063.9	146 133.1	318 269.0	2 756 949.8
Oct	1 365 908.5	205 688.8	128 186.9	1 699 784.2	813.8	6 314.3	1 706 912.3	14 933.2	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
2023																
Jan	2 139 458.0	78 197.7	215 537.0	2 433 192.7	214.3	41 333.8	2 474 740.8	12 923.7	123 605.0	4 974.3	5 669.1	675.5	723 452.2	227 545.4	384 228.1	3 957 814.2
Feb	1 997 073.4	398 595.8	230 549.9	2 626 219.1	303.5	10 655.7	2 637 178.4	14 443.3	140 484.9	8 092.9	13 273.6	3 109.0	780 290.7	226 933.0	497 618.5	4 321 424.2
Mar	2 218 678.7	384 245.5	262 119.8	2 865 044.1	1 272.8	5 953.0	2 872 269.9	15 181.9	166 322.5	9 639.9	15 494.1	3 714.6	846 479.9	554 840.9	581 230.2	5 065 173.9
Apr	2 646 522.9	382 678.9	197 662.2	3 226 864.0	173.4	9 463.7	3 236 501.1	1 115.5	201 674.1	13 321.9	21 331.0	6 418.8	935 402.2	214 270.9	584 658.1	5 214 693.6
May	5 196 712.7	969 812.4	435 965.9	6 602 490.9	514.9	50 270.4	6 653 276.3	1 287.6	493 894.8	78 332.6	65 967.5	30 583.3	1 815 309.9	607 438.1	1 452 822.8	11 198 912.9
Jun	10 038 744.6	2 287 818.9	789 112.9	13 115 676.4	1 468.6	432 367.0	13 549 512.0	1 177.5	1 201 797.0	39 166.6	101 465.7	64 321.9	5 042 026.4	1 390 786.2	2 830 837.1	24 221 090.2
Jul	9 592 825.0	1 787 488.9	592 115.4	11 972 429.2	9 138.5	380 190.7	12 361 758.4	512.4	847 658.7	87 827.2	146 299.0	58 256.2	4 649 856.9	829 382.3	2 509 565.1	21 491 116.1
Aug	9 698 801.3	1 920 804.2	622 360.9	12 241 966.5	1 479.8	381 277.2	12 624 723.5	863.9	865 945.4	84 841.4	141 305.4	56 751.6	4 465 099.7	701 626.2	2 553 598.8	21 494 755.8
Sep	13 388 822.1	319 686.0	695 555.0	14 404 063.1	4 754.8	114 251.5	14 523 069.4	504.3	1 036 635.6	82 493.4	152 779.3	90 032.4	5 159 376.7	776 997.6	2 972 007.2	24 793 895.8
Oct	14 087 303.5	312 655.9	827 902.5	15 227 861.9	1 692.7	146 801.2	15 376 355.8	522.9	1 106 440.5	84 628.9	159 670.3	83 441.8	5 427 255.6	958 746.4	2 946 119.7	26 143 181.7
Nov	14 816 672.7	306 014.4	882 972.1	16 005 659.2	5 789.4	133 219.7	16 144 668.4	432.3	1 259 039.0	92 939.9	227 935.0	89 997.7	5 701 702.0	1 046 257.0	3 234 709.9	27 797 681.2
Dec	15 726 758.6	369 405.4	808 422.2	16 904 586.1	6 923.3	201 225.8	17 112 735.3	36 808.0	1 314 667.6	55 157.4	153 701.6	138 722.6	6 264 918.7	1 184 706.9	3 575 604.1	29 837 022.2
2024																
Jan	24 824 665.8	662 989.2	1 191 915.8	26 679 570.7	25 881.9	169 368.5	26 874 821.1	168.2	2 102 990.2	114 298.0	279 174.1	182 727.0	9 532 603.9	1 949 662.4	5 652 947.5	46 689 392.4
Feb	34 081 030.9	911 544.4	1 983 870.0	36 976 445.3	7 146.9	340 314.0	37 323 906.2	151.1	3 106 432.1	105 237.1	449 118.3	279 727.9	13 237 287.6	2 608 075.1	8 386 836.6	65 496 772.2
Mar	48 600 783.9	1 434 256.6	3 333 658.9	53 368 699.4	104 688.2	515 299.7	53 988 687.3	0.0	4 654 985.7	95 705.0	500 611.7	361 061.7	20 221 996.6	2 860 196.6	10 814 535.9	93 497 780.6
Apr	31 998.9	843.3	1 944.9	34 787.2	92.9	242.8	35 122.9	0.0	2 867.4	67.4	358.1	222.7	10 281.8	2 510.2	8 387.7	59 818.1
May	33 721.9	910.6	2 242.3	36 874.7	79.3	349.9	37 303.9	0.0	3 056.1	50.9	436.0	4.6	12 101.9	2 114.7	8 699.7	63 767.8
Jun	34 597.9	958.5	2 874.9	38 431.3	2.1	589.2	39 022.6	0.0	3 399.1	99.8	442.6	13.2	14 415.1	2 541.3	7 611.6	67 545.3
Jul	36 817.5	1 137.8	2 766.8	40 722.1	68.7	438.6	41 229.4	0.0	3 923.2	99.9	469.8	12.0	15 126.4	2 342.9	7 430.9	70 634.5
Aug	37 597.8	872.1	2 514.1	40 984.0	65.6	532.9	41 582.4	0.0	4 039.1	109.9	586.0	12.5	16 106.1	2 767.9	8 510.5	73 714.5
Sep	59 919.0	2 378.4	3 920.7	66 218.0	76.5	579.2	66 873.8	0.0	7 142.2	491.4	844.5	51.1	27 911.3	4 853.4	13 632.7	121 800.5
Oct	70 016.8	1 657.3	5 193.9	76 867.9	170.2	621.4	77 659.6	0.0	8 524.2	429.7	1 248.8	16.1	32 737.1	6 380.1	15 591.5	142 587.2
Nov	66 321.7	1 869.1	5 320.9	73 511.7	156.7	677.1	74 345.6	0.0	7 213.9	409.3	558.7	42.7	32 040.3	6 685.9	13 841.4	135 137.8
Dec	69 146.0	1 993.7	5 095.0	76 234.8	134.4	716.3	77 085.5	0.0	8 204.4	233.0	588.3	112.5	32 891.4	6 555.3	14 497.8	140 168.2

Source: Reserve Bank of Zimbabwe, 2024

*Statistics are denominated in ZIG

TABLE 6.1: BUILDING SOCIETIES -ASSETS
ZWG 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			
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
2023																
Jan	2 402.7	32405.1	47 062.6	8410.8	50 364.6	-	17 976.2	0.0	23 668.5	2 406.3	18 311.0	-	132 757.4	41367.4	69 570.1	446 702.8
Feb	234.9	59685.4	50 103.0	9568.6	62 701.4	889.9	24 809.7	0.0	26 667.1	4 451.9	21 629.1	-	146 798.4	50093.6	70 987.9	528 620.9
Mar	214.6	72311.9	57 399.6	9196.8	51 300.9	-	28 841.5	0.0	24 689.0	5 503.9	19 118.6	-	170 376.6	54524.7	84 489.1	577 967.3
Apr	184.1	61341.6	63 129.5	16343.2	61 444.0	-	28 727.0	0.0	28 119.0	5 989.2	27 619.9	-	205 412.2	81442.9	86 571.2	666 323.9
May	78.1	125685.1	100 808.7	22707.0	195 646.6	-	81 344.3	0.0	69 908.9	6 246.8	53 180.7	-	440 462.4	103176.1	116 103.7	1 315 348.2
Jun	176.6	227001.8	172 666.5	25998.2	452 772.6	40 326.7	115 193.3	0.0	196 310.3	4 209.5	121 677.5	-	870 075.1	230604.4	544 587.8	3 001 600.3
Jul	162.7	132017.2	220 995.0	20797.2	459 668.2	32 010.8	105 308.6	0.0	154 472.7	13 777.8	153 638.5	-	697 177.8	209734.6	612 937.8	2 812 698.9
Aug	611.0	105296.6	309 821.7	55744.7	475 838.3	37 447.1	102 495.2	0.0	153 578.2	6 767.5	135 193.3	-	758 439.2	223114.4	564 622.1	2 928 969.2
Sep	949.3	193065.6	339 269.2	41680.1	437 996.0	58 554.5	110 351.3	0.0	161 346.6	4 522.1	153 113.7	-	880 148.8	290026.7	565 616.4	3 236 640.3
Oct	403.8	204713.4	254 684.1	187632.1	440 150.3	65 022.1	97 046.1	0.0	176 111.9	13 771.8	173 523.5	-	829 479.5	345029.3	586 015.6	3 373 583.5
Nov	370.5	222344.7	387 213.2	160896.0	326 510.1	50 688.3	159 225.4	0.0	173 990.9	28 127.2	187 363.3	-	926 663.7	395549.5	595 811.6	3 614 754.5
Dec	403.7	251968.8	457 034.9	261067.9	345 348.0	56 551.7	185 131.1	0.0	166 902.0	27 875.9	222 503.1	0.7	973 788.6	507890.9	658 045.7	4 114 512.9
2024																
Jan	367.9	368046.7	524 020.9	471915.0	363 325.6	40 412.9	280 803.2	0.0	280 441.0	45 935.9	339 610.7	-	1 563 405.5	649087.4	742 734.0	5 670 106.8
Feb	578.8	637645.2	797 581.2	618074.6	613 309.7	24 680.4	425 783.2	0.0	399 313.5	67 900.2	519 513.4	-	2 188 186.8	904519.6	937 957.6	8 135 044.1
Mar	356.6	1026840.5	1 171 941.4	888362.3	829 470.4	-	440 943.8	0.0	528 820.5	103 276.3	787 872.2	-	3 761 909.8	1403556.4	1 697 667.5	12 641 017.5
Apr	1.0	564.4	864.1	693.0	326.5	67.2	337.2	0.0	313.5	-	593.2	212.7	2 856.8	420.1	824.2	8 074.0
May	4.0	639.2	783.2	772.6	296.2	109.6	407.6	0.0	303.7	-	309.2	19.8	2 946.5	712.1	903.7	8 207.5
Jun	1.1	520.3	1 122.4	718.7	678.1	110.9	188.6	0.0	282.9	-	424.7	20.4	2 998.6	858.8	1 229.8	9 155.3
Jul	2.4	681.0	918.2	640.3	336.2	99.8	676.7	0.0	276.2	5.0	333.9	20.5	3 022.2	1332.3	1 250.3	9 595.1
Aug	1.1	642.2	853.3	852.1	428.1	-	764.6	0.0	246.2	5.1	373.1	20.6	3 042.5	1811.8	1 318.9	10 359.6
Sep	1.0	1230.9	1 985.1	1121.2	705.4	-	555.5	0.0	431.0	34.5	1 130.0	37.0	4 878.1	2054.8	2 298.6	16 463.3
Oct	13.1	1166.2	2 512.0	1391.6	769.7	-	745.1	0.0	502.2	5.3	1 380.9	42.7	5 751.9	2214.8	2 435.0	18 930.4
Nov	14.0	918.9	2 141.3	1383.8	649.7	-	602.6	0.0	367.6	5.4	1 293.8	39.5	4 997.5	2566.9	2 458.3	17 439.1
Dec	17.1	1089.4	2 633.9	2306.6	754.5	-	675.7	0.0	361.0	-	1 424.9	35.4	5 500.8	2343.9	2 593.3	19 736.5

Source: Reserve Bank of Zimbabwe, 2024

Notes

1. Government securities include treasury bills and bonds

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

3. Includes households, other financial corporations,

* Statistics are denominated in ZiG

TABLE 6.2: BUILDING SOCIETIES -LIABILITIES

ZWG 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			
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
2023														
Jan	161 506.8	31 099.4	192 606.2	1 462.2	121.0	194 189.4	3 214.4	72 524.5	0.0	6 622.6	0.0	144 335.3	25 816.5	446 702.8
Feb	210 739.4	27 500.2	238 239.5	1 153.4	15.0	239 407.9	2 349.9	84 724.5	0.0	7 548.9	0.0	155 007.6	39 582.0	528 620.9
Mar	234 480.2	38 088.7	272 568.9	158.0	14.4	272 741.2	1 982.4	89 883.4	0.0	7 502.7	0.0	172 499.0	33 358.6	577 967.3
Apr	272 738.9	35 889.2	308 628.0	400.0	15.0	309 043.1	1 809.5	116 418.1	0.0	8 456.9	0.0	183 262.3	47 334.0	666 323.9
May	502 897.5	36 680.3	539 577.9	553.7	15.0	540 146.6	4 453.5	289 636.2	0.0	8 115.4	0.0	372 206.8	100 789.6	1 315 348.2
Jun	927 980.2	66 404.1	994 384.3	0.0	15.0	994 399.3	4 147.7	631 544.2	0.0	10 873.2	0.0	1 117 122.1	243 513.7	3 001 600.3
Jul	804 547.2	73 047.1	877 594.3	15 753.2	15.0	893 362.6	2 706.7	611 248.0	0.0	14 397.5	0.0	1 093 858.2	197 126.1	2 812 698.9
Aug	920 687.4	90 856.7	1 011 544.1	15 752.3	15.0	1 027 311.4	3 400.5	617 162.9	0.0	12 854.9	0.0	1 064 286.3	203 953.2	2 928 969.2
Sep	1 062 730.1	75 413.9	1 138 143.9	0.0	15.1	1 138 159.0	3 262.9	652 356.6	0.0	16 101.5	0.0	1 117 548.2	309 212.1	3 236 640.3
Oct	1 261 965.8	64 282.0	1 326 247.8	0.0	15.1	1 326 262.9	4 056.0	467 416.6	0.0	16 785.2	0.0	1 188 499.5	370 563.3	3 373 583.5
Nov	1 301 463.8	82 076.9	1 383 540.7	79 497.1	15.1	1 463 052.8	4 822.5	525 114.1	0.0	16 180.1	0.0	1 209 652.3	395 932.7	3 614 754.5
Dec	1 541 238.9	142 705.5	1 683 944.4	79 497.1	15.8	1 763 457.2	7 085.0	516 718.0	0.0	8 736.3	0.0	1 308 419.6	510 096.7	4 114 512.9
2024														
Jan	2 094 039.4	96 896.2	2 190 935.6	79 481.7	15.1	2 270 432.3	8 231.4	904 697.2	0.0	11 028.7	0.0	1 826 995.6	648 721.6	5 670 106.8
Feb	2 991 430.0	192 203.3	3 183 633.2	162 422.1	15.1	3 346 070.4	10 388.9	1 314 901.6	0.0	5 723.7	0.0	2 630 626.9	827 332.6	8 135 044.1
Mar	4 958 662.0	186 068.5	5 144 730.5	162 239.8	15.7	5 306 986.0	8 072.5	1 880 803.3	0.0	6 134.8	0.0	4 286 906.8	1 152 114.2	12 641 017.5
Apr	3 369.4	36.3	3 405.6	65.0	0.0	3 470.7	3.2	1 258.6	0.0	0.0	0.0	1 955.9	1 385.6	8 074.0
May	3 228.4	75.2	3 303.7	0.0	0.0	3 303.7	4.8	1 366.6	0.0	0.0	0.0	2 496.7	1 035.8	8 207.5
Jun	3 502.4	97.1	3 599.5	0.0	0.0	3 599.5	4.4	1 414.8	0.0	8.0	0.0	2 990.2	1 138.3	9 155.3
Jul	4 199.9	128.4	4 328.3	0.0	0.0	4 328.3	19.6	919.3	0.0	13.2	0.0	3 111.6	1 203.0	9 595.1
Aug	4 433.7	172.4	4 606.1	0.0	0.0	4 606.1	103.0	850.7	0.0	16.1	0.0	3 370.3	1 413.3	10 359.6
Sep	6 773.8	475.3	7 249.1	22.6	0.0	7 271.7	103.8	1 559.3	0.0	16.3	0.0	5 486.0	2 026.3	16 463.3
Oct	8 011.9	795.7	8 807.6	86.9	0.0	8 894.5	122.7	1 462.9	0.0	61.4	0.0	6 003.1	2 385.9	18 930.4
Nov	7 145.7	872.8	8 018.6	45.8	0.0	8 064.4	79.9	1 227.6	0.0	10.0	0.0	6 043.8	2 013.3	17 439.1
Dec	8 227.9	1 293.1	9 521.0	71.2	0.0	9 592.2	79.9	1 306.5	0.0	267.8	0.0	5 923.9	2 566.2	19 736.5

Source: Reserve Bank of Zimbabwe, 2024

* Statistics are denominated in ZiG

TABLE 7.1 : SECTORAL ANALYSIS OF COMMERCIAL BANKS LOANS AND ADVANCES
ZWG ('000)

END OF	AGRICULTURE	CONSTRUCTION	COMMUNICATION	DISTRIBUTION	FINANCIAL & INVESTMENTS	FINANCIAL ORGANISATIONS	MANUFACTURING	MINING	SERVICES	TRANSPORT	INDIVIDUALS	CONGLOMERATES	TOTAL
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	14 822 659.32	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	576 085.08	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	6 286 840.17	76 655 600.16	76 655 600.16	34 456.76	345 566.76
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	154 457.99	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
2023													
Jan	299 237 745.06	22 096 826.86	11 001 194.94	154 399 125.00	2 073 794.79	72 677 263.10	165 905 496.48	124 259 994.28	140 303 195.37	16 560 714.33	290 446 774.71	286 968.13	1 299 249 093.07
Feb	333 081 520.85	26 349 752.54	12 607 980.80	168 969 321.35	3 232 834.66	79 874 665.83	198 087 465.13	146 996 948.44	150 078 778.01	18 960 512.94	335 439 856.49	415 659.47	1 474 095 296.50
Mar	411 138 419.07	28 795 432.59	14 081 946.71	184 250 094.21	3 256 927.22	101 507 881.47	232 125 042.77	168 374 643.67	159 301 093.17	20 786 447.06	364 183 808.40	229 595.47	1 688 031 331.80
Apr	411 638 425.58	28 865 765.48	14 081 964.65	184 833 219.66	3 256 927.22	101 507 881.47	235 076 590.94	168 374 757.64	159 310 920.52	20 785 827.18	365 366 760.50	229 595.47	1 693 328 636.32
May	726 348 772.35	78 828 771.47	44 800 380.00	409 618 602.87	6 584 930.07	226 467 642.46	583 387 051.30	480 909 418.46	381 628 891.53	62 593 512.49	757 858 742.61	267 815.39	3 759 294 531.01
Jun	1 385 380 571.66	173 918 051.54	114 682 839.69	1 119 448 698.19	23 922 347.39	571 712 604.71	1 309 324 347.94	1 111 326 640.14	808 734 970.18	129 722 475.73	1 754 989 459.01	444 788.00	8 503 607 794.19
Jul	1 088 372 491.59	132 529 236.30	101 023 084.21	843 805 813.72	21 291 030.44	370 922 779.80	1 037 949 287.43	824 419 061.99	646 244 001.65	87 491 103.55	1 451 125 105.58	356 098.86	6 605 529 095.13
Aug	1 104 126 310.09	133 512 317.72	105 426 999.17	683 402 044.93	21 345 225.83	393 145 008.06	1 077 529 295.35	824 970 068.56	716 638 286.73	85 309 683.35	1 543 461 599.29	382 505.35	6 689 249 344.42
Sep	1 336 413 273.40	158 136 405.58	121 080 865.90	752 199 791.20	28 592 532.70	465 470 715.50	1 334 020 478.90	1 012 670 250.70	799 826 458.00	102 238 002.60	1 857 297 850.00	586 991.00	7 968 533 615.50
Oct	1 461 090 986.48	163 948 853.90	120 153 516.74	935 064 277.07	24 681 683.18	520 361 008.99	1 381 206 351.23	1 092 469 043.71	859 550 943.15	118 799 556.91	2 126 512 435.00	627 911.82	8 804 466 568.16
Nov	1 397 804 072.50	171 337 302.47	117 526 650.42	1 017 731 862.93	26 161 720.05	535 490 380.99	1 401 587 612.93	992 371 783.17	885 248 702.84	129 500 343.70	2 255 158 373.70	621 795.60	8 930 540 600.93
Dec	1 360 816 417.35	179 675 138.50	121 167 248.12	1 077 783 652.10	46 946 926.90	551 786 675.29	1 483 619 833.87	1 207 471 368.52	863 309 236.72	136 388 007.82	2 458 239 172.85	644 093.68	9 487 847 771.72
2024													
Jan	2 212 746 050.25	265 031 131.44	214 923 355.91	1 663 240 228.23	110 086 710.61	875 780 504.12	2 505 473 968.40	1 910 394 449.61	1 256 413 922.88	237 647 459.79	3 945 256 597.25	1 037 343.55	15 198 031 722.04
Feb	3 435 102 730.48	426 536 836.74	249 129 096.22	2 383 796 904.38	171 219 221.62	1 264 658 167.28	3 631 856 467.58	2 844 642 895.76	2 043 483 472.01	352 320 643.54	5 491 307 643.33	1 518 795.13	22 295 572 874.08
Mar	4 949 814 064.70	642 860 845.90	452 924 544.60	3 642 287 181.90	251 866 635.20	1 943 457 910.80	5 387 453 048.30	3 991 233 867.50	3 178 219 935.60	543 942 248.60	8 278 044 179.10	2 267 159.00	33 264 371 621.30
*Apr	2 882 347.04	371 595.02	188 567.12	3 081 028.88	188 277.01	1 174 215.26	3 077 908.79	2 281 799.96	1 782 566.59	399 652.20	4 922 516.84	1 655.37	20 352 130.08
*May	3 549 471.22	448 072.03	196 408.62	3 013 508.26	181 989.39	1 239 894.94	3 619 936.03	2 302 326.81	1 793 582.31	494 669.10	5 661 322.35	5 002.25	22 513 367.89
*Jun	3 286 172.53	496 282.55	213 057.33	3 210 670.42	230 521.55	1 418 401.02	3 457 122.91	1 954 111.98	1 946 800.04	567 017.72	6 019 426.96	1 771.40	22 801 356.42
*Jul	3 487 382.60	511 490.74	202 186.14	3 350 580.05	163 104.44	1 304 409.07	3 570 513.33	2 117 767.16	2 347 954.24	568 049.13	6 348 713.28	2 029.48	23 985 090.63
*Aug	3 858 128.45	496 920.13	197 595.11	3 160 166.09	163 179.56	1 353 221.18	3 891 826.53	2 259 346.53	2 064 398.05	355 517.61	7 019 997.29	1 626.53	24 821 923.05
*Sep	6 672 075.13	1 240 260.16	365 299.01	5 024 076.96	274 548.64	2 326 667.49	6 387 958.08	4 331 429.08	3 418 807.30	640 082.06	11 884 283.83	2 603.24	42 568 090.98
*Oct	7 858 559.49	1 469 928.32	481 828.82	5 465 308.96	320 115.06	2 603 522.82	7 340 600.92	5 249 584.59	3 667 687.19	726 009.18	13 568 052.49	3 070.10	48 754 267.95
*Nov	7 180 366.66	1 328 085.57	428 978.78	5 025 733.67	284 239.89	2 457 448.49	6 759 835.67	4 209 879.63	3 928 182.05	680 905.22	13 074 981.78	2 309.39	45 360 946.80
*Dec	7 297 552.82	1 289 292.14	385 874.99	4 973 856.63	262 219.72	2 513 526.60	6 746 914.01	4 827 984.53	3 694 327.88	706 439.67	13 280 443.54	2 262.81	45 980 695.34

Source: Reserve Bank of Zimbabwe, 2024

1 Including the only merchant bank still in operation.

*Statistics are denominated in ZiG

TABLE 7.2: SECTORAL ANALYSIS OF COMMERCIAL BANKS DEPOSITS

ZWG ('000)

END OF	AGRICULTURE	CONSTRUCTION	COMMUNICATIONS	DISTRIBUTION	FINANCIAL & INVESTMENTS	FINANCIAL ORGANISATIONS	MANUFACTURING	MINING	SERVICES	TRANSPORT	INDIVIDUALS	CONGLOMERATES	TOTAL
2021									1 000.00				
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	88 717 841.56	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	45 956 287.04	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
2023													
Jan	114 820 700.76	79 460 381.87	82 589 902.30	305 204 829.91	45 118 619.63	135 072 311.14	263 222 364.10	223 632 204.71	896 980 184.31	37 534 721.96	288 326 194.21	7 916 696.92	2 479 879 111.81
Feb	118 375 609.69	85 995 682.64	93 761 236.16	312 626 341.50	56 688 432.58	147 245 179.36	266 610 300.93	273 709 371.16	938 437 753.70	39 909 193.60	292 841 727.23	6 842 518.78	2 633 043 347.35
Mar	119 963 933.20	85 731 698.36	100 697 025.58	322 453 842.97	45 619 349.07	148 455 496.20	286 712 763.58	273 572 570.94	1 064 798 433.60	44 685 590.57	330 031 150.72	14 190 575.51	2 836 912 430.30
Apr	131 146 380.30	89 322 733.64	99 723 066.84	324 249 300.08	45 619 349.07	149 245 957.86	289 670 780.41	273 578 020.75	1 072 456 655.25	44 926 335.64	331 068 417.40	14 190 575.51	2 865 197 572.73
May	269 460 363.15	210 867 012.29	216 906 304.04	631 589 937.93	113 357 505.65	362 294 051.43	581 761 350.37	545 536 680.63	2 504 454 969.80	102 648 366.24	702 960 786.40	28 985 518.44	6 270 822 846.38
Jun	581 642 309.76	428 772 683.41	410 699 487.74	1 366 510 052.55	227 784 986.62	700 617 673.80	1 094 382 949.63	1 185 026 806.70	5 283 380 622.25	199 474 750.17	1 564 762 675.09	40 673 167.41	13 083 728 165.12
Jul	535 377 934.43	436 808 429.52	413 150 823.99	1 394 747 348.19	206 866 966.84	711 462 740.79	1 157 802 106.76	982 808 623.76	4 533 520 705.60	184 470 180.50	1 464 856 207.23	37 277 944.87	12 059 150 012.48
Aug	537 439 303.14	422 479 784.07	413 226 172.28	1 343 458 227.81	285 743 813.63	662 607 567.90	1 197 898 912.17	1 004 826 660.33	4 639 684 933.86	209 521 849.57	1 553 047 811.00	38 718 344.86	12 308 653 380.62
Sep	632 283 427.70	491 562 911.40	426 060 663.50	1 510 241 869.90	296 604 785.00	789 587 698.10	1 300 914 518.50	1 250 791 974.40	5 214 851 978.10	217 382 274.50	1 781 106 637.90	43 583 660.40	13 954 972 399.20
Oct	721 203 425.90	541 011 315.61	554 440 420.11	1 657 817 920.26	309 251 239.26	841 367 968.72	1 438 592 170.70	1 187 082 973.91	5 659 995 585.31	260 248 908.48	1 906 411 104.87	49 647 602.04	15 127 070 635.17
Nov	703 080 882.81	566 993 243.11	532 803 998.34	1 698 467 822.71	346 291 934.28	269 835 136.30	1 554 832 195.31	1 195 274 632.93	6 063 945 342.98	293 942 495.06	2 031 657 547.49	46 866 707.11	15 885 967 935.90
Dec	605 605 541.75	423 493 370.41	730 799 100.82	1 549 938 533.11	553 801 063.21	767 650 016.19	1 254 233 648.36	1 348 969 145.10	6 689 372 974.36	247 647 472.27	2 091 666 965.12	53 713 528.87	16 882 080 093.66
2024													
Jan	833 932 128.83	694 796 940.75	1 029 474 123.23	2 082 328 111.88	884 819 488.86	2 004 818 592.25	1 699 026 894.47	1 837 959 924.52	12 124 252 579.26	323 794 777.38	3 044 604 553.80	71 184 543.75	26 630 992 658.97
Feb	1 156 065 718.20	1 037 783 187.53	1 369 731 749.12	3 170 746 459.37	114 038 016.39	3 174 169 477.50	2 227 190 946.76	2 855 301 054.35	15 834 462 125.05	552 622 448.45	4 294 792 965.31	89 063 348.63	36 904 967 496.65
Mar	1 783 340 807.00	1 442 504 457.60	2 116 410 516.40	4 588 105 383.90	1 753 052 451.70	4 712 657 212.60	3 465 873 456.30	3 573 833 122.50	20 373 593 827.70	1 006 777 059.10	8 454 899 690.30	100 278 506.80	53 371 326 491.90
*Apr	1 476 289.07	893 193.94	1 388 298.43	4 283 881.29	1 092 218.87	2 578 995.23	2 513 192.87	2 626 884.44	11 782 151.57	511 608.90	5 775 024.95	62 998.90	34 984 738.48
*May	1 608 650.70	1 037 123.00	986 367.13	3 197 388.56	1 234 670.10	3 669 306.62	2 777 961.02	2 424 631.17	13 413 072.92	726 100.95	5 909 740.37	55 506.53	37 040 519.06
*Jun	1 578 119.27	1 011 831.06	1 179 648.05	3 190 728.10	1 134 620.40	3 473 307.05	2 999 644.43	3 196 350.73	15 181 074.61	630 237.37	5 302 910.12	65 954.20	39 524 425.40
*Jul	1 709 191.73	1 060 814.63	1 786 754.78	4 244 435.10	1 695 144.92	3 842 095.49	2 685 658.39	3 860 697.95	15 154 833.77	494 408.07	5 163 064.26	152 575.18	41 849 674.27
*Aug	1 881 831.48	1 096 949.95	1 756 800.10	4 115 344.75	1 560 883.79	5 160 947.59	3 104 912.00	2 628 465.51	14 680 525.46	510 741.77	4 692 301.87	147 285.45	41 336 989.72
*Sep	2 676 045.30	2 231 428.03	3 076 033.40	6 657 466.11	2 618 571.09	6 677 406.59	4 328 506.20	3 749 838.40	26 389 976.50	867 911.20	8 373 719.22	219 988.31	67 866 890.36
*Oct	3 485 504.59	2 567 255.56	3 535 607.03	7 474 589.94	3 299 698.46	7 968 221.02	5 044 419.36	5 097 867.03	29 458 757.35	1 018 065.78	9 462 752.69	220 427.14	78 633 165.96
*Nov	3 092 857.19	2 583 575.64	3 658 337.22	6 311 484.89	3 319 494.63	7 425 250.57	6 381 558.42	4 761 639.77	27 173 979.25	1 133 673.74	9 782 149.64	200 228.74	74 824 229.70
*Dec	3 246 075.75	3 000 089.39	3										

TABLE 8.1: COMMECIAL BANKS LENDING RATES (percent per annum)

End of	Weighted Lending Rates			
	Individuals		Corporates	
	Minimum	Maximum	Minimum	Maximum
2022				
Jan	39.32	57.26	39.62	39.62
Feb	40.55	57.28	64.02	64.02
Mar	40.74	57.83	43.88	43.88
Apr	38.15	59.59	45.56	45.56
May	38.01	59.70	47.25	47.25
Jun	38.45	60.09	48.25	48.25
Jul	82.75	123.71	165.45	165.45
Aug	88.46	123.46	155.96	155.96
Sep	98.07	123.64	158.46	158.46
Oct	99.37	127.72	115.26	115.26
Nov	99.03	127.58	110.97	110.97
Dec	99.02	125.64	110.83	110.83
2023				
Jan	90.05	125.64	116.03	116.03
Feb	60.12	125.64	80.88	80.88
Mar	74.35	110.30	81.46	81.46
Apr	74.48	105.75	86.96	86.96
May	77.86	107.41	83.61	83.61
Jun	76.33	103.85	92.64	92.64
Jul	77.82	103.56	94.80	94.80
Aug	77.63	102.79	93.18	93.18
Sep	76.49	100.20	92.69	92.69
Oct	71.72	102.10	92.43	92.43
Nov	70.15	101.53	93.15	93.15
Dec	69.02	101.71	93.77	93.77
2024				
Jan	70.18	100.81	95.24	95.24
Feb	76.06	99.20	93.76	166.71
Mar	73.43	98.46	91.40	165.42
*Apr	25.91	32.10	24.29	32.52
*May	25.17	31.72	24.52	32.65
*Jun	24.89	31.19	24.46	33.04
*Jul	24.69	30.62	24.44	32.21
*Aug	24.42	30.51	24.15	32.43
*Sep	24.27	30.31	23.92	32.76
*Oct	38.49	45.17	36.80	45.43
*Nov	39.25	45.63	34.29	43.88
*Dec	41.03	46.47	39.91	45.64

Source: Reserve Bank of Zimbabwe, 2024

*Lending rates are for ZiG loans

TABLE 8.2 : COMMERCIAL BANKS DEPOSIT RATES (percent per annum)

	SAVINGS		3 MONTHS	
	Minimum	Maximum	Minimum	Maximum
2022				
Jan	3.66	5.76	13.16	16.95
Feb	3.72	6.29	16.68	16.84
Mar	3.83	5.94	14.83	16.95
Apr	4.22	6.35	16.78	18.53
May	4.21	6.35	16.44	18.42
Jun	4.21	6.35	16.61	19.05
Jul	21.06	23.44	50.14	54.58
Aug	20.09	20.25	52.97	57.29
Sep	20.09	20.25	57.25	61.08
Oct	20.09	20.25	54.06	60.55
Nov	20.38	20.53	56.69	60.87
Dec	18.03	18.03	55.32	60.08
2023				
Jan	18.03	18.03	55.32	60.08
Feb	18.03	18.03	55.32	60.08
Mar	34.01	35.26	68.06	73.39
Apr	36.00	36.50	63.06	71.72
May	35.33	35.88	61.31	69.61
Jun	35.33	33.60	59.18	65.00
Jul	34.29	35.29	61.67	69.44
Aug	34.29	35.60	57.67	70.35
Sep	34.29	35.60	61.67	69.33
Oct	34.29	35.60	61.67	70.35
Nov	35.00	38.27	60.81	69.76
Dec	34.38	37.13	57.94	65.65
2024				
Jan	33.75	37.13	56.06	65.65
Feb	33.75	37.13	56.06	65.65
Mar	33.75	37.13	56.28	64.78
*Apr	5.22	5.34	5.51	6.04
*May	3.75	3.88	5.26	5.78
*Jun	3.75	3.88	5.27	5.94
*Jul	3.75	3.88	5.26	5.83
*Aug	3.75	3.88	5.27	5.89
*Sep	3.75	3.88	5.27	5.94
*Oct	3.75	3.88	5.41	7.19
*Nov	3.75	3.88	4.82	6.19
*Dec	3.54	3.38	5.67	8.15

Source: Reserve Bank of Zimbabwe, 2024

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

*Deposit rates are for ZiG deposits

TABLE 9.1 : MONTHLY INFLATION - % CHANGE IN CONSUMER PRICE INDEX

	ALCOHOLIC BEVERAGES & TOBACCO	CLOTHING & FOOTWEAR	HOUSING, WATER, ELECTRICITY, GAS & OTHER FUELS	FURNITURE AND EQUIPMENT	HEALTH	TRANSPORT	COMMUNICATION	RECREATION & CULTURE	EDUCATION	RESTAURANTS & HOTELS	MISC. GOODS & SERVICES	TOTAL NON FOOD	FOOD & NON ALCOHOLIC BEVERAGES	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
2021														
Jan	2.84	1.59	1.52	4.26	2.44	2.57	1.33	-0.72	1.69	-0.48	3.81	2.14	2.87	2.33
Feb	1.27	-0.30	-1.71	-0.49	1.59	1.07	-1.60	10.67	-2.10	-0.94	0.55	-0.16	2.03	0.41
Mar	0.15	-0.08	1.24	4.37	-2.37	0.65	4.58	-0.29	0.02	0.74	-0.18	0.99	0.52	0.87
Apr	0.12	-0.57	0.45	-0.05	0.24	0.70	0.58	-0.99	17.14	1.41	-3.37	0.87	0.25	0.71
May	0.62	2.41	1.41	0.84	-0.02	0.80	0.07	42.32	1.32	2.36	0.65	2.15	0.28	1.66
Jun	1.64	3.87	9.35	6.99	1.48	0.57	0.97	1.28	4.88	2.93	1.92	5.07	2.37	4.38
Jul	1.29	1.73	0.51	-0.08	-0.69	0.33	0.10	0.58	-0.05	-0.01	1.15	0.51	0.06	0.40
Aug	1.73	0.72	1.03	0.99	1.14	1.06	3.56	0.29	-0.05	2.11	1.60	1.10	0.74	1.01
Sep	1.76	0.08	1.58	1.43	0.64	0.01	3.95	0.87	-0.78	1.33	1.53	1.27	2.30	1.53
Oct	1.51	0.77	0.84	1.78	0.72	1.47	7.45	0.36	2.11	1.62	0.91	1.53	3.51	2.03
Nov	0.85	0.34	1.47	1.12	0.68	1.22	4.43	0.37	-6.92	1.67	1.11	0.96	3.19	1.53
Dec	2.41	0.98	1.50	1.30	0.64	-0.77	0.26	1.01	0.03	1.14	2.05	1.17	1.99	1.38
2022														
Jan	1.08	0.64	2.14	0.42	0.71	0.43	1.51	12.08	0.94	1.90	0.11	1.68	2.53	1.90
Feb	1.82	3.39	1.89	1.79	0.68	1.08	0.60	0.92	0.35	1.39	1.69	1.76	3.43	2.20
Mar	2.59	2.24	0.77	1.22	0.96	5.86	2.27	0.82	0.15	1.02	-0.06	1.67	3.05	2.04
Apr	3.38	1.68	14.21	5.59	1.77	1.93	1.73	1.76	2.91	6.05	1.87	7.17	6.94	7.11
May	3.70	8.73	2.02	1.21	2.46	3.36	2.47	2.06	0.48	3.33	3.78	3.12	9.56	4.85
Jun	8.20	7.94	12.49	10.84	13.72	5.65	4.95	6.63	4.63	5.35	9.86	9.85	17.32	11.95
Jul	4.57	1.91	8.66	5.87	3.74	2.16	1.21	2.64	11.86	2.00	2.15	5.88	12.09	7.71
Aug	3.71	2.47	2.01	1.44	1.98	1.59	1.91	1.12	0.41	1.21	2.93	2.02	4.94	2.91
Sep	-2.39	-1.80	5.21	-3.33	-0.66	-1.20	10.12	0.36	8.21	-1.80	-1.68	1.99	-3.23	0.36
Oct	0.81	1.31	6.74	1.83	0.72	0.88	2.83	1.21	0.10	0.72	0.68	3.29	2.10	2.93
Nov	-0.23	0.35	0.34	0.60	0.85	0.25	4.30	0.48	16.78	19.32	0.85	1.71	0.23	1.27
Dec	0.39	0.76	0.20	-0.24	0.03	-0.15	3.91	-0.10	0.00	0.73	-0.23	0.28	1.55	0.66
2023														
Jan	0.17	-0.62	0.81	0.34	0.26	0.45	-2.36	0.45	0.06	-0.58	0.54	0.33	-0.77	0.00
Feb	-3.59	-1.56	-3.56	-1.27	-1.02	-4.40	-1.81	-2.19	0.06	-3.63	-7.55	-3.40	-4.54	-3.73
Mar	-0.57	-0.46	-0.01	-0.71	-0.10	-0.13	0.44	-0.24	0.16	-0.16	-0.42	-0.18	-0.66	-0.32
Apr	1.05	0.05	2.79	-0.18	0.92	0.18	0.59	0.43	0.53	0.35	0.55	1.36	1.96	1.54
May	3.05	0.34	3.03	-0.08	2.87	1.74	6.10	1.65	1.19	0.99	2.35	2.34	3.37	2.64
Jun	11.74	0.93	14.88	-0.85	9.19	5.27	23.88	5.15	3.07	3.15	6.58	9.53	18.23	12.10
Jul	1.68	0.51	0.36	0.56	-0.34	0.69	0.68	-0.11	1.04	2.82	1.11	0.65	1.85	1.03
Aug	-1.11	-0.11	-2.00	-0.19	-0.02	-0.62	-0.61	-0.53	-0.45	-0.40	-1.37	-1.12	-1.83	-1.34
Sep	0.32	0.04	0.34	0.30	-0.38	0.63	5.77	-0.21	5.97	-0.10	0.91	0.91	1.05	0.95
Oct	1.91	1.10	4.96	0.54	1.89	2.81	-2.69	0.43	-4.21	0.53	2.43	2.48	2.42	2.46
Nov	1.94	0.60	8.93	-0.36	2.45	1.30	3.24	0.79	4.28	-0.67	1.07	4.39	4.89	4.54
Dec	3.49	1.41	5.40	0.63	0.55	0.86	0.71	1.92	0.22	1.07	1.95	2.90	8.64	4.70
2024														
Jan	2.65	-2.53	5.48	-1.30	-3.17	11.61	-8.22	-3.90	5.52	0.78	-3.36	2.50	15.01	6.58
Feb	3.31	0.26	4.84	0.64	2.77	2.47	8.40	2.25	1.67	1.15	3.35	2.98	9.83	5.39
Mar	2.48	0.76	4.89	0.62	2.44	2.39	10.08	2.14	2.02	1.75	2.85	2.48	8.13	4.89
Apr	1.35	0.66	3.69	0.28	0.77	1.01	2.60	0.18	6.85	-0.26	0.87	4.19	4.19	2.94
*May	-6.05	-1.36	0.54	-3.09	-1.14	-0.73	0.65	-2.60	0.00	-0.90	-2.82	-0.99	-5.55	-2.42
*Jun	-0.48	0.82	0.08	0.21	0.44	0.84	0.33	-0.03	0.17	0.04	0.21	0.22	-0.38	0.04
*Jul	0.57	0.89	0.38	-0.11	0.45	-0.45	-2.41	0.06	0.37	0.22	0.09	0.14	-0.73	-0.13
*Aug	2.31	1.57	0.20	2.07	1.19	2.72	-0.06	1.41	0.49	1.24	2.11	1.14	2.15	1.44
*Sep	11.10	3.65	1.14	6.71	4.01	5.70	2.87	6.26	0.86	4.45	7.46	3.89	10.15	5.78
*Oct	55.63	44.94	16.79	39.81	50.55	38.72	42.19	49.16	3.69	30.79	54.02	31.75	49.25	37.25
*Nov	15.83	15.10	2.30	15.16	15.13	13.80	6.82	17.47	4.67	10.69	14.76	9.67	15.66	11.72
*Dec	4.07	6.71	1.49	3.19	3.69	3.57	3.29	2.46	6.03	3.61	3.52	3.19	4.56	3.67

Source: Zimstat, 2024

*Statistics are in ZiG

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

	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	MISC. GOODS & SERVICES	TOTAL NON FOOD	FOOD & NON ALCOHOLIC CEVERAGES	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
2021														
Jan	20,60	-2,07	36,36	-1,28	10,32	-3,60	128,10	-5,01	-21,25	-30,63	-23,35	12,89	17,44	14,03
Feb	39,34	9,50	38,02	12,01	25,35	8,60	82,62	14,90	-32,54	-21,66	-17,59	18,72	29,84	21,45
Mar	14,17	6,58	29,52	3,24	5,87	19,12	92,07	6,36	6,81	-2,73	-7,44	18,40	22,51	19,45
Apr	14,30	5,98	30,11	3,19	6,13	19,96	93,18	5,32	25,12	-1,35	-10,56	19,42	22,82	20,29
May	15,83	14,44	20,88	4,68	16,10	25,82	102,08	55,83	36,63	-3,32	-9,20	20,10	22,47	20,70
Jun	12,75	14,64	22,39	15,03	9,18	12,04	70,11	42,04	30,41	4,24	-7,69	19,04	28,60	21,31
Jul	6,39	11,64	23,80	10,15	3,85	6,95	52,67	52,59	39,02	13,15	8,80	18,71	15,01	17,76
Aug	13,21	12,09	24,34	11,12	5,35	6,76	15,74	59,33	35,23	16,34	4,54	18,18	18,05	18,15
Sep	14,96	12,70	25,60	16,41	6,74	12,34	14,92	60,58	36,28	21,35	9,67	20,76	21,15	20,86
Oct	17,72	16,64	21,34	23,27	7,60	13,62	22,43	60,80	38,87	20,39	10,27	21,05	24,80	21,99
Nov	16,80	14,54	22,11	24,82	6,57	13,72	27,83	60,49	15,38	17,92	11,34	20,15	24,28	21,19
Dec	17,38	12,07	20,56	24,61	6,62	10,09	28,48	61,86	16,79	14,71	12,21	19,00	21,96	19,76
2022														
Jan	15,38	11,03	21,29	20,02	4,81	7,80	28,71	82,72	15,93	17,46	8,22	18,46	21,56	19,26
Feb	16,00	15,14	25,74	22,76	3,87	7,80	31,58	66,63	18,83	20,23	9,44	20,73	23,23	21,38
Mar	18,84	17,81	25,15	19,07	7,41	13,39	28,67	68,48	18,98	20,57	9,57	21,54	26,32	22,80
Apr	22,71	20,48	42,29	25,78	9,04	14,77	30,15	73,15	4,52	26,09	15,50	29,14	34,75	30,60
May	26,46	27,91	43,15	26,23	11,74	17,68	33,27	24,17	3,66	27,29	19,09	30,37	47,22	34,70
Jun	34,62	32,92	47,25	30,78	25,21	23,62	38,51	30,74	3,41	30,29	28,37	36,30	68,72	44,47
Jul	38,99	33,16	59,19	38,55	30,80	25,88	40,04	33,42	15,74	32,91	29,63	43,58	89,00	54,99
Aug	41,70	35,49	60,73	39,17	31,89	26,54	37,81	34,54	16,27	31,74	31,34	44,88	96,89	57,92
Sep	35,93	32,94	66,48	32,64	30,19	25,02	45,99	33,85	26,81	27,66	27,17	45,91	86,25	56,09
Oct	35,00	33,64	76,23	32,71	30,19	24,29	39,72	34,98	24,31	26,52	26,89	48,43	83,72	57,47
Nov	33,55	33,65	74,26	32,03	30,42	23,10	39,54	35,12	55,96	48,48	26,56	49,54	78,43	57,06
Dec	30,92	33,36	72,02	30,01	29,63	23,87	44,62	33,64	55,91	47,88	23,73	48,22	77,66	55,93
2023														
Jan	29,74	31,69	69,78	29,91	29,05	23,89	39,11	19,78	54,56	44,29	24,25	46,26	71,94	53,03
Feb	22,86	25,38	60,69	26,01	26,87	23,89	35,79	16,09	54,11	37,14	12,96	38,85	58,69	44,14
Mar	19,07	22,07	59,46	23,60	25,55	23,89	33,36	14,86	54,13	35,54	12,56	36,31	52,99	40,80
Apr	16,38	20,11	43,52	16,85	24,51	23,89	31,87	13,36	50,56	28,25	11,10	28,93	45,87	33,48
May	15,66	10,84	44,93	15,37	25,01	23,89	36,54	12,90	51,63	25,34	9,57	27,96	37,63	30,68
Jun	19,45	3,65	48,01	3,20	20,03	23,89	61,17	11,33	49,36	22,73	6,31	27,58	38,70	30,85
Jul	16,14	2,22	36,71	-1,98	15,30	23,89	60,33	8,34	34,91	23,72	5,22	21,28	26,03	22,74
Aug	10,74	-0,36	31,33	-3,54	13,04	23,89	56,36	6,57	33,75	21,75	0,82	17,55	17,90	17,66
Sep	13,82	1,52	25,26	0,08	13,36	23,89	50,18	5,97	30,99	23,86	3,48	16,31	23,12	18,36
Oct	15,06	1,31	23,16	-1,20	14,66	7,28	42,11	5,15	25,35	23,64	5,28	15,40	23,50	17,82
Nov	17,55	1,56	33,71	-2,14	16,48	8,40	40,66	5,48	11,94	2,93	5,52	18,43	29,24	21,63
Dec	21,19	2,22	40,65	-1,28	17,09	9,49	36,33	7,61	12,19	3,27	7,82	21,52	38,26	26,52
2024														
Jan	24,18	0,25	47,17	-2,90	13,08	21,65	28,14	2,95	18,31	4,68	3,64	24,16	60,25	34,84
Feb	33,06	2,10	59,99	-1,02	17,41	30,39	41,46	7,62	20,22	9,87	15,86	32,35	84,37	47,62
Mar	37,15	3,35	67,82	0,31	20,39	33,68	55,04	10,19	22,44	11,97	19,67	36,58	100,68	55,34
Apr	37,55	3,98	69,28	0,77	20,20	34,79	58,13	9,93	30,14	11,30	20,06	42,42	105,07	57,48

Source: Zimstat, 2024

TABLE 10 : SELECTED INTERNATIONAL EXCHANGE RATES

END OF	USA DOLLAR	SOUTH AFRICAN RAND	BOTSWANA PULA	JAPANESE YEN	EURO	POUND STERLING
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
2023						
Jan	796.522	45.7487	61.8897	6.1132	863.6683	983.1863
Feb	889.133	48.1898	66.7294	6.5202	941.1468	1070.6489
Mar	929.862	52.0727	71.3204	6.9912	1013.3634	1151.6803
Apr	1047.445	57.1437	79.4723	7.7646	1151.0384	1309.3061
May	2577.056	130.3252	186.5789	18.4901	2755.1310	3192.3286
Jun	5739.000	306.2597	425.5469	39.6710	6240.5886	7250.9396
Jul	4516.803	255.8972	346.4388	31.8342	4971.8704	5801.8328
Aug	4608.107	246.2293	343.3039	31.5721	5031.5916	5860.1292
Sep	5466.747	288.5390	396.3391	36.6073	5782.7246	6680.6377
Oct	5698.961	301.1746	417.7338	37.9539	6039.7584	6920.5328
Nov	5791.080	309.3526	429.6053	39.3710	6363.8242	7330.4810
Dec	6104.723	329.1177	455.4123	43.1811	6753.9598	7783.5213
2024						
Jan	10152.393	555.5556	745.3522	65.3595	10985.0050	12870.8909
Feb	14912.829	769.2308	1082.9160	99.0099	16156.7220	18886.3930
Mar	22055.474	1165.3008	1610.0496	145.7394	23872.8448	27868.1939
*Apr	13.4301	0.7185	0.9542	0.0857	14.3722	16.8366
*May	13.3177	0.7089	0.9762	0.0850	14.4098	16.9421
*Jun	13.7031	0.7414	1.0065	0.0851	14.6500	17.3056
*Jul	13.7446	0.7532	1.0141	0.0870	14.9010	17.6623
*Aug	13.7998	0.7653	1.0283	0.0944	15.2106	17.8698
*Sep	14.9588	0.8491	1.1308	0.1046	16.6101	19.7600
*Oct	26.7752	1.5243	2.0166	0.1790	29.1961	34.9654
*Nov	25.7613	1.4365	1.9056	0.1676	27.3826	32.8510
*Dec	25.6843	1.4166	1.8831	0.1678	26.9255	32.5120

Source: Reserve Bank of Zimbabwe, 2024

*The Reserve Bank introduced a new currency ZiG on 5 April & recalibrated exchange rates to ZiG

TABLE 11: ZIMBABWE STOCK MARKET STATISTICS

END OF	All Share Index*	Mining Index	Market Turnover ZWG	Volume of Shares	Market Capitalisation ZWG millions
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	472 926 200	2 044 869.14
2023					
Jan	22813.24	25496.86	11638.16	102 792 200	2 460 037.66
Feb	28548.02	29207.92	24410.54	164 006 458	2 576 324.76
Mar	38568.48	37359.78	14262.67	97 920 600	3 381 456.06
Apr	41391.62	36393.55	16756.85	74 505 000	3 482 408.54
May	108195.29	52765.85	34867.41	206 593 600	8 939 058.47
Jun	171408.90	76960.49	85279.40	192 473 571	13 987 476.83
Jul	114746.13	89512.59	40846.72	176 547 600	9 171 346.28
Aug	125134.79	109159.36	39214.53	103 854 600	9 723 577.74
Sep	126642.42	125531.67	91310.72	343 359 119	9 873 493.87
Oct	157083.06	125531.67	31773.08	64 000 500	12 576 665.45
Nov	191271.68	148883.44	54864.31	162 675 500	15 311 628.01
Dec	210833.92	145542.27	109727.94	254 991 213	16 812 914.36
2024					
Jan	542743.66	163733.73	112532.73	79 766 490	43 459 150.79
Feb	525570.76	216534.42	103474.44	73 940 200	41 499 016.93
Mar	873263.38	218308.09	123025.50	54 297 600	49 235 325.40
*Apr	98.82	114.07	22 304 969	21 943 400	28 571.12
*May	101.07	114.07	75 913 056	58 831 200	29 394.99
*Jun	128.64	114.16	99 811 029	182 514 300	38 710.43
*Jul	198.14	253.49	260 505 803	93 603 100	60 570.91
*Aug	200.49	253.42	164 625 191	118 159 000	61 448.73
*Sep	243.41	251.68	273 853 848	257 091 400	74 489.51
*Oct	289.12	251.68	502 844 478	107 115 500	89 605.28
*Nov	265.10	235.38	285 159 922	72 864 500	82 184.61
*Dec	217.58	235.38	225 234 022	152 111 200	66 241.20

Source: Zimbabwe Stock Exchange, 2024

*All Share index was introduced in January, 2018

**As at 26 June 2020

***The ZSE rebased indices to 100 in April 2024 following the introduction of the ZiG

*Statistics are denominated in ZiG

TABLE 12.1 : ZETSS AND RETAIL PAYMENTS
Values of Transactions (ZWG Millions)

END OF	ZETSS	CHEQUE	POS	ATM	MOBILE	INTERNET
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
2023						
Jan	3289379.3	-	240010.3	68386.7	238455.3	1107756.4
Feb	3050933.3	-	219437.8	73672.3	245282.5	1202998.5
Mar	5068223.7	-	308609.1	85343.4	328822.3	1517972.6
Apr	1594.5	-	136.7	31.9	142.1	602.9
May	2511.4	-	207.4	69.3	212.9	1310.7
Jun	6827.3	-	353.1	246.2	484.4	2657.6
Jul	7147.5	-	413.7	216.7	648.4	2432.3
Aug	7186.0	-	407.4	260.1	576.5	2499.2
Sep	7479.9	-	488.9	309.5	669.4	3100.0
Oct	7927.5	-	506.1	330.8	786.1	3466.4
Nov	9479.0	-	572.0	360.8	800.0	3824.9
Dec	10563.9	-	722.4	437.3	1042.2	4062.3
2024						
Jan	11319.8	-	763.3	740.8	1638.0	8812.4
Feb	15327.4	-	1143.5	1072.2	2212.8	11833.0
Mar	24185.4	-	1575.6	1786.8	2219.1	14945.0
*Apr	41317.5	-	2063.0	2797.1	4754.9	15996.5
*May	53741.3	-	3335.6	3355.4	7058.0	22545.4
*Jun	51046.4	-	3281.7	3230.9	6470.4	22040.1
*Jul	63526.1	-	3956.0	3646.3	7361.7	27328.4
*Aug	54975.9	-	3973.7	3973.3	7555.9	25760.6
*Sep	65045.5	-	4685.2	5331.4	1194.1	38798.2
*Oct	109554.7	-	6900.1	6836.3	16082.3	50983.1
*Nov	107345.1	-	7074.6	6940.4	15645.3	47876.4
*Dec	123594.8	-	7954.5	8665.2	17068.5	50613.2

Source: Reserve Bank of Zimbabwe, 2024

*Statistics are denominated in ZiG

TABLE 12.2 : ZETSS AND RETAIL PAYMENTS						
Volumes of Transactions (000's)						
END OF	ZETSS	CHEQUE	POS	ATM	MOBILE	INTERNET
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
2023						
Jan	918.9	-	11734.0	444.0	48617.1	1693.0
Feb	886.7	-	10301.5	479.9	43326.5	1895.8
Mar	1092.6	-	13217.0	594.0	50037.4	1927.1
Apr	907.6	-	14375.1	526.7	47171.7	1982.9
May	1119.2	-	12808.7	576.7	49143.2	2233.6
Jun	1050.2	-	10190.6	606.0	45488.8	1213.0
Jul	942.7	-	8226.8	1777.1	42648.8	993.7
Aug	888.0	-	8434.6	653.6	42648.8	977.5
Sep	964.1	-	9659.0	703.6	45148.7	1061.4
Oct	949.1	-	9449.3	619.0	50640.6	904.4
Nov	924.5	-	9525.7	623.3	52332.4	1048.5
Dec	924.5	-	11846.0	776.5	56451.0	1026.2
2024						
Jan	914.9	-	10017.9	708.1	52445.0	882.8
Feb	889.7	-	7868.7	737.5	51545.9	904.2
Mar	941.1	-	7569.3	728.4	58151.4	921.4
*Apr	791.8	-	5729.5	744.8	30450.4	938.0
*May	1046.6	-	7950.1	899.4	42290.8	1690.3
*Jun	927.3	-	7224.2	849.6	41224.2	1155.8
*Jul	1059.1	-	8228.2	920.9	44159.4	1318.9
*Aug	974.4	-	8669.3	966.0	47536.9	1233.1
*Sep	1009.7	-	8369.3	860.5	49927.2	1408.9
*Oct	1015.7	-	8101.5	866.9	52795.2	1447.5
*Nov	868.4	-	7253.1	864.4	50820.5	1359.2
*Dec	931.6	-	8017.7	1071.6	50767.8	1541.3

Source: Reserve Bank of Zimbabwe, 2024

*Statistics are denominated in ZiG

TABLE 13 : MERCHANDISE TRADE STATISTICS
(US\$ millions)

END OF	EXPORTS	IMPORTS	TOTAL TRADE	TRADE BALANCE
2022				
Jan	543.9	633.2	-88.1	-89.3
Feb	438.0	630.1	1068.1	-192.2
Mar	557.6	713.8	1271.4	-156.2
Apr	587.3	637.2	1224.5	-49.9
May	513.1	714.4	1227.6	-201.3
Jun	541.0	751.4	1292.3	-210.4
Jul	548.4	728.2	1276.6	-179.9
Aug	493.6	759.9	1253.4	-266.3
Sep	552.3	765.3	1317.6	-213.1
Oct	502.3	770.5	1272.8	-268.2
Nov	674.6	802.2	1476.8	-127.5
Dec	633.5	772.6	1406.1	-139.1
2023				
Jan	427.8	633.8	1061.6	-206.0
Feb	435.9	623.5	1059.3	-187.6
Mar	515.3	746.4	1261.7	-231.1
Apr	555.5	708.6	1264.1	-153.0
May	654.2	850.3	1504.6	-196.1
Jun	641.5	727.4	1368.9	-85.9
Jul	603.2	782.9	1386.2	-179.7
Aug	649.8	820.2	1470.1	-170.4
Sep	678.1	772.7	1450.8	-94.6
Oct	831.9	901.5	1733.4	-69.6
Nov	681.4	827.3	1508.7	-145.9
Dec	550.6	819.4	1370.0	-268.7
2024				
Jan	539.9	694.2	1234.1	-154.3
Feb	644.0	729.8	1369.4	-81.4
Mar	534.7	721.2	1255.9	-186.5
Apr	513.5	710.5	1223.9	-197.0
May	583.0	741.0	1324.0	-157.9
Jun	524.0	746.7	1270.7	-222.7
Jul	548.3	823.1	1371.4	-274.8
Aug	674.0	872.8	1546.8	-198.7
Sep	575.0	782.6	1357.5	-207.6
Oct	698.1	835.8	1533.9	-137.7
Nov	905.2	952.1	1857.4	-46.9
Dec	692.4	889.3	1581.7	-196.9

Source: ZIMSTAT, 2024