

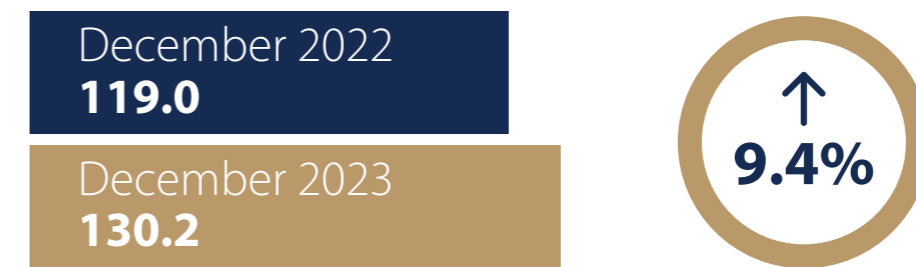
# Credit to the economy (outstanding in MZN billion)

## Credit to the Economy



Note: Total credit was extracted from the monetary accounts.

## Credit to Households (including housing and NPISH)



NPISH - Credit granted to non-profit institutions serving households.

## Credit to Private Companies



## Housing Credit



# Sectors that received the most credit - Outstanding in December 2023 (sector weight on total credit)



**Manufacturing Industry**  
23.5 billions



**Transport and Communications**  
28.4 billions



**Trade**  
28.4 billions

# Retail interest rates



## Bank Loan Interest Rates 1 - Year Maturity

December Average **24.98%** ↑ January Average **25.65%**

December Highest **33.04%** ↑ January Highest **33.90%**

December Lowest **21.37%** ↓ January Lowest **20.75%**



## Bank Deposit Interest Rates 1 - Year Maturity

December Average **9.54%** ↑ January Average **10.27%**

December Highest **13.87%** ↑ January Highest **15.50%**

December Lowest **5.51%** ↑ January Lowest **5.39%**