



MONTHLY ECONOMIC REVIEW



APRIL 2021

TABLE OF CONTENTS

SELECTED ECONOMIC INDICATORS.....	3
INTERNATIONAL COMMODITY PRICE DEVELOPMENTS.....	4
Precious Metals.....	4
Base Metals	4
MERCHANDISE TRADE DEVELOPMENTS.....	5
Merchandise Exports	5
Merchandise Imports.....	7
Merchandise Trade Balance.....	8
MONETARY DEVELOPMENTS	9
STOCK MARKET DEVELOPMENTS	10
INFLATION OUTTURN.....	11
Annual Inflation	11
Monthly Inflation	11
NATIONAL PAYMENTS SYSTEM	12
Zimbabwe Electronic Transfer Settlement System (ZETSS)	12
Cash Transactions	12
Mobile and Internet Based Transactions	12
Card Based Transactions	12

SELECTED ECONOMIC INDICATORS

	2021 March	2021 April	Month-on- Month Change (%)
Reserve Money (M0) (ZW\$ millions)	19,248.05 ³	22,620.09 ³	17.52
Money Supply² (M3) (ZW\$ millions)	234,278.70 ³	262,082.75 ³	11.87
Annual Inflation¹ (%)	240.55	194.07	-46.48 ^a
Blended Annual Inflation¹ (%)	122.33	94.70	-27.63 ^a
Monthly Inflation¹ (%)	2.26	1.58	-0.68 ^a
Blended Monthly Inflation¹ (%)	1.09	0.94	-0.15 ^a
National Payment System Transactions² (ZW\$ billions)	493.57	456.55	-7.50
Nominal Lending Rate² (% per annum)	6.00-85.00	6.00-85.00	

Sources:

1. Zimbabwe National Statistics Agency.

2. Reserve Bank of Zimbabwe.

3. Provisional until audit is completed.

a- Percentage point.

INTERNATIONAL COMMODITY PRICE DEVELOPMENTS

During the month of April 2021, international commodity prices for selected base and precious metals firmed. Crude oil prices, however, recorded a marginal decline. Developments on international commodity markets were largely influenced by a weaker US dollar and optimism that Covid-19 vaccine rollouts would drive global economic recovery.

Precious Metals

Gold

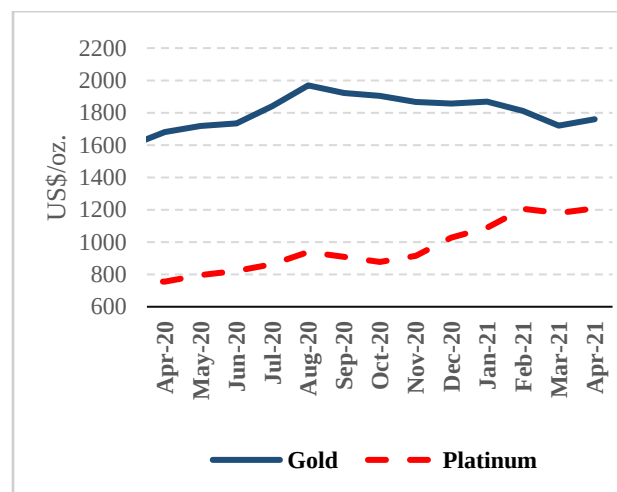
Gold prices rebounded during the month under review, supported by a weaker US dollar and subdued US Treasury yields. These developments stoked investor appetite for safe haven assets. The US dollar was weighed down by the release of US macroeconomic data, which showed a sharp rise in the US inflation rate. The monthly average price of the yellow metal rose by 2.4%, from US\$1,719.89 per ounce in March 2021 to US\$1,760.49 per ounce in April 2021.

Platinum

Platinum prices bounced back to an average of US\$1,208.33 per ounce in April 2021, representing a 2.3% increase from US\$1,180.74 per ounce recorded in March 2021. The rally in platinum prices was largely underpinned by prospects of robust industrial demand, particularly in the automobile industry where the precious metal is used in catalytic converters that curb harmful emissions.

Figure 1 shows the evolution of precious metal prices for the period from April 2020 to April 2021.

Figure 1: Precious metal prices (US\$/oz.)



Source: Bloomberg, 2021

Base Metals

Copper

Copper prices rose by 3.7% to a monthly average of US\$9,334.05 per tonne in the month under review, from US\$9,004.98 per tonne recorded in March 2021.

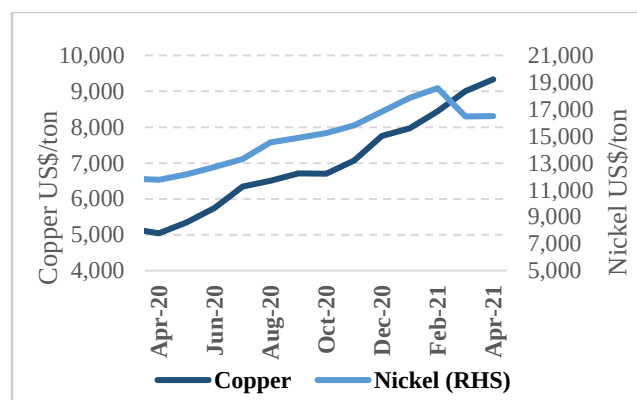
Prices firmed on account of a weaker US dollar, coupled with the push toward cleaner energy sources, a development which boosted the consumption of the metal. The red metal is widely used in almost all important green energy products such as electric vehicles and solar power systems.

Nickel

Prospects of stronger demand from the US, following the recent passing of the Bipartisan infrastructure plan by the US Senate, boosted nickel prices. Prices also got support from

robust demand from China's stainless steel industry, occasioned by rapid economic recovery in that country. In light of these developments, nickel prices rose by 0.1%, to close the month under review at an average of US\$16,478.20 per tonne.

Figure 2: Base metal prices (US\$/ton)



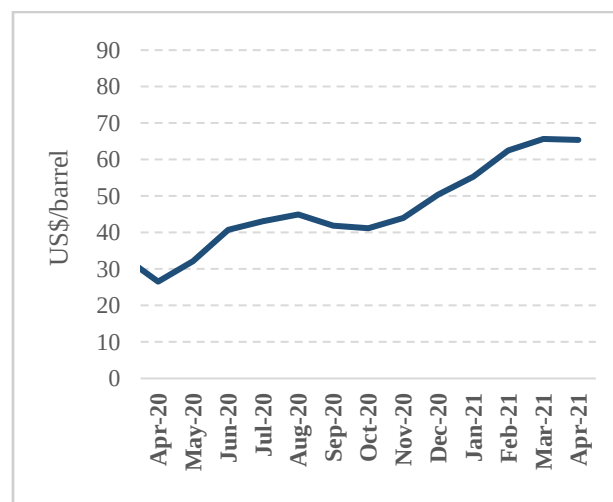
Source: Bloomberg, 2021

Brent Crude Oil

Brent crude oil prices retreated by 0.3% to an average of US\$65.41 per barrel in April 2021, from US\$65.63 per barrel in March 2021. The decline was due to demand concerns, amid rising new positive cases of the emerging Covid-19 Delta variant. The decline was however, capped by a sharp drop in crude oil production in the US, as well as tightening of supplies by major producers.

Figure 3 shows developments in Brent crude oil prices for the period from April 2020 to April 2021.

Figure 3: International crude oil prices (US\$/barrel)



Source: Bloomberg, 2021

MERCHANDISE DEVELOPMENTS

TRADE

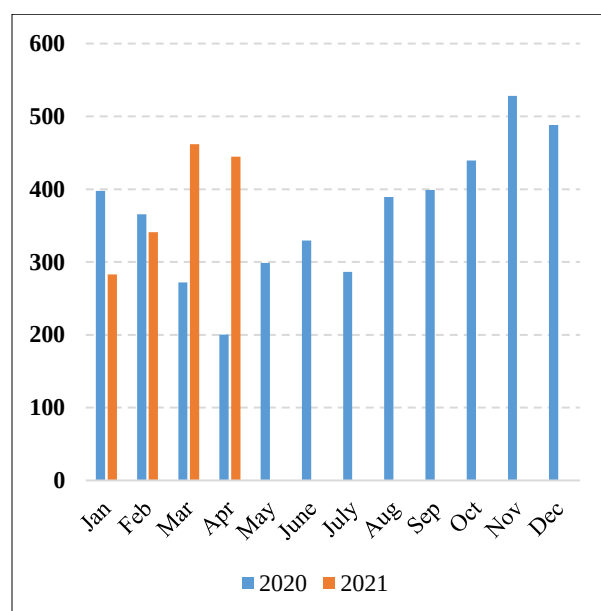
The month of April 2021 saw the country's total merchandise trade amount to US\$934.5 million, representing a 5.6% decline from the previous month outturn of US\$989.8 million. Declines in both merchandise exports and imports underpinned the slowdown in total merchandise trade. On a year-on-year basis, however, total merchandise trade for the month under review was 119.6% higher than the US\$425.5 million recorded in the corresponding month in 2020.

Merchandise Exports

The country's merchandise exports at US\$444.7 million, reflected a 3.7% decline from the previous month outturn of US\$461.8 million. Compared to the month of April 2020, merchandise exports for the month under analysis were 121.8% higher.

Figure 4 shows developments in the country's merchandise trade for the month under review.

Figure 4: Merchandise Exports (US\$ m)



Source: ZIMSTAT, 2021

The fall in monthly exports in April 2021 was largely due to declines in exports of industrial diamonds (58.1%), Ferro-chrome (17%) and PGMs (16.5%). Tobacco exports at US\$44.5 million were, however, 61.6% up from US\$27.6 million recorded in the previous month. Similarly, gold exports posted a significant increase of 35.3% from US\$76.3 million in March 2021 to US\$103.3 million, during the month under review.

Table 1 shows exports classified by harmonised commodity description and code system, for the

¹ PGMs include nickel mattes, nickel ores & concentrates and platinum

months of March and April 2021, respectively.

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

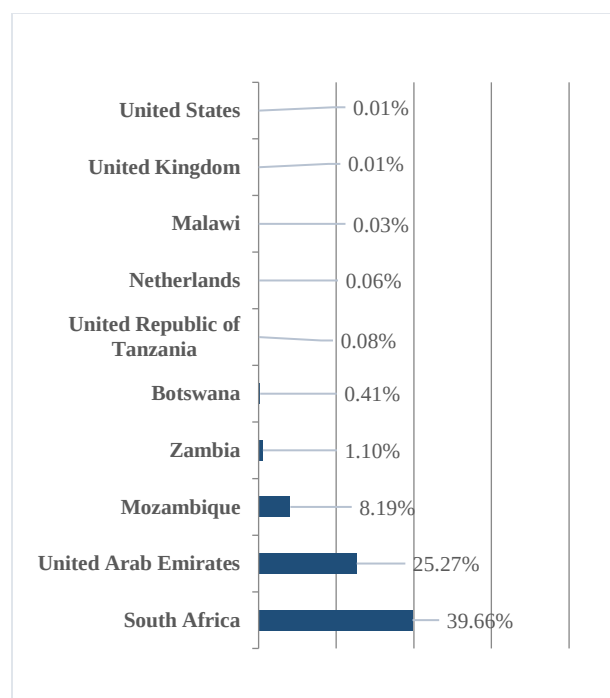
Commodity	Mar-21	Apr-21	Share in Apr 2021 Exports (%)
Total Exports	461.8	444.7	100.0
<i>Of Which:</i>			
Platinum Group of Metals (PGMs ¹)	263.5	219.9	49.5
Gold	76.3	103.3	23.2
Tobacco (including cigarettes)	27.6	44.5	10.0
Ferro-chromium	29.2	24.2	5.4
Industrial diamonds	21.7	9.1	2.0
Coal	4.9	5.5	1.2
Chromium ores and concentrates	3.1	4.7	1.1
Ferro-silicon	1.5	1.9	0.4
Granite	1.4	1.7	0.4
Black tea	2.1	1.6	0.4

Source: ZIMSTAT & RBZ Calculations, 2021

During the month of April 2021, the country's exports were mainly destined for the SADC region, with South Africa absorbing 39.7%, followed by Mozambique, 8.2% and Zambia, 1.1%. The United Arab Emirates accounted for 25.3% of the country's exports, during the month under analysis.

Figure 5 shows the country's major export markets, during the month of April 2021.

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



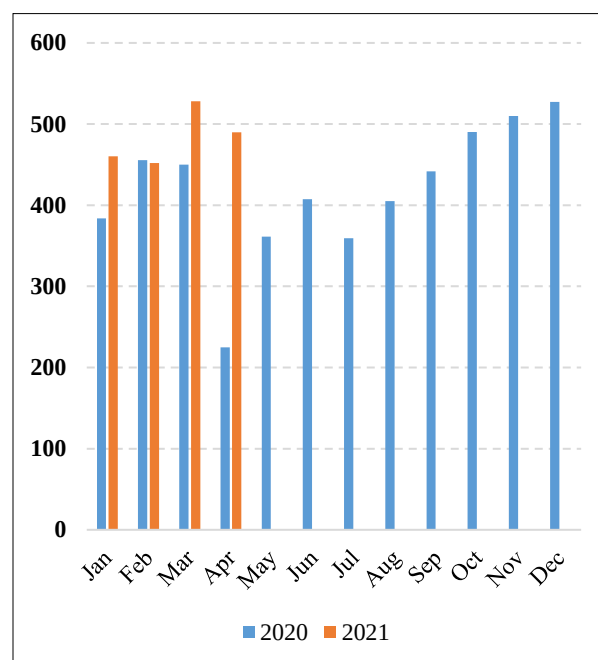
Source: ZIMSTAT & RBZ Calculations, 2021

Merchandise Imports

Merchandise imports eased by 7.2%, from US\$528.0 million in March 2021 to US\$489.9 million in April 2021. The country's import bill for the month under review was, however, 117.2% higher than that of the comparable month in 2020.

Figure 6 shows the evolution in the country's imports for 2020 and 2021.

Figure 6: Merchandise Imports classified by HS Codes 2020 & 2021 (US\$ m)



Source: ZIMSTAT & RBZ Computations, 2021

The decline in imports in April 2021 was largely driven by slowdowns in imports of maize, crude soya bean oil and electricity. Maize imports slumped largely on account of the current year's bumper harvest estimated at 2.7 million metric tonnes. The general improvement in hydro-electricity generation, following rising dam levels, accounted for the fall in the country's energy import bill.

Table 2 shows imports of major commodities for the months of March and April 2021, respectively.

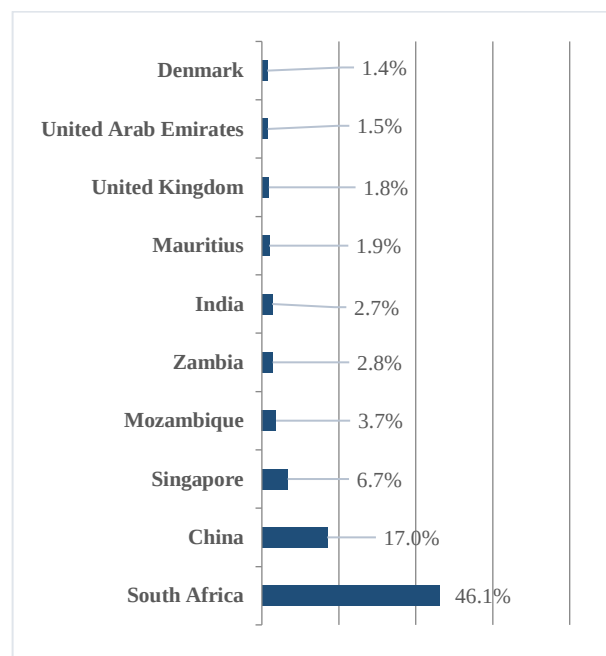
Table 2: Imports Classified by Harmonised Commodity Description and Code System

Commodity	Mar 21 US\$ m	Apr 21 US\$ m	Share in Apr 2021 Imports (%)
Total Exports	528.0	489.9	100.0
<i>Of Which:</i>			
Diesel	23.6	24.4	5.0
Maize (Excluding Seed)	27.1	14.6	3.0
Crude soya bean oil	16.9	13.9	2.8
Medicaments	10.8	13.2	2.7
Electricity	11.7	8.9	1.8
Machinery	0.6	8.8	1.8
Road tractors	7.9	8.3	1.7
Rice	6.9	7.4	1.5
Vaccines	18.6	6.5	1.3
Unleaded petrol	5.4	5.9	1.2

Source: ZIMSTAT & RBZ Calculations, 2021

The country's imports for the month of April 2021 were mainly sourced from South Africa (46.1%), China (17.0%), Singapore (6.7%), Mozambique (3.7%), Zambia (2.8%), India (2.7%) and other markets, as shown in Figure 7.

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

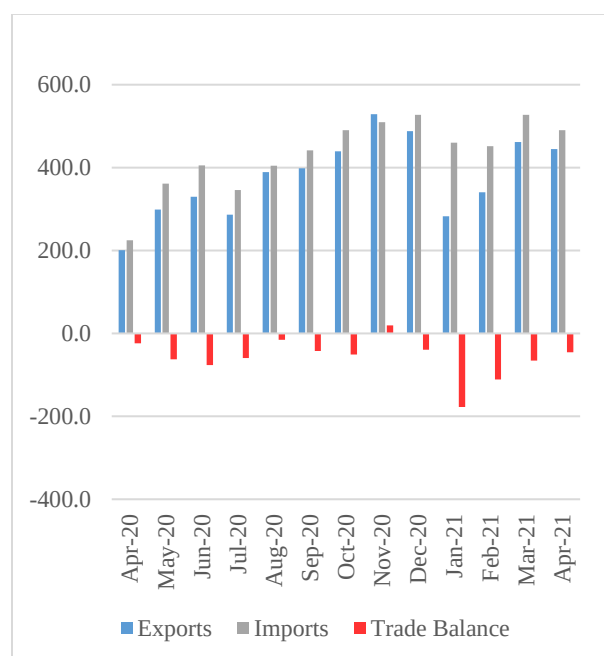


Source: ZIMSTAT & RBZ Calculations, 2021

Merchandise Trade Balance

The country's trade balance improved from a deficit of US\$66.2 million in March 2021 to a deficit of US\$45.2 million in April 2021. This was on account of the marked decline in imports relative to exports. Figure 8 shows the country's trade balance for the period from January 2020 to April 2021.

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



Source: ZIMSTAT & RBZ Computations, 2020

On an annual basis, the country's trade balance worsened from a deficit of US\$25.5 million in the corresponding month in 2020, to a deficit of US\$45.2 million, during the month under review.

MONETARY DEVELOPMENTS²

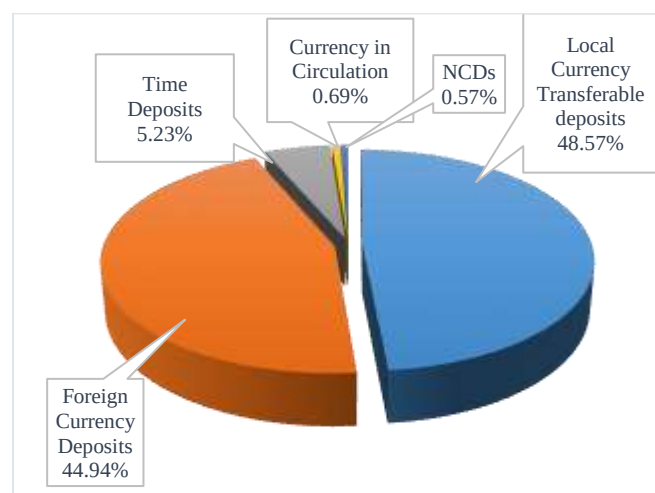
Broad money (M3) stood at ZW\$262.08 billion in April 2021, an increase of 11.87% from ZW\$234.28 billion recorded in March 2021. The M3 stock was composed of local currency transferrable deposits, 48.57% of total; foreign currency deposits, 44.94%, time deposits,

5.23%; currency in circulation, 0.69%; and negotiable certificates of deposits, 0.57%.

Foreign currency deposits included in broad money recorded an annual growth of 409.68%, from ZW\$19.46 billion in April 2020 to ZW\$117.77 billion in April 2021. The increase partly reflected valuation changes owing to exchange rate movement. The exchange rate moved from a fixed rate of ZW\$25.00 per US\$1 in April 2020 to ZW\$84.50 per US\$1 in April 2021, following the introduction of the auction system.

On an annual basis, local currency deposits registered a growth of 343.74%, while currency in circulation increased by 73.78%.

Figure 9: Composition of Money Supply



Source: Reserve Bank of Zimbabwe, 2021

The annual broad money growth of 404.15% in April 2021, largely reflected an increase of

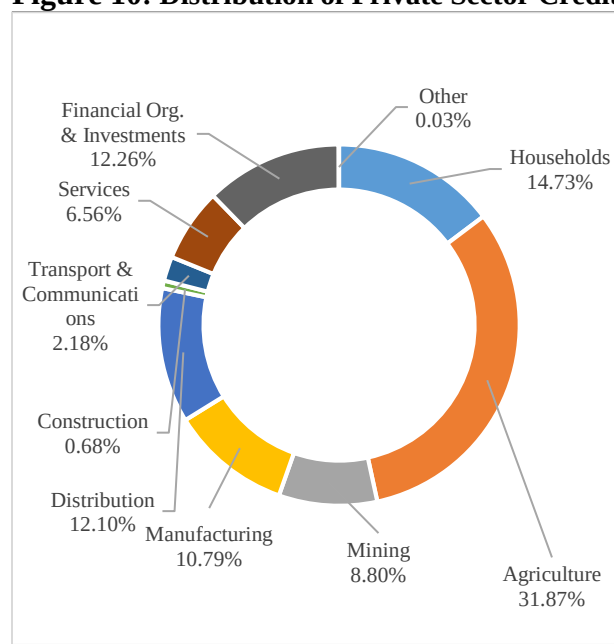
²All monetary numbers valued in ZW\$ since the adoption of an interbank market determined exchange rate in February 2019.

548.26% in credit to the private sector. Net claims on Government also rose by 172.91%.

On a month-on-month basis, domestic claims increased by 20.63% to ZW\$149.91 billion. The growth was largely driven by growth in net claims to Government, 46.16%; and credit to the private sector, 14.07%.

Credit to the private sector was mainly extended towards agriculture, 31.87%; households, 14.73%; financial organisations, 12.26%; distribution, 12.10%; manufacturing, 10.79%; and mining, 8.80%; as shown in figure 10.

Figure 10: Distribution of Private Sector Credit



Source: Reserve Bank of Zimbabwe, 2021

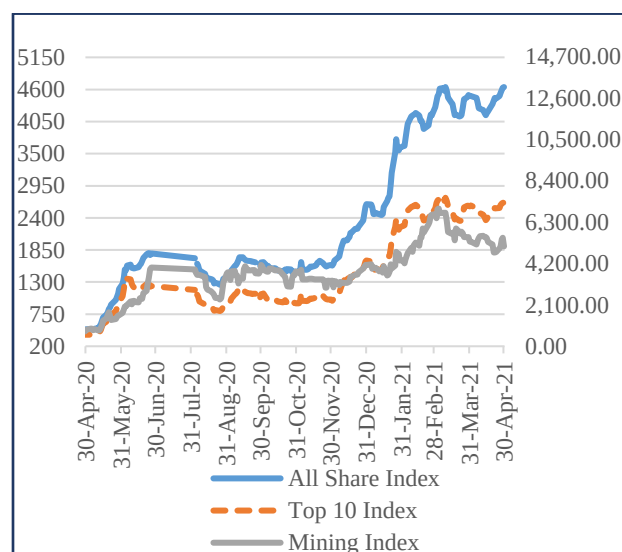
Credit to the private sector was largely channeled towards inventory build-up, 38.15%; other recurrent expenditures, 29.14%; and fixed capital investment, 18.58%.

STOCK MARKET DEVELOPMENTS

The bullish sentiments exhibited on the Zimbabwe Stock Exchange (ZSE) continued during the month ended April 2021. Resultantly, all major indices registering gains for the sixth consecutive month.

The All Share, Top 10, Top 15 and Medium Cap indices gained 3.38%, 2.53%, 1.71% and 5.36% to close at 4 641.11 points, 2 660.37 points, 3 023.66 and 11 330.52 points, respectively. The resource index, however, shed 4.78% to close at 5 061.28 points.

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

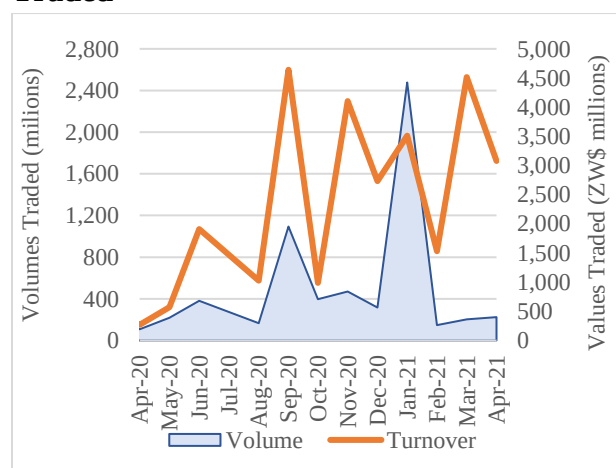


Source: Zimbabwe Stock Exchange, 2021

On an annual basis, the All Share, Top 10 and mining indices gained 849.88%, 569.81% and 512.27%, from 488.60 points, 397.18 points and 826.64 points recorded in April 2020, respectively.

During the month under analysis, trading activity was skewed towards some selected mid-cap and low-tier stocks. As a consequence, the cumulative value of shares traded declined by 31.90% to ZW\$3.08 billion, despite an increase of 9.75% in the volume of shares traded to 223.49 million shares.

Figure 12: ZSE Monthly Volumes and Values Traded



Source: Zimbabwe Stock Exchange, 2021

As a result of improved trading activity, the local bourse gained \$9 billion, or 1.69% worth of capitalization, to ZW\$540.75 billion as at end of April 2021. On a year-on-year basis, local bourse capitalization increased by 753.07%, from ZW\$63.39 billion recorded in April 2020.

³The Zimbabwe National Statistical Agency (ZIMSTAT) commenced publication of the blended CPI inflation in June 2020. The blended CPI inflation combines the average changes

INFLATION OUTTURN

Annual Inflation

The country continued on the disinflationary path which began in July 2020, with annual headline inflation decelerating further to 194.07% in April 2021, from 240.55% in March 2021. The slowdown in annual inflation was largely attributed to the decline in food inflation.

Annual food inflation shed off 83.21 percentage points, from 299.81% in March 2021 to 216.60% in April 2021, following a good harvest. Year-on-year non-food inflation decelerated from 206.00% in March 2021 to 178.93% in April 2021.

The annual blended CPI inflation³ slowed down for the third consecutive month, from 162.95% in February 2021 to 122.33% in March 2021 and further to 94.70% in April 2021.

Monthly Inflation

The ZW\$ monthly inflation slowed down to 1.58% in April 2021, from 2.26% and 3.45% recorded in March 2021 and February 2021, respectively.

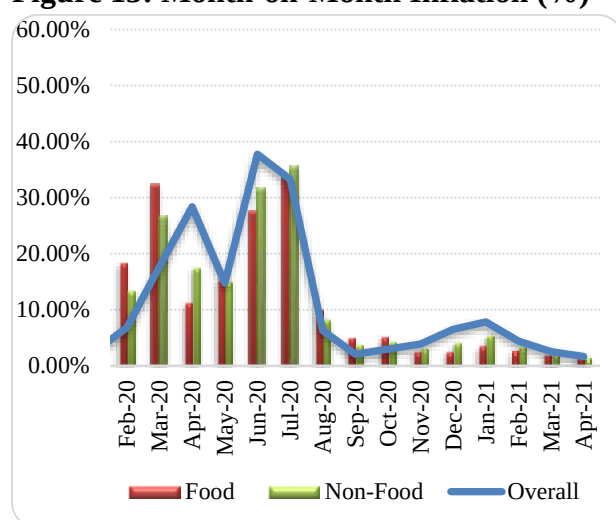
The deceleration in monthly inflation was due to declines in all food sub-categories, except bread and cereals and meat. Monthly non-food inflation also fell from 2.06% in March 2021 to 1.53% in April 2021.

in price of goods and services sold in the two main currencies in circulation, namely the ZW\$ and the US\$.

The slowdown in monthly non-food inflation was driven by declines in communication; health; alcoholic beverages and tobacco; housing, water and energy; and recreation and culture, among others. Partially offsetting the declines were price increases in education and clothing and footwear.

The blended monthly inflation rate decelerated from 1.09% in March 2021 to 0.94% in April 2021, as shown in Figure 13.

Figure 13: Month-on-Month Inflation (%)



Source: ZIMSTAT, 2021

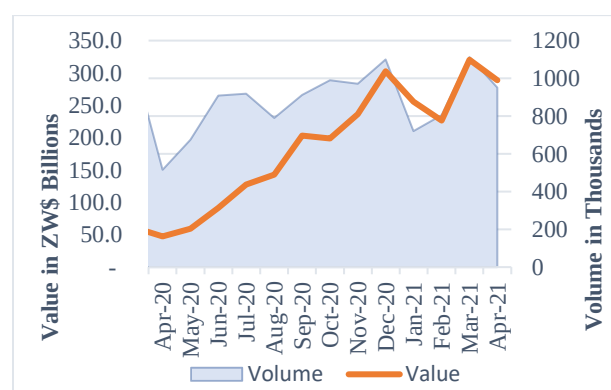
NATIONAL PAYMENTS SYSTEM

During the month of April 2021, the value of transactions processed through the National Payments System (NPS) amounted to ZW\$456.55 billion, from ZW\$493.97 billion recorded in March 2021. NPS transaction volumes increased by 7.19% to close at 115.04 million in April 2021.

Zimbabwe Electronic Transfer Settlement System (ZETSS)

Transactions processed through the Real Time Gross Settlement System (RTGS) were 9.82% lower, to close at ZW\$288.96 billion in April 2021, from ZW\$320.42 billion March 2021. RTGS transaction volumes at 951,673 transactions, reflected a 14.48% decline from 1,112,804 transactions recorded in the preceeding month.

Figure 14: ZETSS Volumes and Values



Source: Reserve Bank of Zimbabwe, 2021

Cash Transactions

Cash based transactions totalled ZW\$11.11 billion during the month of analysis, a 8.18% increase from ZW\$10.27 billion recorded in March 2021.

Mobile and Internet Based Transactions

Mobile and internet-based transactions registered an increase of 2.84% to close at ZW\$134.71 billion in April 2021, from ZW\$130.99 billion in March 2021.

Card Based Transactions

During the month under review, Card-based transactions increased by 3.11% to close at



ZW\$32.88 billion, from ZW\$31.89 billion in the previous month.

RESERVE BANK OF ZIMBABWE

Statistical Tables

Monetary Statistics

1. Depository Corporations Survey	16
2. Central Bank Survey	17
3. Other Depository Corporations Survey	18

Other Depository Corporations

4.1 Assets	19
4.2 Liabilities	20

Commercial Banks

5.1 Assets	21
5.2 Liabilities	22

Building Societies

6.1 Assets	23
6.2 Liabilities	24

Sectoral Analysis of Bank Loans and Advances and Deposits

7.1 Sectoral Analysis of Commercial Banks Loans and Advances	25
7.2 Sectoral Analysis of Commercial Banks Deposits	26

Interest Rates

8.1 Lending Rates	27
8.2 Banks Deposit Rates	28

Inflation

9.1 Monthly Inflation	29
9.2 Yearly Inflation	30

External Statistics

10. Total External Debt Outstanding by Debtor	31
11. Exchange Rates	32

12. Zimbabwe Stock Market Statistics	33
13. National Payments System Statistics	
13.1 Values of Transactions	34
13.2 Volumes of Transactions	35
14. Merchandise Trade Statistics	36

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

	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21
Net Foreign Assets	-89,046,879.04	-97,000,590.99	-234,278,568.81	-309,340,585.00	-323,918,937.77	-317,370,813.35	-327,434,598.03	-322,916,992.61	-316,766,634.64	-328,526,094.64	-340,106,496.40	-327,297,184.10	-319,268,915.42
Central Bank(net)	-104,544,431.97	-114,377,001.26	-275,623,563.54	-366,357,650.73	-391,303,802.50	-386,104,783.47	-398,503,742.75	-398,165,536.09	-392,036,907.50	-406,631,588.87	-411,000,792.44	-404,663,451.67	-402,310,198.93
Foreign Assets	4,516,675.83	5,054,120.38	17,845,745.97	23,630,101.57	27,645,575.83	24,043,853.69	24,017,722.16	23,436,187.04	14,624,495.02	18,687,105.42	17,867,062.65	23,240,104.56	18,115,014.41
Foreign Liabilities	109,061,107.80	119,431,121.65	293,469,309.50	389,987,752.30	418,949,378.32	410,148,637.16	422,521,464.91	421,601,723.13	406,661,402.52	425,318,694.30	428,867,855.10	427,903,556.24	420,425,213.34
Other Depository Corporations(net)	15,497,552.93	17,376,410.27	41,344,994.73	57,017,065.73	67,384,864.72	68,733,970.12	71,069,144.72	75,248,543.48	75,270,272.86	78,105,494.23	70,894,296.04	77,366,267.57	83,041,283.51
Foreign Assets	20,437,584.87	22,510,950.77	53,130,231.08	72,022,862.19	84,210,291.97	83,986,978.02	85,970,018.68	90,081,991.05	89,458,700.13	93,882,385.99	86,920,278.98	92,405,865.60	98,837,092.48
Foreign Liabilities	4,940,031.94	5,134,540.50	11,785,236.35	15,005,796.46	16,825,427.25	15,253,007.90	14,900,873.96	14,833,447.57	14,188,427.27	15,776,891.76	16,025,982.94	15,039,598.02	15,795,808.97
Net Domestic Assets (NDA)	141,032,021.98	156,475,813.43	334,099,369.96	441,599,870.68	470,066,520.53	471,206,354.87	497,207,430.71	507,265,762.28	521,691,490.51	549,010,656.62	566,288,275.77	561,575,884.82	581,351,630.28
Domestic Claims	32,574,364.29	39,063,809.71	50,113,139.15	59,894,402.15	62,852,286.66	63,493,587.42	80,786,149.78	88,712,115.98	101,159,726.29	108,399,214.96	127,374,579.36	124,267,139.59	149,907,978.82
Claims on Central Government(net)	10,305,498.64	14,278,461.16	11,286,874.74	14,475,978.36	11,939,163.62	9,165,660.28	16,233,346.76	18,766,373.80	23,276,846.68	15,698,011.65	25,682,635.40	19,242,767.82	28,124,843.48
Claims on Central Government	17,458,577.62	18,059,689.23	22,643,966.48	25,495,963.30	25,856,421.22	24,510,261.70	26,940,376.62	28,442,906.62	37,789,748.86	34,941,802.63	43,864,745.10	43,295,379.13	47,281,011.39
Central Bank	12,737,251.42	13,476,066.34	16,374,954.71	18,731,582.60	18,958,846.78	17,824,429.35	18,854,638.49	19,461,417.62	25,693,679.77	24,602,411.40	24,790,733.37	25,677,529.11	27,876,847.35
ODCs	4,721,326.20	4,583,622.89	6,269,011.77	6,764,380.71	6,897,574.44	6,685,832.35	8,085,738.13	8,981,489.00	12,096,069.09	10,339,391.23	19,074,011.73	17,617,850.02	19,404,164.04
Less Liabilities to Central Government	7,153,078.98	3,781,228.06	11,357,091.74	11,019,984.94	13,917,257.60	15,344,601.42	10,707,029.86	9,676,532.82	14,512,902.18	19,243,790.98	18,182,109.70	24,052,611.30	19,156,167.92
Central Bank	6,636,736.42	3,150,547.32	9,877,720.74	13,066,429.55	13,813,071.38	8,907,284.36	8,106,585.00	10,172,875.57	13,790,121.07	13,393,897.55	19,176,804.49	13,773,623.14	19,176,804.49
ODCs	516,342.56	630,680.74	1,479,371.00	1,731,882.71	850,828.05	1,531,530.04	1,799,745.50	1,569,947.81	4,340,026.60	5,453,669.91	4,788,212.16	4,875,806.82	5,382,544.78
Claims on Other Sectors	22,268,865.65	24,785,348.54	38,826,264.41	45,418,423.79	50,913,123.04	54,327,927.14	64,552,803.02	69,945,742.18	77,882,879.61	92,701,203.31	101,691,943.96	105,024,371.77	121,783,135.35
Other Financial Corporations	290,091.57	356,669.90	753,439.03	1,010,123.42	298,579.49	338,002.03	1,398,438.67	1,450,895.49	606,276.57	396,273.97	881,815.56	2,676,383.43	4,857,921.34
State and Local Government	27,844.50	26,575.69	23,225.26	25,961.37	27,859.83	35,174.26	34,462.77	28,449.36	37,924.29	28,196.82	31,854.73	30,050.30	20,366.90
Public Non Financial Corporations	3,508,675.95	2,824,122.73	5,863,041.63	5,154,947.39	3,941,697.68	4,796,976.15	6,006,655.50	5,000,659.17	2,578,274.18	8,366,572.13	8,849,870.48	7,837,908.59	9,126,830.60
Private Sector	18,442,253.62	21,577,980.23	32,186,558.49	39,227,391.60	46,644,986.05	49,157,774.70	57,113,246.08	63,465,738.17	74,660,404.58	83,910,160.40	91,928,403.19	94,480,029.44	107,778,016.50
Central Bank	182,226.89	182,856.59	185,977.83	184,094.09	184,679.11	185,814.45	1,223,752.47	697,643.23	703,343.34	744,529.53	755,476.31	910,752.95	1,181,305.42
ODCs	18,260,026.74	21,395,123.64	32,000,580.66	39,043,297.50	46,460,306.94	48,971,960.25	55,889,493.61	62,768,094.94	73,957,061.25	83,165,630.87	91,172,926.88	93,569,276.49	106,596,711.09
Other Items(Net)	-108,457,657.69	-117,412,003.72	-283,986,230.81	-381,705,468.53	-407,214,233.87	-407,712,767.45	-416,421,280.93	-418,553,646.30	-420,531,764.21	-440,611,441.66	-438,913,696.40	-437,308,745.22	-431,443,651.46
Shares and Other Equity	-98,326,925.77	-108,187,301.34	-265,536,483.62	-359,843,502.38	-393,275,806.44	-386,761,250.11	-392,085,071.73	-397,700,402.79	-390,151,578.46	-408,061,464.88	-410,347,885.65	-411,006,941.09	-396,650,639.28
Liabilities to Other Financial Corporations	233,181.06	365,355.02	348,181.06	348,728.32	422,486.38	372,163.87	441,747.71	423,616.80	292,018.63	376,668.85	609,870.31	408,850.46	409,882.68
Restricted Deposits	1,501,573.14	845,775.37	3,417,797.70	1,726,243.32	4,057,817.74	1,036,012.77	1,208,834.37	2,648,204.14	835,126.11	718,690.98	252,287.94	71,982.41	72,859.61
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)	-11,865,486.12	-10,435,832.78	-22,215,725.96	-23,936,937.79	-18,418,731.56	-22,359,693.99	-25,986,791.29	-23,925,064.43	-31,507,330.50	-33,645,336.61	-29,427,969.01	-26,782,637.00	-35,275,754.48
Broad Money-M3	51,985,142.94	59,475,222.44	99,820,801.15	132,259,285.68	146,147,582.76	153,835,541.52	169,772,832.69	184,348,769.67	204,924,855.86	220,484,561.98	226,181,779.37	234,278,700.72	262,082,714.87
Securities Other than Shares Included in Broad Money	337,556.97	359,194.93	863,206.40	1,024,311.11	1,111,664.44	1,083,907.10	1,231,944.90	1,237,340.99	1,436,202.84	1,422,437.87	1,457,355.54	1,641,213.33	1,503,791.55
Broad Money-M2	51,647,585.97	59,116,027.50	98,957,594.75	131,234,974.57	145,035,918.32	152,751,633.42	168,540,887.79	183,111,428.68	203,488,653.02	219,062,124.11	224,724,423.83	232,637,487.38	260,578,923.31
Other Deposits	2,522,855.18	2,842,782.22	4,017,695.39	6,047,153.88	5,431,611.26	6,935,433.58	8,397,139.11	8,997,813.50	9,906,844.70	11,351,477.37	13,946,713.28	14,168,053.71	13,701,776.00
Narrow Money-M1	49,124,730.79	56,273,245.28	94,939,899.37	125,187,820.69	139,604,307.06	145,816,200.84	160,143,748.68	174,113,615.18	193,581,808.32	207,710,646.74	210,777,710.55	218,469,433.68	246,877,147.31
Transferable Deposits	48,082,573.35	55,147,175.33	93,730,970.73	123,981,130.10	138,523,712.90	144,756,556.77	159,085,591.39	173,047,801.52	192,383,729.76	206,490,526.41	209,569,292.32	216,776,481.85	245,066,101.47
Of which Foreign Currency Accounts	19,463,088.16	24,984,322.48	57,701,775.14	79,076,606.18	86,014,194.25	92,191,134.58	97,621,848.10	102,185,943.24	103,728,205.33	108,593,568.84	109,661,714.64	115,035,082.24	117,770,638.10
Currency Outside Depository Corporations	1,042,157.43	1,126,069.95	1,208,928.64	1,206,690.59	1,080,594.16	1,059,644.06	1,058,157.28	1,065,813.65	1,198,078.56	1,220,120.33	1,208,418.23	1,692,951.82	1,811,045.84
Memorandum Items													
Reserve Money	12,459,746.60	13,815,364.85	12,651,566.81	16,145,434.53	12,383,054.95	12,732,319.53	15,522,125.70	18,424,345.96	18,762,395.12	21,824,780.59	22,377,634.26	19,248,051.52	22,620,090.06
FCAs as a Percentage of Deposits in M3	38.2%	42.8%	58.5%	60.3%	59.3%	60.3%	57.9%	55.8%	50.9%	49.5%	48.7%	49.5%	45.2%
End Period Exchange Rate	25.00	25.00	57.36	76.76	83.40	81.44	81.35	81.82	81.79	82.68	83.89	84.40	84.50

Source: Reserve Bank of Zimbabwe, 2021

Notes:

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

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

	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21
Net Foreign Assets	-104,544,431.97	-114,377,001.26	-275,623,563.54	-366,357,650.73	-391,303,802.50	-386,104,783.47	-398,503,742.75	-398,165,536.09	-392,036,907.50	-406,631,588.87	-411,000,792.44	-404,663,451.67	-402,310,198.93
Claims on Non Residents	4,516,675.83	5,054,120.38	17,845,745.97	23,630,101.57	27,645,575.83	24,043,853.69	24,017,722.16	23,436,187.04	14,624,495.02	18,687,105.42	17,867,062.65	23,240,104.56	18,115,014.41
Official Reserves Assets	1,340,523.61	1,452,620.38	9,522,205.82	12,511,281.83	15,651,918.68	12,374,572.35	12,357,598.03	11,668,298.64	2,786,278.07	6,677,598.06	5,651,394.24	11,051,852.30	7,205,335.48
Other Foreign Assets	3,176,152.22	3,601,500.00	8,323,540.15	11,118,819.74	11,993,657.14	11,669,281.34	11,660,124.13	11,767,888.40	11,838,216.95	12,009,507.37	12,215,668.41	12,188,252.26	10,909,678.93
Less Liabilities to Non Residents	109,061,107.80	119,431,121.65	293,469,309.50	389,987,752.30	418,949,378.32	410,148,637.16	422,521,464.91	421,601,723.13	406,661,402.52	425,318,694.30	428,867,855.10	427,903,556.24	420,425,213.34
Short Term Liabilities	54,593,528.76	54,707,783.64	134,067,700.58	179,874,148.53	193,114,218.14	190,611,160.64	190,817,851.33	189,287,948.45	187,885,613.69	192,806,142.21	194,818,587.99	195,017,951.26	196,412,895.15
Other Foreign Liabilities*	54,467,579.05	64,723,338.01	159,401,608.92	210,113,603.77	225,835,160.18	219,537,476.52	231,703,613.58	232,313,774.68	218,775,788.84	232,512,552.09	234,049,267.11	232,885,604.97	224,012,318.18
of which blocked funds	42,561,402.55	52,790,869.15	131,743,040.88	171,686,088.39	184,824,435.01	179,488,881.37	191,557,287.91	191,564,844.22	177,624,192.87	190,969,111.27	191,664,044.89	191,174,087.59	181,636,605.52
Net Domestic Assets (NDA)	117,004,178.58	128,192,366.11	288,275,130.35	382,503,085.26	403,686,857.45	398,837,103.00	414,025,868.46	416,589,882.06	410,799,302.62	428,456,369.46	433,378,426.70	423,911,503.19	424,930,288.99
Domestic Claims	9,144,133.05	12,736,347.09	10,707,313.49	13,930,835.24	9,173,375.62	8,137,864.08	16,330,004.87	15,975,321.34	17,721,762.12	18,864,046.83	20,211,944.02	14,624,071.75	24,589,033.83
Net Claims on Central Government	6,100,515.00	10,322,164.33	6,497,233.96	9,443,480.36	5,892,417.23	4,011,357.97	9,947,354.13	11,354,832.62	15,520,804.20	10,812,290.33	11,396,835.82	6,500,724.62	14,103,224.21
Claims on Central Government	12,737,251.42	13,472,711.66	16,374,954.71	18,731,582.60	18,958,846.78	17,824,429.35	18,854,638.49	19,461,417.62	25,693,679.77	24,602,411.40	24,790,733.37	25,677,529.11	27,876,847.35
Of which: Securities Other than Shares	6,568,167.46	6,515,431.76	6,441,291.52	6,348,432.53	6,274,326.46	6,194,697.32	6,101,509.11	6,051,655.92	6,035,224.38	6,165,262.55	6,095,109.16	5,962,815.29	5,871,229.64
Loans	6,169,083.96	6,957,279.90	9,933,663.19	12,383,150.07	12,684,520.32	11,629,732.03	12,753,129.37	13,409,761.69	19,658,455.39	18,437,148.85	18,695,624.21	19,714,713.82	22,005,617.72
Loans and Advances	2,165,988.51	2,954,184.45	5,927,212.09	8,377,024.21	8,672,446.67	7,617,711.22	8,740,654.93	9,388,431.71	15,645,165.82	14,425,116.65	14,682,354.29	15,701,443.90	17,997,932.14
Legacy Debt	391,529.61	391,529.61	394,885.26	394,560.01	400,507.80	400,454.97	400,908.59	409,764.14	401,723.73	400,466.35	401,704.08	401,704.08	396,119.73
Export Incentives	3,611,565.85	3,611,565.85	3,611,565.85	3,611,565.85	3,611,565.85	3,611,565.85	3,611,565.85	3,611,565.85	3,611,565.85	3,611,565.85	3,611,565.85	3,611,565.85	3,611,565.85
Less Liabilities to Central Government	6,636,736.42	3,150,547.32	9,877,720.74	9,288,102.23	13,066,429.55	13,813,071.38	8,907,284.36	8,106,585.00	10,172,875.57	13,790,121.07	13,393,897.55	19,176,804.49	13,773,623.14
Of which: Deposits	6,636,736.42	3,150,547.32	9,877,720.74	9,288,102.23	13,066,429.55	13,813,071.38	8,907,284.36	8,106,585.00	10,172,875.57	13,790,121.07	13,393,897.55	19,176,804.49	13,773,623.14
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	3,043,618.05	2,414,182.75	4,210,079.53	4,487,354.87	3,280,958.40	4,126,506.11	6,382,650.74	4,620,488.72	2,200,957.92	8,051,756.50	8,815,108.19	8,123,347.12	10,485,809.62
Other Financial Corporations	197,799.53	198,980.02	198,722.36	199,979.99	200,871.01	194,092.65	191,304.06	192,148.23	188,349.05	204,933.06	703,425.29	703,645.95	1,533,608.33
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	2,663,591.64	2,032,346.15	3,825,379.33	4,103,280.79	2,895,408.28	3,746,599.01	4,967,594.21	3,730,697.26	1,309,265.53	7,102,293.92	7,356,206.59	6,508,948.22	7,770,895.87
Private Sector	182,226.89	182,856.59	185,977.83	184,094.09	184,679.11	185,814.45	1,223,752.47	697,643.23	703,343.34	744,529.53	755,476.31	910,752.95	1,181,305.42
Claims on Other Depository Corporations	2,004,400.25	2,363,408.58	2,836,488.36	2,971,403.60	3,064,656.78	2,842,129.71	2,887,258.50	2,988,284.32	3,684,021.80	2,564,013.70	2,678,324.79	2,055,511.30	2,433,322.77
Of which: Loans	2,004,400.25	2,363,408.58	2,836,488.36	2,971,403.60	3,064,656.78	2,842,129.71	2,887,258.50	2,988,284.32	3,684,021.80	2,564,013.70	2,678,324.79	2,055,511.30	2,433,322.77
Other Liabilities to ODCs	9,131,313.79	12,393,411.08	20,777,523.67	31,484,074.13	36,504,621.50	37,868,889.89	35,078,524.21	43,158,130.62	53,880,036.70	52,386,928.65	59,780,016.83	67,223,250.63	68,479,829.04
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	6,089,528.73	6,941,755.11	11,137,597.35	13,291,243.49	14,580,745.12	13,851,775.48	9,084,137.29	11,687,723.67	22,262,484.07	29,594,641.97	31,870,831.11	32,826,932.93	33,556,990.26
Other Items(Net)	-114,986,959.06	-125,482,666.85	-295,508,852.17	-397,084,920.55	-427,953,446.54	-425,725,999.11	-429,887,129.29	-440,784,407.01	-443,273,555.40	-459,415,237.58	-470,268,174.72	-474,455,170.78	-466,387,761.43
Shares and Other Equity	-113,862,068.88	-124,140,506.17	-296,849,225.12	-396,135,173.94	-433,060,072.45	-427,106,363.79	-433,463,716.88	-441,933,638.10	-442,191,359.79	-459,147,547.11	-467,159,156.05	-471,095,071.67	-458,343,431.18
Other Items(Net)	-2,626,463.31	-2,187,936.05	-2,077,424.75	-2,675,989.93	-2,358,189.93	-3,416,387.63	-3,309,230.72	-3,537,819.62	-3,242,652.80	-1,473,280.48	-4,426,426.77	-4,965,601.97	-9,430,994.41
Liabilities to Other Resident Sectors	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deposits and Securities Excluded from Base Mon	1,501,573.14	845,775.37	3,417,797.70	1,726,243.32	7,464,815.83	4,796,752.30	6,885,818.31	4,687,050.70	2,160,457.19	1,205,590.01	1,317,408.10	1,605,502.86	1,386,664.16
Monetary Base Incl. foreign currency clearing balances													
Monetary Base	12,459,746.60	13,815,364.85	12,651,566.81	16,145,434.53	12,383,054.95	12,732,319.53	15,522,125.70	18,424,345.96	18,762,395.12	21,824,780.59	22,377,634.26	19,248,051.52	3,251,997.93
Bond Coins	99,710.76	99,712.72	99,710.08	99,709.22	99,709.27	99,709.34	99,709.54	99,709.66	2,375,925.99	99,709.66	99,709.73	99,709.87	99,709.99
Bond Notes	1,240,929.09	1,356,393.24	1,570,979.64	1,797,797.97	1,955,979.19	2,044,143.53	2,022,625.16	2,029,709.06	99,709.69	2,603,693.97	2,847,426.23	3,050,378.36	3,152,287.93
Liabilities to ODCs	10,198,688.17	12,082,367.03	10,419,558.83	11,457,457.43	10,063,539.06	10,250,353.16	13,378,590.41	15,910,190.58	16,386,469.12	19,121,376.95	19,430,498.30	16,097,963.29	19,368,092.13
Reserve Deposits	1,213,756.71	1,386,675.05	890,125.59	1,049,647.55	1,237,283.94	1,401,898.97	1,678,661.09	2,008,569.51	2,199,092.20	2,444,129.79	4,799,500.58	5,160,139.38	5,730,094.93
Excess reserves	8,984,931.47	10,695,691.98	9,529,433.25	10,407,809.87	8,826,255.12	8,848,454.19	11,699,929.32	13,901,621.07	14,187,376.93	16,677,247.16	14,630,997.72	10,937,823.91	13,637,997.20
Private Deposits	920,418.59	276,891.86	561,318.26	2,790,469.91	263,827.44	338,113.50	21,200.60	384,736.66	0.00	0.00	0.00	0.00	0.00

Source: Reserve Bank of Zimbabwe, 2021

Provisional until audit is completed

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

TABLE 3 : OTHER DEPOSITORY CORPORATIONS SURVEY (\$ '000)

	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21
Net Foreign Assets	15,497,552.93	17,376,410.27	41,344,994.73	57,017,065.73	67,384,864.72	68,733,970.12	71,069,144.72	75,248,543.48	75,270,272.86	78,105,494.23	70,894,296.04	77,366,267.57	83,041,283.51
Claims on Non Residents	20,437,584.87	22,510,950.77	53,130,231.08	72,022,862.19	84,210,291.97	83,986,978.02	85,970,018.68	90,081,991.05	89,458,700.13	93,882,385.99	86,920,278.98	92,405,865.60	98,837,092.48
<i>Of Which: Foreign Currency</i>	3,642,933.80	3,581,769.90	9,729,549.76	18,357,028.29	28,776,016.24	30,217,561.04	32,235,029.76	34,673,918.84	39,886,775.04	42,733,946.30	41,025,473.91	40,953,342.99	40,964,379.58
Deposits	16,753,404.99	18,887,749.91	43,314,001.39	53,559,656.10	55,319,393.27	53,657,586.61	53,623,468.12	55,308,353.64	49,426,810.30	50,993,755.75	45,711,660.09	51,250,447.13	57,671,165.62
Other	41,246.08	41,430.97	86,679.92	106,177.81	114,882.47	111,830.36	111,520.80	99,718.57	145,114.78	154,683.94	183,144.98	202,075.48	201,547.28
Less Liabilities to Non Residents	4,940,031.94	5,134,540.50	11,785,236.35	15,005,796.46	16,825,427.25	15,253,007.90	14,900,873.96	14,833,447.57	14,188,427.27	15,776,891.76	16,025,982.94	15,039,598.02	15,795,808.97
<i>Of Which: Deposits</i>	1,667,098.42	1,860,609.63	3,767,028.56	5,065,144.06	5,996,405.81	4,800,281.08	4,449,027.74	4,387,729.22	3,826,796.90	4,683,800.54	4,962,383.04	4,425,775.68	5,028,776.10
Loans	3,272,933.52	3,273,930.87	8,018,207.80	9,940,652.40	10,829,021.44	10,452,726.81	10,451,846.22	10,445,718.35	10,361,630.37	11,093,091.22	11,063,599.89	10,613,822.34	10,767,032.87
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)	34,525,013.99	40,695,850.36	56,705,559.53	71,245,059.44	74,011,298.35	79,943,074.31	91,947,346.14	105,610,829.31	127,131,173.37	140,672,048.38	153,013,944.93	153,685,960.87	175,916,580.96
Domestic Claims	23,430,231.24	26,324,107.94	39,405,825.66	45,963,566.91	53,678,911.04	55,355,723.35	64,456,144.91	72,736,794.64	83,427,964.18	89,535,168.13	107,162,635.34	109,643,067.84	125,318,944.99
Net Claims on Central Government	4,204,983.64	3,952,942.15	4,789,640.77	5,032,498.00	6,046,746.39	5,154,302.32	6,285,992.63	7,411,541.18	7,756,042.48	4,885,721.32	14,285,799.58	12,742,043.20	14,021,619.26
Claims on Central Government	4,721,326.20	4,583,622.89	6,269,011.77	6,764,380.71	6,897,574.44	6,685,832.35	8,085,738.13	8,981,489.00	12,096,069.09	10,339,391.23	19,074,011.73	17,617,850.02	19,404,164.04
Securities	4,716,858.96	4,579,097.46	6,264,725.96	6,760,053.73	6,883,528.44	6,676,225.73	8,068,172.39	8,961,484.35	12,072,773.09	10,322,702.11	19,049,865.62	17,602,682.71	19,384,301.75
Loans	4,467.24	4,525.43	4,285.81	4,326.98	14,046.00	9,606.62	17,565.74	20,004.65	23,296.00	16,689.12	24,146.11	15,167.30	19,862.29
Other	-	-	-	-	-	-	-	-	-	-	-	-	-
Less Liabilities to Central Government	516,342.56	630,680.74	1,479,371.00	1,731,882.71	850,828.05	1,531,530.04	1,799,745.50	1,569,947.81	4,340,026.60	5,453,669.91	4,788,212.16	4,875,806.82	5,382,544.78
<i>Of which: Deposits</i>	516,342.56	630,680.74	1,479,371.00	1,731,882.71	850,828.05	1,531,530.04	1,799,745.50	1,569,947.81	4,340,026.60	5,453,669.91	4,788,212.16	4,875,806.82	5,382,544.78
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	19,225,247.60	22,371,165.79	34,616,184.88	40,931,068.91	47,632,164.65	50,201,421.03	58,170,152.28	65,325,253.46	75,671,921.69	84,649,446.81	92,876,835.77	96,901,024.65	111,297,325.73
Other Financial Corporations	92,292.05	157,689.88	554,716.67	810,143.43	97,708.48	143,909.38	1,207,134.60	1,258,747.26	407,927.51	191,340.91	178,390.27	1,972,737.48	3,324,313.02
State and Local Government	27,844.50	26,575.69	23,225.26	25,961.37	27,859.83	35,174.26	34,462.77	28,449.36	37,924.29	28,196.82	31,854.73	30,050.30	20,366.90
Public Non Financial Corporations	845,084.31	791,776.58	2,037,662.29	1,051,666.60	1,046,289.40	1,050,377.14	1,039,061.29	1,269,961.90	1,269,008.65	1,264,278.21	1,493,663.89	1,328,960.37	1,355,934.72
Private Sector	18,260,026.74	21,395,123.64	32,000,580.66	39,043,297.50	46,460,306.94	48,971,960.25	55,889,493.61	62,768,094.94	73,957,061.25	83,165,630.87	91,172,926.88	93,569,276.49	106,596,711.09
Claims on the Central Bank	18,224,911.62	21,706,416.06	29,919,616.89	54,830,533.49	55,843,634.83	57,763,783.89	68,012,702.35	74,300,828.81	77,254,382.86	79,477,691.43	74,589,859.15	84,489,214.72	86,771,194.00
Currency	298,482.41	330,036.01	461,761.08	690,816.60	975,094.30	1,084,208.81	1,064,177.41	1,063,605.07	1,177,847.43	1,483,283.31	1,738,717.73	1,457,136.40	1,440,952.08
Reserves	17,926,429.21	21,376,380.05	29,457,855.81	54,139,716.89	54,868,540.52	56,679,575.08	66,948,524.94	73,237,223.74	76,076,535.42	77,994,408.12	72,851,141.43	83,032,078.32	85,330,241.91
Securities	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 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	346,363.87	536,691.85	887,577.50	1,387,934.10	1,837,109.59	1,863,123.11	1,812,655.13	1,489,512.69	1,318,615.34	391,146.93	409,213.89	75,373.50	176,519.90
Other Items(Net)	6,783,765.00	6,797,981.79	11,732,305.51	28,161,106.86	33,674,137.93	31,313,309.81	38,708,845.99	39,937,281.45	32,232,558.32	27,949,664.25	28,329,335.68	40,370,948.20	35,997,038.12
Shares and Other Equity	15,535,143.11	15,953,204.84	31,312,741.50	36,291,671.56	39,784,266.01	40,345,113.68	41,378,645.15	44,233,235.31	52,039,781.33	51,086,082.23	56,811,270.41	60,088,130.57	61,692,791.91
Liabilities to other resident sectors	233,181.06	365,355.02	348,181.06	348,728.32	422,486.38	372,163.87	441,747.71	423,616.80	292,018.63	376,668.85	609,870.31	408,850.46	409,882.68
Other Items(Net)	-8,984,559.18	-9,520,578.07	-19,928,617.05	-8,479,293.02	-6,532,614.47	-9,403,967.74	-3,111,546.88	-4,719,570.65	-20,099,241.64	-23,513,086.84	-29,091,805.04	-20,126,032.83	-26,105,636.47
Deposits and Securities Included in Broad Money	50,022,566.92	58,072,260.63	98,050,554.25	128,262,125.18	141,396,163.08	148,677,044.43	163,016,490.87	180,859,372.79	202,401,446.22	218,777,542.62	223,908,240.98	231,052,228.44	258,957,864.47
Deposits Included in Broad Money	49,685,009.94	57,713,065.69	97,187,347.86	127,237,814.07	140,284,498.63	147,593,137.33	161,784,545.97	179,622,031.80	200,965,243.38	217,355,104.75	222,450,885.44	229,411,015.11	257,454,072.92
Transferable Deposits	47,162,154.77	54,870,283.47	93,169,652.47	121,190,660.19	134,852,887.37	140,657,703.75	153,387,406.86	170,624,218.30	191,058,398.68	206,003,627.38	208,504,172.16	215,242,961.41	243,752,296.92
of which FCAs	19,463,088.16	24,984,322.48	57,701,775.14	79,076,606.18	82,607,196.16	88,430,395.05	91,944,864.16	100,147,096.67	102,824,762.68	108,386,216.00	109,466,728.50	114,435,612.97	117,724,886.45
Other Deposits	2,522,855.18	2,842,782.22	4,017,695.39	6,047,153.88	5,431,611.26	6,935,433.58	8,397,139.11	8,997,813.50	9,906,844.70	11,351,477.37	13,946,713.28	14,688,053.71	13,701,776.00
Money Market Instruments	337,556.97	359,194.93	863,206.40	1,024,311.11	1,111,664.44	1,083,907.10	1,231,944.90	1,237,340.99	1,436,202.84	1,422,437.87	1,457,355.54	1,641,213.33	1,503,791.55

Source: Reserve Bank of Zimbabwe, 2021

TABLE 4.1: OTHER DEPOSITORY CORPORATIONS -ASSETS

\$ millions

End of						Other Claims on Non-residents									Other claims	Contigent Assets	Other Assets	Non Financial Assets	TOTAL
	Bond Notes & Coins	Foreign Notes & Coin	Balances with RBZ	Balances with Other Depository Corporations	Balances with Foreign Banks		Debt Securities				Loans and Advances								
							1 Securities	Local Government securities	Public Enterprises	Other ²	Government	Local Government	Public Enterprises	Other Institutional Units					
2018																			
Jan	23.4	66.9	2,528.5	291.2	111.9	81.9	2,336.0	34.5	23.5	65.9	26.3	20.6	155.3	3,461.2	74.6	501.0	457.8	700.8	10,961.1
Feb	20.0	46.8	2,516.8	347.6	114.2	96.2	2,313.4	33.5	23.5	66.1	24.3	21.1	145.4	3,527.1	22.2	507.8	434.5	697.8	10,958.3
Mar	16.7	57.9	2,457.7	312.8	139.2	99.5	2,434.8	32.8	23.5	66.7	19.2	15.9	127.5	3,637.8	24.2	504.1	487.4	710.3	11,168.1
Apr	14.9	61.9	2,423.5	337.0	120.8	78.5	2,558.9	32.0	24.7	67.0	13.4	20.9	121.2	3,674.0	22.1	532.0	459.2	715.7	11,277.5
May	14.2	71.7	2,543.0	477.8	138.6	85.7	2,814.9	30.9	25.0	66.9	8.4	20.9	134.4	3,740.3	12.0	458.9	457.2	718.2	11,819.1
Jun	9.0	58.5	3,081.0	509.8	120.0	84.1	2,865.3	30.1	26.2	66.5	7.4	19.4	196.4	3,829.3	38.6	551.4	448.1	730.7	12,671.8
Jul	20.6	61.9	3,450.6	466.4	111.6	95.4	3,291.4	33.3	0.0	67.5	4.5	21.0	182.0	3,500.6	153.9	611.4	472.5	732.0	13,276.5
Aug	23.1	72.3	3,475.7	377.8	105.3	66.3	3,362.8	32.2	0.0	67.3	7.1	20.6	186.7	3,585.1	102.0	647.7	489.9	736.1	13,358.0
Sep	18.2	61.5	3,781.6	398.1	159.1	78.0	3,145.7	31.2	45.2	68.1	5.4	20.4	212.2	3,734.2	119.7	637.4	527.8	742.6	13,786.4
Oct	39.9	70.4	3,771.3	368.3	185.5	51.4	3,105.9	30.2	45.2	68.4	4.6	9.4	188.8	3,838.0	132.0	647.5	537.8	743.0	13,837.7
Nov	30.6	84.6	3,696.3	300.6	209.8	63.9	3,172.9	28.9	45.2	68.7	7.0	8.1	217.7	3,813.2	141.9	633.2	581.9	742.4	13,846.8
Dec	20.5	94.5	3,949.5	439.6	235.5	74.8	3,044.1	28.0	43.4	69.2	6.2	9.2	204.3	3,870.5	151.2	573.8	612.5	812.4	14,239.0
2019																			
Jan	49.0	113.4	3,901.0	401.9	261.6	46.1	3,038.3	27.3	94.6	68.7	4.4	8.1	189.2	3,773.5	109.1	517.2	592.3	827.7	14,023.5
Feb	59.7	256.8	3,764.8	357.1	570.4	205.7	3,076.4	26.5	60.5	2.0	5.8	7.7	208.3	3,991.5	100.5	490.7	669.1	880.0	14,733.6
Mar	62.5	263.2	3,891.0	432.9	739.3	55.1	3,028.8	25.5	61.5	4.5	4.3	9.5	340.7	3,845.0	129.0	523.7	954.5	1,205.2	15,576.2
Apr	45.2	363.5	4,153.9	578.9	1,031.9	91.7	2,921.3	25.0	61.8	4.0	4.0	9.6	407.8	3,899.7	131.9	620.5	1,135.4	1,304.8	16,790.9
May	98.7	484.2	4,089.2	694.1	1,890.1	154.1	2,912.7	23.9	62.1	4.2	3.9	9.4	636.8	4,303.9	144.3	910.1	2,031.0	1,532.3	19,985.1
Jun	126.3	882.2	4,518.6	560.2	2,383.0	538.9	2,918.5	22.6	63.1	6.6	3.9	8.7	929.4	5,011.5	163.0	1,606.5	1,621.9	2,120.4	23,485.3
Jul	232.4	968.8	5,605.6	370.4	3,738.0	801.9	2,962.9	22.2	103.4	5.5	2.2	9.0	164.6	5,364.7	228.7	1,587.7	2,124.1	2,345.3	26,637.3
Aug	184.4	1,150.4	7,956.5	527.8	3,904.2	1,050.7	3,409.1	21.5	103.9	6.8	1.0	9.2	212.5	5,764.9	263.2	2,614.6	2,149.5	2,623.2	31,953.4
Sep	124.5	2,108.5	9,128.1	874.0	5,678.3	1,575.7	3,577.4	20.9	27.0	6.5	1.4	9.4	187.5	6,456.9	389.5	3,707.8	3,665.5	3,549.9	41,088.9
Oct	144.3	1,906.0	11,613.0	2,511.0	7,644.9	907.0	3,749.0	20.2	27.1	5.3	1.1	7.9	254.8	7,393.9	400.9	4,081.1	2,230.5	3,580.5	46,478.4
Nov	128.8	2,243.1	11,417.7	2,236.3	8,417.4	940.7	4,150.2	19.6	27.1	11.8	1.4	8.7	248.8	9,260.2	442.8	3,148.3	2,272.9	4,208.0	49,183.9
Dec	169.8	2,526.2	13,994.1	1,254.7	8,415.7	1,984.1	4,090.0	18.2	24.7	20.7	1.3	8.1	268.6	10,562.1	556.7	4,867.7	3,517.6	8,485.9	60,766.3
2020																			
Jan	183.4	3,176.6	13,217.3	1,073.2	8,142.0	1,811.4	4,372.4	20.1	125.5	15.0	5.1	12.2	326.1	12,115.8	946.9	2,965.9	4,191.6	9,691.7	62,392.3
Feb	267.1	3,136.4	13,817.0	1,504.5	8,642.5	1,532.9	4,293.1	20.1	117.4	15.5	5.1	11.6	329.5	13,632.6	973.7	5,441.7	12,758.8	10,338.7	76,838.2
Mar	263.6	3,607.6	16,167.1	2,214.4	12,681.9	2,497.5	4,775.6	19.2	0.1	20.8	4.4	11.4	765.8	16,323.6	1,103.1	7,917.3	7,042.4	11,309.5	86,725.4
Apr	298.5	3,642.9	17,926.4	1,523.3	13,697.1	3,056.3	4,716.9	18.1	0.1	18.4	4.5	9.7	834.7	17,280.6	1,104.9	7,642.8	8,200.2	11,988.1	91,963.5
May	330.0	3,581.8	21,376.4	1,749.6	15,757.4	3,130.4	4,579.1	17.0	0.1	45.8	4.5	9.6	768.0	20,291.6	1,280.4	7,042.0	8,823.5	12,139.9	100,927.2
Jun	606.6	9,584.7	29,457.9	3,974.7	35,786.5	7,527.5	6,264.7	13.8	0.1	90.1	4.3	9.4	2,010.8	30,567.5	2,011.1	24,299.3	17,433.0	23,843.0	193,485.0
Jul	690.8	18,357.0	54,139.7	5,578.7	42,159.7	11,399.9	6,760.1	13.4	0.0	74.6	4.3	12.6	1,025.8	36,840.5	3,070.4	28,551.1	14,418.6	24,902.0	247,999.1
Aug	975.1	28,776.0	54,868.5	4,623.1	41,100.2	14,219.2	6,883.5	13.1	0.0	39.1	14.0	14.7	1,046.3	43,502.9	3,130.9	25,354.6	14,240.7	26,391.3	265,193.4
Sep	1,084.2	30,217.6	56,679.6	4,426.6	39,530.8	14,126.8	6,676.2	12.9	0.0	107.8	9.6	22.3	1,050.4	45,297.5	3,822.4	28,289.4	20,662.0	27,055.5	279,071.4
Oct	1,064.2	32,235.0	66,948.5	4,457.3	40,092.7	13,530.7	8,068.2	12.3	20.1	222.0	17.6	22.2	1,019.0	53,116.5	3,869.6	29,764.7	19,044.4	27,327.7	300,832.8
Nov	1,063.6	34,673.9	73,237.2	4,211.3	41,173.6	14,134.7	8,961.5	11.6	0.0	268.2	20.0	16.8	1,269.9	60,179.7	3,678.7	29,821.2	19,694.9	27,426.0	319,842.9
Dec	1,177.8	39,886.8	76,076.5	5,771.7	38,623.2	10,803.6	12,072.8	11.2	0.0	252.2	23.3	26.8	1,269.0	69,691.0	4,566.9	29,608.0	15,822.0	36,808.1	342,490.8
2021																			
Jan	1,483.3	42,733.9	77,994.4	13,109.2	40,071.8	10,922.0	10,322.7	10.2	0.0	212.4	16.7	18.0	1,264.3	77,984.0	5,315.2	25,036.2	15,951.2	41,028.5	363,474.0
Feb	1,735.4	41,180.7	76,140.3	17,748.1	39,141.4	6,341.4	15,612.1	9.2	0.0	238.0	24.1	22.7	1,493.7	84,845.3	5,413.6	28,339.2	19,441.2	42,761.3	380,487.7
Mar	1,457.1	40,953.3	83,032.1	6,945.5	42,516.8	8,733.6	17,602.7	8.4	19.2	449.7	15.2	21.7	1,400.3	90,291.7	4,912.2	32,908.1	22,849.5	40,104.9	394,221.9
Apr	1,699.7	40,964.4	85,330.2	6,844.8	49,733.4	7,679.0	19,384.3	7.7	19.2	571.8	19.9	12.7	1,336.7	104,118.1	5,432.6	34,537.9	25,207.8	41,034.6	423,934.8

Source: Reserve Bank of Zimbabwe, 2021

Notes

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

TABLE 4.2 : OTHER DEPOSITORY CORPORATIONS - LIABILITIES

\$ millions

	Deposits							Debt Securities	Foreign Liabilities	Amounts Owing to			Capital and	Contigent Liabilities	Other Liabilities	TOTAL
End of	Demand	Savings	Time Deposits	Total Deposits from the public	Other Depository Corporations	Government	Total			RBZ	Other Depository Corporations	Other Financial Corporations	Reserves			
2018																
Jan	4,640.2	1,008.1	1,454.0	7,102.2	406.5	107.3	7,616.1	65.1	444.8	115.1	49.1	2.6	1,645.3	501.0	522.1	10,961.1
Feb	4,633.7	989.2	1,458.8	7,081.7	418.7	101.2	7,601.7	75.4	435.4	111.2	92.8	2.9	1,620.1	507.8	511.0	10,958.3
Mar	4,732.9	1,007.5	1,491.0	7,231.4	365.0	114.7	7,711.0	77.3	460.8	140.5	89.2	6.9	1,654.7	504.1	523.4	11,168.1
Apr	4,907.7	1,066.6	1,374.6	7,349.0	387.8	95.6	7,832.3	84.0	453.1	82.4	68.8	16.1	1,641.9	532.0	567.0	11,277.5
May	5,172.9	1,138.2	1,442.5	7,753.6	442.8	107.4	8,303.8	88.0	554.0	101.5	94.9	19.9	1,671.5	458.9	526.5	11,819.1
June	5,650.6	1,274.7	1,459.1	8,384.4	438.0	89.2	8,911.6	66.8	554.0	119.8	173.4	21.6	1,707.5	551.4	565.7	12,671.8
July	5,902.3	1,415.3	1,501.5	8,819.1	424.4	33.1	9,276.7	89.5	545.1	118.9	132.9	32.6	1,846.0	611.4	623.4	13,276.5
Aug	6,005.7	1,362.6	1,524.2	8,892.5	399.6	32.4	9,324.5	66.5	535.4	137.0	119.5	33.3	1,882.9	647.7	611.2	13,358.0
Sep	6,281.7	1,421.8	1,489.0	9,192.4	439.0	44.6	9,676.1	52.4	559.4	142.2	129.1	46.6	1,913.4	637.4	629.7	13,786.4
Oct	6,345.7	1,390.0	1,427.8	9,163.5	435.2	52.2	9,650.8	61.7	581.4	147.6	93.4	42.0	1,957.6	647.5	655.7	13,837.7
Nov	6,419.8	1,329.4	1,430.4	9,179.6	366.8	48.7	9,595.1	50.9	543.1	213.7	74.8	42.3	1,991.6	633.2	702.1	13,846.8
Dec	6,601.1	1,322.2	1,508.9	9,432.2	394.5	41.3	9,868.0	58.6	524.7	229.6	187.8	39.0	2,057.7	573.8	699.7	14,239.0
2019																
Jan	6,626.6	1,155.9	1,466.8	9,249.4	381.0	42.2	9,672.5	59.3	530.5	239.5	188.3	39.2	2,047.0	517.2	729.8	14,023.5
Feb	7,168.7	1,155.1	1,473.2	9,797.1	387.8	44.5	10,229.3	71.8	782.0	158.9	151.7	42.6	2,145.1	490.7	661.5	14,733.6
Mar	7,435.2	1,127.0	1,437.1	9,999.2	372.7	47.9	10,419.9	74.5	933.8	165.8	140.9	42.7	2,349.0	523.7	925.8	15,576.2
Apr	7,968.0	1,243.3	1,795.8	11,007.1	390.9	55.9	11,453.8	90.8	652.7	148.3	173.5	28.8	2,551.4	620.5	1,071.0	16,790.9
May	9,316.8	1,379.0	1,932.4	12,628.2	462.9	48.9	13,139.9	139.4	1,053.9	148.8	206.7	46.5	2,556.6	910.1	1,783.2	19,985.1
Jun	11,021.9	1,573.5	1,737.2	14,332.6	422.0	44.5	14,799.2	171.7	1,607.6	150.3	216.7	43.6	3,240.7	1,606.5	1,649.0	23,485.3
Jul	13,014.4	1,661.3	1,949.2	16,624.9	432.6	50.6	17,108.1	168.2	1,710.5	152.0	225.8	27.4	3,522.6	1,587.7	2,135.1	26,637.3
Aug	15,189.7	1,798.7	1,922.5	18,910.9	639.1	59.2	19,609.3	202.9	2,064.4	155.0	116.2	28.0	4,061.0	2,614.6	3,102.0	31,953.4
Sep	18,834.0	2,049.2	1,925.3	22,808.5	549.2	54.5	23,412.2	219.9	2,989.7	155.9	182.3	23.3	5,510.0	3,707.8	4,887.7	41,088.9
Oct	23,441.5	2,298.0	1,891.9	27,631.4	526.0	68.6	28,226.0	205.7	3,020.7	159.1	211.3	24.6	5,937.5	4,081.1	4,612.3	46,478.4
Nov	25,114.5	2,868.9	2,123.8	30,107.2	878.6	99.1	31,084.9	235.1	2,966.0	175.3	275.5	50.5	6,404.3	3,148.3	4,844.2	49,183.9
Dec	27,842.2	3,238.9	2,192.0	33,273.1	1,067.2	118.5	34,458.8	244.0	3,020.4	179.5	326.4	119.4	10,212.4	4,867.7	7,337.7	60,766.3
2020																
Jan	28,570.4	3,605.9	2,358.3	34,534.5	1,299.1	92.6	35,926.3	255.6	3,114.7	185.8	336.1	140.1	12,285.7	2,965.9	7,182.1	62,392.3
Feb	37,082.9	3,939.6	2,215.0	43,237.5	1,674.9	78.2	44,990.7	260.1	3,357.7	189.6	767.7	154.9	12,930.2	5,441.7	8,745.6	76,838.2
Mar	37,923.6	4,998.7	2,361.6	45,283.9	1,721.0	409.0	47,413.9	476.8	4,874.8	258.4	314.6	339.9	15,172.3	7,917.3	9,957.3	86,725.4
Apr	42,102.4	5,060.0	2,530.7	49,693.1	1,805.2	516.3	52,014.6	337.6	4,931.9	346.4	312.9	233.2	16,105.4	7,642.8	10,038.7	91,963.5
May	48,595.9	6,274.7	2,847.3	57,717.9	1,840.2	630.7	60,188.8	359.2	5,129.7	536.7	469.1	365.4	16,562.4	7,042.0	10,273.9	100,927.2
Jun	86,454.7	6,715.3	4,040.8	97,210.8	2,277.4	1,479.4	100,967.5	863.2	11,761.8	887.6	959.9	348.2	32,058.2	24,299.3	21,339.3	193,485.0
Jul	113,233.5	7,957.5	6,089.8	127,280.8	2,997.8	1,731.9	132,010.5	1,024.3	14,962.8	1,387.9	2,114.7	348.7	37,319.8	28,551.1	30,279.2	247,999.1
Aug	126,039.2	8,814.1	5,476.0	140,329.3	2,942.4	850.8	144,122.5	1,111.7	16,780.7	1,837.1	3,844.1	422.5	40,894.6	25,354.6	30,825.6	265,193.4
Sep	130,929.6	9,728.6	6,981.5	147,639.7	2,655.6	1,531.5	151,826.9	1,083.9	15,206.4	1,863.1	2,956.8	372.2	42,400.0	28,289.4	35,072.8	279,071.4
Oct	141,293.3	12,094.6	8,429.2	161,817.1	2,769.1	1,799.7	166,385.9	1,231.9	14,868.4	1,812.7	4,513.6	441.7	43,466.4	29,764.7	38,347.5	300,832.8
Nov	156,892.5	13,732.4	9,029.7	179,654.6	2,622.0	1,569.9	183,846.6	1,237.3	14,800.8	1,489.5	5,726.8	423.6	46,209.7	29,821.2	36,287.5	319,842.9
Dec	174,270.2	16,788.9	9,949.2	201,008.3	2,806.1	4,340.0	208,154.4	1,436.2	14,145.4	1,318.6	757.0	292.0	54,752.7	29,608.0	32,026.4	342,490.8
2021																
Jan	188,337.3	17,667.3	11,376.7	217,381.3	2,730.8	5,453.7	225,565.8	1,422.4	15,750.7	391.1	600.9	376.7	58,123.9	25,036.2	36,206.3	363,474.0
Feb	189,154.3	18,991.1	14,072.8	222,218.2	2,959.1	4,788.2	229,965.5	1,457.4	15,908.6	409.2	581.4	609.9	63,583.8	28,339.2	39,632.7	380,487.7
Mar	193,674.2	21,569.9	14,209.4	229,453.4	4,691.2	4,875.8	239,020.5	1,641.2	14,997.2	75.4	1,378.2	408.9	67,061.8	32,908.1	36,730.7	394,221.9
Apr	219,936.5	23,818.3	13,746.7	257,501.5	2,725.1	5,382.5	265,609.2	1,503.8	15,748.4	176.5	939.0	409.9	68,812.8	34,537.9	36,197.4	423,934.8

TABLE 5.1: COMMERCIAL BANKS -ASSETS

\$ millions

End of															Other claims	Contigent Assets	Other Assets	Non Financial Assets	TOTAL
	Bond Notes & Coins	Foreign Notes & Coin	Balances with RBZ	Balances with Other Depository Corporations	Balances with Foreign Banks	Other Claims on Non-residents	Debt Securities				Loans and Advances								
							Government ¹ Securities	Local Government securities	Public Enterprises	Other ²	Government	Local Government	Public Enterprises	Other Institutional Units ³					
2018																			
Jan	22.40	64.10	2,294.49	192.08	103.42	81.91	2,143.23	-	23.45	65.90	26.32	20.59	154.85	2,451.11	28.68	500.96	294.22	538.92	9,006.6
Feb	18.34	43.97	2,296.76	223.72	108.28	96.17	2,109.34	-	23.45	66.10	24.29	21.11	145.03	2,461.49	28.67	507.82	290.62	536.35	9,001.5
Mar	14.81	53.62	2,238.77	240.67	124.48	99.51	2,164.00	-	23.45	66.69	19.16	15.90	127.10	2,535.82	30.40	504.13	325.78	552.34	9,136.6
Apr	13.47	56.67	2,207.91	274.97	116.75	78.50	2,314.90	-	24.75	66.97	13.44	20.89	120.77	2,519.81	28.31	531.98	298.96	554.95	9,244.0
May	12.85	62.77	2,308.95	339.50	130.13	85.74	2,562.36	-	24.97	66.94	8.44	20.88	134.01	2,556.25	23.90	458.93	307.90	555.31	9,659.8
June	7.48	52.61	2,848.51	331.76	117.26	84.05	2,538.32	-	26.19	66.55	7.44	19.43	196.00	2,662.21	25.46	551.39	302.93	563.41	10,401.0
July	17.85	54.25	3,189.62	281.13	109.31	95.43	2,949.15	-	-	67.49	4.51	21.01	181.99	2,414.59	26.03	611.36	322.53	565.15	10,911.4
Aug	21.01	67.83	3,196.71	232.34	102.46	66.26	3,014.90	-	-	67.29	7.05	20.62	186.74	2,490.99	29.82	647.67	329.42	566.33	11,047.4
Sep	16.25	58.19	3,487.91	305.30	137.84	78.01	2,789.78	-	45.21	68.09	5.42	20.39	212.17	2,577.06	36.68	637.41	357.43	571.83	11,405.0
Oct	33.06	67.98	3,505.83	272.14	173.15	51.45	2,728.83	-	45.21	68.41	4.59	9.35	188.83	2,697.37	38.71	647.52	353.24	569.20	11,454.9
Nov	25.84	81.42	3,384.38	264.64	198.18	63.91	2,793.90	-	45.21	68.65	6.99	8.13	217.69	2,672.32	46.06	633.21	406.55	569.81	11,486.9
Dec	18.17	89.91	3,736.98	317.34	224.44	74.84	2,633.69	-	43.37	69.16	6.20	9.18	204.31	2,707.60	53.75	573.76	406.16	633.85	11,802.7
2019																			
Jan	42.05	106.91	3,766.70	338.09	249.77	46.14	2,621.20	-	61.02	68.66	4.41	8.06	189.15	2,594.53	33.84	517.24	428.82	649.94	11,726.5
Feb	52.63	238.67	3,601.94	293.36	549.59	205.65	2,675.29	-	60.52	2.00	5.84	7.71	208.31	2,784.17	31.04	490.74	472.78	696.82	12,377.1
Mar	59.17	244.62	3,729.81	393.22	712.08	55.05	2,635.68	-	61.52	4.53	4.27	9.53	340.66	2,660.90	25.33	523.72	755.57	971.53	13,187.2
Apr	40.82	331.97	3,876.83	492.10	981.80	91.75	2,590.97	-	61.79	3.95	3.98	9.62	407.85	2,721.57	24.55	620.52	935.27	1,002.47	14,197.8
May	94.59	444.70	3,886.07	571.50	1,747.69	154.08	2,508.43	-	62.12	4.20	3.93	9.43	636.78	3,056.86	34.46	910.14	1,832.95	1,142.77	17,100.7
Jun	119.69	810.71	4,104.17	413.18	2,244.98	538.88	2,596.97	-	63.09	6.62	3.89	8.73	929.36	3,667.45	37.02	1,606.53	1,374.23	1,621.33	20,146.8
Jul	224.75	791.31	5,081.19	275.44	3,602.89	801.93	2,640.55	-	103.36	5.49	2.18	9.00	164.58	4,043.75	32.65	1,587.68	1,873.44	1,722.66	22,962.9
Aug	178.74	1,054.06	7,123.10	461.83	3,778.75	1,050.74	3,106.90	-	103.86	6.78	1.04	9.21	212.50	4,430.78	37.42	2,614.64	1,744.16	1,989.27	27,903.8
Sep	108.51	1,915.41	8,246.09	676.17	5,563.16	1,575.75	3,240.85	-	26.96	6.47	1.37	9.40	187.53	4,993.71	42.30	3,707.80	3,074.10	2,440.63	35,816.2
Oct	138.01	1,702.35	10,537.81	2,437.08	7,376.80	906.98	3,416.23	-	27.05	5.29	1.15	7.94	254.84	5,859.32	41.94	4,081.09	1,658.19	2,434.21	40,886.3
Nov	113.92	2,078.54	10,430.55	2,073.35	7,977.27	940.70	3,737.72	-	27.15	11.83	1.37	8.74	248.79	7,670.96	42.07	3,148.28	1,627.27	3,059.40	43,197.9
Dec	158.44	2,300.01	12,821.54	934.73	7,898.48	1,984.08	3,716.31	-	24.75	20.65	1.33	8.11	268.61	8,976.00	61.84	4,867.67	2,740.16	6,935.56	53,718.3
2020																			
Jan	165.80	2,845.62	12,018.43	708.00	7,706.57	1,811.38	4,029.43	-	125.52	14.97	5.11	12.17	326.11	10,766.91	77.59	2,965.93	3,395.90	8,058.15	55,033.6
Feb	251.70	2,756.57	12,731.97	889.16	8,264.76	1,532.87	3,877.19	-	117.45	13.99	5.15	11.56	329.47	11,656.91	88.37	5,441.70	11,907.90	8,653.69	68,530.4
Mar	242.41	3,063.92	14,545.58	1,948.14	12,381.17	2,497.47	4,373.76	-	0.08	20.23	4.39	11.39	765.82	14,041.67	127.46	7,917.31	5,718.53	9,244.62	76,904.0
Apr	263.29	3,147.75	16,673.44	1,287.51	13,285.14	3,056.32	4,235.96	-	0.08	18.39	4.47	9.75	834.72	14,864.30	129.90	7,642.80	6,534.14	9,703.93	81,691.9
May	284.33	3,144.57	19,827.46	1,553.68	15,003.29	3,130.38	4,160.50	-	0.12	45.79	4.53	9.61	768.01	17,762.27	143.44	7,042.04	6,012.40	9,845.09	88,737.5
Jun	515.11	8,372.39	26,368.55	3,570.85	34,550.44	7,527.46	5,841.98	-	0.12	90.14	4.29	9.41	2,010.79	26,638.87	215.56	24,299.33	14,590.26	18,983.05	173,588.6
Jul	577.99	16,536.53	49,470.13	4,219.81	40,259.84	11,399.93	6,357.84	-	-	74.57	4.33	12.61	1,025.78	33,054.99	229.06	28,551.07	10,247.64	19,646.49	221,668.6
Aug	821.16	26,519.73	49,165.59	4,265.44	38,763.72	14,219.24	6,484.68	-	-	39.07	14.05	14.74	1,046.29	38,741.31	231.00	25,354.64	9,460.49	19,961.16	235,102.3
Sep	891.26	27,646.41	51,169.67	3,898.65	38,420.20	14,126.83	6,354.19	-	-	107.40	9.61	22.30	1,050.38	41,088.91	228.95	28,289.36	17,608.70	19,375.08	250,287.9
Oct	896.48	29,309.79	60,589.19	3,602.58	38,877.31	13,530.74	7,763.97	-	20.06	109.83	17.57	22.18	1,019.00	48,440.92	268.07	29,764.70	15,978.22	19,616.63	269,827.2
Nov	919.42	31,596.89	67,899.10	3,494.87	39,693.38	14,134.74	7,098.29	-	0.02	110.37	20.00	16.81	1,269.94	54,496.74	259.90	29,821.16	16,683.48	19,526.70	287,041.8
Dec	1,019.76	36,507.59	70,392.07	4,949.48	37,346.17	10,803.58	9,985.57	-	-	1.18	23.30	26.76	1,269.01	62,953.03	718.16	29,608.01	12,793.91	28,230.82	306,628.4
2021																			
Jan	1,237.43	39,565.64	71,463.64	12,288.89	39,092.85	10,921.99	8,281.80	-	-	1.18	16.67	18.01	1,264.28	71,090.96	718.83	25,036.22	12,333.21	32,123.11	325,454.7
Feb	1,320.27	38,100.03	69,341.48	16,867.76	38,108.83	6,341.39	12,518.15	-	-	1.26	24.15	22.69	1,493.66	77,324.34	774.89	28,339.17	15,953.14	33,612.14	340,143.4
Mar	1,244.16	38,369.53	76,479.44	5,317.61	41,401.24	8,733.65	15,889.61	-	19.21	34.56	15.17	21.67	1,309.75	80,607.03	878.97	32,908.13	19,302.34	30,861.86	353,393.9
Apr	1,430.83	38,008.89	79,592.64	5,639.40	48,564.03	7,679.05	18,267.01	-	19.23	62.89	19.86	12.71	1,336.70	91,062.16	956.75	34,537.88	21,214.88	32,383.77	380,788.7

Source: Reserve Bank of Zimbabwe, 2021

Notes

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

TABLE 5.2 : COMMERCIAL BANKS - LIABILITIES

ZWL\$ millions

End of	Deposits							Debt Securities	Foreign Liabilities	Amounts Owning to			Capital and Reserves	Contingent Liabilities	Other Liabilities	TOTAL
	Demand	Savings	Time Deposits	Total Deposits from the public	Other Depository Corporations	Government	Total			RBZ	Other Depository Corporations	Other Financial Corporations				
2018																
Jan	4,640.2	369.3	903.3	5,912.7	301.3	85.0	6,299.0	53.6	418.7	115.1	26.2	2.4	1,205.0	501.0	385.6	9,006.6
Feb	4,633.7	375.8	920.2	5,929.7	298.5	78.6	6,306.8	58.1	409.1	111.2	59.1	2.4	1,174.8	507.8	372.1	9,001.5
Mar	4,732.9	368.8	930.7	6,032.4	244.7	92.4	6,369.5	61.1	419.5	140.5	54.8	6.4	1,196.4	504.1	384.3	9,136.6
Apr	4,907.7	394.4	874.8	6,176.9	243.4	72.8	6,493.1	67.4	413.5	82.4	35.2	15.7	1,201.5	532.0	403.4	9,244.0
May	5,172.9	416.2	917.2	6,506.3	246.2	85.2	6,837.7	66.8	514.1	101.5	63.7	19.4	1,224.6	458.9	373.2	9,659.8
Jun	5,650.6	504.3	897.4	7,052.2	254.8	66.9	7,373.9	45.0	514.7	119.8	116.5	21.1	1,259.1	551.4	399.5	10,401.0
Jul	5,902.3	527.0	901.0	7,330.3	296.0	12.2	7,638.4	72.0	507.6	118.9	102.5	16.8	1,380.1	611.4	463.6	10,911.4
Aug	6,005.7	540.8	930.8	7,477.3	266.6	11.5	7,755.3	46.4	501.5	137.0	101.3	15.4	1,408.6	647.7	434.3	11,047.4
Sep	6,281.7	556.4	927.2	7,765.3	273.0	23.5	8,061.8	40.9	503.5	142.2	108.4	21.1	1,434.8	637.4	454.9	11,405.0
Oct	6,340.3	509.5	898.1	7,747.9	284.2	31.1	8,063.2	49.3	525.1	147.6	72.2	16.5	1,461.0	647.5	472.6	11,454.9
Nov	6,411.0	503.9	861.0	7,775.9	232.8	27.6	8,036.4	41.2	487.5	213.7	58.6	17.8	1,490.0	633.2	508.4	11,486.9
Dec	6,582.3	495.0	910.9	7,988.3	255.0	19.7	8,262.9	43.3	469.5	229.6	147.5	15.6	1,551.3	573.8	509.2	11,802.7
2019																
Jan	6,603.6	440.8	919.5	7,964.0	240.5	20.5	8,225.0	42.6	475.0	239.5	130.2	14.4	1,545.2	517.2	537.2	11,726.5
Feb	7,129.0	426.7	923.8	8,479.6	248.9	22.8	8,751.4	57.3	647.5	158.9	119.1	14.4	1,626.6	490.7	511.1	12,377.0
Mar	7,350.5	451.8	915.0	8,717.3	225.9	26.4	8,969.6	56.8	778.3	165.8	108.4	17.0	1,804.3	523.7	763.2	13,187.2
Apr	7,861.8	447.1	1,280.5	9,589.3	260.3	34.4	9,884.1	76.0	487.7	148.3	145.3	14.8	1,935.7	620.5	885.4	14,197.8
May	9,143.2	544.3	1,412.7	11,100.2	309.4	27.5	11,437.1	126.8	789.2	148.8	164.7	16.0	1,916.9	910.1	1,591.0	17,100.7
Jun	10,758.5	567.5	1,279.7	12,605.8	290.5	23.1	12,919.4	159.0	1,271.1	150.3	161.8	16.5	2,409.1	1,606.5	1,453.0	20,146.8
Jul	12,675.9	672.2	1,367.7	14,715.9	357.4	29.4	15,102.7	146.4	1,254.8	152.0	205.6	10.4	2,583.9	1,587.7	1,919.4	22,962.9
Aug	14,591.5	825.3	1,330.1	16,747.0	592.1	38.0	17,377.1	182.4	1,525.0	155.0	88.0	24.5	3,065.7	2,614.6	2,871.4	27,903.8
Sep	18,105.1	947.3	1,354.6	20,407.1	504.3	33.3	20,944.7	205.7	2,120.6	155.9	115.4	23.3	3,933.6	3,707.8	4,609.2	35,816.2
Oct	22,636.1	1,003.6	1,292.7	24,932.3	489.1	47.4	25,468.8	200.2	2,159.7	159.1	135.3	24.6	4,347.1	4,081.1	4,310.3	40,886.3
Nov	24,297.0	1,057.2	1,633.8	26,988.0	843.6	78.9	27,910.5	227.7	2,089.7	175.3	154.3	48.0	4,931.5	3,148.3	4,512.6	43,197.9
Dec	26,909.1	1,184.4	1,638.8	29,732.2	823.2	102.9	30,658.3	231.6	2,097.0	179.5	209.4	119.4	8,414.9	4,867.7	6,940.7	53,718.3
2020																
Jan	27,276.4	1,787.3	1,876.0	30,939.8	1,026.0	76.3	32,042.1	232.1	2,170.0	185.8	236.2	140.1	10,357.6	2,965.9	6,703.8	55,033.6
Feb	35,796.5	1,869.8	1,712.8	39,379.1	1,404.1	62.2	40,845.3	238.9	2,391.2	189.6	209.2	154.9	10,877.8	5,441.7	8,181.8	68,530.4
Mar	36,078.2	2,458.2	1,884.9	40,421.2	1,430.6	393.1	42,245.0	468.8	3,731.4	258.4	181.2	339.9	12,487.9	7,917.3	9,274.0	76,904.0
Apr	40,156.4	2,457.6	2,078.8	44,692.9	1,514.8	496.9	46,704.6	333.2	3,779.7	346.4	172.1	233.2	13,105.1	7,642.8	9,374.8	81,691.9
May	46,306.1	2,502.0	2,405.7	51,213.8	1,399.0	611.4	53,224.1	324.9	3,968.6	536.7	319.4	365.4	13,454.1	7,042.0	9,502.3	88,737.5
Jun	67,548.1	17,859.0	3,562.0	88,969.1	1,931.1	1,453.1	92,353.3	856.9	9,116.9	887.6	681.7	348.2	24,773.8	24,299.3	20,270.9	173,588.6
Jul	89,092.1	20,865.7	5,595.6	115,553.4	2,671.5	1,702.4	119,927.3	1,014.3	11,100.4	1,387.9	1,907.7	348.7	28,563.5	28,551.1	28,867.6	221,668.6
Aug	102,750.2	20,005.2	4,891.9	127,647.3	2,577.9	824.8	131,049.9	1,101.5	12,302.3	1,837.1	3,658.1	412.5	30,713.4	25,354.6	28,672.9	235,102.3
Sep	104,770.7	24,130.0	6,488.3	135,389.0	2,548.1	1,496.4	139,433.5	1,063.5	11,363.7	1,863.1	2,831.0	372.2	32,694.4	28,289.4	32,377.1	250,287.9
Oct	114,057.9	26,079.1	7,702.2	147,839.2	2,666.6	1,767.2	152,273.0	1,089.2	11,137.3	1,812.7	4,232.9	441.7	33,811.1	29,764.7	35,264.5	269,827.2
Nov	129,129.6	26,871.0	8,262.1	164,262.8	2,369.5	1,538.3	168,170.5	1,100.4	11,019.9	1,489.5	5,403.8	423.6	36,278.2	29,821.2	33,334.7	287,041.8
Dec	146,151.8	27,804.4	8,926.9	182,883.1	2,547.6	4,309.9	189,740.6	1,239.9	10,924.0	1,318.6	316.6	292.0	43,984.3	29,608.0	29,204.3	306,628.4
2021																
Jan	158,888.8	28,456.6	10,150.2	197,495.5	2,580.8	5,423.4	205,499.8	1,142.5	12,732.6	391.1	519.6	376.7	50,147.7	25,036.2	29,608.5	325,454.7
Feb	162,092.2	26,146.3	12,239.7	200,478.2	2,809.1	4,762.5	208,049.7	1,150.4	12,833.2	409.2	540.7	609.9	54,930.3	28,339.2	33,280.7	340,143.4
Mar	165,101.1	30,313.5	12,276.4	207,691.0	4,541.2	4,845.3	217,077.6	1,331.7	11,620.2	75.4	1,136.7	408.9	58,208.9	32,908.1	30,626.5	353,393.9
Apr	191,923.5	31,441.3	11,549.5	234,914.3	2,195.0	5,346.7	242,455.9	1,190.1	11,503.5	176.5	757.1	409.9	60,361.3	34,537.9	29,396.5	380,788.7

Source: Reserve Bank of Zimbabwe, 2021

TABLE 6.1: BUILDING SOCIETIES -ASSETS

\$ millions

End of	Bond Notes & Coins	Foreign Notes & Coin	Balances with RBZ	Balances with Other Depository Corporations	Balances with Foreign Banks	Other Claims on Non-residents	Debt Securities				Loans and Advances			Other Assets	Non Financial Assets	TOTAL
							Government ¹ Securities	Local Governemt securities	Public Enterprises	Other ²	Mortgages	Government	Other			
2018																
Jan	0.9	2.3	197.4	98.7	7.8	-	129.8	34.5	-	-	413.2	-	508.7	144.9	136.1	1,674.3
Feb	1.5	1.8	172.4	123.5	5.5	-	141.3	33.5	-	-	414.8	-	507.9	125.7	135.7	1,663.6
Mar	1.4	3.4	175.9	72.1	14.1	-	212.6	32.8	-	-	411.4	-	539.4	142.8	132.3	1,738.2
Apr	1.1	4.3	185.5	61.9	3.6	-	184.4	32.0	-	-	413.3	-	582.7	141.6	135.2	1,745.7
May	1.0	7.6	196.3	138.2	8.1	-	191.0	30.9	-	-	415.0	-	608.4	128.1	137.4	1,862.0
June	1.2	4.9	188.6	177.8	1.9	-	266.2	30.1	-	-	413.9	-	614.3	124.0	141.5	1,964.5
July	1.8	6.6	207.1	185.1	1.7	-	283.2	33.3	-	-	423.5	-	636.1	128.2	141.1	2,047.7
Aug	1.6	3.7	224.7	145.3	2.4	-	288.9	32.2	-	-	428.2	-	579.4	139.1	143.7	1,989.2
Sep	1.9	2.9	245.6	92.6	20.8	-	291.1	31.2	-	-	430.3	-	650.2	148.1	144.4	2,059.1
Oct	4.9	2.1	220.0	95.8	11.9	-	318.9	30.2	-	-	427.7	-	639.8	154.2	147.0	2,052.5
Nov	3.6	2.9	243.3	35.7	10.4	-	320.7	28.9	-	-	433.5	-	635.7	148.0	145.8	2,008.5
Dec	2.3	4.3	157.4	121.3	10.4	-	339.4	28.0	-	-	444.8	-	645.9	179.7	151.9	2,085.6
2019																
Jan	6.3	4.6	108.2	63.5	10.9	0.0	343.8	27.3	33.6	0.0	438.0	0.0	649.3	136.7	151.2	1973.3
Feb	5.4	17.6	120.6	62.8	18.1	-	339.6	26.5	-	-	416.1	-	696.1	171.1	156.7	2,030.8
Mar	2.6	18.0	126.3	38.6	23.9	-	331.7	25.5	-	-	415.1	-	710.1	172.1	207.4	2,071.2
Apr	3.7	30.6	220.3	85.0	47.6	-	271.6	25.0	-	-	414.1	-	705.0	169.0	276.2	2,247.8
May	3.9	38.4	162.2	115.4	139.0	-	345.5	23.9	-	-	406.2	-	776.6	165.7	363.4	2,540.1
Jun	6.3	69.8	361.6	144.5	132.4	-	265.8	22.6	-	-	421.7	-	873.6	210.5	473.0	2,981.8
Jul	6.5	174.7	473.9	89.7	131.1	-	258.3	22.2	-	-	416.0	-	934.6	203.1	565.6	3,275.8
Aug	5.5	94.5	758.0	60.6	115.5	-	247.4	21.5	-	-	418.1	-	970.6	345.1	567.6	3,604.2
Sep	15.8	180.3	831.8	195.4	104.2	-	267.6	20.9	-	-	499.1	-	1,137.6	528.8	1,042.2	4,823.6
Oct	6.2	198.7	997.2	72.2	243.7	-	268.8	20.2	-	-	429.8	-	1,286.7	503.4	1,069.3	5,096.2
Nov	11.9	156.1	872.3	159.7	426.0	-	338.6	19.6	-	-	443.5	-	1,357.4	575.8	1,068.7	5,429.6
Dec	9.2	223.9	1,016.9	317.4	492.3	-	308.3	18.2	-	-	454.5	-	1,413.5	700.6	1,470.0	6,424.9
2020																
Jan	16.3	322.3	1,106.8	361.8	421.8	-	283.0	20.1	-	-	478.2	-	1,498.8	717.5	1,552.8	6,779.5
Feb	14.5	368.2	977.2	612.5	370.5	-	357.1	20.1	-	1.5	503.6	-	2,097.7	735.9	1,538.8	7,597.4
Mar	20.1	529.4	1,423.7	261.8	282.6	-	341.6	19.2	-	0.6	526.4	-	2,406.4	1165.6	1,914.1	8,891.5
Apr	33.1	493.1	914.2	232.1	384.9	-	424.3	18.1	-	-	525.9	-	2,568.2	1528.5	2,134.4	9,256.8
May	39.7	434.7	1,248.4	192.3	725.0	-	382.4	17.0	-	-	517.6	-	2,793.4	2669.6	2,146.1	11,166.3
Jun	88.7	1167.9	2,857.8	395.9	1,222.0	-	385.4	13.8	-	-	653.4	-	4,663.9	2688.0	4,712.1	18,848.8
Jul	109.1	1780.7	3,878.9	1342.9	1,879.4	-	346.6	13.4	-	-	585.7	-	5,648.0	3879.5	4,927.7	24,391.8
Aug	142.9	2175.5	4,799.3	341.7	2,310.6	-	294.6	13.1	-	-	688.7	-	6,552.1	4480.3	6,104.6	27,903.4
Sep	179.8	2469.9	4,547.1	504.6	1,027.7	-	218.3	12.9	-	0.4	741.5	-	6,518.3	2774.9	6,503.8	25,499.1
Oct	149.1	2787.0	5,056.1	778.9	1,182.4	-	206.5	12.3	-	112.2	772.3	-	6,874.4	2795.4	6,537.1	27,263.4
Nov	104.3	2935.7	4,448.9	691.0	1,412.8	-	1,666.7	11.6	-	157.8	930.4	-	7,498.6	2571.1	6,712.9	29,141.9
Dec	116.2	3210.3	5,085.9	802.0	1,183.4	-	1,830.2	11.2	-	251.1	1,008.4	-	8,562.3	2559.4	7,352.9	31,973.2
2021																
Jan	188.7	2943.3	5,986.5	793.8	843.5	-	1,783.8	10.2	-	211.3	1,091.3	0.0	9,329.1	2980.3	7,685.1	33,846.9
Feb	345.7	2762.9	6,004.8	811.1	984.2	-	2,731.0	9.2	-	236.8	2,089.3	-	8,950.2	2949.2	7,790.6	35,665.0
Mar	168.3	2278.9	6,313.1	1594.4	1,028.2	-	1,341.7	8.4	-	415.1	1,242.4	-	10,867.7	3027.5	7,841.0	36,126.8
Apr	206.9	2702.1	5,302.6	1156.7	1,085.4	-	871.7	7.7	-	508.9	1,581.5	-	14,233.6	3431.1	7,237.9	38,326.2

Source: Reserve Bank of Zimbabwe, 2021

Notes

1. Government securities include treasury bills and bonds

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

3. Includes households and other financial corporations,

TABLE 6.2: BUILDING SOCIETIES - LIABILITIES

\$ millions

End of							Debt Securities	Foreign Liabilities	Amounts Owning to			Capital and Reserves	Other Liabilities	TOTAL
	Savings	Time Deposits	Total Deposits from the public	Other Depository Corporations	Government	Total			RBZ	Other Depository Corporations	Other Financial Corporations			
2018														
Jan	544.7	497.1	1,041.7	105.2	16.4	1,163.3	22.8	26.1	0.0	22.9	0.2	362.1	77.0	1,674.3
Feb	512.0	480.5	992.5	120.3	16.8	1,129.5	28.5	26.3	0.0	33.6	0.5	366.0	79.2	1,663.6
Mar	535.1	507.8	1,042.9	120.3	16.5	1,179.7	27.5	41.3	0.0	34.5	0.5	378.2	76.5	1,738.2
Apr	568.0	452.6	1,020.5	144.4	17.0	1,181.9	27.9	39.7	0.0	33.6	0.4	358.5	103.7	1,745.7
May	613.8	475.1	1,089.0	196.6	16.4	1,302.0	32.4	40.0	0.0	31.2	0.5	363.1	92.8	1,862.0
June	658.5	507.9	1,166.5	183.2	16.4	1,366.0	33.1	39.3	0.0	56.9	0.4	363.5	105.2	1,964.5
July	770.2	542.9	1,313.1	128.5	15.0	1,456.6	28.7	37.5	0.0	30.4	15.8	378.9	99.8	2,047.7
Aug	703.4	534.7	1,238.0	133.0	15.0	1,386.0	31.3	33.9	0.0	18.3	17.9	385.8	116.0	1,989.2
Sep	749.8	502.3	1,252.2	166.0	15.1	1,433.2	22.8	55.9	0.0	20.7	25.5	388.6	112.3	2,059.1
Oct	772.5	471.9	1,244.4	151.0	15.1	1,410.5	23.7	56.3	0.0	21.2	25.5	389.9	125.4	2,052.5
Nov	699.9	511.9	1,211.9	134.0	15.1	1,360.9	21.0	55.6	0.0	16.2	24.5	396.1	134.2	2,008.5
Dec	713.2	540.0	1,253.1	139.6	15.1	1,407.8	26.5	55.3	0.0	40.2	23.4	400.1	132.3	2,085.6
2019														
Jan	633.8	490.2	1,124.0	140.5	15.0	1,279.6	27.9	55.5	0.0	58.1	24.8	392.8	134.7	1,973.3
Feb	661.3	492.3	1,153.6	138.8	15.0	1,307.4	25.8	134.5	0.0	32.6	28.2	366.7	135.6	2,030.8
Mar	655.2	473.9	1,129.1	146.8	15.0	1,290.9	29.0	155.6	0.0	32.5	25.7	391.4	146.2	2,071.2
Apr	782.3	460.0	1,242.3	130.5	14.9	1,387.7	26.0	165.0	0.0	28.2	14.1	457.7	169.2	2,247.8
May	895.0	464.3	1,359.4	153.5	15.0	1,527.9	23.9	264.7	0.0	41.9	30.6	477.5	173.6	2,540.1
Jun	1,154.3	406.8	1,561.1	131.5	15.0	1,707.7	23.9	336.5	0.0	54.8	27.1	664.7	167.0	2,981.8
Jul	1,192.2	538.1	1,730.3	75.2	14.9	1,820.4	33.0	455.7	0.0	20.2	17.0	739.6	189.9	3,275.8
Aug	1,424.7	542.9	1,967.6	47.0	15.0	2,029.6	31.8	539.4	0.0	28.2	3.5	777.8	193.9	3,604.2
Sep	1,686.2	524.9	2,211.1	44.9	15.0	2,271.0	25.5	869.0	0.0	66.9	0.0	1,352.0	239.1	4,823.6
Oct	1,920.1	548.8	2,468.8	36.9	15.0	2,520.7	16.7	861.0	0.0	76.0	0.0	1,362.8	259.0	5,096.2
Nov	2,394.7	441.2	2,835.9	35.0	15.0	2,886.0	18.6	876.3	0.0	121.1	2.5	1,246.7	278.3	5,429.6
Dec	2,713.3	481.5	3,194.7	244.0	15.0	3,453.8	23.7	923.5	0.0	117.1	0.0	1,563.0	343.9	6,424.9
2020														
Jan	2,894.8	398.4	3,293.3	273.1	15.0	3,581.4	34.7	944.7	0.0	100.0	0.0	1,699.9	418.8	6,779.5
Feb	3,118.5	419.8	3,538.4	270.9	15.0	3,824.3	32.5	966.5	0.0	558.5	0.0	1,714.1	501.5	7,597.4
Mar	3,978.7	384.4	4,363.1	290.4	15.0	4,668.5	19.3	1,143.4	0.0	133.4	0.0	2,335.6	591.3	8,891.5
Apr	4,097.6	354.9	4,452.5	290.4	15.0	4,757.9	15.6	1,152.3	0.0	140.8	0.0	2,628.1	562.1	9,256.8
May	5,615.0	370.0	5,985.0	441.2	15.0	6,441.2	45.6	1,161.2	0.0	149.8	0.0	2,708.1	660.4	11,166.3
Jun	7,327.5	405.9	7,733.4	346.2	15.0	8,094.6	17.6	2,644.8	0.0	278.2	0.0	6,867.2	946.4	18,848.8
Jul	10,284.7	427.7	10,712.4	326.2	15.0	11,053.7	21.3	3,862.4	0.0	207.1	0.0	8,010.7	1,236.7	24,391.8
Aug	10,984.4	502.7	11,487.1	364.5	15.0	11,866.6	21.4	4,478.3	0.0	186.1	10.0	9,438.3	1,902.7	27,903.4
Sep	10,408.2	403.5	10,811.8	107.5	15.0	10,934.3	31.7	3,842.7	0.0	125.8	0.0	8,069.6	2,495.1	25,499.1
Oct	11,881.7	628.7	12,510.4	102.5	15.0	12,627.9	154.0	3,731.0	0.0	280.6	0.0	7,991.8	2,478.1	27,263.4
Nov	13,173.5	668.5	13,842.1	252.5	15.0	14,109.6	148.2	3,781.0	0.0	323.0	0.0	8,200.8	2,579.4	29,141.9
Dec	15,585.8	797.7	16,383.5	258.5	15.0	16,657.0	207.5	3,221.3	0.0	440.4	0.0	9,002.7	2,444.3	31,973.2
2021														
Jan	17,060.5	985.1	18,045.7	150.0	15.0	18,210.7	291.2	3,018.1	0.0	81.3	0.0	6,054.0	6,191.6	33,846.9
Feb	18,610.7	1,047.5	19,658.2	150.0	15.0	19,823.2	318.2	3,075.5	0.0	40.7	0.0	6,533.5	5,874.0	35,665.0
Mar	18,562.7	1,070.5	19,633.2	150.0	15.0	19,798.2	320.8	3,377.0	0.0	241.5	0.0	6,727.5	5,661.8	36,126.8
Apr	19,021.2	1,353.2	20,374.5	500.0	15.0	20,889.5	325.0	4,244.8	0.0	181.9	0.0	6,267.0	6,418.0	38,326.2

Source: Reserve Bank of Zimbabwe, 2021

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

END OF	AGRICULTURE	CONSTRUCTION	COMMUNICATION	DISTRIBUTION	FINANCIAL &	FINANCIAL ORGANISATIONS	MANUFACTURING	Mining	SERVICES	TRANSPORT	INDIVIDUALS	CONGLOMERATES	TOTAL
					INVESTMENTS								
2018										1,000.0			
Jan	479,109.65	59,336.80	9,442.40	289,531.26	20,569.74	258,034.97	271,453.81	106,425.09	390,052.89	32,328.60	617,302.95	14,394.66	2,547,982.83
Feb	488,203.10	59,977.6	9,271.60	315,569.60	20,133.10	258,263.60	285,045.10	108,649.00	393,604.90	31,636.60	618,377.40	15,010.60	2,543,764.60
Mar	484,764.71	64,826.47	11,050.47	344,731.34	15,203.35	274,150.22	303,649.15	114,431.85	363,449.40	32,793.42	640,496.88	19,893.14	2,669,440.41
Apr	485,790.00	63,948.20	10,904.16	344,532.06	15,015.25	271,071.77	294,270.80	112,692.09	333,633.78	31,103.49	631,920.52	22,066.04	2,616,948.15
May	501,783.67	63,555.32	10,933.54	362,939.63	15,079.82	358,553.35	317,666.65	117,123.00	338,846.30	31,523.13	651,443.97	24,226.37	2,793,674.76
Jun	475,105.71	66,796.85	13,907.73	385,583.32	15,079.82	344,917.25	323,212.12	117,146.59	335,216.91	34,457.61	655,427.02	34,163.40	2,801,014.33
Jul	463,286.30	70,905.22	18,924.14	383,314.68	14,976.42	140,624.55	274,507.82	113,776.27	309,209.52	37,473.99	652,652.69	34,402.12	2,514,053.73
Aug	470,756.06	79,237.13	15,167.31	331,672.76	15,021.94	144,100.73	271,000.50	111,960.21	306,022.68	37,341.23	666,649.40	34,402.12	2,483,332.08
Sep	451,745.26	79,055.66	15,021.57	341,851.68	15,021.94	144,799.61	263,994.22	112,656.60	320,788.50	36,914.64	666,971.46	64,407.07	2,513,228.20
Oct	453,068.26	74,931.80	16,036.47	389,851.74	15,156.78	165,252.71	268,933.16	111,956.57	313,376.79	36,118.55	680,445.74	12,855.74	2,537,984.32
Nov	444,130.81	133,137.60	14,884.08	313,732.96	15,156.79	165,419.77	269,459.88	149,908.15	316,738.77	45,693.19	679,403.72	12,265.36	2,559,931.07
Dec	492,669.93	78,176.72	15,958.03	340,422.71	14,425.48	165,648.71	253,354.25	113,596.48	347,242.19	40,695.42	669,879.64	12,254.30	2,544,323.87
2019													
Jan	525,176.71	80,480.87	20,199.44	349,755.63	15,294.02	158,458.90	255,380.42	123,772.79	358,554.22	42,355.54	666,797.13	16,335.67	2,612,561.33
Feb	521,988.10	79,066.70	10,931.07	352,797.81	14,699.04	80,894.67	253,027.00	124,474.74	389,522.96	40,923.52	644,320.94	11,446.61	2,524,093.15
Mar	538,072.74	87,791.29	18,211.46	379,233.06	14,556.67	205,466.51	270,360.07	133,324.78	407,637.99	43,541.36	731,600.28	11,476.62	2,841,272.85
Apr	584,205.29	96,516.86	22,430.89	421,676.71	15,968.00	236,000.25	310,449.68	193,315.77	387,730.25	44,465.66	788,749.65	14,486.65	3,115,995.66
May	712,661.52	98,826.58	27,802.41	466,619.97	17,425.91	317,055.80	368,550.63	250,912.54	441,731.01	43,682.62	901,283.38	14,096.64	3,660,649.01
Jun	940,505.81	82,926.78	30,534.65	566,391.10	169,400.79	876,820.36	354,648.58	331,070.01	404,941.11	49,207.29	898,523.53	14,258.87	4,719,228.88
Jul	1,060,152.38	108,889.32	38,005.81	685,729.84	22,484.81	470,421.82	497,581.30	333,137.40	643,721.98	51,560.67	1,111,698.00	7,683.18	5,031,066.50
Aug	1,163,054.33	117,882.86	40,904.57	720,937.57	15,289.60	524,650.14	575,937.12	378,008.67	742,674.56	51,710.40	1,202,415.06	5,830.84	5,539,295.71
Sep	1,379,203.16	101,683.93	20,216.16	755,828.88	15,563.75	1,430,322.28	520,659.81	487,089.86	594,143.27	59,974.64	1,004,073.32	6,055.40	5,087,524.40
Oct	1,917,349.77	103,708.96	20,826.53	798,377.18	24,574.74	1,447,865.67	603,692.16	541,020.28	618,349.57	61,677.92	1,112,873.33	4,322.02	7,530,493.20
Nov	1,916,599.14	103,450.14	22,381.71	878,695.26	24,749.38	1,566,329.25	623,341.53	554,037.12	623,064.80	61,153.08	1,152,340.02	4,351.76	7,530,493.20
Dec	3,260,641.29	140,783.74	27,127.10	1,114,871.76	48,155.61	1,504,624.78	1,027,373.94	821,797.19	823,237.53	84,684.83	1,428,029.37	7,328.19	10,288,655.30
2020													
Jan	4,084,551.94	155,581.93	40,879.89	1,241,096.72	54,212.81	1,614,135.86	1,136,124.87	905,568.16	799,835.71	83,887.62	1,594,904.42	3,435.36	11,714,215.29
Feb	4,492,412.28	157,892.05	54,850.75	1,305,056.27	51,575.18	1,667,015.97	1,328,895.13	875,096.28	827,340.38	103,240.64	1,837,059.21	1,195.35	12,701,629.50
Mar	5,400,573.75	137,553.14	109,432.30	1,355,737.76	60,656.39	2,181,804.45	1,514,365.26	1,743,391.37	911,567.97	129,647.77	2,083,395.02	30,866.95	15,658,992.12
Apr	5,497,243.24	144,302.16	94,782.20	1,298,701.43	50,563.13	2,200,545.77	1,762,996.43	1,756,962.25	1,057,031.75	149,805.94	2,211,133.89	33,524.86	16,257,593.05
May	6,753,987.64	152,161.11	176,776.32	1,688,453.47	61,403.01	2,272,323.33	2,155,232.06	2,018,291.52	1,335,664.72	161,892.59	2,646,269.59	56,873.34	19,479,328.70
Jun	8,233,748.36	178,010.08	127,961.90	3,248,219.37	64,989.86	5,469,986.07	3,799,659.67	4,379,017.69	1,983,339.32	277,602.32	3,665,408.84	46,384.96	31,474,328.45
Jul	8,927,920.73	256,440.30	209,123.91	4,249,101.81	34,055.90	7,106,442.23	5,125,740.57	5,385,837.14	2,413,677.93	418,160.11	4,321,918.71	46,630.64	38,495,049.96
Aug	9,773,178.50	269,675.36	194,537.60	5,470,092.50	33,043.10	7,946,261.68	6,723,930.20	5,651,838.11	3,103,883.15	446,084.37	5,291,100.20	48,922.44	44,952,547.19
Sep	10,508,860.18	202,928.95	203,610.78	4,810,727.31	29,975.80	1,041,079.17	7,136,261.66	4,099,760.81	3,255,496.85	517,871.73	6,526,576.15	48,754.08	38,381,903.47
Oct	12,296,430.45	302,589.49	251,238.66	9,053,118.05	28,434.20	8,136,185.80	6,305,609.42	6,351,785.61	3,855,757.60	649,444.55	7,243,034.96	49,339.03	54,522,967.83
Nov	14,705,718.28	553,426.67	299,226.19	10,178,453.66	26,676.82	9,457,279.18	7,442,871.42	6,834,160.25	4,193,059.76	959,134.44	7,919,442.36	50,802.65	62,620,251.69
Dec	19,070,900.24	557,071.84	265,529.08	10,043,351.16	24,925.66	9,451,197.42	8,214,424.44	7,599,398.94	4,750,996.82	1,556,410.92	9,213,845.68	46,489.85	70,794,542.04
2021													
Jan	23,978,167.35	610,696.11	267,400.20	9,997,383.02	66,046.86	9,811,097.63	7,641,910.42	7,176,322.97	4,807,054.16	1,685,871.14	10,092,630.46	47,525.58	76,182,105.93
Feb	24,581,772.22	653,205.48	285,830.69	10,330,772.00	65,231.37	10,024,935.09	7,949,013.06	6,754,180.16	5,018,015.84	1,766,077.92	10,905,948.39	47,678.08	78,382,660.29
Mar	28,741,816.74	737,140.48	320,102.45	10,604,119.56	76,828.95	10,517,753.11	9,428,559.85	8,179,722.05	5,701,289.52	1,822,019.95	12,528,176.45	33,915.52	88,691,444.62
Apr	31,859,146.34	675,080.87	347,881.04	12,101,683.31	205,760.21	12,046,268.54	10,788,214.39	8,802,924.25	6,559,969.13	1,831,534.43	14,724,055.16	36,984.33	99,979,501.99

Source: Reserve Bank of Zimbabwe, 2021
/1 Including the only merchant bank still in operation.

TABLE 7.2: SECTORAL ANALYSIS OF COMMERCIAL BANKS DEPOSITS

\$('000)

END OF	AGRICULTURE	CONSTRUCTION	COMMUNICATIONS	DISTRIBUTION	FINANCIAL & INVESTMENTS	FINANCIAL ORGANISATIONS	MANUFACTURING	MINING	SERVICES	TRANSPORT	INDIVIDUALS	CONGLOMERATES	TOTAL
2018													
Jan	380,283.82	151,435.95	257,298.19	918,787.62	365,354.65	1,050,097.69	652,999.03	248,932.99	1,757,391.82	141,913.19	669,049.81	67,904.67	6,661,449.43
Feb	455,217.00	224,070.10	263,961.90	897,453.20	399,016.20	949,795.60	674,828.40	354,052.80	1,701,611.40	107,779.50	680,060.20	67,686.40	6,775,532.70
Mar	451,992.51	142,332.94	296,310.00	825,805.46	376,592.97	1,001,674.30	597,436.81	253,127.37	1,827,464.32	163,971.73	597,436.81	63,604.30	6,597,749.51
Apr	476,448.12	144,564.55	310,795.64	806,144.74	364,824.61	988,527.16	649,893.01	255,761.79	1,892,415.24	179,252.35	712,565.91	65,398.24	6,846,591.36
May	494,612.84	152,567.38	350,409.17	874,140.46	374,089.94	1,097,970.70	700,891.90	271,891.95	1,913,394.86	186,192.54	745,592.74	64,970.70	7,226,725.18
Jun	465,983.99	164,242.33	391,142.28	948,703.01	368,260.11	1,140,652.88	754,981.07	324,355.75	2,160,400.44	200,774.28	779,012.77	64,786.27	7,763,295.19
Jul	445,779.96	226,432.96	413,409.06	955,925.58	420,416.63	1,120,834.75	760,588.21	321,078.39	2,192,743.25	200,523.55	822,857.62	64,786.27	7,945,376.24
Aug	429,439.90	189,497.97	386,595.64	980,354.11	429,659.69	1,091,202.85	782,008.68	297,412.27	1,968,724.01	196,068.83	836,719.06	64,786.27	7,652,469.29
Sep	447,556.40	206,194.07	382,491.52	1,186,453.67	444,599.06	1,070,365.05	811,296.21	302,579.34	2,059,093.14	247,105.73	906,767.58	84,514.52	8,149,016.28
Oct	445,484.37	199,531.06	391,968.41	984,701.54	469,891.89	1,153,855.95	846,453.28	315,808.54	2,110,864.21	260,816.90	817,328.26	67,915.25	8,064,619.66
Nov	489,192.86	194,869.35	391,442.38	925,081.31	441,534.28	1,248,555.80	827,349.43	316,945.54	2,059,370.14	261,756.52	825,642.20	66,458.68	8,048,198.50
Dec	494,011.34	201,871.01	531,888.27	1,034,592.52	428,738.69	1,196,503.19	823,081.93	331,251.28	2,063,550.83	278,658.99	802,507.57	63,361.27	8,250,016.89
2019													
Jan	505,422.91	391,022.03	497,976.19	1,034,948.23	411,945.87	1,187,606.66	882,289.74	322,030.27	2,154,902.32	135,871.63	763,189.54	63,064.29	8,350,269.66
Feb	512,602.33	374,750.61	394,709.15	936,123.62	449,800.94	904,919.42	855,348.41	347,405.51	2,355,866.05	138,685.82	776,949.70	63,097.10	8,110,258.67
Mar	526,564.16	343,684.28	376,205.62	937,743.43	393,489.35	1,317,757.66	861,574.88	380,295.40	2,099,331.11	141,677.24	773,726.38	63,094.90	8,215,144.40
Apr	632,972.52	255,945.64	1,010,978.65	90,282.62	462,133.05	1,535,772.61	890,606.53	325,814.57	2,413,535.63	320,213.46	876,646.50	90,282.62	9,963,832.23
May	832,073.61	305,410.92	1,321,039.68	1,177,925.14	522,764.91	1,646,358.64	1,142,369.59	372,594.90	2,765,341.17	371,372.04	965,202.73	93,188.88	11,515,642.20
Jun	1,001,633.56	309,108.92	1,124,005.29	1,337,171.04	546,572.53	2,210,293.95	1,319,789.76	562,858.02	3,493,214.31	434,828.17	1,070,319.72	52,118.63	13,461,913.89
Jul	1,171,245.37	353,388.45	1,504,911.45	1,241,910.11	654,904.72	2,553,878.66	1,383,215.20	585,108.25	4,131,588.83	463,161.90	1,304,402.72	71,943.58	15,419,659.24
Aug	1,313,462.50	477,215.84	1,795,905.44	1,687,246.36	804,316.21	2,591,386.51	1,647,680.21	1,114,306.03	3,872,186.95	503,541.56	1,532,441.90	75,829.26	17,413,139.20
Sep	1,581,141.69	321,121.36	1,934,554.37	1,728,390.05	952,548.31	3,086,893.14	1,638,855.09	1,375,546.56	5,961,405.34	589,939.57	1,848,708.36	76,775.90	21,272,162.40
Oct	1,744,905.76	796,996.55	2,217,888.47	2,626,316.66	768,125.17	3,204,019.21	2,287,076.12	1,889,144.71	7,536,588.58	510,151.50	1,942,195.06	48,142.75	25,571,550.52
Nov	1,783,345.29	813,506.51	2,257,181.82	2,618,010.26	1,287,013.83	3,544,459.53	2,082,447.78	1,787,923.65	7,794,025.96	491,371.84	1,920,297.35	57,897.54	26,437,481.36
Dec	1,877,764.11	950,348.83	2,917,087.22	3,126,494.51	1,421,969.01	4,411,638.37	2,605,023.12	1,664,547.67	8,410,964.03	554,937.30	2,477,474.04	116,789.37	30,535,037.60
2020													
Jan	2,173,633.03	972,609.19	3,182,087.13	4,279,565.75	1,757,297.12	4,791,990.63	2,791,625.15	2,223,774.14	9,875,803.48	609,781.65	2,838,775.94	81,735.21	35,578,678.43
Feb	2,492,591.77	1,191,731.68	3,340,863.80	8,721,475.95	1,919,428.47	5,869,104.19	3,481,495.51	2,729,161.98	10,202,203.60	760,155.34	3,574,134.47	82,845.83	44,365,192.59
Mar	2,678,262.66	1,449,645.90	3,231,058.97	11,715,273.88	2,114,093.03	6,507,000.01	4,576,971.82	3,048,053.49	11,490,205.21	947,918.17	4,257,117.74	72,082.86	52,087,683.73
Apr	2,854,374.82	1,118,295.51	3,492,330.52	5,271,473.36	1,999,901.13	6,191,170.71	4,276,817.19	3,727,579.43	14,060,717.80	713,406.98	4,444,924.89	83,109.30	48,234,101.64
May	3,866,781.11	1,163,944.89	4,713,727.59	7,932,403.43	1,991,042.58	7,151,451.48	5,858,495.15	5,031,912.53	13,907,794.76	944,318.05	5,060,401.34	88,613.61	57,710,886.51
Jun	7,228,784.40	1,963,030.85	5,393,404.53	14,526,855.63	3,997,135.72	12,452,202.49	11,386,156.55	9,507,719.09	22,807,615.50	1,630,544.88	9,798,261.20	121,561.20	100,813,272.04
Jul	9,091,726.77	2,629,847.13	6,043,418.97	19,096,889.49	4,988,887.74	15,446,649.70	15,274,687.36	7,918,819.51	31,916,392.56	2,035,354.71	15,762,315.16	147,865.97	130,352,855.06
Aug	9,462,082.74	2,865,950.88	6,582,519.60	19,234,703.99	5,333,846.88	16,821,248.59	17,017,042.14	7,304,595.82	35,312,317.72	2,217,425.46	16,548,990.51	134,271.10	138,834,995.43
Sep	9,832,514.38	3,139,646.07	7,166,350.39	20,531,087.56	5,145,328.35	9,505,277.06	17,311,149.20	10,234,597.66	39,731,086.51	2,011,372.45	16,155,747.87	148,612.60	140,912,770.08
Oct	9,923,335.07	3,346,982.41	9,919,999.10	22,567,492.87	6,180,403.26	21,021,376.92	20,667,754.18	10,950,177.78	41,131,626.19	2,597,408.09	18,072,164.45	176,961.04	166,555,681.37
Nov	10,683,513.83	3,732,868.95	9,809,491.39	28,228,980.99	6,029,490.43	17,343,347.49	23,027,365.97	14,471,556.33	47,870,360.42	2,986,050.60	19,045,412.04	209,168.81	183,437,607.25
Dec	10,252,495.91	4,965,472.75	12,171,250.70	30,987,168.50	5,959,867.34	19,653,397.02	25,666,591.10	13,188,851.04	55,454,341.21	3,901,504.33	22,313,591.00	519,773.38	205,034,304.27
2021													
Jan	12,195,945.09	4,725,946.72	13,067,828.56	32,314,625.60	6,804,952.50	19,638,789.03	27,577,248.19	13,566,042.79	60,234,250.60	3,993,814.34	22,146,327.53	314,523.37	216,580,294.30
Feb	12,215,925.38	4,335,293.23	13,268,343.18	31,820,079.48	6,327,338.72	19,480,197.75	27,088,789.92	11,873,767.24	62,647,881.89	3,583,509.91	23,594,651.47	323,276.77	216,559,054.94
Mar	12,086,596.94	5,009,117.91	15,457,881.64	33,668,114.17	7,879,623.60	17,019,379.33	29,927,193.06	12,664,366.44	68,761,992.24	4,513,060.17	25,352,486.13	371,874.60	232,711,686.23
Apr	14,293,712.79	6,264,137.34	17,624,611.65	35,860,252.53	7,955,587.69	18,411,151.82	32,890,743.11	11,445,151.89	81,410,668.87	4,248,558.67	27,176,673.47	411,001.01	257,992,250.84

Source: Reserve Bank of Zimbabwe, 2021

TABLE 8.1: LENDING RATES (percent per annum)

End of	Nominal Lending Rates ¹	Commercial Banks	
		Weighted Lending Rates	
		Individuals	Corporate
2019			
Jan	4.00-18.00	9.47	7.40
Feb	4.00-18.00	9.23	7.30
Mar	4.00-18.00	9.23	7.31
Apr	4.00-18.00	9.30	7.38
May	4.00-22.00	9.31	7.33
Jun	4.00-22.00	9.15	7.67
Jul	4.00-35.00	9.54	8.40
Aug	5.00-55.00	14.37	18.43
Sep	5.00-65.00	14.64	19.81
Oct	5.00-65.00	15.59	19.66
Nov	5.00-65.00	15.06	18.00
Dec	5.00-65.00	16.08	18.31
2020			
Jan	5.00-65.00	16.56	17.20
Feb	5.00-65.00	16.92	16.68
Mar	5.00-65.00	19.65	17.21
Apr	5.00-65.00	18.57	18.69
May	5.00-65.00	18.06	18.07
June	5.00-65.00	20.04	17.38
July	5.00-65.00	18.87	20.11
Aug	6.00-65.00	19.14	18.99
Sep	6.00-65.00	20.65	25.09
Oct	6.00-65.00	26.04	26.68
Nov	6.00-65.00	30.32	27.67
Dec	6.00-65.00	32.11	26.91
2021			
Jan	6.00-65.00	32.65	24.77
Feb	6.00-85.00	36.67	21.36
Mar	6.00-85.00	35.83	22.61
Apr	6.00-85.00	35.22	22.59

Source: Reserve Bank of Zimbabwe, 2021

Notes

1. Nominal lending rates depict the range of rates quoted by banks.

TABLE 8.2 : BANK DEPOSIT RATES (percent per annum)

END OF	COMMERCIAL BANKS	
	SAVINGS	3 MONTHS
2019		
Jan	0.22-12.00	1.00-8.00
Feb	0.22-12.00	1.00-6.75
Mar	0.22-12.00	1.00-8.00
Apr	0.22-12.00	1.00-8.00
May	0.22-12.00	1.00-8.00
Jun	0.22-12.00	1.00-8.00
Jul	0.22-12.00	1.00-8.00
Aug	0.22-12.00	1.00-8.00
Sep	0.22-12.00	1.00-8.00
Oct	0.22-12.00	1.00-8.00
Nov	0.22-12.00	1.00-8.00
Dec	0.22-12.00	1.00-8.00
2020		
Jan	0.22-12.00	1.00-8.00
Feb	0.22-12.00	1.00-8.00
Mar	0.22-12.00	1.00-8.00
Apr	0.22-12.00	1.00-8.00
May	0.22-12.00	1.00-8.00
Jun	0.22-12.00	1.00-8.00
Jul	0.22-12.00	1.33-14.00
Aug	0.50-15.00	1.00-20.28
Sep	0.50-15.00	1.00-20.28
Oct	0.50-15.00	1.00-20.28
Nov	0.50-15.00	1.00-20.28
Dec	0.50-15.00	1.00-20.28
2021		
Jan	0.22-12.00	2.00-21.50
Feb	0.22-12.00	2.00-21.50
Mar	0.22-12.00	2.00-21.50
Apr	0.22-12.00	2.00-21.50

Source: Reserve Bank of Zimbabwe, 2021

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

TABLE 9.1 : MONTHLY INFLATION - % CHANGE IN CONSUMER PRICE INDEX
(February 2019 = 100)

	ALCOHOLIC BEVERAGES & TOBACCO	CLOTHING & FOOTWEAR	HOUSING, WATER, ELECTRICITY, GAS & OTHER FUELS	FURNITURE AND EQUIPME NT	HEALTH	TRANSPORT	COMMUNIC ATION	RECREATION & CULTURE	EDUCATION	RESTAUR ANTS & 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
2018														
Jan	0.17	0.67	0.02	0.55	0.10	0.00	-0.04	1.78	0.00	-0.16	0.64	0.26	0.39	0.30
Feb	0.26	0.91	0.01	0.43	0.00	-0.02	0.15	0.90	0.00	0.01	0.21	0.19	-0.18	0.08
Mar	0.13	-0.34	-0.74	0.46	0.18	-1.29	-1.60	1.58	0.01	-0.14	-0.55	0.09	-0.03	-0.25
Apr	0.20	0.34	-0.01	0.00	0.10	-0.32	-0.21	-0.10	0.63	1.85	0.26	0.11	0.02	0.08
May	-0.03	0.10	0.00	-0.12	0.03	0.14	-0.01	0.08	0.00	0.05	0.33	0.03	0.02	0.03
Jun	0.60	0.14	-0.16	-0.48	0.38	0.19	0.10	-0.25	0.00	0.26	1.00	0.04	-0.23	-0.05
Jul	0.43	0.38	0.00	0.40	0.31	0.17	0.08	0.65	7.16	3.20	0.75	1.09	0.74	0.98
Aug	0.13	0.45	0.00	0.91	0.24	0.47	0.00	-0.23	0.00	0.11	0.34	0.28	0.62	0.39
Sep	0.22	1.35	0.53	2.79	1.90	0.51	0.32	0.22	0.00	0.28	0.07	0.85	1.05	0.92
Oct	7.89	45.88	2.94	26.86	12.94	19.13	1.39	27.66	0.00	9.86	13.64	14.66	20.12	16.44
Nov	7.21	10.63	4.80	9.12	3.36	2.31	0.18	16.33	0.35	9.29	15.42	6.50	14.53	9.20
Dec	10.22	8.07	2.77	8.07	8.49	28.61	1.26	3.19	0.00	13.84	10.07	9.01	9.07	9.03
2019														
Jan	13.35	1.04	4.35	9.46	11.64	47.25	1.12	11.01	0.10	11.73	6.72	12.83	6.94	10.75
Feb	2.94	5.94	2.77	2.73	2.93	-7.70	0.14	3.42	0.02	2.20	4.34	0.70	3.56	1.67
Mar	14.29	5.56	2.34	5.20	2.30	3.06	0.14	3.92	3.66	4.54	5.16	4.05	5.10	4.38
Apr	12.05	6.57	0.65	5.84	19.90	3.40	3.50	5.36	6.93	19.74	5.35	4.45	7.85	5.52
May	21.57	11.89	2.54	11.51	16.85	16.18	31.21	29.81	3.05	6.67	8.96	10.12	17.63	12.54
Jun	40.94	59.89	18.11	63.80	46.53	41.90	2.32	35.38	0.06	28.71	36.63	31.23	55.07	39.26
Jul	23.72	27.68	9.19	27.01	43.32	26.39	7.48	36.17	11.05	30.51	39.79	21.72	19.90	21.04
Aug	18.09	10.81	13.65	11.18	7.47	32.66	67.86	12.65	4.09	8.67	18.77	17.79	18.55	18.07
Sep	11.01	17.47	15.52	14.73	18.68	16.83	1.29	18.03	4.10	8.42	35.01	16.63	19.55	17.72
Oct	42.80	37.15	38.63	35.12	34.80	26.55	9.15	31.78	5.47	37.99	30.03	32.90	48.35	38.75
Nov	16.54	18.35	5.83	25.67	18.49	9.68	13.01	20.59	17.10	36.46	23.89	13.94	22.63	17.46
Dec	11.51	13.48	31.25	17.51	12.74	11.82	1.43	5.70	0.17	15.52	18.28	17.14	15.75	16.55
2020														
Jan	1.83	3.84	0.60	1.50	5.32	2.24	2.77	2.01	9.39	2.72	1.86	1.99	2.55	2.23
Feb	8.48	10.01	2.27	7.00	21.56	9.62	220.04	17.96	94.95	2.92	30.86	18.41	6.81	13.52
Mar	28.76	37.12	57.14	29.35	27.28	18.10	4.26	58.79	0.66	17.49	22.67	32.44	17.69	26.59
Apr	26.21	13.46	3.05	24.06	25.07	8.87	3.05	9.42	1.13	21.08	15.12	11.38	28.37	17.64
May	28.90	18.99	3.42	21.36	18.30	22.97	4.22	10.04	0.02	29.69	23.31	15.41	14.72	15.13
Jun	35.25	48.84	7.52	38.21	43.77	32.48	23.24	39.46	0.87	32.46	29.51	27.61	37.73	31.66
Jul	33.30	35.93	12.07	32.45	27.35	50.65	118.89	17.13	1.14	37.84	34.77	33.76	37.99	35.53
Aug	9.71	7.52	2.82	7.83	7.02	11.02	19.57	7.75	79.86	8.40	11.19	10.03	6.30	8.44
Sep	2.53	1.71	3.01	1.52	2.59	1.69	19.84	5.79	23.42	0.33	7.26	5.08	2.08	3.83
Oct	5.68	2.51	15.42	0.95	1.12	3.02	3.78	1.59	4.91	4.22	4.46	5.33	3.00	4.37
Nov	3.70	3.73	3.35	2.02	0.66	3.60	0.39	1.74	0.71	4.36	2.09	2.63	3.39	3.15
Dec	4.58	3.08	0.52	3.26	1.73	3.61	1.17	1.26	0.18	2.12	3.82	2.63	6.54	4.22
2021														
Jan	4.43	1.15	4.84	3.35	8.08	3.87	0.71	1.72	0.06	8.48	4.67	3.70	7.84	5.43
Feb	3.27	0.94	3.21	1.77	2.48	4.22	0.01	-0.51	0.13	1.94	4.81	2.73	4.42	3.45
Mar	1.45	0.57	1.61	1.45	3.68	1.32	5.08	1.18	0.54	3.50	3.14	2.06	2.52	2.26
Apr	3.38	2.21	2.01	4.06	4.60	1.86	0.07	2.09	0.59	4.67	3.52	2.60	2.51	2.56

Source:Zimstat, 2021

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

	NON-FOOD INFLATION												FOOD INFLATION	ALL ITEMS
	ALCOHOLIC BEVERAGES & TOBACCO	CLOTHING & FOOTWEAR	HOUSING, WATER, ELECTRICITY, GAS & OTHER FUELS	FURNITURE AND EQUIPMENT	HEALTH	TRANSPORT	COMMUNICATION	RECREATION & CULTURE	EDUCATION	RESTAURANTS & HOTELS	MIS C. GOODS & SERVICES	TOTAL NON FOOD	FOOD & NON ALCOHOLIC BEVERAGES	
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
2018														
Jan	1.83	4.12	-0.52	9.00	1.82	1.30	0.41	7.95	-2.25	1.63	6.64	2.45	6.17	3.52
Feb	2.04	5.21	-0.65	8.71	1.84	1.17	0.56	8.96	-2.25	1.45	6.31	2.41	4.35	2.98
Mar	2.02	4.81	-1.32	8.52	1.91	-0.35	-1.03	10.48	-2.24	1.30	5.35	2.37	4.54	2.68
Apr	2.34	5.14	-1.36	8.45	2.06	-0.67	-1.28	10.36	-3.58	2.84	5.70	2.26	4.94	2.71
May	2.18	5.15	-1.36	8.30	1.96	-0.58	-1.30	10.67	-3.58	3.29	6.14	2.28	4.89	2.71
Jun	2.58	5.27	-0.70	7.36	2.38	-0.20	-1.20	10.20	-3.58	3.26	6.85	2.48	5.12	2.91
Jul	2.83	5.66	-0.71	7.86	2.68	0.20	-1.04	10.86	6.31	5.42	7.53	3.94	6.35	4.29
Aug	3.15	6.03	-0.77	8.78	2.89	0.67	-1.07	10.47	6.31	5.53	7.84	4.22	7.52	4.83
Sep	3.35	6.98	-0.47	10.60	4.77	1.49	-0.89	10.00	6.31	5.77	7.79	4.83	7.94	5.39
Oct	10.81	53.83	2.20	35.57	17.08	19.61	0.11	36.24	6.31	15.68	19.31	18.71	26.78	20.85
Nov	18.47	69.14	7.04	46.01	20.56	22.02	0.34	56.70	8.23	27.34	36.21	26.02	42.71	31.01
Dec	30.21	81.48	10.48	57.08	30.80	56.47	1.61	60.45	8.22	44.26	48.82	37.08	53.68	42.09
2019														
Jan	47.34	82.13	15.27	71.00	45.88	130.41	2.79	75.00	8.32	61.45	57.81	54.26	63.71	56.90
Feb	51.28	91.22	18.46	74.92	50.16	112.71	2.78	79.38	8.34	64.99	64.31	55.04	69.84	59.39
Mar	72.67	102.55	22.14	83.18	53.34	122.10	4.59	83.51	12.30	72.72	73.75	61.19	78.55	66.80
Apr	93.08	115.13	22.94	93.88	83.66	130.40	8.49	93.54	19.33	103.06	82.56	68.17	92.52	75.86
May	134.80	140.46	26.07	116.47	114.54	167.32	42.36	151.04	22.97	116.49	98.28	85.94	126.43	97.85
Jun	228.95	283.96	49.13	256.29	213.17	278.58	45.52	240.71	23.05	177.91	168.24	142.84	251.94	175.66
2020														
Feb	710.29	629.57	603.89	254.34	523.95	785.04	498.64	946.38	604.12	262.80	507.72	839.15	462.64	540.16
Mar	807.36	721.94	814.31	444.09	667.21	1001.14	585.97	989.48	975.94	252.31	582.94	995.50	616.11	676.39
Apr	980.03	825.86	873.49	456.99	799.24	1048.61	622.22	984.76	1017.34	233.23	590.62	1097.13	663.66	765.57
May	953.34	881.65	935.22	461.76	878.64	1062.84	664.43	761.68	847.15	223.43	739.67	1254.79	700.38	785.55
Jun	842.04	863.68	411.42	725.77	1040.97	613.71	937.83	875.68	226.03	764.10	1184.15	678.29	835.56	737.26
Jul	914.97	925.92	424.89	761.12	913.86	750.68	2013.62	739.27	196.93	812.65	1138.04	755.27	976.73	837.53
Aug	842.90	895.39	374.89	735.12	909.62	611.88	1405.52	702.75	413.11	810.44	1058.99	698.90	865.48	761.02
Sep	770.81	761.81	323.45	638.97	772.72	519.65	1681.32	619.53	508.37	742.51	820.76	619.77	724.40	659.40
Oct	544.43	544.11	252.56	452.09	554.64	404.46	1593.73	454.72	505.13	536.36	639.65	470.47	472.40	471.25
Nov	473.41	464.54	244.29	385.99	456.13	376.50	1404.55	368.00	420.46	386.63	509.46	413.85	385.02	401.66
Dec	437.80	412.80	163.67	350.75	401.81	341.52	1400.70	348.33	420.53	330.15	434.93	350.17	346.40	348.59
2021														
Jan	451.53	399.55	174.78	358.95	414.96	348.54	1370.61	347.06	376.10	354.29	449.65	357.69	369.43	362.63
Feb	425.04	358.36	177.30	336.52	334.15	326.47	359.53	277.07	144.52	349.97	340.25	297.07	358.96	321.59
Mar	313.69	236.18	79.30	242.33	253.65	265.87	363.15	140.26	144.23	296.40	270.14	206.00	299.81	240.55
Apr	231.12	201.33	76.01	178.83	185.47	239.16	349.55	121.37	180.66	238.80	226.98	57.33	216.60	194.07

Source: Zimstat, 2021

TABLE 10: ZIMBABWE: EXTERNAL DEBT OUTSTANDING BY DEBTOR (INCLUDING ALL ARREARS)
(US\$ MILLIONS)

End Period	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019 Est
Long-Term External Debt	6,326	6,556	7,713	8,125	8,655	10,234	9,341	9,305	9,555	9,827	10,557
Government	5,304	5,039	6,128	6,321	6,172	6,192	6,097	6,015	6,200	6,306	6,930
Bilateral Creditors	3,703	3,402	4,087	4,087	4,088	4,115	4,115	4,129	4,194	4,261	4,892
Multilateral Creditors	1,591	1,627	2,041	2,235	2,084	2,078	1,982	1,886	2,006	2,045	2,069
Private Creditors	10	10	0	0	0	0	0	0	0	0	0
Public Enterprises	825	825	1,092	1,198	1,356	1,661	1,220	1,370	1,406	1,426	1,165
Bilateral Creditors	497	497	711	703	858	1,155	760	779	843	898	783
Multilateral Creditors	327	327	382	495	498	506	460	591	562	528	381
Private Creditors	0	0	0	0	0	0	0	0	0	0	0
Monetary Authorities	140	550	127	125	125	120	110	0	0	0	0
Multilateral Creditors - IMF	140	550	127	125	125	120	110	0	0	0	0
Private	57	142	366	480	1,002	2,261	1,913	1,920	1,949	2,095	2,431
Short-Term External Debt	1,348	2,040	1,286	891	1,564	2,394	2,258	2,304	2,299	2,374	3,799
Supplier's Credits	193	286	134	30	0	0	0	0	0	0	0
Reserve Bank	998	1,300	615	615	614	587	587	573	507	441	2,463
Private	156	454	537	246	950	1,807	1,671	1,731	1,792	1,933	1,336
Total External Debt	7,674	8,596	8,999	9,016	10,219	12,628	11,599	11,610	11,854	13,134	14,324

Source: Ministry of Finance & Economic Development, 2020; & Reserve Bank of Zimbabwe, 2020

TABLE 11 : SELECTED INTERNATIONAL EXCHANGE RATES

	USA	SOUTH AFRICAN	BOTSWANA	JAPANESE	EURO	POUND
END OF	Dollar	RAND	PULA	YEN		STERLING
2019						
Mar	3.0120	0.2064	0.2789	0.0272	3.3832	3.9363
Apr	3.2614	0.2275	0.3031	0.0292	3.6490	4.2209
May	5.2635	0.3550	0.4831	0.0483	5.8585	6.6391
Jun	6.6220	0.4673	0.6231	0.0615	7.5245	8.3906
Jul	9.1900	0.6494	0.8621	0.0846	10.0000	11.1111
Aug	10.512	0.6833	0.9458	0.0940	11.6288	12.8226
Sep	15.200	1.0234	1.3883	0.1415	16.5699	18.7643
Oct	16.120	1.0804	1.4721	0.1491	17.5217	20.4051
Nov	15.970	1.0800	1.4600	0.1500	17.6600	20.5800
Dec	16.530	1.1400	1.5400	0.1500	18.3700	21.6900
2020						
Jan	17.100	1.1883	1.5922	0.1564	19.0000	22.5000
Feb	17.680	1.1779	1.6073	0.1608	19.2174	22.9610
Mar	21.160	1.2709	1.8384	0.1970	23.5111	26.1235
Apr	25.000	1.3448	2.0542	0.2321	27.1739	30.8642
May	25.000	1.3736	2.0695	0.2333	27.1739	30.8642
Jun	32.350	1.8876	2.7638	0.3007	36.4229	40.5346
Jul	68.943	4.1073	5.9515	0.6457	79.5784	87.2651
Aug	81.604	4.7435	7.0151	0.7697	96.5746	107.2191
Sep	82.250	4.9133	7.1482	0.7790	97.0112	106.6580
Oct	81.370	4.9403	7.1042	0.7734	95.7690	105.5999
Nov	81.679	5.2531	7.3127	0.7827	96.6100	107.8000
Dec	81.815	5.4767	7.5022	0.7878	99.5164	109.9537
2021						
Jan	82.070	5.4208	7.4794	0.7914	99.9148	111.9300
Feb	83.461	5.6470	7.6491	0.7927	100.9497	115.5931
Mar	83.996	5.5989	7.6072	0.7732	100.0262	116.3990
Apr	84.503	5.8973	7.8165	0.7766	102.4094	117.7721

Source: Reserve Bank of Zimbabwe, 2021

1. ZWL\$ dollar per unit of foreign currency

TABLE 12: ZIMBABWE STOCK MARKET STATISTICS

END OF	Indices		Market Turnover ZWL\$ million	Volume of Shares	Market Capitalisation
	All Share*	Mining			ZWL\$ millions
2018					
Jan	91.3	130.4	31.4	55,032,220	8,652.9
Feb	88.0	124.9	63.7	138,142,187	8,386.0
Mar	87.0	125.1	40.3	108,997,097	8,290.4
Apr	98.7	124.4	44.4	206,342,675	9,405.3
May	108.3	151.5	59.3	129,155,586	10,393.2
Jun	102.9	161.3	73.0	234,834,368	9,792.2
Jul	114.3	164.0	114.9	624,256,160	10,969.7
Aug	117.3	161.3	50.5	142,150,599	12,475.4
Sep	115.1	163.8	61.1	197,401,341	12,265.5
Oct	163.8	217.3	449.6	316,060,000	17,960.0
Nov	160.4	208.6	118.0	153,874,660	17,316.6
Dec	146.2	227.7	93.0	144,479,601	19,424.4
2019					
Jan	157.5	213.1	110.3	122,778,938	20,888.4
Feb	148.1	206.9	295.8	229,935,122	19,773.4
Mar	121.7	194.0	70.8	123,398,632	16,084.9
Apr	133.7	186.5	116.5	134,394,898	17,502.7
May	188.1	225.8	193.5	237,334,372	24,920.0
Jun	204.8	255.3	235.5	293,138,775	27,017.2
Jul	187.1	244.6	191.0	163,556,663	24,636.1
Aug	166.36	269.6	109.0	117,688,558	21,742.2
Sep	232.52	317.8	166.6	335,373,041	30,527.2
Oct	232.86	276.3	208.4	203,004,611	30,390.0
Nov	240.81	344.4	130.0	129,886,035	31,226.3
Dec	230.08	316.7	194.2	190,880,245	29,767.1
2020					
Jan	332.9	344.9	304.86	179,559,446	43,426.5
Feb	473.13	826.73	360.13	172,678,984	60,987.5
Mar	456.21	720.47	425.24	237,667,043	58,612.1
Apr	488.60	826.64	269.66	107,308,931	63,387.9
May	1180.14	1582.86	568.96	218,832,930	152,719.7
June*	1788.75	3995.48	379.93	519,901,300	228,577.1
Aug	1389.23	3709.15	1,026.76	164,501,200	175,678.4
Sep	1638.17	4128.52	4,640.88	1,093,040,821	206,502.5
Oct	1476.87	3792.35	986.70	397,006,127	179,690.0
Nov	1595.59	3322.22	4,103.78	470,899,659	193,270.8
Dec	2636.34	4134.09	2,734.50	316,737,200	317,879.3
2021					
Jan	3600.82	4356.74	3,513.59	2,477,166,688	434,856.23
Feb	4154.37	6683.44	1,529.25	149,031,800	501,184.95
Mar	4489.47	5315.39	4,517.14	203,633,747	531,742.64
Apr	4641.11	5061.28	3,075.98	223,494,202	540,745.24

Source: Zimbabwe Stock Exchange, 2021

*All Share index was introduced in January, 2018

**As at 26 June 2020

TABLE 13.1 : ZETSS AND RETAIL PAYMENTS
Values of Transactions (ZWL\$ millions)

END OF	ZETSS	CHEQUE	POS	ATM	MOBILE	INTERNET
2018						
Jan	5,548.1	4.9	663.5	21.3	2,318.80	1,006.05
Feb	4,706.6	4.5	594.0	13.9	2,015.11	831.05
Mar	6,300.4	4.5	654.2	12.5	2,657.10	864.83
Apr	5,786.8	3.3	640.9	11.5	3,002.63	822.58
May	7,298.4	4.2	819.7	10.5	3,550.07	968.58
Jun	7,997.3	4.7	779.4	8.3	3,724.31	1,135.49
Jul	8,290.0	4.0	790.0	9.4	4,446.68	1,262.53
Aug	7,762.9	2.9	811.2	14.0	4,558.54	1,254.96
Sep	7,155.0	4.0	842.5	17.0	4,462.40	1,393.08
Oct	8,230.5	4.2	821.3	17.9	4,607.38	1,428.20
Nov	7,922.5	3.7	657.5	19.9	3,964.78	1,026.70
Dec	8,355.2	2.8	917.2	14.6	4,833.80	1,102.90
2019						
Jan	6,903.0	2.9	1,294.05	16.9	3,608.83	1,056.16
Feb	8,337.0	4.0	1,330.58	17.2	3,594.51	1,093.64
Mar	9,881.5	3.9	1,399.50	18.3	4,080.65	1,250.55
Apr	10,321.4	3.1	1,590.10	14.0	4,949.34	1,408.53
May	14,670.3	4.2	1,397.48	11.8	6,692.55	1,897.82
Jun	17,881.2	3.7	1,464.66	30.1	7,130.02	2,539.84
Jul	23,309.9	3.7	1,806.45	36.6	9,137.36	3,295.81
Aug	23,596.6	2.4	2,181.56	38.5	11,077.65	3,493.56
Sep	30,328.1	3.8	3,029.87	51.9	15,112.00	5,337.71
Oct	39,413.7	3.9	3,621.64	67.1	16,588.28	6,237.03
Nov	40,871.8	3.5	4,199.30	67.4	13,537.77	7,200.30
Dec	49,579.8	2.8	5,695.39	97.2	19,356.74	8,724.02
2020						
Jan	47,841.3	1.8	5,236.3	115.2	21,247.9	9,646.8
Feb	41,637.6	4.7	5,431.8	136.9	22,589.7	9,633.8
Mar	60,804.1	4.1	7,252.9	268.0	27,993.6	14,411.4
Apr	47,525.5	-	4,150.6	82.6	18,299.2	11,481.8
May	59,271.1	-	7,426.0	349.8	24,851.5	19,593.2
Jun	91,311.3	-	9,752.7	516.6	26,042.5	25,842.3
Jul	127,743.2	-	14,741.1	1,028.7	26,033.3	35,199.7
Aug	143,042.1	-	14,953.6	1,547.5	27,217.6	34,505.0
Sep	203,172.0	-	18,252.3	1,963.0	26,441.0	41,958.4
Oct	198,863.56	-	22,482.28	2,163.27	42,767.66	46,270.42
Nov	236,231.56	-	23,936.70	2,151.61	36,475.66	54,797.79
Dec	302,661.15	-	30,061.03	1,935.29	45,278.12	67,038.24
2021						
Jan	255,551.32	-	21,042.23	4,532.12	35,306.27	64,996.35
Feb	226,335.83	-	22,882.64	2,288.90	36,383.01	61,941.70
Mar	320,422.14	-	28,569.92	3,316.59	44,523.99	86,463.87
Apr	288,958.76	-	30,071.50	2,807.02	44,131.56	90,580.45

Source: Reserve Bank of Zimbabwe, 2021

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

END OF	ZETSS	CHEQUE	POS	ATM	MOBILE	INTERNET
2018						
Jan	548.1	22.7	20,981.2	449.6	100,593.9	501.8
Feb	457.2	22.5	18,869.0	292.2	89,584.3	463.8
Mar	545.2	23.7	21,996.8	268.4	116,120.0	510.5
Apr	505.5	17.4	21,170.0	253.6	117,616.8	457.0
May	611.1	21.2	23,278.2	213.2	137,423.0	496.6
Jun	553.6	22.5	23,790.0	175.2	156,609.8	502.2
Jul	560.2	20.1	25,075.5	223.1	169,416.8	559.6
Aug	553.0	15.1	25,249.9	317.4	164,918.0	518.7
Sep	543.0	19.4	24,918.0	300.8	161,289.5	511.3
Oct	571.6	20.4	21,025.4	345.5	161,427.4	496.0
Nov	477.4	16.7	17,845.4	334.9	133,862.1	430.6
Dec	478.6	13.0	27,419.1	236.2	161,540.7	409.1
Annual Total	6,404.4	234.6	271,618.6	3,410.1	1,670,402.1	5,857.13
2019						
Jan	401.5	12.2	40,613.8	232.6	135,481.1	413.4
Feb	456.5	16.4	27,811.2	226.8	119,081.1	463.6
Mar	525.9	15.4	30,417.6	248.9	142,597.8	441.0
Apr	535.0	13.7	32,092.5	168.8	157,348.3	390.1
May	642.6	14.7	15,542.6	121.4	166,491.6	494.3
Jun	706.0	13.3	18,012.1	79.6	160,873.0	486.8
Jul	983.5	13.6	20,465.4	99.6	170,823.3	638.2
Aug	872.9	9.0	21,919.8	85.2	179,281.2	542.3
Sep	1,010.7	11.9	22,749.6	62.4	200,441.9	679.4
Oct	1,079.4	12.7	23,191.6	65.0	206,621.5	1,099.3
Nov	982.1	10.3	25,737.5	225.2	152,919.9	2,044.1
Dec	1,003.8	7.6	27,800.5	385.5	146,316.6	1,273.6
2020						
Jan	943.3	4.6	23,649.0	199.9	139,278.2	671.7
Feb	916.1	8.9	21,652.2	196.6	149,671.5	647.8
Mar	1,068.5	7.4	22,588.1	234.3	173,042.2	661.2
Apr	515.1	-	11,036.4	36.4	131,190.0	998.0
May	674.1	-	14,711.6	231.2	150,936.1	705.3
Jun	907.8	-	14,420.9	286.1	135,524.3	1,390.4
Jul	918.4	-	15,786.5	251.4	121,072.4	791.9
Aug	789.4	-	13,536.2	248.2	127,308.6	702.1
Sep	911.9	0.002	15,524.1	309.8	125,059.2	783.2
Oct	990.2	-	19,138.6	398.8	191,148.8	735.8
Nov	971.3	-	17,584.9	430.0	101,305.8	755.6
Dec	1,100.0	-	19,404.0	453.0	115,290.2	820.1
2021						
Jan	720.0	-	9,849.3	229.0	94,691.4	872.2
Feb	806.0	-	12,309.3	527.8	90,078.0	754.9
Mar	1,112.8	-	15,178.8	751.0	105,272.0	1,003.7
Apr	951.7	-	15,185.0	605.5	97,253.3	1,040.1

Source: Reserve Bank of Zimbabwe, 2021

TABLE 14 : MERCHANDISE TRADE STATISTICS
(US\$ millions)

END OF	EXPORTS	IMPORTS	TOTAL TRADE	TRADE BALANCE
2018				
Jan	251.2	489.7	740.9	-238.5
Feb	346.3	574.9	921.2	-228.6
Mar	288.6	605.8	894.3	-317.2
Apr	329.6	544.1	873.7	-214.5
May	267.2	532.4	799.6	-265.2
Jun	384.6	614.6	999.3	-230.0
Jul	340.3	560.0	900.3	-219.7
Aug	449.3	576.5	1025.9	-127.2
Sep	353.4	577.1	930.5	-223.7
Oct	448.6	592.3	1040.9	-143.7
Nov	471.7	628.7	1100.4	-157.0
Dec	364.8	494.7	859.5	-129.9
Total	4,295.63	6,790.84	11,086.47	-2,495.21
2019				
Jan	292.6	336.8	629.4	-44.2
Feb	348.4	370.5	718.9	-22.1
Mar	295.9	329.0	624.9	-33.1
Apr	277.0	416.7	693.7	-139.7
May	343.2	436.8	780.0	-93.6
Jun	239.8	458.5	698.3	-218.7
Jul	299.5	357.0	656.5	-57.5
Aug	345.4	384.2	729.60	-38.80
Sep	378.4	403.9	782.30	-25.50
Oct	483.3	400.6	883.90	82.70
Nov	475.2	431.2	906.40	44.00
Dec	489.1	418.8	907.90	70.30
Total	4,267.80	4,744.00	9,011.80	-476.20
2020				
Jan	397.7	383.5	781.27	14.18
Feb	365.5	455.3	820.89	-89.81
Mar	272.1	450.5	722.56	-178.45
Apr	200.5	224.7	425.20	-24.23
May	298.7	361.1	659.80	-62.40
Jun	330.0	407.3	737.32	-77.28
Jul	286.4	345.8	632.20	59.31
Aug	389.3	404.9	794.25	-15.62
Sep	398.8	441.4	840.21	-42.57
Oct	439.4	490.2	929.60	-50.80
Nov	528.9	509.7	1038.60	19.20
Dec	488.3	527.2	1015.50	-38.90
	4,395.70	5,001.70	9,397.40	-487.37
2021				
Jan	282.9	460.3	743.20	-177.4
Feb	340.8	451.9	792.70	-111.1
Mar	461.8	527.2	989.00	-65.4
Apr	444.7	489.9	934.60	-45.2

Source: ZIMSTAT, 2021