



MONTHLY ECONOMIC REVIEW



JANUARY 2021

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SELECTED ECONOMIC INDICATORS

	2020 December	2021 January	Month-on-Month Change (%)
Reserve Money (M0) (ZW\$ millions)	18,762.40	21,824.78 ³	7.30
Money Supply² (M3) (ZW\$ millions)	204,924.86	220,484.56 ³	16.32
Annual Inflation¹ (%)	348.59	362.63	-53.07 ^a
Blended Annual Inflation¹ (%)	188.91	191.52	2.61 ^a
Monthly Inflation¹ (%)	4.22	5.43	1.21 ^a
Blended Monthly Inflation¹ (%)	2.75	2.76	0.01 ^a
National Payment System Transactions² (ZW\$ billions)	454.10	381.51	16.00
Nominal Lending Rate² (% per annum)	6.00-65.00	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 January 2021, international monthly average prices for precious metals, selected base metals and Brent crude oil, firmed. Investor expectations of global economic recovery, amid optimism on vaccine roll-outs and robust growth in China, buoyed global commodity markets, during the month under review.

Precious Metals

Gold

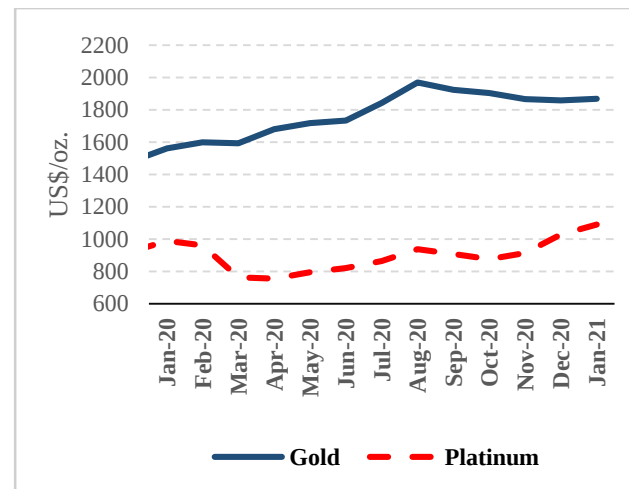
Gold prices rose by 0.6%, from US\$1,856.89 per ounce recorded in December 2020 to US\$1,868.33 per ounce, during the month under review. The marginal rebound was supported by a weaker US dollar, the threat of a second wave of Covid-19 infections, and emergence of new variants of the coronavirus. Investor optimism about global vaccine roll-outs, however, capped the recovery in gold prices.

Platinum

Platinum prices rose by 6.0%, from a monthly average of US\$1,027.95 per ounce in December 2020 to US\$1,089.75 per ounce in January 2021. The rally in platinum prices was bolstered by elevated stimulus packages and investor expectations that the current vaccine roll-out would support economic activity, particularly in the automobile sector where the metal is a major raw material. Furthermore, a projected deficit in the platinum market for 2021 continued to support prices from the supply side.

Figure 1 shows the developments in precious metal prices for the period from January 2020 to January 2021.

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



Source: Bloomberg, 2020

Base Metals

Copper

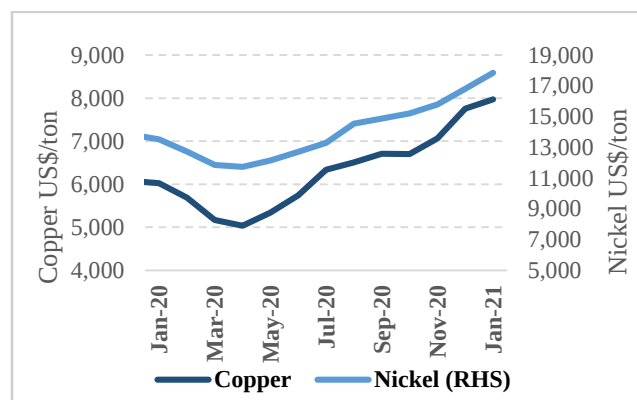
Copper prices remained firm during the month under analysis, as expectations of a substantial US stimulus package coupled with a weaker US dollar supported prices from the demand-side. Prices rose by 2.8% to a monthly average of US\$7,970.50 per tonne, from US\$7,756.95 per tonne recorded in December 2020. The outlook for the base metal remains positive on account of strong economic recovery in China, the world's largest consumer of the base metal.

Nickel

Nickel prices further strengthened, rising by 9.8%, from a monthly average of US\$16,814.00 per tonne in December 2020 to US\$17,847.45 per tonne, during the month under review.

Prices were bolstered by the renewed stimulus package in the US and expectations of strong demand for the metal, particularly from China.

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



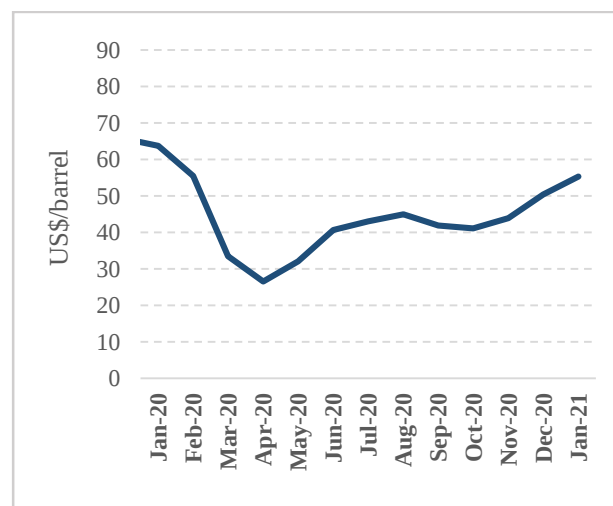
Source: Bloomberg, 2020

Brent Crude Oil

Brent crude oil prices remained bullish as signs of tightening supply offset concerns that a resurgence of the Covid-19 outbreak in some countries and a slow roll-out of vaccinations would dampen demand. Saudi Arabia, one of the world's major oil producers, announced plans to limit supply and pledged to cut production by 1 million barrels per day. Against this backdrop, the international price of Brent crude oil went up by 9.8% to US\$55.33 per barrel, from a monthly average of US\$50.41 per barrel in the previous month.

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

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



Source: Bloomberg, 2020

MERCHANDISE DEVELOPMENTS

TRADE

Total merchandise trade for the month of January 2021 stood at US\$743.2 million, representing a 26.8% decline from US\$1,015.5 million recorded in December 2020. The month-on-month decline in total merchandise trade was largely driven by a decrease in merchandise exports. Compared to the corresponding month in the previous year, the January 2021 outturn was 4.9% lower than the US\$781.4 million recorded in 2020.

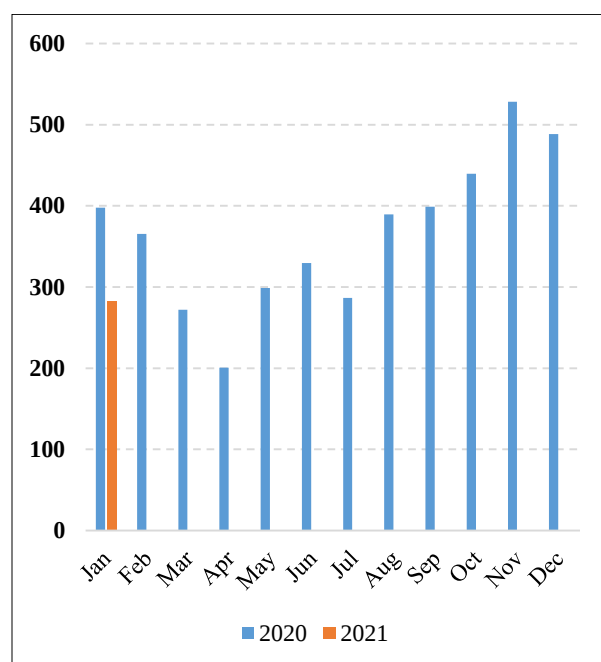
Merchandise Exports

The country's merchandise exports declined by 42.1%, from US\$488.3 million in December 2020 to US\$282.9 million in January 2021. This was largely on account of huge declines in exports of PGMs, particularly nickel mattes, during the month under review.

On a year-on-year basis, merchandise exports for January 2021 were 28.9% lower than the

US\$397.7 million recorded in the corresponding month in 2020. Figure 4 shows developments in the country's merchandise exports for the period from January 2020 to January 2021.

Figure 4: Merchandise Exports (US\$ m)



Source: ZIMSTAT, 2020

During the month under review, gold exports declined by 47.1%, from US\$105.3 million realised in December 2020. The decline was largely attributed to low production levels due to incessant rains that affected mining activities.

In addition, gold prices somewhat tapered off on the international markets, on the back of investor optimism about global economic recovery, due to mass Covid-19 vaccination roll outs. Export earnings from tobacco and industrial diamonds also recorded monthly declines of 47.4% and 43.7%, respectively.

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

Table 1 shows developments in the country's exports for the months of December 2020 and January 2021.

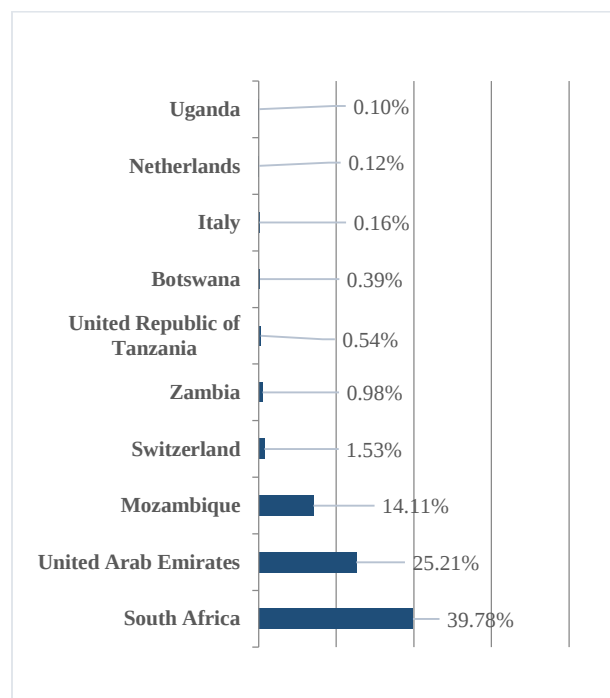
Table 1: Exports Classified by Harmonised Commodity Description and Code System

Commodity	Dec-20	Jan-21	Share of Total (%)
Total Exports	488.3	282.9	100.0
<i>Of Which:</i>			
Platinum Group of Metals (PGMs ¹)	227.0	124.7	44.1
Gold	105.3	55.7	19.7
Tobacco (Inc. cigarettes)	78.0	41.1	14.5
Industrial diamonds	26.8	15.1	5.3
Ferro-chromium	4.4	13.2	4.7
Ginned cotton	2.6	5.0	1.8
Coal	2.4	4.3	1.5
Chromium ores and concentrates	3.2	3.6	1.3
Ferro-silicon	0.5	1.4	0.5
Black tea (fermented/ partly fermented)	0.8	1.4	0.5

Source: ZIMSTAT & RBZ Calculations, 2020

The country's exports were largely absorbed by South Africa (39.8%), followed by U.A.E (25.2%) and Mozambique (14.1%), during the month under review. Figure 5 shows the country's major export markets in January 2021.

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

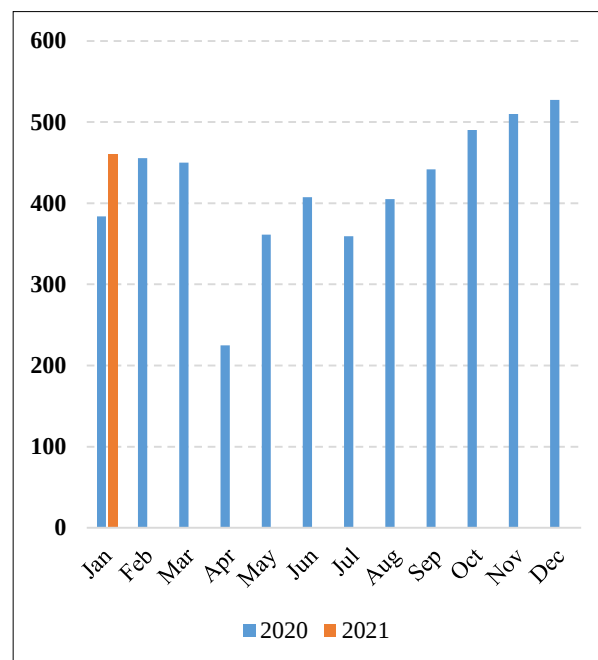


Source: ZIMSTAT & RBZ Calculations, 2020

Merchandise Imports

Merchandise imports eased by 12.7%, from US\$527.2 million in December 2020 to US\$460.3 million in January 2021. The imports for the month under review were, however, higher than in the corresponding month in 2020, as shown in Figure 6.

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



Source: ZIMSTAT & RBZ Computations, 2020

The monthly decline in merchandise imports for the month of January 2021 was mainly on account of reduced imports of diesel, fertilisers, crude soya bean oil and electricity. Improved domestic hydro- electricity generation helped to reduce the country's electricity import bill.

Meanwhile, imports of maize and mealie meal increased, as the government scaled up efforts to cushion the vulnerable and food insecure households, during the hunger-peak season, which traditionally spans from January to March.

The surge in imports of medicaments reflected the increased importation of Covid-19 related materials that included test kits and personal protective equipment (PPEs). Table 3 shows imports of major commodities for the months of December 2020 and January 2021, respectively.

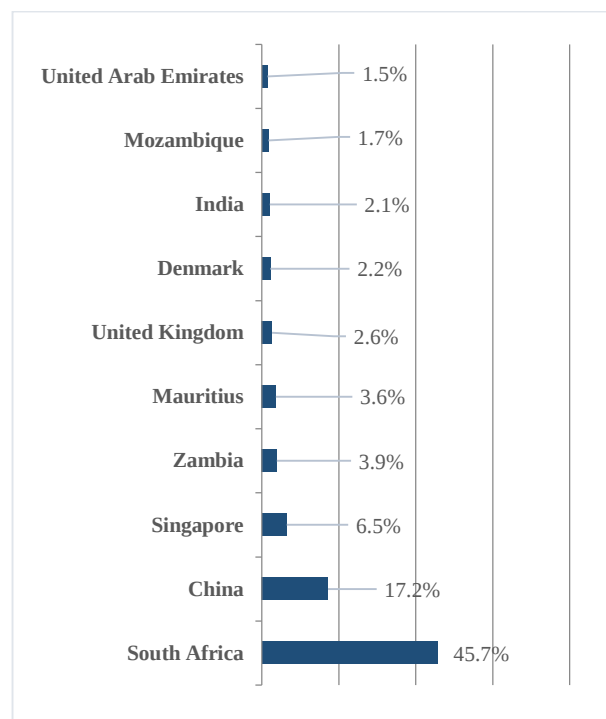
Table 2: Imports Classified by Harmonised Commodity Description and Code System

Commodity	Dec 20 US\$ m	Jan 21 US\$ m	Share in Jan 2021 Imports (%)
Total Imports	527.4	460.3	100.0
<i>Of Which:</i>			
Maize (Excluding Seed)	13.5	26.2	5.7
Diesel	22.7	19.6	4.3
Medicaments	2.6	13.7	3.0
Fertilisers (Ammonium nitrate & Urea)	17.3	13.2	2.9
Crude soya bean oil	13.1	9.4	2.0
Electrical energy	13.7	9.3	2.0
Rice	7.6	8.1	1.8
Maize meal	2.4	7.1	1.5
Unleaded petrol	7.1	6.0	1.3
Herbicides	2.4	5.6	1.2

Source: ZIMSTAT & RBZ Calculations, 2020

The country's imports for the month of January 2021 were mainly sourced from South Africa (45.7%), China (17.2%), Singapore (6.5%), Zambia (3.9%), Mauritius (3.6%), United Kingdom (2.6%), Denmark (2.2%), India (2.1%), and other markets, as shown in Figure 7.

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



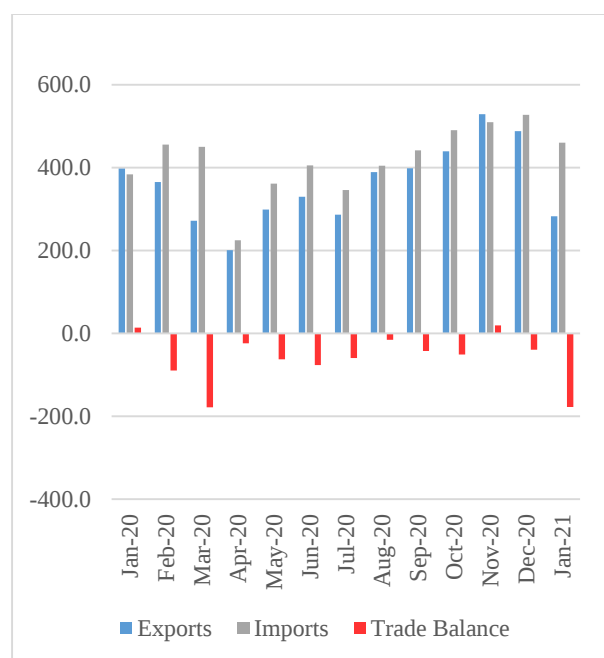
Source: ZIMSTAT & RBZ Calculations, 2020

Merchandise Trade Balance

The aforementioned trade developments culminated in a significant widening of the country's trade balance, from a deficit of US\$39.0 million in December 2020, to a deficit of US\$177.4 million in January 2021. Figure 8 shows the country's trade balance for the period from January 2020 to January 2021.

Figure 8: Merchandise Trade Balance

(US\$ m)



Source: ZIMSTAT & RBZ Computations, 2020

MONETARY DEVELOPMENTS²

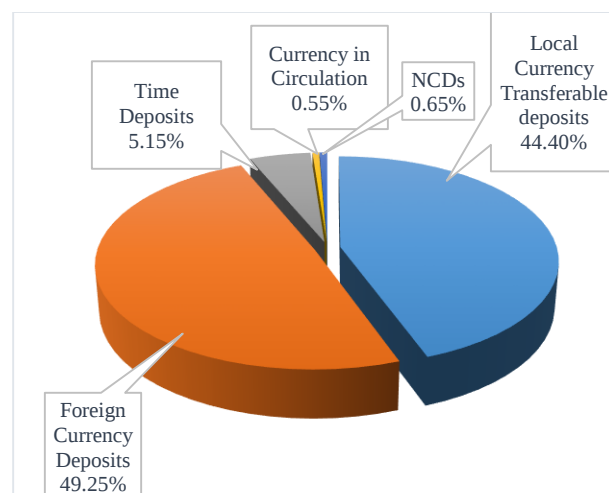
Broad money stood at ZW\$220.71 billion in January 2021, an increase of 7.60% from ZW\$204.92 billion³ recorded in December 2020. The money stock (M3) comprised of foreign currency deposits, ZW\$108.59 billion (49.25% of total money), while local currency transferrable deposits amounted to ZW\$97.90 billion (44.40%); time deposits, ZW\$11.35 billion (5.15%); negotiable certificates of deposits, ZW\$1.42 billion (0.65%); and currency in circulation, ZW\$1.22 billion (0.55%).

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

The foreign currency component of the deposits included in broad money increased from an equivalent of ZW\$12.46 billion in January 2020 to ZW\$108.59 billion in January 2021. The growth partly reflected valuation changes owing to movements in the exchange rate over the year to January 2021. The Zimbabwe dollar depreciated from ZW\$17.35 per US\$1 in January 2020 to ZW\$82.68 per US\$1 by January 2021.

Local currency deposits also registered an annual growth of 384.11% in January 2021, while currency in circulation increased by 28.00% over the same period.

Figure 9: Composition of Money Supply



Source: Reserve Bank of Zimbabwe, 2021

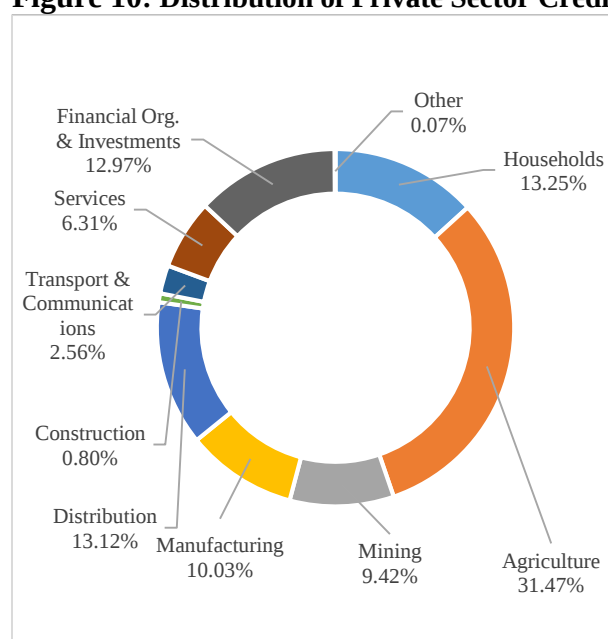
The annual growth in broad money was largely on account of an expansion in credit to the private sector, by 543.18%, while net credit to Government rose by 23.37%.

³ Provisional until the December 2020 RBZ audit exercise is completed.

On a month-on-month basis, credit to the private sector increased by 12.39% to ZW\$83.91 billion. Net credit to Government, however, declined by 32.56% to ZW\$15.70 billion.

Credit to the private sector was mainly extended towards agriculture, 31.47%; households, 13.25%; distribution, 13.12%; financial organizations, 12.97%; manufacturing, 10.03%; and mining, 9.42%; as shown in figure 10.

Figure 10: Distribution of Private Sector Credit



Source: Reserve Bank of Zimbabwe, 2020

Credit to the private sector was largely channeled towards inventory build-up, 39.32%; other recurrent expenditures, 27.69%; and fixed capital investment, 17.95%.

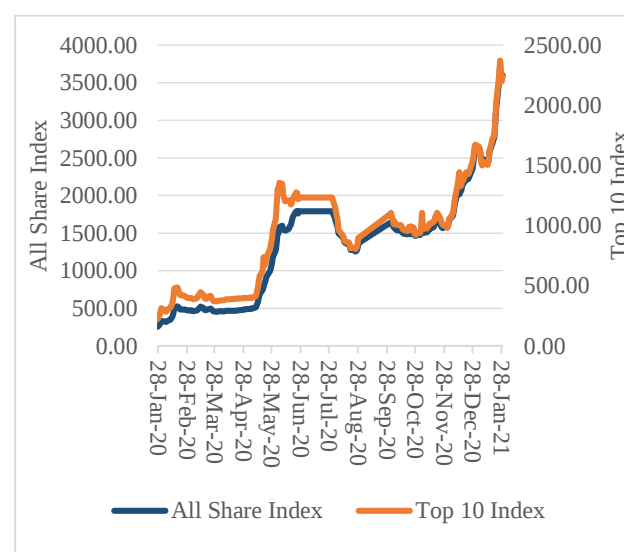
STOCK MARKET DEVELOPMENTS

During the month of January 2021, the Zimbabwe Stock Exchange (ZSE) exhibited bullish sentiments for the third consecutive

month, with all the major indices registering gains.

The All Share, Top 10, Top 15 and mining indices increased by 36.58%, 33.91%, 5.39% and 30.89% to close at 3 600.82 points, 2 238.20 points, 2 587.61 points and 4 356.74 points, respectively.

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



Source: Zimbabwe Stock Exchange, 2020

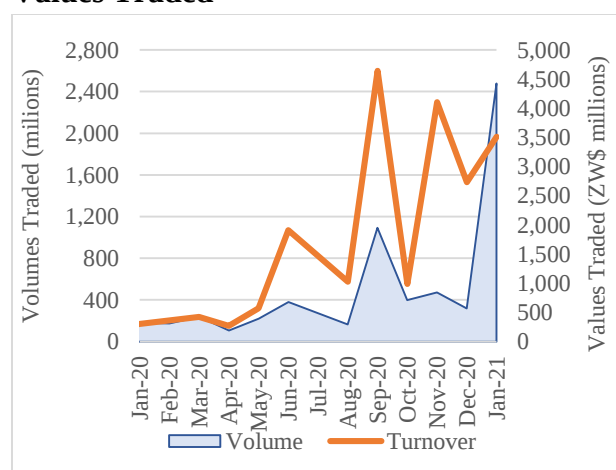
On an annual basis, the All Share, Top 10 and mining indices gained 981.65%, 614.35% and 1 163.121%, up from 332.90 points, 313.32 points and 344.92 points recorded in January 2020, respectively.

As a result of positive trading during the month under review, the cumulative value and volume of shares traded increased by 28.49% and 682.09% to ZW\$3.51 billion and 2.48 billion shares, respectively.

Despite the bullish sentiments that characterized the ZSE during the period under analysis, the

proportion of foreign purchases, to the value of shares traded, fell to 2.22%, compared to 5.85% recorded in the month of December 2020. Concomitantly, the net foreign position worsened from a net outflow of ZW\$356.09 million to a net outflow of ZW\$509.28 million, during the month of January 2021.

Figure 12: ZSE Monthly Volumes and Values Traded



Source: Zimbabwe Stock Exchange, 2020

As a consequence of bullish trading activity on the local bourse, the market gained ZW\$116.98 million, or 36.80% worth of capitalization, to ZW\$434.86 billion as at end of January 2021. On a year-on-year basis, the local bourse capitalization increased by 901.36%, from ZW\$43.43 billion recorded in January 2020.

INFLATION OUTTURN

Annual Inflation

Headline inflation which had been on the decline since July 2020, rose from 348.59% in

December 2020 to 362.63% in January 2021. The increase was partially attributable to the new fiscal tax measures which took effect in January 2021.

Annual food inflation increased from 346.40% in December 2020 to 369.43% in January 2021 inflation. The rise in annual food inflation was partially due to Covid-19 lockdown induced shortages. Shortages of grain, maize and wheat, also affected bread and cereals prices.

Food and non-alcoholic beverages, bread and cereals; vegetables; and meat, contributed 139.27; 38.61; 38.48 and 23.8 percentage points to the January 2021 inflation rate, respectively.

Annual non-food inflation rose by 7.52 percentage points, from 350.17% in December 2020 to 357.69% in January 2021. Non-food inflation contributed about 207.05 percentage points to the January 2021 inflation. Miscellaneous goods and services; housing, water, electricity, gas and other fuels; transport; and alcoholic beverages and tobacco remained the largest contributors to non-food inflation.

Annual Blended CPI inflation⁴ accelerated from 188.91% in December 2020 to 191.52% in January 2021. Blended non-food inflation contributed 131.08 percentage points to annual blended inflation. The food and non-alcoholic beverages category accounted for the remaining 60.42 percentage points.

⁴The Zimbabwe National Statistical Agency (ZIMSTAT) commenced publication of the blended CPI inflation in June 2020. The blended CPI inflation combines the average changes

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

Monthly Inflation

The month-on-month ZW\$ inflation further accelerated from 4.22% in December 2020, to 5.43% in January 2021, on account of increases in both food and non-food inflation.

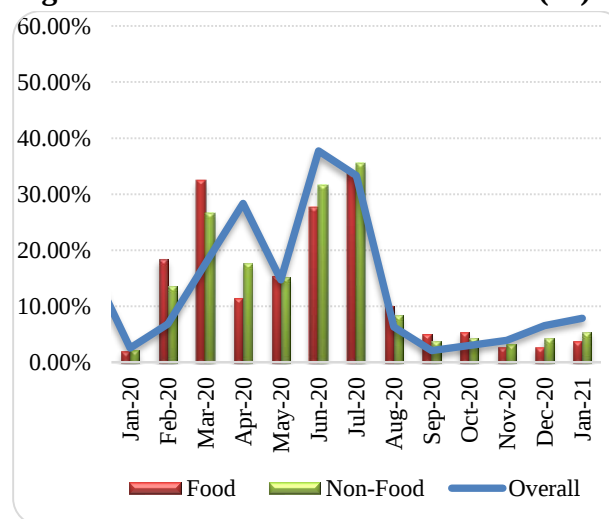
The increase in monthly food inflation was mainly attributed to rises in prices of vegetables; bread and cereals; and meat. The tightening of Covid-19 lockdown restrictions also contributed to price rises during the month under review.

Monthly non-food inflation also accelerated from 2.63% in December 2020 to 3.70% in January 2021. The increase was ascribed to rises in housing and municipality charges; miscellaneous goods and services; and transport, among others.

Blended monthly inflation stood at 2.76% in January 2021, a marginal increase from the December 2020 rate of 2.75%. The marginal rise in monthly blended inflation was attributed to increases in all CPI categories.

Figure 13 shows month-on-month inflation developments for the period from January 2020 to January 2021.

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



Source: ZIMSTAT, 2020

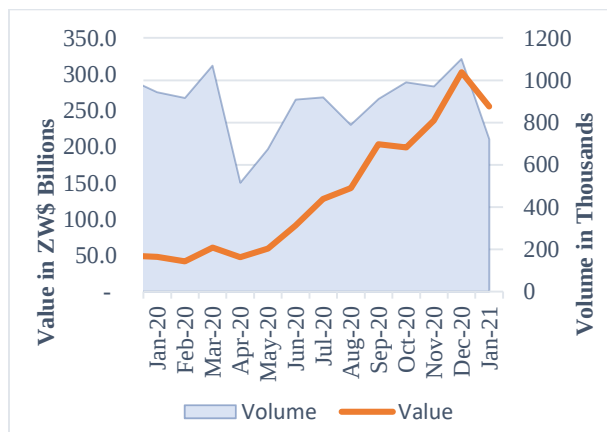
NATIONAL PAYMENTS SYSTEM

During the month of January 2020, transactions processed through the National Payments System (NPS) declined by 16.0%, to close at ZW\$381.51 billion, from ZW\$454.10 billion in December 2020. The volume of NPS transactions at 106.69 million, were 22.5% lower compared to 137.63 million recorded in the previous month.

Zimbabwe Electronic Transfer Settlement System (ZETSS)

Real Gross Settlement System (RTGS) transactions increased from ZW\$302.66 billion in December 2020 to close at ZW\$255.55 billion in January 2021. RTGS transaction volumes fell by 34.5% to close at 720 032 million, during the same month.

Figure 14: ZETSS Volumes and Values



Source: Reserve Bank of Zimbabwe, 2020

Cash Transactions

During the month under review, cash based transactions declined to ZW\$4.16 billion, from ZW\$7.13 billion in December 2020.

Mobile and Internet Based Transactions

Mobile and internet-based transactions declined by 10.70% to close at ZW\$100.30 billion in January 2021.

Card Based Transactions

Card-based transactions declined to ZW\$21.50 billion, during the month under review, from ZW\$32.00 billion in December 2020.

RESERVE BANK OF ZIMBABWE

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

	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21
Net Foreign Assets	-41,890,476.47	-41,693,753.23	-64,413,672.15	-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
Central Bank(net)	-51,596,769.75	-51,659,786.89	-78,356,892.58	-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
Foreign Assets	5,234,031.88	5,504,836.03	4,948,927.35	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
Foreign Liabilities	56,830,801.63	57,164,622.92	83,305,819.93	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
Other Depository Corporations(net)	9,706,293.27	9,966,033.66	13,943,220.42	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
Foreign Assets	13,153,007.07	13,344,846.71	18,827,846.39	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
Foreign Liabilities	3,446,713.79	3,378,813.04	4,884,625.96	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
Net Domestic Assets (NDA)	78,162,546.08	80,030,632.68	112,816,570.52	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
Domestic Claims	28,569,680.55	30,260,777.76	34,054,407.09	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
Claims on Central Government(net)	12,724,160.31	12,697,777.62	12,949,759.72	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
Claims on Central Government	16,676,243.01	16,838,781.22	17,542,397.05	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
Central Bank	12,298,711.08	12,540,517.65	12,762,386.66	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
ODCs	4,377,531.93	4,298,263.57	4,780,010.39	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
Less Liabilities to Central Government	3,952,082.70	4,141,003.60	4,592,637.32	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
Central Bank	3,859,448.40	4,062,791.73	4,183,646.73	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
ODCs	92,634.30	78,211.87	408,990.60	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
Claims on Other Sectors	15,845,520.24	17,563,000.14	21,104,647.37	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
Other Financial Corporations	202,429.27	281,264.28	307,104.48	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
State and Local Government	32,308.50	31,704.96	30,621.46	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
Public Non Financial Corporations	2,564,682.98	2,591,284.85	3,301,602.89	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
Private Sector	13,046,099.50	14,658,746.06	17,465,318.54	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
Central Bank	78,069.12	174,180.02	182,998.11	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
ODCs	12,968,030.37	14,484,566.04	17,282,320.43	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
Other Items(Net)	-49,592,865.53	-49,769,854.91	-78,762,163.43	-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
Shares and Other Equity	-43,829,432.91	-44,342,348.31	-71,119,022.50	-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
Liabilities to Other Financial Corporations	140,072.14	154,917.78	339,909.43	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
Restricted Deposits	1,346,272.48	1,119,306.34	1,947,438.89	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
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)	-7,249,777.25	-6,701,730.71	-9,930,489.25	-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
Broad Money-M3	36,272,069.61	38,336,879.45	48,402,898.37	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
Securities Other than Shares Included in Broad Money	255,563.69	260,055.92	476,793.67	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
Broad Money-M2	36,016,505.92	38,076,823.53	47,926,104.70	51,647,585.97	59,116,027.50	98,957,594.75	131,234,974.57	145,035,918.32	152,751,634.42	168,540,887.79	183,111,428.68	203,488,653.02	219,062,124.11
Other Deposits	2,026,599.28	2,194,313.07	2,351,990.85	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
Narrow Money-M1	33,989,906.64	35,882,510.46	45,574,113.84	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
Transferable Deposits	33,036,665.86	34,932,660.39	44,529,936.02	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
Of which Foreign Currency Accounts	12,458,349.93	12,476,934.91	20,909,726.92	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
Currency Outside Depository Corporations	953,240.77	949,850.07	1,044,177.82	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
Memorandum Items													
Reserve Money	9,251,024.10	9,380,944.48	11,704,943.82	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
FCAs as a Percentage of Deposits in M3	35.3%	33.4%	44.2%	38.2%	42.8%	58.5%	60.3%	59.3%	60.3%	57.9%	55.8%	50.9%	49.5%
End Period Exchange Rate	17.35	17.95	25.00	25.00	25.00	25.00	57.36	76.76	83.40	81.44	81.35	81.79	82.68

Source: Reserve Bank of Zimbabwe, 2021

Notes:

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

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

	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21
Net Foreign Assets	-51,596,769.75	-51,659,786.89	-78,356,892.58	-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
Claims on Non Residents	5,234,031.88	5,504,836.03	4,948,927.35	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
Official Reserves Assets	2,888,945.28	3,104,642.81	1,759,943.91	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
Other Foreign Assets	2,345,086.60	2,400,193.22	3,188,983.44	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
Less Liabilities to Non Residents	56,830,801.63	57,164,622.92	83,305,819.93	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
Short Term Liabilities	39,597,730.68	41,112,190.47	55,611,921.72	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
Other Foreign Liabilities*	17,233,070.95	16,052,432.45	27,693,898.21	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
of which blocked funds	8,883,831.36	7,456,288.96	15,724,574.19	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
Net Domestic Assets (NDA)	60,847,793.85	61,040,731.37	90,061,836.40	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
Domestic Claims	10,746,256.31	10,973,320.90	11,480,169.17	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
Net Claims on Central Government	8,439,262.68	8,477,725.92	8,578,739.93	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
Claims on Central Government	12,298,711.08	12,540,517.65	12,762,386.66	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
Of which: Securities Other than Shares	6,784,907.24	6,729,080.00	6,635,562.28	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
of which USD Securities revaluations (Ex	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
Loans	5,513,803.84	5,811,437.65	6,126,824.37	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
Loans and Advances	1,611,254.61	1,808,444.47	2,123,588.25	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
Legacy Debt	371,310.28	391,427.33	391,670.28	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
Export Incentives	3,531,238.96	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	3,859,448.40	4,062,791.73	4,183,646.73	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
Of which: Deposits	3,859,448.40	4,062,791.73	4,183,646.73	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
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	2,306,993.64	2,495,594.98	2,901,429.23	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
Other Financial Corporations	123,637.97	185,777.12	190,538.80	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
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	2,105,286.54	2,135,637.84	2,527,892.32	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
Private Sector	78,069.12	174,180.02	182,998.11	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
Claims on Other Depository Corporations	1,418,055.93	1,537,977.10	1,747,842.08	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
Of which: Loans	1,418,055.93	1,537,977.10	1,747,842.08	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
Other Liabilities to ODCs	8,461,698.70	9,792,726.83	9,684,173.41	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
Of which: Afttrades 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	5,320,924.19	5,467,251.69	5,944,214.63	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
Other Items(Net)	-57,145,180.31	-58,322,160.20	-86,517,998.56	-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
Shares and Other Equity	-55,918,839.02	-56,770,197.78	-85,756,440.85	-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
Other Items(Net)	-2,572,613.77	-2,671,268.75	-2,708,996.60	-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
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	1,346,272.48	1,119,306.34	1,947,438.89	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
Monetary Base Incl. foreign currency clearing balances									0.17		0.12	0.13	
Monetary Base	9,251,024.10	9,380,944.48	11,704,943.82	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
Bond Coins	99,714.26	99,712.42	99,712.71	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
Bond Notes	1,036,938.66	1,117,198.96	1,208,072.64	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
Liabilities to ODCs	7,253,578.67	7,089,397.08	7,089,318.37	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
Reserve Deposits	1,040,852.24	1,082,852.88	1,205,004.05	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
Excess reserves	6,212,726.43	6,006,544.20	7,584,314.32	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
Private Deposits	860,792.52	1,074,636.02	1,607,840.10	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

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)

	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21
Net Foreign Assets	9,706,293.27	9,966,033.66	13,943,220.42	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
Claims on Non Residents	13,153,007.07	13,344,846.71	18,827,846.39	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
<i>Of Which: Foreign Currency</i>	3,176,598.38	3,136,431.39	3,607,624.65	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
Deposits	9,953,357.06	10,175,380.89	15,179,403.50	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
Other	23,051.63	33,034.42	40,818.25	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
Less Liabilities to Non Residents	3,446,713.79	3,378,813.04	4,884,625.96	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
<i>Of Which: Deposits</i>	1,591,189.46	1,285,842.52	1,574,950.88	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
Loans	1,855,524.33	2,092,970.52	3,309,675.09	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
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)	24,751,743.05	26,346,359.69	31,807,660.02	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
Domestic Claims	17,823,424.24	19,287,456.86	22,574,237.92	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
Net Claims on Central Government	4,284,897.63	4,220,051.70	4,371,019.79	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
Claims on Central Government	4,377,531.93	4,298,263.57	4,780,010.39	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
Securities	4,372,420.71	4,293,116.08	4,775,618.52	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
Loans	5,111.21	5,147.49	4,391.86	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
Other	-	-	-	-	-	-	-	-	-	-	-	-	-
Less Liabilities to Central Government	92,634.30	78,211.87	408,990.60	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
<i>Of which: Deposits</i>	92,634.30	78,211.87	408,990.60	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
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	13,538,526.61	15,067,405.16	18,203,218.14	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
Other Financial Corporations	78,791.30	95,487.15	116,565.68	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
State and Local Government	32,308.50	31,704.96	30,621.46	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
Public Non Financial Corporations	459,396.43	455,647.01	773,710.57	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
Private Sector	12,968,030.37	14,484,566.04	17,282,320.43	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
Claims on the Central Bank	13,400,742.47	14,084,026.73	16,430,721.57	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
Currency	183,412.14	267,061.31	263,607.53	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
Reserves	13,217,330.33	13,816,965.42	16,167,114.04	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
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	185,829.15	189,591.37	258,425.60	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
Other Items(Net)	6,286,594.51	6,835,532.53	6,938,873.87	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
Shares and Other Equity	12,089,406.11	12,427,849.47	14,637,418.35	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
Liabilities to other resident sectors	140,072.14	154,917.78	339,909.43	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
Other Items(Net)	-5,942,883.74	-5,747,234.71	-8,038,453.91	-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
Deposits and Securities Included in Broad Money	34,458,036.32	36,312,393.36	45,750,880.45	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
Deposits Included in Broad Money	34,202,472.63	36,052,337.44	45,274,086.77	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
Transferable Deposits	32,175,873.35	33,858,024.37	42,922,095.92	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
of which FCAs	12,458,349.93	12,476,934.91	20,909,726.92	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
Other Deposits	2,026,599.28	2,194,313.07	2,351,990.85	2,842,782.22	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
Money Market Instruments	255,563.69	260,055.92	476,793.67	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

Source: Reserve Bank of Zimbabwe, 2021

TABLE 4.1: OTHER DEPOSITORY CORPORATIONS -ASSETS

\$ millions

End of	Bond Notes & Coins					Other Claims on Non-residents	Debt Securities				Loans and Advances				Other claims	Contigent Assets	Other Assets	Non Financial Assets	TOTAL
		Foreign Notes & Coin	Balances with RBZ	Balances with Other Depository Corporations	Balances with Foreign Banks		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

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

End of	Deposits							Debt Securities	Foreign Liabilities	Amounts Owing to			Capital and Reserves	Contigent Liabilities	Other Liabilities	TOTAL
	Demand	Savings	Time Deposits	Total Deposits	Other Depository Corporations	Government	Total			RBZ	Other Depository Corporations	Other Financial Corporations				
				from the public												
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

Source: Reserve Bank of Zimbabwe, 2021

TABLE 5.1: COMMERCIAL BANKS -ASSETS

\$ millions

End of							Debt Securities				Loans and Advances				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	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

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

Source: Reserve Bank of Zimbabwe, 2021

TABLE 6.1: BUILDING SOCIETIES -ASSETS

\$ millions

														Other Assets	Non Financial Assets	TOTAL
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					
							Government ¹ Securities	Local Government 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	1,165.6	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	1,528.5	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	2,669.6	2,146.1	11,166.3
Jun	88.7	1,167.9	2,857.8	395.9	1,222.0	-	385.4	13.8	-	-	653.4	-	4,663.9	2,688.0	4,712.1	18,848.8
Jul	109.1	1,780.7	3,878.9	1,342.9	1,879.4	-	346.6	13.4	-	-	585.7	-	5,648.0	3,879.5	4,927.7	24,391.8
Aug	142.9	2,175.5	4,799.3	341.7	2,310.6	-	294.6	13.1	-	-	688.7	-	6,552.1	4,480.3	6,104.6	27,903.4
Sep	179.8	2,469.9	4,547.1	504.6	1,027.7	-	218.3	12.9	-	0.4	741.5	-	6,518.3	2,774.9	6,503.8	25,499.1
Oct	149.1	2,787.0	5,056.1	778.9	1,182.4	-	206.5	12.3	-	112.2	772.3	-	6,874.4	2,795.4	6,537.1	27,263.4
Nov	104.3	2,935.7	4,448.9	691.0	1,412.8	-	1,666.7	11.6	-	157.8	930.4	-	7,498.6	2,571.1	6,712.9	29,141.9
Dec	116.2	3,210.3	5,085.9	802.0	1,183.4	-	1,830.2	11.2	-	251.1	1,008.4	-	8,562.3	2,559.4	7,352.9	31,973.2
2021																
Jan	188.7	2,943.3	5,986.5	793.8	843.5	-	1,783.8	10.2	-	211.3	1,091.3	0.0	9,329.1	2,980.3	7,685.1	33,846.9

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 Owing 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

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 & INVESTMENTS	FINANCIAL ORGANISATIONS	MANUFACTURING	MINING	SERVICES	TRANSPORT	INDIVIDUALS	CONGLOMERATES	TOTAL
2018										1,000.0			
Jan	479,109.6	59,336.8	9,442.4	289,531.3	20,569.7	258,035.0	271,453.8	106,425.1	390,052.9	32,328.6	617,303.0	14,394.7	2,547,982.8
Feb	488,203.1	59,977.6	9,271.6	315,569.6	20,133.1	258,263.6	285,045.1	108,649.0	393,604.9	31,636.6	618,377.4	15,010.6	2,543,764.6
Mar	484,764.7	64,826.5	11,050.5	344,731.3	15,203.3	274,150.2	303,649.2	114,431.9	363,449.4	32,793.4	640,496.9	19,893.1	2,669,440.4
Apr	485,790.0	63,948.2	10,904.2	344,532.1	15,015.2	271,071.8	294,270.8	112,692.1	333,633.8	31,103.5	631,920.5	22,066.0	2,616,948.2
May	501,783.7	63,555.3	10,933.5	362,939.6	15,079.8	358,553.4	317,666.7	117,123.0	338,846.3	31,523.1	651,444.0	24,226.4	2,793,674.8
Jun	475,105.7	66,796.8	13,907.7	385,583.3	15,079.8	344,917.3	323,212.1	117,146.6	335,216.9	34,457.6	655,427.0	34,163.4	2,801,014.3
Jul	463,286.3	70,905.2	18,924.1	383,314.7	14,976.4	140,624.6	274,507.8	113,776.3	309,209.5	37,474.0	652,652.7	34,402.1	2,514,053.7
Aug	470,756.1	79,237.1	15,167.3	331,672.8	15,021.9	144,100.7	271,000.5	111,960.2	306,022.7	37,341.2	666,649.4	34,402.1	2,483,332.1
Sep	451,745.3	79,055.7	15,021.6	341,851.7	15,021.9	144,799.6	263,994.2	112,656.6	320,788.5	36,914.6	666,971.5	64,407.1	2,513,228.2
Oct	453,068.3	74,931.8	16,036.5	389,851.7	15,156.8	165,252.7	268,933.2	111,956.6	313,376.8	36,118.6	680,445.7	12,855.7	2,537,984.3
Nov	444,130.8	133,137.6	14,884.1	313,733.0	15,156.8	165,419.8	269,459.9	149,908.1	316,738.8	45,693.2	679,403.7	12,265.4	2,559,931.1
Dec	492,669.9	78,176.7	15,958.0	340,422.7	14,425.5	165,648.7	253,354.3	113,596.5	347,242.2	40,695.4	669,879.6	12,254.3	2,544,323.9
2019													
Jan	525,176.7	80,480.9	20,199.4	349,755.6	15,294.0	158,458.9	255,380.4	123,772.8	358,554.2	42,355.5	666,797.1	16,335.7	2,612,561.3
Feb	521,988.1	79,066.7	10,931.1	352,797.8	14,699.0	80,894.7	253,027.0	124,474.7	389,523.0	40,923.5	644,320.9	11,446.6	2,524,093.1
Mar	538,072.7	87,791.3	18,211.5	379,233.1	14,556.7	205,466.5	270,360.1	133,324.8	407,638.0	43,541.4	731,600.3	11,476.6	2,841,272.8
Apr	584,205.3	96,516.9	22,430.9	421,676.7	15,968.0	236,000.3	310,449.7	193,315.8	387,730.2	44,465.7	788,749.6	14,486.6	3,115,995.7
May	712,661.5	98,826.6	27,802.4	466,620.0	17,425.9	317,055.8	368,550.6	250,912.5	441,731.0	43,682.6	901,283.4	14,096.6	3,660,649.0
Jun	940,505.8	82,926.8	30,534.7	566,391.1	169,400.8	876,820.4	354,648.6	331,070.0	404,941.1	49,207.3	898,523.5	14,258.9	4,719,228.9
Jul	1,060,152.4	108,889.3	38,005.8	685,729.8	22,484.8	470,421.8	497,581.3	333,137.4	643,722.0	51,560.7	1,111,698.0	7,683.2	5,031,066.5
Aug	1,163,054.3	117,882.9	40,904.6	720,937.6	15,289.6	524,650.1	575,937.1	378,008.7	742,674.6	51,710.4	1,202,415.1	5,830.8	5,539,295.7
Sep	1,379,203.2	101,683.9	20,216.2	755,828.9	15,563.7	1,430,322.3	520,659.8	487,089.9	594,143.3	59,974.6	1,004,073.3	6,055.4	5,087,524.4
Oct	1,917,349.8	103,709.0	20,826.5	798,377.2	24,574.7	1,447,865.7	603,692.2	541,020.3	618,349.6	61,677.9	1,112,873.3	4,322.0	7,530,493.2
Nov	1,916,599.1	103,450.1	22,381.7	878,695.3	24,749.4	1,566,329.2	623,341.5	554,037.1	623,064.8	61,153.1	1,152,340.0	4,351.8	7,530,493.2
Dec	3,260,641.3	140,783.7	27,127.1	1,114,871.8	48,155.6	1,504,624.8	1,027,373.9	821,797.2	823,237.5	84,684.8	1,428,029.4	7,328.2	10,288,655.3
2020													
Jan	4,084,551.9	155,581.9	40,879.9	1,241,096.7	54,212.8	1,614,135.9	1,136,124.9	905,568.2	799,835.7	83,887.6	1,594,904.4	3,435.4	11,714,215.3
Feb	4,492,412.3	157,892.1	54,850.8	1,305,056.3	51,575.2	1,667,016.0	1,328,895.1	875,096.3	827,340.4	103,240.6	1,837,059.2	1,195.4	12,701,629.5
Mar	5,400,573.8	137,553.1	109,432.3	1,355,737.8	60,656.4	2,181,804.5	1,514,365.3	1,743,391.4	911,568.0	129,647.8	2,083,395.0	30,867.0	15,658,992.1
Apr	5,497,243.2	144,302.2	94,782.2	1,298,701.4	50,563.1	2,200,545.8	1,762,996.4	1,756,962.2	1,057,031.7	149,805.9	2,211,133.9	33,524.9	16,257,593.1
May	6,753,987.6	152,161.1	176,776.3	1,688,453.5	61,403.0	2,272,323.3	2,155,232.1	2,018,291.5	1,335,664.7	161,892.6	2,646,269.6	56,873.3	19,479,328.7
Jun	8,233,748.4	178,010.1	127,961.9	3,248,219.4	64,989.9	5,469,986.1	3,799,659.7	4,379,017.7	1,983,339.3	277,602.3	3,665,408.8	46,385.0	31,474,328.4
Jul	8,927,920.7	256,440.3	209,123.9	4,249,101.8	34,055.9	7,106,442.2	5,125,740.6	5,385,837.1	2,413,677.9	418,160.1	4,321,918.7	46,630.6	38,495,050.0
Aug	9,773,178.5	269,675.4	194,537.6	5,470,092.5	33,043.1	7,946,261.7	6,723,930.2	5,651,838.1	3,103,883.1	446,084.4	5,291,100.2	48,922.4	44,952,547.2
Sep	10,508,860.2	202,929.0	203,610.8	4,810,727.3	29,975.8	1,041,079.2	7,136,261.7	4,099,760.8	3,255,496.9	517,871.7	6,526,576.1	48,754.1	38,381,903.5
Oct	12,296,430.5	302,589.5	251,238.7	9,053,118.1	28,434.2	8,136,185.8	6,305,609.4	6,351,785.6	3,855,757.6	649,444.5	7,243,035.0	49,339.0	54,522,967.8
Nov	14,705,718.3	553,426.7	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	50,802.6	62,620,251.7
Dec	19,070,900.2	557,071.8	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	46,489.9	70,794,542.0
2021													
Jan	23,978,167.4	610,696.1	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	47,525.6	76,182,105.9

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 1,000.0	TOTAL
2018													
Jan	380,283.8	151,436.0	257,298.2	918,787.6	365,354.6	1,050,097.7	652,999.0	248,933.0	1,757,391.8	141,913.2	669,049.8	67,904.7	6,661,449.4
Feb	455,217.0	224,070.1	263,961.9	897,453.2	399,016.2	949,795.6	674,828.4	354,052.8	1,701,611.4	107,779.5	680,060.2	67,686.4	6,775,532.7
Mar	451,992.5	142,332.9	296,310.0	825,805.5	376,593.0	1,001,674.3	597,436.8	253,127.4	1,827,464.3	163,971.7	597,436.8	63,604.3	6,597,749.5
Apr	476,448.1	144,564.6	310,795.6	806,144.7	364,824.6	988,527.2	649,893.0	255,761.8	1,892,415.2	179,252.3	712,565.9	65,398.2	6,846,591.4
May	494,612.8	152,567.4	350,409.2	874,140.5	374,089.9	1,097,970.7	700,891.9	271,892.0	1,913,394.9	186,192.5	745,592.7	64,970.7	7,226,725.2
Jun	465,984.0	164,242.3	391,142.3	948,703.0	368,260.1	1,140,652.9	754,981.1	324,355.8	2,160,400.4	200,774.3	779,012.8	64,786.3	7,763,295.2
Jul	445,780.0	226,433.0	413,409.1	955,925.6	420,416.6	1,120,834.7	760,588.2	321,078.4	2,192,743.2	200,523.6	822,857.6	64,786.3	7,945,376.2
Aug	429,439.9	189,498.0	386,595.6	980,354.1	429,659.7	1,091,202.9	782,008.7	297,412.3	1,968,724.0	196,068.8	836,719.1	64,786.3	7,652,469.3
Sep	447,556.4	206,194.1	382,491.5	1,186,453.7	444,599.1	1,070,365.1	811,296.2	302,579.3	2,059,093.1	247,105.7	906,767.6	84,514.5	8,149,016.3
Oct	445,484.4	199,531.1	391,968.4	984,701.5	469,891.9	1,153,855.9	846,453.3	315,808.5	2,110,864.2	260,816.9	817,328.3	67,915.2	8,064,619.7
Nov	489,192.9	194,869.4	391,442.4	925,081.3	441,534.3	1,248,555.8	827,349.4	316,945.5	2,059,370.1	261,756.5	825,642.2	66,458.7	8,048,198.5
Dec	494,011.3	201,871.0	531,888.3	1,034,592.5	428,738.7	1,196,503.2	823,081.9	331,251.3	2,063,550.8	278,659.0	802,507.6	63,361.3	8,250,016.9
2019													
Jan	505,422.9	391,022.0	497,976.2	1,034,948.2	411,945.9	1,187,606.7	882,289.7	322,030.3	2,154,902.3	135,871.6	763,189.5	63,064.3	8,350,269.7
Feb	512,602.3	374,750.6	394,709.1	936,123.6	449,800.9	904,919.4	855,348.4	347,405.5	2,355,866.1	138,685.8	776,949.7	63,097.1	8,110,258.7
Mar	526,564.2	343,684.3	376,205.6	937,743.4	393,489.3	1,317,757.7	861,574.9	380,295.4	2,099,331.1	141,677.2	773,726.4	63,094.9	8,215,144.4
Apr	632,972.5	255,945.6	1,010,978.7	90,282.6	462,133.1	1,535,772.6	890,606.5	325,814.6	2,413,535.6	320,213.5	876,646.5	90,282.6	9,963,832.2
May	832,073.6	305,410.9	1,321,039.7	1,177,925.1	522,764.9	1,646,358.6	1,142,369.6	372,594.9	2,765,341.2	371,372.0	965,202.7	93,188.9	11,515,642.2
Jun	1,001,633.6	309,108.9	1,124,005.3	1,337,171.0	546,572.5	2,210,293.9	1,319,789.8	562,858.0	3,493,214.3	434,828.2	1,070,319.7	52,118.6	13,461,913.9
Jul	1,171,245.4	353,388.5	1,504,911.5	1,241,910.1	654,904.7	2,553,878.7	1,383,215.2	585,108.2	4,131,588.8	463,161.9	1,304,402.7	71,943.6	15,419,659.2
Aug	1,313,462.5	477,215.8	1,795,905.4	1,687,246.4	804,316.2	2,591,386.5	1,647,680.2	1,114,306.0	3,872,187.0	503,541.6	1,532,441.9	75,829.3	17,413,139.2
Sep	1,581,141.7	321,121.4	1,934,554.4	1,728,390.1	952,548.3	3,086,893.1	1,638,855.1	1,375,546.6	5,961,405.3	589,939.6	1,848,708.4	76,775.9	21,272,162.4
Oct	1,744,905.8	796,996.5	2,217,888.5	2,626,316.7	768,125.2	3,204,019.2	2,287,076.1	1,889,144.7	7,536,588.6	510,151.5	1,942,195.1	48,142.7	25,571,550.5
Nov	1,783,345.3	813,506.5	2,257,181.8	2,618,010.3	1,287,013.8	3,544,459.5	2,082,447.8	1,787,923.6	7,794,026.0	491,371.8	1,920,297.4	57,897.5	26,437,481.4
Dec	1,877,764.1	950,348.8	2,917,087.2	3,126,494.5	1,421,969.0	4,411,638.4	2,605,023.1	1,664,547.7	8,410,964.0	554,937.3	2,477,474.0	116,789.4 1,000.0	30,535,037.6
2020													
Jan	2,173,633.0	972,609.2	3,182,087.1	4,279,565.8	1,757,297.1	4,791,990.6	2,791,625.2	2,223,774.1	9,875,803.5	609,781.7	2,838,775.9	81,735.2	35,578,678.4
Feb	2,492,591.8	1,191,731.7	3,340,863.8	8,721,475.9	1,919,428.5	5,869,104.2	3,481,495.5	2,729,162.0	10,202,203.6	760,155.3	3,574,134.5	82,845.8	44,365,192.6
Mar	2,678,262.7	1,449,645.9	3,231,059.0	11,715,273.9	2,114,093.0	6,507,000.0	4,576,971.8	3,048,053.5	11,490,205.2	947,918.2	4,257,117.7	72,082.9	52,087,683.7
Apr	2,854,374.8	1,118,295.5	3,492,330.5	5,271,473.4	1,999,901.1	6,191,170.7	4,276,817.2	3,727,579.4	14,060,717.8	713,407.0	4,444,924.9	83,109.3	48,234,101.6
May	3,866,781.1	1,163,944.9	4,713,727.6	7,932,403.4	1,991,042.6	7,151,451.5	5,858,495.1	5,031,912.5	13,907,794.8	944,318.1	5,060,401.3	88,613.6	57,710,886.5
Jun	7,228,784.4	1,963,030.9	5,393,404.5	14,526,855.6	3,997,135.7	12,452,202.5	11,386,156.5	9,507,719.1	22,807,615.5	1,630,544.9	9,798,261.2	121,561.2	100,813,272.0
Jul	9,091,726.8	2,629,847.1	6,043,419.0	19,096,889.5	4,988,887.7	15,446,649.7	15,274,687.4	7,918,819.5	31,916,392.6	2,035,354.7	15,762,315.2	147,866.0	130,352,855.1
Aug	9,462,082.7	2,865,950.9	6,582,519.6	19,234,704.0	5,333,846.9	16,821,248.6	17,017,042.1	7,304,595.8	35,312,317.7	2,217,425.5	16,548,990.5	134,271.1	138,834,995.4
Sep	9,832,514.4	3,139,646.1	7,166,350.4	20,531,087.6	5,145,328.3	9,505,277.1	17,311,149.2	10,234,597.7	39,731,086.5	2,011,372.4	16,155,747.9	148,612.6	140,912,770.1
Oct	9,923,335.1	3,346,982.4	9,919,999.1	22,567,492.9	6,180,403.3	21,021,376.9	20,667,754.2	10,950,177.8	41,131,626.2	2,597,408.1	18,072,164.5	176,961.0	166,555,681.4
Nov	10,683,513.8	3,732,868.9	9,809,491.4	28,228,981.0	6,029,490.4	17,343,347.5	23,027,366.0	14,471,556.3	47,870,360.4	2,986,050.6	19,045,412.0	209,168.8	183,437,607.2
Dec	10,252,495.9	4,965,472.8	12,171,250.7	30,987,168.5	5,959,867.3	19,653,397.0	25,666,591.1	13,188,851.0	55,454,341.2	3,901,504.3	22,313,591.0	519,773.4	205,034,304.3
2020													
Jan	12,195,945.1	4,725,946.7	13,067,828.6	32,314,625.6	6,804,952.5	19,638,789.0	27,577,248.2	13,566,042.8	60,234,250.6	3,993,814.3	22,146,327.5	314,523.4	216,580,294.3

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
2018			
Jan	4.45-18.00	9.33	6.99
Feb	4.45-18.00	9.57	6.93
Mar	4.45-18.00	9.64	6.98
Apr	4.00-18.00	9.32	7.08
May	4.00-18.00	9.28	7.09
Jun	4.00-18.00	9.32	7.14
Jul	4.00-18.00	9.75	6.97
Aug	4.00-18.00	9.87	7.10
Sep	4.00-18.00	9.56	7.11
Oct	4.00-18.00	9.47	7.38
Nov	4.00-18.00	9.49	7.38
Dec	4.00-18.00	9.48	7.39
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

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)

	COMMERCIAL BANKS	
END OF	SAVINGS	3 MONTHS
2018		
Jan	0.22-12.00	0.75-8.00
Feb	0.22-12.00	0.75-8.00
Mar	0.22-12.00	0.75-8.00
Apr	0.22-12.00	0.75-8.00
May	0.22-12.00	0.75-8.00
Jun	0.22-12.00	0.75-8.00
Jul	0.22-12.00	0.75-8.00
Aug	0.22-12.00	0.75-8.00
Sep	0.22-12.00	0.75-8.00
Oct	0.22-12.00	0.75-8.00
Nov	0.22-12.00	1.00-8.00
Dec	0.22-12.00	1.00-6.75
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	0.22-12.00	2.00-21.50

Source: Reserve Bank of Zimbabwe, 2021

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

**Banks have adjusted their costs of holding deposits following the call by the RBZ to reduce lending rates.

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

Source: Zimstat, 2021

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

	NON-FOOD INFLATION												FOOD INFLATION	
	ALCOHOLIC BEVERAGES & TOBACCO	CLOTHING & FOOTWEAR	HOUSING, WATER, ELECTRICITY, GAS & OTHER FUELS	FURNITURE AND EQUIPMENT	HEALTH	TRANSPORT	COMMUNICATION	RECREATION & CULTURE	EDUCATION	RESTAURANTS & HOTELS	MIS C. GOODS & SERVICES	TOTAL NON FOOD	FOOD & NON ALCOHOLIC BEVERAGES	ALL ITEMS
WEIGHTS	4.90	4.35	27.62	5.29	1.42	8.39	2.65	2.27	4.25	1.08	6.46	68.70	31.30	100
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

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 & Reserve Bank of Zimbabwe, 2021

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
2020						
Jan	82.070	5.4208	7.4794	0.7914	99.9148	111.9300

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		Market Capitalisation
	All Share*	Mining	ZWL\$ million	Volume of Shares	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	3513.6	2,477,166,688	434,856.23

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

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

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

Source: ZIMSTAT, 2021