



MONTHLY ECONOMIC REVIEW



JUNE 2021

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SELECTED ECONOMIC INDICATORS

	2021 May	2021 June	Month-on- Month Change (%)
Reserve Money² (M0) (ZW\$ millions)	26,215.26	24,844.80	-5.23
Money Supply² (M3) (ZW\$ millions)	281,607.48	302,934.41	7.57
Annual Inflation¹ (%)	161.91	106.64	-55.27 ^a
Blended Annual Inflation¹ (%)	74.57	40.91	-33.26 ^a
Monthly Inflation¹ (%)	2.54	3.88	1.34 ^a
Blended Monthly Inflation¹ (%)	1.80	4.49	2.69 ^a
National Payment System Transactions² (ZW\$ billions)	540.60	597.08	10.45
Nominal Lending Rate² (% per annum)	6.00-85.00	6.00-85.00	

Sources:

1. *Zimbabwe National Statistics Agency.*

2. *Reserve Bank of Zimbabwe.*

a- Percentage point.

INTERNATIONAL COMMODITY PRICE DEVELOPMENTS

During the month of June 2021, international monthly average prices for gold, nickel and Brent crude oil firmed. However, copper and platinum prices retreated.

Precious Metals

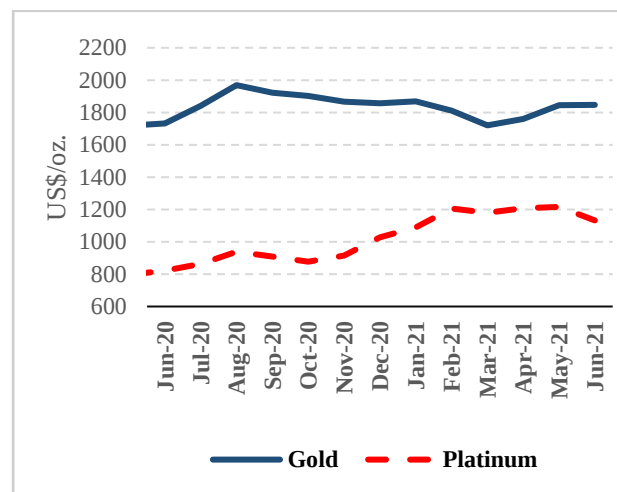
Gold

Gold prices were relatively steady, rising by a marginal 0.02%, from a monthly average of US\$1,845.96 per ounce in the previous month, to US\$1,846.27 per ounce, during the month under review. The slight rise in bullion prices was largely on account of prospects of strong safe haven demand for the yellow metal, amid growing concerns about a spike in Covid-19 infections.

Platinum

Platinum prices eased by 6.9%, from an average of US\$1,215.85 per ounce in May 2021, to US\$1,131.82 per ounce in June 2021. This was largely due to slackening industrial demand, particularly in China. The Asian giant's economy announced plans to cut demand for commodities in order to contain raw material costs, amid inflation fears. Figure 1 shows the evolution of precious metal prices for the period from June 2020 through to June 2021.

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



Source: Bloomberg, 2021

Base Metals

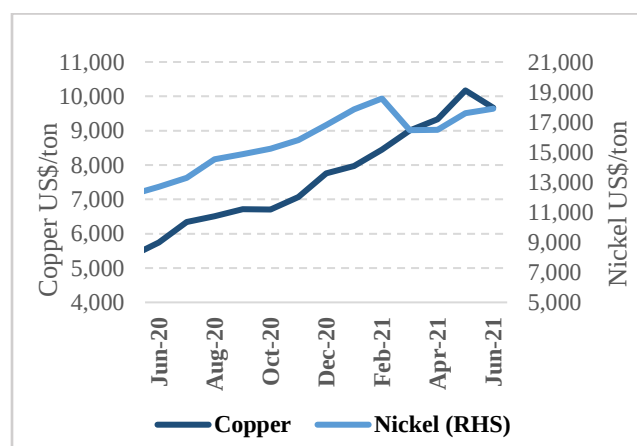
Copper

Copper prices retreated by 5.0% to a monthly average of US\$9,667.28 per tonne, from US\$10,172.20 per tonne recorded in the previous month. Prices declined following the strengthening of the US dollar and signs of waning demand in China, the metal's top consumer.

Nickel

Nickel prices further strengthened on investor optimism about global economic recovery, though volumes traded remained low because of investor concerns about sluggish demand in China. In addition, proposed Russian taxes on nickel exports and strong demand in the spot market by alloy makers strengthened prices. The price of the base metal increased by 1.6%, to close the month under review at an average of US\$17,883.38 per tonne, from an average of US\$17,599.30 per tonne in the previous month.

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



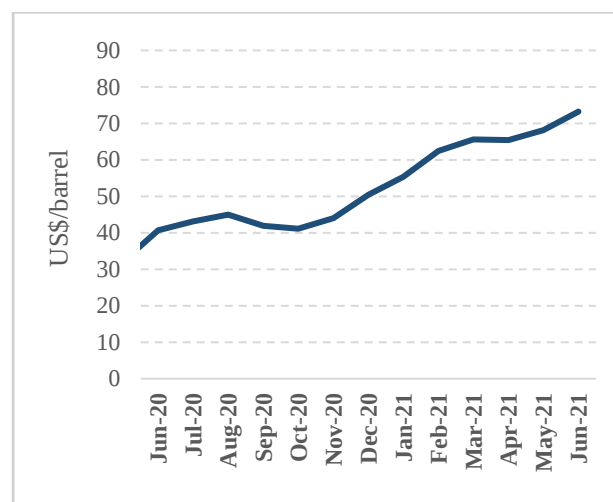
Source: Bloomberg, 2021

Brent Crude Oil

Brent crude oil prices remained buoyant during the month under analysis, supported by bullish signals from the Organisation of Petroleum Exporting Countries (OPEC), following the group's decision to continue curtailing production in order to shore up prices. In addition, falling crude oil inventories in the US, the world's largest economy, also supported prices. As a result, prices rose by 7.4%, from a monthly average of US\$68.16 per barrel recorded in May 2021, to an average of US\$73.20 per barrel in June 2021.

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

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



Source: Bloomberg, 2021

MERCHANDISE DEVELOPMENTS

TRADE

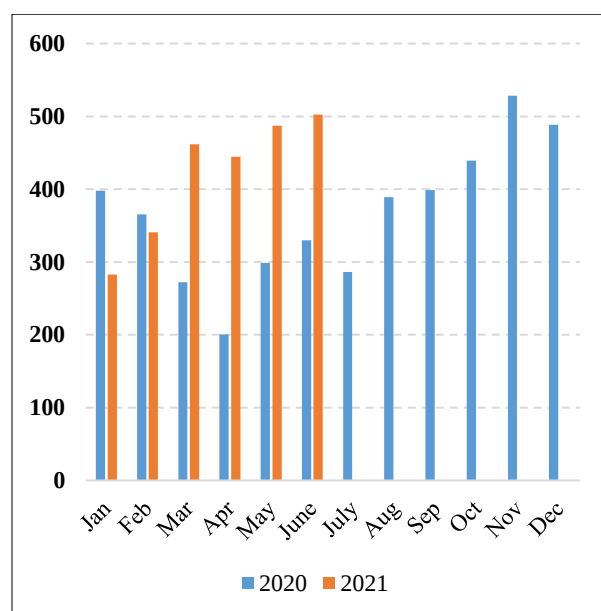
Total merchandise trade rose by 6.7%, from US\$994.3 million in May to US\$1,060.6 million in June 2021. Increases in both merchandise exports and imports underpinned the rise in total merchandise trade, during the month under review. On a year-on-year basis, total merchandise trade rose by a marked 43.9%, from US\$737.1 million recorded in the corresponding month in 2020.

Merchandise Exports

The country's merchandise exports increased by 3.2%, from US\$487.0 million in May to US\$502.5 million in June 2021. Compared to the corresponding month in 2020, merchandise

exports for the reporting month were 52.5% higher. Figure 4 shows developments in the country's merchandise exports for the month under review.

Figure 4: Merchandise Exports (US\$ m)



Source: ZIMSTAT, 2021

The country's export earnings were driven by the platinum group metals at US\$238.6 million; gold, US\$141.5 million; ferro-chrome, US\$28.2 million; and tobacco, US\$23.1 million, during the month under review. Firming global commodity prices also boosted the country's exports. Table 1 shows developments in the country's exports for the months of May and June 2021, respectively.

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

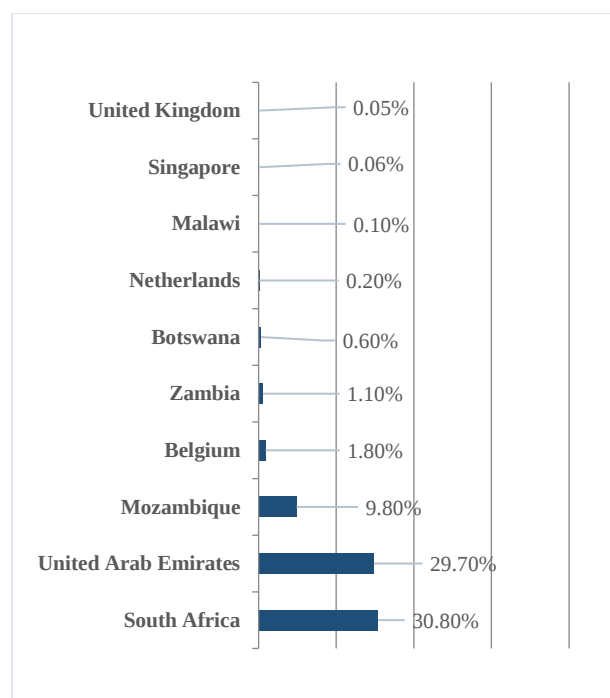
Commodity	May-21	June-21	Share in June 2021 Exports (%)
Total Exports	487.0	502.5	100.0
<i>Of Which:</i>			
Platinum Group of Metals (PGMs ¹)	212.3	238.6	47.5
Gold	78.5	141.5	28.2
Ferro-chromium	7.2	28.2	5.6
Tobacco (Inc. cigarettes)	113.1	23.1	4.6
Industrial diamonds	22.8	16.2	3.2
Coal	6.9	7.1	1.4
Macadamia nuts	1.1	3.9	0.8
Chromium ores and concentrates	6.0	3.6	0.7
Can Sugar	1.5	2.6	0.5
Granite	2.1	2.5	0.5

Source: ZIMSTAT & RBZ Calculations, 2021

During the month of June 2021, the country's exports were mainly destined for South Africa (30.8%), followed by U.A.E (29.7%) and Mozambique (9.8%). Figure 5 shows the country's major export markets, during the month under review.

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

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

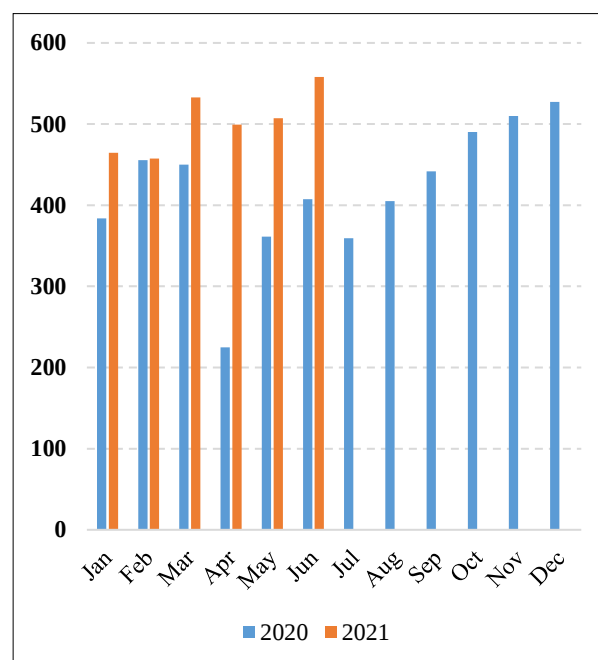


Source: ZIMSTAT & RBZ Calculations, 2021

Merchandise Imports

Merchandise imports increased by 10.0%, from US\$507.3 million in May 2021 to US\$558.1 million in June 2021. Similarly, imports for the reporting month were 37.0% 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, 2021

During the month under review, the country's imports were dominated by imports of fertilisers (8.5%), diesel (4.9%) and crude soybean oil (4.2%). The procurement of Covid-19 vaccines also contributed to the growth of the country's import bill. However, import growth was somewhat moderated, as domestic electricity generation improved and food self-sufficiency was achieved. Table 2 shows imports of major commodities for the months of May and June 2021.

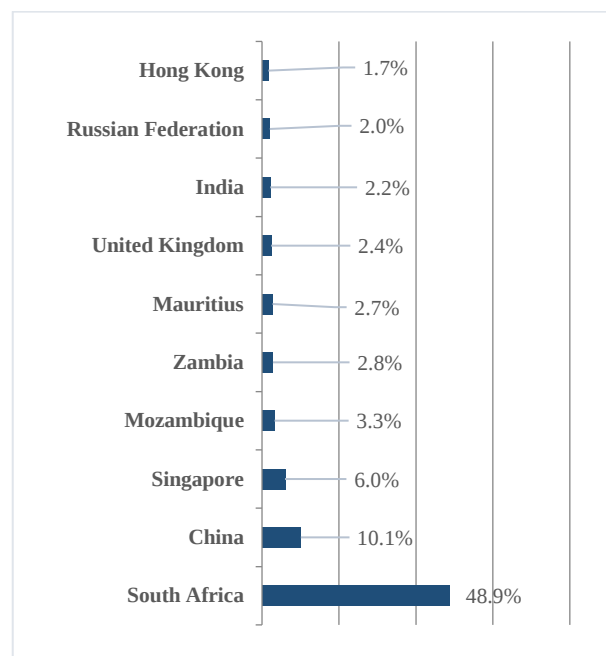
Table 2: Imports Classified by Harmonised Commodity Description and Code System

Commodity	May 21 US\$ m	June 21 US\$ m	Share in June 2021 Imports (%)
Total Exports	507.3	558.1	100.0
<i>Of Which:</i>			
Fertilizer Chemicals	11.7	47.5	8.5
Diesel	29.6	27.5	4.9
Crude soya bean oil	17.2	23.3	4.2
Electricity	9.8	13.5	2.4
Wheat	2.8	11.4	2.0
Rice	16.1	11.0	2.0
Machinery	3.1	10.2	1.8
Covid-19 Vaccines	1.5	7.9	1.4
Medicaments	9.3	6.7	1.2
Unleaded petrol	6.8	6.6	1.2

Source: ZIMSTAT & RBZ Calculations, 2021

The country's imports for the month of June 2021, were mainly sourced from South Africa (48.9%), China (10.1%), Singapore (6.0%), Mozambique (3.3%) and other markets, as shown in Figure 7.

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

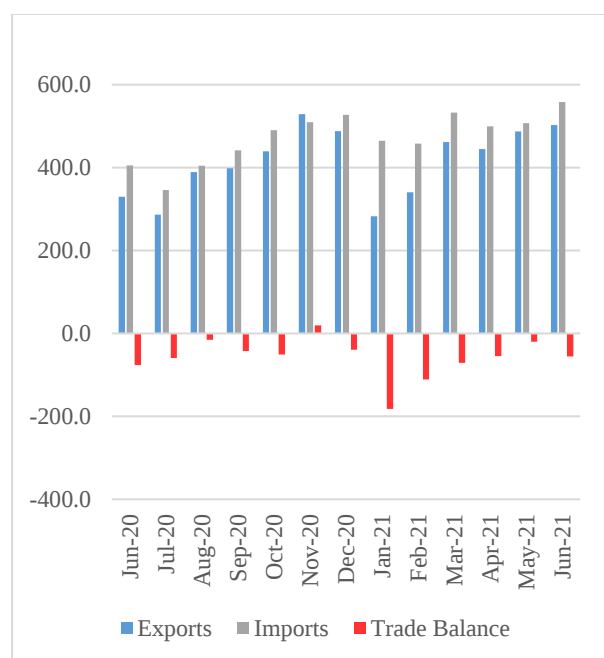


Source: ZIMSTAT & RBZ Calculations, 2021

Merchandise Trade Balance

The country's monthly trade balance significantly widened, from a deficit of US\$20.3 million in May to a deficit of US\$55.5 million in June 2021. This was on account increases in imports relative to exports. Figure 8 shows the country's trade balance for the period from January 2020 to June 2021.

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



Source: ZIMSTAT & RBZ Computations, 2020

On a year- on- year basis, the country's trade balance narrowed from a deficit of US\$76.0 million in the corresponding month in 2020 to US\$55.5 million, during the month under review.

MONETARY DEVELOPMENTS²

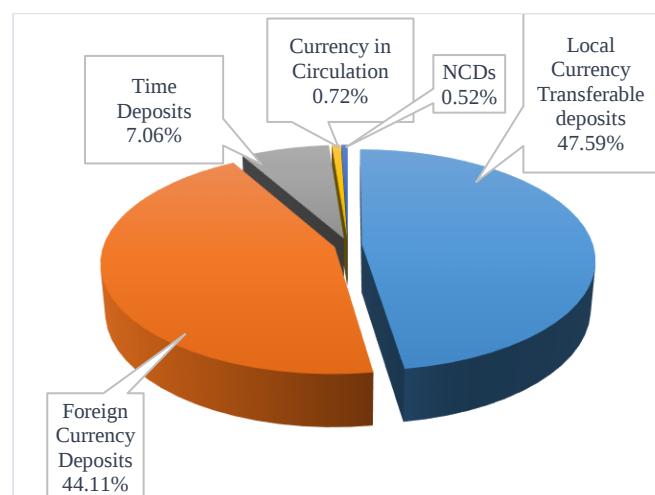
During the month of June 2021, broad money (M3) increased by 7.57% to ZW\$302.93 billion, from ZW\$281.61 billion recorded in May 2021. The money stock was composed of local currency transferrable deposits, 47.59%; foreign currency deposits, 44.11%, time deposits,

7.06%; currency in circulation, 0.72%; and negotiable certificates of deposits, 0.52%.

Year –on- year, the foreign currency component of broad money grew by 131.59%, from ZW\$57.70 billion in June 2020 to ZW\$133.63 billion in June 2021. The increase partly reflected revaluation changes, owing to movement of the exchange rate from ZW\$57.36 per US\$1 in June 2020 to ZW\$85.42 per US\$1 in June 2021.

Local currency deposits in broad money also registered a growth of 301.96% on an annual basis, while currency in circulation increased by 81.48%.

Figure 9: Composition of Money Supply



Source: Reserve Bank of Zimbabwe, 2021

Broad money grew year on year, by 203.48% in June 2021, largely reflecting increases in credit to private sector, 304.26%; and net claims on Government, 109.72%. The 203.48% annual

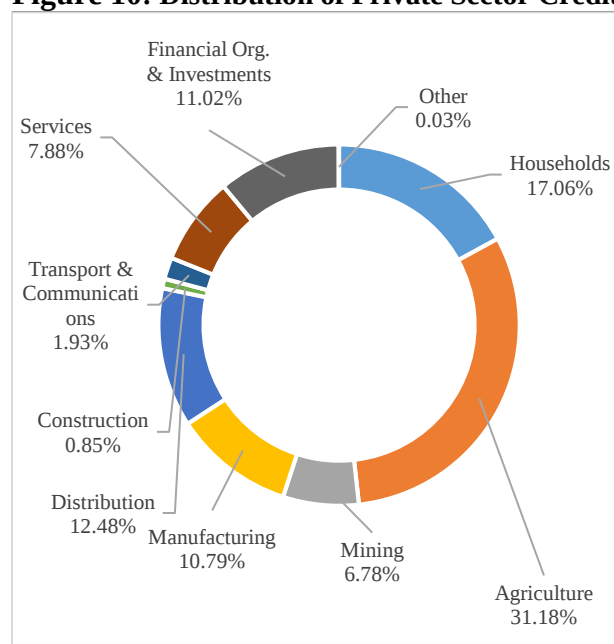
²All monetary numbers valued in ZW\$ since the adoption of an interbank market determined exchange rate in February 2019.

growth in broad money in June 2021 compares with 575% in June 2020.

On a month-on-month basis, domestic credit increased by 7.22% to ZW\$170.18 billion. The growth was largely driven by an increase of 10.87% in credit to the private sector. Partially offsetting the increase was a decline of 21.07% in net claims to Government.

Credit to the private sector was mainly extended towards agriculture, 31.18%; households, 17.06%; distribution, 12.48%; manufacturing, 10.79%; financial organisations, 11.02%; and services, 7.88%; as shown in Figure 10.

Figure 10: Distribution of Private Sector Credit



Source: Reserve Bank of Zimbabwe, 2021

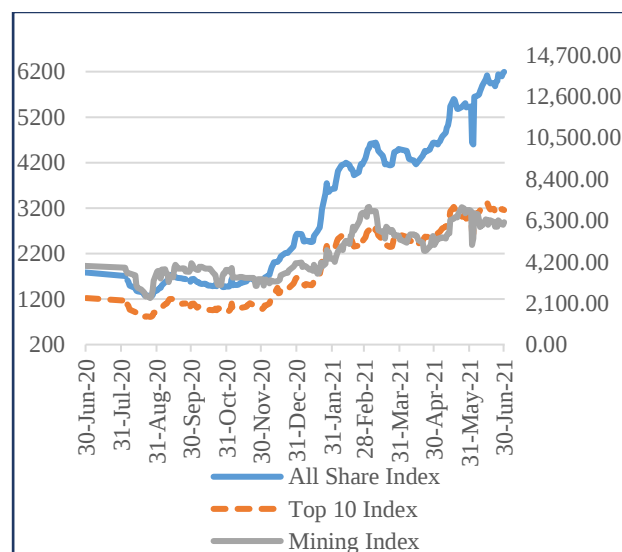
Credit to the private sector was largely channeled towards inventory build-up, 36.33%; other recurrent expenditures, 29.57%; and fixed capital investment, 18.10%.

STOCK MARKET DEVELOPMENTS

The Zimbabwe Stock Exchange (ZSE) was characterized by bullish sentiments during the month of June 2021, thereby extending the positive streak for the eighth consecutive month. This resulted in all major indices registering gains.

The All Share, Top 10, Top 15 and Medium Cap indices gained 14.12%, 4.97%, 7.98% and 24.54% to close at 6 194.88 points, 3 154.44 points, 3 658.89 points and 17 272.09 points, respectively. The resource index, however, shed 8.93% to close at 6 211.49 points.

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



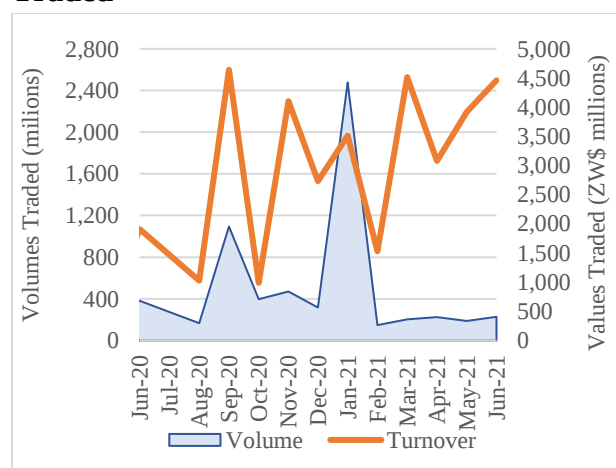
Source: Zimbabwe Stock Exchange, 2021

On an annual basis, the All Share, Top 10 and mining indices gained 246.32%, 155.88% and 55.46%, up from 1 788.75 points, 1 232.79 points and 3 995.48 points recorded in June 2020, respectively.

As a result of positive trading during the period under analysis, the cumulative volume and value of shares traded increased to 228.38 million shares and ZW\$4.46 billion, respectively.

The proportion of foreign purchases, to the value of shares traded declined to 3.36%, compared to 8.49% recorded in the previous month. Concomitantly, the net foreign position was an outflow of ZW\$1.81 billion, compared to a net outflow of ZW\$483.80 million recorded during the month of May 2021.

Figure 12: ZSE Monthly Volumes and Values Traded



Source: Zimbabwe Stock Exchange, 2021

During the month of June 2021, ZSE market capitalization increased by ZW\$111.16 billion or 17.53% to ZW\$745.18 billion. On a year-on-year basis, market capitalization increased by 226.01%, from ZW\$228.58 billion recorded in June 2020.

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

INFLATION OUTTURN

Annual Inflation

Annual inflation fell to 106.64% in June 2021, from 161.91% in May 2021. The slow-down in annual inflation was attributable to declines in both food and non-food inflation.

Annual food inflation fell from 161.91% in May 2021 to 108.64% in June 2021. This followed the improvement in food supply, due to the good 20/21 agricultural season.

Year-on-year non-food inflation also decelerated to 105.12% in June 2021, from 150.75% in May 2021.

Annual blended CPI inflation³ slowed down to 40.91% in June 2021, from 94.70% in April 2021 and 74.57% in May 2021.

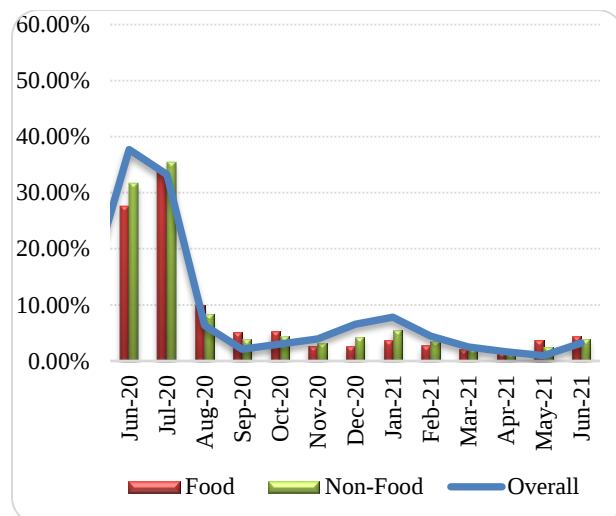
Monthly Inflation

The ZW\$ monthly inflation stood at 3.88% in June 2021, up from 2.54% in May 2021. The acceleration in month-on-month inflation, followed increases in both food and non-food inflation.

Monthly food inflation increased from 0.95% in May 2021 to 3.21% in June 2021. Month-on-month non-food inflation also rose from 3.75% in May 2021 to 4.38% in June 2021. The trend in month-on-month inflation is shown in Figure 13.

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

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



Source: ZIMSTAT, 2021

On a month-on-month basis, the blended inflation rate accelerated from 1.79% in May 2021 to 4.45% in June 2021.

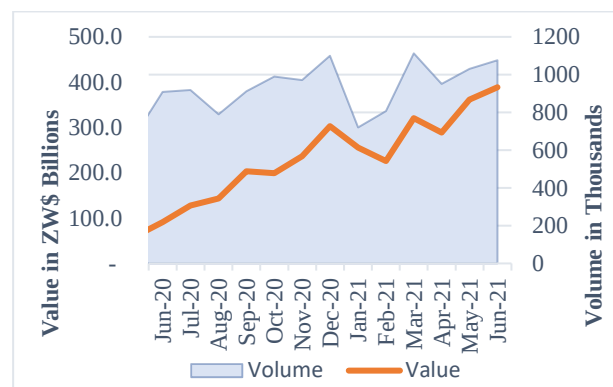
NATIONAL PAYMENTS SYSTEM

The National Payments System (NPS) processed transactions worth ZW\$597.08 billion in June 2021, up from ZW\$540.60 billion in May 2021. NPS transaction volumes were 4.43% higher and closed the month under analysis at 117.46 million.

Zimbabwe Electronic Transfer Settlement System (ZETSS)

During the month of June 2021, Real Time Gross Settlement System (RTGS) transactions stood at ZW\$388.76 million, up from ZW\$361.43 billion in May 2021.

Figure 14: ZETSS Volumes and Values



Source: Reserve Bank of Zimbabwe, 2021

Cash Transactions

Cash based transactions amounted to ZW\$15.12 billion in June 2021, up from ZW\$13.46 billion in May 2021.

Mobile and Internet Based Transactions

During the month under analysis, mobile and internet-based transactions stood at ZW\$166.58 billion, a 19.66% increase from ZW\$139.22 billion recorded in May 2021.

Card Based Transactions

Card-based transactions rose by 4.46% to ZW\$41.47 billion in June 2021, from ZW\$39.96 billion in the preceding month.

RESERVE BANK OF ZIMBABWE

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

	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21
Net Foreign Assets	-234,278,568.81	-309,340,585.00	-323,918,937.77	-317,370,813.35	-327,434,598.03	-322,916,992.61	-316,766,634.64	-328,526,094.64	-340,106,496.40	-327,297,184.10	-319,268,915.42	-328,642,322.20	-303,317,411.71
Central Bank(net)	-275,623,563.54	-366,357,650.73	-391,303,802.50	-386,104,783.47	-398,503,742.75	-398,165,536.09	-392,036,907.50	-406,631,588.87	-411,000,792.44	-404,663,451.67	-402,310,198.93	-418,533,821.61	-408,677,935.81
Foreign Assets	17,845,745.97	23,630,101.57	27,645,575.83	24,043,853.69	24,017,722.16	23,436,187.04	14,624,495.02	18,687,105.42	17,867,062.65	23,240,104.56	18,115,014.41	20,334,177.22	33,139,183.22
Foreign Liabilities	293,469,309.50	389,987,752.30	418,949,378.32	410,148,637.16	422,521,464.91	421,601,723.13	406,661,402.52	425,318,694.30	428,867,855.10	427,903,556.24	420,425,213.34	438,867,998.83	441,817,119.03
Other Depository Corporations(net)	41,344,994.73	57,017,065.73	67,384,864.72	68,733,970.12	71,069,144.72	75,248,543.48	75,270,272.86	78,105,494.23	70,894,296.04	77,366,267.57	83,041,283.51	89,891,499.41	105,360,524.10
Foreign Assets	53,130,231.08	72,022,862.19	84,210,291.97	83,986,978.02	85,970,018.68	90,081,991.05	89,458,700.13	93,882,385.99	86,920,278.98	92,405,865.60	98,837,092.48	106,013,344.18	120,848,426.81
Foreign Liabilities	11,785,236.35	15,005,796.46	16,825,427.25	15,253,007.90	14,900,873.96	14,833,447.57	14,188,427.27	15,776,891.76	16,025,982.94	15,039,598.02	15,795,808.97	16,121,844.77	15,487,902.71
Net Domestic Assets (NDA)	334,099,369.96	441,599,870.68	470,066,520.53	471,206,354.87	497,207,430.71	507,265,762.28	521,691,490.51	549,010,656.62	566,288,275.77	561,575,884.82	581,351,630.28	610,249,806.36	606,251,821.19
Domestic Claims	50,113,139.15	59,894,402.15	62,852,286.66	63,493,587.42	80,786,149.78	88,712,115.98	101,159,726.29	108,399,214.96	127,374,579.36	124,267,139.59	149,907,978.82	158,719,727.00	170,177,222.61
Claims on Central Government(net)	11,286,874.74	14,475,978.36	11,939,163.62	9,165,660.28	16,233,346.76	18,766,373.80	23,276,846.68	15,698,011.65	25,682,635.40	19,242,767.82	28,124,843.48	29,989,668.04	23,670,319.48
Claims on Central Government	22,643,966.48	25,495,963.30	25,856,421.22	24,510,261.70	26,940,376.62	28,442,906.62	37,789,748.86	34,941,802.63	43,864,745.10	43,295,379.13	47,281,011.39	47,535,251.17	42,113,825.79
Central Bank	16,374,954.71	18,731,582.60	18,958,846.78	17,824,429.35	18,854,638.49	19,461,417.62	25,693,679.77	24,602,411.40	24,790,733.37	25,677,529.11	27,876,847.35	28,316,386.84	24,485,145.35
ODCs	6,269,011.77	6,764,380.71	6,897,574.44	6,685,832.35	8,085,738.13	8,981,489.00	12,096,069.00	10,339,391.23	17,617,850.02	19,044,164.04	19,218,864.33	17,628,680.44	
Less Liabilities to Central Government	11,357,091.74	11,019,984.94	13,917,257.60	15,344,601.42	10,707,029.86	9,676,532.82	14,512,902.18	19,243,790.98	18,182,109.70	24,052,611.30	19,156,167.92	17,545,583.13	18,443,506.31
Central Bank	9,877,720.74	9,288,102.23	13,066,429.55	13,813,071.38	8,907,284.36	8,106,585.00	10,172,875.57	13,790,121.07	13,393,897.55	19,176,804.49	13,773,623.14	10,713,013.71	12,148,239.95
ODCs	1,479,371.00	1,731,882.71	850,828.05	1,531,530.04	1,799,745.50	1,569,947.81	4,340,026.60	5,453,669.91	4,788,212.16	4,875,806.82	5,382,544.78	6,832,569.42	6,295,266.36
Claims on Other Sectors	38,826,264.41	45,418,423.79	50,913,123.04	54,327,927.14	64,552,803.02	69,945,742.18	77,882,879.61	92,701,203.31	101,691,943.96	105,024,371.77	121,783,135.35	128,730,058.96	146,506,903.14
Other Financial Corporations	753,439.03	1,010,123.42	298,579.49	338,002.03	1,398,438.67	1,450,895.49	606,276.57	396,273.97	881,815.56	2,676,383.43	4,857,921.34	2,161,647.81	4,230,396.18
State and Local Government	23,225.26	25,961.37	27,859.83	35,174.26	34,462.77	28,449.36	37,924.29	28,196.82	31,854.73	30,050.30	20,366.90	23,547.12	84,251.94
Public Non Financial Corporations	5,863,041.63	5,154,947.39	3,941,697.68	4,796,976.15	6,006,655.50	5,000,659.17	2,578,274.18	8,366,572.13	8,849,870.48	7,837,908.59	9,126,830.60	9,187,412.56	12,075,547.93
Private Sector	32,186,558.49	39,227,391.60	46,644,986.05	49,157,774.70	57,113,246.08	63,465,738.17	74,660,404.58	83,910,160.40	91,928,403.19	94,480,029.44	107,778,016.50	117,357,451.47	130,116,707.10
Central Bank	185,977.83	184,094.09	184,679.11	185,814.45	1,223,752.47	697,643.23	703,343.34	744,529.53	755,476.31	910,752.95	1,181,305.42	1,264,177.93	1,489,123.82
ODCs	32,000,580.66	39,043,297.50	46,460,306.94	48,971,960.25	55,889,493.61	62,768,094.94	73,957,061.25	83,165,630.87	91,172,926.88	93,569,276.49	106,596,711.09	116,093,273.55	128,627,583.28
Other Items(Net)	-283,986,230.81	-381,705,468.53	-407,214,233.87	-407,712,767.45	-416,421,280.93	-418,553,646.30	-420,531,764.21	-440,611,441.66	-438,913,696.40	-437,308,745.22	-431,443,651.46	-451,530,079.36	-436,074,598.58
Shares and Other Equity	-265,536,483.62	-359,843,502.38	-393,275,806.44	-386,761,250.11	-392,085,071.73	-397,700,402.79	-390,151,578.46	-408,061,464.88	-410,347,885.65	-411,006,941.09	-396,650,639.28	-415,482,334.99	-421,159,006.94
Liabilities to Other Financial Corporations	348,181.06	348,728.32	422,486.38	372,163.87	441,747.71	423,616.80	292,018.63	376,668.85	609,870.31	408,850.46	409,882.68	429,002.92	462,598.19
Restricted Deposits	3,417,797.70	1,726,243.32	4,057,817.74	1,036,012.77	1,208,834.37	2,648,204.14	835,126.11	718,690.98	252,287.94	71,982.41	72,859.61	67,378.71	73,532.53
Deposits and Securities Excluded from Broad 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)	-22,215,725.96	-23,936,937.79	-18,418,731.56	-22,359,693.99	-25,986,791.29	-23,925,064.43	-31,507,330.50	-33,645,336.61	-29,427,969.01	-26,782,637.00	-35,275,754.48	-36,544,126.00	-15,451,722.36
Broad Money-M3	99,820,801.15	132,259,285.68	146,147,582.76	153,835,541.52	169,772,832.69	184,348,769.67	204,924,855.86	220,484,561.98	226,181,779.37	234,278,700.72	262,082,714.87	281,607,484.16	302,934,409.48
Securities Other than Shares Included in Broad Money	863,206.40	1,024,311.11	1,111,664.44	1,083,907.10	1,231,944.90	1,237,340.99	1,436,202.84	1,422,437.87	1,457,355.54	1,641,213.33	1,503,791.55	1,525,849.38	1,559,661.34
Broad Money-M2	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	224,724,423.83	232,637,487.38	260,578,923.31	280,081,634.78	301,374,748.14
Other Deposits	4,017,695.39	6,047,153.88	5,431,611.26	6,935,433.58	8,397,139.11	8,997,813.50	9,906,844.70	11,351,477.37	13,946,713.28	14,168,053.71	13,701,776.00	18,359,658.93	21,395,598.04
Narrow Money-M1	94,939,899.37	125,187,820.69	139,604,307.06	145,816,200.84	160,143,748.68	174,113,615.18	193,581,808.32	207,710,646.74	210,777,710.55	218,469,433.68	246,877,147.31	261,721,975.85	279,979,150.10
Transferable Deposits	93,730,970.73	123,981,130.10	138,523,712.90	144,756,556.77	159,085,591.39	173,047,801.52	192,383,729.76	206,490,526.41	209,569,292.32	216,776,481.85	245,066,101.47	259,978,003.99	277,785,152.96
Of which Foreign Currency Accounts	57,701,775.14	79,076,606.18	86,014,194.25	92,191,134.58	97,621,848.10	102,185,943.24	103,728,205.33	108,593,568.84	109,661,714.64	115,035,082.24	117,770,638.10	127,553,941.47	133,630,862.77
Currency Outside Depository Corporations	1,208,928.64	1,206,690.59	1,080,594.16	1,059,644.06	1,058,157.28	1,065,813.65	1,198,078.56	1,220,120.33	1,208,418.23	1,692,951.82	1,811,045.84	1,743,971.86	2,193,997.15
Memorandum Items													
Reserve Money	12,651,566.81	16,145,434.53	12,383,054.95	12,732,319.53	15,522,125.70	18,424,345.96	18,762,395.12	21,824,780.59	22,377,634.26	19,248,051.52	22,620,090.06	26,215,258.96	24,844,800.65
FCAs as a Percentage of Deposits in M3	58.5%	60.3%	59.3%	60.3%	57.9%	55.8%	50.9%	49.5%	48.7%	49.5%	45.2%	45.6%	44.4%
End Period Exchange Rate	57.36	76.76	83.40	81.44	81.35	81.82	81.79	82.68	83.89	84.40	84.50	84.73	85.42

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)

	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21
Net Foreign Assets	-275,623,563.54	-366,357,650.73	-391,303,802.50	-386,104,783.47	-398,503,742.75	-398,165,536.09	-392,036,907.50	-406,631,588.87	-411,000,792.44	-404,663,451.67	-402,310,198.93	-418,533,821.61	-408,677,935.81
Claims on Non Residents	17,845,745.97	23,630,101.57	27,645,575.83	24,043,853.69	24,017,722.16	23,436,187.04	14,624,495.02	18,687,105.42	17,867,062.65	23,240,104.56	18,115,014.41	20,334,177.22	33,139,183.22
Official Reserves Assets	9,522,205.82	12,511,281.83	15,651,918.68	12,374,572.35	12,357,598.03	11,668,298.64	2,786,278.07	6,677,598.06	5,651,394.24	11,051,852.30	7,205,335.48	9,390,079.67	22,273,252.21
Other Foreign Assets	8,323,540.15	11,118,819.74	11,993,657.14	11,669,281.34	11,660,124.13	11,767,888.40	11,838,216.95	12,009,507.37	12,215,668.41	12,188,252.26	10,909,678.93	10,944,097.54	10,865,931.01
Less Liabilities to Non Residents	293,469,309.50	389,987,752.30	418,949,378.32	410,148,637.16	422,521,464.91	421,601,723.13	406,661,402.52	425,318,694.30	428,867,855.10	427,903,556.24	420,425,213.34	438,867,998.83	441,817,119.03
Short Term Liabilities	134,067,700.58	179,874,148.53	193,114,218.14	190,611,160.64	190,817,851.33	189,287,948.45	187,885,613.69	192,806,142.21	194,818,587.99	195,017,951.26	196,412,895.15	215,118,073.59	219,691,932.32
Other Foreign Liabilities*	159,401,608.92	210,113,603.77	225,835,160.18	219,537,476.52	231,703,613.58	232,313,774.68	218,775,788.84	232,512,552.09	234,049,267.11	232,885,604.97	224,012,318.18	223,749,925.24	222,125,186.70
of which blocked funds	131,743,040.88	171,686,088.39	184,824,435.01	179,488,881.37	191,557,287.91	191,564,844.22	177,624,192.87	190,969,111.27	191,664,044.89	191,174,087.59	181,636,605.52	181,088,588.70	179,118,601.53
Net Domestic Assets (NDA)	288,275,130.35	382,503,085.26	403,686,857.45	398,837,103.00	414,025,868.46	416,589,882.06	410,799,302.62	428,456,369.46	433,378,426.70	423,911,503.19	424,930,288.99	444,749,080.57	433,522,736.46
Domestic Claims	10,707,313.49	13,930,835.24	9,173,375.62	8,137,864.08	16,330,004.87	15,975,321.34	17,721,762.12	18,864,046.83	20,211,944.02	14,624,071.75	24,589,033.83	28,240,574.97	25,962,204.03
Net Claims on Central Government	6,497,233.96	9,443,480.36	5,892,417.23	4,011,357.97	9,947,354.13	11,354,832.62	15,520,804.20	10,812,290.33	11,396,835.82	6,500,724.62	14,103,224.21	17,603,373.13	12,336,905.40
Claims on Central Government	16,374,954.71	18,731,582.60	18,958,846.78	17,824,429.35	18,854,638.49	19,461,417.62	25,693,679.77	24,602,411.40	24,790,733.37	25,677,529.11	27,876,847.35	28,316,386.84	24,485,145.35
Of which: Securities Other than Shares	6,441,291.52	6,348,432.53	6,274,326.46	6,194,697.32	6,101,509.11	6,051,655.92	6,035,224.38	6,165,262.55	6,095,109.16	5,962,815.29	5,871,229.64	5,850,605.06	5,809,922.68
Loans	9,933,663.19	12,383,150.07	12,684,520.32	11,629,732.03	12,753,129.37	13,409,761.69	19,658,455.39	18,437,148.85	18,695,624.21	19,714,713.82	22,005,617.72	22,465,781.78	18,675,239.96
Loans and Advances	5,927,212.09	8,377,024.21	8,672,446.67	7,617,711.22	8,740,654.93	9,388,431.71	15,645,165.82	14,425,116.65	14,682,354.29	15,701,443.90	17,997,932.14	18,458,096.20	14,666,539.96
Legacy Debt	394,885.26	394,560.01	400,507.80	400,454.97	400,908.59	409,764.14	401,723.73	400,466.35	401,704.08	396,119.73	396,119.73	397,116.86	397,116.86
Export Incentives	3,611,565.85	3,611,565.85	3,611,565.85	3,611,565.85	3,611,565.85	3,611,565.85	3,611,565.85	3,611,565.85	3,611,565.85	3,611,565.85	3,611,565.85	3,611,565.85	3,611,565.85
Less Liabilities to Central Government	9,877,720.74	9,288,102.23	13,066,429.55	13,813,071.38	8,907,284.36	8,106,585.00	10,172,875.57	13,790,121.07	13,393,897.55	19,176,804.49	13,773,623.14	10,713,013.71	12,148,239.95
Of which: Deposits	9,877,720.74	9,288,102.23	13,066,429.55	13,813,071.38	8,907,284.36	8,106,585.00	10,172,875.57	13,790,121.07	13,393,897.55	19,176,804.49	13,773,623.14	10,713,013.71	12,148,239.95
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	4,210,079.53	4,487,354.87	3,280,958.40	4,126,506.11	6,382,650.74	4,620,488.72	2,200,957.92	8,051,756.50	8,815,108.19	8,123,347.12	10,485,809.62	10,637,201.84	13,625,298.64
Other Financial Corporations	198,722.36	199,979.99	200,871.01	194,092.65	191,304.06	192,148.23	188,349.05	204,933.06	703,425.29	703,645.95	1,533,608.33	1,602,101.94	1,591,946.54
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	3,825,379.33	4,103,280.79	2,895,408.28	3,746,599.01	4,967,594.21	3,730,697.26	1,309,265.53	7,102,293.92	7,356,206.59	6,508,948.22	7,770,895.87	7,770,921.98	10,544,228.28
Private Sector	185,977.83	184,094.09	184,679.11	185,814.45	1,223,752.47	697,643.23	703,343.34	744,529.53	755,476.31	910,752.95	1,181,305.42	1,264,177.93	1,489,123.82
Claims on Other Depository Corporations	2,836,488.36	2,971,403.60	3,064,656.78	2,842,129.71	2,887,258.50	2,988,284.32	3,684,021.80	2,564,013.70	2,678,324.79	2,055,511.30	2,433,322.77	3,018,822.69	3,426,911.18
Of which: Loans	2,836,488.36	2,971,403.60	3,064,656.78	2,842,129.71	2,887,258.50	2,988,284.32	3,684,021.80	2,564,013.70	2,678,324.79	2,055,511.30	2,433,322.77	3,018,822.69	3,426,911.18
Other Liabilities to ODCs	20,777,523.67	31,484,074.13	36,504,621.50	37,868,889.89	35,078,524.21	43,158,130.62	53,880,036.70	52,386,928.65	59,780,016.83	67,223,250.63	68,479,829.04	74,078,427.51	91,366,745.03
Of which: Aftresales 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	11,137,597.35	13,291,243.49	14,580,745.12	13,851,775.48	9,084,137.29	11,687,723.67	22,262,484.07	29,594,641.97	31,870,831.11	32,826,932.93	33,556,990.26	41,514,984.85	45,976,776.82
Other Items(Net)	-295,508,852.17	-397,084,920.55	-427,953,446.54	-425,725,999.11	-429,887,129.29	-440,784,407.01	-443,273,555.40	-459,415,237.58	-470,268,174.72	-474,455,170.78	-466,387,761.43	-487,568,110.43	-495,500,366.27
Shares and Other Equity	-296,849,225.12	-396,135,173.94	-433,060,072.45	-427,106,363.79	-433,463,716.88	-441,933,638.10	-442,191,359.79	-459,147,547.11	-467,159,156.05	-471,095,071.67	-458,343,431.18	-477,762,942.16	-486,305,203.47
Other Items(Net)	-2,077,424.75	-2,675,989.93	-2,358,189.93	-3,416,387.63	-3,309,230.72	-3,537,819.62	-3,242,652.80	-1,473,280.48	-4,426,426.77	-4,965,601.97	-9,430,994.41	-10,971,526.97	-9,911,933.75
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	3,417,797.70	1,726,243.32	7,464,815.83	4,796,752.30	6,885,818.31	4,687,050.70	2,160,457.19	1,205,590.01	1,317,408.10	1,605,502.86	1,386,664.16	1,166,358.70	716,770.95
				0.17									
Monetary Base	12,651,566.81	16,145,434.53	12,383,054.95	12,732,319.53	15,522,125.70	18,424,345.96	18,762,395.12	21,824,780.59	22,377,634.26	19,248,051.52	22,620,090.06	26,215,258.96	24,844,800.65
Bond Coins	99,710.08	99,709.22	99,709.27	99,709.34	99,709.54	99,709.66	2,375,925.99	99,709.66	99,709.73	99,709.87	99,709.99	99,710.09	99,710.14
Bond Notes	1,570,979.64	1,797,797.97	1,955,979.19	2,044,143.53	2,022,625.16	2,029,709.06	99,709.69	2,603,693.97	2,847,426.23	3,050,378.36	3,152,287.93	3,550,401.56	3,797,075.30
Liabilities to ODCs	10,419,558.83	11,457,457.43	10,063,539.06	10,250,353.16	13,378,590.41	15,910,190.58	16,386,469.12	19,121,376.95	19,430,498.30	16,097,963.29	19,368,092.13	22,565,147.30	20,948,015.21
Reserve Deposits	890,125.59	1,049,647.55	1,237,283.94	1,401,898.97	1,678,661.09	2,008,569.51	2,199,092.20	2,444,129.79	4,799,500.58	5,160,139.38	5,730,094.93	6,659,921.67	7,269,076.19
Excess reserves	9,529,433.25	10,407,809.87	8,826,255.12	8,848,454.19	11,699,929.32	13,901,621.07	14,187,376.93	16,677,247.16	14,630,997.72	10,937,823.91	13,637,997.20	15,905,225.63	13,678,939.03
Private Deposits	561,318.26	2,790,469.91	263,827.44	338,113.50	21,200.60	384,736.66	0.00	0.00	0.00	0.00	0.00	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)

	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21	Jun-21
Net Foreign Assets	41,344,994.73	57,017,065.73	67,384,864.72	68,733,970.12	71,069,144.72	75,248,543.48	75,270,272.86	78,105,494.23	70,894,296.04	77,366,267.57	77,366,267.57	77,366,267.57	105,360,524.10
Claims on Non Residents	53,130,231.08	72,022,862.19	84,210,291.97	83,986,978.02	85,970,018.68	90,081,991.05	89,458,700.13	93,882,385.99	86,920,278.98	92,405,865.60	92,405,865.60	92,405,865.60	120,848,426.81
<i>Of Which: Foreign Currency</i>	9,729,549.76	18,357,028.29	28,776,016.24	30,217,561.04	32,235,029.76	34,673,918.84	39,886,775.04	42,733,946.30	41,025,473.91	40,953,342.99	40,953,342.99	40,953,342.99	30,255,551.49
<i>Deposits</i>	43,314,001.39	53,559,656.10	55,319,393.27	53,657,586.61	53,623,468.12	55,308,353.64	49,426,810.30	50,993,755.75	45,711,660.09	51,250,447.13	51,250,447.13	51,250,447.13	90,381,891.07
<i>Other</i>	86,679.92	106,177.81	114,882.47	111,830.36	111,520.80	99,718.57	145,114.78	154,683.94	183,144.98	202,075.48	202,075.48	202,075.48	210,984.25
Less Liabilities to Non Residents	11,785,236.35	15,005,796.46	16,825,427.25	15,253,007.90	14,900,873.96	14,833,447.57	14,188,427.27	15,776,891.76	16,025,982.94	15,039,598.02	15,039,598.02	15,039,598.02	15,487,902.71
<i>Of Which: Deposits</i>	3,767,028.56	5,065,144.06	5,996,405.81	4,800,281.08	4,449,027.74	4,387,729.22	3,826,796.90	4,683,800.54	4,962,383.04	4,425,775.68	4,425,775.68	4,425,775.68	4,258,022.10
<i>Loans</i>	8,018,207.80	9,940,652.40	10,829,021.44	10,452,726.81	10,451,846.22	10,445,718.35	10,361,630.37	11,093,091.22	11,063,599.89	10,613,822.34	10,613,822.34	10,613,822.34	11,229,880.61
<i>Other</i>	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)	56,705,559.53	71,245,059.44	74,011,298.35	79,943,074.31	91,947,346.14	105,610,829.31	127,131,173.37	140,672,048.38	153,013,944.93	153,685,960.87	153,685,960.87	153,685,960.87	194,736,649.82
Domestic Claims	39,405,825.66	45,963,566.91	53,678,911.04	55,355,723.35	64,456,144.91	72,736,794.64	83,427,964.18	89,535,168.13	107,162,635.34	109,643,067.84	109,643,067.84	109,643,067.84	144,215,018.58
Net Claims on Central Government	4,789,640.77	5,032,498.00	6,046,746.39	5,154,302.32	6,285,992.63	7,411,541.18	7,756,042.48	4,885,721.32	14,285,799.58	12,742,043.20	12,742,043.20	12,742,043.20	11,333,414.08
<i>Claims on Central Government</i>	6,269,011.77	6,764,380.71	6,897,574.44	6,685,832.35	8,085,738.13	8,981,489.00	12,096,069.09	10,339,391.23	19,074,011.73	17,617,850.02	17,617,850.02	17,617,850.02	17,628,680.44
<i>Securities</i>	6,264,725.96	6,760,053.73	6,883,528.44	6,676,225.73	8,068,172.39	8,961,484.35	12,072,773.09	10,322,702.11	19,049,865.62	17,602,682.71	17,602,682.71	17,602,682.71	17,610,769.74
<i>Loans</i>	4,285.81	4,326.98	14,046.00	9,606.62	17,565.74	20,004.65	23,296.00	16,689.12	24,146.11	15,167.30	15,167.30	15,167.30	17,910.70
<i>Other</i>	-	-	-	-	-	-	-	-	-	-	-	-	-
Less Liabilities to Central Government	1,479,371.00	1,731,882.71	850,828.05	1,531,530.04	1,799,745.50	1,569,947.81	4,340,026.60	5,453,669.91	4,788,212.16	4,875,806.82	4,875,806.82	4,875,806.82	6,295,266.36
<i>Of which: Deposits</i>	1,479,371.00	1,731,882.71	850,828.05	1,531,530.04	1,799,745.50	1,569,947.81	4,340,026.60	5,453,669.91	4,788,212.16	4,875,806.82	4,875,806.82	4,875,806.82	6,295,266.36
<i>Other</i>	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	34,616,184.88	40,931,068.91	47,632,164.65	50,201,421.03	58,170,152.28	65,325,253.46	75,671,921.69	84,649,446.81	92,876,835.77	96,901,024.65	96,901,024.65	96,901,024.65	132,881,604.50
<i>Other Financial Corporations</i>	554,716.67	810,143.43	97,708.48	143,909.38	1,207,134.60	1,258,747.26	407,927.51	191,340.91	178,390.27	1,972,737.48	1,972,737.48	1,972,737.48	2,638,449.64
<i>State and Local Government</i>	23,225.26	25,961.37	27,859.83	35,174.26	34,462.77	28,449.36	37,924.29	28,196.82	31,854.73	30,050.30	30,050.30	30,050.30	84,251.94
<i>Public Non Financial Corporations</i>	2,037,662.29	1,051,666.60	1,046,289.40	1,050,377.14	1,039,061.29	1,269,961.90	1,269,008.65	1,264,278.21	1,493,663.89	1,328,960.37	1,328,960.37	1,328,960.37	1,531,319.65
<i>Private Sector</i>	32,000,580.66	39,043,297.50	46,460,306.94	48,971,960.25	55,889,493.61	62,768,094.94	73,957,061.25	83,165,630.87	91,172,926.88	93,569,276.49	93,569,276.49	93,569,276.49	128,627,583.28
Claims on the Central Bank	29,919,616.89	54,830,533.49	55,843,634.83	57,763,783.89	68,012,702.35	74,300,828.81	77,254,382.86	79,477,691.43	74,589,859.15	84,489,214.72	84,489,214.72	84,489,214.72	77,498,004.69
<i>Currency</i>	461,761.08	690,816.60	975,094.30	1,084,208.81	1,064,177.41	1,063,605.07	1,177,847.43	1,483,283.31	1,738,717.73	1,457,136.40	1,457,136.40	1,457,136.40	1,702,788.29
<i>Reserves</i>	29,457,855.81	54,139,716.89	54,868,540.52	56,679,575.08	66,948,524.94	73,237,223.74	76,076,535.42	77,994,408.12	72,851,141.43	83,032,078.32	83,032,078.32	83,032,078.32	75,795,216.40
<i>Securities</i>	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
<i>Other Claims</i>	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	887,577.50	1,387,934.10	1,837,109.59	1,863,123.11	1,812,655.13	1,489,512.69	1,318,615.34	391,146.93	409,213.89	75,373.50	75,373.50	75,373.50	662,275.52
Other Items(Net)	11,732,305.51	28,161,106.86	33,674,137.93	31,313,309.81	38,708,845.99	39,937,281.45	32,232,558.32	27,949,664.25	28,329,335.68	40,370,948.20	40,370,948.20	40,370,948.20	26,314,097.93
<i>Shares and Other Equity</i>	31,312,741.50	36,291,671.56	39,784,266.01	40,345,113.68	41,378,645.15	44,233,235.31	52,039,781.33	51,086,082.23	56,811,270.41	60,088,130.57	60,088,130.57	60,088,130.57	65,146,196.53
<i>Liabilities to other resident sectors</i>	348,181.06	348,728.32	422,486.38	372,163.87	441,747.71	423,616.80	292,018.63	376,668.85	609,870.31	408,850.46	408,850.46	408,850.46	462,598.19
<i>Other Items(Net)</i>	-19,928,617.05	-8,479,293.02	-6,532,614.47	-9,403,967.74	-3,111,546.88	-4,719,570.65	-20,099,241.64	-23,513,086.84	-29,091,805.04	-20,126,032.83	-20,126,032.83	-20,126,032.83	-39,294,696.79
Deposits and Securities Included in Broad Money	98,050,554.25	128,262,125.18	141,396,163.08	148,677,044.43	163,016,490.87	180,859,372.79	202,401,446.22	218,777,542.62	223,908,240.98	231,052,228.44	231,052,228.44	231,052,228.44	300,097,173.91
<i>Deposits Included in Broad Money</i>	97,187,347.86	127,237,814.07	140,284,498.63	147,593,137.33	161,784,545.97	179,622,031.80	200,965,243.38	217,355,104.75	222,450,885.44	229,411,015.11	229,411,015.11	229,411,015.11	298,537,512.57
<i>Transferable Deposits</i>	93,169,652.47	121,190,660.19	134,852,887.37	140,657,703.75	153,387,406.86	170,624,218.30	191,058,398.68	206,003,627.38	208,504,172.16	215,242,961.41	215,242,961.41	215,242,961.41	277,141,914.54
<i>of which FCAs</i>	57,701,775.14	79,076,606.18	82,607,196.16	88,430,395.05	91,944,864.16	100,147,096.67	102,824,762.68	108,386,216.00	109,466,728.50	114,435,612.97	114,435,612.97	114,435,612.97	133,608,092.81
<i>Other Deposits</i>	4,017,695.39	6,047,153.88	5,431,611.26	6,935,433.58	8,397,139.11	8,997,813.50	9,906,844.70	11,351,477.37	13,946,713.28	14,168,053.71	14,168,053.71	14,168,053.71	21,395,598.04
<i>Money Market Instruments</i>	863,206.40	1,024,311.11	1,111,664.44	1,083,907.10	1,231,944.90	1,237,340.99	1,436,202.84	1,422,437.87	1,457,355.54	1,641,213.33	1,641,213.33	1,641,213.33	1,559,661.34

Source: Reserve Bank of Zimbabwe, 2021

TABLE 4.1: OTHER DEPOSITORY CORPORATIONS -ASSETS

\$ millions

End of	Bond Notes & Coins					Other Claims on Non-residents									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		Debt Securities				Loans and Advances								
							1 Securities	Local Government securities	Public Enterprises	Other ²	Government	Local Government	Public Enterprises	Other Institutional Units					
2018																			
Jan	23.4	66.9	2,528.5	291.2	111.9	81.9	2,336.0	34.5	23.5	65.9	26.3	20.6	155.3	3,461.2	74.6	501.0	457.8	700.8	10,961.1
Feb	20.0	46.8	2,516.8	347.6	114.2	96.2	2,313.4	33.5	23.5	66.1	24.3	21.1	145.4	3,527.1	22.2	507.8	434.5	697.8	10,958.3
Mar	16.7	57.9	2,457.7	312.8	139.2	99.5	2,434.8	32.8	23.5	66.7	19.2	15.9	127.5	3,637.8	24.2	504.1	487.4	710.3	11,168.1
Apr	14.9	61.9	2,423.5	337.0	120.8	78.5	2,558.9	32.0	24.7	67.0	13.4	20.9	121.2	3,674.0	22.1	532.0	459.2	715.7	11,277.5
May	14.2	71.7	2,543.0	477.8	138.6	85.7	2,814.9	30.9	25.0	66.9	8.4	20.9	134.4	3,740.3	12.0	458.9	457.2	718.2	11,819.1
Jun	9.0	58.5	3,081.0	509.8	120.0	84.1	2,865.3	30.1	26.2	66.5	7.4	19.4	196.4	3,829.3	38.6	551.4	448.1	730.7	12,671.8
Jul	20.6	61.9	3,450.6	466.4	111.6	95.4	3,291.4	33.3	0.0	67.5	4.5	21.0	182.0	3,500.6	153.9	611.4	472.5	732.0	13,276.5
Aug	23.1	72.3	3,475.7	377.8	105.3	66.3	3,362.8	32.2	0.0	67.3	7.1	20.6	186.7	3,585.1	102.0	647.7	489.9	736.1	13,358.0
Sep	18.2	61.5	3,781.6	398.1	159.1	78.0	3,145.7	31.2	45.2	68.1	5.4	20.4	212.2	3,734.2	119.7	637.4	527.8	742.6	13,786.4
Oct	39.9	70.4	3,771.3	368.3	185.5	51.4	3,105.9	30.2	45.2	68.4	4.6	9.4	188.8	3,838.0	132.0	647.5	537.8	743.0	13,837.7
Nov	30.6	84.6	3,696.3	300.6	209.8	63.9	3,172.9	28.9	45.2	68.7	7.0	8.1	217.7	3,813.2	141.9	633.2	581.9	742.4	13,846.8
Dec	20.5	94.5	3,949.5	439.6	235.5	74.8	3,044.1	28.0	43.4	69.2	6.2	9.2	204.3	3,870.5	151.2	573.8	612.5	812.4	14,239.0
2019																			
Jan	49.0	113.4	3,901.0	401.9	261.6	46.1	3,038.3	27.3	94.6	68.7	4.4	8.1	189.2	3,773.5	109.1	517.2	592.3	827.7	14,023.5
Feb	59.7	256.8	3,764.8	357.1	570.4	205.7	3,076.4	26.5	60.5	2.0	5.8	7.7	208.3	3,991.5	100.5	490.7	669.1	880.0	14,733.6
Mar	62.5	263.2	3,891.0	432.9	739.3	55.1	3,028.8	25.5	61.5	4.5	4.3	9.5	340.7	3,845.0	129.0	523.7	954.5	1,205.2	15,576.2
Apr	45.2	363.5	4,153.9	578.9	1,031.9	91.7	2,921.3	25.0	61.8	4.0	4.0	9.6	407.8	3,899.7	131.9	620.5	1,135.4	1,304.8	16,790.9
May	98.7	484.2	4,089.2	694.1	1,890.1	154.1	2,912.7	23.9	62.1	4.2	3.9	9.4	636.8	4,303.9	144.3	910.1	2,031.0	1,532.3	19,985.1
Jun	126.3	882.2	4,518.6	560.2	2,383.0	538.9	2,918.5	22.6	63.1	6.6	3.9	8.7	929.4	5,011.5	163.0	1,606.5	1,621.9	2,120.4	23,485.3
Jul	232.4	968.8	5,605.6	370.4	3,738.0	801.9	2,962.9	22.2	103.4	5.5	2.2	9.0	164.6	5,364.7	228.7	1,587.7	2,124.1	2,345.3	26,637.3
Aug	184.4	1,150.4	7,956.5	527.8	3,904.2	1,050.7	3,409.1	21.5	103.9	6.8	1.0	9.2	212.5	5,764.9	263.2	2,614.6	2,149.5	2,623.2	31,953.4
Sep	124.5	2,108.5	9,128.1	874.0	5,678.3	1,575.7	3,577.4	20.9	27.0	6.5	1.4	9.4	187.5	6,456.9	389.5	3,707.8	3,665.5	3,549.9	41,088.9
Oct	144.3	1,906.0	11,613.0	2,511.0	7,644.9	907.0	3,749.0	20.2	27.1	5.3	1.1	7.9	254.8	7,393.9	400.9	4,081.1	2,230.5	3,580.5	46,478.4
Nov	128.8	2,243.1	11,417.7	2,236.3	8,417.4	940.7	4,150.2	19.6	27.1	11.8	1.4	8.7	248.8	9,260.2	442.8	3,148.3	2,272.9	4,208.0	49,183.9
Dec	169.8	2,526.2	13,994.1	1,254.7	8,415.7	1,984.1	4,090.0	18.2	24.7	20.7	1.3	8.1	268.6	10,562.1	556.7	4,867.7	3,517.6	8,485.9	60,766.3
2020																			
Jan	183.4	3,176.6	13,217.3	1,073.2	8,142.0	1,811.4	4,372.4	20.1	125.5	15.0	5.1	12.2	326.1	12,115.8	946.9	2,965.9	4,191.6	9,691.7	62,392.3
Feb	267.1	3,136.4	13,817.0	1,504.5	8,642.5	1,532.9	4,293.1	20.1	117.4	15.5	5.1	11.6	329.5	13,632.6	973.7	5,441.7	12,758.8	10,338.7	76,838.2
Mar	263.6	3,607.6	16,167.1	2,214.4	12,681.9	2,497.5	4,775.6	19.2	0.1	20.8	4.4	11.4	765.8	16,323.6	1,103.1	7,917.3	7,042.4	11,309.5	86,725.4
Apr	298.5	3,642.9	17,926.4	1,523.3	13,697.1	3,056.3	4,716.9	18.1	0.1	18.4	4.5	9.7	834.7	17,280.6	1,104.9	7,642.8	8,200.2	11,988.1	91,963.5
May	330.0	3,581.8	21,376.4	1,749.6	15,757.4	3,130.4	4,579.1	17.0	0.1	45.8	4.5	9.6	768.0	20,291.6	1,280.4	7,042.0	8,823.5	12,139.9	100,927.2
Jun	606.6	9,584.7	29,457.9	3,974.7	35,786.5	7,527.5	6,264.7	13.8	0.1	90.1	4.3	9.4	2,010.8	30,567.5	2,011.1	24,299.3	17,433.0	23,843.0	193,485.0
Jul	690.8	18,357.0	54,139.7	5,578.7	42,159.7	11,399.9	6,760.1	13.4	0.0	74.6	4.3	12.6	1,025.8	36,840.5	3,070.4	28,551.1	14,418.6	24,902.0	247,999.1
Aug	975.1	28,776.0	54,868.5	4,623.1	41,100.2	14,219.2	6,883.5	13.1	0.0	39.1	14.0	14.7	1,046.3	43,502.9	3,130.9	25,354.6	14,240.7	26,391.3	265,193.4
Sep	1,084.2	30,217.6	56,679.6	4,426.6	39,530.8	14,126.8	6,676.2	12.9	0.0	107.8	9.6	22.3	1,050.4	45,297.5	3,822.4	28,289.4	20,662.0	27,055.5	279,071.4
Oct	1,064.2	32,235.0	66,948.5	4,457.3	40,092.7	13,530.7	8,068.2	12.3	20.1	222.0	17.6	22.2	1,019.0	53,116.5	3,869.6	29,764.7	19,044.4	27,327.7	300,832.8
Nov	1,063.6	34,673.9	73,237.2	4,211.3	41,173.6	14,134.7	8,961.5	11.6	0.0	268.2	20.0	16.8	1,269.9	60,179.7	3,678.7	29,821.2	19,694.9	27,426.0	319,842.9
Dec	1,177.8	39,886.8	76,076.5	5,771.7	38,623.2	10,803.6	12,072.8	11.2	0.0	252.2	23.3	26.8	1,269.0	69,691.0	4,566.9	29,608.0	15,822.0	36,808.1	342,490.8
2021																			
Jan	1,483.3	42,733.9	77,994.4	13,109.2	40,071.8	10,922.0	10,322.7	10.2	0.0	212.4	16.7	18.0	1,264.3	77,984.0	5,315.2	25,036.2	15,951.2	41,028.5	363,474.0
Feb	1,735.4	41,180.7	76,140.3	17,748.1	39,141.4	6,341.4	15,612.1	9.2	0.0	238.0	24.1	22.7	1,493.7	84,845.3	5,413.6	28,339.2	19,441.2	42,761.3	380,487.7
Mar	1,457.1	40,953.3	83,032.1	6,945.5	42,516.8	8,733.6	17,602.7	8.4	19.2	449.7	15.2	21.7	1,400.3	90,291.7	4,912.2	32,908.1	22,849.5	40,104.9	394,221.9
Apr	1,699.7	40,964.4	85,330.2	6,844.8	49,733.4	7,679.0	19,384.3	7.7	19.2	571.8	19.9	12.7	1,336.7	104,118.1	5,432.6	34,537.9	25,207.8	41,034.6	423,934.8
May	1,906.1	30,579.1	94,330.9	7,907.2	63,644.8	11,582.4	19,197.1	7.0	152.7	611.0	21.8	16.6	1,263.7	111,185.7	5,063.0	35,592.3	24,975.4	40,256.6	448,293.6
Jun	1,702.8	30,255.6	75,795.2	25,605.9	72,780.6	17,601.3	17,610.8	6.5	19.5	1,385.2	17.9	77.8	1,511.9	125,592.3	5,203.8	26,856.5	29,616.4	42,418.7	474,058.5

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 Owning to			Capital and Reserves	Contigent 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	1,008.1	1,454.0	7,102.2	406.5	107.3	7,616.1	65.1	444.8	115.1	49.1	2.6	1,645.3	501.0	522.1	10,961.1
Feb	4,633.7	989.2	1,458.8	7,081.7	418.7	101.2	7,601.7	75.4	435.4	111.2	92.8	2.9	1,620.1	507.8	511.0	10,958.3
Mar	4,732.9	1,007.5	1,491.0	7,231.4	365.0	114.7	7,711.0	77.3	460.8	140.5	89.2	6.9	1,654.7	504.1	523.4	11,168.1
Apr	4,907.7	1,066.6	1,374.6	7,349.0	387.8	95.6	7,832.3	84.0	453.1	82.4	68.8	16.1	1,641.9	532.0	567.0	11,277.5
May	5,172.9	1,138.2	1,442.5	7,753.6	442.8	107.4	8,303.8	88.0	554.0	101.5	94.9	19.9	1,671.5	458.9	526.5	11,819.1
June	5,650.6	1,274.7	1,459.1	8,384.4	438.0	89.2	8,911.6	66.8	554.0	119.8	173.4	21.6	1,707.5	551.4	565.7	12,671.8
July	5,902.3	1,415.3	1,501.5	8,819.1	424.4	33.1	9,276.7	89.5	545.1	118.9	132.9	32.6	1,846.0	611.4	623.4	13,276.5
Aug	6,005.7	1,362.6	1,524.2	8,892.5	399.6	32.4	9,324.5	66.5	535.4	137.0	119.5	33.3	1,882.9	647.7	611.2	13,358.0
Sep	6,281.7	1,421.8	1,489.0	9,192.4	439.0	44.6	9,676.1	52.4	559.4	142.2	129.1	46.6	1,913.4	637.4	629.7	13,786.4
Oct	6,345.7	1,390.0	1,427.8	9,163.5	435.2	52.2	9,650.8	61.7	581.4	147.6	93.4	42.0	1,957.6	647.5	655.7	13,837.7
Nov	6,419.8	1,329.4	1,430.4	9,179.6	366.8	48.7	9,595.1	50.9	543.1	213.7	74.8	42.3	1,991.6	633.2	702.1	13,846.8
Dec	6,601.1	1,322.2	1,508.9	9,432.2	394.5	41.3	9,868.0	58.6	524.7	229.6	187.8	39.0	2,057.7	573.8	699.7	14,239.0
2019																
Jan	6,626.6	1,155.9	1,466.8	9,249.4	381.0	42.2	9,672.5	59.3	530.5	239.5	188.3	39.2	2,047.0	517.2	729.8	14,023.5
Feb	7,168.7	1,155.1	1,473.2	9,797.1	387.8	44.5	10,229.3	71.8	782.0	158.9	151.7	42.6	2,145.1	490.7	661.5	14,733.6
Mar	7,435.2	1,127.0	1,437.1	9,999.2	372.7	47.9	10,419.9	74.5	933.8	165.8	140.9	42.7	2,349.0	523.7	925.8	15,576.2
Apr	7,968.0	1,243.3	1,795.8	11,007.1	390.9	55.9	11,453.8	90.8	652.7	148.3	173.5	28.8	2,551.4	620.5	1,071.0	16,790.9
May	9,316.8	1,379.0	1,932.4	12,628.2	462.9	48.9	13,139.9	139.4	1,053.9	148.8	206.7	46.5	2,556.6	910.1	1,783.2	19,985.1
Jun	11,021.9	1,573.5	1,737.2	14,332.6	422.0	44.5	14,799.2	171.7	1,607.6	150.3	216.7	43.6	3,240.7	1,606.5	1,649.0	23,485.3
Jul	13,014.4	1,661.3	1,949.2	16,624.9	432.6	50.6	17,108.1	168.2	1,710.5	152.0	225.8	27.4	3,522.6	1,587.7	2,135.1	26,637.3
Aug	15,189.7	1,798.7	1,922.5	18,910.9	639.1	59.2	19,609.3	202.9	2,064.4	155.0	116.2	28.0	4,061.0	2,614.6	3,102.0	31,953.4
Sep	18,834.0	2,049.2	1,925.3	22,808.5	549.2	54.5	23,412.2	219.9	2,989.7	155.9	182.3	23.3	5,510.0	3,707.8	4,887.7	41,088.9
Oct	23,441.5	2,298.0	1,891.9	27,631.4	526.0	68.6	28,226.0	205.7	3,020.7	159.1	211.3	24.6	5,937.5	4,081.1	4,612.3	46,478.4
Nov	25,114.5	2,868.9	2,123.8	30,107.2	878.6	99.1	31,084.9	235.1	2,966.0	175.3	275.5	50.5	6,404.3	3,148.3	4,844.2	49,183.9
Dec	27,842.2	3,238.9	2,192.0	33,273.1	1,067.2	118.5	34,458.8	244.0	3,020.4	179.5	326.4	119.4	10,212.4	4,867.7	7,337.7	60,766.3
2020																
Jan	28,570.4	3,605.9	2,358.3	34,534.5	1,299.1	92.6	35,926.3	255.6	3,114.7	185.8	336.1	140.1	12,285.7	2,965.9	7,182.1	62,392.3
Feb	37,082.9	3,939.6	2,215.0	43,237.5	1,674.9	78.2	44,990.7	260.1	3,357.7	189.6	767.7	154.9	12,930.2	5,441.7	8,745.6	76,838.2
Mar	37,923.6	4,998.7	2,361.6	45,283.9	1,721.0	409.0	47,413.9	476.8	4,874.8	258.4	314.6	339.9	15,172.3	7,917.3	9,957.3	86,725.4
Apr	42,102.4	5,060.0	2,530.7	49,693.1	1,805.2	516.3	52,014.6	337.6	4,931.9	346.4	312.9	233.2	16,105.4	7,642.8	10,038.7	91,963.5
May	48,595.9	6,274.7	2,847.3	57,717.9	1,840.2	630.7	60,188.8	359.2	5,129.7	536.7	469.1	365.4	16,562.4	7,042.0	10,273.9	100,927.2
Jun	86,454.7	6,715.3	4,040.8	97,210.8	2,277.4	1,479.4	100,967.5	863.2	11,761.8	887.6	959.9	348.2	32,058.2	24,299.3	21,339.3	193,485.0
Jul	113,233.5	7,957.5	6,089.8	127,280.8	2,997.8	1,731.9	132,010.5	1,024.3	14,962.8	1,387.9	2,114.7	348.7	37,319.8	28,551.1	30,279.2	247,999.1
Aug	126,039.2	8,814.1	5,476.0	140,329.3	2,942.4	850.8	144,122.5	1,111.7	16,780.7	1,837.1	3,844.1	422.5	40,894.6	25,354.6	30,825.6	265,193.4
Sep	130,929.6	9,728.6	6,981.5	147,639.7	2,655.6	1,531.5	151,826.9	1,083.9	15,206.4	1,863.1	2,956.8	372.2	42,400.0	28,289.4	35,072.8	279,071.4
Oct	141,293.3	12,094.6	8,429.2	161,817.1	2,769.1	1,799.7	166,385.9	1,231.9	14,868.4	1,812.7	4,513.6	441.7	43,466.4	29,764.7	38,347.5	300,832.8
Nov	156,892.5	13,732.4	9,029.7	179,654.6	2,622.0	1,569.9	183,846.6	1,237.3	14,800.8	1,489.5	5,726.8	423.6	46,209.7	29,821.2	36,287.5	319,842.9
Dec	174,270.2	16,788.9	9,949.2	201,008.3	2,806.1	4,340.0	208,154.4	1,436.2	14,145.4	1,318.6	757.0	292.0	54,752.7	29,608.0	32,026.4	342,490.8
2021																
Jan	188,337.3	17,667.3	11,376.7	217,381.3	2,730.8	5,453.7	225,565.8	1,422.4	15,750.7	391.1	600.9	376.7	58,123.9	25,036.2	36,206.3	363,474.0
Feb	189,154.3	18,991.1	14,072.8	222,218.2	2,959.1	4,788.2	229,965.5	1,457.4	15,908.6	409.2	581.4	609.9	63,583.8	28,339.2	39,632.7	380,487.7
Mar	193,674.2	21,569.9	14,209.4	229,453.4	4,691.2	4,875.8	239,020.5	1,641.2	14,997.2	75.4	1,378.2	408.9	67,061.8	32,908.1	36,730.7	394,221.9
Apr	219,936.5	23,818.3	13,746.7	257,501.5	2,725.1	5,382.5	265,609.2	1,503.8	15,748.4	176.5	939.0	409.9	68,812.8	34,537.9	36,197.4	423,934.8
May	232,585.8	26,296.1	18,415.5	277,297.4	2,205.9	6,832.6	286,335.9	1,525.8	16,063.1	654.2	540.1	429.0	69,567.0	35,592.3	37,586.2	448,293.6
Jun	249,167.5	27,977.7	21,449.6	298,594.8	2,906.1	6,295.3	307,796.2	1,559.7	15,430.6	662.3	939.0	462.6	72,403.8	26,856.5	47,947.9	474,058.5

Source: Reserve Bank of Zimbabwe, 2021

TABLE 5.1: COMMERCIAL BANKS -ASSETS

\$ millions

End of								Debt Securities				Loans and Advances								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	Other claims	Contigent Assets	Other Assets	Non Financial Assets		
2018																				
Jan	22.40	64.10	2,294.49	192.08	103.42	81.91	2,143.23	-	23.45	65.90	26.32	20.59	154.85	2,451.11	28.68	500.96	294.22	538.92	9,006.6	
Feb	18.34	43.97	2,296.76	223.72	108.28	96.17	2,109.34	-	23.45	66.10	24.29	21.11	145.03	2,461.49	28.67	507.82	290.62	536.35	9,001.5	
Mar	14.81	53.62	2,238.77	240.67	124.48	99.51	2,164.00	-	23.45	66.69	19.16	15.90	127.10	2,535.82	30.40	504.13	325.78	552.34	9,136.6	
Apr	13.47	56.67	2,207.91	274.97	116.75	78.50	2,314.90	-	24.75	66.97	13.44	20.89	120.77	2,519.81	28.31	531.98	298.96	554.95	9,244.0	
May	12.85	62.77	2,308.95	339.50	130.13	85.74	2,562.36	-	24.97	66.94	8.44	20.88	134.01	2,556.25	23.90	458.93	307.90	555.31	9,659.8	
June	7.48	52.61	2,848.51	331.76	117.26	84.05	2,538.32	-	26.19	66.55	7.44	19.43	196.00	2,662.21	25.46	551.39	302.93	563.41	10,401.0	
July	17.85	54.25	3,189.62	281.13	109.31	95.43	2,949.15	-	-	67.49	4.51	21.01	181.99	2,414.59	26.03	611.36	322.53	565.15	10,911.4	
Aug	21.01	67.83	3,196.71	232.34	102.46	66.26	3,014.90	-	-	67.29	7.05	20.62	186.74	2,490.99	29.82	647.67	329.42	566.33	11,047.4	
Sep	16.25	58.19	3,487.91	305.30	137.84	78.01	2,789.78	-	45.21	68.09	5.42	20.39	212.17	2,577.06	36.68	637.41	357.43	571.83	11,405.0	
Oct	33.06	67.98	3,505.83	272.14	173.15	51.45	2,728.83	-	45.21	68.41	4.59	9.35	188.83	2,697.37	38.71	647.52	353.24	569.20	11,454.9	
Nov	25.84	81.42	3,384.38	264.64	198.18	63.91	2,793.90	-	45.21	68.65	6.99	8.13	217.69	2,672.32	46.06	633.21	406.55	569.81	11,486.9	
Dec	18.17	89.91	3,736.98	317.34	224.44	74.84	2,633.69	-	43.37	69.16	6.20	9.18	204.31	2,707.60	53.75	573.76	406.16	633.85	11,802.7	
2019																				
Jan	42.05	106.91	3,766.70	338.09	249.77	46.14	2,621.20	-	61.02	68.66	4.41	8.06	189.15	2,594.53	33.84	517.24	428.82	649.94	11,726.5	
Feb	52.63	238.67	3,601.94	293.36	549.59	205.65	2,675.29	-	60.52	2.00	5.84	7.71	208.31	2,784.17	31.04	490.74	472.78	696.82	12,377.1	
Mar	59.17	244.62	3,729.81	393.22	712.08	55.05	2,635.68	-	61.52	4.53	4.27	9.53	340.66	2,660.90	25.33	523.72	755.57	971.53	13,187.2	
Apr	40.82	331.97	3,876.83	492.10	981.80	91.75	2,590.97	-	61.79	3.95	3.98	9.62	407.85	2,721.57	24.55	620.52	935.27	1,002.47	14,197.8	
May	94.59	444.70	3,886.07	571.50	1,747.69	154.08	2,508.43	-	62.12	4.20	3.93	9.43	636.78	3,056.86	34.46	910.14	1,832.95	1,142.77	17,100.7	
Jun	119.69	810.71	4,104.17	413.18	2,244.98	538.88	2,596.97	-	63.09	6.62	3.89	8.73	929.36	3,667.45	37.02	1,606.53	1,374.23	1,621.33	20,146.8	
Jul	224.75	791.31	5,081.19	275.44	3,602.89	801.93	2,640.55	-	103.36	5.49	2.18	9.00	164.58	4,043.75	32.65	1,587.68	1,873.44	1,722.66	22,962.9	
Aug	178.74	1,054.06	7,123.10	461.83	3,778.75	1,050.74	3,106.90	-	103.86	6.78	1.04	9.21	212.50	4,430.78	37.42	2,614.64	1,744.16	1,989.27	27,903.8	
Sep	108.51	1,915.41	8,246.09	676.17	5,563.16	1,575.75	3,240.85	-	26.96	6.47	1.37	9.40	187.53	4,993.71	42.30	3,707.80	3,074.10	2,440.63	35,816.2	
Oct	138.01	1,702.35	10,537.81	2,437.08	7,376.80	906.98	3,416.23	-	27.05	5.29	1.15	7.94	254.84	5,859.32	41.94	4,081.09	1,658.19	2,434.21	40,886.3	
Nov	113.92	2,078.54	10,430.55	2,073.35	7,977.27	940.70	3,737.72	-	27.15	11.83	1.37	8.74	248.79	7,670.96	42.07	3,148.28	1,627.27	3,059.40	43,197.9	
Dec	158.44	2,300.01	12,821.54	934.73	7,898.48	1,984.08	3,716.31	-	24.75	20.65	1.33	8.11	268.61	8,976.00	61.84	4,867.67	2,740.16	6,935.56	53,718.3	
2020																				
Jan	165.80	2,845.62	12,018.43	708.00	7,706.57	1,811.38	4,029.43	-	125.52	14.97	5.11	12.17	326.11	10,766.91	77.59	2,965.93	3,395.90	8,058.15	55,033.6	
Feb	251.70	2,756.57	12,731.97	889.16	8,264.76	1,532.87	3,877.19	-	117.45	13.99	5.15	11.56	329.47	11,656.91	88.37	5,441.70	11,907.90	8,653.69	68,530.4	
Mar	242.41	3,063.92	14,545.58	1,948.14	12,381.17	2,497.47	4,373.76	-	0.08	20.23	4.39	11.39	765.82	14,041.67	127.46	7,917.31	5,718.53	9,244.62	76,904.0	
Apr	263.29	3,147.75	16,673.44	1,287.51	13,285.14	3,056.32	4,235.96	-	0.08	18.39	4.47	9.75	834.72	14,864.30	129.90	7,642.80	6,534.14	9,703.93	81,691.9	
May	284.33	3,144.57	19,827.46	1,553.68	15,003.29	3,130.38	4,160.50	-	0.12	45.79	4.53	9.61	768.01	17,762.27	143.44	7,042.04	6,012.40	9,845.09	88,737.5	
Jun	515.11	8,372.39	26,368.55	3,570.85	34,550.44	7,527.46	5,841.98	-	0.12	90.14	4.29	9.41	2,010.79	26,638.87	215.56	24,299.33	14,590.26	18,983.05	173,588.6	
Jul	577.99	16,536.53	49,470.13	4,219.81	40,259.84	11,399.93	6,357.84	-	-	74.57	4.33	12.61	1,025.78	33,054.99	229.06	28,551.07	10,247.64	19,646.49	221,668.6	
Aug	821.16	26,519.73	49,165.59	4,265.44	38,763.72	14,219.24	6,484.68	-	-	39.07	14.05	14.74	1,046.29	38,741.31	231.00	25,354.64	9,460.49	19,961.16	235,102.3	
Sep	891.26	27,646.41	51,169.67	3,898.65	38,420.20	14,126.83	6,354.19	-	-	107.40	9.61	22.30	1,050.38	41,088.91	228.95	28,289.36	17,608.70	19,375.08	250,287.9	
Oct	896.48	29,309.79	60,589.19	3,602.58	38,877.31	13,530.74	7,763.97	-	20.06	109.83	17.57	22.18	1,019.00	48,440.92	268.07	29,764.70	15,978.22	19,616.63	269,827.2	
Nov	919.42	31,596.89	67,899.10	3,494.87	39,693.38	14,134.74	7,098.29	-	0.02	110.37	20.00	16.81	1,269.94	54,496.74	259.90	29,821.16	16,683.48	19,526.70	287,041.8	
Dec	1,019.76	36,507.59	70,392.07	4,949.48	37,346.17	10,803.58	9,985.57	-	-	1.18	23.30	26.76	1,269.01	62,953.03	718.16	29,608.01	12,793.91	28,230.82	306,628.4	
2021																				
Jan	1,237.43	39,565.64	71,463.64	12,288.89	39,092.85	10,921.99	8,281.80	-	-	1.18	16.67	18.01	1,264.28	71,090.96	718.83	25,036.22	12,333.21	32,123.11	325,454.7	
Feb	1,320.27	38,100.03	69,341.48	16,867.76	38,108.83	6,341.39	12,518.15	-	-	1.26	24.15	22.69	1,493.66	77,324.34	774.89	28,339.17	15,953.14	33,612.14	340,143.4	
Mar	1,244.16	38,369.53	76,479.44	5,317.61	41,401.24	8,733.65	15,889.61	-	19.21	34.56	15.17	21.67	1,309.75	80,607.03	878.97	32,908.13	19,302.34	30,861.86	353,393.9	
Apr	1,430.83	38,008.89	79,592.64	5,639.40	48,564.03	7,679.05	18,267.01	-	19.23	62.89	19.86	12.71	1,336.70	91,062.16	956.75	34,537.88	21,214.88	32,383.77	380,788.7	
May	1,648.09	28,677.21	87,611.51	6,479.66	59,745.10	11,582.44	18,846.75	-	152.75	93.37	21.77	16.58	1,263.75	94,790.46	990.41	35,592.28	21,398.95	31,307.45	400,218.5	
Jun	1,419.27	28,452.53	69,413.26	24,215.35	70,835.98	17,601.31	17,152.75	-	19.46	92.91	17.91	77.79	1,511.86	106,954.15	1,247.08	26,856.45	26,444.57	33,288.94	425,601.6	

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 Owing to			Capital and Reserves	Contingent Liabilities	Other Liabilities	TOTAL
	Demand	Savings	Time Deposits	Total Deposits from the public	Other Depository Corporations	Government	Total			RBZ	Other Depository Corporations	Other Financial Corporations				
2018																
Jan	4,640.2	369.3	903.3	5,912.7	301.3	85.0	6,299.0	53.6	418.7	115.1	26.2	2.4	1,205.0	501.0	385.6	9,006.6
Feb	4,633.7	375.8	920.2	5,929.7	298.5	78.6	6,306.8	58.1	409.1	111.2	59.1	2.4	1,174.8	507.8	372.1	9,001.5
Mar	4,732.9	368.8	930.7	6,032.4	244.7	92.4	6,369.5	61.1	419.5	140.5	54.8	6.4	1,196.4	504.1	384.3	9,136.6
Apr	4,907.7	394.4	874.8	6,176.9	243.4	72.8	6,493.1	67.4	413.5	82.4	35.2	15.7	1,201.5	532.0	403.4	9,244.0
May	5,172.9	416.2	917.2	6,506.3	246.2	85.2	6,837.7	66.8	514.1	101.5	63.7	19.4	1,224.6	458.9	373.2	9,659.8
Jun	5,650.6	504.3	897.4	7,052.2	254.8	66.9	7,373.9	45.0	514.7	119.8	116.5	21.1	1,259.1	551.4	399.5	10,401.0
Jul	5,902.3	527.0	901.0	7,330.3	296.0	12.2	7,638.4	72.0	507.6	118.9	102.5	16.8	1,380.1	611.4	463.6	10,911.4
Aug	6,005.7	540.8	930.8	7,477.3	266.6	11.5	7,755.3	46.4	501.5	137.0	101.3	15.4	1,408.6	647.7	434.3	11,047.4
Sep	6,281.7	556.4	927.2	7,765.3	273.0	23.5	8,061.8	40.9	503.5	142.2	108.4	21.1	1,434.8	637.4	454.9	11,405.0
Oct	6,340.3	509.5	898.1	7,747.9	284.2	31.1	8,063.2	49.3	525.1	147.6	72.2	16.5	1,461.0	647.5	472.6	11,454.9
Nov	6,411.0	503.9	861.0	7,775.9	232.8	27.6	8,036.4	41.2	487.5	213.7	58.6	17.8	1,490.0	633.2	508.4	11,486.9
Dec	6,582.3	495.0	910.9	7,988.3	255.0	19.7	8,262.9	43.3	469.5	229.6	147.5	15.6	1,551.3	573.8	509.2	11,802.7
2019																
Jan	6,603.6	440.8	919.5	7,964.0	240.5	20.5	8,225.0	42.6	475.0	239.5	130.2	14.4	1,545.2	517.2	537.2	11,726.5
Feb	7,129.0	426.7	923.8	8,479.6	248.9	22.8	8,751.4	57.3	647.5	158.9	119.1	14.4	1,626.6	490.7	511.1	12,377.0
Mar	7,350.5	451.8	915.0	8,717.3	225.9	26.4	8,969.6	56.8	778.3	165.8	108.4	17.0	1,804.3	523.7	763.2	13,187.2
Apr	7,861.8	447.1	1,280.5	9,589.3	260.3	34.4	9,884.1	76.0	487.7	148.3	145.3	14.8	1,935.7	620.5	885.4	14,197.8
May	9,143.2	544.3	1,412.7	11,100.2	309.4	27.5	11,437.1	126.8	789.2	148.8	164.7	16.0	1,916.9	910.1	1,591.0	17,100.7
Jun	10,758.5	567.5	1,279.7	12,605.8	290.5	23.1	12,919.4	159.0	1,271.1	150.3	161.8	16.5	2,409.1	1,606.5	1,453.0	20,146.8
Jul	12,675.9	672.2	1,367.7	14,715.9	357.4	29.4	15,102.7	146.4	1,254.8	152.0	205.6	10.4	2,583.9	1,587.7	1,919.4	22,962.9
Aug	14,591.5	825.3	1,330.1	16,747.0	592.1	38.0	17,377.1	182.4	1,525.0	155.0	88.0	24.5	3,065.7	2,614.6	2,871.4	27,903.8
Sep	18,105.1	947.3	1,354.6	20,407.1	504.3	33.3	20,944.7	205.7	2,120.6	155.9	115.4	23.3	3,933.6	3,707.8	4,609.2	35,816.2
Oct	22,636.1	1,003.6	1,292.7	24,932.3	489.1	47.4	25,468.8	200.2	2,159.7	159.1	135.3	24.6	4,347.1	4,081.1	4,310.3	40,886.3
Nov	24,297.0	1,057.2	1,633.8	26,988.0	843.6	78.9	27,910.5	227.7	2,089.7	175.3	154.3	48.0	4,931.5	3,148.3	4,512.6	43,197.9
Dec	26,909.1	1,184.4	1,638.8	29,732.2	823.2	102.9	30,658.3	231.6	2,097.0	179.5	209.4	119.4	8,414.9	4,867.7	6,940.7	53,718.3
2020																
Jan	27,276.4	1,787.3	1,876.0	30,939.8	1,026.0	76.3	32,042.1	232.1	2,170.0	185.8	236.2	140.1	10,357.6	2,965.9	6,703.8	55,033.6
Feb	35,796.5	1,869.8	1,712.8	39,379.1	1,404.1	62.2	40,845.3	238.9	2,391.2	189.6	209.2	154.9	10,877.8	5,441.7	8,181.8	68,530.4
Mar	36,078.2	2,458.2	1,884.9	40,421.2	1,430.6	393.1	42,245.0	468.8	3,731.4	258.4	181.2	339.9	12,487.9	7,917.3	9,274.0	76,904.0
Apr	40,156.4	2,457.6	2,078.8	44,692.9	1,514.8	496.9	46,704.6	333.2	3,779.7	346.4	172.1	233.2	13,105.1	7,642.8	9,374.8	81,691.9
May	46,306.1	2,502.0	2,405.7	51,213.8	1,399.0	611.4	53,224.1	324.9	3,968.6	536.7	319.4	365.4	13,454.1	7,042.0	9,502.3	88,737.5
Jun	67,548.1	17,859.0	3,562.0	88,969.1	1,931.1	1,453.1	92,353.3	856.9	9,116.9	887.6	681.7	348.2	24,773.8	24,299.3	20,270.9	173,588.6
Jul	89,092.1	20,865.7	5,595.6	115,553.4	2,671.5	1,702.4	119,927.3	1,014.3	11,100.4	1,387.9	1,907.7	348.7	28,563.5	28,551.1	28,867.6	221,668.6
Aug	102,750.2	20,005.2	4,891.9	127,647.3	2,577.9	824.8	131,049.9	1,101.5	12,302.3	1,837.1	3,658.1	412.5	30,713.4	25,354.6	28,672.9	235,102.3
Sep	104,770.7	24,130.0	6,488.3	135,389.0	2,548.1	1,496.4	139,433.5	1,063.5	11,363.7	1,863.1	2,831.0	372.2	32,694.4	28,289.4	32,377.1	250,287.9
Oct	114,057.9	26,079.1	7,702.2	147,839.2	2,666.6	1,767.2	152,273.0	1,089.2	11,137.3	1,812.7	4,232.9	441.7	33,811.1	29,764.7	35,264.5	269,827.2
Nov	129,129.6	26,871.0	8,262.1	164,262.8	2,369.5	1,538.3	168,170.5	1,100.4	11,019.9	1,489.5	5,403.8	423.6	36,278.2	29,821.2	33,334.7	287,041.8
Dec	146,151.8	27,804.4	8,926.9	182,883.1	2,547.6	4,309.9	189,740.6	1,239.9	10,924.0	1,318.6	316.6	292.0	43,984.3	29,608.0	29,204.3	306,628.4
2021																
Jan	158,888.8	28,456.6	10,150.2	197,495.5	2,580.8	5,423.4	205,499.8	1,142.5	12,732.6	391.1	519.6	376.7	50,147.7	25,036.2	29,608.5	325,454.7
Feb	162,092.2	26,146.3	12,239.7	200,478.2	2,809.1	4,762.5	208,049.7	1,150.4	12,833.2	409.2	540.7	609.9	54,930.3	28,339.2	33,280.7	340,143.4
Mar	165,101.1	30,313.5	12,276.4	207,691.0	4,541.2	4,845.3	217,077.6	1,331.7	11,620.2	75.4	1,136.7	408.9	58,208.9	32,908.1	30,626.5	353,393.9
Apr	191,923.5	31,441.3	11,549.5	234,914.3	2,195.0	5,346.7	242,455.9	1,190.1	11,503.5	176.5	757.1	409.9	60,361.3	34,537.9	29,396.5	380,788.7
May	194,108.9	40,921.9	15,896.4	250,927.2	1,705.9	6,802.1	259,435.2	1,186.9	11,783.3	654.2	145.2	429.0	61,202.0	35,592.3	29,790.4	400,218.5
Jun	211,950.0	40,878.5	18,536.0	271,364.4	2,696.6	6,202.3	280,263.2	1,211.8	11,575.5	662.3	368.5	462.6	63,417.5	26,856.5	40,783.7	425,601.6

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 Governemt securities	Public Enterprises	Other ²	Mortgages	Government	Other			
2018																
Jan	0.9	2.3	197.4	98.7	7.8	-	129.8	34.5	-	-	413.2	-	508.7	144.9	136.1	1,674.3
Feb	1.5	1.8	172.4	123.5	5.5	-	141.3	33.5	-	-	414.8	-	507.9	125.7	135.7	1,663.6
Mar	1.4	3.4	175.9	72.1	14.1	-	212.6	32.8	-	-	411.4	-	539.4	142.8	132.3	1,738.2
Apr	1.1	4.3	185.5	61.9	3.6	-	184.4	32.0	-	-	413.3	-	582.7	141.6	135.2	1,745.7
May	1.0	7.6	196.3	138.2	8.1	-	191.0	30.9	-	-	415.0	-	608.4	128.1	137.4	1,862.0
June	1.2	4.9	188.6	177.8	1.9	-	266.2	30.1	-	-	413.9	-	614.3	124.0	141.5	1,964.5
July	1.8	6.6	207.1	185.1	1.7	-	283.2	33.3	-	-	423.5	-	636.1	128.2	141.1	2,047.7
Aug	1.6	3.7	224.7	145.3	2.4	-	288.9	32.2	-	-	428.2	-	579.4	139.1	143.7	1,989.2
Sep	1.9	2.9	245.6	92.6	20.8	-	291.1	31.2	-	-	430.3	-	650.2	148.1	144.4	2,059.1
Oct	4.9	2.1	220.0	95.8	11.9	-	318.9	30.2	-	-	427.7	-	639.8	154.2	147.0	2,052.5
Nov	3.6	2.9	243.3	35.7	10.4	-	320.7	28.9	-	-	433.5	-	635.7	148.0	145.8	2,008.5
Dec	2.3	4.3	157.4	121.3	10.4	-	339.4	28.0	-	-	444.8	-	645.9	179.7	151.9	2,085.6
2019																
Jan	6.3	4.6	108.2	63.5	10.9	0.0	343.8	27.3	33.6	0.0	438.0	0.0	649.3	136.7	151.2	1973.3
Feb	5.4	17.6	120.6	62.8	18.1	-	339.6	26.5	-	-	416.1	-	696.1	171.1	156.7	2,030.8
Mar	2.6	18.0	126.3	38.6	23.9	-	331.7	25.5	-	-	415.1	-	710.1	172.1	207.4	2,071.2
Apr	3.7	30.6	220.3	85.0	47.6	-	271.6	25.0	-	-	414.1	-	705.0	169.0	276.2	2,247.8
May	3.9	38.4	162.2	115.4	139.0	-	345.5	23.9	-	-	406.2	-	776.6	165.7	363.4	2,540.1
Jun	6.3	69.8	361.6	144.5	132.4	-	265.8	22.6	-	-	421.7	-	873.6	210.5	473.0	2,981.8
Jul	6.5	174.7	473.9	89.7	131.1	-	258.3	22.2	-	-	416.0	-	934.6	203.1	565.6	3,275.8
Aug	5.5	94.5	758.0	60.6	115.5	-	247.4	21.5	-	-	418.1	-	970.6	345.1	567.6	3,604.2
Sep	15.8	180.3	831.8	195.4	104.2	-	267.6	20.9	-	-	499.1	-	1,137.6	528.8	1,042.2	4,823.6
Oct	6.2	198.7	997.2	72.2	243.7	-	268.8	20.2	-	-	429.8	-	1,286.7	503.4	1,069.3	5,096.2
Nov	11.9	156.1	872.3	159.7	426.0	-	338.6	19.6	-	-	443.5	-	1,357.4	575.8	1,068.7	5,429.6
Dec	9.2	223.9	1,016.9	317.4	492.3	-	308.3	18.2	-	-	454.5	-	1,413.5	700.6	1,470.0	6,424.9
2020																
Jan	16.3	322.3	1,106.8	361.8	421.8	-	283.0	20.1	-	-	478.2	-	1,498.8	717.5	1,552.8	6,779.5
Feb	14.5	368.2	977.2	612.5	370.5	-	357.1	20.1	-	1.5	503.6	-	2,097.7	735.9	1,538.8	7,597.4
Mar	20.1	529.4	1,423.7	261.8	282.6	-	341.6	19.2	-	0.6	526.4	-	2,406.4	1165.6	1,914.1	8,891.5
Apr	33.1	493.1	914.2	232.1	384.9	-	424.3	18.1	-	-	525.9	-	2,568.2	1528.5	2,134.4	9,256.8
May	39.7	434.7	1,248.4	192.3	725.0	-	382.4	17.0	-	-	517.6	-	2,793.4	2669.6	2,146.1	11,166.3
Jun	88.7	1167.9	2,857.8	395.9	1,222.0	-	385.4	13.8	-	-	653.4	-	4,663.9	2688.0	4,712.1	18,848.8
Jul	109.1	1780.7	3,878.9	1342.9	1,879.4	-	346.6	13.4	-	-	585.7	-	5,648.0	3879.5	4,927.7	24,391.8
Aug	142.9	2175.5	4,799.3	341.7	2,310.6	-	294.6	13.1	-	-	688.7	-	6,552.1	4480.3	6,104.6	27,903.4
Sep	179.8	2469.9	4,547.1	504.6	1,027.7	-	218.3	12.9	-	0.4	741.5	-	6,518.3	2774.9	6,503.8	25,499.1
Oct	149.1	2787.0	5,056.1	778.9	1,182.4	-	206.5	12.3	-	112.2	772.3	-	6,874.4	2795.4	6,537.1	27,263.4
Nov	104.3	2935.7	4,448.9	691.0	1,412.8	-	1,666.7	11.6	-	157.8	930.4	-	7,498.6	2571.1	6,712.9	29,141.9
Dec	116.2	3210.3	5,085.9	802.0	1,183.4	-	1,830.2	11.2	-	251.1	1,008.4	-	8,562.3	2559.4	7,352.9	31,973.2
2021																
Jan	188.7	2943.3	5,986.5	793.8	843.5	-	1,783.8	10.2	-	211.3	1,091.3	0.0	9,329.1	2980.3	7,685.1	33,846.9
Feb	345.7	2762.9	6,004.8	811.1	984.2	-	2,731.0	9.2	-	236.8	2,089.3	-	8,950.2	2949.2	7,790.6	35,665.0
Mar	168.3	2278.9	6,313.1	1594.4	1,028.2	-	1,341.7	8.4	-	415.1	1,242.4	-	10,867.7	3027.5	7,841.0	36,126.8
Apr	206.9	2702.1	5,302.6	1156.7	1,085.4	-	871.7	7.7	-	508.9	1,581.5	-	14,233.6	3431.1	7,237.9	38,326.2
May	210.3	1687.6	5,962.2	1250.9	3,847.1	-	116.9	7.0	-	517.7	1,568.8	-	17,154.9	2927.9	7,532.9	42,784.2
Jun	249.6	1649.7	6,202.6	1163.8	1,866.7	-	204.6	6.5	-	588.0	1,851.9	-	18,795.4	2580.9	7,701.1	42,860.7

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
Feb	18,610.7	1,047.5	19,658.2	150.0	15.0	19,823.2	318.2	3,075.5	0.0	40.7	0.0	6,533.5	5,874.0	35,665.0
Mar	18,562.7	1,070.5	19,633.2	150.0	15.0	19,798.2	320.8	3,377.0	0.0	241.5	0.0	6,727.5	5,661.8	36,126.8
Apr	19,021.2	1,353.2	20,374.5	500.0	15.0	20,889.5	325.0	4,244.8	0.0	181.9	0.0	6,267.0	6,418.0	38,326.2
May	22,332.1	1,453.5	23,785.6	500.0	15.0	24,300.6	350.2	4,279.9	0.0	394.8	0.0	6,067.1	7,391.6	42,784.2
Jun	22,784.4	1,675.4	24,459.8	209.5	70.5	24,739.8	359.1	3,855.1	0.0	570.4	0.0	6,623.0	6,713.2	42,860.7

Source: Reserve Bank of Zimbabwe, 2021

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

END OF	AGRICULTURE	CONSTRUCTION	COMMUNICATION	DISTRIBUTION	FINANCIAL &	FINANCIAL ORGANISATIONS	MANUFACTURING	MINING	SERVICES	TRANSPORT	INDIVIDUALS	CONGLOMERATES	TOTAL
					INVESTMENTS								
2018													
Jan	479,109.65	59,336.80	9,442.40	289,531.26	20,569.74	258,034.97	271,453.81	106,425.09	390,052.89	32,328.60	617,302.95	14,394.66	2,547,982.83
Feb	488,203.10	59,977.6	9,271.60	315,569.60	20,133.10	258,263.60	285,045.10	108,649.00	393,604.90	31,636.60	618,377.40	15,010.60	2,543,764.60
Mar	484,764.71	64,826.47	11,050.47	344,731.34	15,203.35	274,150.22	303,649.15	114,431.85	363,449.40	32,793.42	640,496.88	19,893.14	2,669,440.41
Apr	485,790.00	63,948.20	10,904.16	344,532.06	15,015.25	271,071.77	294,270.80	112,692.09	333,633.78	31,103.49	631,920.52	22,066.04	2,616,948.15
May	501,783.67	63,555.32	10,933.54	362,939.63	15,079.82	358,553.35	317,666.65	117,123.00	338,846.30	31,523.13	651,443.97	24,226.37	2,793,674.76
Jun	475,105.71	66,796.85	13,907.73	385,583.32	15,079.82	344,917.25	323,212.12	117,146.59	335,216.91	34,457.61	655,427.02	34,163.40	2,801,014.33
Jul	463,286.30	70,905.22	18,924.14	383,314.68	14,976.42	140,624.55	274,507.82	113,776.27	309,209.52	37,473.99	652,652.69	34,402.12	2,514,053.73
Aug	470,756.06	79,237.13	15,167.31	331,672.76	15,021.94	144,100.73	271,000.50	111,960.21	306,022.68	37,341.23	666,649.40	34,402.12	2,483,332.08
Sep	451,745.26	79,055.66	15,021.57	341,851.68	15,021.94	144,799.61	263,994.22	112,656.60	320,788.50	36,914.64	666,971.46	64,407.07	2,513,228.20
Oct	453,068.26	74,931.80	16,036.47	389,851.74	15,156.78	165,252.71	268,933.16	111,956.57	313,376.79	36,118.55	680,445.74	12,855.74	2,537,984.32
Nov	444,130.81	133,137.60	14,884.08	313,732.96	15,156.79	165,419.77	269,459.88	149,908.15	316,738.77	45,693.19	679,403.72	12,265.36	2,559,931.07
Dec	492,669.93	78,176.72	15,958.03	340,422.71	14,425.48	165,648.71	253,354.25	113,596.48	347,242.19	40,695.42	669,879.64	12,254.30	2,544,323.87
2019													
Jan	525,176.71	80,480.87	20,199.44	349,755.63	15,294.02	158,458.90	255,380.42	123,772.79	358,554.22	42,355.54	666,797.13	16,335.67	2,612,561.33
Feb	521,988.10	79,066.70	10,931.07	352,797.81	14,699.04	80,894.67	253,027.00	124,474.74	389,522.96	40,923.52	644,320.94	11,446.61	2,524,093.15
Mar	538,072.74	87,791.29	18,211.46	379,233.06	14,556.67	205,466.51	270,360.07	133,324.78	407,637.99	43,541.36	731,600.28	11,476.62	2,841,272.85
Apr	584,205.29	96,516.86	22,430.89	421,676.71	15,968.00	236,000.25	310,449.68	193,315.77	387,730.25	44,465.66	788,749.65	14,486.65	3,115,995.66
May	712,661.52	98,826.58	27,802.41	466,619.97	17,425.91	317,055.80	368,550.63	250,912.54	441,731.01	43,682.62	901,283.38	14,096.64	3,660,649.01
Jun	940,505.81	82,926.78	30,534.65	566,391.10	169,400.79	876,820.36	354,648.58	331,070.01	404,941.11	49,207.29	898,523.53	14,258.87	4,719,228.88
Jul	1,060,152.38	108,889.32	38,005.81	685,729.84	22,484.81	470,421.82	497,581.30	333,137.40	643,721.98	51,560.67	1,111,698.00	7,683.18	5,031,066.50
Aug	1,163,054.33	117,882.86	40,904.57	720,937.57	15,289.60	524,650.14	575,937.12	378,008.67	742,674.56	51,710.40	1,202,415.06	5,830.84	5,539,295.71
Sep	1,379,203.16	101,683.93	20,216.16	755,828.88	15,563.75	1,430,322.28	520,659.81	487,089.86	594,143.27	59,974.64	1,004,073.32	6,055.40	5,087,524.40
Oct	1,917,349.77	103,708.96	20,826.53	798,377.18	24,574.74	1,447,865.67	603,692.16	541,020.28	618,349.57	61,677.92	1,112,873.33	4,322.02	7,530,493.20
Nov	1,916,599.14	103,450.14	22,381.71	878,695.26	24,749.38	1,566,329.25	623,341.53	554,037.12	623,064.80	61,153.08	1,152,340.02	4,351.76	7,530,493.20
Dec	3,260,641.29	140,783.74	27,127.10	1,114,871.76	48,155.61	1,504,624.78	1,027,373.94	821,797.19	823,237.53	84,684.83	1,428,029.37	7,328.19	10,288,655.30
2020													
Jan	4,084,551.94	155,581.93	40,879.89	1,241,096.72	54,212.81	1,614,135.86	1,136,124.87	905,568.16	799,835.71	83,887.62	1,594,904.42	3,435.36	11,714,215.29
Feb	4,492,412.28	157,892.05	54,850.75	1,305,056.27	51,575.18	1,667,015.97	1,328,895.13	875,096.28	827,340.38	103,240.64	1,837,059.21	1,195.35	12,701,629.50
Mar	5,400,573.75	137,553.14	109,432.30	1,355,737.76	60,656.39	2,181,804.45	1,514,365.26	1,743,391.37	911,567.97	129,647.77	2,083,395.02	30,866.95	15,658,992.12
Apr	5,497,243.24	144,302.16	94,782.20	1,298,701.43	50,563.13	2,200,545.77	1,762,996.43	1,756,962.25	1,057,031.75	149,805.94	2,211,133.89	33,524.86	16,257,593.05
May	6,753,987.64	152,161.11	176,776.32	1,688,453.47	61,403.01	2,272,323.33	2,155,232.06	2,018,291.52	1,335,664.72	161,892.59	2,646,269.59	56,873.34	19,479,328.70
Jun	8,233,748.36	178,010.08	127,961.90	3,248,219.37	64,989.86	5,469,986.07	3,799,659.67	4,379,017.69	1,983,339.32	277,602.32	3,665,408.84	46,384.96	31,474,328.45
Jul	8,927,920.73	256,440.30	209,123.91	4,249,101.81	34,055.90	7,106,442.23	5,125,740.57	5,385,837.14	2,413,677.93	418,160.11	4,321,918.71	46,630.64	38,495,049.96
Aug	9,773,178.50	269,675.36	194,537.60	5,470,092.50	33,043.10	7,946,261.68	6,723,930.20	5,651,838.11	3,103,883.15	446,084.37	5,291,100.20	48,922.44	44,952,547.19
Sep	10,508,860.18	202,928.95	203,610.78	4,810,727.31	29,975.80	1,041,079.17	7,136,261.66	4,099,760.81	3,255,496.85	517,871.73	6,526,576.15	48,754.08	38,381,903.47
Oct	12,296,430.45	302,589.49	251,238.66	9,053,118.05	28,434.20	8,136,185.80	6,305,609.42	6,351,785.61	3,855,757.60	649,444.55	7,243,034.96	49,339.03	54,522,967.83
Nov	14,705,718.28	553,426.67	299,226.19	10,178,453.66	26,676.82	9,457,279.18	7,442,871.42	6,834,160.25	4,193,059.76	959,134.44	7,919,442.36	50,802.65	62,620,251.69
Dec	19,070,900.24	557,071.84	265,529.08	10,043,351.16	24,925.66	9,451,197.42	8,214,424.44	7,599,398.94	4,750,996.82	1,556,410.92	9,213,845.68	46,489.85	70,794,542.04
2021													
Jan	23,978,167.35	610,696.11	267,400.20	9,997,383.02	66,046.86	9,811,097.63	7,641,910.42	7,176,322.97	4,807,054.16	1,685,871.14	10,092,630.46	47,525.58	76,182,105.93
Feb	24,581,772.22	653,205.48	285,830.69	10,330,772.00	65,231.37	10,024,935.09	7,949,013.06	6,754,180.16	5,018,015.84	1,766,077.92	10,905,948.39	47,678.08	78,382,660.29
Mar	28,741,816.74	737,140.48	320,102.45	10,604,119.56	76,828.95	10,517,753.11	9,428,559.85	8,179,722.05	5,701,289.52	1,822,019.95	12,528,176.45	33,915.52	88,691,444.62
Apr	31,859,146.34	675,080.87	347,881.04	12,101,683.31	205,760.21	12,046,268.54	10,788,214.39	8,802,924.25	6,559,969.13	1,831,534.43	14,724,055.16	36,984.33	99,979,501.99
May	34,645,328.64	713,518.48	292,339.75	13,012,546.01	70,347.70	10,160,360.67	11,287,317.39	8,318,871.52	7,438,997.57	1,831,015.12	17,169,532.74	10,879.19	104,951,054.78
Jun	36,527,537.18	993,308.60	357,200.72	14,622,859.32	69,173.21	12,832,747.32	12,635,012.94	7,938,660.25	9,226,503.32	1,903,845.82	19,986,300.49	40,765.72	117,133,914.90

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

TABLE 7.2: SECTORAL ANALYSIS OF COMMERCIAL BANKS DEPOSITS

\$ ('000)

END OF	AGRICULTURE	CONSTRUCTION	COMMUNICATIONS	DISTRIBUTION	FINANCIAL & INVESTMENTS	FINANCIAL ORGANISATIONS	MANUFACTURING	MINING	SERVICES	TRANSPORT	INDIVIDUALS	CONGLOMERATES	TOTAL
2018													
Jan	380,283.82	151,435.95	257,298.19	918,787.62	365,354.65	1,050,097.69	652,999.03	248,932.99	1,757,391.82	141,913.19	669,049.81	67,904.67	6,661,449.43
Feb	455,217.00	224,070.10	263,961.90	897,453.20	399,016.20	949,795.60	674,828.40	354,052.80	1,701,611.40	107,779.50	680,060.20	67,686.40	6,775,532.70
Mar	451,992.51	142,332.94	296,310.00	825,805.46	376,592.97	1,001,674.30	597,436.81	253,127.37	1,827,464.32	163,971.73	597,436.81	63,604.30	6,597,749.51
Apr	476,448.12	144,564.55	310,795.64	806,144.74	364,824.61	988,527.16	649,893.01	255,761.79	1,892,415.24	179,252.35	712,565.91	65,398.24	6,846,591.36
May	494,612.84	152,567.38	350,409.17	874,140.46	374,089.94	1,097,970.70	700,891.90	271,891.95	1,913,394.86	186,192.54	745,592.74	64,970.70	7,226,725.18
Jun	465,983.99	164,242.33	391,142.28	948,703.01	368,260.11	1,140,652.88	754,981.07	324,355.75	2,160,400.44	200,774.28	779,012.77	64,786.27	7,763,295.19
Jul	445,779.96	226,432.96	413,409.06	955,925.58	420,416.63	1,120,834.75	760,588.21	321,078.39	2,192,743.25	200,523.55	822,857.62	64,786.27	7,945,376.24
Aug	429,439.90	189,497.97	386,595.64	980,354.11	429,659.69	1,091,202.85	782,008.68	297,412.27	1,968,724.01	196,068.83	836,719.06	64,786.27	7,652,469.29
Sep	447,556.40	206,194.07	382,491.52	1,186,453.67	444,599.06	1,070,365.05	811,296.21	302,579.34	2,059,093.14	247,105.73	906,767.58	84,514.52	8,149,016.28
Oct	445,484.37	199,531.06	391,968.41	984,701.54	469,891.89	1,153,855.95	846,453.28	315,808.54	2,110,864.21	260,816.90	817,328.26	67,915.25	8,064,619.66
Nov	489,192.86	194,869.35	391,442.38	925,081.31	441,534.28	1,248,555.80	827,349.43	316,945.54	2,059,370.14	261,756.52	825,642.20	66,458.68	8,048,198.50
Dec	494,011.34	201,871.01	531,888.27	1,034,592.52	428,738.69	1,196,503.19	823,081.93	331,251.28	2,063,550.83	278,658.99	802,507.57	63,361.27	8,250,016.89
2019													
Jan	505,422.91	391,022.03	497,976.19	1,034,948.23	411,945.87	1,187,606.66	882,289.74	322,030.27	2,154,902.32	135,871.63	763,189.54	63,064.29	8,350,269.66
Feb	512,602.33	374,750.61	394,709.15	936,123.62	449,800.94	904,919.42	855,348.41	347,405.51	2,355,866.05	138,685.82	776,949.70	63,097.10	8,110,258.67
Mar	526,564.16	343,684.28	376,205.62	937,743.43	393,489.35	1,317,757.66	861,574.88	380,295.40	2,099,331.11	141,677.24	773,726.38	63,094.90	8,215,144.40
Apr	632,972.52	255,945.64	1,010,978.65	90,282.62	462,133.05	1,535,772.61	890,606.53	325,814.57	2,413,535.63	320,213.46	896,646.50	90,282.62	9,963,832.23
May	832,073.61	305,410.92	1,321,039.68	1,177,925.14	522,764.91	1,646,358.64	1,142,369.59	372,594.90	2,765,341.17	371,372.04	965,202.73	93,188.88	11,515,642.20
Jun	1,001,633.56	309,108.92	1,124,005.29	1,337,171.04	546,572.53	2,210,293.95	1,319,789.76	562,858.02	3,493,214.31	434,828.17	1,070,319.72	52,118.63	13,461,913.89
Jul	1,171,245.37	353,388.45	1,504,911.45	1,241,910.11	654,904.72	2,553,878.66	1,383,215.20	585,108.25	4,131,588.83	463,161.90	1,304,402.72	71,943.58	15,419,659.24
Aug	1,313,462.50	477,215.84	1,795,905.44	1,687,246.36	804,316.21	2,591,386.51	1,647,680.21	1,114,306.03	3,872,186.95	503,541.56	1,532,441.90	75,829.26	17,413,139.20
Sep	1,581,141.69	321,121.36	1,934,554.37	1,728,390.05	952,548.31	3,086,893.14	1,638,855.09	1,375,546.56	5,961,405.34	589,939.57	1,848,708.36	76,775.90	21,272,162.40
Oct	1,744,905.76	796,996.55	2,217,888.47	2,626,316.66	768,125.17	3,204,019.21	2,287,076.12	1,889,144.71	7,536,588.58	510,151.50	1,942,195.06	48,142.75	25,571,550.52
Nov	1,783,345.29	813,506.51	2,257,181.82	2,618,010.26	1,287,013.83	3,544,459.53	2,082,447.78	1,787,923.65	7,794,025.96	491,371.84	1,920,297.35	57,897.54	26,437,481.36
Dec	1,877,764.11	950,348.83	2,917,087.22	3,126,494.51	1,421,969.01	4,411,638.37	2,605,023.12	1,664,547.67	8,410,964.03	554,937.30	2,477,474.04	116,789.37	30,535,037.60
2020													
Jan	2,173,633.03	972,609.19	3,182,087.13	4,279,565.75	1,757,297.12	4,791,990.63	2,791,625.15	2,223,774.14	9,875,803.48	609,781.65	2,838,775.94	81,735.21	35,578,678.43
Feb	2,492,591.77	1,191,731.68	3,340,863.80	8,721,475.95	1,919,428.47	5,869,104.19	3,481,495.51	2,729,161.98	10,202,203.60	760,155.34	3,574,134.47	82,845.83	44,365,192.59
Mar	2,678,262.66	1,449,645.90	3,231,058.97	11,715,273.88	2,114,093.03	6,507,000.01	4,576,971.82	3,048,053.49	11,490,205.21	947,918.17	4,257,117.74	72,082.86	52,087,683.73
Apr	2,854,374.82	1,118,295.51	3,492,330.52	5,271,473.36	1,999,901.13	6,191,170.71	4,276,817.19	3,727,579.43	14,060,717.80	713,406.98	4,444,924.89	83,109.30	48,234,101.64
May	3,866,781.11	1,163,944.89	4,713,727.59	7,932,403.43	1,991,042.58	7,151,451.48	5,858,495.15	5,031,912.53	13,907,794.76	944,318.05	5,060,401.34	88,613.61	57,710,886.51
Jun	7,228,784.40	1,963,030.85	5,393,404.53	14,526,855.63	3,997,135.72	12,452,202.49	11,386,156.55	9,507,719.09	22,807,615.50	1,630,544.88	9,798,261.20	121,561.20	100,813,272.04
Jul	9,091,726.77	2,629,847.13	6,043,418.97	19,096,889.49	4,988,887.74	15,446,649.70	15,274,687.36	7,918,819.51	31,916,392.56	2,035,354.71	15,762,315.16	147,865.97	130,352,855.06
Aug	9,462,082.74	2,865,950.88	6,582,519.60	19,234,703.99	5,333,846.88	16,821,248.59	17,017,042.14	7,304,595.82	35,312,317.72	2,217,425.46	16,548,990.51	134,271.10	138,834,995.43
Sep	9,832,514.38	3,139,646.07	7,166,350.39	20,531,087.56	5,145,328.35	9,505,277.06	17,311,149.20	10,234,597.66	39,731,086.51	2,011,372.45	16,155,747.87	148,612.60	140,912,770.08
Oct	9,923,335.07	3,346,982.41	9,919,999.10	22,567,492.87	6,180,403.26	21,021,376.92	20,667,754.18	10,950,177.78	41,131,626.19	2,597,408.09	18,072,164.45	176,961.04	166,555,681.37
Nov	10,683,513.83	3,732,868.95	9,809,491.39	28,228,980.99	6,029,490.43	17,343,347.49	23,027,365.97	14,471,556.33	47,870,360.42	2,986,050.60	19,045,412.04	209,168.81	183,437,167.25
Dec	10,252,495.91	4,965,472.75	12,171,250.70	30,987,168.50	5,959,867.34	19,653,397.02	25,666,591.10	13,188,851.04	55,454,341.21	3,901,504.33	22,313,591.00	519,773.38	205,034,304.27
2021													
Jan	12,195,945.09	4,725,946.72	13,067,828.56	32,314,625.60	6,804,952.50	19,638,789.03	27,577,248.19	13,566,042.79	60,234,250.60	3,993,814.34	22,146,327.53	314,523.37	216,580,294.30
Feb	12,215,925.38	4,335,293.23	13,268,343.18	31,820,079.48	6,327,338.72	19,480,197.75	27,088,789.92	11,873,767.24	62,647,881.89	3,583,509.91	23,594,651.47	323,276.77	216,559,054.94
Mar	12,086,596.94	5,009,117.91	15,457,881.64	33,668,114.17	7,879,623.60	17,019,379.33	29,927,193.06	12,664,366.44	68,761,992.24	4,513,060.17	25,352,486.13	371,874.60	232,711,686.23
Apr	14,293,712.79	6,264,137.34	17,624,611.65	35,860,252.53	7,955,587.69	18,411,151.82	32,890,743.11	11,445,151.89	81,410,668.87	4,248,558.67	27,176,673.47	411,001.01	257,992,250.84
May	14,731,869.47	5,542,211.64	19,231,383.69	37,283,237.74	7,903,622.65	19,756,317.30	33,027,214.88	22,796,168.05	84,596,653.48	4,504,355.67	28,445,264.85	378,185.06	278,196,484.46
Jun	15,628,935.51	6,154,316.52	20,722,752.27	39,604,431.48	7,861,552.67	21,455,061.82	36,502,664.43	23,449,074.86	92,196,178.85	4,756,434.86	29,731,644.54	415,508.64	298,478,556.45

Source: Reserve Bank of Zimbabwe, 2021

TABLE 8.1: LENDING RATES (percent per annum)

End of	Nominal Lending Rates ¹	Commercial Banks	
		Weighted Lending Rates	
		Individuals	Corporate
2019			
Jan	4.00-18.00	9.47	7.40
Feb	4.00-18.00	9.23	7.30
Mar	4.00-18.00	9.23	7.31
Apr	4.00-18.00	9.30	7.38
May	4.00-22.00	9.31	7.33
Jun	4.00-22.00	9.15	7.67
Jul	4.00-35.00	9.54	8.40
Aug	5.00-55.00	14.37	18.43
Sep	5.00-65.00	14.64	19.81
Oct	5.00-65.00	15.59	19.66
Nov	5.00-65.00	15.06	18.00
Dec	5.00-65.00	16.08	18.31
2020			
Jan	5.00-65.00	16.56	17.20
Feb	5.00-65.00	16.92	16.68
Mar	5.00-65.00	19.65	17.21
Apr	5.00-65.00	18.57	18.69
May	5.00-65.00	18.06	18.07
June	5.00-65.00	20.04	17.38
July	5.00-65.00	18.87	20.11
Aug	6.00-65.00	19.14	18.99
Sep	6.00-65.00	20.65	25.09
Oct	6.00-65.00	26.04	26.68
Nov	6.00-65.00	30.32	27.67
Dec	6.00-65.00	32.11	26.91
2021			
Jan	6.00-65.00	32.65	24.77
Feb	6.00-85.00	36.67	21.36
Mar	6.00-85.00	35.83	22.61
Apr	6.00-85.00	35.22	22.59
May	6.00-85.00	34.84	21.76
Jun	6.00-85.00	36.25	22.46

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
2019		
Jan	0.22-12.00	1.00-8.00
Feb	0.22-12.00	1.00-6.75
Mar	0.22-12.00	1.00-8.00
Apr	0.22-12.00	1.00-8.00
May	0.22-12.00	1.00-8.00
Jun	0.22-12.00	1.00-8.00
Jul	0.22-12.00	1.00-8.00
Aug	0.22-12.00	1.00-8.00
Sep	0.22-12.00	1.00-8.00
Oct	0.22-12.00	1.00-8.00
Nov	0.22-12.00	1.00-8.00
Dec	0.22-12.00	1.00-8.00
2020		
Jan	0.22-12.00	1.00-8.00
Feb	0.22-12.00	1.00-8.00
Mar	0.22-12.00	1.00-8.00
Apr	0.22-12.00	1.00-8.00
May	0.22-12.00	1.00-8.00
Jun	0.22-12.00	1.00-8.00
Jul	0.22-12.00	1.33-14.00
Aug	0.50-15.00	1.00-20.28
Sep	0.50-15.00	1.00-20.28
Oct	0.50-15.00	1.00-20.28
Nov	0.50-15.00	1.00-20.28
Dec	0.50-15.00	1.00-20.28
2021		
Jan	0.22-12.00	2.00-21.50
Feb	0.22-12.00	2.00-21.50
Mar	0.22-12.00	2.00-21.50
Apr	0.22-12.00	2.00-21.50
May	0.22-12.00	2.00-21.50
Jun	0.25-12.00	2.00-26.00

Source: Reserve Bank of Zimbabwe, 2021

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

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

	ALCOHOLIC BEVERAGES & TOBACCO	CLOTHING & FOOTWEAR	HOUSING, WATER, ELECTRICITY, GAS & OTHER FUELS	FURNITURE AND EQUIPME NT	HEALTH	TRANSPORT	COMMUNIC ATION	RECREATION & CULTURE	EDUCATION	RESTAUR ANTS & HOTELS	MISC. GOODS & SERVICES	TOTAL NON FOOD	FOOD & NON ALCOHOLIC BEVERAGES	ALL ITEMS
WEIGHTS	4.90	4.35	27.62	5.29	1.42	8.39	2.65	2.27	4.25	1.08	6.46	68.70	31.30	100
2018														
Jan	0.17	0.67	0.02	0.55	0.10	0.00	-0.04	1.78	0.00	-0.16	0.64	0.26	0.39	0.30
Feb	0.26	0.91	0.01	0.43	0.00	-0.02	0.15	0.90	0.00	0.01	0.21	0.19	-0.18	0.08
Mar	0.13	-0.34	-0.74	0.46	0.18	-1.29	-1.60	1.58	0.01	-0.14	-0.55	0.09	-0.03	-0.25
Apr	0.20	0.34	-0.01	0.00	0.10	-0.32	-0.21	-0.10	0.63	1.85	0.26	0.11	0.02	0.08
May	-0.03	0.10	0.00	-0.12	0.03	0.14	-0.01	0.08	0.00	0.05	0.33	0.03	0.02	0.03
Jun	0.60	0.14	-0.16	-0.48	0.38	0.19	0.10	-0.25	0.00	0.26	1.00	0.04	-0.23	-0.05
Jul	0.43	0.38	0.00	0.40	0.31	0.17	0.08	0.65	7.16	3.20	0.75	1.09	0.74	0.98
Aug	0.13	0.45	0.00	0.91	0.24	0.47	0.00	-0.23	0.00	0.11	0.34	0.28	0.62	0.39
Sep	0.22	1.35	0.53	2.79	1.90	0.51	0.32	0.22	0.00	0.28	0.07	0.85	1.05	0.92
Oct	7.89	45.88	2.94	26.86	12.94	19.13	1.39	27.66	0.00	9.86	13.64	14.66	20.12	16.44
Nov	7.21	10.63	4.80	9.12	3.36	2.31	0.18	16.33	0.35	9.29	15.42	6.50	14.53	9.20
Dec	10.22	8.07	2.77	8.07	8.49	28.61	1.26	3.19	0.00	13.84	10.07	9.01	9.07	9.03
2019														
Jan	13.35	1.04	4.35	9.46	11.64	47.25	1.12	11.01	0.10	11.73	6.72	12.83	6.94	10.75
Feb	2.94	5.94	2.77	2.73	2.93	-7.70	0.14	3.42	0.02	2.20	4.34	0.70	3.56	1.67
Mar	14.29	5.56	2.34	5.20	2.30	3.06	0.14	3.92	3.66	4.54	5.16	4.05	5.10	4.38
Apr	12.05	6.57	0.65	5.84	19.90	3.40	3.50	5.36	6.93	19.74	5.35	4.45	7.85	5.52
May	21.57	11.89	2.54	11.51	16.85	16.18	31.21	29.81	3.05	6.67	8.96	10.12	17.63	12.54
Jun	40.94	59.89	18.11	63.80	46.53	41.90	2.32	35.38	0.06	28.71	36.63	31.23	55.07	39.26
Jul	23.72	27.68	9.19	27.01	43.32	26.39	7.48	36.17	11.05	30.51	39.79	21.72	19.90	21.04
Aug	18.09	10.81	13.65	11.18	7.47	32.66	67.86	12.65	4.09	8.67	18.77	17.79	18.55	18.07
Sep	11.01	17.47	15.52	14.73	18.68	16.83	1.29	18.03	4.10	8.42	35.01	16.63	19.55	17.72
Oct	42.80	37.15	38.63	35.12	34.80	26.55	9.15	31.78	5.47	37.99	30.03	32.90	48.35	38.75
Nov	16.54	18.35	5.83	25.67	18.49	9.68	13.01	20.59	17.10	36.46	23.89	13.94	22.63	17.46
Dec	11.51	13.48	31.25	17.51	12.74	11.82	1.43	5.70	0.17	15.52	18.28	17.14	15.75	16.55
2020														
Jan	1.83	3.84	0.60	1.50	5.32	2.24	2.77	2.01	9.39	2.72	1.86	1.99	2.55	2.23
Feb	8.48	10.01	2.27	7.00	21.56	9.62	220.04	17.96	94.95	2.92	30.86	18.41	6.81	13.52
Mar	28.76	37.12	57.14	29.35	27.28	18.10	4.26	58.79	0.66	17.49	22.67	32.44	17.69	26.59
Apr	26.21	13.46	3.05	24.06	25.07	8.87	3.05	9.42	1.13	21.08	15.12	11.38	28.37	17.64
May	28.90	18.99	3.42	21.36	18.30	22.97	4.22	10.04	0.02	29.69	23.31	15.41	14.72	15.13
Jun	35.25	48.84	7.52	38.21	43.77	32.48	23.24	39.46	0.87	32.46	29.51	27.61	37.73	31.66
Jul	33.30	35.93	12.07	32.45	27.35	50.65	118.89	17.13	1.14	37.84	34.77	33.76	37.99	35.53
Aug	9.71	7.52	2.82	7.83	7.02	11.02	19.57	7.75	79.86	8.40	11.19	10.03	6.30	8.44
Sep	2.53	1.71	3.01	1.52	2.59	1.69	19.84	5.79	23.42	0.33	7.26	5.08	2.08	3.83
Oct	5.68	2.51	15.42	0.95	1.12	3.02	3.78	1.59	4.91	4.22	4.46	5.33	3.00	4.37
Nov	3.70	3.73	3.35	2.02	0.66	3.60	0.39	1.74	0.71	4.36	2.09	2.63	3.39	3.15
Dec	4.58	3.08	0.52	3.26	1.73	3.61	1.17	1.26	0.18	2.12	3.82	2.63	6.54	4.22
2021														
Jan	4.43	1.15	4.84	3.35	8.08	3.87	0.71	1.72	0.06	8.48	4.67	3.70	7.84	5.43
Feb	3.27	0.94	3.21	1.77	2.48	4.22	0.01	-0.51	0.13	1.94	4.81	2.73	4.42	3.45
Mar	1.45	0.57	1.61	1.45	3.68	1.32	5.08	1.18	0.54	3.50	3.14	2.06	2.52	2.26
Apr	3.38	2.21	2.01	4.06	4.60	1.86	0.07	2.09	0.59	4.67	3.52	2.60	2.51	2.56
May	2.01	1.25	0.97	5.35	2.91	1.99	0.35	19.13	0.00	24.14	6.26	3.75	0.95	2.54
Jun	2.76	3.05	9.71	4.36	3.19	3.40	1.57	1.87	5.60	1.84	4.09	4.38	3.21	3.88

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
Feb	425.04	358.36	177.30	336.52	334.15	326.47	359.53	277.07	144.52	349.97	340.25	297.07	358.96	321.59
Mar	313.69	236.18	79.30	242.33	253.65	265.87	363.15	140.26	144.23	296.40	270.14	206.00	299.81	240.55
Apr	231.12	201.33	76.01	178.83	185.47	239.16	349.55	121.37	180.66	238.80	226.98	178.93	216.60	194.07
May	162.05	156.40	71.83	142.05	148.33	181.30	332.85	139.66	180.59	224.31	181.76	150.75	178.60	161.91
June	99.10	77.51	75.32	82.76	78.24	119.54	256.74	75.07	193.77	149.35	126.46	105.12	108.76	106.64

Source: Zimstat, 2021

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

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

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

TABLE 11 : SELECTED INTERNATIONAL EXCHANGE RATES

	USA	SOUTH AFRICAN	BOTSWANA	JAPANESE	EURO	POUND
END OF	Dollar	RAND	PULA	YEN		STERLING
2019						
Mar	3.0120	0.2064	0.2789	0.0272	3.3832	3.9363
Apr	3.2614	0.2275	0.3031	0.0292	3.6490	4.2209
May	5.2635	0.3550	0.4831	0.0483	5.8585	6.6391
Jun	6.6220	0.4673	0.6231	0.0615	7.5245	8.3906
Jul	9.1900	0.6494	0.8621	0.0846	10.0000	11.1111
Aug	10.512	0.6833	0.9458	0.0940	11.6288	12.8226
Sep	15.200	1.0234	1.3883	0.1415	16.5699	18.7643
Oct	16.120	1.0804	1.4721	0.1491	17.5217	20.4051
Nov	15.970	1.0800	1.4600	0.1500	17.6600	20.5800
Dec	16.530	1.1400	1.5400	0.1500	18.3700	21.6900
2020						
Jan	17.100	1.1883	1.5922	0.1564	19.0000	22.5000
Feb	17.680	1.1779	1.6073	0.1608	19.2174	22.9610
Mar	21.160	1.2709	1.8384	0.1970	23.5111	26.1235
Apr	25.000	1.3448	2.0542	0.2321	27.1739	30.8642
May	25.000	1.3736	2.0695	0.2333	27.1739	30.8642
Jun	32.350	1.8876	2.7638	0.3007	36.4229	40.5346
Jul	68.943	4.1073	5.9515	0.6457	79.5784	87.2651
Aug	81.604	4.7435	7.0151	0.7697	96.5746	107.2191
Sep	82.250	4.9133	7.1482	0.7790	97.0112	106.6580
Oct	81.370	4.9403	7.1042	0.7734	95.7690	105.5999
Nov	81.679	5.2531	7.3127	0.7827	96.6100	107.8000
Dec	81.815	5.4767	7.5022	0.7878	99.5164	109.9537
2021						
Jan	82.070	5.4208	7.4794	0.7914	99.9148	111.9300
Feb	83.461	5.6470	7.6491	0.7927	100.9497	115.5931
Mar	83.996	5.5989	7.6072	0.7732	100.0262	116.3990
Apr	84.503	5.8973	7.8165	0.7766	102.4094	117.7721
May	84.726	6.1449	7.9642	0.7720	103.3021	120.1879
Jun	85.423	5.9577	7.8205	0.7730	101.6496	118.3071

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	3,513.59	2,477,166,688	434,856.23
Feb	4154.37	6683.44	1,529.25	149,031,800	501,184.95
Mar	4489.47	5315.39	4,517.14	203,633,747	531,742.64
Apr	4641.11	5061.28	3,075.98	223,494,202	540,745.24
May	5428.28	6820.54	3,917.41	188,748,200	634,011.15
June	6194.88	6211.49	4458.87	248,500,624	745,175.95

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	5548.1	4.9	663.5	21.3	2318.8	1006.1
Feb	4706.6	4.5	594.0	13.9	2015.1	831.0
Mar	6300.4	4.5	654.2	12.5	2657.1	864.8
Apr	5786.8	3.3	640.9	11.5	3002.6	822.6
May	7298.4	4.2	819.7	10.5	3550.1	968.6
Jun	7997.3	4.7	779.4	8.3	3724.3	1135.5
Jul	8290.0	4.0	790.0	9.4	4446.7	1262.5
Aug	7762.9	2.9	811.2	14.0	4558.5	1255.0
Sep	7155.0	4.0	842.5	17.0	4462.4	1393.1
Oct	8230.5	4.2	821.3	17.9	4607.4	1428.2
Nov	7922.5	3.7	657.5	19.9	3964.8	1026.7
Dec	8355.2	2.8	917.2	14.6	4833.8	1102.9
2019						
Jan	6903.0	2.9	1294.0	16.9	3608.8	1056.2
Feb	8337.0	4.0	1330.6	17.2	3594.5	1093.6
Mar	9881.5	3.9	1399.5	18.3	4080.7	1250.6
Apr	10321.4	3.1	1590.1	14.0	4949.3	1408.5
May	14670.3	4.2	1397.5	11.8	6692.5	1897.8
Jun	17881.2	3.7	1464.7	30.1	7130.0	2539.8
Jul	23309.9	3.7	1806.5	36.6	9137.4	3295.8
Aug	23596.6	2.4	2181.6	38.5	11077.6	3493.6
Sep	30328.1	3.8	3029.9	51.9	15112.0	5337.7
Oct	39413.7	3.9	3621.6	67.1	16588.3	6237.0
Nov	40871.8	3.5	4199.3	67.4	13537.8	7200.3
Dec	49579.8	2.8	5695.4	97.2	19356.7	8724.0
2020						
Jan	47841.3	1.8	5236.3	115.2	21247.9	9646.8
Feb	41637.6	4.7	5431.8	136.9	22589.7	9633.8
Mar	60804.1	4.1	7252.9	268.0	27993.6	14411.4
Apr	47525.5	-	4150.6	82.6	18299.2	11481.8
May	59271.1	-	7426.0	349.8	24851.5	19593.2
Jun	91311.3	-	9752.7	516.6	26042.5	25842.3
Jul	127743.2	-	14741.1	1028.7	26033.3	35199.7
Aug	143042.1	-	14953.6	1547.5	27217.6	34505.0
Sep	203172.0	-	18252.3	1963.0	26441.0	41958.4
Oct	198863.6	-	22482.3	2163.3	42767.7	46270.4
Nov	236231.6	-	23936.7	2151.6	36475.7	54797.8
Dec	302661.2	-	30061.0	1935.3	45278.1	67038.2
2021						
Jan	255551.3	-	21042.2	4532.1	35306.3	64996.4
Feb	226335.8	-	22882.6	2288.9	36383.0	61941.7
Mar	320422.1	-	28569.9	3316.6	44524.0	86463.9
Apr	288958.8	-	30071.5	2807.0	44131.6	90580.4
May	361427.1	-	36765.1	3193.7	49745.8	89471.3
Jun	388757.5	-	38540.1	3200.0	51437.4	115145.7

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	20981.2	449.6	100593.9	501.8
Feb	457.2	22.5	18869.0	292.2	89584.3	463.8
Mar	545.2	23.7	21996.8	268.4	116120.0	510.5
Apr	505.5	17.4	21170.0	253.6	117616.8	457.0
May	611.1	21.2	23278.2	213.2	137423.0	496.6
Jun	553.6	22.5	23790.0	175.2	156609.8	502.2
Jul	560.2	20.1	25075.5	223.1	169416.8	559.6
Aug	553.0	15.1	25249.9	317.4	164918.0	518.7
Sep	543.0	19.4	24918.0	300.8	161289.5	511.3
Oct	571.6	20.4	21025.4	345.5	161427.4	496.0
Nov	477.4	16.7	17845.4	334.9	133862.1	430.6
Dec	478.6	13.0	27419.1	236.2	161540.7	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	40613.8	232.6	135481.1	413.4
Feb	456.5	16.4	27811.2	226.8	119081.1	463.6
Mar	525.9	15.4	30417.6	248.9	142597.8	441.0
Apr	535.0	13.7	32092.5	168.8	157348.3	390.1
May	642.6	14.7	15542.6	121.4	166491.6	494.3
Jun	706.0	13.3	18012.1	79.6	160873.0	486.8
Jul	983.5	13.6	20465.4	99.6	170823.3	638.2
Aug	872.9	9.0	21919.8	85.2	179281.2	542.3
Sep	1010.7	11.9	22749.6	62.4	200441.9	679.4
Oct	1079.4	12.7	23191.6	65.0	206621.5	1099.3
Nov	982.1	10.3	25737.5	225.2	152919.9	2044.1
Dec	1003.8	7.6	27800.5	385.5	146316.6	1273.6
2020						
Jan	943.3	4.6	23649.0	199.9	139278.2	671.7
Feb	916.1	8.9	21652.2	196.6	149671.5	647.8
Mar	1068.5	7.4	22588.1	234.3	173042.2	661.2
Apr	515.1	-	11036.4	36.4	131190.0	998.0
May	674.1	-	14711.6	231.2	150936.1	705.3
Jun	907.8	-	14420.9	286.1	135524.3	1390.4
Jul	918.4	-	15786.5	251.4	121072.4	791.9
Aug	789.4	-	13536.2	248.2	127308.6	702.1
Sep	911.9	-	15524.1	309.8	125059.2	783.2
Oct	990.2	-	19138.6	398.8	191148.8	735.8
Nov	971.3	-	17584.9	430.0	101305.8	755.6
Dec	1100.0	-	19404.0	453.0	115290.2	820.1
2021						
Jan	720.0	-	9849.3	229.0	94691.4	872.2
Feb	806.0	-	12309.3	527.8	90078.0	754.9
Mar	1112.8	-	15178.8	751.0	105272.0	1003.7
Apr	951.7	-	15185.0	605.5	97253.3	1040.1
May	1029.8	-	16511.3	664.4	103708.7	994.8
Jun	1076.9	-	14797.9	581.9	99349.6	982.1

Source: Reserve Bank of Zimbabwe, 2021

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

END OF	EXPORTS	IMPORTS	TOTAL TRADE	TRADE BALANCE
2018				
Jan	251.2	489.7	740.9	-238.5
Feb	346.3	574.9	921.2	-228.6
Mar	288.6	605.8	894.3	-317.2
Apr	329.6	544.1	873.7	-214.5
May	267.2	532.4	799.6	-265.2
Jun	384.6	614.6	999.3	-230.0
Jul	340.3	560.0	900.3	-219.7
Aug	449.3	576.5	1025.9	-127.2
Sep	353.4	577.1	930.5	-223.7
Oct	448.6	592.3	1040.9	-143.7
Nov	471.7	628.7	1100.4	-157.0
Dec	364.8	494.7	859.5	-129.9
Total	4,295.63	6,790.84	11,086.47	-2,495.21
2019				
Jan	292.6	336.8	629.4	-44.2
Feb	348.4	370.5	718.9	-22.1
Mar	295.9	329.0	624.9	-33.1
Apr	277.0	416.7	693.7	-139.7
May	343.2	436.8	780.0	-93.6
Jun	239.8	458.5	698.3	-218.7
Jul	299.5	357.0	656.5	-57.5
Aug	345.4	384.2	729.60	-38.80
Sep	378.4	403.9	782.30	-25.50
Oct	483.3	400.6	883.90	82.70
Nov	475.2	431.2	906.40	44.00
Dec	489.1	418.8	907.90	70.30
Total	4,267.80	4,744.00	9,011.80	-476.20
2020				
Jan	397.7	383.5	781.27	14.18
Feb	365.5	455.3	820.89	-89.81
Mar	272.1	450.5	722.56	-178.45
Apr	200.5	224.7	425.20	-24.23
May	298.7	361.1	659.80	-62.40
Jun	330.0	407.3	737.32	-77.28
Jul	286.4	345.8	632.20	59.31
Aug	389.3	404.9	794.25	-15.62
Sep	398.8	441.4	840.21	-42.57
Oct	439.4	490.2	929.60	-50.80
Nov	528.9	509.7	1038.60	19.20
Dec	488.3	527.2	1015.50	-38.90
	4,395.70	5,001.70	9,397.40	-487.37
2021				
Jan	282.9	460.3	743.20	-177.4
Feb	340.8	451.9	792.70	-111.1
Mar	461.8	527.2	989.00	-65.4
Apr	444.7	489.9	934.60	-45.2
May	486.8	503.1	989.91	-16.2
Jun	502.5	558.1	1060.60	-55.6

Source: ZIMSTAT, 2021