



MONTHLY ECONOMIC REVIEW



MAY 2021

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SELECTED ECONOMIC INDICATORS

	2021 April	2021 May	Month-on- Month Change (%)
Reserve Money² (M0) (ZW\$ millions)	22,620.09	26,215.26	15.89
Money Supply² (M3) (ZW\$ millions)	262,082.75	281,607.48	7.45
Annual Inflation¹ (%)	194.07	161.91	-32.16 ^a
Blended Annual Inflation¹ (%)	94.70	74.57	-20.12 ^a
Monthly Inflation¹ (%)	1.58	2.54	0.96 ^a
Blended Monthly Inflation¹ (%)	0.94	1.80	0.86 ^a
National Payment System Transactions² (ZW\$ billions)	456.55	540.60	18.41
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 May 2021, global prices for selected commodities were firmer, compared to the previous month. This was on account of a weaker US dollar and investor expectations of a recovery in global demand.

Precious Metals

Gold

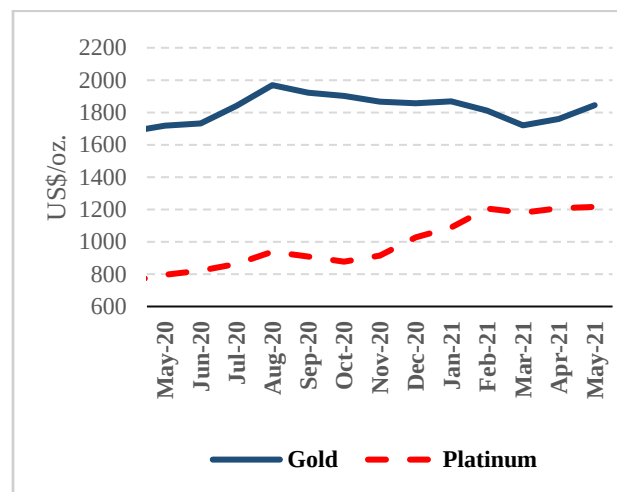
Monthly average gold prices rose by 4.9%, from US\$1,760.49 per ounce in April 2021 to US\$1,845.96 per ounce, during the month under review. Prices continued on a positive trajectory, as the US dollar retreated, after economic data showed a surprise slowdown in job growth in the US. In addition, the price of the yellow metal was also boosted by mounting inflationary pressures in the US, coupled with the Federal Reserve's pledge to keep interest rates low for a longer period.

Platinum

Platinum prices rose by 0.6%, from a monthly average of US\$1,208.33 per ounce in April 2020, to US\$1,215.85 per ounce during the month under review. The rally in platinum prices was underpinned by strong industrial demand in the automobile sub-sector, where the precious metal is used in emission control mechanisms. China and Europe are tightening legislation on emissions.

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

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



Source: Bloomberg, 2021

Base Metals

Copper

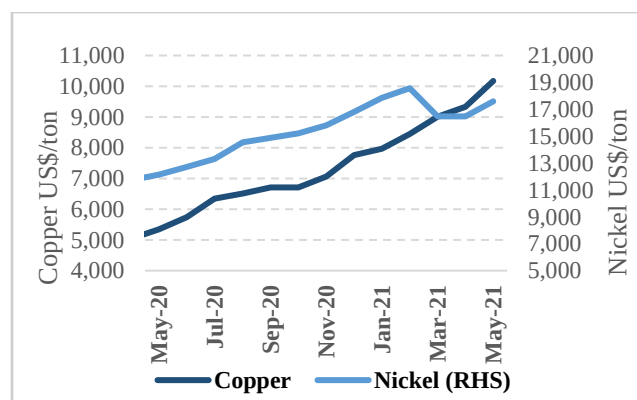
Copper prices rallied during the month of May 2021, on concerns of supply disruptions in major source markets, particularly in Chile, one of the world's largest copper producers. The red metal also benefitted from strong global demand, amid a push towards cleaner energy as the world shifts from carbon emitting fossil fuels to copper-intensive electrification. Accordingly, prices rose by 9.0% to a monthly average of US\$10,172.20 per tonne, from US\$9,334.05 per tonne, recorded in the previous month.

Nickel

Nickel prices also firmed due to brighter global demand prospects, particularly from the stainless steel industry, which remained significantly high. Notably, there has been a rise in demand in the spot market from alloy makers. Resultantly, prices rose by 6.8% to close the

month under review at an average of US\$17,599.30 per tonne, from an average of US\$16,478.20 per tonne in the previous month.

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



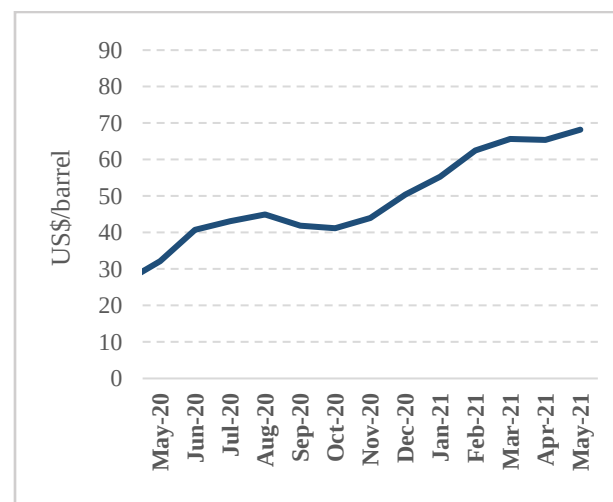
Source: Bloomberg, 2021

Brent Crude Oil

Brent crude oil prices rebounded during the month of May 2021, increasing by 4.2%, from a monthly average of US\$65.41 per barrel in April 2021, to US\$68.16 per barrel during the month under analysis. Prices were supported by reports that showed a sudden decline in US crude oil inventories. Furthermore, prices also benefited from positive demand forecasts on the back of optimism over a global economic recovery. These developments outweighed investor concerns about the spread of a new variant of the Covid-19 virus.

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

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



Source: Bloomberg, 2021

MERCHANDISE DEVELOPMENTS

TRADE

During the month of May 2021, total merchandise trade stood at US\$989.9 million, representing a 5.9% increase on the April amount of US\$934.8 million. This followed increases in both merchandise exports and imports. Compared to the corresponding month in 2020, total merchandise trade in May 2021 was 50.0% higher.

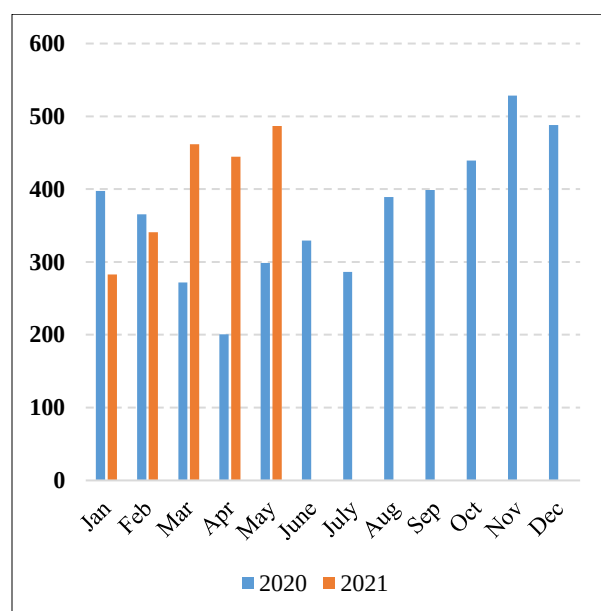
Merchandise Exports

The country's merchandise exports rose by 9.5%, from US\$444.7 million in April 2021 to US\$486.8 million in May 2021. On a year-on-year basis, merchandise exports for May 2021 were 63.0% higher than the US\$272.1 million recorded in the corresponding month in 2020. The huge increase was due to a lower base effect since in the previous year trade was largely

affected by the lockdown measures imposed in the country and in the country's major trading partners, to curb the spread of the coronavirus.

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 notable increase in total export earnings in May 2021 was attributed to a surge in tobacco exports, as the tobacco selling season had started in April 2021. Tobacco accounted for 23.1% of total exports, up from 9.6% in April. However, the country's other major export commodities, namely PGMs, gold and ferro- chromium recorded declines during the month under analysis. Table 1 shows developments in the country's exports for the months of April and May 2021, respectively.

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

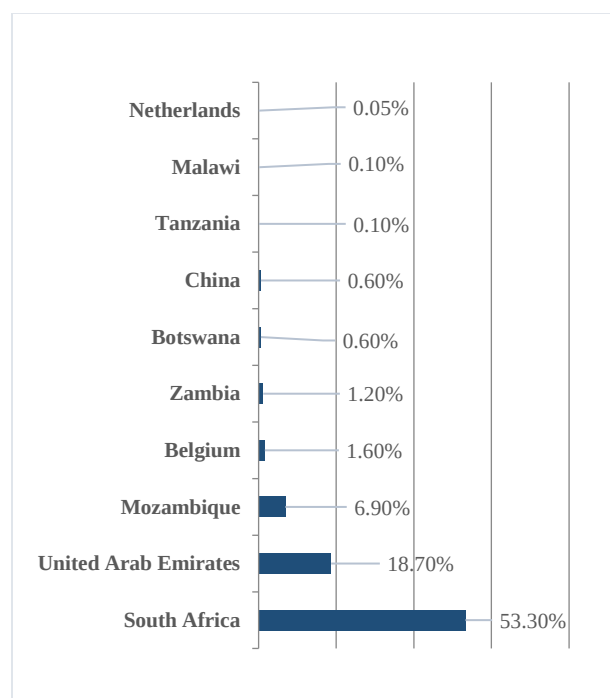
Table 1: Exports Classified by Harmonised Commodity Description and Code System

Commodity	Apr-21	May-21	Share in May 2021 Exports (%)
Total Exports	444.7	486.8	100.0
<i>Of Which:</i>			
Platinum Group of Metals (PGMs ¹)	219.9	213.4	43.8
Tobacco (Inc. cigarettes)	42.6	112.5	23.1
Gold	103.3	78.5	16.1
Industrial diamonds	9.1	22.8	4.7
Ferro-chromium	24.2	7.2	1.5
Coal	5.5	6.9	1.4
Chromium ores and concentrates	4.7	6.0	1.2
Black tea fermented	2.1	2.2	0.5
Granite	1.7	2.1	0.4
Cane sugar	0.3	1.5	0.3

Source: ZIMSTAT & RBZ Calculations, 2021

During the month of May 2021, the country's exports were mainly destined for South Africa (53.3%), followed by the United Arab Emirates (18.7%) and Mozambique (6.9%). Figure 5 shows the country's major export markets, during the month under review.

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

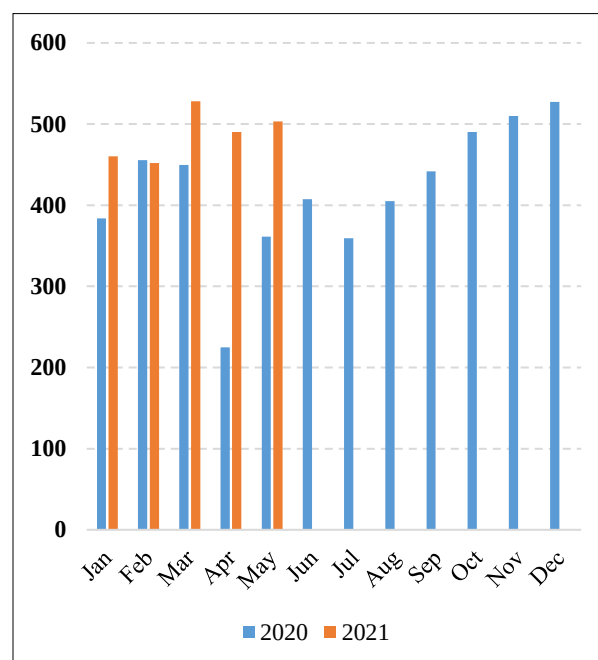


Source: ZIMSTAT & RBZ Calculations, 2021

Merchandise Imports

The value of goods imported by the country increased by 2.6%, from US\$490.1 million in April to US\$503.1 million in May 2021. Relative to the corresponding month in 2020, imports for the reporting month were also higher, as shown in Figure 6.

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



Source: ZIMSTAT & RBZ Computations, 2021

Diesel dominated the country's import basket, accounting for 5.9% of the total value of imports in May 2021, followed by crude soya bean oil, rice and electricity.

Imports of diesel, COVID-19 vaccines, crude soya bean oil and electricity recorded increases during the month of May 2021, as shown in Table 3. The surge in the importation of medicaments was largely driven by the increase in imports of COVID-19 vaccines, following the ramping up of vaccine roll-outs. Table 2 shows imports of major commodities for the months of April and May 2021, respectively.

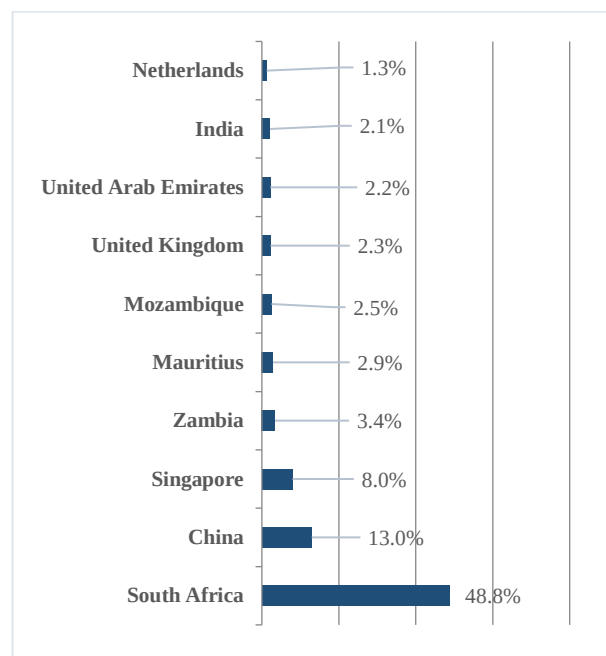
Table 2: Imports Classified by Harmonised Commodity Description and Code System

Commodity	Apr 21 US\$ m	May 21 US\$ m	Share in May 2021 Imports (%)
Total Exports	490.1	503.1	100.0
<i>Of Which:</i>			
Diesel	24.4	29.6	5.9
Crude soya bean oil	13.9	17.2	3.4
Rice	7.4	16.1	3.2
Electricity	8.9	9.8	1.9
Maize (Excluding Seed)	14.6	9.4	1.9
Road tractors (for semi-trailers)	8.3	9.4	1.9
Medicaments	6.3	9.4	1.9
Unleaded petrol	5.9	6.8	1.3
Goods vehicles (Trucks)	3.7	6.3	1.3
Lubricating oils	2.4	4.4	0.9

Source: ZIMSTAT & RBZ Calculations, 2021

The country's imports for the month of May 2021 were mainly sourced from South Africa (48.8%), China (13.0%), Singapore (8.0%), Zambia (3.4%) and other markets, as shown in Figure 7.

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

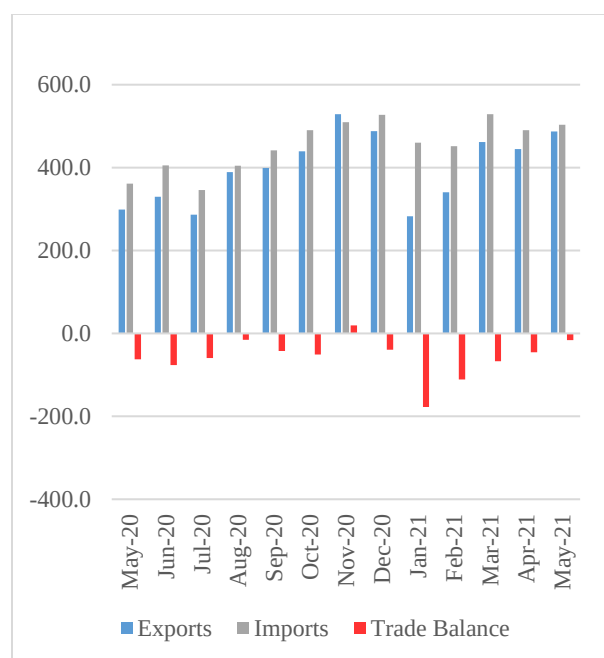


Source: ZIMSTAT & RBZ Calculations, 2021

Merchandise Trade Balance

The country's trade balance considerably improved from a deficit of US\$45.5 million in April 2021 to a deficit of US\$16.2 million in May 2021. Figure 8 shows the country's trade balance for the period from January 2020 to May 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\$62.4 million in the corresponding month in 2020 to US\$16.2 million, during the month under review.

MONETARY DEVELOPMENTS²

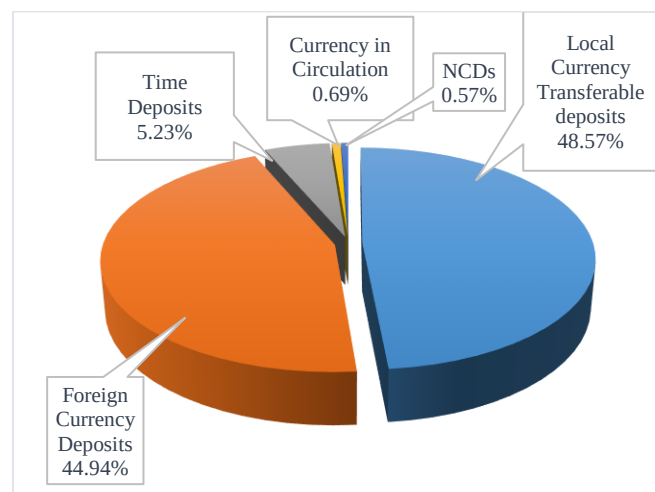
Broad money (M3) stood at ZW\$281.61 billion as at end of May 2021, an increase of 7.45% from ZW\$262.08 billion recorded in April 2021. The money stock was composed of local currency transferrable deposits, 47.02%; foreign currency deposits, 45.30%, time deposits,

6.52%; currency in circulation, 0.62% and negotiable certificates of deposits, 0.54%.

Foreign currency accounts deposits included in broad money recorded an annual growth of 410.54%, from ZW\$24.98 billion in May 2020 to ZW\$127.53 billion in May 2021. The increase partly reflected revaluation changes owing to exchange rate movements, from ZW\$25.00 per US\$1 in May 2020 to ZW\$84.73 per US\$1 in May 2021.

On an annual basis, local currency deposits registered a growth of 356.50%, while currency in circulation increased by 54.87%.

Figure 9: Composition of Money Supply



Source: Reserve Bank of Zimbabwe, 2021

The annual broad money growth of 373.49% in May 2021, largely reflected increases of 443.88% and 110.03% in credit to the private

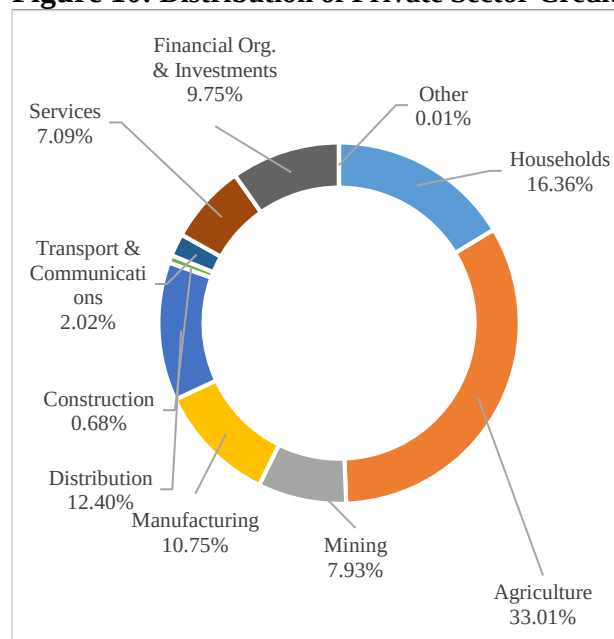
²All monetary numbers valued in ZW\$ since the adoption of an interbank market determined exchange rate in February 2019.

sector, and net claims on Government, respectively.

On a month-on-month basis, domestic credit increased by 5.88% to ZW\$158.72 billion. The growth was largely driven by increases of 8.89% and 6.63% in credit to the private sector and net claims to Government, respectively.

Credit to the private sector was extended towards agriculture, 33.01%; households, 16.36%; distribution, 12.40%; manufacturing, 10.75%; financial organisations, 9.75%; and mining, 7.93%; as shown in Figure 10.

Figure 10: Distribution of Private Sector Credit



Source: Reserve Bank of Zimbabwe, 2021

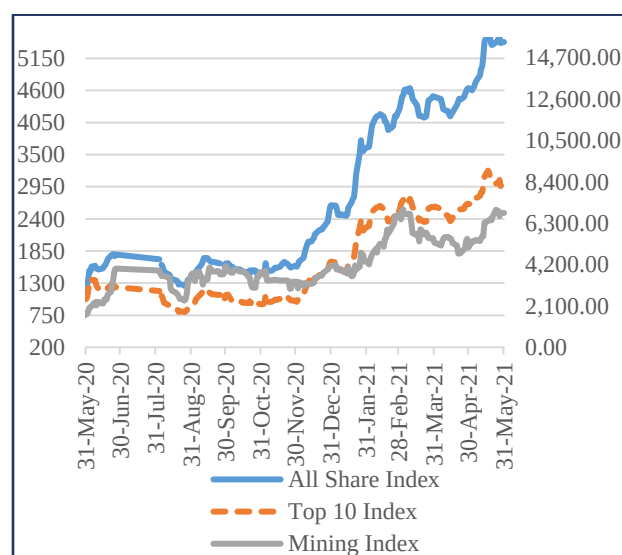
Credit to the private sector was largely channeled towards inventory build-up, 38.51%; other recurrent expenditures, 27.94%; and fixed capital investment, 18.66%.

STOCK MARKET DEVELOPMENTS

The Zimbabwe Stock Exchange (ZSE) continued on a positive momentum for the seventh consecutive month in May 2021, resulting in all major indices registering gains.

The All Share, Top 10, Top 15 and Medium Cap indices gained 16.96%, 12.96%, 12.06% and 22.40% to close at 5 428.28 points, 3 005.08 points, 3 388.45 points and 13 868.88 points, respectively. The resources index also gained by 34.76% to close at 6 820.54 points.

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



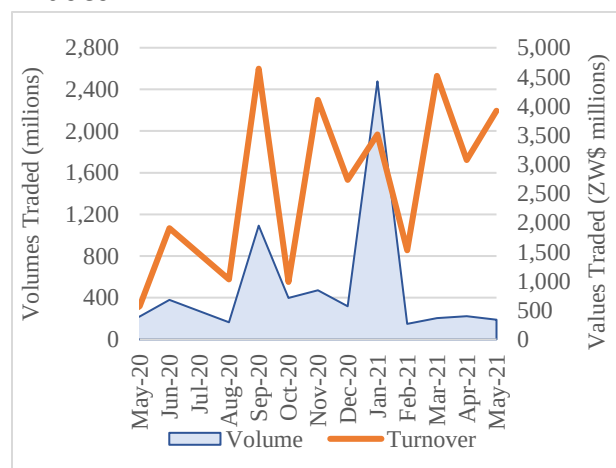
Source: Zimbabwe Stock Exchange, 2021

On an annual basis, the All Share, Top 10 and mining indices gained by 359.97%, 211.71% and 330.90%, from 1 180.14 points, 964.07 points and 1 582.86 points recorded in May 2020, respectively.

During the month under analysis, trading activity was largely concentrated in some selected blue-chip counters. This resulted in a 27.35% increase in the cumulative value of shares traded to ZW\$3.92 billion in May 2021, despite a 15.55% decline in the volume of shares traded, during the same period.

The proportion of foreign purchases to the total value of shares traded fell to 8.49%, compared to 11.80% recorded in the previous month. The net foreign position, however, improved to a net outflow of ZW\$483.80 million in May 2021, from a net outflow of ZW\$976.40 recorded during the month of April 2021.

Figure 12: ZSE Monthly Volumes and Values Traded



Source: Zimbabwe Stock Exchange, 2021

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

As a result of positive trading activity on the local bourse during the month of May 2021, the market gained \$93.27 billion, or 17.25% worth of capitalization to ZW\$634.01 billion. On a year-on-year basis, local bourse capitalization increased by 315.15%, from ZW\$152.72 billion recorded in May 2020.

INFLATION OUTTURN

Annual Inflation

Headline inflation decelerated further to 161.91% in May 2021, from 194.07% in April 2021, an indication of the continuation of the disinflation trend. The slowdown in annual inflation was largely attributed to the decline in food inflation.

Annual food inflation shed off 32.16 percentage points, from 194.07% in April 2021 to 161.91% in May 2021, supported by a good harvest. Non-food inflation also decelerated from 178.93% in April 2021 to 150.75% in May 2021.

The annual blended CPI inflation³ slowed down from 94.70% in April 2021 to 74.57% in May 2021, an indication of the dissipation of inflationary pressures in the economy.

Monthly Inflation

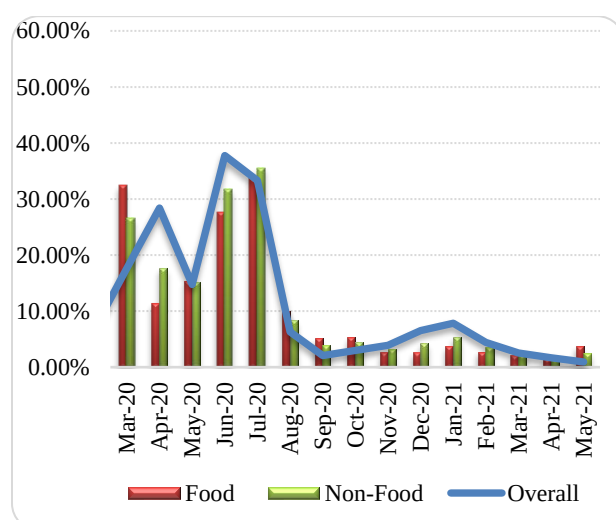
The ZW\$ monthly inflation accelerated to 2.54% in May 2021, from 1.58% recorded in April 2021. This was largely due to the increase in monthly non-food inflation, from 1.53% in

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

April 2021 to 3.75% in May 2021. The acceleration in monthly non-food inflation was driven by increases in transport; alcoholic beverages and tobacco; housing, water and energy; and communication, among others,

Partially offsetting the increase in monthly non-inflation was a decline in food inflation, from 1.65% in April 2021 to 0.95% in May 2021. Month-on-month inflation is shown in Figure 13

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



Source: ZIMSTAT, 2021

The monthly blended inflation rate increased from 0.94% in April 2021 to 1.79% in May 2021.

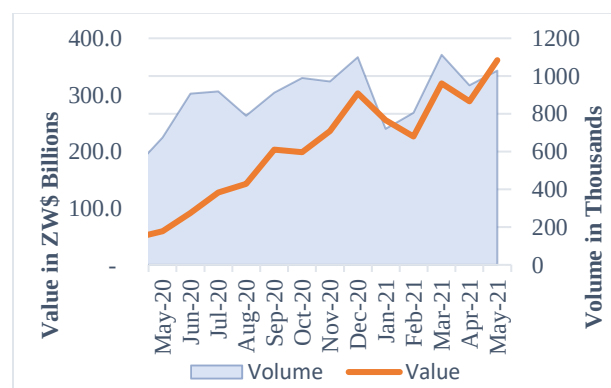
NATIONAL PAYMENTS SYSTEM

The value of transactions processed through the National Payments System (NPS) rose by 18.0% to close at ZW\$540.60 billion in May 2021, from ZW\$456.55 billion in April 2021. NPS transaction volumes rose from 115.04 million in the previous month to close at 122.91 million, during the month under analysis.

Zimbabwe Electronic Transfer Settlement System (ZETSS)

Real Time Gross Settlement System (RTGS) transactions stood at ZW\$361.43 million in May 2021, a 25.08% increase from ZW\$288.96 billion recorded in April 2021.

Figure 14: ZETSS Volumes and Values



Source: Reserve Bank of Zimbabwe, 2021

Cash Transactions

Cash based transactions increased to 13.46 billion in May 2021, from ZW\$11.11 billion in the previous month.

Mobile and Internet Based Transactions

Mobile and internet-based transactions increased to ZW\$139.22 billion during the month under review, from ZW\$134.71 billion in the previous month.

Card Based Transactions

During the month of May 2021, Card-based transactions rose by 21.53% to close at ZW\$39.96 billion, from ZW\$32.88 billion in April 2021.

RESERVE BANK OF ZIMBABWE

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

	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21
Net Foreign Assets	-97,000,590.99	-234,278,568.81	-309,340,585.00	-323,918,937.77	-317,370,813.35	-327,434,598.03	-322,916,992.61	-316,766,634.64	-328,526,094.64	-340,106,496.40	-327,297,184.10	-319,268,915.42	-328,642,322.20
Central Bank(net)	-114,377,001.26	-275,623,563.54	-366,357,650.73	-391,303,802.50	-386,104,783.47	-398,503,742.75	-398,165,536.09	-392,036,907.50	-406,631,588.87	-411,000,792.44	-404,663,451.67	-402,310,198.93	-418,533,821.61
Foreign Assets	5,054,120.38	17,845,745.97	23,630,101.57	27,645,578.83	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
Foreign Liabilities	119,431,121.65	293,469,309.50	389,987,752.30	418,949,378.32	410,148,637.16	422,521,464.91	421,601,723.13	406,661,402.52	425,318,694.30	428,867,855.10	427,903,556.24	420,425,213.34	438,867,998.83
Other Depository Corporations(net)	17,376,410.27	41,344,994.73	57,017,065.73	67,384,864.72	68,733,970.12	71,069,144.72	75,248,543.48	75,270,272.86	78,105,494.23	70,894,296.04	77,366,267.57	83,041,283.51	89,891,499.41
Foreign Assets	22,510,950.77	53,130,231.08	72,022,862.19	84,210,291.97	83,986,978.02	85,970,018.68	90,081,991.05	89,458,700.13	93,882,385.99	86,920,278.98	92,405,865.60	98,837,092.48	106,013,344.18
Foreign Liabilities	5,134,540.50	11,785,236.35	15,005,796.46	16,825,427.25	15,253,007.90	14,900,873.96	14,833,447.57	14,188,427.27	15,776,891.76	16,025,982.94	15,039,598.02	15,795,808.97	16,121,844.77
Net Domestic Assets (NDA)	156,475,813.43	334,099,369.96	441,599,870.68	470,066,520.53	471,206,354.87	497,207,430.71	507,265,762.28	521,691,490.51	549,010,656.62	566,288,275.77	561,575,884.82	581,351,630.28	610,249,806.36
Domestic Claims	39,063,809.71	50,113,139.15	59,894,402.15	62,852,286.66	63,493,587.42	80,786,149.78	88,712,115.98	101,159,726.29	108,399,214.96	127,374,579.36	124,267,139.59	149,907,978.82	158,719,727.00
Claims on Central Government(net)	14,278,461.16	11,286,874.74	14,475,978.36	11,939,163.62	9,165,660.28	16,233,346.76	18,766,373.80	23,276,846.68	15,698,011.65	25,682,635.40	19,242,767.82	28,124,843.48	29,989,668.04
Claims on Central Government	18,059,689.23	22,643,966.48	25,495,963.30	25,856,421.22	24,510,261.70	26,940,376.62	28,442,906.62	37,789,748.86	34,941,802.63	43,864,745.10	43,295,379.13	47,281,011.39	47,535,251.17
Central Bank	13,476,066.34	16,374,954.71	18,731,582.60	18,958,846.78	17,824,429.35	18,854,638.49	19,461,417.62	25,693,679.77	24,602,411.40	24,790,733.37	25,677,529.11	27,876,847.35	28,316,386.84
ODCs	4,583,622.89	6,269,011.77	6,764,380.71	6,897,574.44	6,685,832.35	8,085,738.13	8,981,489.00	12,096,069.09	10,339,391.23	19,074,011.73	17,617,850.02	19,404,164.04	19,218,864.33
Less Liabilities to Central Government	3,781,228.06	11,357,091.74	11,019,984.94	13,917,257.60	15,344,601.42	10,707,029.86	9,676,532.82	14,512,902.18	19,243,790.98	18,182,109.70	24,052,611.30	19,156,167.92	17,545,583.13
Central Bank	3,150,547.32	9,877,720.74	9,288,102.23	13,066,429.55	13,813,071.38	8,907,284.36	8,106,585.00	10,172,875.57	13,790,121.07	13,393,897.55	19,176,804.49	13,773,623.14	10,713,013.71
ODCs	630,680.74	1,479,371.00	1,731,882.71	850,828.05	1,531,530.04	1,799,745.50	1,569,947.81	4,340,026.60	5,453,669.91	4,788,212.16	4,875,806.82	5,382,544.78	6,832,569.42
Claims on Other Sectors	24,785,348.54	38,826,264.41	45,418,423.79	50,913,123.04	54,327,927.14	64,552,803.02	69,945,742.18	77,882,879.61	92,701,203.31	101,691,943.96	105,024,371.77	121,783,135.35	128,730,058.96
Other Financial Corporations	356,669.90	753,439.03	1,010,123.42	298,579.49	338,002.03	1,398,438.67	1,450,895.49	606,276.57	396,273.97	881,815.56	2,676,383.43	4,857,921.34	2,161,647.81
State and Local Government	26,575.69	23,225.26	25,961.37	27,859.83	35,174.26	34,462.77	28,449.36	37,924.29	28,196.82	31,854.73	30,050.30	20,366.90	23,547.12
Public Non Financial Corporations	2,824,122.73	5,863,041.63	5,154,947.39	3,941,697.68	4,796,976.15	6,006,655.50	5,000,659.17	2,578,274.18	8,366,572.13	8,849,870.48	7,837,908.59	9,126,830.60	9,187,412.56
Private Sector	21,577,980.23	32,186,558.49	39,227,391.60	46,644,986.05	49,157,774.70	57,113,246.08	63,465,738.17	74,660,404.58	83,910,160.40	91,928,403.19	94,480,029.44	107,778,016.50	117,357,451.47
Central Bank	182,856.59	185,977.83	184,094.09	184,679.11	185,814.45	1,223,752.47	697,643.23	703,343.34	744,529.53	755,476.31	910,752.95	1,181,305.42	1,264,177.93
ODCs	21,395,123.64	32,000,580.66	39,043,297.50	46,460,306.94	48,971,960.25	55,889,493.61	62,768,094.94	73,957,061.25	83,165,630.87	91,172,926.88	93,569,276.49	106,596,711.09	116,093,273.55
Other Items(Net)	-117,412,003.72	-283,986,230.81	-381,705,468.53	-407,214,233.87	-407,712,767.45	-416,421,280.93	-418,553,646.30	-420,531,764.21	-440,611,441.66	-438,913,696.40	-437,308,745.22	-431,443,651.46	-451,530,079.36
Shares and Other Equity	-108,187,301.34	-265,536,483.62	-359,843,502.38	-393,275,806.44	-386,761,250.11	-392,085,071.73	-397,700,402.79	-390,151,578.46	-408,061,464.88	-410,347,885.65	-411,006,941.09	-396,650,639.28	-415,482,334.99
Liabilities to Other Financial Corporations	365,355.02	348,181.06	348,728.32	422,486.38	372,163.87	441,747.71	423,616.80	292,018.63	376,668.85	609,870.31	408,850.46	409,882.68	429,002.92
Restricted Deposits	845,775.37	3,417,797.70	1,726,243.32	4,057,817.74	1,036,012.77	1,208,834.37	2,648,204.14	835,126.11	718,690.98	252,287.94	71,982.41	72,859.61	67,378.71
Deposits and Securities Excluded from Base Money	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Items(net)	-10,435,832.78	-22,215,725.96	-23,936,937.79	-18,418,731.56	-22,359,693.99	-25,986,791.29	-23,925,064.43	-31,507,330.50	-33,645,336.61	-29,427,969.01	-26,782,637.00	-35,275,754.48	-36,544,126.00
Broad Money-M3	59,475,222.44	99,820,801.15	132,259,285.68	146,147,582.76	153,835,541.52	169,772,832.69	184,348,769.67	204,924,855.86	220,484,561.98	226,181,779.37	234,278,700.72	262,082,714.87	281,607,484.16
Securities Other than Shares Included in Broad Money	359,194.93	863,206.40	1,024,311.11	1,111,664.44	1,083,907.10	1,231,944.90	1,237,340.99	1,436,202.84	1,422,437.87	1,457,355.54	1,641,213.33	1,503,791.55	1,525,849.38
Broad Money-M2	59,116,027.50	98,957,594.75	131,234,974.52	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
Other Deposits	2,842,782.22	4,017,695.39	6,047,153.88	5,431,611.26	6,935,433.58	8,397,139.11	8,997,813.50	9,906,844.70	11,351,477.37	13,946,713.28	14,168,053.71	13,701,776.00	18,359,658.93
Narrow Money-M1	56,273,245.28	94,939,899.37	125,187,820.69	139,604,307.06	145,816,200.84	160,143,748.68	174,113,615.18	193,581,808.32	207,710,646.74	210,777,710.55	218,469,433.68	246,877,147.31	261,721,975.85
Transferable Deposits	55,147,175.33	93,730,970.73	123,981,130.10	138,523,712.90	144,756,556.77	159,085,591.39	173,047,801.52	192,383,729.76	206,490,526.41	209,569,292.32	216,776,481.85	245,066,101.47	259,978,003.99
Of which Foreign Currency Accounts	24,984,322.48	57,701,775.14	79,076,606.18	86,014,194.25	92,191,134.58	97,621,848.10	102,185,943.24	103,728,205.33	108,593,568.84	109,661,714.64	115,035,082.24	117,770,638.10	127,553,941.47
Currency Outside Depository Corporations	1,126,069.95	1,208,928.64	1,206,690.59	1,080,594.16	1,059,644.06	1,058,157.28	1,065,813.65	1,198,078.56	1,220,120.33	1,208,418.23	1,692,951.82	1,811,045.84	1,743,971.86
Memorandum Items													
Reserve Money	13,815,364.85	12,651,566.81	16,145,434.53	12,383,054.95	12,732,319.53	15,522,125.70	18,424,345.96	18,762,395.12	21,824,780.59	22,377,634.26	19,248,051.52	22,620,090.06	26,215,258.96
FCAs as a Percentage of Deposits in M3	42.8%	58.5%	60.3%	59.3%	60.3%	57.9%	55.8%	50.9%	49.5%	48.7%	49.5%	45.2%	45.6%
End Period Exchange Rate	25.00	57.36	76.76	83.40	81.44	81.35	81.82	81.79	82.68	83.89	84.40	84.50	84.73

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)

	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21
Net Foreign Assets	-114,377,001.26	-275,623,563.54	-366,357,650.73	-391,303,802.50	-386,104,783.47	-398,503,742.75	-398,165,536.09	-392,036,907.50	-406,631,588.87	-411,000,792.44	-404,663,451.67	-402,310,198.93	-418,533,821.61
Claims on Non Residents	5,054,120.38	17,845,745.97	23,630,101.57	27,645,575.83	24,043,853.69	24,017,722.16	23,436,187.04	14,624,495.02	18,687,105.42	17,867,062.65	23,240,104.56	18,115,014.41	20,334,177.22
Official Reserves Assets	1,452,620.38	9,522,205.82	12,511,281.83	15,651,918.68	12,374,572.35	12,357,598.03	11,668,298.64	2,786,278.07	6,677,598.06	5,651,394.24	11,051,852.30	7,205,335.48	9,390,079.67
Other Foreign Assets	3,601,500.00	8,323,540.15	11,118,819.74	11,993,657.14	11,669,281.34	11,660,124.13	11,767,888.40	11,838,216.95	12,009,507.37	12,215,668.41	12,188,252.26	10,909,678.93	10,944,097.54
Less Liabilities to Non Residents	119,431,121.65	293,469,309.50	389,987,752.30	418,949,378.32	410,148,637.16	422,521,464.91	421,601,723.13	406,661,402.52	425,318,694.30	428,867,855.10	427,903,556.24	420,425,213.34	438,867,998.83
Short Term Liabilities	54,707,783.64	134,067,700.58	179,874,148.53	193,114,218.14	190,611,160.64	190,817,851.33	189,287,948.45	187,885,613.69	192,806,142.21	194,818,587.99	195,017,951.26	196,412,895.15	215,118,073.59
Other Foreign Liabilities*	64,723,338.01	159,401,608.92	210,113,603.77	225,835,160.18	219,537,476.52	231,703,613.58	232,313,774.68	218,775,788.84	232,512,552.09	234,049,267.11	232,885,604.97	224,012,318.18	223,749,925.24
of which blocked funds	52,790,869.15	131,743,040.88	171,686,088.39	184,824,435.01	179,488,881.37	191,557,287.91	191,564,844.22	177,624,192.87	190,969,111.27	191,664,044.89	191,174,087.59	181,636,605.52	181,088,588.70
Net Domestic Assets (NDA)	128,192,366.11	288,275,130.35	382,503,085.26	403,686,857.45	398,837,103.00	414,025,868.46	416,589,882.06	410,799,302.62	428,456,369.46	433,378,426.70	423,911,503.19	424,930,288.99	444,749,080.57
Domestic Claims	12,736,347.09	10,707,313.49	13,930,835.24	9,173,375.62	8,137,864.08	16,330,004.87	15,975,321.34	17,721,762.12	18,864,046.83	20,211,944.02	14,624,071.75	24,589,033.83	28,240,574.97
Net Claims on Central Government	10,322,164.33	6,497,233.96	9,443,480.36	5,892,417.23	4,011,357.97	9,947,354.13	11,354,832.62	15,520,804.20	10,812,290.33	11,396,835.82	6,500,724.62	14,103,224.21	17,603,373.13
Claims on Central Government	13,472,711.66	16,374,954.71	18,731,582.60	18,958,846.78	17,824,429.35	18,854,638.49	19,461,417.62	25,693,679.77	24,602,411.40	24,790,733.37	25,677,529.11	27,876,847.35	28,316,386.84
Of which: Securities Other than Shares	6,515,431.76	6,441,291.52	6,348,432.53	6,274,326.46	6,194,697.32	6,101,509.11	6,051,655.92	6,035,224.38	6,165,262.55	6,095,109.16	5,962,815.29	5,871,229.64	5,850,605.06
Loans	6,957,279.90	9,933,663.19	12,383,150.07	12,684,520.32	11,629,732.03	12,753,129.37	13,409,761.69	19,658,455.39	18,437,148.85	18,695,624.21	19,714,713.82	22,005,617.72	22,465,781.78
Loans and Advances	2,954,184.45	5,927,212.09	8,377,024.21	8,672,446.67	7,617,711.22	8,740,654.93	9,388,431.71	15,645,165.82	14,425,116.65	14,682,354.29	15,701,443.90	17,997,932.14	18,458,096.20
Legacy Debt	391,529.61	394,885.26	394,560.01	400,507.80	400,454.97	400,908.59	409,764.14	401,723.73	400,466.35	401,704.08	401,704.08	396,119.74	396,119.74
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	3,150,547.32	9,877,720.74	9,288,102.23	13,066,429.55	13,813,071.38	8,907,284.36	8,106,585.00	10,172,875.57	13,790,121.07	13,393,897.55	19,176,804.49	13,773,623.14	10,713,013.71
Of which: Deposits	3,150,547.32	9,877,720.74	9,288,102.23	13,066,429.55	13,813,071.38	8,907,284.36	8,106,585.00	10,172,875.57	13,790,121.07	13,393,897.55	19,176,804.49	13,773,623.14	10,713,013.71
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Claims on Other Sectors	2,414,182.75	4,210,079.53	4,487,354.87	3,280,958.40	4,126,506.11	6,382,650.74	4,620,488.72	2,200,957.92	8,051,756.50	8,815,108.19	8,123,347.12	10,485,809.62	10,637,201.84
Other Financial Corporations	198,980.02	198,722.36	199,979.99	200,871.01	194,092.65	191,304.06	192,148.23	188,349.05	204,933.06	703,425.29	703,645.95	1,533,608.33	1,602,101.94
State and Local Government	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Public Non Financial Corporations	2,032,346.15	3,825,379.33	4,103,280.79	2,895,408.28	3,746,599.01	4,967,594.21	3,730,697.26	1,309,265.53	7,102,293.92	7,356,206.59	6,508,948.22	7,770,895.87	7,770,921.98
Private Sector	182,856.59	185,977.83	184,094.09	184,679.11	185,814.45	1,223,752.47	697,643.23	703,343.34	744,529.53	755,476.31	910,752.95	1,181,305.42	1,264,177.93
Claims on Other Depository Corporations	2,363,408.58	2,836,488.36	2,971,403.60	3,064,656.78	2,842,129.71	2,887,258.50	2,988,284.32	3,684,021.80	2,564,013.70	2,678,324.79	2,055,511.30	2,433,322.77	3,018,822.69
Of which: Loans	2,363,408.58	2,836,488.36	2,971,403.60	3,064,656.78	2,842,129.71	2,887,258.50	2,988,284.32	3,684,021.80	2,564,013.70	2,678,324.79	2,055,511.30	2,433,322.77	3,018,822.69
Other Liabilities to ODCs	12,393,411.08	20,777,523.67	31,484,074.13	36,504,621.50	37,868,889.89	35,078,524.21	43,158,130.62	53,880,036.70	52,386,928.65	59,780,016.83	67,223,250.63	68,479,829.04	74,078,427.51
Of which: Aftades Balances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Securities	6,941,755.11	11,137,597.35	13,291,243.49	14,580,745.12	13,851,775.48	9,084,137.29	11,687,723.67	22,262,484.07	29,594,641.97	31,870,831.11	32,826,932.93	33,556,990.26	41,514,984.85
Other Items(Net)	-125,482,666.85	-295,508,852.17	-397,084,920.55	-427,953,446.54	-425,725,999.11	-429,887,129.29	-440,784,407.01	-443,273,555.40	-459,415,237.58	-470,268,174.72	-474,455,170.78	-466,387,761.43	-487,568,110.43
Shares and Other Equity	-124,140,506.17	-296,849,225.12	-396,135,173.94	-433,060,072.45	-427,106,363.79	-433,463,716.88	-441,933,638.10	-442,191,359.79	-459,147,547.11	-467,159,156.05	-471,095,071.67	-458,343,431.18	-477,762,942.16
Other Items(Net)	-2,187,936.05	-2,077,424.75	-2,675,989.93	-2,358,189.93	-3,416,387.63	-3,309,230.72	-3,537,819.62	-3,242,652.80	-1,473,280.48	-4,426,426.77	-4,965,601.97	-9,430,994.41	-10,971,526.97
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	845,775.37	3,417,797.70	1,726,243.32	7,464,815.83	4,796,752.30	6,885,818.31	4,687,050.70	2,160,457.19	1,205,590.01	1,317,408.10	1,605,502.86	1,386,664.16	1,166,358.70
					0.17		0.12	0.13		0.13			
Monetary Base Incl. foreign currency clearing balances													
Monetary Base	13,815,364.85	12,651,566.81	16,145,434.53	12,383,054.95	12,732,319.53	15,522,125.70	18,424,345.96	18,762,395.12	21,824,780.59	22,377,634.26	19,248,051.52	22,620,090.06	26,215,258.96
Bond Coins	99,712.72	99,710.08	99,709.22	99,709.27	99,709.34	99,709.54	99,709.66	2,375,925.99	99,709.66	99,709.73	99,709.87	99,709.99	99,710.09
Bond Notes	1,356,393.24	1,570,979.64	1,797,797.97	1,955,979.19	2,044,143.53	2,022,625.16	2,029,709.06	99,709.69	2,603,693.97	2,847,426.23	3,050,378.36	3,152,287.93	3,550,401.56
Liabilities to ODCs	12,082,367.03	10,419,558.83	11,457,457.43	10,063,539.06	10,250,353.16	13,378,590.41	15,910,190.58	16,386,469.12	19,121,376.95	19,430,498.30	16,097,963.29	19,368,092.13	22,565,147.30
Reserve Deposits	1,386,675.05	890,125.59	1,049,647.55	1,237,283.94	1,401,898.97	1,678,661.09	2,008,569.51	2,199,092.20	2,444,129.79	4,799,500.58	5,160,139.38	5,730,094.93	6,659,921.67
Excess reserves	10,695,691.98	9,529,433.25	10,407,809.87	8,826,255.12	8,848,454.19	11,699,929.32	13,901,621.07	14,187,376.93	16,677,247.16	14,630,997.72	10,937,823.91	13,637,997.20	15,905,225.63
Private Deposits	276,891.86	561,318.26	2,790,469.91	263,827.44	338,113.50	21,200.60	384,736.66	0.00	0.00	0.00	0.00	0.00	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)

	May-20	Jun-20	Jul-20	Aug-20	Sep-20	Oct-20	Nov-20	Dec-20	Jan-21	Feb-21	Mar-21	Apr-21	May-21
Net Foreign Assets	17,376,410.27	41,344,994.73	57,017,065.73	67,384,864.72	68,733,970.12	71,069,144.72	75,248,543.48	75,270,272.86	78,105,494.23	70,894,296.04	77,366,267.57	77,366,267.57	77,366,267.57
Claims on Non Residents	22,510,950.77	53,130,231.08	72,022,862.19	84,210,291.97	83,986,978.02	85,970,018.68	90,081,991.05	89,458,700.13	93,882,385.99	86,920,278.98	92,405,865.60	92,405,865.60	92,405,865.60
<i>Of Which: Foreign Currency</i>	3,581,769.90	9,729,549.76	18,357,028.29	28,776,016.24	30,217,561.04	32,235,029.76	34,673,918.84	39,886,775.04	42,733,946.30	41,025,473.91	40,953,342.99	40,953,342.99	40,953,342.99
Deposits	18,887,749.91	43,314,001.39	53,559,656.10	55,319,393.27	53,657,586.61	53,623,468.12	55,308,353.64	49,426,810.30	50,993,755.75	45,711,660.09	51,250,447.13	51,250,447.13	51,250,447.13
Other	41,430.97	86,679.92	106,177.81	114,882.47	111,830.36	111,520.80	99,718.57	145,114.78	154,683.94	183,144.98	202,075.48	202,075.48	202,075.48
Less Liabilities to Non Residents	5,134,540.50	11,785,236.35	15,005,796.46	16,825,427.25	15,253,007.90	14,900,873.96	14,833,447.57	14,188,427.27	15,776,891.76	16,025,982.94	15,039,598.02	15,039,598.02	15,039,598.02
<i>Of Which: Deposits</i>	1,860,609.63	3,767,028.56	5,065,144.06	5,996,405.81	4,800,281.08	4,449,027.74	4,387,729.22	3,826,796.90	4,683,800.54	4,962,383.04	4,425,775.68	4,425,775.68	4,425,775.68
Loans	3,273,930.87	8,018,207.80	9,940,652.40	10,829,021.44	10,452,726.81	10,451,846.22	10,445,718.35	10,361,630.37	11,093,091.22	11,063,599.89	10,613,822.34	10,613,822.34	10,613,822.34
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net Domestic Assets (NDA)	40,695,850.36	56,705,559.53	71,245,059.44	74,011,298.35	79,943,074.31	91,947,346.14	105,610,829.31	127,131,173.37	140,672,048.38	153,013,944.93	153,685,960.87	153,685,960.87	153,685,960.87
Domestic Claims	26,324,107.94	39,405,825.66	45,963,566.91	53,678,911.04	55,355,723.35	64,456,144.91	72,736,794.64	83,427,964.18	89,535,168.13	107,162,635.34	109,643,067.84	109,643,067.84	109,643,067.84
Net Claims on Central Government	3,952,942.15	4,789,640.77	5,032,498.00	6,046,746.39	5,154,302.32	6,285,992.63	7,411,541.18	7,756,042.48	4,885,721.32	14,285,799.58	12,742,043.20	12,742,043.20	12,742,043.20
Claims on Central Government	4,583,622.89	6,269,011.77	6,764,380.71	6,897,574.44	6,685,832.35	8,085,738.13	8,981,489.00	12,096,069.09	10,339,391.23	19,074,011.73	17,617,850.02	17,617,850.02	17,617,850.02
Securities	4,579,097.46	6,264,725.96	6,760,053.73	6,883,528.44	6,676,225.73	8,068,172.39	8,961,484.35	12,072,773.09	10,322,702.11	19,049,865.62	17,602,682.71	17,602,682.71	17,602,682.71
Loans	4,525.43	4,285.81	4,326.98	14,046.00	9,606.62	17,565.74	20,004.65	23,296.00	16,689.12	24,146.11	15,167.30	15,167.30	15,167.30
Other	-	-	-	-	-	-	-	-	-	-	-	-	-
Less Liabilities to Central Government	630,680.74	1,479,371.00	1,731,882.71	850,828.05	1,531,530.04	1,799,745.50	1,569,947.81	4,340,026.60	5,453,669.91	4,788,212.16	4,875,806.82	4,875,806.82	4,875,806.82
<i>Of which: Deposits</i>	630,680.74	1,479,371.00	1,731,882.71	850,828.05	1,531,530.04	1,799,745.50	1,569,947.81	4,340,026.60	5,453,669.91	4,788,212.16	4,875,806.82	4,875,806.82	4,875,806.82
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	22,371,165.79	34,616,184.88	40,931,068.91	47,632,164.65	50,201,421.03	58,170,152.28	65,325,253.46	75,671,921.69	84,649,446.81	92,876,835.77	96,901,024.65	96,901,024.65	96,901,024.65
Other Financial Corporations	157,689.88	554,716.67	810,143.43	97,708.48	143,909.38	1,207,134.60	1,258,747.26	407,927.51	191,340.91	178,390.27	1,972,737.48	1,972,737.48	1,972,737.48
State and Local Government	26,575.69	23,225.26	25,961.37	27,859.83	35,174.26	34,462.77	28,449.36	37,924.29	28,196.82	31,854.73	30,050.30	30,050.30	30,050.30
Public Non Financial Corporations	791,776.58	2,037,662.29	1,051,666.60	1,046,289.40	1,050,377.14	1,039,061.29	1,269,961.90	1,269,008.65	1,264,278.21	1,493,663.89	1,328,960.37	1,328,960.37	1,328,960.37
Private Sector	21,395,123.64	32,000,580.66	39,043,297.50	46,460,306.94	48,971,960.25	55,889,493.61	62,768,094.94	73,957,061.25	83,165,630.87	91,172,926.88	93,569,276.49	93,569,276.49	93,569,276.49
Claims on the Central Bank	21,706,416.06	29,919,616.89	54,830,533.49	55,843,634.83	57,763,783.89	68,012,702.35	74,300,828.81	77,254,382.86	79,477,691.43	74,589,859.15	84,489,214.72	84,489,214.72	84,489,214.72
Currency	330,036.01	461,761.08	690,816.60	975,094.30	1,084,208.81	1,064,177.41	1,063,605.07	1,177,847.43	1,483,283.31	1,738,717.73	1,457,136.40	1,457,136.40	1,457,136.40
Reserves	21,376,380.05	29,457,855.81	54,139,716.89	54,868,540.52	56,679,575.08	66,948,524.94	73,237,223.74	76,076,535.42	77,994,408.12	72,851,141.43	83,032,078.32	83,032,078.32	83,032,078.32
Securities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Claims	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Liabilities to the Central Bank	536,691.85	887,577.50	1,387,934.10	1,837,109.59	1,863,123.11	1,812,655.13	1,489,512.69	1,318,615.34	391,146.93	409,213.89	75,373.50	75,373.50	75,373.50
Other Items(Net)	6,797,981.79	11,732,305.51	28,161,106.86	33,674,137.93	31,313,309.81	38,708,845.99	39,937,281.45	32,232,558.32	27,949,664.25	28,329,335.68	40,370,948.20	40,370,948.20	40,370,948.20
Shares and Other Equity	15,953,204.84	31,312,741.50	36,291,671.56	39,784,266.01	40,345,113.68	41,378,645.15	44,233,235.31	52,039,781.33	51,086,082.23	56,811,270.41	60,088,130.57	60,088,130.57	60,088,130.57
Liabilities to other resident sectors	365,355.02	348,181.06	348,728.32	422,486.38	372,163.87	441,747.71	423,616.80	292,018.63	376,668.85	609,870.31	408,850.46	408,850.46	408,850.46
Other Items(Net)	-9,520,578.07	-19,928,617.05	-8,479,293.02	-6,532,614.47	-9,403,967.74	-3,111,546.88	-4,719,570.65	-20,099,241.64	-23,513,086.84	-29,091,805.04	-20,126,032.83	-20,126,032.83	-20,126,032.83
Deposits and Securities Included in Broad Money	58,072,260.63	98,050,554.25	128,262,125.18	141,396,163.08	148,677,044.43	163,016,490.87	180,859,372.79	202,401,446.22	218,777,542.62	223,908,240.98	231,052,228.44	231,052,228.44	231,052,228.44
Deposits Included in Broad Money	57,713,065.69	97,187,347.86	127,237,814.07	140,284,498.63	147,593,137.33	161,784,545.97	179,622,031.80	200,965,243.38	217,355,104.75	222,450,885.44	229,411,015.11	229,411,015.11	229,411,015.11
Transferable Deposits	54,870,283.47	93,169,652.47	121,190,660.19	134,852,887.37	140,657,703.75	153,387,406.86	170,624,218.30	191,058,398.68	206,003,627.38	208,504,172.16	215,242,961.41	215,242,961.41	215,242,961.41
of which FCAs	24,984,322.48	57,701,775.14	79,076,606.18	82,607,196.16	88,430,395.05	91,944,864.16	100,147,096.67	102,824,762.68	108,386,216.00	109,466,728.50	114,435,612.97	114,435,612.97	114,435,612.97
Other Deposits	2,842,782.22	4,017,695.39	6,047,153.88	5,431,611.26	6,935,433.58	8,397,139.11	8,997,813.50	9,906,844.70	11,351,477.37	13,946,713.28	14,168,053.71	14,168,053.71	14,168,053.71
Money Market Instruments	359,194.93	863,206.40	1,024,311.11	1,111,664.44	1,083,907.10	1,231,944.90	1,237,340.99	1,436,202.84	1,422,437.87	1,457,355.54	1,641,213.33	1,641,213.33	1,641,213.33

Source: Reserve Bank of Zimbabwe, 2021

TABLE 4.1: OTHER DEPOSITORY CORPORATIONS -ASSETS

\$ millions

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

Source: Reserve Bank of Zimbabwe, 2021

Notes

1. Government securities includes treasury bills and bonds

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

3. Includes households and other financial corporations.

TABLE 4.2 : OTHER DEPOSITORY CORPORATIONS - LIABILITIES

\$ millions

	Deposits							Debt Securities	Foreign Liabilities	Amounts Owing to			Capital and Reserves	Contingent Liabilities	Other Liabilities	TOTAL
End of	Demand	Savings	Time Deposits	Total Deposits	Other Depository	Government	Total			RBZ	Other Depository	Other Financial	Reserves			
				from the public	Corporations				Corporations	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	13,758.4
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

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	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
Jan	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
Feb	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
Mar	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
Apr	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
May	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
June	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
July	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
Aug	17.05	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
Sep	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
Oct	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
Nov	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
Dec																			
2019	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
Jan	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
Feb	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
Mar	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
Apr	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
May	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
Jun	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
Jul	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
Aug	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
Sep	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
Oct	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
Nov	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
Dec																			
2020	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
Jan	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
Feb	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
Mar	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
Apr	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
May	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
Jun	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
Jul	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
Aug	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
Sep	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
Oct	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
Nov	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
Dec																			
2021	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
Jan	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
Feb	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
Mar	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
Apr	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
May																			

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

Source: Reserve Bank of Zimbabwe, 2021

TABLE 6.1: BUILDING SOCIETIES -ASSETS

\$ millions

														Other Assets	Non Financial Assets	TOTAL
End of	Bond Notes & Coins	Foreign Notes & Coin	Balances with RBZ	Balances with Other Depository Corporations	Balances with Foreign Banks	Other Claims on Non-residents	Debt Securities				Loans and Advances					
							Government ¹ Securities	Local Government securities	Public Enterprises	Other ²	Mortgages	Government	Other			
2018																
Jan	0.9	2.3	197.4	98.7	7.8	-	129.8	34.5	-	-	413.2	-	508.7	144.9	136.1	1,674.3
Feb	1.5	1.8	172.4	123.5	5.5	-	141.3	33.5	-	-	414.8	-	507.9	125.7	135.7	1,663.6
Mar	1.4	3.4	175.9	72.1	14.1	-	212.6	32.8	-	-	411.4	-	539.4	142.8	132.3	1,738.2
Apr	1.1	4.3	185.5	61.9	3.6	-	184.4	32.0	-	-	413.3	-	582.7	141.6	135.2	1,745.7
May	1.0	7.6	196.3	138.2	8.1	-	191.0	30.9	-	-	415.0	-	608.4	128.1	137.4	1,862.0
June	1.2	4.9	188.6	177.8	1.9	-	266.2	30.1	-	-	413.9	-	614.3	124.0	141.5	1,964.5
July	1.8	6.6	207.1	185.1	1.7	-	283.2	33.3	-	-	423.5	-	636.1	128.2	141.1	2,047.7
Aug	1.6	3.7	224.7	145.3	2.4	-	288.9	32.2	-	-	428.2	-	579.4	139.1	143.7	1,989.2
Sep	1.9	2.9	245.6	92.6	20.8	-	291.1	31.2	-	-	430.3	-	650.2	148.1	144.4	2,059.1
Oct	4.9	2.1	220.0	95.8	11.9	-	318.9	30.2	-	-	427.7	-	639.8	154.2	147.0	2,052.5
Nov	3.6	2.9	243.3	35.7	10.4	-	320.7	28.9	-	-	433.5	-	635.7	148.0	145.8	2,008.5
Dec	2.3	4.3	157.4	121.3	10.4	-	339.4	28.0	-	-	444.8	-	645.9	179.7	151.9	2,085.6
2019																
Jan	6.3	4.6	108.2	63.5	10.9	0.0	343.8	27.3	33.6	0.0	438.0	0.0	649.3	136.7	151.2	1973.3
Feb	5.4	17.6	120.6	62.8	18.1	-	339.6	26.5	-	-	416.1	-	696.1	171.1	156.7	2,030.8
Mar	2.6	18.0	126.3	38.6	23.9	-	331.7	25.5	-	-	415.1	-	710.1	172.1	207.4	2,071.2
Apr	3.7	30.6	220.3	85.0	47.6	-	271.6	25.0	-	-	414.1	-	705.0	169.0	276.2	2,247.8
May	3.9	38.4	162.2	115.4	139.0	-	345.5	23.9	-	-	406.2	-	776.6	165.7	363.4	2,540.1
Jun	6.3	69.8	361.6	144.5	132.4	-	265.8	22.6	-	-	421.7	-	873.6	210.5	473.0	2,981.8
Jul	6.5	174.7	473.9	89.7	131.1	-	258.3	22.2	-	-	416.0	-	934.6	203.1	565.6	3,275.8
Aug	5.5	94.5	758.0	60.6	115.5	-	247.4	21.5	-	-	418.1	-	970.6	345.1	567.6	3,604.2
Sep	15.8	180.3	831.8	195.4	104.2	-	267.6	20.9	-	-	499.1	-	1,137.6	528.8	1,042.2	4,823.6
Oct	6.2	198.7	997.2	72.2	243.7	-	268.8	20.2	-	-	429.8	-	1,286.7	503.4	1,069.3	5,096.2
Nov	11.9	156.1	872.3	159.7	426.0	-	338.6	19.6	-	-	443.5	-	1,357.4	575.8	1,068.7	5,429.6
Dec	9.2	223.9	1,016.9	317.4	492.3	-	308.3	18.2	-	-	454.5	-	1,413.5	700.6	1,470.0	6,424.9
2020																
Jan	16.3	322.3	1,106.8	361.8	421.8	-	283.0	20.1	-	-	478.2	-	1,498.8	717.5	1,552.8	6,779.5
Feb	14.5	368.2	977.2	612.5	370.5	-	357.1	20.1	-	1.5	503.6	-	2,097.7	735.9	1,538.8	7,597.4
Mar	20.1	529.4	1,423.7	261.8	282.6	-	341.6	19.2	-	0.6	526.4	-	2,406.4	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

Source: Reserve Bank of Zimbabwe, 2021

Notes

1. Government securities include treasury bills and bonds

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

3. Includes households and other financial corporations.

TABLE 6.2: BUILDING SOCIETIES -LIABILITIES

\$ millions

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

Source: Reserve Bank of Zimbabwe, 2021

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

END OF	AGRICULTURE	CONSTRUCTION	COMMUNICATION	DISTRIBUTION	FINANCIAL &	FINANCIAL ORGANISATIONS	MANUFACTURING	MINING	SERVICES	TRANSPORT	INDIVIDUALS	CONGLOMERATES	TOTAL
					INVESTMENTS								
2018										1,000.0			
Jan	479,109.65	59,336.80	9,442.40	289,531.26	20,569.74	258,034.97	271,453.81	106,425.09	390,052.89	32,328.60	617,302.95	14,394.66	2,547,982.83
Feb	488,203.10	59,977.6	9,271.60	315,569.60	20,133.10	258,263.60	285,045.10	108,649.00	393,604.90	31,636.60	618,377.40	15,010.60	2,543,764.60
Mar	484,764.71	64,826.47	11,050.47	344,731.34	15,203.35	274,150.22	303,649.15	114,431.85	363,449.40	32,793.42	640,496.88	19,893.14	2,669,440.41
Apr	485,790.00	63,948.20	10,904.16	344,532.06	15,015.25	271,071.77	294,270.80	112,692.09	333,633.78	31,103.49	631,920.52	22,066.04	2,616,948.15
May	501,783.67	63,555.32	10,933.54	362,939.63	15,079.82	358,553.35	317,666.65	117,123.00	338,846.30	31,523.13	651,443.97	24,226.37	2,793,674.76
Jun	475,105.71	66,796.85	13,907.73	385,583.32	15,079.82	344,917.25	323,212.12	117,146.59	335,216.91	34,457.61	655,427.02	34,163.40	2,801,014.33
Jul	463,286.30	70,905.22	18,924.14	383,314.68	14,976.42	140,624.55	274,507.82	113,776.27	309,209.52	37,473.99	652,652.69	34,402.12	2,514,053.73
Aug	470,756.06	79,237.13	15,167.31	331,672.76	15,021.94	144,100.73	271,000.50	111,960.21	306,022.68	37,341.23	666,649.40	34,402.12	2,483,332.08
Sep	451,745.26	79,055.66	15,021.57	341,851.68	15,021.94	144,799.61	263,994.22	112,656.60	320,788.50	36,914.64	666,971.46	64,407.07	2,513,228.20
Oct	453,068.26	74,931.80	16,036.47	389,851.74	15,156.78	165,252.71	268,933.16	111,956.57	313,376.79	36,118.55	680,445.74	12,855.74	2,537,984.32
Nov	444,130.81	133,137.60	14,884.08	313,732.96	15,156.79	165,419.77	269,459.88	149,908.15	316,738.77	45,693.19	679,403.72	12,265.36	2,559,931.07
Dec	492,669.93	78,176.72	15,958.03	340,422.71	14,425.48	165,648.71	253,354.25	113,596.48	347,242.19	40,695.42	669,879.64	12,254.30	2,544,323.87
2019													
Jan	525,176.71	80,480.87	20,199.44	349,755.63	15,294.02	158,458.90	255,380.42	123,772.79	358,554.22	42,355.54	666,797.13	16,335.67	2,612,561.33
Feb	521,988.10	79,066.70	10,931.07	352,797.81	14,699.04	80,894.67	253,027.00	124,474.74	389,522.96	40,923.52	644,320.94	11,446.61	2,524,093.15
Mar	538,072.74	87,791.29	18,211.46	379,233.06	14,556.67	205,466.51	270,360.07	133,324.78	407,637.99	43,541.36	731,600.28	11,476.62	2,841,272.85
Apr	584,205.29	96,516.86	22,430.89	421,676.71	15,968.00	236,000.25	310,449.68	193,315.77	387,730.25	44,465.66	788,749.65	14,486.65	3,115,995.66
May	712,661.52	98,826.58	27,802.41	466,619.97	17,425.91	317,055.80	368,550.63	250,912.54	441,731.01	43,682.62	901,283.38	14,096.64	3,660,649.01
Jun	940,505.81	82,926.78	30,534.65	566,391.10	169,400.79	876,820.36	354,648.58	331,070.01	404,941.11	49,207.29	898,523.53	14,258.87	4,719,228.88
Jul	1,060,152.38	108,889.32	38,005.81	685,729.84	22,484.81	470,421.82	497,581.30	333,137.40	643,721.98	51,560.67	1,111,698.00	7,683.18	5,031,066.50
Aug	1,163,054.33	117,882.86	40,904.57	720,937.57	15,289.60	524,650.14	575,937.12	378,008.67	742,674.56	51,710.40	1,202,415.06	5,830.84	5,539,295.71
Sep	1,379,203.16	101,683.93	20,216.16	755,828.88	15,563.75	1,430,322.28	520,659.81	487,089.86	594,143.27	59,974.64	1,004,073.32	6,055.40	5,087,524.40
Oct	1,917,349.77	103,708.96	20,826.53	798,377.18	24,574.74	1,447,865.67	603,692.16	541,020.28	618,349.57	61,677.92	1,112,873.33	4,322.02	7,530,493.20
Nov	1,916,599.14	103,450.14	22,381.71	878,695.26	24,749.38	1,566,329.25	623,341.53	554,037.12	623,064.80	61,153.08	1,152,340.02	4,351.76	7,530,493.20
Dec	3,260,641.29	140,783.74	27,127.10	1,114,871.76	48,155.61	1,504,624.78	1,027,373.94	821,797.19	823,237.53	84,684.83	1,428,029.37	7,328.19	10,288,655.30
2020													
Jan	4,084,551.94	155,581.93	40,879.89	1,241,096.72	54,212.81	1,614,135.86	1,136,124.87	905,568.16	799,835.71	83,887.62	1,594,904.42	3,435.36	11,714,215.29
Feb	4,492,412.28	157,892.05	54,850.75	1,305,056.27	51,575.18	1,667,015.97	1,328,895.13	875,096.28	827,340.38	103,240.64	1,837,059.21	1,195.35	12,701,629.50
Mar	5,400,573.75	137,553.14	109,432.30	1,355,737.76	60,656.39	2,181,804.45	1,514,365.26	1,743,391.37	911,567.97	129,647.77	2,083,395.02	30,866.95	15,658,992.12
Apr	5,497,243.24	144,302.16	94,782.20	1,298,701.43	50,563.13	2,200,545.77	1,762,996.43	1,756,962.25	1,057,031.75	149,805.94	2,211,133.89	33,524.86	16,257,593.05
May	6,753,987.64	152,161.11	176,776.32	1,688,453.47	61,403.01	2,272,323.33	2,155,232.06	2,018,291.52	1,335,664.72	161,892.59	2,646,269.59	56,873.34	19,479,328.70
Jun	8,233,748.36	178,010.08	127,961.90	3,248,219.37	64,989.86	5,469,986.07	3,799,659.67	4,379,017.69	1,983,339.32	277,602.32	3,665,408.84	46,384.96	31,474,328.45
Jul	8,927,920.73	256,440.30	209,123.91	4,249,101.81	34,055.90	7,106,442.23	5,125,740.57	5,385,837.14	2,413,677.93	418,160.11	4,321,918.71	46,630.64	38,495,049.96
Aug	9,773,178.50	269,675.36	194,537.60	4,740,092.50	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	34,645,328,643.63	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

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

TABLE 7.2: SECTORAL ANALYSIS OF COMMERCIAL BANKS DEPOSITS

\$ ('000)

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

Source: Reserve Bank of Zimbabwe, 2021

TABLE 8.1: LENDING RATES (percent per annum)

End of	Commercial Banks		
	Nominal Lending Rates ¹	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

Source: Reserve Bank of Zimbabwe, 2021

Notes

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

TABLE 8.2 : BANK DEPOSIT RATES (percent per annum)

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

Source: Reserve Bank of Zimbabwe, 2021

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

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

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

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	57.33	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

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

Source: Reserve Bank of Zimbabwe, 2021

1. ZWL\$ dollar per unit of foreign currency

TABLE 12: ZIMBABWE STOCK MARKET STATISTICS

END OF	Indices		Market Turnover ZWL\$ million	Volume of Shares	Market Capitalisation
	All Share*	Mining			ZWL\$ millions
2018					
Jan	91.3	130.4	31.4	55,032,220	8,652.9
Feb	88.0	124.9	63.7	138,142,187	8,386.0
Mar	87.0	125.1	40.3	108,997,097	8,290.4
Apr	98.7	124.4	44.4	206,342,675	9,405.3
May	108.3	151.5	59.3	129,155,586	10,393.2
Jun	102.9	161.3	73.0	234,834,368	9,792.2
Jul	114.3	164.0	114.9	624,256,160	10,969.7
Aug	117.3	161.3	50.5	142,150,599	12,475.4
Sep	115.1	163.8	61.1	197,401,341	12,265.5
Oct	163.8	217.3	449.6	316,060,000	17,960.0
Nov	160.4	208.6	118.0	153,874,660	17,316.6
Dec	146.2	227.7	93.0	144,479,601	19,424.4
2019					
Jan	157.5	213.1	110.3	122,778,938	20,888.4
Feb	148.1	206.9	295.8	229,935,122	19,773.4
Mar	121.7	194.0	70.8	123,398,632	16,084.9
Apr	133.7	186.5	116.5	134,394,898	17,502.7
May	188.1	225.8	193.5	237,334,372	24,920.0
Jun	204.8	255.3	235.5	293,138,775	27,017.2
Jul	187.1	244.6	191.0	163,556,663	24,636.1
Aug	166.36	269.6	109.0	117,688,558	21,742.2
Sep	232.52	317.8	166.6	335,373,041	30,527.2
Oct	232.86	276.3	208.4	203,004,611	30,390.0
Nov	240.81	344.4	130.0	129,886,035	31,226.3
Dec	230.08	316.7	194.2	190,880,245	29,767.1
2020					
Jan	332.9	344.9	304.86	179,559,446	43,426.5
Feb	473.13	826.73	360.13	172,678,984	60,987.5
Mar	456.21	720.47	425.24	237,667,043	58,612.1
Apr	488.60	826.64	269.66	107,308,931	63,387.9
May	1180.14	1582.86	568.96	218,832,930	152,719.7
June*	1788.75	3995.48	379.93	519,901,300	228,577.1
Aug	1389.23	3709.15	1,026.76	164,501,200	175,678.4
Sep	1638.17	4128.52	4,640.88	1,093,040,821	206,502.5
Oct	1476.87	3792.35	986.70	397,006,127	179,690.0
Nov	1595.59	3322.22	4,103.78	470,899,659	193,270.8
Dec	2636.34	4134.09	2,734.50	316,737,200	317,879.3
2021					
Jan	3600.82	4356.74	3,513.59	2,477,166,688	434,856.23
Feb	4154.37	6683.44	1,529.25	149,031,800	501,184.95
Mar	4489.47	5315.39	4,517.14	203,633,747	531,742.64
Apr	4641.11	5061.28	3,075.98	223,494,202	540,745.24
May	5428.28	6820.54	3,917.41	188,748,200	634,011.15

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

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	1,112.8	-	15178.8	751.0	105272.0	1003.7
Apr	951.7	-	15185.0	605.5	97253.3	1040.1
May	1,029.8	-	16511.3	664.4	103708.7	994.8

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

Source: ZIMSTAT, 2021