



MONTHLY ECONOMIC REVIEW



JUNE 2020



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SELECTED ECONOMIC INDICATORS

	2020 May	2020 June	Month-on- Month Change (%)
Reserve Money (M0) (ZW\$ millions)	13,815.36	12,651.57	-8.42%
Money Supply² (M3) (ZW\$ millions)	59,475.22	99,820.2	67.84%
Annual Inflation (%)	785.55	737.26	-48.29 ^a
Monthly Inflation¹ (%)	15.13	31.7	16.57 ^a
National Payment System Transactions² (ZW\$ billions)	112.64	157.59	39.90
Nominal Lending Rate² (% per annum)	5.00-65.00	5.00-65.00	
Z.S.E All share Index³	1 180.14	1 788.75	51.57
Z.S.E. Mining Index³	1 582.86	5 870.36	152.42
Z.S.E. Industrial Index³	3 919.50	3 995.48	49.77

Sources:

1. Zimbabwe National Statistics Agency.

2. Reserve Bank of Zimbabwe.

3. Zimbabwe Stock Exchange.

a- Percentage point.

INTERNATIONAL COMMODITY PRICE DEVELOPMENTS

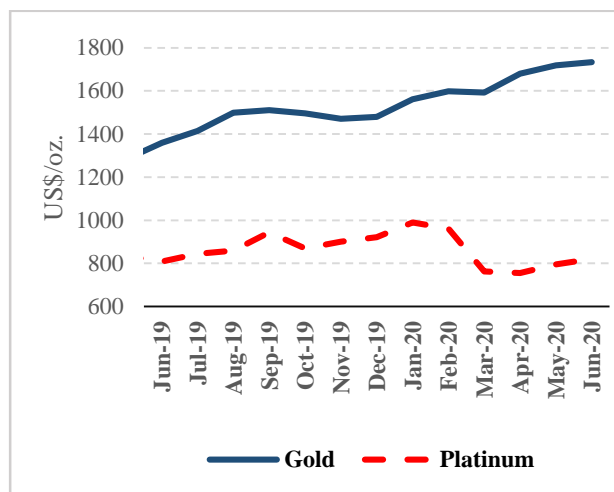
International prices of gold, platinum, copper, nickel and Brent Crude oil registered increases, during the month of June 2020. The gains were largely driven by rising demand, following the partial relaxation of lockdown restrictions and the concomitant increase in global economic activity.

Precious Metals

Gold prices were higher by 0.9%, from an average of US\$1,718.19 per ounce recorded in May 2020 to US\$1,733.14 per ounce in June 2020. Prices were boosted by the safe haven appeal of the yellow metal, amid a spike in global coronavirus infections, which stocked fears of a second wave of corona virus infections.

Platinum prices gained by 3.2%, from a monthly average of US\$795.89 per ounce in the previous month to US\$821.16 per ounce in June 2020. This was driven by improved demand conditions and easing supply constraints. In addition, the resumption of automobile manufacturing in key markets such as Asia and Europe also supported the firming prices, during the month under review. Figure 1 shows developments in precious metal prices for the period June 2019 to June 2020.

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



Source: Bloomberg, 2020

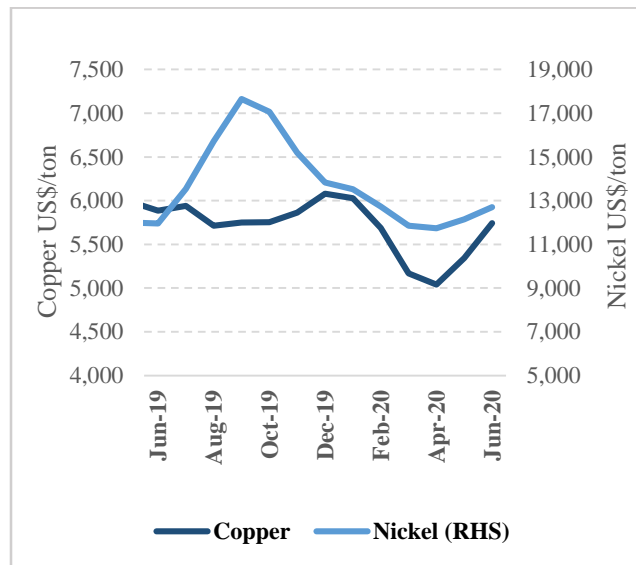
Base Metals

Copper prices surged by 9.5%, from a monthly average of US\$5,234.42 per tonne in May 2020, to US\$5,742.39 per tonne in June 2020. This was underpinned by improved demand from China, the world's top consumer of base metals, on the back of declines in inventories of scrap copper. In addition, the spread of coronavirus in Peru and Chile, the major global producers of the base metal also stoked fears of supply disruptions.

The price of nickel rose from US\$12,151.00 per tonne in May 2020 to US\$12,702.05 per tonne, during the month under analysis. Prices increased amid indications that Indonesia, a top global producer of the base metal, would maintain an export ban on nickel ore exports, amid strong demand from major importers such as China.

Figure 2 shows the evolution of base metal prices for the period from June 2019 to June 2020.

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

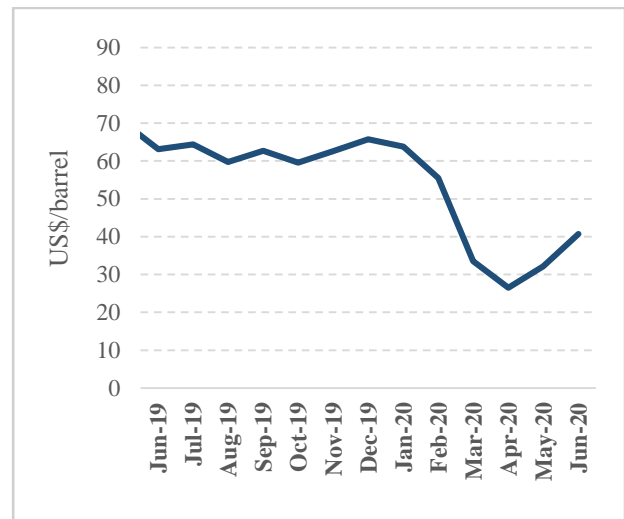


Source: Bloomberg, 2020

Brent Crude Oil

Brent crude oil prices increased by 26.6% to US\$40.70 per barrel in June 2020, from US\$32.14 per barrel recorded in May 2020. Prices firmed on the back of tight supply conditions, occasioned by OPEC supply cuts amid higher global demand. Figure 3 shows developments in Brent crude oil prices for the period from June 2019 to June 2020.

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



Source: Bloomberg, 2020

MONETARY DEVELOPMENTS¹

Broad money stood at ZW\$99.82 billion as at end June 2020, up from ZW\$59.48 billion recorded in May 2020. The broad money stock largely consisted of foreign currency (FCA) deposits, equivalent to ZW\$57.70 billion (57.81%); local currency deposits, ZW\$40.91 billion (40.97%); and currency in circulation, ZW\$1.21 billion (1.21%).

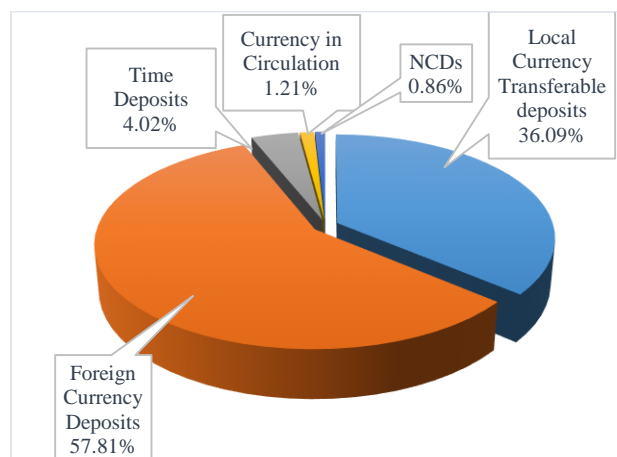
The foreign currency component of the deposits increased by 1 384.18%, over the year to June 2020, largely attributable to revaluation adjustments due to exchange rate movements. The local unit depreciated from ZW\$6.62 per 1US\$ in June 2019 to ZW\$63.74 per 1US\$ at the second Auction in June 2020. Foreign currency deposits also increased in US dollar

¹All monetary numbers valued in ZW\$ since the adoption of an interbank market determined exchange rate in February 2019.

terms, owing to inflows attributed to the tobacco selling season, as well as the policy that allows usage of free funds for domestic purchases.

Local currency deposits registered a year -on- year growth of 280.35%, while currency in circulation also increased by 156.38%, reflecting the demand for cash for transactions purposes, against a high inflation environment. The FCA deposits for the first time exceeded the local currency denominated deposits, mainly on account of exchange rate movements.

Figure 4: Composition of Money Supply



Source: Reserve Bank of Zimbabwe, 2020

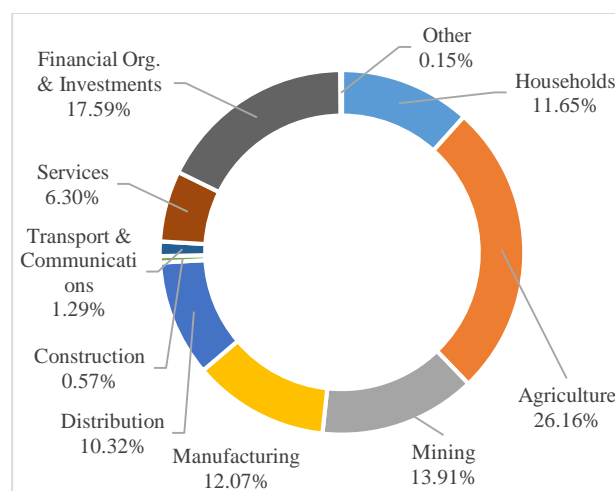
The annual growth in broad money was largely driven by increases in credit to public non-financial corporations, 564.10%; private sector, 527.58%; and other financial corporations, 317.77%. Net credit to Government, however, recorded a year -on- year decline of 19.79% as at end June 2020, consistent with improved fiscal performance during the first half of 2020, where Government realized a budget surplus of about ZW\$800 million.

On a month- on- month basis, credit to the private sector increased by 14.16% to

ZW\$32.19 billion. Net credit to Government, however, declined by 20.95% to Z\$11.29 billion.

Credit to the private sector was distributed as follows: agriculture, 26.16%; households, 11.65%; financial organisations, 17.38%; manufacturing, 12.07%; mining, 13.91%; and distribution, 10.32%, as shown in figure 5.

Figure 5: Distribution of Private Sector Credit



Source: Reserve Bank of Zimbabwe, 2020

Credit to the private sector was channelled towards inventory build-up, 35.74%; other recurrent expenditures, 32.51%; and fixed capital investment, 19.34%; among other purposes.

STOCK MARKET DEVELOPMENTS

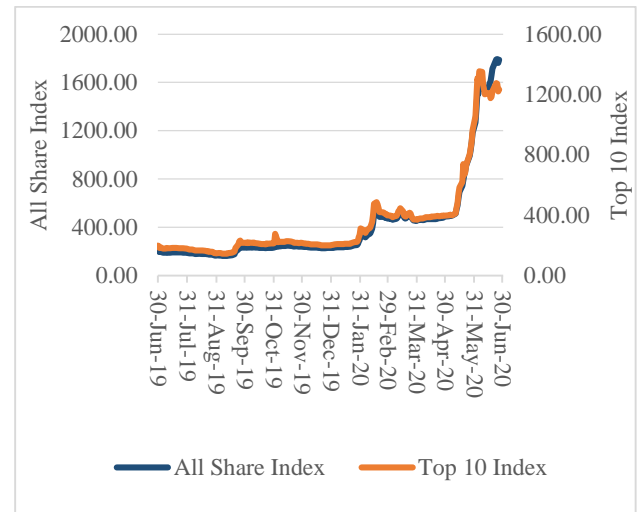
During the month of June 2020, the Zimbabwe Stock Exchange (ZSE) registered gains for the fifth consecutive month. This was reflected by positive growths in all the indices. Heightened speculative trading, as investors flocked to the market to hedge against high inflation, coupled with low returns on the money market, largely accounted for the increase in the indices.

In an effort to curb potential economic damages due to massive speculative trading on the local bourse, Government announced the suspension of trading on the ZSE on Friday 26th June 2020. The move was meant to allow investigations into suspected illegal dealings, connected with the trading of foreign exchange on the parallel market. ZSE linked parallel market activities were attributed to movements in the Old Mutual Implied Exchange Rate (OMIR). Regrettably, the setting of prices of goods and services in the economy had become benchmarked to the parallel rates.

On a month- on- month basis, the All-share, Top 10, Medium and Small Cap indices increased by 51.57%, 27.87%, 95.05% and 45.06% to 1 788.75 points, 1 232.79 points, 3 302.89 points and 5 558.15 points, respectively.

On an annual basis, the All-Share and Top 10 indices gained 773.63% and 525.12%, from 204.75 points and 197.21 points recorded in June 2019, respectively.

Figure 6: Zimbabwe Stock Exchange All Share and Top 10 Indices

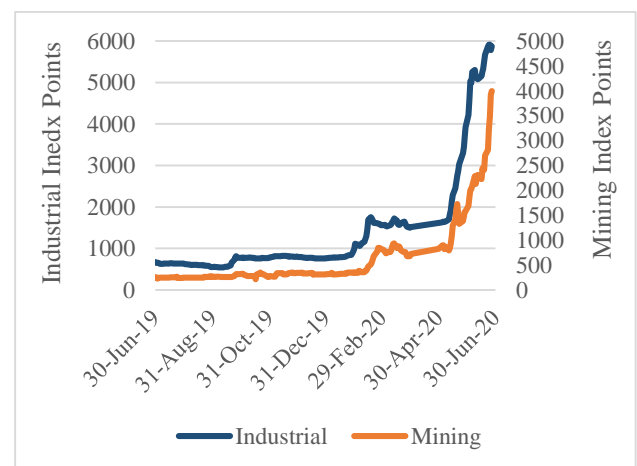


Source: Zimbabwe Stock Exchange, 2020

Over the year to June 2020, the industrial and mining indices gained 758.86% and 1 465.26%, from 683.51 points and 255.26 points recorded in June 2019, respectively.

On a month-on-month basis, the industrial and mining indices went up by 49.77% and 152.42% to 5 870.36 points and 3 995.48 points, respectively.

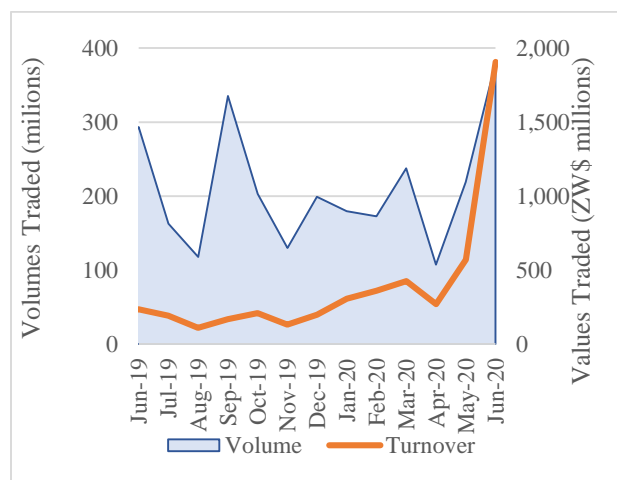
Figure 7: Zimbabwe Stock Exchange Indices



Source: Zimbabwe Stock Exchange, 2020

As a consequence of speculative trading activity on the local bourse, both the volume and value of shares traded increased by 73.62% and 235.21% to close at 379.93 million shares and ZW\$1.91 billion, respectively, during the month under review.

Figure 8: ZSE Monthly Volumes and Values Traded



Source: Zimbabwe Stock Exchange, 2020

The ZSE market capitalization gained ZW\$75.86 billion, or 49.67% of the previous month's value, to close at ZW\$228.58 billion in June 2020. On a year-on-year basis, the local bourse capitalization surged by 746.04%, from ZW\$27.02 billion recorded in May 2019.

INFLATION OUTTURN

Annual Inflation

Annual headline inflation decelerated to 737.26% in June 2020, from 785.6% recorded in May 2020, driven by both food and non-food inflation.

Annual food inflation, decelerated further to 835.6% in June 2020, from 953.34% in May 2020 and 980.0% in April 2020. Bread and cereals, vegetables and meat were the major drivers of annual food inflation in June 2020.

Likewise, annual non-food inflation decelerated to 678.3% in June 2020, from 700.38% in May 2020. The major drivers of annual non-food inflation included housing, water, electricity, gas and other fuels; miscellaneous goods and services; and transport, among other categories.

The year-on-year blended Consumer Price Index (CPI) inflation², stood at 457.19% in June 2020, while the monthly blended CPI inflation rate was 29.44% in the same month.

Monthly Inflation

Monthly inflation which had been declining since March 2020, accelerated to 31.7% in June 2020, from 15.1% in May 2020, on account of increases in both food and non-food inflation.

Monthly food inflation rose from 14.7% in May 2020, to 37.7% in June 2020, following

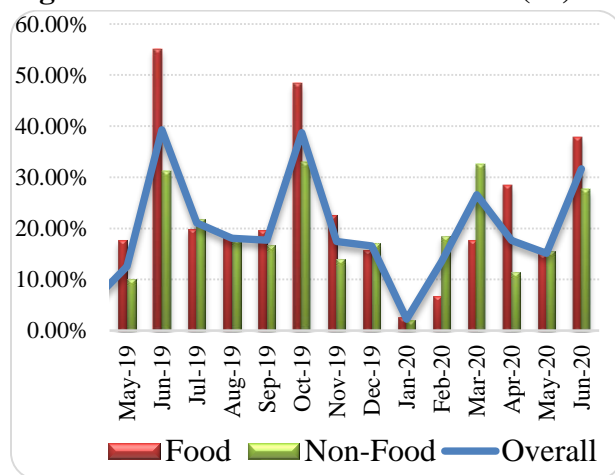
²The Zimbabwe National Statistical Agency (ZIMSTAT) commenced publication of the blended CPI inflation in June 2020. The blended CPI inflation combines the average changes

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

increases in prices of bread and cereals, vegetables and meat.

Monthly non-food inflation, also accelerated from 15.4% in May 2020 to 27.6% in June 2020. This was driven by increases in transport; clothing and footwear; housing water electricity gas and other fuels; and furniture, household equipment and maintenance. Figure 9 shows month-on-month inflation developments, for the period from June 2019 to June 2020.

Figure 9: Month-on-Month Inflation (%)



Source: ZIMSTAT, 2020

NATIONAL PAYMENTS SYSTEM

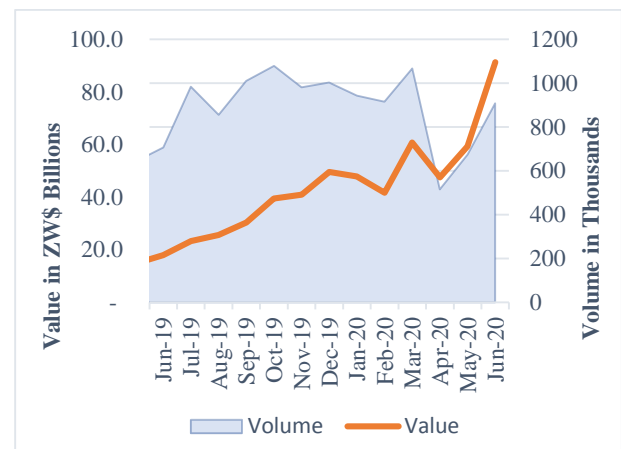
During the month of June 2020, transactions processed through the National Payment System (NPS) amounted to ZW\$157.59 billion, a 39.90% increase from ZW\$112.64 billion recorded in May 2020. NPS transaction volumes, however, declined by 8.6% to close at 153.14 million, during the same period.

Zimbabwe Electronic Transfer Settlement System (ZETSS)

Transactions processed through the Real Time Gross Settlement (RTGS) system stood at

ZW\$91.31 billion in June 2020, up from ZW\$59.27 billion in May 2020. RTGS transaction volumes surged by 34.7%, from 674,105 in the previous month to close at 907,772 in June 2020.

Figure 10: ZETSS Volumes and Values



Source: Reserve Bank of Zimbabwe, 2020

Cash Transactions

Cash transactions increased from ZW\$1,142.78 million in the previous month, to ZW\$4,128.13 million in June 2020.

Mobile and Internet Based Transactions

Mobile and internet-based transactions rose by 16.74% to close at ZW\$51.88 billion in June 2020, from ZW\$44.45 billion in May 2020.

Card Based Transactions

During the month under analysis, card-based transactions were 32.07% higher at ZW\$10.27 billion, compared to ZW\$7.78 billion recorded in May 2020.

July 2020

Reserve Bank of Zimbabwe

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

	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20
Net Foreign Assets	-12,704,437.39	-19,915,608.51	-23,599,341.26	-33,219,232.58	-38,974,813.91	-39,899,004.55	-40,662,175.37	-41,890,476.47	-41,693,753.23	-64,413,672.15	-89,046,879.04	-97,000,590.99	-234,278,568.81
Central Bank(net)	-14,602,968.79	-23,287,056.52	-27,352,064.33	-39,349,960.03	-46,395,160.21	-48,267,748.85	-50,285,843.15	-51,596,769.75	-51,659,786.89	-78,356,892.58	-104,544,431.97	-114,377,001.26	-275,623,563.54
Foreign Assets	2,917,765.26	3,402,652.93	4,334,171.18	6,464,247.45	5,444,857.74	5,552,951.79	5,504,939.77	5,234,031.88	5,504,836.03	4,948,927.35	4,516,675.83	5,054,120.38	17,845,745.97
Foreign Liabilities	17,520,734.04	26,689,709.45	31,686,235.51	45,814,207.48	51,840,017.94	53,820,700.64	55,790,782.92	56,830,801.63	57,164,622.92	83,305,819.93	109,061,107.80	119,431,121.65	293,469,309.50
Other Depository Corporations(net)	1,898,531.40	3,371,448.01	3,752,723.07	6,130,727.45	7,420,346.30	8,368,744.30	9,623,667.78	9,706,293.27	9,966,033.66	13,943,220.42	15,497,552.93	17,376,410.27	41,344,994.73
Foreign Assets	3,814,622.33	5,390,485.00	6,120,479.23	9,382,906.26	10,478,858.26	11,622,874.19	12,948,416.33	13,153,007.07	13,344,846.71	18,827,846.39	20,437,584.87	22,510,950.77	53,130,231.08
Foreign Liabilities	1,916,090.93	2,019,036.99	2,367,756.16	3,252,178.80	3,058,511.96	3,234,129.88	3,324,748.55	3,446,713.79	3,378,813.04	4,884,625.96	4,940,031.94	5,134,540.50	11,785,236.35
Net Domestic Assets (NDA)	27,472,328.14	36,991,644.76	43,293,406.54	56,770,962.37	67,904,876.25	71,719,556.15	75,680,355.31	78,162,546.08	80,030,632.68	112,816,570.52	141,032,021.98	156,475,813.43	334,099,369.96
Domestic Claims	15,645,411.46	18,228,356.09	20,234,819.47	21,168,772.43	24,743,158.13	28,575,556.98	27,819,807.93	28,569,680.55	30,260,777.76	34,054,407.09	32,574,364.29	39,060,455.03	50,113,139.15
Claims on Central Government(net)	9,422,173.55	11,519,440.01	12,964,643.80	13,061,889.35	14,409,797.90	15,813,415.72	14,062,737.58	12,724,160.31	12,697,777.62	12,949,759.72	10,305,498.64	14,275,106.48	11,286,874.74
Claims on Central Government	10,630,234.88	13,077,256.67	14,949,077.76	16,410,748.86	16,955,759.46	17,933,911.03	15,580,358.19	16,676,243.01	16,838,781.22	17,542,397.05	17,458,577.62	18,056,334.55	22,643,966.48
Central Bank	7,707,833.00	9,591,038.53	11,538,930.29	12,831,965.83	13,205,609.13	13,782,384.33	11,338,532.85	12,298,711.08	12,540,517.65	12,762,386.66	12,737,251.42	13,472,711.66	16,374,954.71
ODCs	2,922,401.88	3,486,218.14	3,410,147.47	3,578,783.04	3,750,150.34	4,151,526.70	4,241,825.34	4,377,531.93	4,298,263.57	4,780,010.39	4,721,326.20	4,583,622.89	6,269,011.77
Less Liabilities to Central Government	1,208,061.33	1,557,816.66	1,984,433.95	3,348,859.52	2,545,961.56	2,120,495.31	1,517,620.61	3,952,082.70	4,141,003.60	4,592,637.32	7,153,078.98	3,781,228.06	11,357,091.74
Central Bank	1,163,537.70	1,507,260.60	1,925,235.84	3,294,387.73	2,477,362.61	2,021,412.86	1,399,114.53	3,859,448.40	4,062,791.73	4,183,646.73	6,636,736.42	3,150,547.32	9,877,720.74
ODCs	44,523.63	50,556.06	59,198.12	54,471.79	68,598.95	99,082.45	118,506.08	92,634.30	78,211.87	408,990.60	516,342.56	630,680.74	1,479,371.00
Claims on Other Sectors	6,994,312.91	6,708,916.08	7,270,175.67	8,106,883.08	10,333,360.23	12,762,141.26	13,757,070.35	15,845,520.24	17,563,000.14	21,104,647.37	22,268,865.65	24,785,348.54	38,826,264.41
Other Financial Corporations	180,349.24	174,910.96	151,317.02	152,985.99	162,263.79	160,062.11	186,506.15	202,429.27	281,264.28	307,104.48	356,669.90	382,639.03	753,439.03
State and Local Government	31,319.18	31,193.91	30,689.81	30,341.36	28,130.16	28,347.69	26,320.30	32,308.50	31,704.96	30,621.46	27,844.50	26,575.69	23,225.26
Public Non Financial Corporations	1,653,927.27	957,335.21	988,381.20	1,048,058.46	2,322,563.84	2,861,071.05	2,431,172.28	2,564,682.98	2,591,284.85	3,301,602.89	3,508,675.95	2,824,122.73	5,863,041.63
Private Sector	5,128,717.22	5,545,476.00	6,099,787.63	6,875,497.28	7,820,402.44	9,712,660.41	11,113,071.62	13,046,099.50	14,658,746.06	17,465,318.54	18,442,253.62	21,577,980.23	32,186,558.49
Central Bank	23,154.78	33,310.97	125,702.15	86,780.68	89,898.41	65,420.53	75,911.82	78,069.12	174,180.02	182,998.11	182,226.89	182,856.59	185,977.83
ODCs	5,105,562.43	5,512,165.03	5,974,085.48	6,788,716.60	7,730,504.03	9,647,239.89	11,037,159.81	12,968,030.37	14,484,566.04	17,282,320.43	18,260,026.74	21,395,123.64	32,000,580.66
Other Items(Net)	-11,826,916.67	-18,934,333.82	-23,517,846.42	-35,602,189.94	-43,161,718.12	-43,143,999.17	-47,860,547.38	-49,592,865.53	-49,769,854.91	-78,762,163.43	-108,457,657.69	-117,415,358.40	-283,986,230.81
Shares and Other Equity	-9,810,341.46	-18,099,228.93	-22,440,397.72	-32,505,897.24	-39,007,159.14	-41,160,941.61	-44,544,759.40	-43,829,432.91	-44,342,348.31	-71,119,022.50	-98,326,925.77	-108,187,301.34	-265,536,483.62
Liabilities to Other Financial Corporations	43,639.00	27,408.22	27,999.41	23,286.81	24,632.93	50,514.35	119,397.64	140,072.14	154,917.78	339,909.43	233,181.06	365,355.02	348,181.06
Restricted Deposits	363,411.77	1,123,177.17	1,290,893.19	1,546,424.26	1,881,910.27	1,980,372.79	1,147,967.31	1,346,272.48	1,119,306.34	1,947,438.89	1,501,573.14	845,775.37	3,417,797.70
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)	-2,423,625.98	-1,985,690.29	-2,396,341.30	-4,666,003.77	-6,061,102.18	-4,013,944.69	-4,583,152.93	-7,249,777.25	-6,701,730.71	-9,930,489.25	-11,865,486.12	-10,439,187.46	-22,215,725.96
Broad Money-M3	14,767,890.75	17,076,036.26	19,694,065.28	23,551,729.79	28,930,062.34	31,820,551.60	35,018,179.94	36,272,069.61	38,336,879.45	48,402,898.37	51,985,142.94	59,475,222.44	99,820,801.15
Securities Other than Shares Included in Broad Money	171,667.83	168,169.20	202,928.98	219,889.50	205,671.08	235,117.26	243,976.57	255,563.69	260,055.92	476,793.67	337,556.97	359,194.93	863,206.40
Broad Money-M2	14,596,222.92	16,907,867.06	19,491,136.30	23,331,840.28	28,724,391.26	31,585,434.34	34,774,203.37	36,016,505.92	38,076,823.53	47,926,104.70	51,647,585.97	59,116,027.50	98,957,594.75
Other Deposits	1,428,886.89	1,640,846.54	1,619,775.77	1,662,956.26	1,854,294.19	1,835,730.85	1,887,924.83	2,026,599.28	2,194,313.07	2,351,990.85	2,522,855.18	2,842,782.22	4,017,695.39
Narrow Money-M1	13,167,336.03	15,267,020.52	17,871,360.53	21,668,884.03	26,870,097.07	29,749,703.49	32,886,278.54	33,989,906.64	35,882,510.46	45,574,113.84	49,124,730.79	56,273,245.28	94,939,899.37
Transferable Deposits	12,695,789.56	14,802,212.01	17,310,786.11	20,977,141.17	26,157,975.38	28,913,109.34	31,978,710.26	33,036,665.86	34,932,660.39	44,529,936.02	48,082,573.35	55,147,175.33	93,730,970.73
Of which Foreign Currency Accounts	3,887,787.41	4,049,120.88	5,737,719.98	9,859,484.27	11,155,597.09	11,472,035.58	11,938,732.84	12,458,349.93	12,476,934.91	20,909,726.92	19,463,088.16	24,984,322.48	57,701,775.14
Currency Outside Depository Corporations	471,546.47	464,808.51	560,574.42	691,742.86	712,121.69	836,594.15	907,568.29	953,240.77	949,850.07	1,044,177.82	1,042,157.43	1,126,069.95	1,208,928.64
Memorandum Items													
Reserve Money	3,282,131.58	3,769,321.37	5,747,625.57	4,682,715.46	6,810,750.63	8,114,953.04	10,327,816.88	9,251,024.10	9,380,944.48	11,704,943.82	12,459,746.60	13,815,364.85	12,651,566.81
FCAs as a Percentage of Deposits in M3	27.2%	24.4%	30.0%	43.1%	39.5%	37.0%	35.0%	35.3%	33.4%	44.2%	38.2%	42.8%	58.5%
End Period Exchange Rate	6.62	9.19	10.71	15.20	16.12	16.26	16.77	17.35	17.95	25.00	25.00	25.00	57.36

Source: Reserve Bank of Zimbabwe, 2020

Notes:

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

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

	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20
Net Foreign Assets	-14,602,968.79	-23,287,056.52	-27,352,064.33	-39,349,960.03	-46,395,160.21	-48,267,748.85	-50,285,843.15	-51,596,769.75	-51,659,786.89	-78,356,892.58	-104,544,431.97	-114,377,001.26	-275,623,563.54
Claims on Non Residents	2,917,765.26	3,402,652.93	4,334,171.18	6,464,247.45	5,444,857.74	5,552,951.79	5,504,939.77	5,234,031.88	5,504,836.03	4,948,927.35	4,516,675.83	5,054,120.38	17,845,745.97
Official Reserves Assets	1,399,462.47	1,401,366.80	1,964,853.83	1,511,299.58	1,937,457.59	1,915,477.05	2,537,103.33	2,888,945.28	3,104,642.81	1,759,943.91	1,340,523.61	1,452,620.38	9,522,205.82
Other Foreign Assets	1,518,302.79	2,001,286.13	2,369,317.36	4,952,947.87	3,507,400.15	3,637,474.74	2,967,836.45	2,345,086.60	2,400,193.22	3,188,983.44	3,176,152.22	3,601,500.00	8,323,540.15
Less Liabilities to Non Residents	17,520,734.04	26,689,709.45	31,686,235.51	45,814,207.48	51,840,017.94	53,820,700.64	55,790,782.92	56,830,801.63	57,164,622.92	83,305,819.93	109,061,107.80	119,431,121.65	293,469,309.50
Short Term Liabilities	14,024,443.68	18,833,457.18	22,284,382.58	32,602,281.08	33,501,054.49	34,223,789.11	35,686,123.01	39,597,730.68	41,112,190.47	55,611,921.72	54,593,528.76	54,707,783.64	134,067,700.58
Other Foreign Liabilities	3,496,290.36	7,856,252.27	9,401,852.93	13,211,926.40	18,338,963.45	19,596,911.53	20,104,659.91	17,233,070.95	16,052,432.45	27,693,898.21	54,467,579.05	64,723,338.01	159,401,608.92
Net Domestic Assets (NDA)	17,885,100.37	27,056,377.90	33,099,689.90	44,032,675.49	53,205,910.84	56,382,701.89	60,613,660.02	60,847,793.85	61,040,731.37	90,061,836.40	117,004,178.58	128,192,366.11	288,275,130.35
Domestic Claims	7,344,238.48	8,736,761.70	10,057,820.09	10,567,049.53	12,972,537.88	14,525,637.67	12,259,697.53	10,746,256.31	10,973,320.90	11,480,169.17	9,144,133.05	12,736,347.09	10,707,313.49
Net Claims on Central Government	6,544,295.30	7,912,732.78	9,154,435.10	9,537,578.10	10,728,246.52	11,760,971.47	9,939,418.32	8,439,262.68	8,477,725.92	8,578,739.93	6,100,515.00	10,322,164.33	6,497,233.96
Claims on Central Government	7,707,833.00	9,419,993.38	11,079,670.93	12,831,965.83	13,205,609.13	13,782,384.33	11,338,532.85	12,298,711.08	12,540,517.65	12,762,386.66	12,737,251.42	13,472,711.66	16,374,954.71
Of which: Securities Other than Shares	5,922,355.91	7,222,007.40	8,308,198.93	9,491,988.13	9,617,665.33	9,771,722.53	6,828,363.47	6,784,907.24	6,729,080.00	6,635,562.28	6,568,167.46	6,515,431.76	6,441,291.52
of which USD Securities revaluations (Excl)	0.00	171,045.15	620,748.19	1,795,917.79	1,930,201.39	2,084,258.59	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Loans	1,785,477.10	2,197,985.98	2,771,472.00	3,339,977.70	3,587,943.80	4,010,661.79	4,510,669.38	5,513,803.84	5,811,437.65	6,126,824.37	6,169,083.96	6,957,279.90	9,933,663.19
Loans and Advances	114,667.21	368,837.75	568,020.15	835,231.09	1,110,375.86	1,262,301.22	1,199,032.23	1,611,254.61	1,808,444.47	2,123,588.25	2,165,988.51	2,954,184.45	5,927,212.09
Legacy Debt	309,057.44	405,543.61	404,773.69	414,023.05	381,741.08	382,025.83	376,260.18	371,310.28	391,427.33	391,670.28	391,529.61	391,529.61	394,885.26
Export Incentives	1,361,752.45	1,423,604.62	1,798,678.16	2,090,723.55	2,095,826.85	2,366,334.74	2,934,876.98	3,531,238.96	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	1,163,537.70	1,507,260.60	1,925,235.84	3,294,387.73	2,477,362.61	2,021,412.86	1,399,114.53	3,859,448.40	4,062,791.73	4,183,646.73	6,636,736.42	3,150,547.32	9,877,720.74
Of which: Deposits	1,163,537.70	1,507,260.60	1,925,235.84	3,294,387.73	2,477,362.61	2,021,412.86	1,399,114.53	3,859,448.40	4,062,791.73	4,183,646.73	6,636,736.42	3,150,547.32	9,877,720.74
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	799,943.18	824,028.92	903,384.99	1,029,471.42	2,244,291.36	2,764,666.21	2,320,279.21	2,306,993.64	2,495,594.98	2,901,429.23	3,043,618.05	2,414,182.75	4,210,079.53
Other Financial Corporations	125,389.20	109,687.61	112,349.24	118,657.17	122,348.15	122,367.95	114,216.39	123,637.97	185,777.12	190,538.80	197,799.53	198,980.02	198,722.36
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	651,399.20	681,030.34	665,333.60	824,033.57	2,032,044.80	2,576,877.72	2,130,151.01	2,105,286.54	2,135,637.84	2,527,892.32	2,663,591.64	2,032,346.15	3,825,379.33
Private Sector	23,154.78	33,310.97	125,702.15	86,780.68	89,898.41	65,420.53	75,911.82	78,069.12	174,180.02	182,998.11	182,226.89	182,856.59	185,977.83
Claims on Other Depository Corporations	363,908.20	339,280.92	348,501.79	385,543.38	429,889.74	875,893.44	1,247,758.47	1,418,055.93	1,537,977.10	1,747,842.08	2,004,400.25	2,363,408.58	2,836,488.36
Of which: Loans	363,908.20	339,280.92	348,501.79	385,543.38	429,889.74	875,893.44	1,247,758.47	1,418,055.93	1,537,977.10	1,747,842.08	2,004,400.25	2,363,408.58	2,836,488.36
Other Liabilities to ODCs	2,846,011.57	2,756,773.68	3,094,984.02	4,129,952.46	4,009,051.66	5,433,469.12	7,563,514.16	8,461,698.70	9,792,726.83	9,684,173.41	9,131,313.79	12,393,411.08	20,777,523.67
Of which: Affrades 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	2,200,323.26	2,004,097.96	2,145,531.30	2,824,669.92	2,966,155.20	2,939,654.78	4,579,216.20	5,320,924.19	5,467,251.69	5,944,214.63	6,089,528.73	6,941,755.11	11,137,597.35
Other Items(Net)	-13,022,965.26	-20,737,108.96	-25,788,352.03	-37,210,035.04	-43,812,534.88	-46,414,639.90	-54,669,718.18	-57,145,180.31	-58,322,160.20	-86,517,998.56	-114,986,959.06	-125,486,021.53	-295,508,852.17
Shares and Other Equity	-12,940,837.81	-21,517,328.05	-26,390,209.56	-37,895,629.34	-44,802,824.15	-47,413,029.48	-54,656,738.27	-55,918,839.02	-56,770,197.78	-85,756,440.85	-113,862,068.88	-124,140,506.17	-296,849,225.12
Other Items(Net)	-445,539.22	-342,958.09	-689,035.65	-860,829.96	-891,621.00	-981,983.21	-1,160,947.22	-2,572,613.77	-2,671,268.75	-2,708,996.60	-2,626,463.31	-2,191,290.73	-2,077,424.75
Liabilities to Other Resident Sectors	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deposits and Securities Excluded from Base Money	363,411.77	1,123,177.17	1,290,893.19	1,546,424.26	1,881,910.27	1,980,372.79	1,147,967.31	1,346,272.48	1,119,306.34	1,947,438.89	1,501,573.14	845,775.37	3,417,797.70
Monetary Base Incl. foreign currency clearing balances													
Monetary Base	3,282,131.58	3,769,321.38	5,747,625.57	4,682,715.46	6,810,750.63	8,114,953.04	10,327,816.88	9,251,024.10	9,380,944.48	11,704,943.82	12,459,746.60	13,815,364.85	12,651,566.81
Bond Coins	87,606.55	87,843.40	87,844.15	87,847.30	87,845.55	93,158.32	99,010.30	99,714.26	99,712.42	99,712.71	99,710.76	99,712.72	99,710.08
Bond Notes	510,197.39	609,392.70	657,100.48	728,411.73	768,566.52	872,222.06	978,393.54	1,036,938.66	1,117,198.96	1,208,072.64	1,240,929.09	1,356,393.24	1,570,979.64
Liabilities to ODCs	2,583,805.05	2,945,382.52	4,679,680.86	3,772,389.39	5,535,717.81	6,219,757.79	8,352,572.72	7,253,578.67	7,089,397.08	8,789,318.37	10,198,688.17	12,082,367.03	10,419,558.83
Reserve Deposits	434,435.93	497,763.67	586,218.84	625,173.97	758,953.25	861,489.70	918,034.34	1,040,852.24	1,082,852.88	1,205,004.05	1,213,756.71	1,386,675.05	890,125.59
Excess reserves	2,149,369.12	2,447,618.85	4,093,462.02	3,147,215.41	4,776,764.57	5,358,268.10	7,434,538.38	6,212,726.43	6,006,544.20	7,584,314.32	8,984,931.47	10,695,691.98	9,529,433.25
Private Deposits	100,522.60	126,702.75	323,000.08	94,067.04	418,620.75	929,814.87	897,840.31	860,792.52	1,074,636.02	1,607,840.10	920,418.59	276,891.86	561,318.26

Source: Reserve Bank of Zimbabwe, 2020

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

	Jun-19	Jul-19	Aug-19	Sep-19	Oct-19	Nov-19	Dec-19	Jan-20	Feb-20	Mar-20	Apr-20	May-20	Jun-20
Net Foreign Assets	1,898,531.40	3,371,448.01	3,752,723.07	6,130,727.45	7,420,346.30	8,368,744.30	9,623,667.78	9,706,293.27	9,966,033.66	13,943,220.42	15,497,552.93	17,376,410.27	41,344,994.73
Claims on Non Residents	3,814,622.33	5,390,485.00	6,120,479.23	9,382,906.26	10,478,858.26	11,622,874.19	12,948,416.33	13,153,007.07	13,344,846.71	18,827,846.39	20,437,584.87	22,510,950.77	53,130,231.08
<i>Of Which: Foreign Currency</i>	882,204.61	968,769.48	1,150,434.08	2,108,450.56	1,905,985.69	2,243,113.59	2,526,205.54	3,176,598.38	3,136,431.39	3,607,624.65	3,642,933.80	3,581,769.90	9,729,549.76
<i>Deposits</i>	2,921,840.60	4,408,575.22	4,954,935.41	7,254,079.84	8,551,844.58	9,358,131.61	10,399,832.16	9,953,357.06	10,175,380.89	15,179,403.50	16,753,404.99	18,887,749.91	43,314,001.39
<i>Other</i>	10,577.12	13,140.31	15,109.74	20,375.85	21,027.99	21,628.98	22,378.63	23,051.63	33,034.42	40,818.25	41,246.08	41,430.97	86,679.92
Less Liabilities to Non Residents	1,916,090.93	2,019,036.99	2,367,756.16	3,252,178.80	3,058,511.96	3,254,129.88	3,324,748.55	3,446,713.79	3,378,813.04	4,884,625.96	4,940,031.94	5,134,540.50	11,785,236.35
<i>Of Which: Deposits</i>	769,197.36	857,462.40	938,762.40	1,334,410.99	1,141,821.51	1,377,452.16	1,457,271.39	1,591,189.46	1,285,842.52	1,574,950.88	1,667,098.42	1,860,609.63	3,767,028.56
<i>Loans</i>	1,146,893.57	1,161,574.59	1,428,993.76	1,917,767.81	1,916,690.45	1,876,677.72	1,867,477.16	1,855,524.33	2,092,970.52	3,309,675.09	3,272,933.52	3,273,930.87	8,018,207.80
<i>Other</i>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Net Domestic Assets (NDA)	12,297,290.28	13,113,076.98	15,057,767.71	16,635,192.44	20,378,973.60	21,685,398.27	23,589,103.57	24,751,743.05	26,346,359.69	31,807,660.02	34,525,013.99	40,695,850.36	56,705,559.53
Domestic Claims	8,301,172.98	9,320,549.24	9,717,740.03	10,601,722.91	11,770,620.25	14,049,919.30	15,560,110.40	17,823,424.24	19,287,456.86	22,574,237.92	23,430,231.24	26,324,107.94	39,405,825.66
Net Claims on Central Government	2,877,878.25	3,435,662.08	3,350,949.35	3,524,311.24	3,681,551.38	4,052,444.25	4,123,319.26	4,284,897.63	4,220,051.70	4,371,019.79	4,204,983.64	3,952,942.15	4,789,640.77
<i>Claims on Central Government</i>	2,922,401.88	3,486,218.14	3,410,147.47	3,578,783.04	3,750,150.34	4,151,526.70	4,241,825.34	4,377,531.93	4,298,263.57	4,780,010.39	4,721,326.20	4,583,622.89	6,269,011.77
<i>Securities</i>	2,918,508.31	3,484,041.96	3,409,103.10	3,577,410.30	3,749,000.52	4,150,152.74	4,240,495.63	4,372,420.71	4,293,116.08	4,775,618.52	4,716,858.96	4,579,097.46	6,264,725.96
<i>Loans</i>	3,893.57	2,176.18	1,044.37	1,372.73	1,149.81	1,373.97	1,329.70	5,111.21	5,147.49	4,391.86	4,467.24	4,525.43	4,285.81
<i>Other</i>	-	-	-	-	-	-	-	-	-	-	-	-	-
Less Liabilities to Central Government	44,523.63	50,556.06	59,198.12	54,471.79	68,598.95	99,082.45	118,506.08	92,634.30	78,211.87	408,990.60	516,342.56	630,680.74	1,479,371.00
<i>Of which: Deposits</i>	44,523.63	50,556.06	59,198.12	54,471.79	68,598.95	99,082.45	118,506.08	92,634.30	78,211.87	408,990.60	516,342.56	630,680.74	1,479,371.00
<i>Other</i>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Claims on Other Sectors	5,423,294.73	5,884,887.16	6,366,790.67	7,077,411.66	8,089,068.87	9,997,475.05	11,436,791.14	13,538,526.61	15,067,405.16	18,203,218.14	19,225,247.60	22,371,165.79	34,616,184.88
<i>Other Financial Corporations</i>	54,960.04	65,223.35	38,967.78	34,328.82	39,915.64	37,694.15	72,289.76	78,791.30	95,487.15	116,565.68	92,292.05	157,689.88	554,716.67
<i>State and Local Government</i>	31,319.18	31,193.91	30,689.81	30,341.36	28,130.16	28,347.69	26,320.30	32,308.50	31,704.96	30,621.46	27,844.50	26,575.69	23,225.26
<i>Public Non Financial Corporations</i>	231,453.07	276,304.88	323,047.60	224,024.88	290,519.04	284,193.32	301,021.27	459,396.43	455,647.01	773,710.57	845,084.31	791,776.58	2,037,662.29
<i>Private Sector</i>	5,105,562.43	5,512,165.03	5,974,085.48	6,788,716.60	7,730,504.03	9,647,239.89	11,037,159.81	12,968,030.37	14,484,566.04	17,282,320.43	18,260,026.74	21,395,123.64	32,000,580.66
Claims on the Central Bank	5,415,977.11	5,448,316.23	8,140,877.50	9,252,623.62	11,757,301.08	11,546,508.94	14,013,346.66	13,400,742.47	14,084,026.73	16,430,721.57	18,224,911.62	21,706,416.06	29,919,616.89
<i>Currency</i>	126,257.46	232,427.59	184,370.21	124,516.17	144,290.37	128,786.22	169,835.56	183,412.14	267,061.31	263,607.53	298,482.41	330,036.01	461,761.08
<i>Reserves</i>	5,289,719.65	5,215,888.64	7,956,507.29	9,128,107.45	11,613,010.71	11,417,722.72	13,843,511.10	13,217,330.33	13,816,965.42	16,167,114.04	17,926,429.21	21,376,380.05	29,457,855.81
<i>Securities</i>	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<i>Other Claims</i>	-	-	-	-	-	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Liabilities to the Central Bank	150,275.70	151,973.32	155,014.53	155,934.06	159,104.77	175,255.53	179,468.01	185,829.15	189,591.37	258,425.60	346,363.87	536,691.85	887,577.50
Other Items(Net)	1,269,584.10	1,503,815.17	2,645,835.28	3,063,220.03	2,989,842.96	3,735,774.45	5,804,885.48	6,286,594.51	6,835,532.53	6,938,873.87	6,783,765.00	6,797,981.79	11,732,305.51
<i>Shares and Other Equity</i>	3,130,496.35	3,418,099.11	3,949,811.84	5,389,732.10	5,795,665.01	6,252,087.86	10,111,978.87	12,089,406.11	12,427,849.47	14,637,418.35	15,535,143.11	15,953,204.84	31,312,741.50
<i>Liabilities to other resident sectors</i>	43,639.00	27,408.22	27,999.41	23,286.81	24,632.93	50,514.35	119,397.64	140,072.14	154,917.78	339,909.43	233,181.06	365,355.02	348,181.06
<i>Other Items(Net)</i>	-1,904,551.24	-1,941,692.17	-1,331,975.97	-2,349,798.88	-2,830,454.98	-2,566,827.76	-4,426,491.02	-5,942,883.74	-5,747,234.71	-8,038,453.91	-8,984,559.18	-9,520,578.07	-19,928,617.05
Deposits and Securities Included in Broad Money	14,195,821.68	16,484,524.99	18,810,490.79	22,765,919.89	27,799,319.90	30,054,142.57	33,212,771.35	34,458,036.32	36,312,393.36	45,750,880.45	50,022,566.92	58,027,260.63	98,050,554.25
<i>Deposits Included in Broad Money</i>	14,024,153.85	16,316,355.79	18,607,561.81	22,546,030.38	27,593,648.82	29,819,025.32	32,968,794.78	34,202,472.63	36,052,337.44	45,274,086.77	49,685,009.94	57,713,065.69	97,187,347.86
<i>Transferable Deposits</i>	12,595,266.96	14,675,509.25	16,987,786.03	20,883,074.13	25,739,354.63	27,983,294.46	31,080,869.95	32,175,873.35	33,858,024.37	42,922,095.92	47,162,154.77	54,870,283.47	93,169,652.47
<i>of which FCAs</i>	3,887,787.41	4,049,120.88	5,737,719.98	9,859,484.27	11,155,597.09	11,472,035.58	11,938,732.84	12,458,349.93	12,476,934.91	20,909,726.92	19,463,088.16	24,984,322.48	57,701,775.14
<i>Other Deposits</i>	1,428,886.89	1,640,846.54	1,619,775.77	1,662,956.26	1,854,294.19	1,835,730.85	1,887,924.83	2,026,599.28	2,194,313.07	2,351,990.85	2,522,855.18	2,842,782.22	4,017,695.39
<i>Money Market Instruments</i>	171,667.83	168,169.20	202,928.98	219,889.50	205,671.08	235,117.26	243,976.57	255,563.69	260,055.92	476,793.67	337,556.97	359,194.93	863,206.40

Source: Reserve Bank of Zimbabwe, 2020

TABLE 4.1: OTHER DEPOSITORY CORPORATIONS -ASSETS

\$ millions

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

Source: Reserve Bank of Zimbabwe, 2020

Notes

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

TABLE 4.2 : OTHER DEPOSITORY CORPORATIONS - LIABILITIES

\$ millions

End of	Deposits							Debt Securities	Foreign Liabilities	Amounts Owing to			Capital and Reserves	Contingent Liabilities	Other Liabilities	TOTAL
	Demand	Savings	Time Deposits	Total Deposits	Other Depository Corporations	Government	Total			REZ	Other Depository Corporations	Other Financial Corporations				
				from the public												
2018																
Jan	4,640.2	1,008.1	1,454.0	7,102.2	406.5	107.3	7,616.1	65.1	444.8	115.1	49.1	2.6	1,645.3	501.0	522.1	10,961.1
Feb	4,633.7	989.2	1,458.8	7,081.7	418.7	101.2	7,601.7	75.4	435.4	111.2	92.8	2.9	1,620.1	507.8	511.0	10,958.3
Mar	4,732.9	1,007.5	1,491.0	7,231.4	365.0	114.7	7,711.0	77.3	460.8	140.5	89.2	6.9	1,654.7	504.1	523.4	11,168.1
Apr	4,907.7	1,066.6	1,374.6	7,349.0	387.8	95.6	7,832.3	84.0	453.1	82.4	68.8	16.1	1,641.9	532.0	567.0	11,277.5
May	5,172.9	1,138.2	1,442.5	7,753.6	442.8	107.4	8,303.8	88.0	554.0	101.5	94.9	19.9	1,671.5	458.9	526.5	11,819.1
June	5,650.6	1,274.7	1,459.1	8,384.4	438.0	89.2	8,911.6	66.8	554.0	119.8	173.4	21.6	1,707.5	551.4	565.7	12,671.8
July	5,902.3	1,415.3	1,501.5	8,819.1	424.4	33.1	9,276.7	89.5	545.1	118.9	132.9	32.6	1,846.0	611.4	623.4	13,276.5
Aug	6,005.7	1,362.6	1,524.2	8,892.5	399.6	32.4	9,324.5	66.5	535.4	137.0	119.5	33.3	1,882.9	647.7	611.2	13,358.0
Sep	6,281.7	1,421.8	1,489.0	9,192.4	439.0	44.6	9,676.1	52.4	559.4	142.2	129.1	46.6	1,913.4	637.4	629.7	13,786.4
Oct	6,345.7	1,390.0	1,427.8	9,163.5	435.2	52.2	9,650.8	61.7	581.4	147.6	93.4	42.0	1,957.6	647.5	655.7	13,837.7
Nov	6,419.8	1,329.4	1,430.4	9,179.6	366.8	48.7	9,595.1	50.9	543.1	213.7	74.8	42.3	1,991.6	633.2	702.1	13,846.8
Dec	6,601.1	1,322.2	1,508.9	9,432.2	394.5	41.3	9,868.0	58.6	524.7	229.6	187.8	39.0	2,057.7	573.8	699.7	14,239.0
2019																
Jan	6,626.6	1,155.9	1,466.8	9,249.4	381.0	42.2	9,672.5	59.3	530.5	239.5	188.3	39.2	2,047.0	517.2	729.8	14,023.5
Feb	7,168.7	1,155.1	1,473.2	9,797.1	387.8	44.5	10,229.3	71.8	782.0	158.9	151.7	42.6	2,145.1	490.7	661.5	14,733.6
Mar	7,435.2	1,127.0	1,437.1	9,999.2	372.7	47.9	10,419.9	74.5	933.8	165.8	140.9	42.7	2,349.0	523.7	925.8	15,576.2
Apr	7,968.0	1,243.3	1,795.8	11,007.1	390.9	55.9	11,453.8	90.8	652.7	148.3	173.5	28.8	2,551.4	620.5	1,071.0	16,790.9
May	9,316.8	1,379.0	1,932.4	12,628.2	462.9	48.9	13,139.9	139.4	1,053.9	148.8	206.7	46.5	2,556.6	910.1	1,783.2	19,985.1
Jun	11,021.9	1,573.5	1,737.2	14,332.6	422.0	44.5	14,799.2	171.7	1,607.6	150.3	216.7	43.6	3,240.7	1,606.5	1,649.0	23,485.3
Jul	13,014.4	1,661.3	1,949.2	16,624.9	432.6	50.6	17,108.1	168.2	1,710.5	152.0	225.8	27.4	3,522.6	1,587.7	2,135.1	26,637.3
Aug	15,189.7	1,798.7	1,922.5	18,910.9	639.1	59.2	19,609.3	202.9	2,064.4	155.0	116.2	28.0	4,061.0	2,614.6	3,102.0	31,953.4
Sep	18,834.0	2,049.2	1,925.3	22,808.5	549.2	54.5	23,412.2	219.9	2,989.7	155.9	182.3	23.3	5,510.0	3,707.8	4,887.7	41,088.9
Oct	23,441.5	2,298.0	1,891.9	27,631.4	526.0	68.6	28,226.0	205.7	3,020.7	159.1	211.3	24.6	5,937.5	4,081.1	4,612.3	46,478.4
Nov	25,114.5	2,868.9	2,123.8	30,107.2	878.6	99.1	31,084.9	235.1	2,966.0	175.3	275.5	50.5	6,404.3	3,148.3	4,844.2	49,183.9
Dec	27,842.2	3,238.9	2,192.0	33,273.1	1,067.2	118.5	34,458.8	244.0	3,020.4	179.5	326.4	119.4	10,212.4	4,867.7	7,337.7	60,766.3
2020																
Jan	28,570.4	3,605.9	2,358.3	34,534.5	1,299.1	92.6	35,926.3	255.6	3,114.7	185.8	336.1	140.1	12,285.7	2,965.9	7,182.1	62,392.3
Feb	37,082.9	3,939.6	2,215.0	43,237.5	1,674.9	78.2	44,990.7	260.1	3,357.7	189.6	767.7	154.9	12,930.2	5,441.7	8,745.6	76,838.2
Mar	37,923.6	4,998.7	2,361.6	45,283.9	1,721.0	409.0	47,413.9	476.8	4,874.8	258.4	314.6	339.9	15,172.3	7,917.3	9,957.3	86,725.4
Apr	42,102.4	5,060.0	2,530.7	49,693.1	1,805.2	516.3	52,014.6	337.6	4,931.9	346.4	312.9	233.2	16,105.4	7,642.8	10,038.7	91,963.5
May	48,595.9	6,274.7	2,847.3	57,717.9	1,840.2	630.7	60,188.8	359.2	5,129.7	536.7	469.1	365.4	16,562.4	7,042.0	10,273.9	100,927.2
Jun	86,454.7	6,715.3	4,040.8	97,210.8	2,277.4	1,479.4	100,967.5	863.2	11,761.8	887.6	959.9	348.2	32,058.2	24,299.3	21,339.3	193,485.0

Source: Reserve Bank of Zimbabwe, 2020

TABLE 5.1: COMMERCIAL BANKS -ASSETS

\$ millions

End of	\$ millions																	TOTAL	
	Bond Notes & Coins	Foreign Notes & Coin	Balances with RBZ	Balances with Other Depository Corporations	Balances with Foreign Banks	Other Claims on Non-residents	Debt Securities				Loans and Advances				Other claims	Contingent Assets	Other Assets		Non Financial Assets
							Government ¹	Local Government securities	Public Enterprises	Other ²	Government	Local Government	Public Enterprises	Other Institutional Units ³					
2018																			
Jan	22.40	64.10	2,294.49	192.08	103.42	81.91	2,143.23	-	23.45	65.90	26.32	20.59	154.85	2,451.11	28.68	500.96	294.22	538.92	9,006.6
Feb	18.34	43.97	2,296.76	223.72	108.28	96.17	2,109.34	-	23.45	66.10	24.29	21.11	145.03	2,461.49	28.67	507.82	290.62	536.35	9,001.5
Mar	14.81	53.62	2,238.77	240.67	124.48	99.51	2,164.00	-	23.45	66.69	19.16	15.90	127.10	2,535.82	30.40	504.13	325.78	552.34	9,136.6
Apr	13.47	56.67	2,207.91	274.97	116.75	78.50	2,314.90	-	24.75	66.97	13.44	20.89	120.77	2,519.81	28.31	531.98	298.96	554.95	9,244.0
May	12.85	62.77	2,308.95	339.50	130.13	85.74	2,562.36	-	24.97	66.94	8.44	20.88	134.01	2,556.25	23.90	458.93	307.90	555.31	9,659.8
June	7.48	52.61	2,848.51	331.76	117.26	84.05	2,538.32	-	26.19	66.55	7.44	19.43	196.00	2,662.21	25.46	551.39	302.93	563.41	10,401.0
July	17.85	54.25	3,189.62	281.13	109.31	95.43	2,949.15	-	67.49	67.49	4.51	21.01	181.99	2,414.59	26.03	611.36	322.53	565.15	10,911.4
Aug	21.01	67.83	3,196.71	232.34	102.46	66.26	3,014.90	-	67.29	67.29	7.05	20.62	186.74	2,490.99	29.82	647.67	329.42	566.33	11,047.4
Sep	16.25	58.19	3,487.91	305.30	137.84	78.01	2,789.78	-	45.21	68.09	5.42	20.39	212.17	2,577.06	36.68	637.41	357.43	571.83	11,405.0
Oct	33.06	67.98	3,505.83	272.14	173.15	51.45	2,728.83	-	45.21	68.41	4.59	9.35	188.83	2,697.37	38.71	647.52	353.24	569.20	11,454.9
Nov	25.84	81.42	3,384.38	264.64	198.18	63.91	2,793.90	-	45.21	68.65	6.99	8.13	217.69	2,672.32	46.06	633.21	406.55	569.81	11,486.9
Dec	18.17	89.91	3,736.98	317.34	224.44	74.84	2,633.69	-	43.37	69.16	6.20	9.18	204.31	2,707.60	53.75	573.76	406.16	633.85	11,802.7
2019																			
Jan	42.05	106.91	3,766.70	338.09	249.77	46.14	2,621.20	-	61.02	68.66	4.41	8.06	189.15	2,594.53	33.84	517.24	428.82	649.94	11,726.5
Feb	52.63	238.67	3,601.94	293.36	549.59	205.65	2,675.29	-	60.52	2.00	5.84	7.71	208.31	2,784.17	31.04	490.74	472.78	696.82	12,377.1
Mar	59.17	244.62	3,729.81	393.22	712.08	55.05	2,635.68	-	61.52	4.53	4.27	9.53	340.66	2,660.90	25.33	523.72	755.57	971.53	13,187.2
Apr	40.82	331.97	3,876.83	492.10	981.80	91.75	2,590.97	-	61.79	3.95	3.98	9.62	407.85	2,721.57	24.55	620.52	935.27	1,002.47	14,197.8
May	94.59	444.70	3,886.07	571.50	1,747.69	154.08	2,508.43	-	62.12	4.20	3.93	9.43	636.78	3,056.86	34.46	910.14	1,832.95	1,142.77	17,100.7
Jun	119.69	810.71	4,104.17	413.18	2,244.98	538.88	2,596.97	-	63.09	6.62	3.89	8.73	929.36	3,667.45	37.02	1,606.53	1,374.23	1,621.33	20,146.8
Jul	224.75	791.31	5,081.19	275.44	3,602.89	801.93	2,640.55	-	103.36	5.49	2.18	9.00	164.58	4,403.75	32.65	1,587.68	1,873.44	1,722.66	22,962.9
Aug	178.74	1,054.06	7,123.10	461.83	3,778.75	1,050.74	3,106.90	-	103.86	6.78	1.04	9.21	212.50	4,430.78	37.42	2,614.64	1,744.16	1,989.27	27,903.8
Sep	108.51	1,915.41	8,246.09	676.17	5,563.16	1,575.75	3,240.85	-	26.96	6.47	1.37	9.40	187.53	4,993.71	42.30	3,707.80	3,074.10	2,440.63	35,816.2
Oct	138.01	1,702.35	10,537.81	2,437.08	7,376.80	906.98	3,416.23	-	27.05	5.29	1.15	7.94	254.84	5,859.32	41.94	4,081.09	1,658.19	2,434.21	40,886.3
Nov	113.92	2,078.54	10,430.55	2,073.35	7,977.27	940.70	3,737.72	-	27.15	11.83	1.37	8.74	248.79	7,670.96	42.07	3,148.28	1,627.27	3,059.40	43,197.9
Dec	158.44	2,300.01	12,821.54	934.73	7,898.48	1,984.08	3,716.31	-	24.75	20.65	1.33	8.11	268.61	8,976.00	61.84	4,867.67	2,740.16	6,935.56	53,718.3
2020																			
Jan	165.80	2,845.62	12,018.43	708.00	7,706.57	1,811.38	4,029.43	-	125.52	14.97	5.11	12.17	326.11	10,766.91	77.59	2,965.93	3,395.90	8,058.15	55,033.6
Feb	251.70	2,756.57	12,731.97	889.16	8,264.76	1,532.87	3,877.19	-	117.45	13.99	5.15	11.56	329.47	11,656.91	88.37	5,441.70	11,907.90	8,653.69	68,530.4
Mar	242.41	3,063.92	14,545.58	1,948.14	12,381.17	2,497.47	4,373.76	-	0.08	20.23	4.39	11.39	765.82	14,041.67	127.46	7,917.31	5,718.53	9,244.62	76,904.0
Apr	263.29	3,147.75	16,673.44	1,287.51	13,285.14	3,056.32	4,235.96	-	0.08	18.39	4.47	9.75	834.72	14,864.30	129.90	7,642.80	6,534.14	9,703.93	81,691.9
May	284.33	3,144.57	19,827.46	1,553.68	15,003.29	3,130.38	4,160.50	-	0.12	45.79	4.53	9.61	768.01	17,762.27	143.44	7,042.04	6,012.40	9,845.09	88,737.5
Jun	515.11	8,372.39	26,368.55	3,570.85	34,550.44	7,527.46	5,841.98	-	0.12	90.14	4.29	9.41	2,010.79	26,638.87	215.56	24,299.33	14,590.26	18,983.05	173,588.6

Source: Reserve Bank of Zimbabwe, 2020

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

Source: Reserve Bank of Zimbabwe, 2020

TABLE 6.1: BUILDING SOCIETIES -ASSETS

\$ millions

End of														Other Assets	Non Financial Assets	TOTAL	
	Bond Notes & Coins	Foreign Notes & Coin	Balances with RBZ	Balances with Other Depository Corporations	Balances with Foreign Banks	Other Claims on Non-residents	Debt Securities				Loans and Advances						
							Government ¹ Securities	Local Government securities	Public Enterprises	Other ²	Mortgages	Government	Other				
2017																	
Jun	0.3	3.7	65.9	208.8	9.8	-	165.3	19.0	-	-	387.6	-	452.9	109.6	126.0	1,548.8	
Jul	0.4	3.9	105.8	164.6	9.2	-	168.4	17.2	-	-	391.9	-	451.9	110.9	127.3	1,551.5	
Aug	0.4	3.1	142.8	152.0	3.9	-	186.7	16.3	-	-	409.3	-	465.5	104.7	127.2	1,611.9	
Sep	0.6	1.8	108.4	117.0	6.7	-	193.0	16.1	-	-	412.7	-	475.2	113.4	130.1	1,574.8	
Oct	0.6	1.1	145.7	110.0	14.8	-	193.9	15.4	-	-	420.7	-	493.6	149.9	130.4	1,676.0	
Nov	0.7	0.9	138.8	128.4	8.7	-	193.6	18.8	-	-	420.9	-	489.0	160.4	133.0	1,693.3	
Dec	1.0	2.6	170.6	134.3	9.1	-	195.1	26.8	-	-	402.3	-	516.8	163.2	135.5	1,757.3	
2018																	
Jan	0.9	2.3	197.4	98.7	7.8	-	129.8	34.5	-	-	413.2	-	508.7	144.9	136.1	1,674.3	
Feb	1.5	1.8	172.4	123.5	5.5	-	141.3	33.5	-	-	414.8	-	507.9	125.7	135.7	1,663.6	
Mar	1.4	3.4	175.9	72.1	14.1	-	212.6	32.8	-	-	411.4	-	539.4	142.8	132.3	1,738.2	
Apr	1.1	4.3	185.5	61.9	3.6	-	184.4	32.0	-	-	413.3	-	582.7	141.6	135.2	1,745.7	
May	1.0	7.6	196.3	138.2	8.1	-	191.0	30.9	-	-	415.0	-	608.4	128.1	137.4	1,862.0	
June	1.2	4.9	188.6	177.8	1.9	-	266.2	30.1	-	-	413.9	-	614.3	124.0	141.5	1,964.5	
July	1.8	6.6	207.1	185.1	1.7	-	283.2	33.3	-	-	423.5	-	636.1	128.2	141.1	2,047.7	
Aug	1.6	3.7	224.7	145.3	2.4	-	288.9	32.2	-	-	428.2	-	579.4	139.1	143.7	1,989.2	
Sep	1.9	2.9	245.6	92.6	20.8	-	291.1	31.2	-	-	430.3	-	650.2	148.1	144.4	2,059.1	
Oct	4.9	2.1	220.0	95.8	11.9	-	318.9	30.2	-	-	427.7	-	639.8	154.2	147.0	2,052.5	
Nov	3.6	2.9	243.3	35.7	10.4	-	320.7	28.9	-	-	433.5	-	635.7	148.0	145.8	2,008.5	
Dec	2.3	4.3	157.4	121.3	10.4	-	339.4	28.0	-	-	444.8	-	645.9	179.7	151.9	2,085.6	
2019																	
Jan	6.3	4.6	108.2	63.5	10.9	0.0	343.8	27.3	33.6	0.0	438.0	0.0	649.3	136.7	151.2	1973.3	
Feb	5.4	17.6	120.6	62.8	18.1	-	339.6	26.5	-	-	416.1	-	696.1	171.1	156.7	2,030.8	
Mar	2.6	18.0	126.3	38.6	23.9	-	331.7	25.5	-	-	415.1	-	710.1	172.1	207.4	2,071.2	
Apr	3.7	30.6	220.3	85.0	47.6	-	271.6	25.0	-	-	414.1	-	705.0	169.0	276.2	2,247.8	
May	3.9	38.4	162.2	115.4	139.0	-	345.5	23.9	-	-	406.2	-	776.6	165.7	363.4	2,540.1	
Jun	6.3	69.8	361.6	144.5	132.4	-	265.8	22.6	-	-	421.7	-	873.6	210.5	473.0	2,981.8	
Jul	6.5	174.7	473.9	89.7	131.1	-	258.3	22.2	-	-	416.0	-	934.6	203.1	565.6	3,275.8	
Aug	5.5	94.5	758.0	60.6	115.5	-	247.4	21.5	-	-	418.1	-	970.6	345.1	567.6	3,604.2	
Sep	15.8	180.3	831.8	195.4	104.2	-	267.6	20.9	-	-	499.1	-	1,137.6	528.8	1,042.2	4,823.6	
Oct	6.2	198.7	997.2	72.2	243.7	-	268.8	20.2	-	-	429.8	-	1,286.7	503.4	1,069.3	5,096.2	
Nov	11.9	156.1	872.3	159.7	426.0	-	338.6	19.6	-	-	443.5	-	1,357.4	575.8	1,068.7	5,429.6	
Dec	9.2	223.9	1,016.9	317.4	492.3	-	308.3	18.2	-	-	454.5	-	1,413.5	700.6	1,470.0	6,424.9	
2020																	
Jan	16.3	322.3	1,106.8	361.8	421.8	-	283.0	20.1	-	-	478.2	-	1,498.8	717.5	1,552.8	6,779.5	
Feb	14.5	368.2	977.2	612.5	370.5	-	357.1	20.1	-	1.5	503.6	-	2,097.7	735.9	1,538.8	7,597.4	
Mar	20.1	529.4	1,423.7	261.8	282.6	-	341.6	19.2	-	0.6	526.4	-	2,406.4	1,165.6	1,914.1	8,891.5	
Apr	33.1	493.1	914.2	232.1	384.9	-	424.3	18.1	-	-	525.9	-	2,568.2	1,528.5	2,134.4	9,256.8	
May	39.7	434.7	1,248.4	192.3	725.0	-	382.4	17.0	-	-	517.6	-	2,793.4	2,669.6	2,146.1	11,166.3	
Jun	88.7	1,167.9	2,857.8	395.9	1,222.0	-	385.4	13.8	-	-	653.4	-	4,663.9	2,688.0	4,712.1	18,848.8	

Source: Reserve Bank of Zimbabwe, 2020

TABLE 6.2: BUILDING SOCIETIES -LIABILITIES

\$ millions

End of							Debt Securities	Foreign Liabilities	Amounts Owing to			Capital and Reserves	Other Liabilities	TOTAL
	Savings	Time Deposits	Total Deposits from the public	Other Depository Corporations	Government	Total			RBZ	Other Depository Corporations	Other Financial Corporations			
2017														
Jun	401.8	544.4	946.2	70.7	16.5	1,033.4	22.0	22.0	0.0	65.2	0.8	330.0	75.4	1,548.8
Jul	430.3	531.5	961.8	70.4	16.1	1,048.3	22.2	22.2	0.0	57.3	0.3	334.5	66.8	1,551.5
Aug	495.3	546.5	1,041.8	70.6	16.3	1,128.6	24.0	21.3	0.0	37.4	0.4	328.9	71.4	1,611.9
Sep	488.5	517.9	1,006.5	80.3	16.7	1,103.4	24.8	17.4	0.0	17.0	0.2	334.0	78.0	1,574.8
Oct	583.1	475.2	1,058.3	80.9	16.2	1,155.4	23.4	26.4	0.0	20.6	0.3	338.0	111.8	1,676.0
Nov	570.3	473.5	1,043.8	105.4	16.3	1,165.4	23.7	26.6	0.0	22.7	0.3	341.5	113.0	1,693.3
Dec	608.2	496.6	1,104.9	105.2	16.5	1,226.6	23.4	25.9	0.0	22.7	0.5	371.7	86.7	1,757.3
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

Source: Reserve Bank of Zimbabwe, 2020

TABLE 7.1 : SECTORAL ANALYSIS OF COMMERCIAL BANKS LOANS AND ADVANCES

\$('000)

END OF	AGRICULTURE	CONSTRUCTION	COMMUNICATION	DISTRIBUTION	FINANCIAL &	FINANCIAL	MANUFACTURING	MINING	SERVICES	TRANSPORT	INDIVIDUALS	CONGLOMERATES	TOTAL
					INVESTMENTS								
2017													
Jun	431,677.5	45,018.0	16,989.2	311,641.4	14,435.6	266,917.5	343,590.2	126,542.8	417,469.8	37,849.5	595,749.5	12,001.6	2,619,882.5
Jul	459,128.0	52,500.1	11,717.0	255,319.0	14,541.0	255,591.2	311,364.4	131,420.5	422,799.8	39,630.7	609,112.5	14,464.3	2,577,588.5
Aug	457,861.9	52,622.6	11,736.0	262,602.7	17,438.9	256,802.3	313,868.5	138,714.9	420,653.6	41,089.3	617,686.4	15,194.2	2,606,271.3
Sep	457,157.2	48,477.1	12,117.9	340,506.4	21,660.1	265,082.3	331,929.6	124,822.8	393,491.3	41,117.0	619,867.0	16,061.2	2,672,289.8
Oct	460,475.1	46,588.0	12,273.6	329,020.8	21,810.6	262,118.2	317,587.0	126,041.6	383,374.3	41,351.4	634,561.2	16,061.2	2,651,263.1
Nov	477,486.1	46,318.3	12,005.2	323,990.0	21,811.0	261,421.1	316,225.5	123,307.2	379,542.7	32,215.3	649,034.3	16,061.2	2,659,418.0
Dec	489,695.6	54,162.9	10,119.0	334,030.3	21,844.6	269,399.3	307,802.0	126,719.0	375,161.7	31,701.6	621,421.9	13,938.1	2,655,996.0
2018													
Jan	479,109.6	59,336.8	9,442.4	289,531.3	20,569.7	258,035.0	271,453.8	106,425.1	390,052.9	32,328.6	617,303.0	14,394.7	2,547,982.8
Feb	488,203.1	59,977.6	9,271.6	315,569.6	20,133.1	258,263.6	285,045.1	108,649.0	393,604.9	31,636.6	618,377.4	15,010.6	2,543,764.6
Mar	484,764.7	64,826.5	11,050.5	344,731.3	15,203.3	274,150.2	303,649.2	114,431.9	363,449.4	32,793.4	640,496.9	19,893.1	2,669,440.4
Apr	485,790.0	63,948.2	10,904.2	344,532.1	15,015.2	271,071.8	294,270.8	112,692.1	333,633.8	31,103.5	631,920.5	22,066.0	2,616,948.2
May	501,783.7	63,555.3	10,933.5	362,939.6	15,079.8	358,553.4	317,666.7	117,123.0	338,846.3	31,523.1	651,444.0	24,226.4	2,793,674.8
Jun	475,105.7	66,796.8	13,907.7	385,583.3	15,079.8	344,917.3	323,212.1	117,146.6	335,216.9	34,457.6	655,427.0	34,163.4	2,801,014.3
Jul	463,286.3	70,905.2	18,924.1	383,314.7	14,976.4	140,624.6	274,507.8	113,776.3	309,209.5	37,474.0	652,652.7	34,402.1	2,514,053.7
Aug	470,756.1	79,237.1	15,167.3	331,672.8	15,021.9	144,100.7	271,000.5	111,960.2	306,022.7	37,341.2	666,649.4	34,402.1	2,483,332.1
Sep	451,745.3	79,055.7	15,021.6	341,851.7	15,021.9	144,799.6	263,994.2	112,656.6	320,788.5	36,914.6	666,971.5	64,407.1	2,513,228.2
Oct	453,068.3	74,931.8	16,036.5	389,851.7	15,156.8	165,252.7	268,933.2	111,956.6	313,376.8	36,118.6	680,445.7	12,855.7	2,537,984.3
Nov	444,130.8	133,137.6	14,884.1	313,733.0	15,156.8	165,419.8	269,459.9	149,908.1	316,738.8	45,693.2	679,403.7	12,265.4	2,559,931.1
Dec	492,669.9	78,176.7	15,958.0	340,422.7	14,425.5	165,648.7	253,354.3	113,596.5	347,242.2	40,695.4	669,879.6	12,254.3	2,544,323.9
2019													
Jan	525,176.7	80,480.9	20,199.4	349,755.6	15,294.0	158,458.9	255,380.4	123,772.8	358,554.2	42,355.5	666,797.1	16,335.7	2,612,561.3
Feb	521,988.1	79,066.7	10,931.1	352,797.8	14,699.0	80,894.7	253,027.0	124,474.7	389,523.0	40,923.5	644,320.9	11,446.6	2,524,093.1
Mar	538,072.7	87,791.3	18,211.5	379,233.1	14,556.7	205,466.5	270,360.1	133,324.8	407,638.0	43,541.4	731,600.3	11,476.6	2,841,272.8
Apr	584,205.3	96,516.9	22,430.9	421,676.7	15,968.0	236,000.3	310,449.7	193,315.8	387,730.2	44,465.7	788,749.6	14,486.6	3,115,995.7
May	712,661.5	98,826.6	27,802.4	466,620.0	17,425.9	317,055.8	368,550.6	250,912.5	441,731.0	43,682.6	901,283.4	14,096.6	3,660,649.0
Jun	940,505.8	82,926.8	30,534.7	566,391.1	169,400.8	876,820.4	354,648.6	331,070.0	404,941.1	49,207.3	898,523.5	14,258.9	4,719,228.9
Jul	1,060,152.4	108,889.3	38,005.8	685,729.8	22,484.8	470,421.8	497,581.3	333,137.4	643,722.0	51,560.7	1,111,698.0	7,683.2	5,031,066.5
Aug	1,163,054.3	117,882.9	40,904.6	720,937.6	15,289.6	524,650.1	575,937.1	378,008.7	742,674.6	51,710.4	1,202,415.1	5,830.8	5,539,295.7
Sep	1,379,203.2	101,683.9	20,216.2	755,828.9	15,563.7	1,430,322.3	520,659.8	487,089.9	594,143.3	59,974.6	1,004,073.3	6,055.4	5,087,524.4
Oct	1,917,349.8	103,709.0	20,826.5	798,377.2	24,574.7	1,447,865.7	603,692.2	541,020.3	618,349.6	61,677.9	1,112,873.3	4,322.0	7,530,493.2
Nov	1,916,599.1	103,450.1	22,381.7	878,695.3	24,749.4	1,566,329.2	623,341.5	554,037.1	623,064.8	61,153.1	1,152,340.0	4,351.8	7,530,493.2
Dec	3,260,641.3	140,783.7	27,127.1	1,114,871.8	48,155.6	1,504,624.8	1,027,373.9	821,797.2	823,237.5	84,684.8	1,428,029.4	7,328.2	10,288,655.3
2020													
Jan	4,084,551.9	155,581.9	40,879.9	1,241,096.7	54,212.8	1,614,135.9	1,136,124.9	905,568.2	799,835.7	83,887.6	1,594,904.4	3,435.4	11,714,215.3
Feb	4,492,412.3	157,892.1	54,850.8	1,305,056.3	51,575.2	1,667,016.0	1,328,895.1	875,096.3	827,340.4	103,240.6	1,837,059.2	1,195.4	12,701,629.5
Mar	5,400,573.8	137,553.1	109,432.3	1,355,737.8	60,656.4	2,181,804.5	1,514,365.3	1,743,391.4	911,568.0	129,647.8	2,083,395.0	30,867.0	15,658,992.1
Apr	5,497,243.2	144,302.2	94,782.2	1,298,701.4	50,563.1	2,200,545.8	1,762,996.4	1,756,962.2	1,057,031.7	149,805.9	2,211,133.9	33,524.9	16,257,593.1
May	6,753,987.6	152,161.1	176,776.3	1,688,453.5	61,403.0	2,272,323.3	2,155,232.1	2,018,291.5	1,335,664.7	161,892.6	2,646,269.6	56,873.3	19,479,328.7
Jun	8,233,748.4	178,010.1	127,961.9	3,248,219.4	64,989.9	5,469,986.1	3,799,659.7	4,379,017.7	1,983,339.3	277,602.3	3,665,408.8	46,385.0	31,474,328.4

Source: Reserve Bank of Zimbabwe, 2020

/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
2017													
Jul	309,864.7	126,628.5	262,827.7	587,617.1	341,371.5	1,143,423.8	423,846.6	191,273.6	1,599,344.4	99,509.8	680,622.6	76,164.4	5,842,494.6
Aug	302,611.3	149,014.9	296,550.6	914,686.8	346,236.8	1,131,207.5	453,584.0	169,521.2	1,562,637.2	111,394.6	746,644.5	90,999.4	6,275,088.8
Sep	348,786.3	146,383.0	286,092.4	796,517.1	340,224.7	1,072,979.9	571,373.7	211,077.0	1,705,640.6	122,645.6	747,874.4	72,255.0	6,421,849.6
Oct	345,521.0	138,274.9	238,975.9	778,597.1	355,135.9	1,138,203.7	565,046.4	259,285.2	1,694,691.4	123,908.8	741,652.0	72,255.0	6,451,547.3
Nov	336,339.3	144,708.5	239,524.3	927,820.8	362,515.4	986,824.6	629,010.4	250,132.7	1,694,043.5	131,768.3	761,400.5	72,255.0	6,536,343.3
Dec	317,794.8	160,261.7	284,829.7	890,549.4	375,616.4	1,073,707.0	686,933.4	257,197.2	1,712,823.9	143,466.1	711,031.6	62,444.8	6,676,655.9
2018													
Jan	380,283.8	151,436.0	257,298.2	918,787.6	365,354.6	1,050,097.7	652,999.0	248,933.0	1,757,391.8	141,913.2	669,049.8	67,904.7	6,661,449.4
Feb	455,217.0	224,070.1	263,961.9	897,453.2	399,016.2	949,795.6	674,828.4	354,052.8	1,701,611.4	107,779.5	680,060.2	67,686.4	6,775,532.7
Mar	451,992.5	142,332.9	296,310.0	825,805.5	376,593.0	1,001,674.3	597,436.8	253,127.4	1,827,464.3	163,971.7	597,436.8	63,604.3	6,597,749.5
Apr	476,448.1	144,564.6	310,795.6	806,144.7	364,824.6	988,527.2	649,893.0	255,761.8	1,892,415.2	179,252.3	712,565.9	65,398.2	6,846,591.4
May	494,612.8	152,567.4	350,409.2	874,140.5	374,089.9	1,097,970.7	700,891.9	271,892.0	1,913,394.9	186,192.5	745,592.7	64,970.7	7,226,725.2
Jun	465,984.0	164,242.3	391,142.3	948,703.0	368,260.1	1,140,652.9	754,981.1	324,355.8	2,160,400.4	200,774.3	779,012.8	64,786.3	7,763,295.2
Jul	445,780.0	226,433.0	413,409.1	955,925.6	420,416.6	1,120,834.7	760,588.2	321,078.4	2,192,743.2	200,523.6	822,857.6	64,786.3	7,945,376.2
Aug	429,439.9	189,498.0	386,595.6	980,354.1	429,659.7	1,091,202.9	782,008.7	297,412.3	1,968,724.0	196,068.8	836,719.1	64,786.3	7,652,469.3
Sep	447,556.4	206,194.1	382,491.5	1,186,453.7	444,599.1	1,070,365.1	811,296.2	302,579.3	2,059,093.1	247,105.7	906,767.6	84,514.5	8,149,016.3
Oct	445,484.4	199,531.1	391,968.4	984,701.5	469,891.9	1,153,855.9	846,453.3	315,808.5	2,110,864.2	260,816.9	817,328.3	67,915.2	8,064,619.7
Nov	489,192.9	194,869.4	391,442.4	925,081.3	441,534.3	1,248,555.8	827,349.4	316,945.5	2,059,370.1	261,756.5	825,642.2	66,458.7	8,048,198.5
Dec	494,011.3	201,871.0	531,888.3	1,034,592.5	428,738.7	1,196,503.2	823,081.9	331,251.3	2,063,550.8	278,659.0	802,507.6	63,361.3	8,250,016.9
2019													
Jan	505,422.9	391,022.0	497,976.2	1,034,948.2	411,945.9	1,187,606.7	882,289.7	322,030.3	2,154,902.3	135,871.6	763,189.5	63,064.3	8,350,269.7
Feb	512,602.3	374,750.6	394,709.1	936,123.6	449,800.9	904,919.4	855,348.4	347,405.5	2,355,866.1	138,685.8	776,949.7	63,097.1	8,110,258.7
Mar	526,564.2	343,684.3	376,205.6	937,743.4	393,489.3	1,317,757.7	861,574.9	380,295.4	2,099,331.1	141,677.2	773,726.4	63,094.9	8,215,144.4
Apr	632,972.5	255,945.6	1,010,978.7	90,282.6	462,133.1	1,535,772.6	890,606.5	325,814.6	2,413,535.6	320,213.5	876,646.5	90,282.6	9,963,832.2
May	832,073.6	305,410.9	1,321,039.7	1,177,925.1	522,764.9	1,646,358.6	1,142,369.6	372,594.9	2,765,341.2	371,372.0	965,202.7	93,188.9	11,515,642.2
Jun	1,001,633.6	309,108.9	1,124,005.3	1,337,171.0	546,572.5	2,210,293.9	1,319,789.8	562,858.0	3,493,214.3	434,828.2	1,070,319.7	52,118.6	13,461,913.9
Jul	1,171,245.4	353,388.5	1,504,911.5	1,241,910.1	654,904.7	2,553,878.7	1,383,215.2	585,108.2	4,131,588.8	463,161.9	1,304,402.7	71,943.6	15,419,659.2
Aug	1,313,462.5	477,215.8	1,795,905.4	1,687,246.4	804,316.2	2,591,386.5	1,647,680.2	1,114,306.0	3,872,187.0	503,541.6	1,532,441.9	75,829.3	17,413,139.2
Sep	1,581,141.7	321,121.4	1,934,554.4	1,728,390.1	952,548.3	3,086,893.1	1,638,855.1	1,375,546.6	5,961,405.3	589,939.6	1,848,708.4	76,775.9	21,272,162.4
Oct	1,744,905.8	796,996.5	2,217,888.5	2,626,316.7	768,125.2	3,204,019.2	2,287,076.1	1,889,144.7	7,536,588.6	510,151.5	1,942,195.1	48,142.7	25,571,550.5
Nov	1,783,345.3	813,506.5	2,257,181.8	2,618,010.3	1,287,013.8	3,544,459.5	2,082,447.8	1,787,923.6	7,794,026.0	491,371.8	1,920,297.4	57,897.5	26,437,481.4
Dec	1,877,764.1	950,348.8	2,917,087.2	3,126,494.5	1,421,969.0	4,411,638.4	2,605,023.1	1,664,547.7	8,410,964.0	554,937.3	2,477,474.0	116,789.4	30,535,037.6
2020													
Jan	2,173,633.0	972,609.2	3,182,087.1	4,279,565.8	1,757,297.1	4,791,990.6	2,791,625.2	2,223,774.1	9,875,803.5	609,781.7	2,838,775.9	81,735.2	35,578,678.4
Feb	2,492,591.8	1,191,731.7	3,340,863.8	8,721,475.9	1,919,428.5	5,869,104.2	3,481,495.5	2,729,162.0	10,202,203.6	760,155.3	3,574,134.5	82,845.8	44,365,192.6
Mar	2,678,262.7	1,449,645.9	3,231,059.0	11,715,273.9	2,114,093.0	6,507,000.0	4,576,971.8	3,048,053.5	11,490,205.2	947,918.2	4,257,117.7	72,082.9	52,087,683.7
Apr	2,854,374.8	1,118,295.5	3,492,330.5	5,271,473.4	1,999,901.1	6,191,170.7	4,276,817.2	3,727,579.4	14,060,717.8	713,407.0	4,444,924.9	83,109.3	48,234,101.6
May	3,866,781.1	1,163,944.9	4,713,727.6	7,932,403.4	1,991,042.6	7,151,451.5	5,858,495.1	5,031,912.5	13,907,794.8	944,318.1	5,060,401.3	88,613.6	57,710,886.5
June	7,228,784.4	1,963,030.9	5,393,404.5	14,526,855.6	3,997,135.7	12,452,202.5	11,386,156.5	9,507,719.1	22,807,615.5	1,630,544.9	9,798,261.2	121,561.2	100,813,272.0

Source: Reserve Bank of Zimbabwe, 2020

TABLE 8.1: LENDING RATES (percent per annum)

End of	Commercial Banks		
	Nominal Lending Rates ¹	Weighted Lending Rates	
		Individuals	Corporate
2018			
Jan	4.45-18.00	9.33	6.99
Feb	4.45-18.00	9.57	6.93
Mar	4.45-18.00	9.64	6.98
Apr	4.00-18.00	9.32	7.08
May	4.00-18.00	9.28	7.09
Jun	4.00-18.00	9.32	7.14
Jul	4.00-18.00	9.75	6.97
Aug	4.00-18.00	9.87	7.10
Sep	4.00-18.00	9.56	7.11
Oct	4.00-18.00	9.47	7.38
Nov	4.00-18.00	9.49	7.38
Dec	4.00-18.00	9.48	7.39
2019			
Jan	4.00-18.00	9.47	7.40
Feb	4.00-18.00	9.23	7.30
Mar	4.00-18.00	9.23	7.31
Apr	4.00-18.00	9.30	7.38
May	4.00-22.00	9.31	7.33
Jun	4.00-22.00	9.15	7.67
Jul	4.00-35.00	9.54	8.40
Aug	5.00-55.00	14.37	18.43
Sep	5.00-65.00	14.64	19.81
Oct	5.00-65.00	15.59	19.66
Nov	5.00-65.00	15.06	18.00
Dec	5.00-65.00	16.08	18.31
2020			
Jan	5.00-65.00	16.56	17.20
Feb	5.00-65.00	16.92	16.68
Mar	5.00-65.00	19.65	17.21
Apr	5.00-65.00	18.57	18.69
May	5.00-65.00	18.06	18.07
June	5.00-65.00	20.04	17.38

Source: Reserve Bank of Zimbabwe, 2020

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
2018		
Jan	0.22-12.00	0.75-8.00
Feb	0.22-12.00	0.75-8.00
Mar	0.22-12.00	0.75-8.00
Apr	0.22-12.00	0.75-8.00
May	0.22-12.00	0.75-8.00
Jun	0.22-12.00	0.75-8.00
Jul	0.22-12.00	0.75-8.00
Aug	0.22-12.00	0.75-8.00
Sep	0.22-12.00	0.75-8.00
Oct	0.22-12.00	0.75-8.00
Nov	0.22-12.00	1.00-8.00
Dec	0.22-12.00	1.00-6.75
2019		
Jan	0.22-12.00	1.00-8.00
Feb	0.22-12.00	1.00-6.75
Mar	0.22-12.00	1.00-8.00
Apr	0.22-12.00	1.00-8.00
May	0.22-12.00	1.00-8.00
Jun	0.22-12.00	1.00-8.00
Jul	0.22-12.00	1.00-8.00
Aug	0.22-12.00	1.00-8.00
Sep	0.22-12.00	1.00-8.00
Oct	0.22-12.00	1.00-8.00
Nov	0.22-12.00	1.00-8.00
Dec	0.22-12.00	1.00-8.00
2020		
Jan	0.22-12.00	1.00-8.00
Feb	0.22-12.00	1.00-8.00
Mar	0.22-12.00	1.00-8.00
Apr	0.22-12.00	1.00-8.00
May	0.22-12.00	1.00-8.00
June	0.22-12.00	1.00-8.00

Source: Reserve Bank of Zimbabwe, 2020

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

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

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

	ALCOHOLIC BEVERAGES & TOBACCO	CLOTHING & FOOTWEAR	HOUSING, WATER, ELECTRICITY, GAS & OTHER FUELS	FURNITURE AND EQUIPMENT	HEALTH	TRANSPORT	COMMUNICATION	RECREATION &	EDUCATION	RESTAURANTS &	MISC. GOODS & SERVICES	TOTAL NON	FOOD & NON ALCOHOLIC BEVERAGES	ALL ITEMS
								CULTURE		HOTELS		FOOD		
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
2017														
Jun	0.21	0.03	-0.82	0.38	-0.03	-0.18	0.00	0.18	0.00	0.29	0.33	-0.15	-0.45	-0.24
Jul	0.19	0.01	-0.01	-0.06	0.01	-0.23	-0.08	0.05	-2.81	1.10	0.11	-0.33	-0.42	-0.36
Aug	-0.18	0.10	0.06	0.05	0.03	0.00	0.03	0.13	0.00	0.00	0.06	0.01	-0.47	-0.13
Sep	0.02	0.45	0.24	1.10	0.07	-0.31	0.14	0.64	0.00	0.05	0.12	0.27	0.66	0.38
Oct	0.63	1.44	0.24	3.49	1.07	1.08	0.37	3.08	0.00	0.45	2.66	1.25	2.27	1.54
Nov	0.28	0.62	0.06	1.32	0.38	0.29	-0.04	1.14	-1.43	-0.72	1.10	0.33	1.74	0.74
Dec	0.28	0.72	-0.43	0.45	0.01	0.29	-0.01	0.78	0.00	0.49	0.74	0.21	1.29	0.53
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

Source: Zimstat, 2020

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	MISC. GOODS & SERVICES	TOTAL NON 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
2017														
Jan	-0.61	-1.52	-2.16	-0.62	-0.68	-1.76	-1.44	0.20	3.49	-0.02	-0.62	-0.79	-0.30	-0.65
Feb	-0.42	-1.66	-1.91	0.26	-0.53	-1.29	-1.31	0.18	3.49	0.24	-0.05	-0.43	1.29	0.06
Mar	-0.13	-1.45	-0.95	1.64	-0.30	-0.79	-1.74	0.40	0.12	0.87	0.92	-0.19	1.21	0.21
Apr	-0.26	-1.29	-0.89	2.03	-0.33	-0.86	-1.61	0.44	2.16	1.30	1.21	0.13	1.35	0.48
May	0.15	-0.98	-1.01	2.16	-0.01	-0.71	0.00	0.17	2.16	0.88	1.46	0.28	1.92	0.75
Jun	0.29	-0.74	-2.39	2.52	-0.19	-0.81	0.00	0.59	-0.48	0.86	1.70	-0.28	1.82	0.31
Jul	0.47	-0.58	-2.43	2.41	-0.03	-1.01	0.29	0.55	-3.28	1.93	2.12	-0.56	1.92	0.14
Aug	0.35	-0.26	-2.37	2.50	0.02	-0.88	0.33	0.78	-3.28	1.92	2.05	-0.50	1.76	0.14
Sep	0.27	0.22	-1.05	3.91	0.12	-1.11	0.57	1.69	-3.28	1.97	2.07	0.10	2.49	0.78
Oct	0.95	1.91	-0.68	7.47	1.22	0.02	0.94	4.84	-3.28	2.49	4.61	1.38	4.40	2.24
Nov	1.17	2.62	-0.62	8.78	1.67	-0.02	0.89	5.83	-2.25	1.76	5.62	1.91	5.65	2.97
Dec	1.51	3.27	-0.45	8.77	1.57	0.55	0.89	6.35	-2.26	2.09	6.04	2.20	6.60	3.46
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

Source: Zimstat, 2020

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, 2019; & 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

Source: Reserve Bank of Zimbabwe, 2020

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*	Industrial	Mining			ZWL\$ millions
2017						
Jun	-	196.0	69.8	39.7	311,145,262	5,695.2
Jul	-	203.3	69.4	24.7	149,425,245	5,759.0
Aug	-	235.0	73.5	13.6	107,920,143	6,659.4
Sep	-	418.4	122.6	89.5	245,278,194	11,860.2
Oct	-	521.9	132.5	168.8	1,006,687,304	14,830.3
Nov	-	376.7	126.9	207.5	196,489,710	10,777.7
Dec	-	333.0	142.4	75.3	844,189,447	9,580.6
2018						
Jan	91.3	305.4	130.4	31.4	55,032,220	8,652.9
Feb	88.0	294.6	124.9	63.7	138,142,187	8,386.0
Mar	87.0	291.0	125.1	40.3	108,997,097	8,290.4
Apr	98.7	330.7	124.4	44.4	206,342,675	9,405.3
May	108.3	361.5	151.5	59.3	129,155,586	10,393.2
Jun	102.9	342.8	161.3	73.0	234,834,368	9,792.2
Jul	114.3	384.3	164.0	114.9	624,256,160	10,969.7
Aug	117.3	394.6	161.3	50.5	142,150,599	12,475.4
Sep	115.1	387.0	163.8	61.1	197,401,341	12,265.5
Oct	163.8	549.8	217.3	449.6	316,060,000	17,960.0
Nov	160.4	538.7	208.6	118.0	153,874,660	17,316.6
Dec	146.2	487.1	227.7	93.0	144,479,601	19,424.4
2019						
Jan	157.5	525.9	213.1	110.3	122,778,938	20,888.4
Feb	148.1	494.3	206.9	295.8	229,935,122	19,773.4
Mar	121.7	405.6	194.0	70.8	123,398,632	16,084.9
Apr	133.7	446.5	186.5	116.5	134,394,898	17,502.7
May	188.1	628.4	225.8	193.5	237,334,372	24,920.0
Jun	204.8	683.5	255.3	235.5	293,138,775	27,017.2
Jul	187.1	624.4	244.6	191.0	163,556,663	24,636.1
Aug	166.36	553.59	269.6	109.0	117,688,558	21,742.2
Sep	232.52	774.55	317.8	166.6	335,373,041	30,527.2
Oct	232.86	777.48	276.3	208.4	203,004,611	30,390.0
Nov	240.81	801.38	344.4	130.0	129,886,035	31,226.3
Dec	230.08	766.34	316.7	194.2	190,880,245	29,767.1
2020						
Jan	332.9	1 112.27	344.9	304.9	179,559,446	43,426.5
Feb	473.13	1 564.98	826.73	360.1	172,678,984	60,987.5
Mar	456.21	1 512.46	720.47	425.2	237,667,043	58,612.1
Apr	488.6	1 617.24	826.64	269.7	107,308,931	63,387.9
May	1 180.14	3 919.50	1582.86	569.0	218,832,930	15,272.0

Source: Zimbabwe Stock Exchange, 2020

*All Share index was introduced in January, 2018

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

END OF	ZETSS	CHEQUE	POS	ATM	MOBILE	INTERNET
2018						
Jan	5,548.1	4.9	663.5	21.3	2,318.80	1,006.05
Feb	4,706.6	4.5	594.0	13.9	2,015.11	831.05
Mar	6,300.4	4.5	654.2	12.5	2,657.10	864.83
Apr	5,786.8	3.3	640.9	11.5	3,002.63	822.58
May	7,298.4	4.2	819.7	10.5	3,550.07	968.58
Jun	7,997.3	4.7	779.4	8.3	3,724.31	1,135.49
Jul	8,290.0	4.0	790.0	9.4	4,446.68	1,262.53
Aug	7,762.9	2.9	811.2	14.0	4,558.54	1,254.96
Sep	7,155.0	4.0	842.5	17.0	4,462.40	1,393.08
Oct	8,230.5	4.2	821.3	17.9	4,607.38	1,428.20
Nov	7,922.5	3.7	657.5	19.9	3,964.78	1,026.70
Dec	8,355.2	2.8	917.2	14.6	4,833.80	1,102.90
2019						
Jan	6,903.0	2.9	1,294.05	16.9	3,608.83	1,056.16
Feb	8,337.0	4.0	1,330.58	17.2	3,594.51	1,093.64
Mar	9,881.5	3.9	1,399.50	18.3	4,080.65	1,250.55
Apr	10,321.4	3.1	1,590.10	14.0	4,949.34	1,408.53
May	14,670.3	4.2	1,397.48	11.8	6,692.55	1,897.82
Jun	17,881.2	3.7	1,464.66	30.1	7,130.02	2,539.84
Jul	23,309.9	3.7	1,806.45	36.6	9,137.36	3,295.81
Aug	23,596.6	2.4	2,181.56	38.5	11,077.65	3,493.56
Sep	30,328.1	3.8	3,029.87	51.9	15,112.00	5,337.71
Oct	39,413.7	3.9	3,621.64	67.1	16,588.28	6,237.03
Nov	40,871.8	3.5	4,199.30	67.4	13,537.77	7,200.30
Dec	49,579.8	2.8	5,695.39	97.2	19,356.74	8,724.02
2020						
Jan	47,841.3	1.8	5,236.3	115.2	21,247.9	9,646.8
Feb	41,637.6	4.7	5,431.8	136.9	22,589.7	9,633.8
Mar	60,804.1	4.1	7,252.9	268.0	27,993.6	14,411.4
Apr	47,525.5	0.0	4,150.6	82.6	18,299.2	11,481.8
May	59,271.1	0.0	7,426.0	349.8	24,851.5	19,593.2
Jun	91,311.3	0.0	9,752.7	516.6	26,042.5	25,842.3

Source: Reserve Bank of Zimbabwe, 2020

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

END OF	ZETSS	CHEQUE	POS	ATM	MOBILE	INTERNET
2018						
Jan	548.1	22.7	20,981.2	449.6	100,593.9	501.8
Feb	457.2	22.5	18,869.0	292.2	89,584.3	463.8
Mar	545.2	23.7	21,996.8	268.4	116,120.0	510.5
Apr	505.5	17.4	21,170.0	253.6	117,616.8	457.0
May	611.1	21.2	23,278.2	213.2	137,423.0	496.6
Jun	553.6	22.5	23,790.0	175.2	156,609.8	502.2
Jul	560.2	20.1	25,075.5	223.1	169,416.8	559.6
Aug	553.0	15.1	25,249.9	317.4	164,918.0	518.7
Sep	543.0	19.4	24,918.0	300.8	161,289.5	511.3
Oct	571.6	20.4	21,025.4	345.5	161,427.4	496.0
Nov	477.4	16.7	17,845.4	334.9	133,862.1	430.6
Dec	478.6	13.0	27,419.1	236.2	161,540.7	409.1
Annual Total	6,404.4	234.6	271,618.6	3,410.1	1,670,402.1	5,857.13
2019						
Jan	401.5	12.2	40,613.8	232.6	135,481.1	413.4
Feb	456.5	16.4	27,811.2	226.8	119,081.1	463.6
Mar	525.9	15.4	30,417.6	248.9	142,597.8	441.0
Apr	535.0	13.7	32,092.5	168.8	157,348.3	390.1
May	642.6	14.7	15,542.6	121.4	166,491.6	494.3
Jun	706.0	13.3	18,012.1	79.6	160,873.0	486.8
Jul	983.5	13.6	20,465.4	99.6	170,823.3	638.2
Aug	872.9	9.0	21,919.8	85.2	179,281.2	542.3
Sep	1,010.7	11.9	22,749.6	62.4	200,441.9	679.4
Oct	1,079.4	12.7	23,191.6	65.0	206,621.5	1,099.3
Nov	982.1	10.3	25,737.5	225.2	152,919.9	2,044.1
Dec	1,003.8	7.6	27,800.5	385.5	146,316.6	1,273.6
2020						
Jan	943.3	4.6	23,649.0	199.9	139,278.2	671.7
Feb	916.1	8.9	21,652.2	196.6	149,671.5	647.8
Mar	1,068.5	7.4	22,588.1	234.3	173,042.2	661.2
Apr	515.1	-	11,036.4	36.4	131,190.0	998.0
May	674.1	-	14,711.6	231.2	150,936.1	705.3
Jun	907.8	-	14,420.9	286.1	135,524.3	1,390.4

Source: Reserve Bank of Zimbabwe, 2020