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General notes

Owing to the rounding off of figures, the sum of the separate items will sometimes differ from the total shown.

... denotes not available

- denotes a value equal to nil

0 denotes a value between nil and half of the measuring unit

South African Reserve Bank Liabilities

R millions

End of	Notes and coin in circulation ¹	Deposits								SARB securities	Foreign loans ⁶	Capital and reserves	Other liabilities	Total liabilities
		Central government ²		Banks and mutual banks ³			Other		Total deposits					
		Rand denominated	Foreign currency denominated	Required reserve balances ⁴	Excess cash reserves	Other balances ⁵	Domestic	Foreign						
(1000M)	(1016M)	(1017M)	(1014M)	(1013M)	(1005M)	(1006M)	(1007M)	(1008M)	(1015M)	(1009M)	(1010M)	(1011M)	(1012M)	
2009	77 679	66 996	2 917	48 963	34	205	16 398	70	135 584	20 091	2 588	397	78 103	314 442
2010	82 501	67 003	30 930	52 488	834	176	8 561	68	160 059	28 892	3	397	47 843	319 696
2011	101 394	68 079	61 242	57 209	9	55	5 307	69	191 968	19 935	52	397	122 995	436 741
2012	112 169	67 877	67 970	63 792	143	746	11 259	87	211 873	7 439	180	397	140 377	472 435
2013	119 057	68 042	80 705	69 310	48	5 487	2 756	353	226 701	3 186	8	397	214 047	563 396
2014	131 334	69 825	95 404	78 008	240	54	9 247	898	253 676	4 959	8	397	235 966	626 341
2011: Nov	92 041	67 723	63 275	57 128	551	19	4 451	67	193 215	31 763	31	397	139 551	456 998
Dec	101 394	68 079	61 242	57 209	9	55	5 307	69	191 968	19 935	52	397	122 995	436 741
2012: Jan	89 599	68 029	69 396	57 823	41	2 919	12 053	67	210 329	23 653	111	397	113 344	437 433
Feb	89 265	68 092	65 769	58 360	3 538	278	6 374	67	202 478	29 511	124	397	99 481	421 256
Mar	90 165	67 223	67 560	59 194	4 664	-	8 280	67	206 988	21 028	4	397	104 450	423 032
Apr	93 017	67 310	58 275	59 949	433	717	13 789	67	200 540	21 000	32	397	107 013	422 000
May	89 695	67 425	64 014	60 711	1 283	427	11 357	71	205 288	19 244	26	397	133 543	448 193
Jun	92 017	67 453	61 550	60 904	509	507	15 218	68	206 207	17 160	5	397	122 961	438 748
Jul	91 813	67 620	61 400	61 147	220	461	14 927	67	205 844	19 441	94	397	122 423	440 012
Aug	94 422	67 678	64 347	61 247	196	1 255	15 386	66	210 174	21 942	9	397	135 171	462 116
Sep	97 111	67 706	65 208	61 790	330	-	15 702	71	210 806	21 967	22	397	137 568	467 871
Oct	97 234	67 741	66 256	62 103	1 347	744	15 430	74	213 694	22 165	90	397	153 569	487 150
Nov	105 056	67 807	67 732	62 859	195	1 259	14 843	75	214 770	18 172	191	397	159 412	497 997
Dec	112 169	67 877	67 970	63 792	143	746	11 259	87	211 873	7 439	180	397	140 377	472 435
2013: Jan	99 147	67 953	70 542	64 364	498	750	20 779	87	224 972	13 021	87	397	161 814	499 439
Feb	96 167	67 906	69 998	64 934	440	2 604	21 084	86	227 052	11 404	86	397	155 936	491 042
Mar	103 136	67 228	80 259	65 373	762	927	5 209	86	219 844	9 903	55	397	164 960	498 295
Apr	101 607	67 261	76 399	65 938	1 335	728	7 114	93	218 867	15 879	56	397	153 775	490 582
May	101 159	67 199	67 047	66 402	510	2 445	6 589	94	210 287	15 975	49	397	201 182	529 049
Jun	102 848	67 073	65 246	66 534	92	-	8 460	102	207 506	10 411	48	397	186 138	507 349
Jul	103 023	67 164	63 242	66 813	557	842	15 110	400	214 127	4 931	48	397	187 716	510 242
Aug	105 282	67 112	65 665	67 081	609	803	14 246	879	216 396	5 658	51	397	210 071	537 855
Sep	105 604	67 222	82 091	67 684	2 523	622	14 328	698	235 167	7 272	49	397	199 457	547 947
Oct	105 445	67 278	79 296	68 242	1 099	1 183	10 762	538	228 398	6 070	9	397	196 784	537 102
Nov	111 280	67 401	79 626	68 788	717	6 782	4 877	294	228 485	6 020	9	397	202 800	548 991
Dec	119 057	68 042	80 705	69 310	48	5 487	2 756	353	226 701	3 186	8	397	214 047	563 396
2014: Jan	106 654	67 525	89 616	69 520	709	1 446	14 969	941	244 727	5 095	9	397	247 014	603 896
Feb	106 946	67 723	86 500	69 709	24	1 173	10 866	525	236 519	6 372	6	397	227 891	578 132
Mar	107 385	67 185	84 348	70 127	503	3 226	6 248	425	232 061	6 290	6	397	220 502	566 642
Apr	111 032	67 128	84 163	70 821	21	1 126	6 817	335	230 411	6 235	7	397	219 348	567 430
May	107 373	67 329	83 000	71 768	616	-	8 842	550	232 105	7 342	8	397	210 779	558 005
Jun	109 114	67 449	73 525	72 537	22	849	7 535	677	222 594	4 758	8	397	222 568	559 438
Jul	111 573	67 528	91 516	73 502	227	1 053	7 308	463	241 597	6 362	8	397	221 989	581 926
Aug	112 897	68 704	89 957	74 552	3 088	36	6 207	690	243 234	6 781	8	397	214 836	578 153
Sep	113 366	69 232	98 862	75 594	15	1 928	3 968	418	250 016	6 823	8	397	234 596	605 206
Oct	116 162	69 080	92 883	76 041	647	1 736	5 067	1 271	246 724	6 823	8	397	213 392	583 507
Nov	121 792	69 242	92 457	76 336	1 000	-	3 539	1 550	244 125	5 022	8	397	216 472	587 816
Dec	131 334	69 825	95 404	78 008	240	54	9 247	898	253 676	4 959	8	397	235 966	626 341

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- Including coin as from March 1994 onwards.
- Mainly comprising government departments, and the Compensatory and Contingency Financing Facility of the International Monetary Fund (IMF) as from December 1993 onwards.
- Until October 1986 only banks, thereafter banks and building societies. Banks and mutual banks as from January 1995 onwards.
- As from April 1998 the minimum cash reserve requirement was set at 2½ per cent of banks' liabilities. Banks' vault cash holdings qualified in full as part of cash reserves, as per notice R572 in Government Gazette No. 18810 of April 1998. As from September 2001 only 75 per cent of banks' vault cash holdings qualified as cash reserves, and subsequently the qualifying portion was reduced by 25 percentage points each year. In September 2004 the concession was fully phased out.
- Not including deposits denominated in foreign currencies.
- Including loans of the South African government for which the South African Reserve Bank has assumed liability.

South African Reserve Bank

Assets

R millions

End of	Foreign assets		Liquidity provided ²				Advances and investments				Total (excluding foreign assets) (1029M)	Other assets (1030M)	Total assets (1031M)
	Gold coin and bullion ¹ (1020M)	Total (1021M)	Utilisation of cash reserves (1033M)	Loans granted to banks under:		Total (1036M)	Advances		Investments				
				Resale agreements (1034M)	SAMOS position ⁵ (1035M)		Banks ⁴ (1025M)	Other ³ (1026M)	Government stock (1027M)	Other (1028M)			
2009	32 753	292 701	2 589	7 603	-	10 192	133	337	8 303	279	19 244	2 497	314 442
2010	37 492	290 627	145	18 308	-	18 453	115	268	8 558	279	27 673	1 396	319 696
2011	51 076	397 818	2 115	17 110	-	19 225	90	320	8 490	689	28 815	10 108	436 741
2012	56 982	430 942	2 747	24 617	-	27 363	27	265	8 817	1 379	37 852	3 641	472 435
2013	50 621	520 189	2 763	25 228	-	27 990	14	235	8 208	1 402	37 849	5 358	563 396
2014	55 887	568 523	4 452	38 906	-	43 358	16	111	8 061	1 402	52 947	4 870	626 341
2011: Nov	57 361	413 499	160	21 753	-	21 914	133	259	8 562	589	31 456	12 043	456 998
Dec	51 076	397 818	2 115	17 110	-	19 225	90	320	8 490	689	28 815	10 108	436 741
2012: Jan	54 394	400 287	772	19 370	-	20 142	95	310	8 623	749	29 919	7 226	437 433
Feb	53 329	385 552	18	20 678	-	20 696	93	307	8 644	799	30 540	5 165	421 256
Mar	51 420	388 876	377	20 206	972	21 556	86	414	8 386	859	31 301	2 854	423 032
Apr	51 639	386 742	2 432	19 117	-	21 550	86	295	8 500	999	31 430	3 828	422 000
May	53 568	417 241	81	14 004	-	14 085	82	267	8 537	999	23 971	6 981	448 193
Jun	52 347	404 248	86	19 712	-	19 798	62	267	8 664	1 009	29 799	4 701	438 748
Jul	53 425	404 114	4 118	17 517	-	21 635	49	362	8 927	1 119	32 092	3 806	440 012
Aug	56 181	420 478	3 585	23 109	-	26 695	31	286	8 952	1 139	37 104	4 534	462 116
Sep	59 286	423 387	538	26 418	3 695	30 651	33	280	8 766	1 149	40 879	3 605	467 871
Oct	60 037	439 579	331	31 804	-	32 135	34	263	8 680	1 269	42 381	5 191	487 150
Nov	61 375	448 108	380	33 714	-	34 094	29	358	8 732	1 369	44 582	5 307	497 997
Dec	56 982	430 942	2 747	24 617	-	27 363	27	265	8 817	1 379	37 852	3 641	472 435
2013: Jan	60 349	458 667	881	24 507	-	25 388	29	255	8 835	1 379	35 887	4 885	499 439
Feb	57 214	450 719	188	25 007	-	25 195	27	249	8 901	1 379	35 751	4 572	491 042
Mar	59 290	459 946	4	24 117	-	24 120	47	215	8 618	1 402	34 403	3 946	498 295
Apr	53 271	453 436	0	23 122	-	23 122	19	283	8 762	1 402	33 588	3 558	490 582
May	57 438	488 345	0	23 009	-	23 010	16	231	8 540	1 402	33 198	7 506	529 049
Jun	48 125	469 541	1 344	20 014	469	21 827	167	242	8 403	1 402	32 041	5 768	507 349
Jul	52 641	468 732	353	26 004	-	26 356	79	232	8 393	1 402	36 463	5 047	510 242
Aug	58 048	494 693	1 909	25 014	-	26 923	42	279	8 331	1 402	36 977	6 185	537 855
Sep	53 857	502 609	6 662	23 619	-	30 281	22	208	8 195	1 402	40 108	5 230	547 947
Oct	53 163	495 570	18	27 207	-	27 226	15	244	8 259	1 402	37 145	4 388	537 102
Nov	51 254	503 480	6	31 117	-	31 123	14	231	8 194	1 402	40 964	4 547	548 991
Dec	50 621	520 189	2 763	25 228	-	27 990	14	235	8 208	1 402	37 849	5 358	563 396
2014: Jan	56 679	556 645	68	30 409	-	30 478	16	197	7 996	1 402	40 088	7 162	603 896
Feb	57 249	537 092	1 024	25 311	-	26 335	16	256	8 125	1 402	36 134	4 906	578 132
Mar	55 062	523 159	5 903	23 414	-	29 318	15	398	7 882	1 402	39 015	4 467	566 642
Apr	54 940	522 717	1 450	29 004	-	30 454	15	299	7 934	1 402	40 105	4 609	567 430
May	52 796	515 662	-	28 417	2 050	30 467	15	134	8 023	1 402	40 040	2 303	558 005
Jun	56 018	515 715	3 829	26 024	-	29 852	16	111	8 014	1 402	39 395	4 328	559 438
Jul	55 603	533 973	653	33 310	-	33 963	16	110	8 080	1 402	43 570	4 382	581 926
Aug	54 971	528 797	4 063	31 325	-	35 388	15	255	8 038	1 402	45 097	4 259	578 153
Sep	55 086	556 826	293	33 342	-	33 635	15	114	7 811	1 402	42 977	5 404	605 206
Oct	51 294	531 574	7 550	30 514	-	38 064	14	115	8 072	1 402	47 667	4 265	583 507
Nov	52 592	535 692	-	38 130	145	38 275	15	125	8 261	1 402	48 078	4 046	587 816
Dec	55 887	568 523	4 452	38 906	-	43 358	16	111	8 061	1 402	52 947	4 870	626 341

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1. Valued at a market-related price.

2. In terms of the new procedures to regulate money-market liquidity introduced on 9 March 1998.

3. Including the central government, provincial governments, the National Supplies Procurement Fund, agricultural control boards and other semi-government bodies.

4. Including overnight loans, which came into effect on 1 May 1993 and ended on 8 March 1998.

5. As from 30 August 2010 manual auctions were replaced by an automated final end-of-day square-off process at prevailing standing facility rates. This change affected the SAMOS penalty facility, which was abolished as a consequence.

**Corporation for Public Deposits
Liabilities**

R millions

End of	Deposits							Capital and reserves (1049M)	Other liabilities (1050M)	Total liabilities (1051M)
	Domestic					Foreign (1047M)	Total deposits (1048M)			
	Central and provincial governments (1053M)	Public enterprises/corporations ¹ (1042M)	Insurance companies and pension funds (1043M)	Other (1045M)	Total (1046M)					
2009	14 775	371	73	1 779	16 998	3 343	20 341	81	182	20 604
2010	8 917	455	535	1 070	10 977	3 965	14 943	81	192	15 216
2011	29 420	248	539	728	30 935	4 514	35 449	81	238	35 768
2012	38 327	206	206	767	39 506	6 160	45 666	81	242	45 989
2013	37 038	302	551	929	38 820	7 114	45 933	92	179	46 205
2014	39 191	719	728	1 014	41 652	11 596	53 248	102	54	53 405
2011: Nov.....	31 658	236	491	715	33 100	4 313	37 412	81	178	37 671
Dec.....	29 420	248	539	728	30 935	4 514	35 449	81	238	35 768
2012: Jan	36 459	370	563	732	38 124	4 979	43 104	81	236	43 421
Feb.....	36 503	422	587	702	38 214	4 117	42 331	81	239	42 651
Mar.....	30 280	403	304	685	31 671	3 131	34 802	81	300	35 184
Apr.....	37 781	350	761	693	39 584	6 942	46 526	81	239	46 845
May.....	38 467	298	925	698	40 389	4 455	44 843	81	219	45 144
Jun.....	38 687	292	610	712	40 301	5 680	45 981	81	175	46 237
Jul.....	41 651	258	463	712	43 085	7 394	50 479	81	306	50 867
Aug.....	41 784	265	590	719	43 357	5 374	48 731	81	234	49 046
Sep.....	39 650	184	636	754	41 223	5 083	46 306	81	237	46 624
Oct.....	40 951	252	779	758	42 739	6 047	48 787	81	228	49 095
Nov.....	41 140	228	704	763	42 834	6 098	48 932	81	330	49 343
Dec.....	38 327	206	206	767	39 506	6 160	45 666	81	242	45 989
2013: Jan	42 353	195	661	775	43 984	12 022	56 007	81	239	56 327
Feb.....	42 636	263	754	779	44 432	9 284	53 716	81	170	53 967
Mar.....	29 247	370	768	777	31 162	6 726	37 888	92	198	38 177
Apr.....	40 885	682	535	792	42 894	11 974	54 869	92	273	55 233
May.....	39 417	630	515	796	41 358	7 724	49 082	92	137	49 311
Jun.....	39 459	545	592	812	41 409	6 184	47 593	92	114	47 799
Jul.....	41 162	511	693	828	43 194	8 457	51 651	92	150	51 893
Aug.....	44 232	462	578	839	46 111	4 999	51 110	92	199	51 401
Sep.....	40 658	444	573	901	42 576	3 548	46 125	92	138	46 354
Oct.....	41 585	401	559	907	43 452	7 399	50 851	92	180	51 123
Nov.....	40 409	406	589	912	42 316	5 898	48 213	92	171	48 476
Dec.....	37 038	302	551	929	38 820	7 114	45 933	92	179	46 205
2014: Jan	45 126	342	855	936	47 258	10 599	57 857	92	129	58 078
Feb.....	44 941	338	848	943	47 070	7 302	54 372	92	198	54 662
Mar.....	37 842	493	845	953	40 133	5 081	45 213	102	189	45 505
Apr.....	46 606	863	785	958	49 211	10 816	60 028	102	263	60 393
May.....	42 540	871	904	962	45 278	8 836	54 114	102	104	54 320
Jun.....	43 351	877	636	967	45 831	8 685	54 516	102	37	54 654
Jul.....	48 257	883	661	983	50 784	11 411	62 195	102	32	62 329
Aug.....	48 639	822	713	986	51 160	8 965	60 125	102	175	60 402
Sep.....	46 740	808	706	991	49 245	11 766	61 011	102	37	61 151
Oct.....	47 200	809	505	996	49 512	12 258	61 770	102	28	61 900
Nov.....	41 971	740	897	1 002	44 610	10 433	55 042	102	62	55 206
Dec.....	39 191	719	728	1 014	41 652	11 596	53 248	102	54	53 405

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1. Including the Public Investment Corporation.

Corporation for Public Deposits

Assets

R millions

End of	Deposits		Promissory notes ¹	NCDs	Treasury bills ²	Government		Other public-sector securities	Other assets	Total assets
	SARB (1067M)	Banks (1091M)				Stock (1062M)	Loans and advances ³ (1093M)			
2009	16 219	740	254	406	295	-	...	100	2 590	20 604
2010	8 361	199	255	5 688	445	-	...	228	39	15 216
2011	5 810	5	355	2 140	47	-	23 055	202	4 153	35 768
2012	11 213	505	463	10 345	638	-	21 098	1 678	48	45 989
2013	2 725	5	553	8 551	47	-	29 510	4 249	565	46 205
2014	9 232	3 650	562	-	73	-	38 151	1 717	21	53 405
2011: Nov	4 675	5	347	3 658	47	-	25 147	301	3 491	37 671
Dec	5 810	5	355	2 140	47	-	23 055	202	4 153	35 768
2012: Jan	13 146	5	354	2 465	47	-	22 383	839	4 182	43 421
Feb	7 233	5	356	2 926	246	-	27 016	1 178	3 692	42 651
Mar	8 237	2 076	357	3 753	405	-	13 342	1 690	5 325	35 184
Apr	13 729	505	355	4 572	207	-	20 670	1 786	5 021	46 845
May	11 296	505	365	5 337	529	-	21 441	2 381	3 290	45 144
Jun	15 154	505	462	7 151	1 054	-	17 233	3 497	1 181	46 237
Jul	14 857	505	462	16 236	2 588	-	6 092	5 736	4 391	50 867
Aug	15 320	505	464	18 935	2 693	-	2 393	5 456	3 280	49 046
Sep	15 636	505	466	18 245	2 173	-	4 163	3 505	1 931	46 624
Oct	15 365	505	466	17 177	633	-	10 826	2 468	1 656	49 095
Nov	14 784	505	463	13 218	885	-	16 317	2 723	449	49 343
Dec	11 213	505	463	10 345	638	-	21 098	1 678	48	45 989
2013: Jan	20 693	505	462	13 859	3 220	-	14 822	2 276	490	56 327
Feb	21 002	505	464	11 547	4 320	-	12 407	2 360	1 363	53 967
Mar	5 127	5	466	8 799	3 046	-	19 015	1 635	84	38 177
Apr	7 062	5	467	10 142	1 481	-	31 389	1 878	2 810	55 233
May	6 543	5	465	7 181	1 487	-	28 050	1 854	3 727	49 311
Jun	8 424	5	464	4 799	1 493	-	29 270	2 008	1 337	47 799
Jul	15 044	5	548	8 061	47	-	23 898	3 219	1 070	51 893
Aug	14 179	5	550	12 550	1 064	-	15 668	5 678	1 708	51 401
Sep	14 266	5	553	17 261	1 068	-	7 240	5 899	62	46 354
Oct	10 701	2 505	556	16 957	745	-	10 989	6 991	1 679	51 123
Nov	4 829	2 505	554	15 208	496	-	17 220	5 386	2 279	48 476
Dec	2 725	5	553	8 551	47	-	29 510	4 249	565	46 205
2014: Jan	14 928	5 305	556	11 924	47	-	16 910	6 208	2 199	58 078
Feb	10 820	5 305	559	14 665	108	-	14 923	7 636	646	54 662
Mar	6 216	6 505	562	-	109	-	21 878	8 938	1 297	45 505
Apr	6 801	7 205	565	14 702	134	-	20 074	9 380	1 532	60 393
May	8 823	3 705	408	15 375	135	-	15 702	8 705	1 468	54 320
Jun	7 492	4 705	562	15 188	382	-	19 318	6 892	114	54 654
Jul	7 267	5 405	556	15 818	73	-	27 207	5 373	631	62 329
Aug	6 170	6 205	559	14 977	434	-	25 549	4 252	2 255	60 402
Sep	3 939	7 205	562	11 995	436	-	32 032	4 048	933	61 151
Oct	5 039	12 205	565	7 264	73	-	31 344	3 375	2 036	61 900
Nov	3 514	7 780	568	5 299	1 171	-	29 772	2 819	4 284	55 206
Dec	9 232	3 650	562	-	73	-	38 151	1 717	21	53 405

KB103

1. Including Land Bank securities.
2. Including Special Treasury bills.
3. Loans and advances provided in terms of the Inter-Governmental Cash Co-ordination arrangement.

Banks¹

Liabilities

R millions

End of	Deposits ²								Other		
	Cash managed, cheque and transmission (1070M)	Other demand (1071M)	Savings (1072M)	Short term (1073M)	Medium term (1075M)	Long term (1076M)	Total (1077M)	Foreign currency deposits included in total (1078M)	Loans received under repurchase agreements		
									SARB (1500M)	Other domestic (1501M)	Foreign (1514M)
2009	396 866	440 218	119 485	289 323	482 749	452 366	2 181 007	56 471	7 590	73 620	18 760
2010	460 514	459 034	126 205	314 817	462 842	464 190	2 287 602	57 644	15 807	64 040	23 553
2011	516 019	515 137	140 219	353 463	455 026	520 196	2 500 060	69 668	21 773	62 847	10 909
2012	562 029	547 959	151 040	327 410	451 742	557 076	2 597 257	91 182	24 528	54 959	23 689
2013	629 262	594 445	167 870	372 999	515 428	499 892	2 779 895	108 165	25 222	46 300	20 552
2014	678 794	695 797	196 339	420 174	499 188	513 116	3 003 408	138 609	38 906	33 196	30 003
2011: Nov	477 613	533 040	139 057	288 530	477 411	551 900	2 467 551	77 258	24 721	79 417	12 186
Dec	516 019	515 137	140 219	353 463	455 026	520 196	2 500 060	69 668	21 773	62 847	10 909
2012: Jan	496 675	529 756	137 191	341 660	447 867	494 889	2 448 036	67 881	22 856	66 991	11 638
Feb	511 406	537 227	137 429	320 541	465 254	496 933	2 468 790	66 688	23 938	68 959	14 180
Mar	523 555	528 238	138 672	318 396	480 418	478 953	2 468 233	73 451	24 537	67 460	15 491
Apr	497 363	522 163	139 726	336 284	468 978	492 373	2 456 888	74 095	24 134	52 325	11 677
May	491 505	547 594	141 831	329 322	457 489	511 637	2 479 377	75 805	15 819	56 835	14 264
Jun	527 793	534 217	143 793	332 882	441 978	539 635	2 520 297	73 295	19 944	60 698	19 422
Jul	498 505	548 413	144 766	343 243	425 976	575 683	2 536 586	76 972	16 915	64 401	18 361
Aug	501 502	538 883	147 014	346 986	435 249	576 572	2 546 206	76 847	23 111	51 296	13 653
Sep	517 755	557 115	146 834	328 362	447 350	570 923	2 568 339	83 310	26 459	58 309	17 645
Oct	500 739	557 067	148 244	331 333	420 031	588 290	2 545 704	81 905	31 806	59 271	19 350
Nov	539 224	543 595	152 696	285 762	500 488	575 987	2 597 751	85 194	33 716	59 394	23 436
Dec	562 029	547 959	151 040	327 410	451 742	557 076	2 597 257	91 182	24 528	54 959	23 689
2013: Jan	518 862	565 773	149 989	321 159	463 696	562 873	2 582 353	90 514	24 588	47 154	22 038
Feb	552 609	557 219	148 594	334 213	464 742	557 654	2 615 031	81 625	25 007	46 006	28 182
Mar	581 691	557 423	149 890	331 174	477 793	554 031	2 652 003	83 514	24 113	46 077	27 342
Apr	547 751	558 023	145 742	369 508	447 731	574 093	2 642 849	91 188	23 119	56 069	26 079
May	540 321	568 617	147 924	344 379	459 274	596 494	2 657 009	89 479	23 622	53 521	21 846
Jun	596 612	610 706	149 779	349 103	424 253	585 317	2 715 770	101 633	21 313	53 439	20 857
Jul	561 764	608 807	151 967	356 413	426 859	588 363	2 694 172	104 217	27 138	46 755	23 865
Aug	568 381	588 954	154 938	397 010	447 422	570 292	2 726 997	101 420	25 325	41 081	26 202
Sep	583 677	598 820	155 828	359 422	486 097	552 053	2 735 897	98 451	23 558	43 947	21 608
Oct	566 629	608 149	160 670	370 050	483 843	540 028	2 729 369	91 647	27 165	44 208	19 160
Nov	582 888	592 009	168 274	338 291	562 441	523 807	2 767 710	100 293	30 635	47 164	17 984
Dec	629 262	594 445	167 870	372 999	515 428	499 892	2 779 895	108 165	25 222	46 300	20 552
2014: Jan	581 579	589 825	167 705	406 203	519 262	500 729	2 765 304	105 280	30 406	37 364	27 416
Feb	594 362	605 940	169 665	403 078	518 328	493 820	2 785 193	109 141	25 877	39 469	34 771
Mar	654 294	666 645	171 010	364 098	468 386	520 879	2 845 312	111 411	23 416	43 693	37 634
Apr	593 837	649 533	173 200	436 400	464 901	532 664	2 850 534	122 257	29 004	44 687	29 835
May	596 510	632 732	174 989	421 972	505 312	536 838	2 868 352	122 951	27 715	34 830	24 202
Jun	646 080	675 101	177 055	375 413	486 676	566 562	2 926 887	132 278	25 632	32 902	24 809
Jul	613 990	702 139	181 873	361 067	473 854	570 338	2 903 261	139 635	33 310	31 229	30 052
Aug	621 350	708 415	184 951	386 025	477 371	543 435	2 921 547	128 801	31 812	35 611	26 412
Sep	646 635	725 589	188 992	388 853	496 459	531 534	2 978 062	139 096	33 343	29 484	31 229
Oct	640 604	654 046	191 523	428 066	508 204	530 651	2 953 096	118 525	32 498	33 237	35 103
Nov	670 021	728 403	195 667	359 120	525 657	531 299	3 010 166	140 326	42 148	35 101	31 407
Dec	678 794	695 797	196 339	420 174	499 188	513 116	3 003 408	138 609	38 906	33 196	30 003

KB105

1. Banks registered under the Banks Act, 1990 (Act No. 94 of 1990); it includes former banks, discount houses and equity building societies. All series may not be strictly comparable due to changes in regulations and returns; distortions were concentrated in February and July 1991, as well as in January 2008 and January 2011.
2. Includes certain items previously classified as loans as from January 2008.
3. Debentures and loans that formed part of secondary and tertiary capital before January 2008 are included in debt securities.
4. As from January 2012 both senior and subordinated debt securities are included.
5. Includes collateralised borrowing since January 2008. Before January 2008 it included items previously classified as loans and advances, and other funding-related liabilities.
6. Only outstanding acceptances up to December 1991.

Banks¹

Liabilities

R millions

liabilities to the public					Capital and other liabilities						End of
Foreign currency funding		Debt securities ^{3,4}	Other ⁵	Total	Total liabilities to the public	Outstanding liabilities on behalf of clients per contra ⁶	Other liabilities	Share capital and reserves ³	Total	Total equity and liabilities	
Domestic sector	Foreign sector										
(1080M)	(1081M)											(1082M)	(1083M)	(1084M)	(1085M)	(1086M)	(1087M)	(1088M)	(1089M)	(1090M)
5 096	57 384	84 572	18 178	265 201	2 446 208	3	318 231	198 170	516 405	2 962 612	2009
6 760	55 031	101 878	19 058	286 127	2 573 728	-	327 181	220 873	548 054	3 121 782	2010
12 625	59 283	120 837	19 372	307 645	2 807 705	-	349 681	247 680	597 362	3 405 067	2011
13 777	81 777	200 031	24 752	423 513	3 020 770	-	341 941	285 511	627 452	3 648 222	2012
13 037	92 782	210 040	27 193	435 126	3 215 021	-	315 603	305 575	621 178	3 836 199	2013
7 087	159 655	232 345	36 782	537 974	3 541 382	-	314 082	324 100	638 183	4 179 564	2014
11 553	68 669	118 813	19 351	334 710	2 802 261	-	393 202	244 550	637 752	3 440 013	2011: Nov
12 625	59 283	120 837	19 372	307 645	2 807 705	-	349 681	247 680	597 362	3 405 067	Dec
17 450	49 150	145 160	19 528	332 772	2 780 808	-	368 060	251 307	619 367	3 400 176	2012: Jan
12 920	48 810	150 726	20 660	340 193	2 808 983	-	332 212	250 666	582 878	3 391 861	Feb
18 017	51 235	177 752	20 304	374 796	2 843 029	-	302 067	250 479	552 546	3 395 575	Mar
13 328	49 524	180 078	20 285	351 351	2 808 239	-	295 239	253 286	548 525	3 356 764	Apr
21 320	46 588	190 617	22 222	367 665	2 847 042	-	371 685	255 499	627 184	3 474 226	May
20 291	46 676	187 192	21 660	375 883	2 896 180	-	350 267	258 675	608 943	3 505 123	Jun
20 324	48 168	185 051	22 170	375 390	2 911 977	-	390 035	263 352	653 387	3 565 364	Jul
19 433	47 853	187 570	23 976	366 893	2 913 098	-	375 931	265 653	641 584	3 554 682	Aug
23 753	48 759	185 817	28 421	389 164	2 957 503	-	357 441	267 780	625 221	3 582 724	Sep
23 080	62 645	191 966	23 705	411 824	2 957 528	-	365 868	268 061	633 928	3 591 456	Oct
20 025	80 694	198 791	25 494	441 549	3 039 300	-	370 659	274 386	645 045	3 684 345	Nov
13 777	81 777	200 031	24 752	423 513	3 020 770	-	341 941	285 511	627 452	3 648 222	Dec
20 804	84 810	201 108	25 069	425 572	3 007 925	-	349 751	288 673	638 424	3 646 349	2013: Jan
20 029	85 232	201 350	25 825	431 631	3 046 662	-	334 906	290 126	625 031	3 671 693	Feb
21 710	94 505	197 602	27 152	438 500	3 090 503	-	311 317	294 920	606 237	3 696 740	Mar
16 225	97 579	195 145	26 091	440 307	3 083 156	-	336 489	292 707	629 196	3 712 352	Apr
16 747	82 024	197 696	29 279	424 735	3 081 743	-	389 114	293 040	682 154	3 763 897	May
22 173	80 767	197 878	28 808	425 235	3 141 005	-	344 154	296 928	641 082	3 782 087	Jun
15 830	73 310	200 997	26 576	414 471	3 108 643	-	331 727	291 756	623 482	3 732 125	Jul
20 856	77 963	202 129	28 901	422 457	3 149 454	-	349 244	288 218	637 462	3 786 917	Aug
17 973	73 671	197 993	27 427	406 176	3 142 073	-	327 759	289 824	617 583	3 759 656	Sep
20 225	75 353	202 108	26 973	415 191	3 144 560	-	313 606	291 337	604 942	3 749 502	Oct
21 000	81 557	208 357	29 384	436 081	3 203 792	-	309 271	294 468	603 739	3 807 531	Nov
13 037	92 782	210 040	27 193	435 126	3 215 021	-	315 603	305 575	621 178	3 836 199	Dec
23 436	117 263	211 518	26 810	474 212	3 239 517	-	437 304	307 221	744 524	3 984 041	2014: Jan
18 394	104 928	214 680	28 403	466 522	3 251 715	-	357 183	307 784	664 967	3 916 681	Feb
18 936	106 585	214 012	26 809	471 084	3 316 396	-	335 702	303 339	639 041	3 955 437	Mar
19 416	101 266	224 072	30 520	478 802	3 329 336	-	314 913	303 891	618 804	3 948 140	Apr
25 194	97 414	229 002	30 840	469 196	3 337 549	-	314 977	308 491	623 468	3 961 017	May
28 641	98 901	234 582	33 100	478 568	3 405 455	-	302 585	311 074	613 659	4 019 114	Jun
22 708	106 897	238 220	33 346	495 762	3 399 023	-	296 795	310 296	607 091	4 006 114	Jul
19 730	107 609	238 142	33 135	492 451	3 413 999	-	313 612	310 224	623 836	4 037 835	Aug
18 044	114 980	230 964	31 233	489 276	3 467 338	-	341 390	315 174	656 564	4 123 903	Sep
12 994	128 881	229 260	31 963	503 935	3 457 031	-	322 137	317 337	639 475	4 096 506	Oct
14 585	133 769	230 119	35 753	522 882	3 533 048	-	332 509	321 041	653 550	4 186 599	Nov
7 087	159 655	232 345	36 782	537 974	3 541 382	-	314 082	324 100	638 183	4 179 564	Dec

KB106

1. Banks registered under the Banks Act, 1990 (Act No. 94 of 1990); it includes former banks, discount houses and equity building societies. All series may not be strictly comparable due to changes in regulations and returns; distortions were concentrated in February and July 1991, as well as in January 2008 and January 2011.
2. Includes certain items previously classified as loans as from January 2008.
3. Debentures and loans that formed part of secondary and tertiary capital before January 2008 are included in debt securities.
4. As from January 2012 both senior and subordinated debt securities are included.
5. Includes collateralised borrowing since January 2008. Before January 2008 it included items previously classified as loans and advances, and other funding-related liabilities.
6. Only outstanding acceptances up to December 1991.

Banks¹

Assets

R millions

End of	Central bank money and gold				Deposits, loans						
	Banknotes and subsidiary coin	Gold coin and bullion	Deposits with the SARB	Total	Interbank and intragroup funding, including NCDs/ PNs	Loans granted under resale agreements	Instalment debtors, suspensive sales and leases	Mortgage advances	Credit card debtors ²	Foreign-currency loans and advances	Redeemable preference shares
	(1100M)	(1101M)	(1102M)	(1104M)	(1113M)	(1107M)	(1108M)	(1109M)	(1110M)	(1120M)	(1121M)
2009	15 889	1	48 835	64 724	159 187	79 833	236 719	1 002 161	55 736	160 539	57 126
2010	17 417	0	56 209	73 626	109 069	107 191	241 627	1 041 681	56 559	158 661	54 820
2011	25 993	0	61 599	87 592	126 216	84 218	258 623	1 064 348	61 964	235 198	68 222
2012	31 117	0	65 582	96 699	95 479	128 077	291 561	1 082 784	81 282	232 201	66 641
2013	32 031	1	73 883	105 914	114 093	146 924	331 262	1 101 451	93 683	262 409	65 144
2014	37 123	1	77 108	114 231	108 575	146 580	353 816	1 150 328	103 515	326 604	70 219
2011: Nov	19 101	0	61 683	80 783	128 984	89 703	255 149	1 063 505	61 628	229 263	68 243
Dec	25 993	0	61 599	87 592	126 216	84 218	258 623	1 064 348	61 964	235 198	68 222
2012: Jan	18 567	0	61 900	80 467	113 413	85 741	259 860	1 064 333	63 179	223 260	68 378
Feb	18 924	0	68 413	87 337	113 841	93 777	262 119	1 066 969	64 014	196 707	70 217
Mar	17 262	0	65 500	82 763	115 225	94 511	265 216	1 067 491	64 455	218 496	66 866
Apr	19 673	0	63 126	82 799	115 308	76 402	266 649	1 066 596	65 348	214 474	66 400
May	18 678	0	64 550	83 228	115 331	95 146	270 022	1 070 496	66 283	233 597	68 590
Jun	16 534	0	66 829	83 362	111 435	117 440	273 717	1 073 659	67 103	239 735	68 637
Jul	18 404	0	61 819	80 223	111 418	131 781	275 897	1 071 810	67 926	239 740	67 149
Aug	18 884	0	65 792	84 676	105 007	117 178	278 728	1 074 845	68 479	236 179	67 596
Sep	18 530	0	68 407	86 937	108 342	126 873	281 595	1 075 957	69 687	235 502	67 337
Oct	21 965	0	67 324	89 288	97 509	127 474	284 975	1 078 298	70 715	242 586	67 833
Nov	23 316	0	68 791	92 108	104 306	136 671	288 752	1 081 060	81 272	268 861	67 609
Dec	31 117	0	65 582	96 699	95 479	128 077	291 561	1 082 784	81 282	232 201	66 641
2013: Jan	23 217	0	69 356	92 573	91 776	119 979	294 056	1 081 856	82 628	253 168	66 360
Feb	19 859	0	75 577	95 435	101 858	121 153	297 212	1 082 713	83 742	264 881	68 419
Mar	20 943	0	72 274	93 218	113 836	112 825	300 823	1 083 672	83 935	274 072	67 677
Apr	23 004	0	72 107	95 112	102 316	115 430	303 871	1 084 874	84 798	271 179	67 356
May	20 903	0	74 669	95 572	105 015	108 882	307 328	1 088 170	85 962	281 123	67 121
Jun	19 872	0	71 143	91 014	115 168	114 384	310 856	1 089 867	86 973	299 814	64 308
Jul	23 749	0	72 830	96 579	104 104	113 837	314 782	1 090 418	87 350	291 024	63 710
Aug	22 100	0	74 387	96 487	106 003	114 869	318 061	1 096 227	88 586	306 759	64 454
Sep	23 064	0	66 148	89 213	108 975	118 901	321 702	1 101 039	89 552	276 472	65 080
Oct	25 056	0	73 456	98 512	107 660	112 017	325 581	1 104 357	92 016	266 648	65 548
Nov	22 067	0	76 107	98 173	120 315	144 697	328 044	1 103 597	93 213	254 227	69 310
Dec	32 031	1	73 883	105 914	114 093	146 924	331 262	1 101 451	93 683	262 409	65 144
2014: Jan	22 996	1	74 037	97 034	114 695	148 160	332 734	1 102 273	95 184	293 321	64 264
Feb	22 773	1	72 151	94 925	107 709	145 559	335 010	1 111 386	96 476	276 178	67 578
Mar	23 090	1	71 788	94 878	110 080	145 933	336 653	1 112 446	96 193	302 708	64 053
Apr	26 968	1	73 228	100 196	115 824	154 233	337 902	1 115 454	97 643	279 988	64 117
May	20 665	1	78 292	98 958	100 365	146 188	340 125	1 120 769	98 942	298 146	65 702
Jun	22 898	1	72 105	95 003	107 705	150 996	342 040	1 126 086	99 620	321 833	69 073
Jul	26 503	1	76 565	103 069	96 683	141 784	344 023	1 129 883	100 430	301 225	68 969
Aug	23 398	1	82 396	105 795	99 997	139 189	345 326	1 133 213	101 305	295 059	68 865
Sep	26 602	1	78 142	104 744	122 244	141 878	347 324	1 137 422	101 879	313 980	72 323
Oct	27 255	1	72 811	100 067	102 690	149 075	349 797	1 143 309	102 795	298 462	75 091
Nov	23 985	1	82 470	106 456	113 513	143 155	351 963	1 147 910	103 471	320 034	74 277
Dec	37 123	1	77 108	114 231	108 575	146 580	353 816	1 150 328	103 515	326 604	70 219

KB107

1. See footnote 1 on pages S-6 and S-7.
2. The acquisition of a store card book by a major bank amplified credit card advances in November 2012.
3. Specific provisions up to December 2007. Includes specific and general provisions as from January 2008.

Banks¹

Assets

R millions

and advances			Investments and bills discounted						Non-financial assets	Other assets	Total assets	End of
Overdrafts and loans	Less: Credit impairments ³	Total	Investments other than shares		Shares	Bills and acceptances discounted	Less: Credit impairments ³	Total				
			Government stock	Other								
(1122M)	(1123M)	(1124M)	(1125M)	(1126M)	(1127M)	(1111M)	(1128M)	(1129M)	(1130M)	(1131M)	(1132M)	
552 721	51 698	2 252 323	118 243	332 541	41 488	98 154	28	590 397	30 248	24 920	2 962 612	2009
594 723	55 261	2 309 070	135 492	375 420	43 914	112 084	68	666 842	42 808	29 436	3 121 782	2010
672 019	54 473	2 516 334	155 232	376 161	37 014	151 534	61	719 880	48 629	32 631	3 405 067	2011
810 713	61 320	2 727 419	180 525	345 471	39 864	160 859	75	726 644	55 317	42 143	3 648 222	2012
886 222	68 822	2 932 366	163 044	310 952	45 043	184 771	44	703 765	57 914	36 240	3 836 199	2013
992 510	76 204	3 175 943	195 215	329 855	51 244	216 705	39	792 979	64 512	31 899	4 179 564	2014
655 712	53 991	2 498 196	154 410	432 002	37 503	153 818	27	777 706	47 209	36 119	3 440 013	2011: Nov
672 019	54 473	2 516 334	155 232	376 161	37 014	151 534	61	719 880	48 629	32 631	3 405 067	Dec
684 819	55 107	2 507 875	156 325	375 415	36 593	152 345	61	720 617	48 544	42 671	3 400 176	2012: Jan
707 724	55 064	2 520 306	160 082	351 870	36 668	146 865	61	695 424	48 783	40 012	3 391 861	Feb
731 598	55 199	2 568 660	161 991	304 085	44 910	146 091	61	657 016	48 927	38 210	3 395 575	Mar
713 007	55 616	2 528 567	165 438	297 822	45 351	149 043	60	657 594	48 972	38 833	3 356 764	Apr
713 081	56 318	2 576 228	162 407	367 035	45 507	146 447	60	721 335	49 459	43 976	3 474 226	May
717 010	58 794	2 609 942	172 560	348 225	46 318	149 463	61	716 505	50 115	45 198	3 505 123	Jun
726 324	58 997	2 633 047	170 951	401 746	40 724	146 086	60	759 448	50 244	42 402	3 565 364	Jul
743 189	58 450	2 632 751	172 094	378 951	40 963	153 832	82	745 759	51 110	40 387	3 554 682	Aug
759 076	59 851	2 664 516	173 511	367 888	43 526	154 705	82	739 547	51 888	39 835	3 582 724	Sep
758 144	60 434	2 667 100	173 405	370 504	43 037	154 050	89	740 908	52 718	41 441	3 591 456	Oct
780 398	61 817	2 747 111	176 032	365 258	43 706	157 773	89	742 679	54 298	48 149	3 684 345	Nov
810 713	61 320	2 727 419	180 525	345 471	39 864	160 859	75	726 644	55 317	42 143	3 648 222	Dec
799 570	62 364	2 727 030	185 385	344 565	40 108	157 764	74	727 747	55 278	43 720	3 646 349	2013: Jan
810 737	63 389	2 767 325	186 563	323 664	42 515	157 974	43	710 672	55 607	42 654	3 671 693	Feb
832 562	63 482	2 805 921	175 876	305 719	42 709	167 325	45	691 584	56 155	49 863	3 696 740	Mar
829 873	64 392	2 795 306	165 143	340 231	43 146	167 668	43	716 145	56 460	49 330	3 712 352	Apr
840 308	65 710	2 818 199	154 711	374 379	44 641	171 992	49	745 674	56 961	47 490	3 763 897	May
853 290	66 658	2 868 002	156 626	337 070	46 584	179 987	51	720 215	57 429	45 427	3 782 087	Jun
842 268	67 786	2 839 706	150 746	319 446	46 119	178 860	50	695 121	57 717	43 003	3 732 125	Jul
869 367	69 991	2 894 335	145 180	326 487	46 755	182 085	49	700 458	54 242	41 395	3 786 917	Aug
868 791	67 471	2 883 040	148 728	312 507	45 917	177 993	49	685 097	54 693	47 613	3 759 656	Sep
858 410	67 728	2 864 509	152 757	315 813	44 314	179 514	45	692 352	55 573	38 555	3 749 502	Oct
879 641	68 048	2 924 997	162 947	304 212	44 302	184 700	44	696 117	56 429	31 814	3 807 531	Nov
886 222	68 822	2 932 366	163 044	310 952	45 043	184 771	44	703 765	57 914	36 240	3 836 199	Dec
897 600	68 863	2 979 368	155 435	409 014	46 449	183 046	44	793 900	57 835	55 905	3 984 041	2014: Jan
922 657	69 714	2 992 840	154 822	343 413	46 241	183 244	44	727 677	57 969	43 272	3 916 681	Feb
947 902	72 903	3 043 065	153 699	325 817	49 076	183 087	46	711 632	58 535	47 327	3 955 437	Mar
942 166	73 876	3 033 452	163 779	316 431	47 645	183 543	46	711 351	58 964	44 177	3 948 140	Apr
946 846	74 742	3 042 341	165 474	311 959	49 248	188 261	44	714 898	59 249	45 571	3 961 017	May
964 579	73 373	3 108 559	166 496	308 069	49 830	195 661	45	720 011	59 904	35 636	4 019 114	Jun
981 814	76 707	3 088 105	176 577	300 078	50 899	199 962	44	727 473	60 589	26 878	4 006 114	Jul
985 749	77 034	3 091 669	187 702	301 040	50 824	202 306	41	741 831	61 040	37 500	4 037 835	Aug
992 481	77 012	3 152 520	178 662	323 392	51 786	205 080	41	758 878	61 896	45 866	4 123 903	Sep
975 802	76 848	3 120 175	192 176	316 237	53 421	213 813	39	775 608	62 407	38 249	4 096 506	Oct
1 002 773	76 191	3 180 905	198 982	322 910	52 000	212 781	39	786 633	63 379	49 226	4 186 599	Nov
992 510	76 204	3 175 943	195 215	329 855	51 244	216 705	39	792 979	64 512	31 899	4 179 564	Dec

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- See footnote 1 on pages S-6 and S-7.
- The acquisition of a store card book by a major bank amplified credit card advances in November 2012.
- Specific provisions up to December 2007. Includes specific and general provisions as from January 2008.

Banks

Analysis of deposits by type of depositor

R millions

End of	Residents										Non-residents (1152M)	Total all deposits (1077M)	Of which: Denominated in foreign currency (1078M)
	Interbank and intragroup deposits (1153M)	Government deposits ¹ (1143M)	Local governments and regional services councils (1144M)	Public enterprises and/or corporations ² (1145M)	Insurers and pension funds (1146M)	Other companies and close corporations (1147M)	Households ³ (1154M)	Other monetary institutions (1155M)	Total (1150M)				
2012	77 036	105 126	40 997	152 498	148 128	1 330 023	637 707	9 786	2 501 300	95 957	2 597 257	91 182	
2013	86 873	128 237	46 173	131 114	125 052	1 450 728	695 836	10 866	2 674 878	105 017	2 779 895	108 165	
2014	98 131	140 592	43 019	110 032	135 650	1 536 812	785 999	9 048	2 859 284	144 123	3 003 408	138 609	
2013: Nov	95 949	80 080	49 698	136 420	131 739	1 450 621	698 721	22 466	2 665 695	102 016	2 767 710	100 293	
Dec	86 873	128 237	46 173	131 114	125 052	1 450 728	695 836	10 866	2 674 878	105 017	2 779 895	108 165	
2014: Jan	88 861	83 408	44 968	133 957	131 830	1 458 910	692 178	15 641	2 649 753	115 551	2 765 304	105 280	
Feb	88 091	110 634	45 426	128 158	128 573	1 451 995	696 452	17 485	2 666 813	118 380	2 785 193	109 141	
Mar	86 892	110 157	58 072	129 883	135 512	1 483 331	720 351	10 840	2 735 037	110 275	2 845 312	111 411	
Apr	91 878	89 403	53 573	125 688	137 775	1 490 804	728 480	16 947	2 734 549	115 986	2 850 534	122 257	
May	80 424	88 614	46 612	129 811	135 726	1 527 299	733 247	16 224	2 757 957	110 395	2 868 352	122 951	
Jun	89 613	128 765	40 618	128 082	135 014	1 521 539	738 304	17 737	2 799 672	127 215	2 926 887	132 278	
Jul	87 763	89 959	48 968	128 855	136 401	1 521 790	745 384	16 339	2 775 460	127 801	2 903 261	139 635	
Aug	85 367	112 167	46 596	126 029	139 155	1 509 637	751 607	24 350	2 794 908	126 639	2 921 547	128 801	
Sep	102 601	101 910	39 869	126 190	141 794	1 557 515	762 423	16 758	2 849 059	129 003	2 978 062	139 096	
Oct	82 740	99 649	36 597	112 567	148 256	1 560 651	770 985	17 802	2 829 247	123 849	2 953 096	118 525	
Nov	98 506	97 462	45 693	119 342	142 476	1 560 764	791 493	11 940	2 867 676	142 490	3 010 166	140 326	
Dec	98 131	140 592	43 019	110 032	135 650	1 536 812	785 999	9 048	2 859 284	144 123	3 003 408	138 609	

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Banks

Selected asset items

R millions

End of	NCDs/ PNs (1160M)	Advances				Investments						Bills discounted			
		Central government (1510M)	Provincial governments (1174M)	Total loans and advances ⁴ (1166M)	Foreign sector (1167M)	Government sector			Private sector			Foreign sector (1173M)	Treasury bills (1161M)	Land Bank bills and promissory notes (1162M)	Other including bankers' acceptances (1163M)
						Short-term government stock (1168M)	Long-term government stock (1169M)	Other (1170M)	Stock of public enterprises/corporations (1171M)	Other (1172M)					
2012	44 966	925	1 976	2 261 992	256 808	62 705	117 820	104	7 418	125 013	174 519	148 490	-	12 369	
2013	48 530	500	2 035	2 402 148	270 795	48 188	114 855	43	9 266	123 381	154 196	169 870	124	14 777	
2014	32 300	470	955	2 588 181	270 858	62 144	133 071	38	14 819	148 743	153 687	199 066	98	17 541	
2013: Nov	50 475	1 480	1 753	2 393 789	270 566	47 765	115 182	10	9 331	121 771	148 115	170 516	178	14 005	
Dec	48 530	500	2 035	2 402 148	270 795	48 188	114 855	43	9 266	123 381	154 196	169 870	124	14 777	
2014: Jan	47 812	1 455	1 567	2 419 158	331 575	48 313	107 121	41	9 940	137 742	211 179	167 957	173	14 916	
Feb	46 946	521	1 606	2 460 140	281 320	51 322	103 500	44	9 081	128 698	171 776	168 777	148	14 320	
Mar	45 691	503	1 758	2 482 019	266 402	50 180	103 519	86	10 242	133 082	156 040	169 969	98	13 020	
Apr	43 819	474	1 174	2 480 991	264 125	52 226	111 552	193	11 978	130 271	148 090	170 382	99	13 063	
May	43 203	507	1 227	2 495 710	254 757	53 440	112 033	245	11 393	129 218	144 843	174 806	148	13 307	
Jun	38 156	584	1 085	2 520 532	266 139	63 933	102 563	248	11 671	131 872	146 524	179 666	149	15 846	
Jul	34 658	602	1 073	2 542 092	256 322	69 978	106 599	196	12 637	130 944	144 361	182 817	149	16 996	
Aug	33 324	560	1 102	2 552 604	254 438	73 434	114 269	234	12 521	135 839	140 553	184 563	50	17 693	
Sep	35 339	636	779	2 573 137	282 775	63 355	115 306	-	12 248	133 396	163 428	188 341	50	16 689	
Oct	37 627	485	782	2 567 756	269 937	61 215	130 960	127	12 995	145 836	146 446	195 146	97	18 570	
Nov	35 872	502	770	2 599 627	270 619	70 457	128 525	14	12 700	145 435	148 309	196 029	97	16 655	
Dec	32 300	470	955	2 588 181	270 858	62 144	133 071	38	14 819	148 743	153 687	199 066	98	17 541	

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- The Public Investment Commissioners was corporatised in April 2005 and the name changed to Public Investment Corporation, resulting in the exclusion of the Corporation from the government sector. The figures were revised back to January 1996.
- Including the Public Investment Corporation as from January 1996.
- Includes individuals, unincorporated business enterprises of households and non-profit organisations serving households.
- To the domestic private sector.

Banks and Mutual banks

Instalment sale and leasing transactions¹

R millions

Quarter-end balances according to type of asset and agreement	Instalment sale credit (Hire-purchase credit)			Leasing finance						Total assets financed		
				Financial leases			Operating leases					
	2014/02	2014/03	2014/04	2014/02	2014/03	2014/04	2014/02	2014/03	2014/04	2014/02	2014/03	2014/04
Passenger cars:												
New	114 140	114 694	115 635	2 695	2 550	2 343	300	228	340	117 135	117 472	118 317
Used	103 204	105 430	108 902	1 675	1 513	1 390	196	213	222	105 075	107 157	110 514
Minibuses	3 905	3 842	3 983	679	72	59	120	138	157	4 704	4 053	4 198
Trucks and other land transport equipment	62 088	63 588	64 589	2 805	2 841	2 771	275	268	262	65 167	66 696	67 621
Aircraft, ships and boats	1 681	1 738	1 688	86	82	76	-	-	-	1 767	1 821	1 764
Agricultural machinery and equipment	10 336	10 122	10 667	94	104	107	4	5	8	10 434	10 230	10 781
All household appliances, such as furniture, televisions, radio sets and other electrical equipment	8	6	6	0	0	0	0	0	0	8	6	6
Industrial, commercial and office equipment	23 436	23 873	23 947	2 920	4 026	3 914	365	376	373	26 721	28 275	28 234
Other goods	9 803	10 281	11 007	1 511	1 631	1 674	0	0	0	11 314	11 912	12 681
All goods	328 599	333 575	340 423	12 465	12 819	12 333	1 261	1 229	1 361	342 325	347 622	354 117
According to type of purchaser/lessee	Households ²			Other ³			Total					
	2014/02	2014/03	2014/04	2014/02	2014/03	2014/04	2014/02	2014/03	2014/04	2014/02	2014/03	2014/04
Instalment sale balances	233 445	236 483	241 641	95 155	97 092	98 782	328 600	333 575	340 423			
Leasing balances	4 470	4 154	3 877	9 256	9 894	9 817	13 726	14 048	13 694			

KB111

1. Unearned finance charges excluded.
2. Includes individuals, unincorporated business enterprises of households, non-profit organisations serving households and non-incorporated farming.
3. Includes general government, financial corporate sector, non-financial corporate sector and foreign sector.

Term lending rates and amounts paid out by banks

Period	Average rates on instalment sale agreements		Paid out in respect of new business		
	New fixed-rate agreements % (1181M)	Adjustable rate agreements % (1182M)	Instalment sale transactions Rm (1183M)	Leasing transactions Rm (1184M)	Total Rm (1185M)
2013: Sep	12.71	9.70	12 634	863	13 496
Oct	12.67	9.67	13 734	475	14 208
Nov	12.63	9.70	13 023	348	13 371
Dec	12.64	9.70	11 675	285	11 960
2014: Jan	12.63	9.82	10 734	342	11 076
Feb	12.68	10.01	12 186	338	12 524
Mar	12.63	10.05	11 804	543	12 347
Apr	12.63	10.04	11 001	360	11 361
May	12.62	10.04	12 097	401	12 498
Jun	12.61	10.03	11 551	417	11 968
Jul	12.59	10.21	12 472	605	13 077
Aug	12.11	10.23	11 811	448	12 259
Sep	12.60	10.21	12 160	922	13 083
Oct	12.63	10.22	13 476	916	14 393
Nov	12.63	10.22	11 963	386	12 349
Dec	12.64	10.23	12 390	341	12 731

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Banks Contingent liabilities

R millions

End of	Guarantees on behalf of clients (1191M)	Letters of credit and committed undrawn facilities (1192M)	Bankers' acceptances ¹ (1198M)	Underwriting exposures (1193M)	Credit derivative instruments (1199M)	Committed capital expenditure (1211M)	Operating lease commitments (1212M)	Other contingent liabilities:	
								Total ² (1194M)	Of which: Uncommitted undrawn facilities (1213M)
2009	102 868	249 508	559	1 578	12 386	2 874	9 530	8 086	...
2010	113 808	275 892	291	754	7 149	4 654	11 914	442 158	...
2011	125 337	302 036	290	2 497	12 064	5 611	14 218	462 883	...
2012	138 928	348 750	288	3 218	22 491	4 761	14 087	527 496	525 779
2013	174 911	358 009	-	2 575	30 632	4 893	13 585	550 079	547 743
2014	186 141	427 779	-	4 561	36 206	5 486	14 501	477 672	476 607
2011: Nov.....	129 230	287 742	321	3 122	12 047	5 671	12 460	462 585	...
Dec.....	125 337	302 036	290	2 497	12 064	5 611	14 218	462 883	...
2012: Jan	126 328	294 152	303	2 615	11 051	5 279	13 109	453 086	384 212
Feb	116 713	305 776	302	2 622	10 981	5 679	12 935	463 993	399 516
Mar.....	121 320	311 726	282	2 861	11 534	5 121	12 897	465 364	401 801
Apr.....	124 877	313 568	284	3 427	11 866	4 851	13 088	473 869	409 940
May.....	127 180	314 908	301	2 609	13 040	5 209	12 954	472 095	408 051
Jun	135 223	317 998	328	3 141	12 932	6 645	13 589	489 051	487 191
Jul.....	135 531	319 377	333	3 234	12 210	6 717	13 784	495 674	493 848
Aug.....	137 209	323 991	346	2 936	18 761	7 603	13 768	499 820	497 992
Sep.....	137 021	321 856	343	2 509	18 082	7 925	14 647	488 901	486 944
Oct	138 732	327 888	298	2 590	17 432	8 059	14 626	506 462	504 428
Nov.....	142 096	340 364	319	2 547	19 353	8 302	14 499	511 453	509 906
Dec.....	138 928	348 750	288	3 218	22 491	4 761	14 087	527 496	525 779
2013: Jan	138 554	347 717	280	3 107	25 292	4 710	13 911	519 882	518 181
Feb	143 882	339 850	281	3 132	27 261	5 098	13 904	511 446	510 361
Mar.....	148 114	346 200	281	2 001	28 177	4 939	13 997	521 803	519 959
Apr.....	148 901	349 815	322	2 341	27 586	5 105	13 851	517 498	515 423
May.....	149 651	357 294	318	2 101	29 533	5 360	13 832	496 288	494 211
Jun	155 674	352 730	311	2 011	28 479	6 498	13 933	497 407	494 666
Jul.....	149 065	355 675	316	2 290	29 835	6 300	14 125	503 741	501 031
Aug.....	152 038	359 479	289	2 783	31 801	6 345	14 033	496 572	493 824
Sep.....	157 064	349 495	-	2 479	29 753	6 172	14 085	503 312	500 880
Oct	160 621	359 484	-	2 448	32 011	5 661	14 020	507 994	505 575
Nov.....	166 539	346 707	-	2 774	30 055	5 467	14 132	519 267	516 850
Dec.....	174 911	358 009	-	2 575	30 632	4 893	13 585	550 079	547 743
2014: Jan	175 834	345 488	-	2 992	32 811	4 858	13 710	539 383	537 023
Feb	176 937	340 782	-	3 992	35 532	4 760	13 344	540 630	538 610
Mar.....	172 840	356 002	-	4 346	35 892	4 562	13 317	505 442	503 376
Apr.....	172 365	359 862	-	3 757	35 953	4 886	13 289	506 366	504 311
May.....	170 424	366 440	-	3 883	34 203	4 306	13 803	507 843	505 803
Jun	173 251	367 330	-	3 652	34 978	5 842	13 114	515 737	514 507
Jul.....	175 834	377 716	-	4 873	36 409	5 619	13 099	488 113	486 884
Aug.....	172 624	376 534	-	5 180	38 520	5 797	13 029	489 098	486 886
Sep.....	180 901	383 769	-	4 869	37 881	5 461	13 544	489 120	487 880
Oct	183 160	380 874	-	5 781	38 078	5 192	14 049	509 167	508 091
Nov.....	183 940	383 286	-	5 386	36 317	4 787	13 889	506 514	505 444
Dec.....	186 141	427 779	-	4 561	36 206	5 486	14 501	477 672	476 607

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1. Bankers Acceptances are no longer issued or traded with the last BA maturing on 13 September 2013.
2. Including amounts related to revocable undrawn facilities as from April 2010.

Banks

Credit cards, cheques and electronic transactions

Millions

Period	Credit cards			Cheques			Electronic transactions		
	Credit card purchases processed during the period ¹			Cheques processed during the period by the automated clearing bureau ^{2,3,5}			Electronic fund transfers processed during the period ^{3,4}		
	Number Millions (1260M)	Value R millions (1261M)	Value seasonally adjusted R millions (1261N)	Number Millions (1262M)	Value R millions (1263M)	Value seasonally adjusted R millions (1263N)	Number Millions (1264M)	Value R millions (1265M)	Value seasonally adjusted R millions (1265N)
2009	285.743	142 198	142 198	53.500	1 109 114	1 109 114	702.116	4 919 958	4 919 958
2010	293.083	149 614	149 614	42.018	942 671	942 671	850.097	5 493 342	5 493 342
2011	317.385	166 327	166 327	33.102	800 841	800 841	917.025	6 153 986	6 153 986
2012	354.814	187 620	187 620	25.485	561 364	561 364	986.763	7 007 559	7 007 559
2013	403.762	214 756	214 756	18.771	310 818	310 818	1 026.317	7 823 393	7 823 393
2014	446.898	228 140	228 140	13.841	243 788	243 788	1 064.270	8 401 764	8 401 764
2011: Nov	26.738	14 697	14 247	2.678	68 168	66 870	79.763	569 423	540 983
Dec	30.573	16 730	14 261	2.430	66 598	64 919	82.505	574 991	548 212
2012: Jan	27.763	13 965	14 536	2.192	58 429	64 526	74.505	499 426	563 497
Feb	26.176	13 619	15 214	2.407	64 902	63 516	78.667	541 934	572 583
Mar	28.334	14 720	14 618	2.418	65 719	59 825	83.425	578 622	557 872
Apr	27.305	14 379	14 789	2.025	54 251	59 649	77.653	527 355	566 105
May	29.379	15 459	15 538	2.324	58 716	56 044	82.502	575 123	581 080
Jun	29.442	15 205	15 749	2.212	56 645	57 034	82.393	578 014	584 939
Jul	29.071	15 447	15 600	2.088	43 115	42 756	82.363	598 142	582 164
Aug	29.131	15 358	15 660	2.116	34 406	34 271	86.745	620 032	607 015
Sep	27.090	14 753	15 023	1.852	30 222	30 650	78.769	568 232	563 918
Oct	30.390	16 489	16 237	2.101	33 383	32 656	87.235	644 182	610 643
Nov	33.090	17 699	17 102	2.024	32 363	31 663	87.482	652 598	619 508
Dec	37.642	20 527	17 557	1.725	29 212	28 774	85.025	623 900	598 234
2013: Jan	32.824	17 147	17 755	1.684	26 445	29 062	81.500	568 891	639 924
Feb	29.547	15 664	17 445	1.714	27 920	27 227	81.706	598 793	630 789
Mar	32.114	17 338	17 197	1.635	26 975	24 515	84.172	617 976	595 402
Apr	32.571	17 501	17 938	1.660	26 920	29 519	85.713	638 641	686 828
May	33.610	17 972	17 987	1.715	27 705	26 326	86.948	670 117	674 458
Jun	31.527	17 003	17 604	1.510	25 007	25 224	79.191	615 470	622 701
Jul	33.683	18 283	18 445	1.590	26 805	26 766	88.953	695 454	677 893
Aug	32.664	17 858	18 155	1.554	25 746	25 592	87.986	677 405	659 817
Sep	31.793	17 345	17 674	1.394	23 844	24 323	84.340	653 484	648 233
Oct	36.757	18 928	18 620	1.570	25 662	25 177	89.053	704 222	666 315
Nov	36.702	18 859	18 132	1.465	24 461	23 915	88.861	691 399	655 595
Dec	39.970	20 857	17 803	1.282	23 329	23 171	87.894	691 542	665 436
2014: Jan	36.754	18 108	18 717	1.240	20 894	22 905	84.788	619 252	695 870
Feb	34.188	16 910	18 821	1.296	22 563	21 963	84.813	651 030	685 153
Mar	36.450	18 131	17 987	1.284	21 916	19 900	87.892	681 303	656 522
Apr	37.324	18 495	18 940	1.153	20 161	22 077	89.026	668 348	719 806
May	37.292	18 926	18 918	1.224	20 619	19 549	89.449	686 436	689 907
Jun	36.055	18 251	18 908	1.225	22 102	22 314	85.370	681 956	690 240
Jul	38.100	19 517	19 698	1.149	20 824	20 866	89.813	733 424	715 806
Aug	36.786	18 919	19 222	1.133	19 682	19 543	86.838	696 173	676 722
Sep	37.957	19 466	19 858	1.070	18 961	19 397	90.331	719 553	713 973
Oct	38.323	20 166	19 846	1.094	19 438	19 099	94.231	769 929	728 178
Nov	36.323	18 990	18 227	0.996	17 805	17 401	86.748	714 692	677 640
Dec	41.345	22 260	18 998	0.976	18 824	18 774	94.970	779 668	751 947

KB117

1. The acquisition of a store card book by a major bank amplified credit card advances in November 2012.
2. Including magnetic ink character recognition (MICR) and code-line clearing transactions as from July 1997.
3. Risk-reduction measures and changes in the processing of cheques and electronic transactions have affected the figures in these columns as from January 2002.
4. Including all electronic transfers, such as electronic salary payments, and all debit and credit transactions settled among banks, excluding intrabank transactions. Early debit order collections and real time clearing transactions included as from January 2010.
5. Includes all interbank and selected intrabank cheques processed by the automated clearing bureau.

Banks

Liquid assets and cash reserves¹

R millions

Period	Liquid assets									Cash reserves ⁷	
	Banknotes and subsidiary coin	Gold coin and bullion	Reserve and clearing account balances held with SARB ²	Treasury bills	Government stock ³	SARB securities	Guaranteed securities ⁴	Total holdings ⁵	Required holdings ⁶	Banks' liabilities as adjusted	Minimum reserve balances to be held with SARB ⁸
	(1240M)	(1241M)	(1242M)	(1244M)	(1245M)	(1246M)	(1247M)	(1250M)	(1251M)	(1252M)	(1255M)
2009	12 052	14	74	67 380	64 059	24 402	490	168 472	132 502	1 941 262	48 532
2010	13 218	0	47	85 693	83 511	34 238	282	216 990	129 858	2 046 489	51 162
2011	15 412	0	112	113 238	103 909	25 235	1	257 906	137 502	2 220 694	55 517
2012	18 707	206	400	126 281	136 885	15 038	-	297 517	151 320	2 452 755	61 319
2013	20 412	687	1 336	139 707	143 024	8 601	156	313 923	161 548	2 685 686	67 142
2014	23 467	467	1 743	164 810	147 754	6 615	-	344 857	174 180	2 946 621	73 666
2011: Nov	17 388	0	120	134 563	108 095	26 656	-	286 822	146 394	2 284 905	57 123
Dec	18 381	0	178	131 717	113 194	19 693	-	283 162	147 148	2 313 251	57 831
2012: Jan	17 322	0	198	132 843	117 523	17 671	-	285 559	147 349	2 331 094	58 277
Feb	19 622	0	145	133 761	116 349	19 147	-	289 024	146 944	2 366 680	59 167
Mar	20 168	0	465	130 323	115 402	16 460	-	282 819	147 030	2 396 947	59 924
Apr	18 801	0	212	126 552	122 392	17 617	-	285 574	146 688	2 427 572	60 689
May	18 669	0	277	126 446	133 848	16 607	-	295 847	147 797	2 434 138	60 853
Jun	18 152	0	274	123 418	142 089	14 799	-	298 732	149 419	2 444 889	61 122
Jul	17 479	0	260	124 025	146 158	15 179	-	303 101	152 288	2 448 457	61 211
Aug	18 048	0	387	121 178	147 949	13 748	-	301 310	153 558	2 469 774	61 744
Sep	18 348	524	527	123 683	145 472	14 595	-	303 148	154 417	2 481 921	62 048
Oct	17 923	560	590	126 090	149 095	14 275	-	308 533	155 140	2 512 529	62 813
Nov	19 268	561	677	124 405	149 726	14 061	-	308 699	157 470	2 548 744	63 719
Dec	20 683	826	782	122 654	156 616	6 291	-	307 852	157 742	2 570 321	64 258
2013: Jan	19 696	508	952	124 856	170 334	9 240	110	325 696	158 292	2 592 716	64 818
Feb	20 828	671	790	126 575	168 072	9 919	161	327 016	157 996	2 610 453	65 261
Mar	20 896	605	1 286	129 968	136 757	10 229	180	299 921	158 647	2 632 847	65 821
Apr	19 420	594	1 426	131 484	143 251	15 583	194	311 953	159 410	2 652 013	66 300
May	19 386	919	1 865	135 735	137 687	13 547	208	309 347	160 846	2 657 191	66 430
Jun	19 352	669	1 057	142 960	137 928	8 693	199	310 857	161 874	2 668 856	66 721
Jul	20 301	725	1 160	144 132	136 035	6 823	199	309 375	162 603	2 681 534	67 038
Aug	19 791	958	1 479	144 992	127 857	5 209	138	300 424	163 213	2 705 546	67 639
Sep	20 620	564	1 307	149 748	131 273	6 192	158	309 862	163 363	2 727 848	68 196
Oct	20 672	633	1 261	150 010	137 148	6 543	178	316 446	163 722	2 749 678	68 742
Nov	22 493	602	1 814	147 583	142 737	4 997	149	320 374	163 885	2 770 539	69 263
Dec	21 485	795	1 638	148 437	147 209	6 236	-	325 800	164 726	2 779 014	69 475
2014: Jan	21 240	690	1 628	146 678	141 060	5 195	-	316 490	167 819	2 786 488	69 662
Feb	21 523	475	1 572	147 883	141 465	5 832	-	318 750	169 395	2 803 222	70 081
Mar	21 883	617	1 449	146 086	140 501	4 595	-	315 130	171 401	2 831 026	70 776
Apr	22 642	394	1 692	154 343	145 673	7 139	-	331 885	170 978	2 868 915	71 723
May	22 223	622	1 458	160 921	149 977	9 060	-	344 261	171 769	2 899 604	72 490
Jun	22 891	481	1 252	158 199	153 722	5 043	-	341 588	172 603	2 939 133	73 478
Jul	23 602	348	1 368	162 516	152 881	7 461	-	348 177	173 751	2 979 727	74 493
Aug	23 165	454	1 868	165 894	152 728	7 019	-	351 128	175 469	3 021 374	75 534
Sep	24 228	416	1 906	179 742	134 690	6 651	-	347 632	177 104	3 039 397	75 985
Oct	24 336	411	2 192	179 450	156 154	6 760	-	369 302	178 553	3 048 776	76 219
Nov	25 969	362	2 389	185 924	152 156	7 387	-	374 186	179 692	3 055 679	76 392
Dec	27 907	335	2 142	190 087	152 038	7 243	-	379 752	181 622	3 086 114	77 153

KB116

1. Average amounts as from January 2008.
2. As from April 1993 only that part of the reserve balance in excess of the minimum cash reserve requirement can be utilised as liquid assets.
3. As from 18 October 2000 all government stock qualifies as liquid assets, irrespective of maturity.
4. Land bank bills up to December 2012. From January 2013 securities guaranteed by specified counterparties as prescribed in the definition of high quality liquid assets.
5. Total holdings include very small amounts of other liquid assets.
6. As from April 1993 the liquid asset requirement has been set at 5 per cent of banks' liabilities, as per notice R696 in Government Gazette No. 14763 of 28 April 1993.
7. As from April 1998 the minimum cash reserve requirement was set at 2½ per cent of banks' liabilities but banks' vault cash holdings qualified in full as part of cash reserves, as per notice R572 in Government Gazette No. 18810 of April 1998. As from September 2001 only 75 per cent of the banks' vault cash holdings qualified as cash reserves, and subsequently the qualifying portion was reduced by 25 percentage points each year. In September 2004 the concession was fully phased out.
8. The average daily minimum reserve balance calculated in respect of a specific month and shown opposite that month has to be held on deposit with the South African Reserve Bank as from the 15th working day of the following month. For example, the banks' liabilities and cash holdings during August give rise to a minimum reserve balance reported opposite August in the table but only held with the South African Reserve Bank as from the 15th working day of September.

Mutual banks¹ and the Postbank Liabilities

R millions

End of	Mutual banks										Postbank
	Deposits					Other liabilities to the public	Total liabilities to the public	Gross capital and reserves	Other liabilities	Total liabilities	Deposits ²
	Transmission	Savings	Other short and medium term	Long term	Total						
(1200M)	(1201M)	(1202M)	(1203M)	(1204M)	(1205M)	(1206M)	(1207M)	(1208M)	(1210M)	(1209M)	
2012	1	203	392	478	1 074	16	1 091	621	36	1 748	4 452
2013	1	220	520	1 000	1 741	9	1 750	620	72	2 441	4 649
2014	1	249	629	1 192	2 071	3	2 073	668	83	2 825	4 779
2013: Dec	1	220	520	1 000	1 741	9	1 750	620	72	2 441	4 649
2014: Jan	1	214	532	1 040	1 787	8	1 795	635	76	2 507	4 529
Feb	1	218	533	1 064	1 816	2	1 819	631	80	2 530	4 835
Mar	1	225	528	1 093	1 847	3	1 850	619	77	2 546	4 713
Apr	1	229	523	1 142	1 895	3	1 898	620	79	2 597	4 777
May	1	254	525	1 157	1 937	2	1 939	621	58	2 619	4 849
Jun	1	247	521	1 192	1 962	3	1 965	620	52	2 637	4 912
Jul	2	255	500	1 187	1 944	3	1 947	664	56	2 666	4 989
Aug	1	261	504	1 208	1 974	3	1 977	664	78	2 719	5 071
Sep	1	278	529	1 219	2 026	3	2 029	663	74	2 765	5 158
Oct	1	286	581	1 195	2 063	2	2 065	667	77	2 809	5 215
Nov	1	282	615	1 199	2 097	6	2 103	669	84	2 856	5 282
Dec	1	249	629	1 192	2 071	3	2 073	668	83	2 825	4 779

KB114

1. Mutual building societies until December 1993.
2. Deposits include transactional and savings accounts.

Mutual banks¹ and the Postbank Assets

R millions

End of	Mutual banks										Postbank	
	Claims on the private sector				Claims on the government sector		Claims on the monetary sector			Other assets	Total assets	Claims on the private sector
	Mortgage advances	Other advances	Bankers' acceptances	Stocks and shares	Treasury bills	Government stock and other	Central bank money and gold	Deposits with banks	Land Bank bills and promissory notes			
(1220M)	(1221M)	(1222M)	(1223M)	(1224M)	(1225M)	(1232M)	(1227M)	(1228M)	(1229M)	(1231M)	(1230M)	
2012	731	376	-	35	57	-	34	189	-	325	1 748	4 452
2013	702	691	-	346	100	-	63	196	-	342	2 441	4 649
2014	739	824	-	349	148	-	74	247	-	443	2 825	4 779
2013: Dec	702	691	-	346	100	-	63	196	-	342	2 441	4 649
2014: Jan	701	681	-	387	109	-	48	229	-	351	2 507	4 529
Feb	708	656	-	404	107	-	49	244	-	362	2 530	4 835
Mar	711	676	-	363	109	-	51	264	-	374	2 546	4 713
Apr	712	700	-	374	110	-	53	273	-	376	2 597	4 777
May	716	721	-	356	110	-	55	266	-	394	2 619	4 849
Jun	717	721	-	363	112	-	65	268	-	392	2 637	4 912
Jul	722	736	-	362	113	-	63	269	-	402	2 666	4 989
Aug	734	776	-	374	113	-	55	258	-	409	2 719	5 071
Sep	739	799	-	361	114	-	55	280	-	418	2 765	5 158
Oct	750	815	-	354	118	-	58	295	-	419	2 809	5 215
Nov	742	802	-	347	149	-	61	320	-	435	2 856	5 282
Dec	739	824	-	349	148	-	74	247	-	443	2 825	4 779

KB115

1. Mutual building societies until December 1993.

Land and Agricultural Development Bank of South Africa

Liabilities

R millions

End of	Deposits (1273M)	Loans and other funding:		Land Bank bills (1275M)	Land Bank promissory notes (1276M)	Land Bank debentures (1277M)	Capital and reserves (1278M)	Other liabilities (1279M)	Total liabilities (1280M)
		Domestic sector (1274M)	Foreign sector (1281M)						
2009	536	323	-	495	8 674	1 840	3 042	-	14 910
2010	582	272	-	629	9 897	-	3 717	197	15 295
2011	378	924	-	424	15 800	-	4 719	-	22 246
2012	532	785	-	1 016	21 825	-	5 129	-	29 287
2013	716	830	500	971	23 351	-	5 527	-	31 896
2014	752	3 380	1 490	100	25 156	-	6 399	-	37 277
2011: Nov.....	365	874	-	583	11 605	-	4 722	287	18 438
Dec.....	378	924	-	424	15 800	-	4 719	-	22 246
2012: Jan.....	382	1 024	-	212	15 578	-	4 848	-	22 045
Feb.....	425	1 014	-	212	16 067	-	4 854	-	22 572
Mar.....	412	863	-	425	17 265	-	4 885	-	23 850
Apr.....	416	864	-	670	17 660	-	5 034	-	24 644
May.....	435	871	-	740	17 374	-	5 051	-	24 471
Jun.....	441	801	-	755	17 938	-	5 103	-	25 037
Jul.....	441	891	-	723	19 540	-	5 119	-	26 714
Aug.....	429	779	-	723	19 004	-	5 130	-	26 065
Sep.....	427	764	-	758	19 398	-	5 103	-	26 450
Oct.....	448	779	-	723	19 004	-	5 105	-	26 059
Nov.....	465	760	-	973	21 695	-	5 109	-	29 002
Dec.....	532	785	-	1 016	21 825	-	5 129	-	29 287
2013: Jan.....	501	771	-	960	21 348	-	5 144	-	28 724
Feb.....	588	774	-	1 040	20 308	-	5 163	-	27 873
Mar.....	565	774	-	1 257	21 475	-	5 191	-	29 262
Apr.....	565	764	-	1 206	21 942	-	5 485	-	29 962
May.....	639	1 256	-	1 221	22 011	-	5 975	-	31 102
Jun.....	600	1 230	-	1 296	21 772	-	5 960	-	30 858
Jul.....	580	830	500	1 296	23 329	-	5 510	-	32 045
Aug.....	580	830	500	1 221	23 579	-	5 516	-	32 226
Sep.....	586	830	500	1 196	23 066	-	5 497	-	31 675
Oct.....	635	830	500	1 196	23 467	-	5 542	-	32 170
Nov.....	583	830	500	1 071	23 646	-	5 553	-	32 184
Dec.....	716	830	500	971	23 351	-	5 527	-	31 896
2014: Jan.....	733	1 030	500	1 021	23 357	-	5 590	-	32 231
Feb.....	790	1 233	500	996	24 430	-	5 541	-	33 490
Mar.....	737	1 230	500	533	26 214	-	5 648	-	34 862
Apr.....	707	1 230	500	533	26 214	-	5 778	-	34 962
May.....	754	1 050	500	160	28 390	-	5 758	-	36 612
Jun.....	799	1 050	500	160	27 925	-	5 789	-	36 223
Jul.....	647	1 050	500	160	26 678	-	5 768	29	34 832
Aug.....	649	2 300	500	60	25 982	-	6 034	-	35 526
Sep.....	669	2 550	500	251	25 515	-	6 036	67	35 588
Oct.....	682	2 930	500	100	25 588	-	6 321	-	36 121
Nov.....	761	3 870	500	100	25 134	-	6 399	-	36 764
Dec.....	752	3 380	1 490	100	25 156	-	6 399	-	37 277

KB118

Land and Agricultural Development Bank of South Africa

Assets

R millions

End of	Loans and advances								Other assets (1299M)	Total assets (1300M)	Cash credit advances, seasonally adjusted (1301M)
	Short term			Long term							
	Cash credit advances			Mortgage loans		Other loans to individuals (1296M)	Total (1297M)	Total loans and advances (1298M)			
	Individuals (1290M)	Co-operatives ¹ (1291M)	Total (1293M)	Individuals (1294M)	Co-operatives (1295M)						
2009	543	8 982	9 525	2 545	2 289	543	5 377	14 902	8	14 910	9 388
2010	336	8 525	8 861	2 767	3 097	569	6 433	15 295	-	15 295	8 703
2011	453	11 776	12 229	3 832	3 956	697	8 486	20 714	1 531	22 246	12 050
2012	869	15 267	16 136	4 968	4 835	904	10 708	26 843	2 444	29 287	15 909
2013	846	18 190	19 036	5 919	5 761	1 077	12 758	31 794	103	31 896	18 762
2014	1 122	20 881	22 003	6 795	6 614	1 415	14 824	36 827	450	37 277	21 686
2011: Nov	411	10 462	10 873	3 405	3 540	620	7 565	18 438	-	18 438	11 219
Dec	453	11 776	12 229	3 832	3 956	697	8 486	20 714	1 531	22 246	12 050
2012: Jan	488	11 795	12 282	3 838	3 963	698	8 500	20 782	1 263	22 045	12 474
Feb	498	12 566	13 064	4 089	4 207	744	9 041	22 104	468	22 572	12 908
Mar	512	13 094	13 606	4 261	4 374	775	9 411	23 017	834	23 850	13 273
Apr	522	13 492	14 014	4 390	4 500	799	9 690	23 703	940	24 644	13 520
May	524	13 408	13 932	4 363	4 474	794	9 631	23 564	907	24 471	13 604
Jun	541	13 987	14 528	4 552	4 657	828	10 037	24 565	472	25 037	14 053
Jul	537	13 758	14 294	4 477	4 578	815	9 869	24 164	2 550	26 714	14 117
Aug	544	13 091	13 635	4 573	4 874	832	10 279	23 913	2 152	26 065	13 868
Sep	781	14 103	14 884	4 588	4 466	835	9 889	24 773	1 677	26 450	15 408
Oct	562	13 757	14 320	4 806	5 102	875	10 783	25 103	956	26 059	15 035
Nov	869	14 181	15 050	4 954	5 027	901	10 882	25 932	3 070	29 002	15 575
Dec	869	15 267	16 136	4 968	4 835	904	10 708	26 843	2 444	29 287	15 909
2013: Jan	817	14 891	15 708	4 846	4 716	882	10 444	26 152	2 572	28 724	15 953
Feb	828	15 774	16 602	5 133	4 996	934	11 063	27 665	208	27 873	16 353
Mar	835	16 248	17 082	5 287	5 146	962	11 396	28 478	784	29 262	16 637
Apr	838	16 404	17 242	5 338	5 195	971	11 505	28 747	1 215	29 962	16 620
May	834	16 887	17 721	5 495	5 348	1 000	11 844	29 565	1 537	31 102	17 287
Jun	830	17 177	18 007	5 590	5 440	1 017	12 047	30 054	804	30 858	17 398
Jul	822	17 023	17 845	5 540	5 391	1 008	11 939	29 784	2 261	32 045	17 632
Aug	819	16 981	17 800	5 526	5 378	1 006	11 910	29 710	2 517	32 226	18 125
Sep	817	17 080	17 897	5 558	5 410	1 011	11 979	29 876	1 799	31 675	18 562
Oct	830	17 596	18 426	5 726	5 573	1 042	12 341	30 768	1 402	32 170	19 358
Nov	835	17 760	18 595	5 780	5 625	1 052	12 456	31 051	1 133	32 184	19 271
Dec	846	18 190	19 036	5 919	5 761	1 077	12 758	31 794	103	31 896	18 762
2014: Jan	851	18 391	19 242	5 985	5 825	1 089	12 899	32 140	90	32 231	19 544
Feb	783	19 121	19 903	6 222	6 056	1 132	13 411	33 314	176	33 490	19 578
Mar	799	19 944	20 743	6 490	6 317	1 181	13 988	34 732	131	34 862	20 188
Apr	532	20 209	20 741	6 577	6 401	1 197	14 174	34 915	47	34 962	19 988
May	954	19 980	20 934	6 502	6 328	1 183	14 013	34 947	1 664	36 612	20 415
Jun	959	20 169	21 128	6 563	6 388	1 194	14 146	35 274	949	36 223	20 404
Jul	931	19 926	20 857	6 484	6 311	1 180	13 975	34 832	-	34 832	20 618
Aug	940	20 092	21 033	6 539	6 364	1 190	14 092	35 125	401	35 526	21 433
Sep	1 099	20 170	21 269	6 564	6 388	1 367	14 319	35 588	-	35 588	22 084
Oct	1 107	20 441	21 549	6 652	6 474	1 385	14 512	36 060	60	36 121	22 649
Nov	1 116	20 729	21 845	6 746	6 565	1 405	14 716	36 561	203	36 764	22 660
Dec	1 122	20 881	22 003	6 795	6 614	1 415	14 824	36 827	450	37 277	21 686

KB119

1. Including control boards.

Monetary sector¹

Liabilities

R millions

End of	Banknotes and coin ² (1312M)	Deposits of domestic private sector, local authorities and public enterprises and/or corporations ³						Total (1320M)
		Cheque and transmission (1313M)	Other demand (1314M)	Savings (1321M)	Short term (1316M)	Medium term (1322M)	Long term (1319M)	
2009	61 784	359 720	384 840	121 445	240 293	421 257	359 957	1 887 513
2010	65 079	407 536	390 260	128 409	268 876	418 257	405 785	2 019 123
2011	75 396	437 068	434 806	142 688	294 360	414 614	457 796	2 181 331
2012	81 042	495 991	458 109	153 453	275 431	405 024	504 390	2 292 397
2013	87 014	549 323	495 702	169 562	294 240	453 853	462 557	2 425 237
2014	94 193	589 439	559 118	198 427	339 941	447 237	468 507	2 602 669
2011: Nov	72 934	422 952	446 475	141 838	236 785	436 781	489 181	2 174 012
Dec	75 396	437 068	434 806	142 688	294 360	414 614	457 796	2 181 331
2012: Jan	71 027	425 880	453 528	139 590	296 114	399 204	436 768	2 151 083
Feb	70 338	422 939	449 981	139 885	266 453	417 907	440 054	2 137 218
Mar	72 899	442 102	449 041	141 092	263 020	431 221	425 355	2 151 831
Apr	73 340	422 827	438 014	142 211	277 494	423 148	436 395	2 140 090
May	71 014	421 530	462 866	144 330	269 846	411 939	455 906	2 166 417
Jun	75 481	434 491	444 258	146 283	270 685	397 963	481 404	2 175 083
Jul	73 406	443 258	471 007	147 381	291 756	376 121	513 116	2 242 639
Aug	75 534	445 427	471 959	149 735	294 517	383 650	514 164	2 259 451
Sep	78 574	454 560	472 635	149 611	280 774	395 294	512 707	2 265 579
Oct	75 262	446 848	479 911	151 065	283 721	376 145	526 616	2 264 306
Nov	81 730	485 156	466 212	155 520	233 277	451 068	514 584	2 305 818
Dec	81 042	495 991	458 109	153 453	275 431	405 024	504 390	2 292 397
2013: Jan	75 923	465 388	483 287	152 248	273 336	411 570	510 290	2 296 118
Feb	76 301	479 395	468 816	150 933	280 861	412 736	504 293	2 297 034
Mar	82 187	498 365	468 106	152 264	272 120	427 769	503 363	2 321 986
Apr	78 597	501 863	478 583	148 061	308 749	396 611	521 959	2 355 826
May	80 248	494 039	490 901	150 372	292 673	407 586	539 673	2 375 245
Jun	82 970	513 407	506 830	152 046	294 330	379 321	528 064	2 373 998
Jul	79 266	517 175	519 775	154 384	305 966	378 215	531 282	2 406 796
Aug	83 176	515 190	507 565	157 365	327 845	392 724	511 732	2 412 421
Sep	82 533	528 903	510 829	158 358	303 528	427 192	496 965	2 425 775
Oct	80 382	519 766	521 149	162 514	305 724	422 255	492 122	2 423 530
Nov	89 201	540 566	507 484	169 311	256 323	494 177	479 213	2 447 074
Dec	87 014	549 323	495 702	169 562	294 240	453 853	462 557	2 425 237
2014: Jan	83 650	531 235	505 906	169 664	316 671	451 458	463 622	2 438 557
Feb	84 165	528 621	510 828	171 900	315 472	446 269	455 204	2 428 295
Mar	84 287	579 993	553 006	173 062	310 686	407 124	482 941	2 506 812
Apr	84 057	547 279	552 330	175 559	353 857	399 133	490 059	2 518 216
May	86 701	550 554	550 546	177 446	330 460	451 405	492 491	2 552 902
Jun	86 207	561 978	553 738	179 570	300 829	434 602	516 020	2 546 736
Jul	85 060	558 534	584 970	184 748	306 168	409 118	525 692	2 569 231
Aug	89 491	553 758	590 720	187 448	311 958	423 308	496 556	2 563 749
Sep	86 756	584 205	592 124	191 575	317 860	443 798	487 069	2 616 631
Oct	88 898	582 006	556 308	193 711	349 650	447 836	485 821	2 615 331
Nov	97 793	610 427	591 469	198 754	291 328	471 073	485 935	2 648 985
Dec	94 193	589 439	559 118	198 427	339 941	447 237	468 507	2 602 669

KB120

1. A consolidation of the balance sheets of institutions within the monetary sector, that is, the South African Reserve Bank, the former National Finance Corporation, Corporation for Public Deposits (CPD) and the so-called "pooled funds" of the former Public Debt Commissioners, the Land Bank, Postbank, private banking institutions (including the former banks, discount houses, equity building societies and mutual building societies). Coin in circulation is included in this consolidation.
2. In circulation outside the monetary sector.
3. Deposits of the private non-monetary sector (including the Public Investment Corporation as from January 1996). Foreign deposits and government deposits are excluded.
4. "Government" consists of the South African Central Government (including the former Public Debt Commissioners up to December 1995, but excluding the Public Investment Corporation, Transnet, Sapo and Telkom) and provincial governments. All transfers to the Stabilisation Account are also included, as are deposits of the International Monetary Fund with the South African Reserve Bank arising from drawings on the super reserve tranche or reserve tranche.

Monetary sector¹

Liabilities

R millions

Government deposits ⁴	Foreign liabilities			Capital and reserves			Other liabilities	Total liabilities	End of
	SARB and CPD	Other	Total	Domestic	Foreign	Total			
(1506M)	(1339M)	(1507M)	(1508M)	(1334M)	(1335M)	(1336M)	(1509M)	(1338M)	
138 091	6 001	310 652	316 653	162 355	9 064	171 419	329 513	2 904 974	2009
188 229	4 037	310 656	314 693	183 590	9 431	193 021	308 779	3 088 924	2010
270 943	4 635	314 513	319 149	206 678	8 945	215 624	426 458	3 488 900	2011
279 304	6 428	349 758	356 186	240 721	12 189	252 910	516 461	3 778 301	2012
314 036	7 475	344 454	351 929	258 723	15 872	274 595	597 106	4 049 917	2013
345 027	12 503	480 393	492 896	275 392	17 973	293 365	629 614	4 457 765	2014
247 223	4 411	334 976	339 388	203 896	8 844	212 740	482 082	3 528 379	2011: Nov
270 943	4 635	314 513	319 149	206 678	8 945	215 624	426 458	3 488 900	Dec
277 559	5 158	315 583	320 741	210 277	9 100	219 376	451 301	3 491 088	2012: Jan
301 498	4 309	311 932	316 240	209 740	9 065	218 805	440 068	3 484 168	Feb
279 021	3 203	294 091	297 294	208 302	9 143	217 446	473 965	3 492 457	Mar
274 438	7 041	290 528	297 569	211 434	9 170	220 604	459 091	3 465 133	Apr
277 926	4 552	328 667	333 218	213 619	9 214	222 833	518 658	3 590 068	May
309 488	5 753	318 168	323 921	216 843	9 159	226 002	513 937	3 623 912	Jun
259 934	7 555	335 097	342 653	220 833	9 370	230 203	517 919	3 666 755	Jul
264 365	5 449	315 731	321 180	223 326	9 409	232 735	535 303	3 688 569	Aug
275 878	5 176	318 373	323 549	225 295	10 889	236 184	537 323	3 717 088	Sep
265 419	6 212	326 710	332 921	225 630	10 839	236 468	559 731	3 734 108	Oct
262 591	6 364	357 634	363 998	231 307	11 569	242 877	570 716	3 827 729	Nov
279 304	6 428	349 758	356 186	240 721	12 189	252 910	516 461	3 778 301	Dec
273 822	12 196	346 542	358 738	243 012	14 287	257 299	546 451	3 808 351	2013: Jan
297 275	9 456	346 043	355 499	244 210	14 533	258 743	538 612	3 823 464	Feb
303 353	6 867	336 046	342 913	249 039	14 529	263 567	539 122	3 853 129	Mar
265 613	12 123	354 023	366 146	246 704	14 946	261 650	545 257	3 873 088	Apr
257 709	7 867	354 254	362 121	247 651	14 827	262 478	617 661	3 955 463	May
296 401	6 334	342 751	349 086	251 479	14 873	266 352	578 539	3 947 345	Jun
251 323	8 905	328 072	336 977	245 914	14 806	260 720	577 229	3 912 311	Jul
264 181	5 929	345 237	351 166	242 230	14 962	257 192	610 871	3 979 007	Aug
279 461	4 295	320 059	324 354	243 670	15 133	258 803	594 163	3 965 089	Sep
272 645	7 946	315 887	323 833	245 180	15 181	260 361	579 480	3 940 229	Oct
267 532	6 201	323 581	329 782	248 167	15 339	263 506	593 469	3 990 564	Nov
314 036	7 475	344 454	351 929	258 723	15 872	274 595	597 106	4 049 917	Dec
285 691	11 549	439 480	451 029	259 917	15 866	275 783	669 846	4 204 555	2014: Jan
309 813	7 833	400 535	408 368	260 272	16 022	276 293	632 552	4 139 485	Feb
299 546	5 512	386 541	392 053	255 814	16 131	271 945	620 484	4 175 127	Mar
287 314	11 159	373 966	385 125	256 231	16 138	272 369	610 052	4 157 133	Apr
281 497	9 394	359 336	368 730	260 351	16 610	276 961	605 711	4 172 502	May
313 104	9 370	375 512	384 882	262 877	16 702	279 579	621 927	4 232 436	Jun
297 274	11 882	388 977	400 859	261 462	17 362	278 824	616 506	4 247 755	Jul
319 482	9 662	386 941	396 603	261 352	17 657	279 009	637 175	4 285 509	Aug
316 759	12 193	424 640	436 833	266 205	17 615	283 820	645 132	4 385 930	Sep
308 827	13 537	426 906	440 443	268 262	18 003	286 265	618 173	4 357 937	Oct
301 147	11 991	448 906	460 897	272 146	17 866	290 012	624 407	4 423 242	Nov
345 027	12 503	480 393	492 896	275 392	17 973	293 365	629 614	4 457 765	Dec

KB121

1. A consolidation of the balance sheets of institutions within the monetary sector, that is, the South African Reserve Bank, the former National Finance Corporation, Corporation for Public Deposits (CPD) and the so-called "pooled funds" of the former Public Debt Commissioners, the Land Bank, Postbank, private banking institutions (including the former banks, discount houses, equity building societies and mutual building societies). Coin in circulation is included in this consolidation.
2. In circulation outside the monetary sector.
3. Deposits of the private non-monetary sector (including the Public Investment Corporation as from January 1996). Foreign deposits and government deposits are excluded.
4. "Government" consists of the South African Central Government (including the former Public Debt Commissioners up to December 1995, but excluding the Public Investment Corporation, Transnet, Sapo and Telkom) and provincial governments. All transfers to the Stabilisation Account are also included, as are deposits of the International Monetary Fund with the South African Reserve Bank arising from drawings on the super reserve tranche or reserve tranche.

Monetary sector¹

Assets

R millions

End of	Foreign assets					Claims on the private sector					
	Gold and foreign exchange			Long term ³	Total foreign assets	SARB	CPD ⁴	Land Bank	Other monetary institutions	Total	Of which: Local authorities
	SARB ²	Other	Total								
(1021M)	(1349M)	(1511M)	(1342M)	(1512M)	(1344M)	(1345M)	(1298M)	(1346M)	(1347M)	(1348M)	
2009	292 701	215 061	507 762	163 064	670 826	410	100	14 902	1 964 105	1 979 517	9 304
2010	290 627	238 644	529 270	142 231	671 501	392	228	15 295	2 071 950	2 087 865	15 012
2011	397 818	303 604	701 422	144 660	846 082	777	202	20 714	2 194 975	2 216 668	15 409
2012	430 942	316 154	747 096	135 829	882 925	1 404	1 678	26 843	2 409 550	2 439 476	16 892
2013	520 189	381 743	901 932	118 387	1 020 319	1 414	4 249	31 794	2 551 547	2 589 003	17 480
2014	568 523	436 477	1 005 000	115 699	1 120 699	1 415	1 717	36 827	2 768 985	2 808 945	17 468
2011: Nov	413 499	308 834	722 333	162 410	884 743	720	301	18 438	2 180 954	2 200 413	15 540
Dec	397 818	303 604	701 422	144 660	846 082	777	202	20 714	2 194 975	2 216 668	15 409
2012: Jan	400 287	292 758	693 046	146 757	839 802	842	839	20 782	2 210 039	2 232 501	15 725
Feb	385 552	266 652	652 204	133 183	785 387	890	1 178	22 104	2 241 766	2 265 939	15 408
Mar	388 876	279 312	668 188	112 183	780 371	943	1 690	23 017	2 264 562	2 290 212	13 961
Apr	386 742	276 543	663 285	111 402	774 687	1 083	1 786	23 703	2 244 402	2 270 975	14 271
May	417 241	298 678	715 919	154 446	870 365	1 079	2 381	23 564	2 254 702	2 281 726	16 045
Jun	404 248	327 234	731 482	136 079	867 560	1 069	3 497	24 565	2 273 155	2 302 286	18 356
Jul	404 114	328 291	732 405	159 314	891 719	1 166	5 736	24 164	2 296 827	2 327 892	18 300
Aug	420 478	316 519	736 997	150 401	887 398	1 168	5 456	23 913	2 318 314	2 348 852	18 393
Sep	423 387	319 272	742 659	142 596	885 255	1 180	3 505	24 773	2 347 390	2 376 848	18 630
Oct	439 579	321 448	761 027	145 706	906 733	1 301	2 468	25 103	2 344 524	2 373 395	18 902
Nov	448 108	357 247	805 355	140 791	946 146	1 396	2 723	25 932	2 381 428	2 411 479	17 356
Dec	430 942	316 154	747 096	135 829	882 925	1 404	1 678	26 843	2 409 550	2 439 476	16 892
2013: Jan	458 667	336 212	794 879	131 016	925 895	1 406	2 276	26 152	2 395 462	2 425 296	16 339
Feb	450 719	348 188	798 907	121 981	920 888	1 404	2 360	27 665	2 413 132	2 444 562	18 072
Mar	459 946	350 611	810 557	110 631	921 188	1 446	1 635	28 478	2 438 330	2 469 889	17 577
Apr	453 436	353 416	806 852	121 630	928 482	1 419	1 878	28 747	2 446 235	2 478 278	18 367
May	488 345	367 009	855 354	146 726	1 002 080	1 416	1 854	29 565	2 455 483	2 488 317	17 569
Jun	469 541	374 487	844 027	128 416	972 443	1 567	2 008	30 054	2 473 908	2 507 537	17 742
Jul	468 732	380 626	849 359	121 621	970 979	1 479	3 219	29 784	2 466 112	2 500 594	16 690
Aug	494 693	401 244	895 936	127 967	1 023 903	1 442	5 678	29 710	2 500 494	2 537 322	18 038
Sep	502 609	377 434	880 043	116 594	996 637	1 422	5 899	29 876	2 516 856	2 554 053	18 837
Oct	495 570	364 332	859 902	111 574	971 475	1 415	6 991	30 768	2 515 006	2 554 180	18 664
Nov	503 480	370 852	874 332	111 840	986 172	1 414	5 386	31 051	2 541 820	2 579 672	17 601
Dec	520 189	381 743	901 932	118 387	1 020 319	1 414	4 249	31 794	2 551 547	2 589 003	17 480
2014: Jan	556 645	408 410	965 056	174 898	1 139 954	1 416	6 208	32 140	2 583 383	2 623 147	17 054
Feb	537 092	393 362	930 454	131 175	1 061 629	1 416	7 636	33 314	2 614 254	2 656 619	17 592
Mar	523 159	417 951	941 110	116 079	1 057 189	1 415	8 938	34 732	2 640 356	2 685 441	16 806
Apr	522 717	392 299	915 016	109 587	1 024 602	1 415	9 380	34 915	2 637 510	2 683 220	17 398
May	515 662	401 511	917 173	104 901	1 022 074	1 415	8 705	34 947	2 650 773	2 695 840	18 207
Jun	515 715	431 652	947 367	101 207	1 048 574	1 415	6 892	35 274	2 680 445	2 724 026	16 808
Jul	533 973	402 772	936 744	102 726	1 039 470	1 415	5 373	34 832	2 703 256	2 744 877	16 959
Aug	528 797	397 278	926 075	98 639	1 024 713	1 415	4 252	35 125	2 719 205	2 759 998	18 164
Sep	556 826	416 398	973 224	119 777	1 093 001	1 415	4 048	35 588	2 736 290	2 777 341	17 990
Oct	531 574	420 445	952 018	105 271	1 057 290	1 414	3 375	36 060	2 744 658	2 785 507	18 181
Nov	535 692	430 591	966 283	109 451	1 075 734	1 414	2 819	36 561	2 774 523	2 815 318	18 629
Dec	568 523	436 477	1 005 000	115 699	1 120 699	1 415	1 717	36 827	2 768 985	2 808 945	17 468

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- See footnote 1 on pages S-18 and S-19.
- The gold component of the South African Reserve Bank's foreign assets is valued at a market-related price.
- Including investments and bills.
- Including investments in private-sector securities of the so-called "pooled funds" administered up to March 1984 by the former Public Debt Commissioners.
- Consisting of the South African Reserve Bank's holdings of South African Treasury bills, South African government securities, loans to the government sector and investments of the Stabilisation Account.
- Including investments in government securities of the so-called "pooled funds" administered up to March 1984 by the former Public Debt Commissioners.
- Including coin responsibility of the Treasury up to February 1994.

Monetary sector¹

Assets

R millions

Claims on the government sector				Total claims on the government sector ⁷	Other assets	Total assets	End of
Credit							
SARB ⁵	CPD ⁶	Other monetary institutions	Total	(1359M)	(1513M)	(1358M)	
(1350M)	(1351M)	(1352M)	(1353M)				
8 303	295	215 069	223 667	223 667	30 964	2 904 974	2009
8 558	445	243 085	252 088	252 088	77 470	3 088 924	2010
8 490	23 102	299 532	331 124	331 124	95 025	3 488 900	2011
8 817	21 736	326 234	356 788	356 788	99 112	3 778 301	2012
8 208	29 557	329 453	367 218	367 218	73 376	4 049 917	2013
8 061	38 223	384 940	431 224	431 224	96 897	4 457 765	2014
8 562	25 194	296 010	329 766	329 766	113 457	3 528 379	2011: Nov
8 490	23 102	299 532	331 124	331 124	95 025	3 488 900	Dec
8 623	22 430	301 677	332 731	332 731	86 054	3 491 088	2012: Jan
8 644	27 262	301 101	337 007	337 007	95 835	3 484 168	Feb
8 386	13 747	302 537	324 671	324 671	97 203	3 492 457	Mar
8 500	20 877	307 688	337 065	337 065	82 406	3 465 133	Apr
8 537	21 970	302 069	332 576	332 576	105 401	3 590 068	May
8 664	18 287	315 388	342 339	342 339	111 726	3 623 912	Jun
8 927	8 681	310 652	328 260	328 260	118 883	3 666 755	Jul
8 952	5 086	316 089	330 128	330 128	122 191	3 688 569	Aug
8 766	6 335	315 094	330 196	330 196	124 789	3 717 088	Sep
8 680	11 459	314 965	335 104	335 104	118 876	3 734 108	Oct
8 732	17 202	320 066	346 000	346 000	124 103	3 827 729	Nov
8 817	21 736	326 234	356 788	356 788	99 112	3 778 301	Dec
8 835	18 042	327 967	354 844	354 844	102 316	3 808 351	2013: Jan
8 901	16 727	330 223	355 850	355 850	102 164	3 823 464	Feb
8 618	22 061	325 713	356 393	356 393	105 659	3 853 129	Mar
8 762	32 869	314 469	356 100	356 100	110 227	3 873 088	Apr
8 540	29 537	305 654	343 731	343 731	121 334	3 955 463	May
8 403	30 763	314 502	353 669	353 669	113 697	3 947 345	Jun
8 393	23 946	309 955	342 294	342 294	98 443	3 912 311	Jul
8 331	16 731	306 834	331 896	331 896	85 885	3 979 007	Aug
8 195	8 308	310 146	326 649	326 649	87 750	3 965 089	Sep
8 259	11 734	318 059	338 052	338 052	76 522	3 940 229	Oct
8 194	17 715	330 897	356 807	356 807	67 914	3 990 564	Nov
8 208	29 557	329 453	367 218	367 218	73 376	4 049 917	Dec
7 996	16 957	322 144	347 097	347 097	94 357	4 204 555	2014: Jan
8 125	15 031	321 665	344 820	344 820	76 417	4 139 485	Feb
7 882	21 987	321 858	351 727	351 727	80 770	4 175 127	Mar
7 934	20 208	333 221	361 363	361 363	87 947	4 157 133	Apr
8 023	15 837	339 643	363 503	363 503	91 085	4 172 502	May
8 014	19 700	343 173	370 888	370 888	88 947	4 232 436	Jun
8 080	27 280	348 615	383 974	383 974	79 434	4 247 755	Jul
8 038	25 984	362 822	396 844	396 844	103 955	4 285 509	Aug
7 811	32 469	355 898	396 178	396 178	119 410	4 385 930	Sep
8 072	31 417	376 912	416 401	416 401	98 740	4 357 937	Oct
8 261	30 943	387 124	426 328	426 328	105 863	4 423 242	Nov
8 061	38 223	384 940	431 224	431 224	96 897	4 457 765	Dec

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- See footnote 1 on pages S-18 and S-19.
- The gold component of the South African Reserve Bank's foreign assets is valued at a market-related price.
- Including investments and bills.
- Including investments in private-sector securities of the so-called "pooled funds" administered up to March 1984 by the former Public Debt Commissioners.
- Consisting of the South African Reserve Bank's holdings of South African Treasury bills, South African government securities, loans to the government sector and investments of the Stabilisation Account.
- Including investments in government securities of the so-called "pooled funds" administered up to March 1984 by the former Public Debt Commissioners.
- Including coin responsibility of the Treasury up to February 1994.

Credit extension by all monetary institutions¹

R millions

End of	Credit extended to the domestic private sector										Memorandum items			
	Investments (1360M)	Bills discounted (1361M)	Loans and advances						Total credit extended to the private sector ⁴ (1347M)	Net credit extended to the government sector (1367M)	Total domestic credit extension ⁵ (1368M)	Claims on local authorities (1348M)	Loans granted under resale agreements (1502M)	Assets securitised ⁶ (1375M)
			Instalment sale credit (1362M)	Leasing finance ² (1363M)	Mortgage advances (1364M)	Other loans and advances (1365M)	Total loans and advances ³ (1369M)	Of which: To households (1505M)						
2009	113 025	4 054	201 490	35 403	1 001 946	623 599	1 862 438	1 033 385	1 979 517	85 576	2 065 093	9 304	24 885	0
2010	140 584	5 850	213 646	28 150	1 042 380	657 255	1 941 431	1 105 520	2 087 865	63 859	2 151 724	15 012	45 795	4 533
2011	126 442	4 741	236 424	22 384	1 068 618	758 058	2 085 485	1 174 821	2 216 668	60 181	2 276 850	15 409	40 557	3 983
2012	135 521	9 533	275 563	16 235	1 089 016	913 609	2 294 422	1 291 128	2 439 476	77 483	2 516 959	16 892	49 874	340
2013	138 642	10 362	316 902	14 608	1 109 656	998 832	2 439 998	1 362 166	2 589 003	53 182	2 642 185	17 480	47 612	746
2014	167 027	10 552	340 377	13 694	1 157 653	1 119 643	2 631 366	1 409 052	2 808 945	86 197	2 895 142	17 468	54 647	-
2011: Nov	133 936	4 996	232 878	22 451	1 066 978	739 173	2 061 481	1 161 503	2 200 413	82 543	2 282 956	15 540	40 938	0
Dec	126 442	4 741	236 424	22 384	1 068 618	758 058	2 085 485	1 174 821	2 216 668	60 181	2 276 850	15 409	40 557	-
2012: Jan	129 863	4 607	239 651	20 394	1 068 585	769 401	2 098 031	1 182 215	2 232 501	55 172	2 287 673	15 725	36 514	-
Feb	128 476	4 401	242 662	19 645	1 072 173	798 581	2 133 061	1 193 957	2 265 939	35 509	2 301 448	15 408	42 961	-
Mar	128 302	4 703	245 884	19 522	1 073 177	818 624	2 157 207	1 201 742	2 290 212	45 649	2 335 861	13 961	44 692	-
Apr	126 112	5 137	247 775	19 067	1 073 246	799 638	2 139 726	1 207 799	2 270 975	62 627	2 333 601	14 271	32 717	-
May	130 444	5 608	251 479	18 744	1 076 531	798 920	2 145 674	1 216 408	2 281 726	54 650	2 336 376	16 045	40 667	-
Jun	139 022	5 784	255 631	18 297	1 080 342	803 211	2 157 481	1 225 595	2 302 286	32 851	2 335 137	18 356	40 963	-
Jul	154 182	5 895	258 308	17 803	1 078 434	813 270	2 167 815	1 232 499	2 327 892	68 326	2 396 218	18 300	44 068	-
Aug	147 016	8 868	261 304	17 646	1 081 912	832 107	2 192 968	1 242 236	2 348 852	65 762	2 414 614	18 393	44 139	-
Sep	146 034	10 578	264 455	17 365	1 082 540	855 877	2 220 236	1 251 626	2 376 848	54 317	2 431 166	18 630	43 986	-
Oct	136 638	8 703	268 277	16 927	1 085 837	857 013	2 228 054	1 262 208	2 373 395	69 685	2 443 079	18 902	46 764	-
Nov	137 937	8 855	272 394	16 591	1 088 617	887 086	2 264 688	1 281 899	2 411 479	83 409	2 494 889	17 356	52 576	340
Dec	135 521	9 533	275 563	16 235	1 089 016	913 609	2 294 422	1 291 128	2 439 476	77 483	2 516 959	16 892	49 874	-
2013: Jan	133 396	8 192	278 565	15 728	1 088 102	901 313	2 283 708	1 299 223	2 425 296	81 022	2 506 318	16 339	46 840	-
Feb	134 029	8 009	281 917	15 535	1 089 610	915 461	2 302 524	1 311 024	2 444 562	58 575	2 503 137	18 072	44 743	-
Mar	129 522	7 228	285 286	15 780	1 090 530	941 542	2 333 139	1 317 183	2 469 889	53 040	2 522 928	17 577	42 135	-
Apr	143 536	7 769	288 622	15 495	1 092 104	930 753	2 326 974	1 323 030	2 478 278	90 488	2 568 766	18 367	46 951	-
May	136 078	7 474	292 310	15 253	1 095 670	941 532	2 344 765	1 331 169	2 488 317	86 022	2 574 339	17 569	54 268	-
Jun	135 464	9 239	295 925	15 162	1 097 482	954 267	2 362 835	1 332 280	2 507 537	57 268	2 564 805	17 742	54 504	-
Jul	137 280	7 814	300 191	14 822	1 097 504	942 982	2 355 499	1 339 420	2 500 594	90 971	2 591 565	16 690	50 795	-
Aug	140 254	9 250	303 410	14 882	1 103 593	965 933	2 387 818	1 342 691	2 537 322	67 715	2 605 038	18 038	48 705	362
Sep	140 520	9 336	306 732	15 201	1 108 388	973 876	2 404 197	1 345 090	2 554 053	47 188	2 601 241	18 837	53 118	-
Oct	143 132	9 749	310 734	15 092	1 111 998	963 474	2 401 299	1 352 499	2 554 180	65 407	2 619 587	18 664	45 778	-
Nov	138 201	10 245	313 481	14 811	1 111 648	991 286	2 431 226	1 357 501	2 579 672	89 274	2 668 946	17 601	47 001	384
Dec	138 642	10 362	316 902	14 608	1 109 656	998 832	2 439 998	1 362 166	2 589 003	53 182	2 642 185	17 480	47 612	-
2014: Jan	155 678	10 244	318 778	14 202	1 110 614	1 013 631	2 457 225	1 372 511	2 623 147	61 407	2 684 554	17 054	50 976	-
Feb	147 218	9 732	321 453	13 799	1 120 221	1 044 195	2 499 668	1 381 527	2 656 619	35 008	2 691 627	17 592	49 221	-
Mar	154 025	8 550	322 920	13 978	1 121 774	1 064 194	2 522 866	1 379 898	2 685 441	52 180	2 737 621	16 806	50 416	-
Apr	153 401	7 709	324 304	13 841	1 124 551	1 059 414	2 522 110	1 383 593	2 683 220	74 049	2 757 269	17 398	48 326	-
May	151 071	7 811	326 583	13 784	1 129 627	1 066 963	2 536 958	1 388 468	2 695 840	82 006	2 777 845	18 207	48 410	-
Jun	152 199	9 657	328 558	13 726	1 134 496	1 085 391	2 562 171	1 389 556	2 724 026	57 783	2 781 810	16 808	47 979	-
Jul	150 715	10 775	330 620	13 650	1 138 193	1 100 924	2 583 386	1 394 462	2 744 877	86 700	2 831 577	16 959	49 884	-
Aug	154 386	11 287	331 948	13 631	1 141 769	1 106 977	2 594 325	1 391 576	2 759 998	77 362	2 837 359	18 164	55 139	-
Sep	151 453	10 452	333 530	14 047	1 144 674	1 123 185	2 615 435	1 396 030	2 777 341	79 419	2 856 760	17 990	50 373	-
Oct	163 959	10 938	336 434	13 618	1 150 288	1 110 271	2 610 611	1 401 358	2 785 507	107 574	2 893 081	18 181	52 102	-
Nov	162 701	9 588	338 475	13 743	1 155 669	1 135 141	2 643 029	1 406 338	2 815 318	125 181	2 940 498	18 629	51 567	-
Dec	167 027	10 552	340 377	13 694	1 157 653	1 119 643	2 631 366	1 409 052	2 808 945	86 197	2 895 142	17 468	54 647	-

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1. Monetary sector as defined on pages S-18 and S-19.
2. Unearned finance charges excluded.
3. Total of instalment sale credit, leasing finance, mortgage advances, and other loans and advances.
4. Total of investments, bills discounted, instalment sale credit, leasing finance, mortgage advances, and other loans and advances.
5. Total of credit extended to the private sector and net credit extended to the government sector.
6. During the period.

Monetary aggregates¹

R millions

End of	Banknotes and coin in circulation (1312M)	Cheque and transmission deposits (1313M)	M1A ² (1370M)	Other demand deposits ³ (1314M)	M1 ⁴ (1371M)	Other short- and medium-term deposits ⁵ (1372M)	M2 ⁶ (1373M)	Long-term deposits ⁷ (1319M)	M3 ⁸ (1374M)
2009	61 784	359 720	421 504	384 840	806 345	782 996	1 589 340	359 957	1 949 297
2010	65 079	407 536	472 615	390 260	862 876	815 542	1 678 417	405 785	2 084 202
2011	75 396	437 068	512 464	434 806	947 269	851 662	1 798 932	457 796	2 256 727
2012	81 042	495 991	577 033	458 109	1 035 142	833 908	1 869 050	504 390	2 373 439
2013	87 014	549 323	636 337	495 702	1 132 039	917 655	2 049 694	462 557	2 512 251
2014	94 193	589 439	683 632	559 118	1 242 750	985 605	2 228 355	468 507	2 696 862
2011: Nov	72 934	422 952	495 886	446 475	942 360	815 404	1 757 764	489 181	2 246 945
Dec	75 396	437 068	512 464	434 806	947 269	851 662	1 798 932	457 796	2 256 727
2012: Jan	71 027	425 880	496 907	453 528	950 435	834 907	1 785 342	436 768	2 222 110
Feb	70 338	422 939	493 277	449 981	943 258	824 244	1 767 502	440 054	2 207 556
Mar	72 899	442 102	515 001	449 041	964 042	835 333	1 799 376	425 355	2 224 731
Apr	73 340	422 827	496 168	438 014	934 182	842 853	1 777 035	436 395	2 213 431
May	71 014	421 530	492 544	462 866	955 410	826 116	1 781 526	455 906	2 237 431
Jun	75 481	434 491	509 971	444 258	954 229	814 930	1 769 160	481 404	2 250 564
Jul	73 406	443 258	516 664	471 007	987 671	815 258	1 802 929	513 116	2 316 045
Aug	75 534	445 427	520 961	471 959	992 920	827 902	1 820 822	514 164	2 334 986
Sep	78 574	454 560	533 134	472 635	1 005 768	825 678	1 831 446	512 707	2 344 153
Oct	75 262	446 848	522 110	479 911	1 002 021	810 931	1 812 952	526 616	2 339 568
Nov	81 730	485 156	566 886	466 212	1 033 098	839 866	1 872 964	514 584	2 387 548
Dec	81 042	495 991	577 033	458 109	1 035 142	833 908	1 869 050	504 390	2 373 439
2013: Jan	75 923	465 388	541 311	483 287	1 024 598	837 153	1 861 751	510 290	2 372 042
Feb	76 301	479 395	555 696	468 816	1 024 513	844 530	1 869 042	504 293	2 373 336
Mar	82 187	498 365	580 551	468 106	1 048 658	852 152	1 900 810	503 363	2 404 173
Apr	78 597	501 863	580 460	478 583	1 059 043	853 421	1 912 464	521 959	2 434 422
May	80 248	494 039	574 287	490 901	1 065 189	850 631	1 915 820	539 673	2 455 493
Jun	82 970	513 407	596 376	506 830	1 103 207	825 696	1 928 903	528 064	2 456 967
Jul	79 266	517 175	596 441	519 775	1 116 216	838 564	1 954 780	531 282	2 486 062
Aug	83 176	515 190	598 365	507 565	1 105 930	877 934	1 983 864	511 732	2 495 596
Sep	82 533	528 903	611 435	510 829	1 122 264	889 078	2 011 342	496 965	2 508 308
Oct	80 382	519 766	600 148	521 149	1 121 297	890 493	2 011 789	492 122	2 503 911
Nov	89 201	540 566	629 767	507 484	1 137 250	919 811	2 057 061	479 213	2 536 274
Dec	87 014	549 323	636 337	495 702	1 132 039	917 655	2 049 694	462 557	2 512 251
2014: Jan	83 650	531 235	614 884	505 906	1 120 790	937 794	2 058 584	463 622	2 522 207
Feb	84 165	528 621	612 786	510 828	1 123 614	933 641	2 057 255	455 204	2 512 459
Mar	84 287	579 993	664 280	553 006	1 217 286	890 872	2 108 158	482 941	2 591 099
Apr	84 057	547 279	631 335	552 330	1 183 666	928 548	2 112 214	490 059	2 602 273
May	86 701	550 554	637 254	550 546	1 187 800	959 311	2 147 111	492 491	2 639 603
Jun	86 207	561 978	648 185	553 738	1 201 923	915 001	2 116 923	516 020	2 632 943
Jul	85 060	558 534	643 594	584 970	1 228 565	900 034	2 128 599	525 692	2 654 291
Aug	89 491	553 758	643 248	590 720	1 233 969	922 714	2 156 683	496 556	2 653 239
Sep	86 756	584 205	670 961	592 124	1 263 085	953 233	2 216 318	487 069	2 703 386
Oct	88 898	582 006	670 903	556 308	1 227 212	991 197	2 218 408	485 821	2 704 229
Nov	97 793	610 427	708 221	591 469	1 299 689	961 155	2 260 844	485 935	2 746 779
Dec	94 193	589 439	683 632	559 118	1 242 750	985 605	2 228 355	468 507	2 696 862

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1. Based on the consolidated liabilities of the monetary sector.
2. Notes and coin in circulation plus cheque and transmission deposits of the domestic private sector with monetary institutions.
3. Demand deposits (other than cheque and transmission deposits) of the domestic private sector with the monetary sector.
4. M1A plus other demand deposits held by the domestic private sector.
5. Short-term deposits (other than demand deposits) and medium-term deposits (including all savings deposits) of the domestic private sector with monetary institutions, including savings deposits with, and savings bank certificates issued by the Postbank.
6. M1 plus other short-term and medium-term deposits held by the domestic private sector.
7. Long-term deposits of the domestic private sector with monetary institutions, including national savings certificates issued by the Postbank.
8. M2 plus long-term deposits held by the domestic private sector.

Monetary analysis¹

R millions

End of	Not seasonally adjusted							Seasonally adjusted			
	M3 (1374M)	Counterparts						M3 (1374N)	Counterparts		
		Net foreign assets ² (1380M)	Claims on the government sector			Claims on the private sector (1347M)	Net other assets and liabilities ² (1381M)		Net foreign assets (1380N)	Net claims on the government sector (1367N)	Claims on the private sector (1347N)
			Gross claims (1356M)	Government deposits (1330M)	Net claims (1367M)						
2013: Aug.....	2 495 596	672 737	331 896	264 181	67 715	2 537 322	-782 178	2 481 621	660 603	62 060	2 530 405
Sep.....	2 508 308	672 283	326 649	279 461	47 188	2 554 053	-765 216	2 495 708	662 889	46 568	2 543 932
Oct.....	2 503 911	647 642	338 052	272 645	65 407	2 554 180	-763 318	2 492 381	636 923	56 406	2 550 966
Nov.....	2 536 274	656 390	356 807	267 532	89 274	2 579 672	-789 062	2 493 709	628 648	71 337	2 575 053
Dec.....	2 512 251	668 390	367 218	314 036	53 182	2 589 003	-798 325	2 496 547	659 132	53 014	2 585 500
2014: Jan.....	2 522 207	688 925	347 097	285 691	61 407	2 623 147	-851 272	2 529 991	685 802	57 507	2 629 595
Feb.....	2 512 459	653 261	344 820	309 813	35 008	2 656 619	-832 428	2 536 289	661 409	44 898	2 650 643
Mar.....	2 591 099	665 136	351 727	299 546	52 180	2 685 441	-811 658	2 609 191	678 192	67 859	2 682 629
Apr.....	2 602 273	639 477	361 363	287 314	74 049	2 683 220	-794 474	2 622 257	678 306	72 741	2 685 295
May.....	2 639 603	653 343	363 503	281 497	82 006	2 695 840	-791 586	2 656 433	650 241	82 951	2 712 098
Jun.....	2 632 943	663 692	370 888	313 104	57 783	2 724 026	-812 558	2 661 048	669 215	81 648	2 737 584
Jul.....	2 654 291	638 611	383 974	297 274	86 700	2 744 877	-815 896	2 645 764	649 504	75 518	2 746 340
Aug.....	2 653 239	628 110	396 844	319 482	77 362	2 759 998	-812 230	2 637 916	615 551	71 521	2 752 452
Sep.....	2 703 386	656 168	396 178	316 759	79 419	2 777 341	-809 542	2 688 744	645 826	78 601	2 766 001
Oct.....	2 704 229	616 846	416 401	308 827	107 574	2 785 507	-805 698	2 691 593	606 768	98 195	2 782 150
Nov.....	2 746 779	614 837	426 328	301 147	125 181	2 815 318	-808 557	2 700 031	587 187	107 320	2 810 196
Dec.....	2 696 862	627 803	431 224	345 027	86 197	2 808 945	-826 083	2 680 113	618 209	86 104	2 805 295

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Changes

R millions

Period	Not seasonally adjusted							Seasonally adjusted			
	M3 (1374H)	Counterparts						M3 (1374I)	Counterparts		
		Net foreign assets ² (1380H)	Claims on the government sector			Claims on the private sector (1347H)	Net other assets and liabilities ² (1381H)		Net foreign assets (1380)	Net claims on the government sector (1367I)	Claims on the private sector (1347I)
			Gross claims (1356H)	Government deposits ³ (1330H)	Net claims (1367H)						
2013: Aug.....	9 534	38 735	-10 397	-12 859	-23 256	36 729	-42 673	3 313	15 733	-18 395	28 540
Sep.....	12 711	-454	-5 248	-15 280	-20 527	16 731	16 962	14 087	2 286	-15 492	13 527
Oct.....	-4 397	-24 640	11 403	6 816	18 219	127	1 898	-3 327	-25 966	9 838	7 034
Nov.....	32 363	8 748	18 755	5 113	23 867	25 492	-25 744	1 328	-8 275	14 931	24 087
Dec.....	-24 024	12 000	10 411	-46 504	-36 092	9 331	-9 263	2 838	30 484	-18 323	10 448
2014: Jan.....	9 956	20 534	-20 121	28 345	8 224	34 144	-52 947	33 445	26 670	4 494	44 094
Feb.....	-9 747	-35 664	-2 277	-24 122	-26 399	33 472	18 844	6 298	-24 392	-12 609	21 048
Mar.....	78 639	11 875	6 906	10 266	17 173	28 822	20 770	72 901	16 783	22 961	31 986
Apr.....	11 174	-25 658	9 636	12 232	21 869	-2 221	17 184	13 066	114	4 881	2 666
May.....	37 330	13 866	2 140	5 817	7 957	12 619	2 888	34 176	-28 066	10 210	26 802
Jun.....	-6 659	10 348	7 385	-31 607	-24 222	28 187	-20 972	4 615	18 975	-1 302	25 487
Jul.....	21 348	-25 081	13 086	15 830	28 917	20 851	-3 338	-15 285	-19 712	-6 130	8 756
Aug.....	-1 052	-10 501	12 870	-22 208	-9 338	15 121	3 666	-7 847	-33 953	-3 997	6 112
Sep.....	50 147	28 057	-666	2 724	2 058	17 344	2 688	50 828	30 276	7 080	13 549
Oct.....	843	-39 321	20 223	7 931	28 154	8 166	3 843	2 849	-39 058	19 594	16 149
Nov.....	42 550	-2 009	9 927	7 680	17 607	29 810	-2 858	8 438	-19 581	9 125	28 046
Dec.....	-49 917	12 966	4 896	-43 880	-38 983	-6 373	-17 526	-19 917	31 022	-21 215	-4 901

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1. Calculated from the consolidated liabilities and assets of the monetary sector.

2. Prior to 2008/01 the data in this column do not agree with data calculable from the relevant columns in tables S-18 to S-21 due to the inclusion of foreign derivative positions in net other assets.

3. Increase -; decrease +.

Banks and Mutual banks

Mortgage loans

R millions

Period	New mortgage loans and re-advances granted during period								Mortgage loans paid out during the period (1478M)	Capital repayments on advances during period (1479M)	Total mortgage loans outstanding ³ (1480M)
	Gross amount ¹										
	Assets mortgaged				Total (1474M)	Purpose					
	Residential		Farms (1472M)	Commercial and other (1473M)		For construction of buildings ² (1475M)	Existing buildings (1476M)	Vacant land (1477M)			
	Total (1470M)	Of which: Re-advances (1471M)									
2009	176 630	38 210	1 999	14 570	193 197	16 359	173 212	3 626	99 240	74 449	1 002 663
2010	246 602	43 115	4 152	16 668	267 422	13 123	249 458	4 841	121 576	91 430	1 042 245
2011	163 941	13 825	3 855	85 666	253 461	15 565	228 437	9 460	130 346	120 950	1 064 971
2012	169 676	8 292	3 888	64 583	238 147	18 955	214 895	4 297	137 791	134 092	1 083 518
2013	196 144	10 451	3 404	54 051	253 599	20 892	230 454	2 253	160 075	153 540	1 102 156
2014	213 318	11 911	3 720	111 618	328 656	36 210	288 928	3 517	219 558	175 901	1 151 074
2011: Nov	15 423	1 016	410	8 252	24 085	1 545	21 398	1 143	11 648	11 485	1 064 120
Dec	10 369	726	275	6 010	16 654	1 449	14 642	563	12 694	13 127	1 064 971
2012: Jan	10 083	611	239	6 436	16 758	1 061	15 440	256	8 244	9 635	1 064 970
Feb	13 781	657	305	9 558	23 644	1 131	22 127	386	10 527	9 155	1 067 623
Mar	15 630	747	459	7 385	23 474	2 042	20 908	524	10 765	11 447	1 068 156
Apr	12 934	617	253	5 653	18 840	1 793	16 729	318	8 885	11 056	1 067 273
May	15 177	609	243	4 160	19 580	1 590	17 572	419	12 212	9 613	1 071 183
Jun	15 091	794	373	4 532	19 996	1 931	17 627	437	12 282	10 652	1 074 352
Jul	15 183	746	319	4 151	19 652	1 874	17 191	588	11 454	15 208	1 072 514
Aug	13 618	740	328	4 892	18 837	1 402	16 852	582	14 093	10 873	1 075 562
Sep	13 898	662	317	4 151	18 366	1 418	16 766	182	11 219	10 086	1 076 680
Oct	16 626	796	391	4 559	21 576	1 642	19 665	269	13 490	12 788	1 079 030
Nov	16 130	780	419	4 463	21 011	1 708	19 086	217	13 701	12 573	1 081 804
Dec	11 526	532	243	4 644	16 412	1 362	14 931	119	10 919	11 006	1 083 518
2013: Jan	12 585	680	203	2 810	15 598	975	14 495	127	8 520	11 081	1 082 591
Feb	15 002	683	202	3 562	18 765	1 549	16 986	230	10 601	11 244	1 083 449
Mar	14 668	611	225	4 500	19 393	1 557	17 662	173	11 115	10 123	1 084 404
Apr	16 255	768	380	4 293	20 928	1 533	19 205	190	12 643	14 776	1 085 604
May	17 398	842	424	4 470	22 292	1 721	20 340	230	14 931	12 703	1 088 898
Jun	15 696	877	260	5 080	21 036	1 848	19 029	159	14 565	13 636	1 090 595
Jul	17 838	1 110	286	5 083	23 207	1 962	21 052	193	14 544	14 656	1 091 136
Aug	17 532	1 049	342	4 895	22 768	2 037	20 440	292	15 043	9 743	1 096 950
Sep	16 431	990	208	4 544	21 184	1 920	19 101	162	14 157	10 074	1 101 763
Oct	20 442	1 103	404	5 184	26 030	1 998	23 821	211	15 994	13 477	1 105 065
Nov	18 180	1 031	238	4 859	23 278	1 993	21 135	150	14 956	16 288	1 104 301
Dec	14 117	708	233	4 771	19 121	1 798	17 188	136	13 006	15 738	1 102 156
2014: Jan	14 612	862	232	5 558	20 402	2 047	18 193	163	10 981	10 222	1 102 976
Feb	18 819	1 100	257	10 666	29 743	4 927	24 582	234	15 766	6 863	1 112 096
Mar	17 845	971	357	12 385	30 586	3 643	26 484	459	19 397	18 634	1 113 160
Apr	16 342	922	291	8 733	25 366	2 214	22 942	209	16 233	13 584	1 116 168
May	18 387	965	282	10 880	29 549	2 733	26 535	280	17 296	12 423	1 121 488
Jun	17 552	948	327	11 162	29 041	2 734	25 995	312	21 991	17 089	1 126 806
Jul	19 342	1 050	335	8 165	27 842	3 500	24 044	299	18 659	15 348	1 130 609
Aug	18 543	1 063	343	7 662	26 548	2 811	23 421	317	19 158	16 424	1 133 951
Sep	18 429	1 051	361	10 855	29 645	3 112	26 270	263	19 007	15 174	1 138 167
Oct	20 900	1 155	294	9 577	30 771	3 421	26 916	434	20 964	15 714	1 144 066
Nov	18 029	1 053	396	8 039	26 465	2 713	23 420	331	18 627	14 853	1 148 659
Dec	14 518	771	243	7 937	22 698	2 356	20 127	215	21 479	19 572	1 151 074

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- As from October 1988 only gross amounts are available due to a change in the banking regulations. "Gross amount" refers to mortgage loans granted before deducting the mortgage balances outstanding on the property purchased.
- Building loans for the construction of buildings.
- As at the end of the period.

Selected money-market and related indicators

R millions

Period	Average of daily values		Government deposits ³		SARB liquidity-draining operations				
	Liquidity provided ¹ (1390M)	Notes and coin in circulation ² (1392M)	Rand denominated (1016M)	Foreign currency denominated (1017M)	Foreign currency swaps ⁴ (1459M)	Total reverse repurchase transactions ⁵ (1442M)	Total SARB debentures ⁶ (1455M)	CPD call deposits with SARB (1067M)	Total (1449M)
2009	8 157	67 435	66 996	2 917	-	3 600	19 985	16 219	39 804
2010	10 051	72 493	67 003	30 930	5 000	3 100	28 789	8 361	45 250
2011	18 266	80 697	68 079	61 242	-	5 950	19 872	5 810	31 632
2012	25 304	91 502	67 877	67 970	3 000	4 520	7 409	11 213	26 142
2013	26 420	99 250	68 042	80 705	3 000	6 150	3 178	2 725	15 053
2014	31 384	107 201	69 825	95 404	-	2 646	4 947	9 232	16 825
2011: Nov	22 085	86 437	67 723	63 275	-	5 950	31 667	4 675	42 292
Dec	23 659	97 261	68 079	61 242	-	5 950	19 872	5 810	31 632
2012: Jan	21 757	90 160	68 029	69 396	-	5 250	23 586	13 146	41 982
Feb	20 704	87 046	68 092	65 769	-	5 250	29 442	7 233	41 925
Mar	22 513	87 763	67 223	67 560	-	6 125	17 860	8 237	32 222
Apr	23 460	90 841	67 310	58 275	-	4 850	21 271	13 729	39 850
May	19 080	88 943	67 425	64 014	-	3 800	19 525	11 296	34 621
Jun	19 242	87 583	67 453	61 550	-	6 265	17 427	15 154	38 846
Jul	22 136	88 374	67 620	61 400	-	7 465	19 377	14 857	41 699
Aug	26 323	89 545	67 678	64 347	-	6 450	21 883	15 320	43 653
Sep	29 200	91 492	67 706	65 208	-	7 950	21 921	15 636	45 507
Oct	32 654	92 935	67 741	66 256	-	7 800	22 106	15 365	45 271
Nov	32 706	96 241	67 807	67 732	-	6 895	18 119	14 784	39 798
Dec	33 869	107 105	67 877	67 970	3 000	4 520	7 409	11 213	26 142
2013: Jan	25 344	96 923	67 953	70 542	-	3 450	13 005	20 693	37 148
Feb	25 510	93 559	67 906	69 998	-	5 550	11 392	21 002	37 944
Mar	26 328	95 949	67 228	80 259	10 000	6 050	9 886	5 127	31 063
Apr	24 540	96 279	67 261	76 399	3 000	5 535	15 832	7 062	31 429
May	24 514	95 469	67 199	67 047	2 300	5 835	15 941	6 543	30 619
Jun	23 169	96 729	67 073	65 246	6 000	6 750	10 373	8 424	31 547
Jul	26 973	99 148	67 164	63 242	6 000	6 150	4 928	15 044	32 122
Aug	27 354	99 339	67 112	65 665	6 000	6 150	5 651	14 179	31 980
Sep	27 847	99 518	67 222	82 091	5 000	6 150	7 261	14 266	32 677
Oct	28 608	99 922	67 278	79 296	7 000	6 650	6 065	10 701	30 416
Nov	27 519	102 688	67 401	79 626	6 000	6 650	6 012	4 829	23 491
Dec	29 336	115 479	68 042	80 705	3 000	6 150	3 178	2 725	15 053
2014: Jan	28 450	103 856	67 525	89 616	8 000	5 431	5 089	14 928	33 448
Feb	29 484	100 271	67 723	86 500	6 000	5 881	6 361	10 820	29 062
Mar	26 688	101 589	67 185	84 348	10 000	6 331	6 277	6 216	28 824
Apr	29 588	104 623	67 128	84 163	10 000	5 931	6 228	6 801	28 960
May	25 303	103 308	67 329	83 000	10 000	5 931	7 334	8 823	32 088
Jun	28 590	103 732	67 449	73 525	10 000	6 431	4 746	7 492	28 669
Jul	32 464	106 383	67 528	91 516	10 000	5 821	6 352	7 267	29 441
Aug	32 772	106 715	68 704	89 957	10 000	3 866	6 770	6 170	26 806
Sep	32 109	107 994	69 232	98 862	10 000	3 987	6 813	3 939	24 739
Oct	35 196	109 565	69 080	92 883	10 000	3 191	6 815	5 039	25 045
Nov	36 761	110 894	69 242	92 457	10 000	2 746	5 013	3 514	21 273
Dec	39 207	127 478	69 825	95 404	-	2 646	4 947	9 232	16 825

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- Accommodation at the discount window up to 8 March 1998. As from 9 March 1998 total liquidity provided by the South African Reserve Bank.
- Notes in circulation outside the South African Reserve Bank.
- Values as at month-end. Exchequer Paymaster General, Stabilisation Accounts and other deposits at the South African Reserve Bank.
- Outstanding amounts at month-end. Money-market swaps with counter foreign-exchange deposits up to November 2003.
- Total outstanding amounts on 7- and 14-day reverse repurchase transactions (first issued 5 March 2012), 28-day reverse repurchase transactions (first issued 26 April 1999), 56-day reverse repurchase transactions (first issued 24 March 2005) and 91-day reverse repurchase transactions (first issued 17 June 2002) at month-ends.
- Total outstanding amounts on 7- and 14-day SARB debentures (first issued 5 March 2012), 28-day SARB debentures (first issued 16 September 1998), 56-day SARB debentures (first issued 1 December 2004) and 91-day SARB debentures (first issued on 14 August 2002) at month-ends.

Money-market accommodation

Selected daily indicators

R millions

Date	Total liquidity provided and outstanding repurchase agreements					Total (1440D)
	Main repurchase auction ¹ (1437D)	Standing facilities ² (1438D)	Cash reserve accounts		SAMOS Position ³ (1434D)	
			Withdrawals (1456D)	Deposits (1457D)		
2014/11/08	33 300	-	62	2 696	1 273	31 939
2014/11/10	33 300	-	2 184	2 308	-	33 175
2014/11/11	33 300	-	715	2 361	-	31 654
2014/11/12	34 000	-	977	2 456	-	32 521
2014/11/13	34 000	-	701	2 456	-	32 244
2014/11/14	34 000	-	3 647	3 338	-	34 309
2014/11/15	34 000	-	-	4 193	-	29 807
2014/11/17	34 000	-	1 993	2 245	-	33 748
2014/11/18	34 000	-	1 125	3 076	-	32 049
2014/11/19	36 100	-	-	5 528	-	30 572
2014/11/20	36 100	-	-	9 040	1 908	28 968
2014/11/21	36 100	-	71	345	-	35 825
2014/11/22	36 100	-	-	1 205	-	34 895
2014/11/24	36 100	-	3 203	1 247	-	38 056
2014/11/25	36 100	-	4 721	29	-	40 792
2014/11/26	38 100	-	6 262	143	-	44 218
2014/11/27	38 100	-	6 072	260	993	44 904
2014/11/28	38 100	-	3 475	812	-	40 763
2014/11/29	38 100	-	1 169	1 000	-	38 269
2014/12/01	38 100	-	5 616	365	-	43 351
2014/12/02	38 100	-	4 746	364	-	42 482
2014/12/03	38 200	-	6 441	1 436	-	43 205
2014/12/04	38 200	-	1 277	1 194	-	38 283
2014/12/05	38 200	-	1 929	488	-	39 641
2014/12/06	38 200	-	1 929	864	-	39 266
2014/12/08	38 200	-	1 300	798	-	38 702
2014/12/09	38 200	-	1 176	1 738	-	37 638
2014/12/10	38 302	-	1 266	1 799	-	37 769
2014/12/11	38 302	-	3 076	738	-	40 640
2014/12/12	38 302	-	5 145	2 407	-	41 041
2014/12/13	38 302	-	1 176	3 229	1 992	38 241
2014/12/15	38 302	-	2 072	2 407	-	37 968
2014/12/17	40 300	-	2 173	2 407	-	40 066
2014/12/18	40 300	-	2 108	1 815	1 780	42 373
2014/12/19	40 300	-	1 175	5 768	233	35 940
2014/12/20	40 300	-	1 175	5 768	220	35 927
2014/12/22	40 300	-	5 653	40	-	45 914
2014/12/23	40 000	-	1 169	490	-	40 679
2014/12/27	40 000	-	1 224	179	-	41 045
2014/12/29	40 000	-	1 974	190	-	41 783
2014/12/30	40 000	-	3 196	653	245	42 787
2014/12/31	38 900	-	4 452	240	-	43 112
2015/01/02	38 900	-	6 153	617	-	44 436
2015/01/03	38 900	-	1 169	895	4 612	43 785
2015/01/05	38 900	-	4 429	224	-	43 104
2015/01/06	38 900	-	1 850	224	-	40 525
2015/01/07	37 700	-	3 521	224	-	40 996
2015/01/08	37 700	-	1 470	772	-	38 397
2015/01/09	37 700	-	1 259	2 308	-	36 651
2015/01/10	37 700	-	1 259	1 475	-	37 483
2015/01/12	37 700	-	1 259	1 256	-	37 702
2015/01/13	37 700	-	1 259	1 500	-	37 458
2015/01/14	37 300	-	2 201	1 459	-	38 041
2015/01/15	37 300	-	1 449	1 701	-	37 047
2015/01/16	37 300	-	1 169	1 828	-	36 641
2015/01/17	37 300	-	1 169	1 828	-	36 641
2015/01/19	37 300	-	1 169	1 828	-	36 641
2015/01/20	37 300	-	1 169	1 828	-	36 641
2015/01/21	37 500	-	1 195	1 805	-	36 890
2015/01/22	37 500	-	4 709	46	-	42 163
2015/01/23	37 500	-	3 475	159	-	40 817
2015/01/24	37 500	-	1 179	256	997	39 419
2015/01/26	37 500	-	2 566	143	-	39 923
2015/01/27	37 500	-	2 698	60	-	40 137
2015/01/28	37 800	-	5 022	49	-	42 774
2015/01/29	37 800	-	3 939	411	-	41 328
2015/01/30	37 800	-	4 501	489	-	41 812
2015/01/31	37 800	-	1 256	900	2 561	40 717
2015/02/02	37 800	-	4 583	502	-	41 881
2015/02/03	37 800	-	3 230	241	-	40 790
2015/02/04	37 500	-	3 363	244	-	40 619
2015/02/05	37 500	-	1 611	305	-	38 806
2015/02/06	37 500	-	1 433	993	-	37 940

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- Liquidity provided by the South African Reserve Bank on a weekly basis every Wednesday as from 5 September 2001.
- Data include supplementary repurchase auctions whenever conducted. As from 30 August 2010 the spread between the rates for standing facilities and the repurchase rate was widened from 50 basis points to 100 basis points below and above the prevailing repurchase rate.
- As from 30 August 2010 manual auctions were replaced by an automated final end-of-day square-off process at prevailing standing facility rates. This change affected the SAMOS penalty facility, which was abolished as a consequence.

Money-market and related interest rates

Date	Accommodation rates		Predominant prime lending rate		Date	Interbank rates			Negotiable certificates of deposit/ promissory notes ⁴				
	Repurchase rate %	SAMOS penalty rate ^{1,2}	Date	Percentage		Date	South African Benchmark Overnight Rate (Sabor) on deposits ¹	Overnight foreign exchange rate ²	Rand overnight deposit rate ³	2 months	3 months	6 months	12 months
							(1444W)	(1446W)	(1447W)	(1409W)	(1411W)	(1412W)	(1413W)
2007/08/17	10.00	15.00	2007/08/17	13.50	2014/10/17	5.65	5.85	5.54	6.05	6.08	6.76	7.27	
2007/10/12	10.50	15.50	2007/10/12	14.00	2014/10/24	5.68	5.97	5.54	6.01	6.08	6.72	7.20	
2007/12/07	11.00	16.00	2007/12/07	14.50	2014/10/31	5.64	5.98	5.54	6.00	6.07	6.73	7.17	
2008/04/11	11.50	16.50	2008/04/11	15.00	2014/11/07	5.63	5.81	5.54	5.99	6.08	6.77	7.29	
2008/06/13	12.00	17.00	2008/06/13	15.50	2014/11/14	5.64	5.61	5.53	5.99	6.08	6.78	7.23	
2008/12/12	11.50	16.50	2008/12/12	15.00	2014/11/21	5.66	5.58	5.53	5.98	6.07	6.68	7.06	
2009/02/06	10.50	15.50	2009/02/06	14.00	2014/11/28	5.67	6.08	5.53	5.98	6.07	6.68	7.03	
2009/03/25	9.50	14.50	2009/03/25	13.00	2014/12/05	5.66	5.61	5.52	5.98	6.07	6.68	7.09	
2009/05/04	8.50	13.50	2009/05/04	12.00	2014/12/12	5.68	5.89	5.51	5.98	6.08	6.74	7.24	
2009/05/29	7.50	12.50	2009/05/29	11.00	2014/12/19	5.63	5.43	5.53	5.98	6.09	6.74	7.24	
2009/08/14	7.00	12.00	2009/08/14	10.50	2014/12/26	5.64	5.25	5.53	5.98	6.09	6.76	7.26	
2010/03/26	6.50	11.50	2010/03/26	10.00	2015/01/02	5.59	4.62	5.53	6.02	6.13	6.83	7.34	
2010/09/10	6.00	...	2010/09/10	9.50	2015/01/09	5.62	5.34	5.53	6.02	6.13	6.78	7.13	
2010/11/19	5.50	...	2010/11/19	9.00	2015/01/16	5.66	5.88	5.54	6.02	6.12	6.73	6.97	
2012/07/20	5.00	...	2012/07/20	8.50	2015/01/23	5.67	5.66	5.54	5.99	6.09	6.66	6.83	
2014/01/30	5.50	...	2014/01/30	9.00	2015/01/30	5.66	5.84	5.53	5.99	6.09	6.66	6.90	
2014/07/18	5.75	...	2014/07/18	9.25	2015/02/06	5.67	5.88	5.53	6.00	6.08	6.68	6.94	

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Date	Other money-market interest rates					Date	Notice deposits with banks ⁸			12-month fixed deposits ⁸	Weighted average overdraft rate on current accounts %	Interbank call money %
	SARB debentures ⁵		91-day Treasury bills %	3-month JIBAR ⁶	9x12 FRA ⁷		1 to 32 days ⁹	More than 32 days up to 91 days ¹⁰	More than 91 days up to 185 days ¹¹			
	28 days %	56 days %											(1448W)	(1458W)	(1405W)	(1450W)	(1451W)	(1414M)	(1415M)	(1416M)	(1417M)	(1404M)	(1402M)
2014/10/17	5.73	...	5.87	6.08	6.77	2013: Sep	4.23	5.19	5.12	5.21	8.59	5.49
2014/10/24	5.73	...	5.82	6.08	6.66	Oct	4.23	5.20	5.16	5.30	8.63	5.43
2014/10/31	5.73	5.69	5.78	6.08	6.65	Nov	4.25	5.21	4.80	5.31	8.52	5.43
2014/11/07	5.73	5.70	5.75	6.08	6.73	Dec	4.29	5.24	5.31	5.34	8.56	5.56
2014/11/14	5.71	5.70	5.85	6.09	6.64							
2014/11/21	5.71	...	5.91	6.08	6.36	2014: Jan	4.66	5.36	5.52	5.29	8.78	5.81
2014/11/28	5.71	...	5.96	6.08	6.30	Feb	4.79	5.58	5.95	5.59	8.88	5.73
2014/12/05	5.70	...	6.00	6.08	6.44	Mar	4.71	5.48	5.34	5.64	8.90	5.72
2014/12/12	5.68	5.71	6.03	6.08	6.65	Apr	4.68	5.49	5.36	5.72	8.97	5.84
2014/12/19	5.65	5.70	6.09	6.08	6.73	May	4.88	5.79	6.10	5.84	9.02	5.56
2014/12/26	5.66	5.71	6.09	6.10	6.79	Jun	4.80	5.65	6.00	5.83	9.14	5.66
2015/01/02	5.69	...	6.13	6.13	6.79	Jul	4.95	5.77	6.10	5.95	9.10	5.83
2015/01/09	5.68	5.70	6.04	6.13	6.45	Aug	5.06	6.05	6.17	6.06	8.92	5.86
2015/01/16	5.69	...	5.97	6.13	6.15	Sep	5.10	6.09	6.21	6.06	9.27	5.98
2015/01/23	5.66	...	5.91	6.11	5.95	Oct	5.05	6.08	6.14	6.13	9.30	5.93
2015/01/30	5.62	...	5.91	6.10	5.99	Nov	5.08	6.13	6.29	6.16	9.23	5.86
2015/02/06	5.60	5.60	5.89	6.10	6.15	Dec	5.06	6.14	6.22	6.21	9.35	5.90

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- The SAONIA rate (weighted average rate of unsecured interbank overnight transactions at market rates consistently worked back to September 2001) was discontinued and replaced with the South African Benchmark Overnight Rate (Sabor) on deposits as from 27 March 2007.
- As from 27 March 2007 the rate indicated the weighted average implied rate of both overnight call deposit rates and tomorrow next transactions raised in the forward foreign-exchange market.
- Weighted average of the overnight call deposit rates paid by A1-rated local and F1-rated foreign financial institutions where Safex places its daily margin deposits received by members.
- As from 1 April 2004 the rate reflected related to negotiable certificates of deposits (instead of promissory notes).
- Average tender rate on South African Reserve Bank debentures established at Wednesday auctions (see footnotes 5 and 6 on page S-26 for dates of inception).
- Three-month Johannesburg Interbank Average Rate. Prior to November 2012 known as the Johannesburg Interbank Agreed Rate.
- Rate on 9x12-month forward rate agreements indicating market expectations of rate on 3-month instruments in 9 months' time.
- Weighted average on deposits.
- Before January 2008 this category related to 32-day deposits.
- Before January 2008 this category related to 88- to 91-day deposits.
- Before January 2008 this category related to 6-month deposits.
- The SAMOS penalty rate was discontinued as from 30 August 2010.

Key information

Money and banking Selected data

Period	Percentage changes ¹							Income velocity of circulation of money ⁶				
	Monetary aggregates ²				Credit ³			Total domestic credit extension (1368A)	V1(A) (1420K)	V1 (1421K)	V2 (1422K)	V3 (1423K)
	M1(A) (1370A)	M1 (1371A)	M2 (1373A)	M3 (1374A)	Private sector							
					Total loans and advances ⁴ (1369A)	Total claims ⁵ (1347A)						
2009	0.39	6.99	1.72	1.79	-0.54	-0.12	1.90	6.05	3.30	1.61	1.29	
2010	12.13	7.01	5.60	6.92	4.24	5.47	4.20	6.25	3.32	1.73	1.37	
2011	8.43	9.78	7.18	8.28	7.42	6.17	5.82	6.47	3.38	1.79	1.41	
2012	12.60	9.28	3.90	5.17	10.02	10.05	10.55	6.30	3.34	1.81	1.43	
2013	10.28	9.36	9.67	5.85	6.34	6.13	4.98	6.00	3.26	1.82	1.44	
2014	7.43	9.78	8.72	7.35	7.84	8.50	9.57	5.84	3.15	1.77	1.44	
2011: Nov	2.77	6.94	5.87	7.23	6.02	6.22	6.45	...	...	...	...
Dec	8.43	9.78	7.18	8.28	7.42	6.17	5.82	6.52	3.41	1.80	1.42	
2012: Jan	12.28	10.10	6.61	6.70	7.26	7.33	7.52	...	...	...	...
Feb	10.14	9.51	6.88	5.89	8.13	7.91	7.98	...	...	...	...
Mar	11.33	9.13	9.00	6.65	9.16	9.16	9.23	6.28	3.33	1.79	1.42	
Apr	8.40	5.29	7.25	6.16	7.64	7.33	7.66	...	...	...	...
May	9.24	8.53	6.90	6.43	8.04	8.31	8.02	...	...	...	...
Jun	11.03	7.82	7.45	7.00	8.09	8.68	8.38	6.41	3.40	1.81	1.44	
Jul	10.03	9.79	7.95	8.27	7.25	8.34	8.06	...	...	...	...
Aug	11.54	11.14	7.52	7.79	7.79	7.94	7.61	...	...	...	...
Sep	11.02	11.29	6.38	7.54	8.82	9.07	8.26	6.27	3.32	1.80	1.42	
Oct	8.36	9.04	4.18	5.70	8.50	8.35	7.43	...	...	...	...
Nov	14.32	9.63	6.55	6.26	9.86	9.59	9.28	...	...	...	...
Dec	12.60	9.28	3.90	5.17	10.02	10.05	10.55	6.26	3.33	1.83	1.44	
2013: Jan	8.94	7.80	4.28	6.75	8.85	8.64	9.56	...	...	...	...
Feb	12.65	8.61	5.74	7.51	7.94	7.88	8.76	...	...	...	...
Mar	12.73	8.78	5.64	8.07	8.16	7.85	8.01	6.12	3.34	1.85	1.44	
Apr	16.99	13.37	7.62	9.98	8.75	9.13	10.08	...	...	...	...
May	16.60	11.49	7.54	9.75	9.28	9.05	10.19	...	...	...	...
Jun	16.94	15.61	9.03	9.17	9.52	8.92	9.84	5.94	3.25	1.81	1.42	
Jul	15.44	13.02	8.42	7.34	8.66	7.42	8.15	...	...	...	...
Aug	14.86	11.38	8.95	6.88	8.89	8.02	7.89	...	...	...	...
Sep	14.69	11.58	9.82	7.00	8.29	7.46	7.00	5.91	3.20	1.79	1.43	
Oct	14.95	11.90	10.97	7.02	7.78	7.62	7.22	...	...	...	...
Nov	11.09	10.08	9.83	6.23	7.35	6.97	6.98	...	...	...	...
Dec	10.28	9.36	9.67	5.85	6.34	6.13	4.98	6.02	3.25	1.81	1.46	
2014: Jan	13.59	9.39	10.57	6.33	7.60	8.16	7.11	...	...	...	...
Feb	10.27	9.67	10.07	5.86	8.56	8.67	7.53	...	...	...	...
Mar	14.42	16.08	10.91	7.78	8.13	8.73	8.51	5.93	3.28	1.82	1.47	
Apr	8.76	11.77	10.44	6.89	8.39	8.27	7.34	...	...	...	...
May	10.96	11.51	12.07	7.50	8.20	8.34	7.91	...	...	...	...
Jun	8.69	8.95	9.75	7.16	8.44	8.63	8.46	5.76	3.11	1.75	1.42	
Jul	7.91	10.07	8.89	6.77	9.67	9.77	9.26	...	...	...	...
Aug	7.50	11.58	8.71	6.32	8.65	8.78	8.92	...	...	...	...
Sep	9.74	12.55	10.19	7.78	8.79	8.74	9.82	5.85	3.09	1.76	1.44	
Oct	11.79	9.45	10.27	8.00	8.72	9.06	10.44	...	...	...	...
Nov	12.46	14.28	9.91	8.30	8.71	9.13	10.17	
Dec	7.43	9.78	8.72	7.35	7.84	8.50	9.57	5.81	3.12	1.76	1.45	

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1. Measured over a 12-month period.
2. Based on the consolidated liabilities of the monetary sector (as defined on pages S-18 and S-19).
3. Domestic credit extended by all monetary institutions.
4. Total of instalment sale credit, leasing finance, mortgage advances, and other loans and advances.
5. Total of investments, bills discounted, instalment sale credit, leasing finance, mortgage advances, and other loans and advances.
6. The ratio of the gross domestic product at current prices, seasonally adjusted, to the average value of the relevant seasonally adjusted monetary aggregate.