

## Notes to tables

### Credit extension by all monetary institutions – Table S–22

The sequential order of the columns in this table was rearranged and a subtotal column for *total loans and advances* to the domestic private sector was added. The category *total loans and advances* allows for analysis of total credit extended to the domestic private sector excluding the categories investments and bills discounted which are occasionally quite volatile, with the investments category in particular distorted by mark-to-market fair value adjustments required by accounting standard AC133. *Total loans and advances* to the private sector is deemed to be a more reliable measure of banks' underlying credit extension than total credit extended to the domestic private sector.

### Money and banking: Selected data – Table S–142

An additional column was added on page S–142 to indicate the year-on-year percentage change in *total loans and advances* to the private sector.

### Capital market interest rates and yields – Tables S–29 and S–31

As from 1 June 2007 the maximum prescribed interest rates in terms of the National Credit Act have applied to all new credit agreements entered into from that day onwards. Agreements that were entered into prior to 1 June 2007 will continue to be subject to the Usury Act interest rate limits. Both these sets of rates, which are calculated using different formulas, are shown in these tables – in particular tables KB202 and KB233.