

Capital Market

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National financial account

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Key Information

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

Einde End of	Opbrengskoerse ¹ op leningseffekte op die effektebeurs verhandel ² Yields ¹ on loan stock traded on the bond exchange ²						Oorheersende koerse Predominant rates					
	Staatseffekte / Government stock				Eskom- effekte Eskom stock	Munisipale effekte ³ Municipal stock ³	Kleinhandel-deposito's / Retail deposits		Deelnemingsverbandske- mas ⁴ Participa- tion mort- gage bond schemes ⁴	Nuwe verbandlenings New mortgage loans		
	0 tot 3 jaar 0 to 3 years (2000M)	3 tot 5 jaar 3 to 5 years (2001M)	5 tot 10 jaar 5 to 10 years (2002M)	10-jaar en langer 10 years and over (2003M)			Banke Banks	Postbank- spaarserti- fikate Postbank savings certi- ficates		Banke: Wooneen- hede Banks: Dwelling units (2011M)	Deelne- mingsver- bande Participa- tion mort- gage bonds (2012M)	
												Vaste deposito's Fixed deposits
1994.....	15.77	16.49	16.48	16.80	16.62	16.55	12.50	13.50	11.00	14.00	16.25	15.13
1995.....	14.15	14.26	14.52	14.56	14.50	15.43	14.00	14.50	12.50	16.00	18.25	17.48
1996.....	15.95	15.99	15.95	16.19	16.16	17.96	14.50	14.25	13.50	16.00	20.00	18.59
1996: Nov.....	15.82	15.81	15.93	16.18	16.12	17.50	14.50	14.00	13.50	16.00	19.00	18.25
Des./Dec.....	15.95	15.99	15.95	16.19	16.16	17.96	14.50	14.25	13.50	16.00	20.00	18.59
1997: Jan.....	15.71	15.62	15.65	15.82	15.83	16.66	14.50	14.00	13.50	16.75	20.00	19.59
Feb.....	14.79	14.74	14.84	15.03	15.04	16.66	14.50	14.00	13.50	16.75	20.00	19.59
Mrt./Mar.....	14.96	14.90	14.97	15.16	15.26	16.43	14.50	14.00	13.50	16.75	20.00	19.59
April.....	15.04	15.05	15.05	15.24	15.35	16.43	14.50	14.00	13.50	16.75	20.00	19.59
Mei/May.....	14.97	14.89	14.92	15.08	15.16	16.43	14.50	14.00	13.50	16.75	20.00	19.59
Jun.....	14.69	14.58	14.62	14.72	14.87	16.79	14.50	14.00	13.50	16.75	20.00	19.59
Jul.....	14.23	14.08	14.19	14.21	14.43	16.49	14.50	14.00	13.50	16.75	20.00	19.59
Aug.....	14.09	14.02	14.15	14.24	14.45	16.49	14.50	14.00	13.50	16.75	20.00	19.59
Sept.....	14.07	13.99	14.07	14.18	14.38	16.02	14.50	14.00	13.50	16.75	20.00	19.59
Okt./Oct.....	14.09	13.89	13.94	14.05	14.24	16.02	14.50	...	13.50	16.75	20.00	19.59

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Einde End of	Woekerwet: Maksimum finansieringskostekoerse Usury Act: Maximum finance charges rates				Voorgeskrewe rente- koers ⁶ (Vonnisskuld) Prescribed rate of interest ⁶ (Judgement debt)		Rentekoers op lenings uit Staatsinkomstefonds ⁷ Rate of interest on loans from the State Revenue Fund ⁷		Amptelike rentekoers ⁸ (Belasting op byvoordele) Official rate of interest ⁸ (Fringe benefit taxation)		Rentekoerse van toepassing op uitstaande BTW-bedrae Rates of interest on outstanding VAT amounts		
	Geldlenings Money loans		Krediet- en bruikhuur- transaksies Credit and leasing transactions										
	Bedragkategorie ⁵ Amount categories ⁵		Bedragkategorie ⁵ Amount categories ⁵										
	(i)	(ii)	(iii)	(iv)	Datum Date	(2024G)	Datum Date	(2026G)	Datum Date	(2025G)	Datum Date	Art. 39 ⁹ Belasting Tax (2027G)	Art. 45 ¹⁰ Terug- betalings Refunds (2028G)
1995.....	31.00	28.00	31.00	28.00	1976/07/16	11.00	1996/10/01	15.50	1985/03/01	18.00	1991/11/04	18.00	20.00
1996.....	31.00	28.00	31.00	28.00	1985/02/08	20.00	1996/11/01	15.75	1985/12/01	15.00	1993/06/01	14.40	16.00
1997: Mrt./Mar...	32.00	29.00	32.00	29.00	1986/08/01	15.00	1996/12/01	16.50	1987/01/01	13.00			
April.....	32.00	29.00	32.00	29.00	1987/09/01	12.00	1997/01/01	16.75	1989/06/01	16.00			
Mei/May.....	32.00	29.00	32.00	29.00	1989/07/01	18.50	1997/02/01	16.00	1990/05/01	19.00			
Jun.....	32.00	29.00	32.00	29.00	1993/10/01	15.50	1997/03/01	15.25	1992/08/01	17.00			
Jul.....	32.00	29.00	32.00	29.00			1997/04/01	15.50	1993/01/01	15.00			
Aug.....	32.00	29.00	32.00	29.00			1997/05/01	15.75	1994/02/01	14.00			
Sept.....	32.00	29.00	32.00	29.00			1997/06/01	15.50	1995/09/01	16.00			
Okt./Oct.....	32.00	29.00	32.00	29.00			1997/07/01	15.00					
							1997/08/01	14.50					
							1997/11/01	14.00					

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- Maandelikse gemiddelde opbrengskoers van effekte.
- Bron: Die Effektebeurs van Suid-Afrika vanaf November 1995. Voorheen die Johannesburgse Aandeelbeurs.
- Slegs die vyf grootste munisipaliteite, naamlik Durban, Johannesburg, Kaapstad, Port Elizabeth en Pretoria.
- Beleggingskoers na aftrekking van bestuursfooi.
- Bedragkategorieë vanaf 5/5/1988 soos aangedui; 5/12/1986 tot 4/5/1988: R1-R4 000 en R4 001-R70 000; 11/2/1986 tot 4/12/1986: R1-R2 500 en R2 501-R50 000. Vanaf 11/9/1981 tot 10/2/1986 was dit vir geldlenings R1-R2 000, R2 001-R5 000 en R5 001-R100 000 en vir krediet- en bruikhuurtransaksies R1-R10 000 en R10 001-R100 000. Vanaf 31/12/92 sekere vrystellings t.o.v. bedrae minder as R6 000.
- Voorgeskrewe rentekoers (Artikel 1 van Wet no. 55 van 1975), Departement van Justisie. Die Wet maak voorsiening vir die berekening en betaling van rente op sekere vonnisskuld.
- Die standaardrentekoers van toepassing op lenings toegestaan deur die Staat uit die Staatsinkomstefonds, Skatkweswet (Wet no. 66 van 1975).
- Amptelike rentekoers soos omskryf in die Inkomstebelastingwet (Wet no. 58 van 1962).
- Rente weens die versuim om belasting te betaal wanneer verskuldig. Wet op Belasting op Toegevoegde Waarde (Wet no. 89 van 1991).
- Rente op vertraagde terugbetalings. Wet op Belasting op Toegevoegde Waarde (Wet no. 89 van 1991).

- Monthly average yield of stock.
- Source: The Bond Exchange of South Africa as from November 1995. Previously the Johannesburg Stock Exchange.
- Only the five largest municipalities, namely Cape Town, Durban, Johannesburg, Port Elizabeth and Pretoria.
- Rate on investment after deduction of management fee.
- Amount categories from 5/5/1988 as indicated; 5/12/1986 to 4/5/1988: R1-R4 000 and R4 001-R70 000; 11/2/1986 to 4/12/1986: R1-R2 500 and R2 501-R50 000. From 11/9/1981 to 10/2/1986 money loans were R1-R2 000, R2 001-R5 000 and R5 001-R100 000 and credit and leasing transactions R1-R10 000 and R10 001-R100 000. From 31/12/92 certain exemptions with regard to amounts of less than R6 000.
- Prescribed rate of interest (Section 1 of Act No. 55 of 1975), Department of Justice. This Act provides for the calculation and payment of interest on certain judgement debts.
- The standard interest rate applicable to loans granted by the State out of the State Revenue Fund, Exchequer Act (Act No. 66 of 1975).
- Official rate of interest as defined by the Income Tax Act (Act No. 58 of 1962).
- Interest for failure to pay tax when due. Value Added Tax Act (Act No. 89 of 1991).
- Interest on delayed refunds. Value Added Tax Act (Act No. 89 of 1991).

Tydperk Period	Primêre mark / Primary market							Sekondêre mark / Secondary market						
	Netto uitgiftes van bemerkbare effekte Net issues of marketable securities							Totale aankope van aandele en effekte ³ Total purchases of shares and stocks ³	Aandeleurstransaksies Stock exchange transactions		Effektebeurs transaksies Bond exchange transactions			
	Openbare sektor ¹ Public-sector ¹				Private sektor ² Private sector ²				Aandele ⁴ Shares ⁴		Effekte ⁵ Stocks ⁵			
	Staat Government	Plaaslike owerhede Local authorities	Openbare onderne- mings Public enterprises	Ander leners Other borrowers	Totaal Total	Gewone aandele Ordinary shares	Skuldbrie- we, note en voorkeur- aandele Debentures, notes and preference shares		Totale volume van aan- dele ver- handel ⁶ Total volume of shares traded ⁶	Totale waarde van aandele verhandel Total value of shares traded	Totale aantal transak- sies ⁷ Total number of trans- actions ⁷	Effekte gekoop Stocks purchased		
	(2030M)	(2031M)	(2032M)	(2033M)	(2034M)	(2035M)	(2036M)	(2037M)	(2038M)	(2039M)	(2040M)	Totale koopprys Total considera- tion	Totale nominale waarde Total nominal value	
1994.....	28 445	254	559	-2 599	26 659	2 745	137	729 146	5 331	71 550	265 053	882 758	968 255	
1995 ⁵	25 125	-543	-243	260	24 599	5 902	932	650 920	5 148	63 247	305 720	2 006 038	2 326 206	
1996.....	22 230	161	-389	-1 285	20 717	7 627	2 208	2 537 169	8 993	117 099	432 353	3 022 362	3 405 015	
1996: Nov. ⁵	-3 178	79	805	-602	-2 896	660	-	103 344	912	11 455	36 575	265 748	305 087	
Des./Dec.	1 162	-147	-621	-210	184	89	102	45 160	823	10 530	17 948	145 791	166 556	
1997: Jan.	2 354	-6	-89	50	2 309	535	-	98 844	1 117	11 771	38 700	284 497	323 073	
Feb.	1 180	-2	1 410	350	2 938	197	1 200	128 728	1 517	17 060	39 144	315 719	352 095	
Mrt./Mar..	2 214	497	633	-426	2 918	829	-	101 100	1 289	12 418	30 815	282 767	314 626	
April	2 536	-5	-2 345	-	186	322	-	97 725	1 381	17 392	29 802	249 935	277 786	
Mei/May..	3 431	162	-95	-	3 498	2 691	-	126 232	1 421	14 634	27 453	298 463	327 309	
Jun.....	2 652	-394	1 174	114	3 546	225	-	113 260	1 650	19 001	29 599	285 153	307 883	
Jul.....	5 778	-97	1 023	284	6 988	16	-	131 558	1 784	21 002	37 977	414 083	441 854	
Aug.....	-6 197	-94	-677	-	-6 968	1 396	-	153 539	1 669	18 848	32 469	416 949	450 206	
Sept.....	1 953	18	68	10	2 049	1 011	-	96 847	1 438	18 903	25 203	351 116	375 193	
Okt./Oct..	819	3	...	1 777	21 860	45 047	555 046	587 748	

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R millions

Tydperk Period	Transaksies deur nie-inwoners Transactions by non-residents		Afgeleide mark / Derivative market				Vaste eiendom ⁹ / Real estate ⁹					
	Netto aankope van aandele ⁴ Net purchases of shares ⁴	Netto aankope van effekte ¹¹ Net purchases of stocks ¹¹	Aantal transaksies ⁷ Number of deals ⁷	Aantal kontrakte ⁷ Number of contracts ⁷	Onderliggende waarde Underlying value	Oop posisie ¹⁰ Open interest ¹⁰	Waarde van vaste-eiendoms- transaksies Value of real estate trans- actions	Aantal vaste- eiendoms- transaksies ⁷ Number of real estate trans- actions ⁷				
									Termynkontrakte ⁸ / Futures contracts ⁸			
									(2050M)	(2051M)	(2052M)	(2053M)	(2054M)	(2055M)	(2056M)	(2057M)
1994.....	185	1 103	168 387	4 087 483	203 125	76 642	30 740	188 616				
1995.....	4 812	1 871	168 560	3 550 588	194 310	73 599	29 467	173 673				
1996 ¹¹	5 254	3 383	161 967	4 095 410	266 130	90 349	32 277	184 926				
1996: Nov. ¹¹	308	826	13 778	382 111	25 148	101 824	2 237	12 569				
Des./Dec.	505	534	8 781	378 278	22 470	90 349	3 063	18 309				
1997: Jan.	-8	2 198	11 168	410 721	26 091	115 897	3 123	17 471				
Feb.	1 932	1 015	11 630	544 095	35 852	139 078	2 786	15 834				
Mrt./Mar..	1 546	2 872	8 669	369 846	23 899	78 155	2 399	13 053				
April	2 800	4 682	8 140	300 630	20 919	87 865	3 495	18 881				
Mei/May..	2 702	668	7 726	315 722	21 946	100 641	2 723	15 325				
Jun.....	2 736	2 058	9 279	388 829	26 368	96 401	2 613	14 061				
Jul.....	1 788	2 279	10 037	297 719	21 443	110 337	2 960	15 762				
Aug.....	3 755	1 017	11 014	333 984	25 433	115 051	2 596	14 263				
Sept.....	2 345	2 690	12 668	528 255	37 863	115 035				
Okt./Oct..	3 795	-5 249	18 488	729 023	50 564	148 764				

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- Netto kontantontvangste na terugbetaling van aflossings. L.W. Netto toename aan eie effekte uitgesluit
- Slegs sekuriteite van maatskappye op die Johannesburgse Aandelebeurs genoteer of wat genoteer gaan word. Fondse verkry deur 'n ander maatskappy met die bedoeling om slegs weer op die uitgifte van 'n filiaal - of 'n ander maatskappy in te skryf, word net eenmaal ingereken. Gewone aandele, slegs regte uitgiftes.
- Totale aankope van aandele en effekte soos gerapporteer deur die Johannesburgse kantoor van die Ontvanger van Inkomste.
- Bron: Die Johannesburgse Aandelebeurs.
- Bron: Die Effektebeurs van Suid-Afrika vanaf Januarie 1995.
- Volume in miljoene.
- Werklike aantal.
- Bron: Die Suid-Afrikaanse Termynbeurs.
- Gemeet by registrasie. Seisoensinvloed uitgeskakel.
- Werklike aantal soos op die laaste besigheidsdag van die betrokke maand en jaar.
- Bron: Die Effektebeurs van Suid-Afrika vanaf Januarie 1996.

- Net cash receipts after repayment of redemptions. N.B. Net increase in own securities excluded.
- Only securities of companies listed or to be listed on the Johannesburg Stock Exchange. Funds raised by a company for the purpose of taking up an issue of a subsidiary or another company are included only once. Ordinary shares, only rights issues.
- Total purchases of shares and stocks as reported by the Johannesburg office of the Receiver of Revenue.
- Source: The Johannesburg Stock Exchange.
- Source: The Bond Exchange of South Africa as from January 1995.
- Volume in millions.
- Actual number.
- Source: The South African Futures Exchange.
- Measured at registration. Seasonally adjusted.
- Actual number as at the last business day of the particular month and year.
- Source: The Bond Exchange of South Africa as from January 1996.

NETTO UITGIFTES VAN BEMARKBARE EFFEKTE
EN AANDELE¹
R miljoene

NET ISSUES OF MARKETABLE STOCKS
AND SHARES¹
R millions

Tydperk Period	Openbare sektor / Public sector												Private sektor ⁵ Private sector ⁵	
	Sentrale Regering ² Central Government ²			Openbare ondernemings ³ Public enterprises ³			Plaaslike owerhede Local authorities			Ander ⁴ Other ⁴			Effekte, skuld- briewe, note Gewone aandele Ordinary debentures, notes and preference shares	aandele shares
	Effekte opgeneem deur Stock subscribed for by			Effekte opgeneem deur Stock subscribed for by			Effekte opgeneem deur Stock subscribed for by			Effekte opgeneem deur Stock subscribed for by				
	Private Monetêre instellings Monetary institutions (2060M)	nie-bank- sektor Private non- banking sector (2061M)	Regering- sektor ⁶ Govern- ment sector ⁶ (2062M)	Private Monetêre instellings Monetary institutions (2063M)	nie-bank- sektor Private non- banking sector (2064M)	Ander ⁷ Other ⁷ (2065M)	Private Monetêre instellings Monetary institutions (2066M)	nie-bank- sektor Private non- banking sector (2067M)	Ander ⁷ Other ⁷ (2068M)	Private Monetêre instellings Monetary institutions (2069M)	nie-bank- sektor Private non- banking sector (2070M)	en voorkeur- Ander ⁷ Stocks, Other ⁷ (2071M)	(2036M)	(2035M)
1989.....	644	6 223	2 338	-105	2 019	1 596	128	-23	4	74	-618	92	823	9 028
1990.....	-1 153	3 762	1 699	648	12 150	279	-82	421	103	489	226	381	722	4 504
1991.....	-1 528	9 093	9 037	509	8 191	1 423	35	67	162	95	-30	1 118	1 610	6 011
1992.....	-4 080	15 478	7 220	2 773	1 335	2 407	606	87	610	2	-865	793	2 868	4 743
1993.....	7 769	16 251	9 928	-2 637	3 151	-1 669	111	201	505	-27	-638	-40	777	5 541
1994.....	-2 322	11 740	19 027	-683	-665	1 596	12	-215	449	-104	-2 696	2 131	137	2 745
1995.....	...	...	...	-67	-621	1 264	-137	-367	284	-46	-82	1 351	932	5 902
1996.....	...	...	...	...	...	...	...	...	...	...	...	...	2 208	7 627
1995: Mei/May.....	4 634	-1 316	-301	-48	320	29	-	-	322	-1	15	149	218	213
Jun.....	1 183	2 124	675	-34	278	-12	-114	-370	-20	-	-43	-77	77	1 421
Jul.....	-1 668	3 998	327	47	-467	94	-	19	-24	-45	-61	33	637	-
Aug.....	5 913	2 574	-1 544	226	-659	12	-	-14	4	-	-33	185	-	218
Sept.....	-1 421	2 366	531	68	-171	277	-	-10	-19	-	30	7	-	975
Okt./Oct.....	...	...	...	-308	-1 211	178	-2	2	-1	-	-3	50	-	90
Nov.....	...	...	...	377	765	291	-	220	-	-	-8	103	-	791
Des./Dec.....	...	...	...	-253	1 159	-180	-26	-135	-3	-	-35	87	-	142
1996: Jan.....	...	...	...	-13	536	-136	-	17	-5	-	23	77	-	20
Feb.....	...	...	...	-16	1 106	41	20	20	-	-	60	74	-	18
Mrt./Mar.....	...	...	...	-119	63	-29	64	26	-5	-	45	4	-	1 624
April.....	...	...	...	...	...	...	...	...	...	...	...	...	-	1 277
Mei/May.....	...	...	...	...	...	...	...	...	...	...	...	...	-	133
Jun.....	...	...	...	...	...	...	...	...	...	...	...	...	-	87
Jul.....	...	...	...	...	...	...	...	...	...	...	...	...	-	36
Aug.....	...	...	...	...	...	...	...	...	...	...	...	...	25	1 387
Sept.....	...	...	...	...	...	...	...	...	...	...	...	...	2 082	-
Okt./Oct.....	...	...	...	...	...	...	...	...	...	...	...	...	-	2 296
Nov.....	...	...	...	...	...	...	...	...	...	...	...	...	-	660
Des./Dec.....	...	...	...	...	...	...	...	...	...	...	...	...	102	89
1997: Jan.....	...	...	...	...	...	...	...	...	...	...	...	...	-	535
Feb.....	...	...	...	...	...	...	...	...	...	...	...	...	1 200	197
Mrt./Mar.....	-	829
April.....	-	322
Mei/May.....	-	2 691
Jun.....	-	225
Jul.....	-	16
Aug.....	-	1 396
Sept.....	-	1 011
Okt./Oct.....	3	819

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- Kontantontvangste min -terugbetalings t.o.v. uitgiftes deur die openbare sektor. LW. Netto toename in eie effekte ingesluit. (Slegs kontantontvangste word in die geval van die private sektor se uitgiftes ingesluit).
- Besittersklassifikasie vanaf 1982 gebaseer op geregistreerde transaksies by die Tesourie.
- Nie-finansiële openbare korporasies en owerheidsondernemings (soos Eskom en die Padfonds). Vanaf November 1987 word die netto verkope in die sekondêre mark deur 'n bepaalde openbare onderneming uit eie interne besit, ook ingesluit.
- Technikons, universiteite en finansiële openbare ondernemings. Die Landbank en die Ontwikkelingsbank van Suider-Afrika word ook ingesluit. Effekteskuld van voormalige onafhanklike en selfregerende Nasionale State is as staatseffekte vanaf 27 April 1994 geher-klassifiseer.
- Slegs effekte van maatskappye op die Johannesburgse Aandelebeurs genoteer of genoteer te word. Fondse verkry deur 'n ander maatskappy met die bedoeling om slegs weer op die uitgifte van 'n filiaal- of 'n ander maatskappy in te skryf, word net een maal ingereken. Gewone aandele, slegs regte uitgiftes.
- Hoofsaaklik die Openbare Beleggingskommissaris (OBK).
- Hoofsaaklik die Openbare Beleggingskommissaris en interne fondse.
- Inligting is nie beskikbaar nie weens die probleme ondervind deur sommige lidbanke van die Sentrale Bewaarplek Bpk. om die nodige gegewens te voorsien.

- Cash receipts less cash repayments in the case of public sector issues. NB. Net increase in own securities included. (Only cash receipts are included in the case of private sector issues.)
- Ownership classification as from 1982 based on registered transactions at the Treasury.
- Non-financial public corporations and government enterprises (such as Eskom and the Road Fund). As from November 1987, the net sales out of own internal holdings into the secondary market by a certain public enterprise are also included.
- Technikons, universities and financial public enterprises. The Land Bank and the Development Bank of Southern Africa are also included. Stock debt of former independent and selfgoverning National States is reclassified as government stock from 27 April 1994.
- Only securities of companies listed or to be listed on the Johannesburg Stock Exchange. Funds raised by a company for the purpose of taking up an issue of a subsidiary or another company are included only once. Ordinary shares, only rights issues.
- Mainly the Public Investment Commissioners (PIC).
- Mainly the Public Investment Commissioners and internal funds.
- Information not available due to problems experienced by some member banks of the Central Depository Ltd. to supply the required data.

VERBANDLENINGS
R miljoene

MORTGAGE LOANS
R millions

Tydperk Period lings and	Nuwe verbandlenings en hervoorstote toegestaan gedurende tydperk New mortgage loans and re-advances granted during period									Verband- lenings uit- betaal gedu- rende die tydperk ⁴	Voor- skotte toe- gestaan maar nog nie uit- betaal nie ⁵	Kapi- taal- deling op voor- skotte gedu- rende tydperk ⁴	Totale verband- voor- skotte uit- staande ⁵	
	Netto bedrag ¹ / Net amount ¹					Bruto bedrag ²								
	Bate verpand / Asset mortgaged				Totaal	Aanwending / Application			Gross amount ²					
	Wonings en woon- stelle	Sake- persele, plase en kerke	Alle ander	Totaal		Vir oprigting van geboue	Op be- staande geboue	Op onbebou- de grond	Totaal					Kon- struksie ³
Dwel- premises, farms flats	Business other and churches	All	Total struction of	For con- existing buildings buildings	On vacant land	On	Total struction ³	Con- during the	Mortgage granted paid out yet paid period ⁴	Advances repay- but not advances during out ⁵	Capital mortgage ments on out- standing ⁵ period ⁴	Total loans		
(2120M)	(2121M)	(2122M)	(2123M)	(2124M)	(2125M)	(2126M)	(2127M)	(2128M)	(2129M)	(2130M)	(2131M)	(2132M)		
1994	33 954	3 706	6 087	43 748	5 758	36 527	1 462	45 597	5 836	44 595	9 747	27 299	110 191	
1995	35 129	5 106	6 252	46 488	7 045	37 569	1 874	48 632	7 223	55 279	12 595	35 131	130 339	
1996	38 165	6 356	7 276	51 796	7 245	42 286	2 265	54 193	7 487	64 999	13 776	43 124	152 436	
1994: Okt./Oct.	3 155	356	460	3 971	535	3 303	133	4 126	556	4 200	9 426	2 217	106 703	
Nov.	3 534	326	461	4 320	542	3 637	141	4 549	546	3 842	9 855	1 879	108 667	
Des./Dec.	3 729	444	403	4 576	510	3 895	172	4 726	533	3 683	9 747	2 159	110 191	
1995: Jan.	2 520	335	440	3 295	503	2 606	186	3 348	507	4 579	10 923	2 706	112 064	
Feb.	2 724	341	538	3 604	470	3 001	132	3 707	473	4 094	10 848	2 164	113 993	
Mrt./Mar.	3 003	362	550	3 916	578	3 134	203	4 111	585	4 278	10 963	2 546	115 723	
April.	2 570	284	440	3 294	517	2 650	127	3 421	523	3 574	11 363	2 301	117 267	
Mei/May.	3 115	423	546	4 084	634	3 300	150	4 214	637	4 929	12 007	3 307	118 622	
Jun.	3 028	397	485	3 910	627	3 135	148	4 062	637	5 127	12 054	3 399	120 350	
Jul.	2 819	380	526	3 725	573	2 980	172	3 900	585	4 563	11 957	3 131	121 782	
Aug.	3 251	358	543	4 152	591	3 426	135	4 417	606	4 909	11 866	3 126	123 564	
Sept.	2 851	419	543	3 814	565	3 116	133	4 025	588	4 278	11 815	2 606	125 236	
Okt./Oct.	3 355	849	555	4 759	794	3 783	182	5 024	846	5 238	12 213	3 551	126 923	
Nov.	3 327	518	571	4 416	695	3 561	160	4 644	726	4 940	12 705	3 087	128 775	
Des./Dec.	2 566	438	515	3 518	497	2 875	146	3 758	511	4 770	12 595	3 207	130 339	
1996: Jan.	2 528	368	517	3 412	363	2 906	144	3 667	377	4 307	12 719	2 841	131 805	
Feb.	3 298	457	733	4 488	601	3 704	183	4 743	620	4 765	13 047	2 843	133 726	
Mrt./Mar.	3 231	545	599	4 375	557	3 613	205	4 633	570	4 986	13 251	3 039	135 673	
April.	3 168	561	586	4 316	630	3 440	246	4 488	645	4 911	13 679	3 343	137 242	
Mei/May.	3 486	462	596	4 543	630	3 717	196	4 806	681	5 556	15 163	3 770	139 028	
Jun.	2 682	567	523	3 772	663	2 961	147	4 002	674	5 358	14 529	3 602	140 784	
Jul.	3 114	504	663	4 281	655	3 386	239	4 497	664	6 280	13 849	3 947	143 380	
Aug.	3 256	631	714	4 600	676	3 740	184	4 690	680	5 987	13 583	3 840	145 527	
Sept.	3 267	466	601	4 335	699	3 492	144	4 577	705	5 555	13 784	3 759	147 281	
Okt./Oct.	3 877	633	638	5 149	616	4 347	186	5 271	628	5 811	14 176	3 994	149 099	
Nov.	3 644	592	611	4 847	709	3 924	214	4 950	719	6 181	13 186	4 251	151 028	
Des./Dec.	2 613	570	494	3 678	447	3 055	176	3 869	525	5 303	13 776	3 895	152 436	
1997: Jan.	2 760	585	537	3 883	452	3 167	264	3 951	460	5 300	12 879	3 766	153 970	
Feb.	3 207	710	699	4 617	667	3 665	285	4 720	680	5 595	12 795	3 600	155 965	
Mrt./Mar.	2 928	654	620	4 202	595	3 307	299	4 300	606	5 410	12 686	3 784	157 591	
April.	3 341	784	564	4 689	630	3 741	318	4 835	641	5 620	12 967	4 274	158 938	
Mei/May.	3 217	929	682	4 828	769	3 766	293	5 200	783	5 904	13 066	4 463	160 378	
Jun.	2 978	865	677	4 520	726	3 501	293	4 708	729	5 632	13 112	4 156	161 854	
Jul.	4 549	889	647	6 084	1 446	4 247	391	6 386	1 467	6 244	12 870	5 282	162 817	
Aug.	5 322	1 019	651	6 993	2 490	4 066	436	7 408	2 530	5 380	12 839	3 884	164 313	
Sept.	4 593	891	700	6 184	1 881	3 928	375	6 447	1 886	5 801	13 169	4 578	165 535	

KB208

1. Netto bedrag verwys na die bruto syfer verminder met die bedrag van bestaande verbandlenings wat binne dieselfde bank na nuwe verbandgewers oorgedra is.
2. Bruto bedrag verwys na verbandlenings toegestaan voordat uitstaande verbandsaldo's ten opsigte van die aangekoopte eiendom daarvan afgetrek is.
3. Boulenings vir die oprigting van geboue.
4. Insluitende betalings ten opsigte van bedrae wat bo en behalwe die hoofsaak deur verbandnemer uitgeleë is.
5. Aan die einde van die tydperk.

1. Net amount refers to the gross figure, reduced by the amount of existing mortgage loans transferred within the same bank to new mortgagors.
2. Gross amount refers to mortgage loans granted before deducting the mortgage balances outstanding on the property purchased.
3. Building loans for the construction of buildings.
4. Including payments in respect of amounts over and above the principal advanced by mortgagee.
5. As at the end of the period.

**BINNELANDSE BEMARKBARE EFFEKTESKULD VAN
PLAASLIKE OWERHEDE¹ VOLGENS BESITTER**
R miljoene

**OWNERSHIP DISTRIBUTION OF DOMESTIC
MARKETABLE STOCK DEBT OF LOCAL AUTHORITIES¹**
R millions

Einde End of	Monetêre instellings Monetary institutions (2140K)	Private nie-banksektor / Private non-banking sector						Openbare sektor / Public sector			Totaal Total (2150K)
		Verseke- raars Insurers (2141K)	Self-gead- minstreerde pensioen- fondse Self- administered pension funds (2142K)	Ander finansiële instellings ² Other financial institutions ² (2143K)	Ander en genomineerde maatskap- pype Other and nominee companies (2144K)	Persoonlike sektor Personal sector (2145K)	Nie- inwoners Non- residents (2146K)	Openbare Beleggings- kommis- sarisise ³ Public Investment Commis- sioners ³ (2147K)	Plaaslike owerhede en openbare ondernem- ings ⁴ Local authorities and public enterprises ⁴ (2148K)	Interne fondse ⁵ Internal funds ⁵ (2149K)	
1992	747	1 632	458	21	2 341	44	20	1 081	47	945	7 336
1993	1 064	1 824	503	35	2 463	28	20	1 269	110	850	8 166
1994	1 108	1 512	400	42	2 644	22	17	2 237	111	817	8 910
1995	899	1 207	375	66	2 794	21	17	2 372	76	1 017	8 844
1996 ⁷ .....	...	...	...	...	...	...	...	...	...	855	8 835
1995: 04	899	1 207	375	66	2 794	21	17	2 372	76	1 017	8 844
1996: 01	964	1 091	366	65	3 050	19	16	2 330	67	1 014	8 982
02 ⁷ .....	...	...	...	...	...	...	...	...	...	861	8 582
03 .....	...	...	...	...	...	...	...	...	...	860	8 919
04 .....	...	...	...	...	...	...	...	...	...	855	8 835
1997: 01 .....	...	...	...	...	...	...	...	...	...	855	9 325
02 .....	...	...	...	...	...	...	...	...	...	813	9 105
03 .....	...	...	...	...	...	...	...	...	...	813	8 926

KB209

**BINNELANDSE BEMARKBARE EFFEKTESKULD VAN
DIVERSE LENERS⁶ IN OPENBARE SEKTOR
VOLGENS BESITTER**
R miljoene

**OWNERSHIP DISTRIBUTION OF DOMESTIC
MARKETABLE STOCK DEBT OF SUNDRY
PUBLIC-SECTOR BORROWERS⁶**
R millions

Einde End of	Monetêre instellings Monetary institutions (2160K)	Private nie-banksektor Private non-banking sector					Openbare sektor Public sector			Totaal Total (2169K)
		Verseke- raars Insurers (2161K)	Self-gead- minstreerde pensioen- fondse Self- administered pension funds (2162K)	Genomi- neerde en trustmaat- skappye Nominee and trust companies (2163K)	Ander maatskappye Other companies (2164K)	Persoonlike sektor en nie-inwoners Personal sector and non-residents (2165K)	Openbare Beleggings- kommis- sarisise ³ Public Investment Commis- sioners ³ (2166K)	Plaaslike owerhede en openbare ondernemings Local authorities and public enterprises (2167K)	Interne fondse ⁵ Internal funds ⁵ (2168K)	
1994	271	735	311	1 284	7	65	1 495	199	847	5 214
1995	263	710	523	2 284	-	49	2 319	34	392	6 574
1996 ⁷ .....	...	...	...	...	...	...	...	...	122	5 880
1995: 04	263	710	523	2 284	-	49	2 319	34	392	6 574
1996: 01	253	701	496	2 812	-	46	2 384	8	170	6 870
02 ⁷ .....	...	...	...	...	...	...	...	...	216	6 916
03 .....	...	...	...	...	...	...	...	...	249	6 913
04 .....	...	...	...	...	...	...	...	...	122	5 880
1997: 01 .....	...	...	...	...	...	...	...	...	41	6 266
02 .....	...	...	...	...	...	...	...	...	381	6 820
03 .....	...	...	...	...	...	...	...	...	40	7 573

KB210

1. Insluitende metropolitaanse owerhede, distriksrade, plaaslike oorgangsrade, gesamentlike diensterade en waterrade.
2. Insluitende effeketrusts en finansieringsmaatskappye.
3. Insluitende klein bedrae ten opsigte van bestaansbeveiligingsfondse en die Sentrale Regering.
4. Sluit bate-oorname teen effekte-uitgifte in.
5. Besit aan eie effekte deur middel van delgings- en ander interne fondse.
6. Technikons, universiteite en finansiële openbare ondernemings. Die Landbank en die Ontwikkelingsbank van Suid-Afrika word ook ingesluit. Effekteskuld van voormalige onafhanklike en selfregerende Nasionale State is as staatseffekte vanaf 27 April 1994 geherklassifiseer.
7. Inligting is nie beskikbaar nie weens die probleme ondervind deur sommige lidbanke van die Sentrale Bewaarplek Bpk. om die nodige gegewens te voorsien.

1. Including transitional metropolitan councils, district councils, transitional local councils, joint services councils and water boards.
2. Including unit trusts and finance companies.
3. Including small amounts in respect of social security funds and the Central Government.
4. Includes asset acquisition against stock issue.
5. Own securities held by redemption and other internal funds.
6. Technikons, universities and financial public enterprises. The Land Bank and the Development Bank of Southern Africa are also included. Stock debt of former independent and self-governing National States is reclassified as government stock from 27 April 1994.
7. Information not available due to problems experienced by some member banks of the Central Depository Ltd. to supply the required data.

BINNELANDSE BEMARKBARE EFFEKTESKULD
VAN NIE-FINANSIËLE OPENBARE ONDERNEMINGS¹
VOLGENS BESITTER
R miljoen

OWNERSHIP DISTRIBUTION OF DOMESTIC
MARKETABLE STOCK DEBT OF NON-FINANCIAL
PUBLIC ENTERPRISES¹
R millions

Einde End of	Monetêre instellings Monetary institutions		Private nie-banksektor / Private non-banking sector						Openbare sektor / Public sector			Totaal Total
	Reserwe- bank en KOD	Ander	Verseke- raars	Self- geadmini- streerde pensioen- fondse	Ander finansiële instellings ²	Ander maatskap- pye ³	Persoonlike sektor	Nie- inwoners ⁴	Openbare Beleggings- kommis- sarisise ⁵	Plaaslike owerhede en open- bare onder- nemings	Interne fondse ⁶	
	Reserve Bank and CPD	Other	Insurers	Self- administered pension funds	Other financial institutions ²	Other companies ³	Personal sector	Non- residents ⁴	Public Investment Commis- sioners ⁵	Local authorities and public enterprises	Internal funds ⁶	
(2170K)	(2171K)	(2172K)	(2173K)	(2174K)	(2175K)	(2176K)	(2177K)	(2178K)	(2179K)	(2180K)	(2181K)	
1989.....	7	354	3 823	3 625	46	9 063	1 887	1 632	1 444	845	1 985	24 711
1990.....	164	981	6 933	9 078	188	13 206	2 312	1 910	2 233	489	795	38 289
1991.....	70	1 397	9 179	8 477	159	17 621	2 973	2 567	2 298	270	3 936	48 947
1992.....	14	4 546	7 471	10 735	127	17 058	3 591	2 817	2 594	331	6 393	55 677
1993.....	4	1 994	7 887	9 766	142	23 610	2 579	3 404	2 690	732	2 540	55 348
1994.....	10	1 681	6 397	9 840	119	25 448	2 563	3 121	5 128	645	902	55 854
1995.....	-	329	6 453	10 076	616	27 518	2 295	2 452	5 953	339	933	56 964
1996 ⁷.....	...	...	...	...	...	...	...	...	...	...	828	56 680
1994: 04.....	10	1 681	6 397	9 840	119	25 448	2 563	3 121	5 128	645	902	55 854
1995: 01.....	-	1 327	5 535	9 903	111	27 307	2 704	3 085	5 490	243	863	56 568
02.....	-	547	5 580	11 013	345	26 290	2 732	3 084	5 776	109	813	56 289
03.....	220	696	5 466	10 643	580	26 147	2 407	2 405	5 998	353	969	55 884
04.....	-	329	6 453	10 076	616	27 518	2 295	2 452	5 953	339	933	56 964
1996: 01.....	-	174	6 177	9 774	595	31 134	2 259	2 450	5 677	56	192	58 488
02 ⁷.....	...	...	...	...	...	...	...	...	...	...	575	56 275
03.....	...	...	...	...	...	...	...	...	...	...	242	56 564
04.....	...	...	...	...	...	...	...	...	...	...	828	56 680
1997: 01.....	...	...	...	...	...	...	...	...	...	...	785	58 649
02.....	...	...	...	...	...	...	...	...	...	...	802	57 384
03.....	...	...	...	...	...	...	...	...	...	...	702	57 877

KB211

1. Owerheidsondernemings (o.a. Nasionale Padfonds) en openbare ondernemings (o.a. Eskom).
2. Insluitende effektrusts en finansieringsmaatskappye.
3. Insluitende genomineerde maatskappye.
4. Uitgesluit genomineerde maatskappye.
5. Insluitende klein bedrae ten opsigte van bestaansbeveiligingsfondse en die Sentrale Regering.
6. Besit aan eie effekte deur delgings- en ander interne fondse.
7. Inligting is nie beskikbaar nie weens die probleme ondervind deur sommige lidbanke van die Sentrale Bewaarplek Bpk. om die nodige gegewens te voorsien.

1. Government enterprises (e.g. National Road Fund) and public enterprises (e.g. Eskom).
2. Including unit trusts and finance companies.
3. Including nominee companies.
4. Excluding nominee companies.
5. Including small amounts in respect of social security funds and the Central Government.
6. Own securities held by redemption and other internal funds.
7. Information not available due to problems experienced by some member banks of the Central Depository Ltd. to supply the required data.

Einde End of	Fondse ontvang van / Funds received from										
	Bestaans- beveiligingsfondse ¹ Social security funds ¹ (2520K)	Heropbou- en Ontwikkelings- programfondse Reconstruction and Development Programme fund (2543K)	Ander regerings- fondse Other government funds (2521K)	Openbare ondernemings Public enterprises (2522K)	Pensioen- en voorsorg- fondse Pension and provident funds (2523K)	Huishoudings Households		Nie-inwoners ² Non-residents ²		Ander Other (2528K)	Totaal Total (2529K)
						Trust- rekeninge Trust accounts (2524K)	Ander binnelandse fondse Other domestic funds (2525K)	Kortertermyn- fondse Short-term funds (2526K)	Langtermyn- fondse Long-term funds (2527K)		
1990	2 063	...	67	140	37 592	415	77	1 197	800	4	42 356
1991	2 252	...	113	-	44 843	504	100	1 202	800	-	49 813
1992	2 323	...	1 310	8	56 188	591	1	1 462	780	-	62 663
1993	1 987	...	660	8	66 480	494	1	1 805	675	-	72 110
1994	2 144	8	298	3	85 355	532	1	881	515	-	89 735
1995	2 510	179	307	0	94 271	603	1	1 921	372	236	100 399
1996	2 970	330	395	-	118 566	741	1	3 590	207	452	127 251
1995: 04	2 510	179	307	0	94 271	603	1	1 921	372	236	100 399
1996: 01	2 686	194	339	-	103 076	628	1	2 903	320	244	110 390
02	2 743	236	296	-	107 053	691	1	3 224	296	403	114 944
03	2 863	294	372	-	113 237	723	0	3 435	242	425	121 592
04	2 970	330	395	-	118 566	741	1	3 590	207	452	127 251
1997: 01	3 269	110	478	-	130 658	774	1	3 580	164	489	139 523
02	3 850	161	334	-	132 152	769	1	3 544	130	523	141 462
03	4 133	228	400	-	139 807	798	1	3 389	88	459	149 301

KB212

Bates
R miljoene

Assets
R millions

Einde End of	Kontant en deposito's Cash and deposits (2530K)	Vaste-rentedraende effekte / Fixed-interest securities				Wissels uitgereik deur / Bills issued by					Gewone aandele Ordinary shares (2540K)	Ander ⁵ Other ⁵ (2541K)	Totaal Total (2539K)
		Staat Government (2531K)	Plaaslike owerhede Local authorities (2532K)	Openbare ondernemings Public enterprises (2533K)	Ander ³ Other ³ (2534K)	Sentrale regering Central government (2535K)	Openbare korporasies Public corporations (2536K)	Openbare finansiële instellings ⁴ Public financial institutions ⁴ (2537K)	Banke Banks (2542K)	Ander Other (2538K)			
1990	4 582	28 317	644	3 198	645	1 779	1 754	166	1 086	184	-	-	42 356
1991	3 737	36 062	757	2 997	771	1 846	937	139	709	767	1 092	-	49 813
1992	3 017	45 142	833	2 390	1 412	3 268	1 825	-	2 202	1 138	1 436	-	62 663
1993	3 490	54 705	1 212	2 235	1 608	1 553	251	-	2 545	204	2 858	1 450	72 110
1994	1 410	71 755	1 392	4 835	1 740	2 004	28	51	1 207	69	2 893	2 351	89 735
1995	5 921	75 018	1 564	6 038	2 136	656	94	-	1 075	102	1 306	6 490	100 399
1996	16 740	74 389	2 204	7 211	3 128	205	1 028	-	3 102	830	5 713	12 702	127 251
1995: 04	5 921	75 018	1 564	6 038	2 136	656	94	-	1 075	102	1 306	6 490	100 399
1996: 01	12 601	73 384	1 708	6 158	2 144	1 446	313	-	2 542	114	1 521	8 460	110 390
02	12 108	73 526	1 850	6 306	2 151	1 356	408	-	2 047	364	4 848	9 981	114 944
03	16 687	72 736	1 940	6 708	2 306	314	965	-	3 278	454	4 863	11 342	121 592
04	16 740	74 389	2 204	7 211	3 128	205	1 028	-	3 102	830	5 713	12 702	127 251
1997: 01	16 101	77 277	2 103	6 358	3 297	200	1 005	-	4 240	1 527	43	27 373	139 523
02	16 723	76 755	1 924	6 230	3 763	200	945	-	2 211	1 239	516	30 958	141 462
03	22 676	74 452	1 899	6 124	3 610	200	747	-	1 308	1 429	516	36 340	149 301

KB213

- Fondse vir Skadeloosstelling van Werkmense, Vergoedingsfondse vir Myne en Bedrywe en Werkloosheidsversekeringsfondse.
- Die administrasie van hierdie fondse is by die S A Reserwebank gesetel.
- Hoofsaaklik buitelandse effekte (goedgekeurde effekte van die BLNS-lande) en skuldbriewe. Effekteskuld van voormalige onafhanklike en selfregerende Nasionale State is vanaf 27 April 1994 na staatsseffekte geherklassifiseer.
- Insluitende die staatsbehuisingsfondse.
- Fondse by eksterne portefeuljebestuurders belê, insluitende gewaarborgde beleggingskontrakte, effektrusts en polissbeleggings.

- Workmen's Compensation Fund, Mines and Works Compensation Fund and Unemployment Insurance Fund.
- The administration of these funds is located with the S A Reserve Bank.
- Mainly foreign stock (approved stock of BLNS countries) and debentures. Stock debt of former independent and selfgoverning National States is reclassified to government stock as from 27 April 1994.
- Including the state housing funds.
- Funds invested with external portfolio managers, including guaranteed investment contracts, unit trusts and investment policies.

Tydperk Period	Lopende ontvangste / Current receipts				Lopende uitgawes / Current expenditure						Dividend betalings ² Dividend payments ²	Binnelandse lopende inkomste-oorskot Domestic current income surplus	Netto kapitaalwinst en ander inkomste ³ Net capital profits and other income ³
	Beleggings-inkomste Investment income (2190K)	Premies ontvang Premiums received			Eise betaal Claims paid		Lyfrentes Annuities (2196K)	Afkopings Surrenders Pensioen- fonds- en ander lewens- besigheid Pension fund and other life business (2197K)	Admini- stratiewe uitgawes Admini- strative expenses (2198K)	Belasting Taxation (2199K)			
		Pensioen- en groep- lewens- besigheid Pension and group life business (2191K)	Uittre- dingsan- nuiteite Retire- ment an- nuities (2192K)	Ander verseke- ringsbe- sigheid Other in- surance business (2193K)	Globale bedrag by aftrede Lump sum at retire- ment (2194K)	Bedrag by dood en ander uitbeta- lings Lump sum on death and other payments (2195K)							
1975.....	328	...	270	521	74	130	19	101	205	24	10	556	45
1976.....	390	...	380	552	85	159	24	121	224	29	7	673	54
1977.....	461	404	229	428	96	177	29	154	238	33	11	784	69
1978.....	545	484	279	485	111	199	35	168	269	35	18	958	-175
1979.....	695	632	364	550	133	228	49	182	316	40	15	1 278	366
1980.....	906	840	469	696	157	279	63	205	407	45	19	1 736	490
1981.....	1 241	1 041	626	875	180	358	82	248	526	58	24	2 307	231
1982.....	1 663	1 363	704	1 116	223	442	116	333	649	109	34	2 940	403
1983.....	2 071	1 797	828	1 447	295	529	154	511	789	124	47	3 694	838
1984.....	2 563	2 152	1 045	1 831	424	653	209	654	904	153	54	4 540	386
1985.....	3 350	2 465	1 268	2 196	490	819	303	1 081	1 150	260	89	5 087	1 165
1986.....	4 084	3 021	1 952	2 592	667	970	451	1 492	1 383	233	92	6 361	4 743
1987.....	4 717	3 796	3 729	4 038	744	1 177	804	2 140	1 762	248	126	9 279	7 338
1988.....	6 033	5 200	5 263	4 734	894	1 499	1 638	2 726	2 436	502	151	11 384	-1 170
1989.....	8 311	6 070	5 282	5 906	1 206	1 847	2 262	2 737	2 953	561	245	13 758	13 507
1990.....	10 579	7 769	6 502	7 779	2 133	2 353	3 033	4 469	3 165	618	287	16 571	8 340
1991 ¹	12 237	9 232	7 936	9 838	2 874	3 514	3 982	5 452	3 818	654	870	18 079	8 742
1992.....	13 842	11 274	8 771	12 463	3 619	5 026	5 220	7 213	4 438	792	154	19 888	9 908
1993.....	16 072	11 992	9 908	18 639	4 220	7 683	6 685	9 975	5 244	934	367	21 503	12 272
1994.....	17 179	16 485	10 142	23 597	6 122	9 170	8 135	14 083	5 990	1 224	241	22 438	16 323
1995.....	23 060	18 187	13 854	30 642	8 101	9 768	9 822	17 193	7 231	1 437	978	31 212	21 752
1996.....	25 162	24 812	13 794	36 490	9 375	9 431	11 438	21 935	7 972	1 936	760	37 414	3 692
1995: 02.....	6 320	4 117	3 181	6 894	2 144	2 748	2 364	3 183	1 799	115	336	7 823	...
03.....	5 145	4 350	4 529	8 139	2 556	2 228	2 555	5 142	1 878	398	114	7 292	...
04.....	6 672	4 411	3 050	9 452	1 684	2 109	2 617	4 860	1 986	636	498	9 195	...
1996: 01.....	5 482	5 549	3 232	7 047	2 310	2 197	2 769	4 387	1 892	341	85	7 329	...
02.....	6 903	5 471	3 246	8 539	2 134	2 277	2 781	5 074	1 988	485	420	9 001	...
03.....	5 891	6 965	3 431	11 593	2 482	2 461	2 919	5 704	2 055	524	150	11 586	...
04.....	6 886	6 827	3 885	9 311	2 449	2 496	2 969	6 770	2 037	586	105	9 498	...
1997: 01.....	6 604	4 772	5 062	8 013	2 945	2 347	3 179	9 091	1 985	486	67	4 350	...
02.....	7 349	8 228	3 469	11 031	3 065	3 635	3 202	7 410	2 123	377	744	9 520	...

KB214

1. Bron: Registrateur van Versekeringswese, Jaarverslae tot 1990 en daarna S.A. Reserwebank opnamegegevens.
2. Gegevens uit S.A. Reserwebankopname.
3. Insluitende alle buitelandse poste.

1. Source: Registrar of Insurance, Annual reports up to 1990 and thereafter S.A. Reserve Bank survey data.
2. Data from S.A. Reserve Bank survey.
3. Including all foreign items.

LANGTERMYNVERSEKERAARS¹
Laste
R miljoene

LONG-TERM INSURERS¹
Liabilities
R millions

Einde End of	Banke en ander lenings ² Banks and other loans ²	Versekeraar-krediteure ³ Insurer-creditors ³	Ander krediteure Other creditors	Eise nog nie uit-betaal nie Claims not yet paid out	Onverdeelde winste Unappropriated profits	Laste ingevolge onvervalde polisse Liability under unexpired policies		Versekeringsfondsoorskot ⁵ Insurance fund surplus ⁵	Ander reserwes Other reserves	Aandelekapitaal ⁶ Share capital ⁶	Ander laste Other liabilities	Totale laste Total liabilities
						Pensioen-besigheid ⁴ Pension business ⁴	Ander besigheid Other business					
	(2210J)	(2211J)	(2212J)	(2213J)	(2214J)	(2215J)	(2216J)	(2217J)	(2218J)	(2219J)	(2220J)	(2221J)
1991 ¹¹	753	83	1 841	1 000	815	98 745	57 364	19 886	4 210	4 130	984	189 811
1992.....	791	38	2 684	1 072	552	111 874	66 750	20 651	4 594	4 806	1 513	215 325
1993.....	1 121	20	2 901	1 381	876	135 363	82 174	46 081	4 599	6 741	4 962	286 219
1994.....	4 186	51	1 280	2 171	966	156 874	101 673	52 643	6 708	8 401	4 157	339 110
1995.....	2 986	74	807	2 400	3 021	187 245	121 644	66 275	11 191	8 089	4 479	408 211
1996.....	2 487	138	5 075	2 853	3 269	210 657	136 655	64 758	14 098	7 344	10 444	457 778

KB215

Bates
R miljoene

Assets
R millions

Einde End of	Munt, banknote en deposito's Coin, banknotes and deposits (2230K)	Vasterentdraende effekte Fixed-interest securities				Gewone aandele ⁸ Ordinary shares ⁸	Lenings Loans				Vaste eiendom Fixed property (2240K)	Ander bates ¹⁰ Other assets ¹⁰ (2241K)	Totale bates Total assets (2242K)
		Staat Government (2231K)	Plaaslike owerhede Local authorities (2232K)	Openbare onderne-mings Public enterprises (2233K)	Ander ⁷ Other ⁷ (2234K)		Verband Mortgage (2236K)	Teen polisse Against policies (2237K)	Aan openbare sektor ⁹ To public sector ⁹ (2238K)	Ander Other (2239K)			
1991 ¹¹	13 924	19 961	3 535	4 345	8 078	104 532	1 221	1 698	660	3 123	20 605	8 129	189 811
1992.....	15 991	26 443	4 222	6 652	9 241	111 509	1 085	2 277	839	3 281	25 016	8 769	215 325
1993.....	17 424	39 770	5 033	9 253	11 952	152 062	798	2 565	2 131	5 982	27 499	11 750	286 219
1994.....	19 722	45 998	4 289	9 178	11 097	185 744	788	3 551	1 242	8 194	29 804	19 503	339 110
1995.....	30 705	58 565	3 825	9 837	11 673	226 975	947	7 382	1 238	8 164	33 831	15 069	408 211
1996.....	29 475	63 714	3 696	8 830	12 171	248 622	776	8 394	2 168	10 119	36 331	33 482	457 778
1993: 03.....	14 987	37 472	4 641	8 605	10 403	125 622	780	2 333	2 050	6 506	26 970	10 790	251 159
04.....	17 424	39 770	5 033	9 253	11 952	152 062	798	2 565	2 131	5 982	27 499	11 750	286 219
1994: 01.....	20 705	38 654	5 016	8 785	12 518	156 951	805	2 535	1 936	5 928	28 832	11 832	294 497
02.....	21 437	39 077	4 787	9 074	11 973	172 777	712	2 639	1 504	6 039	29 324	12 212	311 555
03.....	19 403	42 373	4 561	8 311	9 799	177 508	783	3 162	1 217	8 689	28 941	13 257	318 004
04.....	19 722	45 998	4 289	9 178	11 097	185 744	788	3 551	1 242	8 194	29 804	19 503	339 110
1995: 01.....	21 525	47 386	4 161	8 746	10 392	184 351	764	4 094	1 170	9 044	30 882	20 088	342 603
02.....	24 279	51 533	3 778	9 587	10 668	193 456	799	4 561	1 152	8 092	32 258	14 062	354 225
03.....	26 977	55 998	3 756	9 766	10 933	204 661	825	5 453	1 203	7 903	32 829	15 625	375 929
04.....	30 705	58 565	3 825	9 837	11 673	226 975	947	7 382	1 238	8 164	33 831	15 069	408 211
1996: 01.....	26 107	61 496	3 813	9 450	11 811	249 402	824	8 490	2 526	8 651	34 372	19 168	436 110
02.....	26 905	66 511	3 944	9 771	12 136	256 933	807	9 605	2 084	9 494	35 041	19 494	452 725
03.....	26 891	69 358	3 884	9 902	11 754	252 373	784	12 132	2 008	9 323	35 691	30 107	464 207
04.....	29 475	63 714	3 696	8 830	12 171	248 622	776	8 394	2 168	10 119	36 331	33 482	457 778
1997: 01.....	32 755	62 850	3 810	8 926	11 723	269 550	804	8 551	2 232	9 614	36 683	33 349	480 847
02.....	31 454	64 288	3 386	9 869	12 550	287 415	836	8 950	2 313	10 662	37 468	42 795	511 986

KB216

- Binnelandse versekerars en Suid-Afrikaanse takke van buitelandse versekerars. Slegs netto eise teen takke en hoofkantore in die buiteland is by die gegewens ingesluit. Gegewens van beleggingsfiliale van versekerars asook gegewens van eiendomsmaatskappye wat regstreeks of onregstreeks deur versekerars beheer word, is met dié van moederorganisasies gekonsolideer.
- Insluitende onderlinge banke.
- Saldo's verskuldig aan versekerars en herversekerars.
- Pensioen- en uitredingsannuïteitsfondsbesigheid.
- Verskil tussen versekeringsfondse en laste ingevolge onvervalde polisse.
- Insluitende buite-aandeehouers in filiale.
- Insluitende maatskappyskuldbriewe en voorkeuraandele en staatsgewaarborgde effekte.
- Insluitende onderaandele in effekte- en eiendomstruists.
- Insluitende leningsheffing, lenings aan plaaslike owerhede, openbare korporasies en, vanaf September 1979, ook universiteite.
- Insluitende netto buitelandse eise.
- Alle jaarsyfers vanaf 1990 en alle kwartaalsyfers vanaf Desember 1991 word teen markwaarde getoon.

- Domestic insurers and South African branches of foreign insurers. Only net claims on foreign branches and foreign head offices are included in the data. Data of investment subsidiaries, as well as data of property companies which are directly or indirectly controlled by insurers, are consolidated with those of parent organizations.
- Including mutual banks.
- Balances due to insurers and re-insurers.
- Pension and retirement annuity fund business.
- Difference between insurance fund and liability under unexpired policies.
- Including outside shareholders in subsidiaries.
- Including company stock, debentures and preference shares and government guaranteed stock.
- Including units of unit and property trusts.
- Including loan levy, loans to local authorities, public corporations and, as from September 1979, also universities.
- Including net foreign claims.
- All annual data as from 1990 and all quarterly data as from December 1991 are reported at market value.

KORTTERMYNVERSEKERAARS¹
Laste
R miljoene

SHORT-TERM INSURERS¹
Liabilities
R millions

Einde End of	Versekeringskrediteure ² Insurer creditors ² (2250J)	Ander krediteure Other creditors (2251J)	Eise nog nie uitbetaal nie Claims not yet paid out (2252J)	Buitelandse hoofkantoor-saldo's Foreign head office balances (2253J)	Onverdeelde winste Unappropriated profits (2254J)	Laste ingevolge onervalle polisse Liability under unexpired policies (2255J)	Versekeringsfondsoorskot ³ Insurance fund surplus ³ (2256J)	Ander reserwes Other reserves (2257J)	Aandelekapitaal Share capital (2258J)	Ander laste Other liabilities (2259J)	Totale laste Total liabilities (2260J)
1989.....	483	397	1 824	10	948	2 171	1 299	1 065	348	1 689	10 234
1990 ⁸	510	462	2 088	9	1 374	3 062	1 615	1 593	337	1 357	12 407
1991.....	523	709	2 067	12	2 187	3 548	2 050	3 542	345	1 051	16 034
1992.....	555	753	2 228	7	1 875	3 904	1 818	5 698	387	870	18 095
1993.....	543	616	2 683	9	2 471	4 650	2 909	6 602	307	1 173	21 962
1994.....	405	929	2 987	-	1 118	4 260	5 916	8 607	396	1 238	25 856
1995.....	360	266	3 984	-	2 021	7 833	4 735	10 282	674	2 401	32 556
1996.....	407	265	4 265	-	2 298	14 086	5 366	10 756	566	3 139	41 148

KB217

Bates
R miljoene

Assets
R millions

Einde End of	Munt, banknote en deposito's Coin, banknotes and deposits (2270K)	Vaste-rentedraende effekte Fixed-interest securities				Gewone aandele ⁵ Ordinary shares ⁵ (2275K)	Lenings Loans			Vaste eiendom Fixed property (2279K)	Voorsiening vir onverstreke risiko's gesedeer Provision for unexpired risks ceded (2280K)	Ander bates ⁷ Other assets ⁷ (2281K)	Totale bates Total assets (2282K)
		Staat Government (2271K)	Plaaslike owerhede Local authorities (2272K)	Openbare ondernemings Public enterprises (2273K)	Ander ⁴ Other ⁴ (2274K)		Verband Mortgage (2276K)	Aan openbare sektor ⁶ To public sector ⁶ (2277K)	Ander Other (2278K)				
1989.....	3 505	1 374	239	475	895	1 571	104	82	91	140	266	1 492	10 234
1990 ⁸	4 038	1 411	239	280	946	3 437	143	40	114	276	246	1 237	12 407
1991.....	4 584	1 305	134	550	1 073	5 858	180	24	232	468	210	1 416	16 034
1992.....	4 468	2 136	106	620	1 512	6 277	190	4	260	516	107	1 899	18 095
1993.....	3 875	3 352	98	740	1 878	8 631	231	4	211	560	442	1 940	21 962
1994.....	5 144	3 394	119	524	1 669	11 216	247	2	426	547	463	2 105	25 856
1995.....	7 091	4 946	169	636	1 738	13 326	339	2	685	559	550	2 515	32 556
1996.....	7 397	4 709	135	467	1 541	16 041	310	6	373	552	638	8 979	41 148
1994: 03.....	4 950	3 195	144	344	1 687	10 282	242	2	290	543	...	...	...
04.....	5 144	3 394	119	524	1 669	11 216	247	2	426	547	463	2 105	25 856
1995: 01.....	6 221	3 374	129	462	1 694	11 203	267	2	579	561	...	...	...
02.....	6 529	3 535	149	514	1 570	11 189	273	2	543	521	...	...	...
03.....	6 965	4 003	175	568	1 647	11 775	299	2	621	551	...	...	...
04.....	7 091	4 946	169	636	1 738	13 326	339	2	685	559	550	2 515	32 556
1996: 01.....	7 665	5 012	164	516	1 778	14 310	337	2	760	565	...	...	...
02.....	7 617	5 549	132	725	1 875	15 017	342	2	641	566	...	...	...
03.....	8 045	5 029	131	619	1 802	14 919	333	6	647	617	...	...	...
04.....	7 397	4 709	135	467	1 541	16 041	310	6	373	552	638	8 979	41 148
1997: 01.....	9 300	4 765	155	448	1 518	16 990	325	1	483	567	...	...	...
02.....	9 208	5 096	201	778	1 593	18 857	306	1	362	584	...	...	...

KB218

1. Binnelandse versekeringsmaatskappye (uitgesonderd hul buitelandse takke) en Suid-Afrikaanse takke van buitelandse versekeringsmaatskappye. Slegs netto eise teen takke en hoofkantore in die buiteland is by die gegewens ingesluit.
2. Saldo's verskuldig aan versekeringsmaatskappye en herversekeringsmaatskappye.
3. Verskil tussen versekeringsfondse en laste ingevolge onverstreke polisse.
4. Insluitende voorkeuraandele en staatsgewaarborgde effekte.
5. Insluitende 'n geringe bedrag aan onderaandele in effektrusts.
6. Insluitende leningsheffing, lenings aan plaaslike owerhede, openbare korporasies en, vanaf September 1979, ook universiteite.
7. Insluitende netto buitelandse eise.
8. Alle jaarsyfers vanaf 1990 en alle kwartaalsyfers vanaf Desember 1991 word teen markwaarde getoon.

1. Domestic insurers (excluding their foreign branches) and South African branches of foreign insurers. Only net claims on foreign branches and head offices are included in the data.
2. Balances due to insurers and re-insurers.
3. Difference between insurance funds and liability under unexpired policies.
4. Including preference shares and government guaranteed stock.
5. Including a very small amount of units in unit trusts.
6. Including loan levy, loans to local authorities, public corporations and, as from September 1979, also universities.
7. Including net foreign claims.
8. All annual data as from 1990 and all quarterly data as from December 1991 are reported at market value.

Einde End of	Lopende ontvangste / Current receipts				Lopende uitgawes / Current expenditure				Binnelandse lopende inkomste- oorskot	Netto kapitaal- wins en ander inkomste	Beleggings- inkomste vanaf ver- sekerers	Totale netto kontant- invloei	Netto bate- herwaardasie ⁵
	Beleggingsinkomste ³ Investment income ³		Bydraes deur Contributions by		Voordele / Benefits			Adminis- tratiewe uitgawes					
	Rente en dividende	Huur	Lede	Werkge- wers ⁴	Jaargelde	Bedrag by aftrede of dood	Ander globale uitbeta- lings						
(2290K)	(2291K)	(2292K)	(2293K)	(2294K)	(2295K)	(2296K)	(2297K)	(2298K)	(2299K)	(2300K)	(2301K)	(2302K)	
31 Mrt/31 Mar													
1989	3 592	-	1 180	3 669	2 156	620	289	1	5 375	9	2	5 386	3
1990	4 645	-	1 393	4 153	2 059	736	340	7	7 049	-555	1	6 495	8
1991	5 686	-	1 609	11 578	2 838	1 164	355	25	14 491	-251	141	14 381	24
1992	7 565	-	1 962	11 844	3 512	1 586	301	49	15 923	440	593	16 956	-15
1993	9 562	-	2 204	9 855	4 262	3 588	383	81	13 307	1 125	313	14 745	86
1994	10 903	-	2 496	11 305	5 274	3 305	333	91	15 701	1 548	167	17 416	-130
1995	12 715	-	2 640	10 444	5 891	1 879	439	96	17 495	148	66	17 708	-4 536
1996	14 179	-	2 709	7 438	6 764	1 746	1 334	164	14 318	2 269	289	16 876	-20
1997	15 758	-	4 195	8 146	7 242	3 819	941	326	15 773	5 525	257	21 556	179
31 Des/31 Dec													
1993	10 284	-	2 489	8 226	4 992	4 059	333	100	11 515	1 238	266	13 020	-141
1994	11 760	-	2 572	13 595	5 917	2 299	431	82	19 199	1 244	62	20 503	-569
1995	13 491	-	2 547	8 645	6 317	1 923	520	117	15 806	1 065	198	17 069	-5 402
1996	15 869	-	4 081	7 807	7 208	2 075	1 735	281	16 460	2 468	326	19 255	2 006
1994: 03	3 419	-	670	1 862	1 583	458	103	23	3 785	178	13	3 975	-479
04.....	1 487	-	641	3 304	1 525	376	114	22	3 395	-131	16	3 280	-347
1995: 01	6 598	-	653	2 728	1 366	467	136	46	7 964	-467	25	7 522	-3 388
02.....	35	-	592	1 881	1 636	446	107	16	303	43	8	354	-1 569
03.....	5 341	-	603	2 161	1 646	546	118	25	5 770	173	30	5 973	-50
04.....	1 517	-	699	1 875	1 669	464	159	30	1 769	1 316	135	3 220	-395
1996: 01	7 286	-	815	1 521	1 813	290	950	93	6 476	737	116	7 329	1 994
02.....	2 276	-	954	2 126	1 794	373	448	48	2 695	623	144	3 463	-129
03.....	4 034	-	1 060	2 144	1 795	573	184	69	4 617	542	30	5 189	50
04.....	2 273	-	1 252	2 016	1 806	839	153	71	2 672	566	36	3 274	91
1997: 01	7 175	-	929	1 860	1 847	2 034	156	138	5 789	3 794	47	9 630	167
02.....	3 485	-	1 104	2 981	2 484	3 605	231	164	1 087	1 063	139	2 289	662

KB219

1. Fondse geadmineer deur Departement van Finansies, Transnet, Telkom en die Poskantoor.
2. Bron: Ouditeur-Generaal se Jaarverslae tot 1992.
3. Sluit uit inkomste uit polisse en fondse by versekerers belê.
4. Insluitende spesiale aktuariële tekort delgingsbydraes.
5. Insluitende privatisering na ander fondse sedert Maart 1995.

1. Funds administered by the Department of Finance, Transnet, Telkom and the Post Office.
2. Source: Auditor-General Annual Reports up to 1992.
3. Excludes income from policies and funds invested with insurers.
4. Including special actuarial deficit reduction contributions.
5. Including privatisation to other funds as from March 1995.

PRIVATE SELF-GEADMINISTREERDE
PENSIOEN- EN VOORSORGFONDSE¹
Bates
R miljoene

PRIVATE SELF-ADMINISTERED
PENSION AND PROVIDENT FUNDS¹
Assets
R millions

Einde End of	Munte, banknote en deposito's Coin, banknotes and deposits (2350K)	Vaste-rentedraende effekte Fixed-interest securities				Gewone aandele ³ Ordinary shares ³ (2355K)	Lenings Loans			Vaste eiendom Fixed property (2359)	Ander bates Other assets (2360K)	Totale bates ⁵ Total assets ⁵ (2361K)	Fondse by verseke- raars belê ⁵ Funds invested with insurers ⁵ (2362K)
		Staat Government (2351K)	Plaaslike owerhede Local authorities (2352K)	Openbare ondernemings Public enterprises (2353K)	Ander ² Other ² (2354K)		Verband Mortgage (2356K)	Aan openbare sektor ⁴ To public sector ⁴ (2357K)	Ander Other (2358K)				
1990.....	9 020	8 780	304	5 163	1 284	19 833	181	486	367	4 641	1 761	51 820	20 192
1991.....	10 070	9 399	368	5 864	1 272	25 431	222	441	436	6 054	2 428	61 985	25 286
1992.....	11 567	12 497	298	5 217	1 914	28 652	247	515	589	6 822	3 882	72 200	29 933
1993.....	14 632	16 306	532	6 464	2 497	34 705	251	558	644	7 676	4 426	88 691	35 133
1994.....	18 789	17 488	532	6 496	2 163	42 511	258	507	624	8 517	4 106	101 991	42 096
1995.....	22 348	21 481	793	5 748	3 630	51 298	240	517	579	9 674	5 440	121 748	51 199
1996.....	20 282	24 670	653	4 686	4 056	58 433	397	378	629	10 582	7 284	132 050	56 552
1995: 03.....	21 736	20 493	794	5 982	3 502	48 698	249	519	575	9 365	5 705	117 618	47 476
04.....	22 348	21 481	793	5 748	3 630	51 298	240	517	579	9 674	5 440	121 748	51 199
1996: 01.....	23 255	21 377	667	5 883	3 596	52 532	296	515	532	10 194	5 896	124 743	54 101
02.....	24 108	22 707	488	5 559	3 889	52 692	339	474	519	10 441	6 782	127 998	54 452
03.....	22 960	23 860	483	5 226	3 605	53 823	370	461	583	10 614	7 375	129 360	54 648
04.....	20 282	24 670	653	4 686	4 056	58 433	397	378	629	10 582	7 284	132 050	56 552
1997: 01.....	21 743	24 808	659	4 864	4 391	58 363	370	375	673	10 787	7 807	134 840	58 371
02.....	21 977	25 082	714	5 371	4 614	59 229	369	359	693	11 047	8 488	137 943	58 040

KB222

Inkomstestaat⁶
R miljoene

Income statement⁶
R millions

Tydperk Period	Lopende ontvangste / Current receipts				Lopende uitgawes / Current expenditure				Binnelandse lopende inkomste- oorskot Domestic current income surplus (2318K)	Netto kapitaal- wins en ander inkomste Net capital profits and other income (2319K)	Beleggings- inkomste vanaf ver- sekerars Investment income from insurers (2320K)	Totale netto kontant- invloei Total net cash inflow (2321K)	Netto bate-her- waardasie ⁸ Net asset revaluation ⁸ (2322K)
	Beleggingsinkomste ⁷ Investment income ⁷		Bydraes deur Contributions by		Voordele / Benefits			Adminis- tratiwew uitgawes Adminis- trative expenses (2317K)					
	Rente en dividende Interest and dividends (2310K)	Huur Rent (2311K)	Lede Members (2312K)	Werkge- wers Employ- ers (2313K)	Jaargelde Annuities (2314K)	Bedrag by afrede of dood Lump sum at retire- ment or death (2315K)	Ander globale uitbeta- lings Other lump sum payments (2316K)						
1990.....	5 244	510	2 960	3 893	1 930	1 263	1 083	588	7 743	2 006	1 668	11 417	1 360
1991.....	5 791	495	3 213	4 531	2 003	1 565	1 534	786	8 142	1 874	2 273	12 289	1 490
1992.....	6 864	874	4 270	5 989	3 867	2 899	2 605	1 091	7 535	2 616	2 569	12 720	2 507
1993.....	7 495	948	4 501	6 881	4 052	2 917	3 049	1 228	8 579	3 949	3 284	15 812	2 262
1994.....	7 716	1 060	4 863	6 338	4 682	3 655	4 084	1 549	6 007	4 867	3 821	14 695	-2 373
1995.....	8 936	877	5 057	7 542	5 729	4 843	4 951	1 945	4 943	7 976	4 019	16 938	3 731
1996.....	9 288	903	5 840	8 486	5 830	4 765	5 313	2 237	6 372	8 310	4 280	18 962	-2 049
1995: 03.....	2 339	231	1 262	1 934	1 455	1 544	1 194	497	1 076	2 534	945	4 555	869
04.....	2 315	224	1 270	1 709	1 526	887	1 323	628	1 154	2 423	1 122	4 699	1 005
1996: 01.....	2 130	206	1 207	1 618	1 405	1 071	1 084	457	1 144	2 236	1 097	4 477	1 190
02.....	2 303	225	1 482	2 160	1 435	1 126	1 350	502	1 757	1 883	972	4 612	-1 101
03.....	2 451	226	1 484	2 153	1 494	1 217	1 119	623	1 861	1 605	1 043	4 509	-1 280
04.....	2 404	246	1 667	2 555	1 496	1 351	1 760	655	1 610	2 586	1 168	5 364	-858
1997: 01.....	2 386	221	1 461	2 084	1 369	1 590	1 513	537	1 143	492	1 459	3 094	-404
02.....	2 449	255	1 710	2 433	1 331	1 317	1 953	619	1 627	1 157	1 536	4 320	-96

KB220

1. Privaat-geadministreerde fondse kragtens die Wet op Pensioenfondse geregistreer, buitelandse fondse in Suid-Afrika geregistreer, fondse ooreenkomstig nywerheids-ooreenkomste ingestel, en staatsbeheerde fondse wat van die bepaling van die Wet vrygestel is. Onderskryfde fondse deur versekeringspolis van groepsversekeringskemas gedek en by langtermynversekerars ingereken, is uitgesluit.
2. Maatskappyskuldbruiers en voorkeuraandele.
3. Insluitende 'n klein bedrag aan onderaandele in effeketruists.
4. Plaaslike owerhede, openbare ondernemings en, vanaf September 1979, ook universiteite.
5. Fondse ingevolge deposito-administrasie-ooreenkomste by versekerars belê, is uitgesluit uit totale vir bates en laste.
6. Bron: Registrateur van Pensioenfondse, Jaarverslae tot 1990, en daarna SA Reservebank-opname.
7. Sluit uit inkomste uit polisse en fondse by versekerars belê.
8. Insluitende bedrae oorgedra na en vanaf ander fondse.

1. Privately-administered funds registered in terms of the Pension Funds Act, foreign funds registered in South Africa, funds established in terms of industrial agreements, and state controlled funds exempted from requirements of the Act. Underwritten funds covered by insurance policies or group insurance schemes and included with long-term insurers, are excluded.
2. Company stock, loan securities and preference shares.
3. Including a small amount of units in unit trusts.
4. Local authorities, public enterprises and, from September 1979, also universities.
5. Funds invested with long-term insurers in terms of deposit administration contracts and insurance policies are not included in totals of assets and liabilities.
6. Source: Registrar of Pension Funds, Annual reports up to 1990, thereafter SA Reserve Bank survey.
7. Excludes income from policies and funds invested with insurers.

DEELNEMINGSVERBANDSKEMAS
Fondse ontvang en belê
R miljoene

PARTICIPATION MORTGAGE BOND SCHEMES
Funds received and invested
R millions

Tydperk Period	Saldo's aan die einde van die tydperk / Balances as at end of period												Netto fondse gedurende die tydperk ontvang Net funds received during the period (2382K)
	Fondse van deelnemers ontvang / Funds received from participants							Fondse uitgeleen aan / Funds loaned to				Fondse gehou deur bestuurder Funds held by manager (2381K)	
	Pensioen-voorsorgfondse Pension and provident funds (2370K)	Maatskappye ¹ Companies ¹ (2371K)	Individue Individuals (2372K)	Nie-inwoners Non-residents (2373K)	Bestuurder se eie fondse Manager's own funds (2374K)	Ander ² Other ² (2375K)	Totale fondse ontvang en belê Total funds received and invested (2376K)	Maatskappye ¹ Companies ¹ (2377K)	Individue Individuals (2378K)	Ander ³ Other ³ (2379K)	Totaal Total (2380K)		
1991	15	96	3 795	81	481	7	4 474	3 553	717	189	4 459	16	364
1992	16	110	4 168	79	392	7	4 773	3 755	743	254	4 753	20	299
1993	19	92	4 285	80	597	35	5 108	4 063	853	184	5 101	7	335
1994	18	83	4 215	81	809	40	5 245	4 146	892	206	5 244	1	137
1995	17	72	4 127	77	904	47	5 244	4 164	857	219	5 239	5	-1
1996	16	62	4 027	71	763	46	4 986	4 023	757	206	4 985	1	-258
1995: 04	17	72	4 127	77	904	47	5 244	4 164	857	219	5 239	5	4
1996: 01	17	71	4 124	77	855	47	5 190	4 137	836	214	5 188	2	-54
02	17	66	4 135	74	805	46	5 143	4 124	810	208	5 142	1	-47
03	16	66	4 123	72	752	47	5 076	4 090	779	207	5 076	1	-66
04	16	62	4 027	71	763	46	4 986	4 023	757	206	4 985	1	-91
1997: 01	16	58	4 035	70	703	44	4 927	3 989	738	198	4 926	1	-59
02	15	49	4 015	70	690	44	4 884	3 991	694	198	4 883	1	-43
03	14	46	3 907	68	829	25	4 889	4 065	638	185	4 888	1	5

KB223

Funksionele indeling van verbandlenings
uitbetaal en uitstaande⁴
R miljoene

Functional classification of mortgage bonds
paid out and outstanding⁴
R millions

Tydperk Period	Nuwe verbande gedurende die tydperk uitbetaal New bonds paid out during the period					Voorskotte toegestaan maar nog nie uitbetaal nie ⁶ Advances granted but not yet paid out ⁶ (2395K)	Verband-terugbetalings gedurende tydperk Bond repayments during the period (2396K)	Uitstaande saldo aan die einde van die tydperk Outstanding balance as at end of period					Totaal Total (2402K)
	Nywerheids-eiendomme Industrial properties (2390K)	Handels-eiendomme Commercial properties (2391K)	Woon-geboue Residential buildings (2392K)	Ander vaste eiendom ⁵ Other fixed property ⁵ (2393K)	Totaal Total (2394K)			Nywerheids-eiendomme Industrial properties (2397K)	Handels-eiendomme Commercial properties (2398K)	Woon-geboue Residential buildings (2399K)	Plaas-eiendomme Farm properties (2400K)	Ander vaste eiendom ⁷ Other fixed property ⁷ (2401K)	
	1991	303	594	65	58			1 020	323	654	1 435	2 356		331	309	28	4 459
1992	329	587	76	29	1 021	366	727	1 527	2 571	359	275	21	4 753
1993	311	625	43	26	1 005	229	658	1 621	2 873	341	233	32	5 101
1994	320	562	52	17	951	166	808	1 696	2 990	322	200	35	5 244
1995	275	485	14	13	786	88	791	1 735	3 023	273	171	37	5 239
1996	178	402	11	6	597	49	851	1 637	2 945	226	142	35	4 985
1995: 04	55	149	1	4	209	88	208	1 735	3 023	273	171	37	5 239
1996: 01	55	72	2	1	131	100	182	1 709	3 011	265	166	37	5 188
02	54	105	3	1	163	78	209	1 708	2 982	257	159	36	5 142
03	36	124	2	1	163	64	229	1 680	2 974	232	153	36	5 076
04	33	101	4	2	140	49	231	1 637	2 945	226	142	35	4 985
1997: 01	19	98	2	8	127	52	186	1 610	2 916	224	140	37	4 926
02	29	99	7	6	141	66	184	1 591	2 899	222	136	35	4 883
03	29	166	5	4	204	84	199	1 550	2 949	219	134	36	4 888

KB224

1. Uitsluitend finansieringsmaatskappye, soos huurkoopfinansierings-, faktorerings- en ander soortgelyke finansieringsmaatskappye wat nie ingevolge bestaande spesiale wette op finansiële instellings geregistreer is nie.
2. Insluitende banke, versekerers, openbare ondernemings en finansieringsmaatskappye.
3. Insluitende banke, versekerers, pensioen- en voorsorgfondse, openbare ondernemings, finansieringsmaatskappye en nie-inwoners.
4. Geklassifiseer volgens die hoofdoel van die beswaarde eiendom.
5. Insluitende woonpersele, sakepersele en plaaseiendomme.
6. Aan die einde van die tydperk.
7. Insluitende woon- en sakepersele.

1. Excluding finance companies such as hire-purchase finance companies, factoring and other similar finance companies not registered in terms of existing acts on financial institutions.
2. Including banks, insurers, public enterprises and finance companies.
3. Including banks, insurers, pension and provident funds, public enterprises, finance companies and non-residents.
4. Classified according to the main purpose of the mortgaged property.
5. Including residential sites, business sites and farm properties.
6. As at end of period.
7. Including residential and business sites.

EFFEKTETRUSTS
Uitgesoekte poste en transaksies
R miljoene

UNIT TRUSTS
Selected items and transactions
R millions

Tydperk Period	Markwaarde van besit aan sekuriteite ¹				Kontant en deposito's ³	Mark- waarde van netto bates ⁴	Transaksies in onderaande ⁵			Transaksies in sekuriteite ⁸			Totale bates ⁹
	Market value of security holdings ¹						Transactions in units ⁵			Transactions in securities ⁸			
	Effekte van openbare sektor ²	Effekte, skuldbriewe en voorkeur- aandeel	Gewone aandeel	Totaal			Bruto verkoop ⁶	Terug- koop ⁷	Netto verkoop	Aankope	Verkope	Netto belegging	
	Public sector securities ²	Stocks, de- bentures and prefer- ence shares	Ordinary shares	Total			Gross sales ⁶	Re- purchases ⁷	Net sales	Purchases	Sales	Net investment	
	(2410M)	(2411M)	(2412M)	(2413M)	(2414M)	(2415M)	(2416M)	(2417M)	(2418M)	(2419M)	(2420M)	(2421M)	(2422M)
1990.....	262	52	5 492	5 806	1 817	7 649	2 068	1 000	1 068	3 524	2 919	605	5 233
1991.....	419	148	8 997	9 564	1 924	11 542	2 877	1 534	1 343	4 738	3 178	1 560	7 008
1992.....	1 853	154	9 048	11 055	2 381	13 601	4 761	2 219	2 542	8 320	5 795	2 525	10 194
1993.....	2 960	281	13 561	16 802	2 713	19 664	5 020	3 220	1 800	10 839	9 317	1 522	11 639
1994.....	1 872	377	19 153	21 402	5 089	26 593	8 694	4 908	3 786	21 633	18 750	2 883	17 132
1995.....	3 616	271	25 373	29 261	4 467	34 053	11 186	6 185	5 001	19 153	15 033	4 119	24 134
1996.....	3 525	429	33 494	37 448	6 115	43 954	16 084	8 557	7 527	28 842	22 120	6 722	33 624
1994: Okt./Oct. .	1 533	416	17 899	19 848	5 086	25 183	865	389	476	1 572	1 326	246	17 051
Nov.....	2 064	368	18 229	20 661	5 050	25 842	650	357	293	2 022	1 505	517	17 091
Des./Dec..	1 872	377	19 153	21 402	5 089	26 593	651	295	356	1 197	796	400	17 132
1995: Jan.....	1 902	373	16 882	19 157	4 956	24 268	761	409	351	1 484	1 113	371	18 167
Feb.....	2 069	560	17 167	19 796	4 980	24 937	833	390	442	1 347	1 018	329	18 791
Mrt./Mar...	2 167	591	17 965	20 724	5 159	25 954	953	407	546	1 589	1 107	482	19 449
April.....	2 288	638	18 946	21 873	5 029	27 021	849	442	407	1 297	926	371	21 181
Mei/May...	2 413	436	19 365	22 213	5 001	27 485	793	384	409	1 412	1 119	293	21 965
Jun.....	2 471	366	19 583	22 419	4 926	27 472	651	466	185	1 542	1 061	481	23 805
Jul.....	2 670	499	19 728	22 897	4 994	28 015	1 222	390	831	1 533	1 127	406	22 285
Aug.....	2 789	296	20 947	24 033	4 651	28 924	909	440	470	2 120	1 558	563	22 662
Sept.....	3 149	293	21 870	25 312	4 439	29 992	937	501	436	1 808	1 195	613	22 933
Okt./Oct...	3 508	311	22 797	26 615	4 390	31 358	1 185	611	575	1 914	1 841	73	23 866
Nov.....	3 604	320	23 807	27 732	4 559	32 620	966	509	457	1 560	1 415	145	23 338
Des./Dec..	3 616	271	25 373	29 261	4 467	34 053	1 129	1 237	-108	1 548	1 554	-6	24 134
1996: Jan.....	3 937	363	28 151	32 450	4 408	37 076	1 154	583	571	1 911	1 329	583	26 472
Feb.....	3 837	359	27 638	31 834	4 942	37 067	1 072	603	469	2 615	2 537	79	26 822
Mrt./Mar...	3 788	361	28 219	32 369	5 086	37 731	1 087	638	449	2 146	1 578	568	26 089
April.....	3 515	346	29 376	33 236	5 503	39 011	1 408	693	715	1 880	1 573	307	27 012
Mei/May...	3 412	394	29 039	32 845	6 101	39 257	1 526	884	642	2 459	1 794	665	28 027
Jun.....	4 015	407	30 367	34 789	5 671	40 438	1 247	776	470	2 269	1 579	690	28 736
Jul.....	3 999	389	29 453	33 842	5 651	39 640	1 717	781	936	2 557	1 936	621	28 998
Aug.....	4 703	444	32 480	37 627	5 569	43 508	1 378	740	638	3 405	2 544	861	30 506
Sept.....	4 299	333	32 175	36 807	5 386	42 559	1 133	712	420	2 341	1 718	623	30 848
Okt./Oct...	3 851	529	33 379	37 759	5 727	43 586	1 711	750	961	2 682	1 970	712	31 890
Nov.....	3 606	439	33 265	37 310	5 639	43 464	1 333	682	651	2 632	2 240	392	32 467
Des./Dec..	3 525	429	33 494	37 448	6 115	43 954	1 319	714	605	1 944	1 322	622	33 624
1997: Jan.....	3 770	412	34 652	38 834	5 759	45 259	1 667	834	833	3 277	2 331	946	35 095
Feb.....	4 121	347	37 225	41 692	6 304	48 207	1 853	1 345	508	4 136	3 198	939	36 096
Mrt./Mar...	4 053	338	37 524	41 915	7 219	49 109	1 796	1 114	682	3 683	3 603	80	38 704
April.....	3 782	321	38 135	42 238	7 039	49 755	2 047	1 740	307	4 586	4 272	314	38 133
Mei/May ³	3 866	304	38 074	42 244	9 805	52 471	3 618	1 455	2 163	6 430	4 440	1 990	41 511
Jun.....	3 973	584	41 236	45 793	10 597	56 818	3 366	2 057	1 309	6 403	4 117	2 286	44 214
Jul.....	4 271	434	43 472	48 177	11 334	59 933	3 842	2 097	1 745	8 551	6 155	2 396	45 813
Aug.....	4 352	432	43 174	47 958	12 627	61 219	4 253	2 467	1 786	6 737	5 752	985	50 941
Sept.....	4 373	556	43 064	47 993	12 969	61 537	4 041	2 670	1 371	7 486	6 055	1 431	50 563

KB225

1. Aan die einde van die tydperk.
2. Effekte uitgereik deur die Regering, plaaslike owerhede, die Landbank, Eskom, Rand Water en ander effekte deur die Registrateur van Effektrustmaatskappye goedgekeur.
3. Insluitende geldmark-effektrusts se portefeuljes vanaf Mei 1997.
4. Markwaarde van effektebesit, plus kontant, deposito's en opgelope inkomste, minus kort-termynerppligings, aan die einde van die tydperk.
5. Deur die bestuursmaatskappye.
6. Teen verkoopprijs. Insluitende omruilings teen markwaardes vir 'n gelykwaardige bedrag aan onderaandeel teen verkoopprijs.
7. Teen terugkooprijs.
8. Teen werklike transaksiewaardes.
9. Teen boekwaardes soos aan die einde van die tydperk.

1. At the end of the period.
2. Securities issued by the Government, local authorities, the Land Bank, Eskom, Rand Water and other securities approved by the Registrar of Unit Trust Companies.
3. Including money market unit trusts' portfolios as from May 1997.
4. Market value of security holdings, plus cash, deposits and accrued income, less current liabilities, as at end of the period.
5. By the management companies.
6. At selling prices. Including switching at market values for an equivalent amount of units at selling prices.
7. At repurchase prices.
8. At actual transaction values.
9. At book values, as at the end of the period.

NIE-FINANSIËLE OPENBARE ONDERNEMINGS¹
Laste²
R miljoene

NON-FINANCIAL PUBLIC ENTERPRISES¹
Liabilities²
R millions

Einde End of	Gewone aandele Ordinary shares		Kapitaal- en ander fondse Capital and other funds (2432K)	Reserwes en onver- deelde winste Reserves and unallo- cated profits (2433K)	Leningseffekte ³ Loan stock ³		Lenings Loans					Ander ⁶ Other ⁶ (2441K)	Totaal Total (2442K)
	S A Regering S A Government (2430K)	Ander aandeel- houers Other share- holders (2431K)			Nie- inwoner- houers ⁴ Non- resident holders ⁴ (2434K)	Ander houers Other holders (2435K)	Lang termyn Long term			Kort termyn Short term			
							S A Regering S A Government (2436K)	Nie- inwoners Non- residents (2437K)	Ander Other (2438K)	Banke ⁵ Banks ⁵ (2439K)	Ander Other (2440K)		
1994	27 595	219	4 673	49 405	1 774	57 505	1 871	14 510	6 708	1 487	14 528	11 773	192 049
1995	27 608	224	4 406	49 866	2 510	52 089	2 293	15 482	14 485	1 366	16 856	12 311	199 495
1996	27 601	230	5 249	58 836	3 135	54 193	2 203	17 944	11 614	998	15 089	13 955	211 049
1995: 03	27 563	220	4 482	48 371	1 089	53 529	2 290	15 424	14 978	1 539	14 993	13 453	197 931
04	27 608	224	4 406	49 866	2 510	52 089	2 293	15 482	14 485	1 366	16 856	12 311	199 495
1996: 01	27 514	222	4 443	52 481	2 555	54 805	2 254	15 475	13 758	1 082	12 157	11 765	198 511
02	27 547	227	4 079	54 144	3 116	52 930	2 051	15 343	13 110	1 202	13 756	12 367	199 871
03	27 576	239	4 861	59 136	3 143	51 929	2 121	15 647	13 462	1 042	16 549	14 174	209 880
04	27 601	230	5 249	58 836	3 135	54 193	2 203	17 944	11 614	998	15 089	13 955	211 049
1997: 01	27 667	248	5 192	63 737	3 435	55 782	2 396	17 896	11 320	758	19 822	15 074	223 326
02	27 666	1 920	7 890	63 437	2 383	56 214	2 704	16 882	10 775	749	19 042	14 953	224 615

KB226

Bates²
R miljoene

Assets²
R millions

Einde End of	Kontant en deposito's Cash and deposits			Vaste- rente- draende effekte ³ Fixed- interest securities ³ (2453K)	Gewone aandele Ordinary shares (2454K)	Verband- lenings Mortgage loans (2455K)	Ander langtermynlenings Other long-term loans		Diverse debiteure ⁸ Sundry debtors ⁸		Fisiese bates Physical assets (2460K)	Ander Other (2461K)	Totaal Total (2462K)
	Monetêre instellings ⁷ Monetary institutions ⁷ (2450K)	Openbare Beleggings- kommis- sarisise Public Investment Commis- sioners (2451K)	Ander instel- lings Other insti- tutions (2452K)				Nie- inwoners Non- residents (2456K)	Inwoners Residents (2457K)	Nie- inwoners Non- residents (2458K)	Inwoners Residents (2459K)			
1994	12 492	-	2 103	5 180	1 692	4 861	255	8 211	851	9 271	139 500	7 634	192 049
1995	12 845	-	1 825	6 833	3 898	4 081	256	8 154	828	10 770	147 177	2 828	199 495
1996	12 393	-	2 482	5 795	4 324	7 121	362	6 927	2 148	9 779	154 332	5 386	211 049
1995: 03	13 126	-	2 428	6 892	3 102	5 695	256	8 143	860	9 049	144 432	3 949	197 931
04	12 845	-	1 825	6 833	3 898	4 081	256	8 154	828	10 770	147 177	2 828	199 495
1996: 01	14 213	-	1 023	5 877	3 936	4 539	256	8 251	1 701	10 029	144 275	4 411	198 511
02	11 684	-	2 346	5 415	4 296	6 234	438	7 173	1 284	9 377	146 740	4 884	199 871
03	11 197	-	2 344	5 068	4 338	7 872	359	7 137	2 556	11 289	152 529	5 191	209 880
04	12 393	-	2 482	5 795	4 324	7 121	362	6 927	2 148	9 779	154 332	5 386	211 049
1997: 01	14 988	-	5 043	6 552	3 303	7 517	429	6 859	2 116	10 795	160 280	5 443	223 326
02	15 226	-	3 192	6 789	3 904	8 123	430	5 976	2 958	11 262	160 558	6 196	224 615

KB227

- Nie-finansiële owerheidsondernemings, nie-finansiële openbare korporasies soos Eskom, en landboubeheerrade, insluitende die Nywerheid-ontwikkelingskorporasie van SA Bpk (NOK).
- Gekonsolideerde gegewens; intrasektorale eise is uitgeskakel.
- Insluitende voorkeuraandele.
- Insluitende buitelandse uitgiftes.
- Insluitende onderlinge banke.
- Sluit in voorsiening vir aktuariële tekort op pensioenfonds.
- Insluitende S A Reservebank, Korporasie vir Openbare Deposito's, Landbank, banke en onderlinge banke.
- Insluitende buitelandse taksaldo's en korttermynlenings.

- Non-financial government enterprises, non-financial public corporations e.g. Eskom, and agricultural control boards, including the Industrial Development Corporation of SA Ltd (IDC).
- Consolidated data; intra-sectoral claims have been eliminated.
- Including preference shares.
- Including stock issued abroad.
- Including mutual banks.
- Including provision for actuarial deficit on pension fund.
- Including S A Reserve Bank, Corporation for Public Deposits, Land Bank, banks and mutual banks.
- Including foreign branch balances and short-term loans.

PLAASLIKE OWERHEDE¹
Laste²
R miljoene

LOCAL AUTHORITIES¹
Liabilities²
R millions

Einde End of	Opgelope fondse Accumulated funds		Opgelope inkomste- oorskot Accu- mulated income surplus	Lenings- effekte Loan stock	Langtermynlenings Long-term loans					Kort- termyn- lenings en bank- oortrek- kings Short-term loans and bank over- drafts	Diverse krediteure ⁶ Sundry creditors ⁶	Ander	Totaal Total
	Stedelike ontwik- keling Urban develop- ment	Ander Other			Sentrale Regering Central Government		Ander Other						
					Behuising ³ Housing ³	Ander ⁴ Other ⁴	Banke ⁵ Banks ⁵	Versekerings en pensioen- fondse Insurers and pension funds	Ander				
1993	11 015	20 351	3 085	7 751	5 028	2 565	267	297	1 011	1 883	2 984	1 008	57 245
1994	12 237	23 603	3 109	8 490	4 803	3 772	1 014	167	700	643	4 115	227	62 880
1995	11 951	26 837	4 308	8 468	5 047	4 678	2 465	136	600	1 825	4 549	502	71 366
1996	12 966	30 930	4 025	7 754	4 982	6 089	5 074	157	2 013	3 849	6 995	155	84 989
1995: 03	12 304	25 749	4 849	8 614	5 025	4 352	1 661	145	602	750	4 262	847	69 160
04	11 951	26 837	4 308	8 468	5 047	4 678	2 465	136	600	1 825	4 549	502	71 366
1996: 01	13 322	27 338	4 698	8 600	5 168	4 818	2 473	138	672	863	5 060	246	73 396
02	13 478	29 265	4 255	7 999	5 009	5 070	3 186	172	1 782	4 068	6 593	220	81 097
03	13 350	30 511	4 436	8 201	4 962	5 588	3 923	168	2 016	2 455	6 509	115	82 234
04	12 966	30 930	4 025	7 754	4 982	6 089	5 074	157	2 013	3 849	6 995	155	84 989
1997: 01	13 957	31 011	4 393	8 764	5 101	6 319	5 090	159	2 345	1 882	7 870	50	86 941
02	14 626	32 747	3 954	7 212	4 946	6 711	6 590	202	1 919	2 126	8 394	38	89 465

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Bates²
R miljoene

Assets²
R millions

Einde End of	Kontant deposito's en kort- termyn- lenings Cash deposits and short- term loans	Diverse debiteure Sundry debtors	Langtermynlenings Long-term loans			Effekte en delgings fonds- beleggings Securities and re- demption fund in- vestments	Vaste bates Fixed assets			Voorrade Inven- tories	Opgelope inkomste- tekort Accumu- lated income deficit	Ander	Totaal Total
			Behuising / Housing		Ander Other		Behuising Housing	Ander handels- dienste Other trading services	Ander ⁷ Other ⁷				
			Verband Mortgage	Afbetalings- verkoop- krediet en ander Instalment sale credit and other									
1993	6 595	4 801	755	1 481	1 141	1 558	3 117	14 475	21 239	512	1 178	393	57 245
1994	7 192	6 750	139	1 876	1 608	1 464	3 064	15 383	22 822	538	1 195	849	62 880
1995	6 853	8 315	593	1 900	2 401	1 467	3 193	17 522	26 707	566	1 205	644	71 366
1996	8 194	10 276	561	1 965	4 279	1 176	3 197	20 784	31 170	753	1 415	1 219	84 989
1995: 03	6 707	7 787	590	1 756	2 305	1 680	3 302	17 068	25 433	498	1 227	807	69 160
04	6 853	8 315	593	1 900	2 401	1 467	3 193	17 522	26 707	566	1 205	644	71 366
1996: 01	7 147	8 536	582	1 606	2 376	1 467	3 285	18 211	27 684	523	1 297	682	73 396
02	7 368	9 918	571	1 677	4 256	1 201	3 470	20 272	29 723	590	1 318	733	81 097
03	8 021	9 601	559	1 816	4 527	1 316	3 307	20 235	29 662	662	1 349	1 179	82 234
04	8 194	10 276	561	1 965	4 279	1 176	3 197	20 784	31 170	753	1 415	1 219	84 989
1997: 01	8 551	10 526	550	1 675	4 231	1 176	3 289	21 610	31 594	695	1 604	1 440	86 941
02	8 806	10 359	539	1 776	4 607	939	3 475	22 086	32 846	785	1 631	1 616	89 465

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1. Metropolitaanse owerhede, distriksrade, plaaslike oorgangrade, gesamentlike diensterade en waterrade. Vanaf September 1987 word data gedeeltelik deur Sentrale Statistiekdiens verskaf.
2. Uitgesonderd lenings en voorskotte uit eie interne bronne en beleggings in eie effekte.
3. Insluitende die verskillende behuisings- en ontwikkelingsfondse.
4. Insluitende Leningsfonds vir Plaaslike Besture.
5. Insluitende onderlinge banke.
6. Insluitende deposito's op water- en elektrisiteitsrekenings.
7. Gefinansier uit belasting en algemene bronne.

1. Transitional metropolitan councils, district councils, transitional local councils, joint services councils and water boards. As from September 1987 the data is partly supplied by the Central Statistical Service.
2. Excluding loans and advances from own internal funds and investment in own securities.
3. Including the various housing and development funds.
4. Including Local Authorities Loans Fund.
5. Including mutual banks.
6. Including deposits on water and electricity accounts.
7. Financed from taxes and general sources.

NASIONALE FINANSIËLE REKENING
Vloeië vir die eerste kwartaal 1995¹
R miljoene

Sektore sektor	Finansiële tussengangers / Financial intermediaries												
	Buitelandse owerheid Foreign sector		Monetêre instellings ² Monetary authority		Ander monetêre kommissarisse Other monetary institutions ²		Openbare Beleggingsfondse Public Investment Commissioners		Versekerars en aftree-instellings Insurers and retirement funds		Ander finansiële Other financial institutions		
	B S	A U	B S	A U	B S	A U	B S	A U	B S	A U	B S	A U	
1. Netto besparing ³	2 873		114		1 457					1 168		97	
2. Voorsiening vir waardevermindering ³			3		42					219			
3. Kapitaaloordragte												37	
4. Bruto investering ³				3		186					1 280		53
5. Finansieringsaldo (+) of (-) (B)	2 873		114		1 313			-		107		81	
6. Finansiële beleggingsaldo (+) of (-) (A)		2 873		114		1 313			-		107		81
7. Finansiële laste (Totaal B 9 - 32)	1 761		-1 397		13 247			4 440		21 327		1 751	
8. Finansiële bates (Totaal A 9 - 32)		4 634		-1 283		14 560			4 440		21 434		1 832
9. Goud- en ander buitelandse reserwes	1 730			632		1 096							
10. Kontant en opvraagbare ⁴ monetêre ⁵ deposito's ..		-7	-1 259	-186	3 000	964		213		-327			441
11. Kort- en middeltermyn- monetêre ⁵ deposito's		-236	324	-71	1 468					495			111
12. Langtermyn- monetêre ⁵ deposito's		295		-11	6 202					2 748			
13. Deposito's by ander finansiële instellings		-1				4				20	1 094		
14. Deposito's by ander instellings	2	-43					4 440			4 569			-83
15. Skatkiswissels				-342		-1 024		221		-334			-10
16. Ander wissels	25		85	-354	-1 122	-1 043		844		56		-95	1
17. Lenings en voorskotte van banke	691		-1 236	-2 084	-2 122	5 409			46			-324	
18. Handelskrediet en korttermynlenings	-1 383	2 785	-1 217		2 814	1 989			5 906	-236	-460	688	
19. Korttermynstaatsseffekte				292		-209		4		-445			46
20. Langtermynstaatsseffekte		231		-1 585		2 670		2 379		699			157
21. Regeringsobligasies ⁶		427		401				-726					
22. Effekte van plaaslike owerhede						3		120		-13			-9
23. Effekte van openbare ondernemings		-955				-684		-90		-1 527	-204		27
24. Ander skuldbriewe en voorkeuraandeel	1	1		1	880	285		455	-44	-280	616		-44
25. Gewone aandele	93	833			102	283			91	6 483	-107		-96
26. Buitelandse tak-/hoofkantoorsaldo's													
27. Langtermynlenings	602	1 751			86					-980	1 828	87	887
28. Verbandlenings	1					5 545			24	-5			10
29. Belang in aftree- en versekeringsfondse ⁷		528						1 020	16 436				
30. Bedrae ontvangbaar/betaalbaar	-5	50	-21	-138	1 106	31			206	2 825	-10		37
31. Ander bates/laste	4	-1 025	2 448	2 144	-310	-762			-39	4 878	413		-539
32. Sluitpos			-521	17	1 142	1			-320	1	741		207

B = Bronne, d.w.s. netto toename in laste teen transaksiewaarde.

A = Aanwendings, d.w.s. netto toename in bates teen transaksiewaarde.

KB230

1. 'n Negatiewe bedrag dui op 'n afname in daardie betrokke pos. In die geval van laste (bronne) dui dit op 'n afname in die beskikbare bron van fondse en by bates (aanwendings) op 'n verdere bron van fondse.
2. Insluitende onderlinge banke en die Postbank.
3. Soos verkry uit die nasionale inkomme (en produksie-) rekeninge.
4. D.w.s. onmiddellik opelbaar.
5. Naamlik deposito's by die S A Reserwebank (insluitende muntlaste), Korporasie vir Openbare Deposito's, banke, die Landbank, onderlinge banke en die Postbank.
6. Nie-bemerkbare obligasies en ander Skatkiswissels.
7. Ledebelang in die reserwes van aftree- en alle versekeringsfondse.

NATIONAL FINANCIAL ACCOUNT
Flows for the first quarter 1995¹
R millions

Algemene owerheid General government				Korporatiewe sake-ondernemings Corporate business enterprises								Sectors	
Sentrale regering en provinsiale administrasies Central government and provincial administrations		Plaaslike owerhede Local authorities		Openbare sektor Public sector		Private sektor Private sector		Huishoudings, ens. Households, etc.		Totaal Total			
B S	A U	B S	A U	B S	A U	B S	A U	B S	A U	B S	A U	Transaction items	
-5 673		-413		-841		4 735		-592		2 925			1. Net saving ³
501		695		3 707		6 967		3 730		15 864			2. Provision for depreciation ³
	220	88		47		26		22		220	220		3. Capital transfers
	967		1 436		2 263		9 390		3 211		18 789		4. Gross investment ³
-6 359		-1 066		650		2 338		-51		-			5. Financing balance (+) or (-) (S)
	-6 359		-1 066		650		2 338		-51		-		6. Financial investment balance (+) or (-) (U)
6 949		298		-3 662		9 046		13 594		67 352			7. Financial liabilities (Total S 9 - 32)
	590		-768		-3 012		11 384		13 543		67 352		8. Financial assets (Total U 9 - 32)
	2									1 730	1 730		9. Gold and other foreign reserves
	1 908	-1 618		1 908		-2 701		1 146		1 741	1 741		10. Cash and demand monetary ⁵ deposits
	233	259		-664		302		1 363		1 792	1 792		11. Short-/ medium-term monetary ⁵ deposits
	47	-31		294		2 493		367		6 202	6 202		12. Long-term monetary ⁵ deposits
		-48		25		39		1 054		1 094	1 094		13. Deposits with other financial institutions
3	80	2	48	934	1 042	56		20		5 534	5 534		14. Deposits with other institutions
-589				93		806				-589	-589		15. Treasury bills
		-21		-196	-209	-1 363	-1 982			-2 687	-2 687		16. Other bills
309		-33		141		38		5 813		3 325	3 325		17. Bank loans and advances
474	635	-289	-489	812	-474	4 753	6 923	520	109	11 930	11 930		18. Trade credit and short-term loans
578				-24		896		18		578	578		19. Short-term government stock
1 297			27	-245		-3 045		9		1 297	1 297		20. Long-term government stock
89								-13		89	89		21. Non-marketable government bonds ⁶
	1	80		3		-29		5		80	80		22. Securities of local authorities
	31	-1	-3 863			-757		-110		-4 067	-4 067		23. Securities of public enterprises
		74	-17	-333	-540	672		64		897	897		24. Other loan stock and preference shares
	-127		-160	736	7 991	6		-108		8 010	8 010		25. Ordinary shares
													26. Foreign branch/head office balances
143	233	28	4	1 394	181	1 234	1 056	2 234	-1 112	4 829	4 829		27. Long-term loans
			-63	175	135	968		4 455		5 623	5 623		28. Mortgage loans
-435				12		1 826		12 615		16 001	16 001		29. Interest in retirement and life funds ⁷
127	156			-662		1 916	539	842		3 499	3 499		30. Amounts receivable/payable
4 954	-2 608	516	1 460	1 175	-3 473	-4 966	5 734	-270	-1 886	3 923	3 923		31. Other assets/liabilities
		17	-344	-2 509	-1 910	-2 028	-1 450			-3 478	-3 478		32. Balancing item

S = Sources, i.e. net increase in liabilities at transaction value.

U = Uses, i.e. net increase in assets at transaction value.

KB231

1. A negative amount reflects a decrease in that item. In the case of liabilities (sources) it denotes a reduction in the available sources of funds and in the case of assets (uses) it indicates an additional source of funds.

2. Including mutual banks and the Postbank.

3. As taken from the national income (and production) accounts.

5. Namely deposits with the S A Reserve Bank (including coin liabilities), Corporation for Public Deposits, banks, the Land Bank, mutual banks and the Postbank.

6. Non-marketable bonds and other Treasury bills.

7. Members' interest in the reserves of retirement and all insurance funds.

NASIONALE FINANSIËLE REKENING
Vloeië vir die tweede kwartaal 1995¹
R miljoene

Sektore sektor	Finansiële tussengangers / Financial intermediaries												
	Buitelandse oewerheid Foreign sector		Monetêre instellings ² Monetary authority		Ander monetêre kommissarisse Other monetary institutions ²		Openbare Beleggings- fondse Public Investment Commissioners		Versekerars en aftree- instellings Insurers and retirement funds		Ander finansiële Other financial institutions		
	B S	A U	B S	A U	B S	A U	B S	A U	B S	A U	B S	A U	
1. Netto besparing ³	3 668		69		1 195					949		114	
2. Voorsiening vir waardevermindering ³			3		46					227			
3. Kapitaaloordragte												37	
4. Bruto investering ³				2		357					1 663		50
5. Finansieringsaldo (+) of (-) (B)	3 668		70		884		-		-487			101	
6. Finansiële beleggingsaldo (+) of (-) (A)		3 668		70		884		-		-487			101
7. Finansiële laste (Totaal B 9 - 32)	169		2 713		14 950		197		10 023			2 321	
8. Finansiële bates (Totaal A 9 - 32)		3 837		2 783		15 834		197		9 536			2 422
9. Goud- en ander buitelandse reserwes	-1 044			205		-1 250							
10. Kontant en opvraagbare ⁴ monetêre ⁵ deposito's ..		599	3 283	21	4 446	576		378		827			-126
11. Kort- en middeltermyn- monetêre ⁵ deposito's		1 066	308		8 420					1 394			151
12. Langtermyn- monetêre ⁵ deposito's		291			1 427					1 538			
13. Deposito's by ander finansiële instellings		-1				5				33		947	
14. Deposito's by ander instellings	-2	84						197		54			56
15. Skatkiswissels				46		981			123		126		77
16. Ander wissels	4			-2 617	-838	866		-1 449		105		-102	4
17. Lenings en voorskotte van banke	-1 473		1 455	1 674	1 801	4 898				71		81	
18. Handelskrediet en korttermynlenings	2 485	-891	140		1 284	534				-524	-672	464	-406
19. Korttermynstaatseffekte				285		2 025			57		-1 084		-26
20. Langtermynstaatseffekte		1 348		4 833		849			-25		4 559		106
21. Regeringsobligasies ⁶		40		2 488					442		4		
22. Effekte van plaaslike owerhede		1				77			104		-376		-21
23. Effekte van openbare ondernemings		-2 088				424			584		638	199	214
24. Ander skuldbriewe en voorkeuraandeel	160	-6		-6	-45	339		-175	104	1 144		-811	-8
25. Gewone aandele	201	2 043			91	463			34	50	3 852	1 418	1 507
26. Buitelandse tak-/hoofkantoorsaldo's													
27. Langtermynlenings	-162	1 381			549						-843	197	441
28. Verbandlenings	-2			-1		4 639				-117	38		115
29. Belang in aftree- en versekeringsfondse ⁷		1 479							100	9 552			
30. Bedrae ontvangbaar/betaalbaar	-112	-8	69	-93	-1 123	56				-160	-106	24	37
31. Ander bates/laste	113	-1 501	-2 395	-4 048	357	528			25	-17	-1 694	412	-37
32. Sluitpos			-146	-3	-1 419	-177				1 065		-509	338

B = Bronne, d.w.s. netto toename in laste teen transaksiewaarde.

A = Aanwendings, d.w.s. netto toename in bates teen transaksiewaarde.

KB230

1. 'n Negatiewe bedrag dui op 'n afname in daardie betrokke pos. In die geval van laste (bronne) dui dit op 'n afname in die beskikbare bron van fondse en by bates (aanwendings) op 'n verdere bron van fondse.
2. Insluitende onderlinge banke en die Postbank.
3. Soos verkry uit die nasionale inkomme (en produksie-) rekeninge.
4. D.w.s. onmiddellik opelbaar.
5. Naamlik deposito's by die S A Reserwebank (insluitende muntlaste), Korporasie vir Openbare Deposito's, banke, die Landbank, onderlinge banke en die Postbank.
6. Nie-bemarkbare obligasies en ander Skatkiswissels.
7. Ledebelang in die reserwes van aftree- en alle versekeringsfondse.

NATIONAL FINANCIAL ACCOUNT
Flows for the second quarter 1995¹
R millions

Algemene owerheid General government				Korporatiewe sake-ondernemings Corporate business enterprises								Sectors	
Sentrale regering en provinsiale administrasies Central government and provincial administrations		Plaaslike owerhede Local authorities		Openbare sektor Public sector		Private sektor Private sector		Huishoudings, ens. Households, etc.		Totaal Total			
B S	A U	B S	A U	B S	A U	B S	A U	B S	A U	B S	A U	Transaction items	
-8 635		-206		-1 099		4 919		7 219		8 193			1. Net saving ³
514		711		3 767		7 248		3 855		16 371			2. Provision for depreciation ³
	220	88		47		26		22		220	220		3. Capital transfers
	856		1 675		3 285		12 752		3 924		24 564		4. Gross investment ³
-9 197		-1 082		-570		-559		7 172		-			5. Financing balance (+) or (-) (S)
	-9 197		-1 082		-570		-559		7 172		-		6. Financial investment balance (+) or (-) (U)
14 649		1 629		2 185		7 609		7 151		63 596			7. Financial liabilities (Total S 9 - 32)
	5 452		547		1 615		7 050		14 323		63 596		8. Financial assets (Total U 9 - 32)
	1									-1 044	-1 044		9. Gold and other foreign reserves
	1 454		858		-3 218		4 034		2 326	7 729	7 729		10. Cash and demand monetary ⁵ deposits
	1 170		-730		631		2 270		2 775	8 728	8 728		11. Short-/ medium-term monetary ⁵ deposits
	75		368		-395		-191		-260	1 427	1 427		12. Long-term monetary ⁵ deposits
			168		-10		-153		905	947	947		13. Deposits with other financial institutions
8	162		-2	-412	140	297	-436		31	90	90		14. Deposits with other institutions
-196					-296		-1 252			-196	-196		15. Treasury bills
		18		-1 517	130	989	1 517			-1 446	-1 446		16. Other bills
-478		102		80		1 354		3 581		6 572	6 572		17. Bank loans and advances
438	968	953	1 149	46	156	127	3 042	-1 407	126	4 005	4 005		18. Trade credit and short-term loans
-1 192					9		-987		-1 470	-1 192	-1 192		19. Short-term government stock
14 365					863		1 642		190	14 365	14 365		20. Long-term government stock
2 978			1						4	2 978	2 978		21. Non-marketable government bonds ⁶
	-3	-272					-56			-272	-272		22. Securities of local authorities
	-58		23	80	176		323		42	278	278		23. Securities of public enterprises
	-1		-21	-21	-455	1 174	-186		-64	562	562		24. Other loan stock and preference shares
	58			10 790	469	-2 624	1 021		478	9 926	9 926		25. Ordinary shares
													26. Foreign branch/head office balances
390	136	146	115	353	-401	194	199	-636	5	1 032	1 032		27. Long-term loans
			8	-147	253	953		4 365		5 052	5 052		28. Mortgage loans
-435					-2		2 704		4 836	9 117	9 117		29. Interest in retirement and life funds ⁷
252	-65			1 047		222	222	-176		43	43		30. Amounts receivable/payable
-1 481	1 552	166	-1 237	-3 854	-2 220	-869	-1 910	1 424	4 399	-6 143	-6 143		31. Other assets/liabilities
		517	-153	-4 260	5 785	5 791	-4 753			1 038	1 038		32. Balancing item

S = Sources, i.e. net increase in liabilities at transaction value.

U = Uses, i.e. net increase in assets at transaction value.

KB231

1. A negative amount reflects a decrease in that item. In the case of liabilities (sources) it denotes a reduction in the available sources of funds and in the case of assets (uses) it indicates an additional source of funds.

2. Including mutual banks and the Postbank.

3. As taken from the national income (and production) accounts.

5. Namely deposits with the S A Reserve Bank (including coin liabilities), Corporation for Public Deposits, banks, the Land Bank, mutual banks and the Postbank.

6. Non-marketable bonds and other Treasury bills.

7. Members' interest in the reserves of retirement and all insurance funds.

NASIONALE FINANSIËLE REKENING
Vloeië vir die derde kwartaal 1995¹
R miljoene

Sektore sektor	Finansiële tussengangers / Financial intermediaries												
	Buitelandse oewerheid Foreign sector		Monetêre instellings ² Monetary authority		Ander monetêre kommisjarisse Other monetary institutions ²		Openbare Beleggings- fondse Public Investment Commissioners		Versekerars en aftree- instellings Insurers and retirement funds		Ander finansiële Other financial institutions		
	B S	A U	B S	A U	B S	A U	B S	A U	B S	A U	B S	A U	
1. Netto besparing ³	1 978		36		1 324					1 058		131	
2. Voorsiening vir waardevermindering ³			3		52					242			
3. Kapitaaloordragte												37	
4. Bruto investering ³				2		591					919		31
5. Finansieringsaldo (+) of (-) (B)	1 978		37		785			-		381		137	
6. Finansiële beleggingsaldo (+) of (-) (A)		1 978		37		785			-		381		137
7. Finansiële laste (Totaal B 9 - 32)	2 447		-1 592		12 552		3 367			18 035		2 880	
8. Finansiële bates (Totaal A 9 - 32)		4 425		-1 555		13 337		3 367			18 416		3 017
9. Goud- en ander buitelandse reserwes	174			-332		506							
10. Kontant en opvraagbare ⁴ monetêre ⁵ deposito's ..		-1 020	549	-20	9 466	-115		2 981		705			-294
11. Kort- en middeltermyn- monetêre ⁵ deposito's		-1 102	-307	1	-1 924					-1 065			198
12. Langtermyn- monetêre ⁵ deposito's		313			4 998					2			
13. Deposito's by ander finansiële instellings		-1				108				142	1 738		
14. Deposito's by ander instellings	25	549					3 367			3 699			-76
15. Skatkiswissels				-76		375		-250		-177			-113
16. Ander wissels	-10			1 240	115	137		-38		-121	65	2	
17. Lenings en voorskotte van banke	533		-1 104	2 045	1 964	2 159			370			-62	
18. Handelskrediet en korttermynlenings	1 007	2 675	-2 176		697	-52			-2 614	1 005	55	2 128	
19. Korttermynstaatseffekte				464		883		1 160		-1 326			-27
20. Langtermynstaatseffekte		693		-1 939		1 792		105		5 953			443
21. Regeringsobligasies ⁶		-188		-2 485		408		-1 205					
22. Effekte van plaaslike owerhede						-18		263		71			3
23. Effekte van openbare ondernemings		185		247		-291		-171		80	-74	224	
24. Ander skuldbriewe en voorkeuraandeel	-211	-75		2	133	302		514	-99	-297	597	-31	
25. Gewone aandele	699	1 358			179	230		9	47	3 740	727	532	
26. Buitelandse tak-/hoofkantoorsaldo's													
27. Langtermynlenings	229	1 024			-157				37	1 655	425	875	
28. Verbandlenings	4			-1		4 926				51		37	
29. Belang in aftree- en versekeringsfondse ⁷		-264							14 276				
30. Bedrae ontvangbaar/betaalbaar	-106	-6	-65	888	675	-12			6	1 567	20	68	
31. Ander bates/laste	102	283	1 437	-1 617	-2 868	2 029			-316	2 730	-708	-278	
32. Sluitpos			73	31	-726	-29			6 328		97	-673	

B = Bronne, d.w.s. netto toename in laste teen transaksiewaarde.

A = Aanwendings, d.w.s. netto toename in bates teen transaksiewaarde.

KB230

1. 'n Negatiewe bedrag dui op 'n afname in daardie betrokke pos. In die geval van laste (bronne) dui dit op 'n afname in die beskikbare bron van fondse en by bates (aanwendings) op 'n verdere bron van fondse.
2. Insluitende onderlinge banke en die Postbank.
3. Soos verkry uit die nasionale inkomme (en produksie-) rekeninge.
4. D.w.s. onmiddellik opelbaar.
5. Naamlik deposito's by die S A Reserwebank (insluitende muntlaste), Korporasie vir Openbare Deposito's, banke, die Landbank, onderlinge banke en die Postbank.
6. Nie-bemarkbare obligasies en ander Skatkiswissels.
7. Ledebelang in die reserwes van aftree- en alle versekeringsfondse.

NATIONAL FINANCIAL ACCOUNT
Flows for the third quarter 1995¹
R millions

Algemene owerheid General government				Korporatiewe sake-ondernemings Corporate business enterprises								Sectors	
Sentrale regering en provinsiale administrasies Central government and provincial administrations		Plaaslike owerhede Local authorities		Openbare sektor Public sector		Private sektor Private sector		Huishoudings, ens. Households, etc.		Totaal Total			
B S	A U	B S	A U	B S	A U	B S	A U	B S	A U	B S	A U	Transaction items	
-4 779		1 201		-932		6 623		2 582		9 222			1. Net saving ³
527		728		3 784		7 437		3 928		16 701			2. Provision for depreciation ³
	220	88		47		26		22		220	220		3. Capital transfers
	947		1 474		2 843		15 150		3 966		25 923		4. Gross investment ³
-5 419		543		56		-1 064		2 566		-			5. Financing balance (+) or (-) (S)
	-5 419		543		56		-1 064		2 566		-		6. Financial investment balance (+) or (-) (U)
12 749		1 662		3 471		19 132		8 110		82 813			7. Financial liabilities (Total S 9 - 32)
	7 330		2 205		3 527		18 068		10 676		82 813		8. Financial assets (Total U 9 - 32)
										174	174		9. Gold and other foreign reserves
	4 673		-865		2 721		1 238		11	10 015	10 015		10. Cash and demand monetary ⁵ deposits
	660		356		-563		-1 124		408	-2 231	-2 231		11. Short-/ medium-term monetary ⁵ deposits
	-25		-285		615		3 902		476	4 998	4 998		12. Long-term monetary ⁵ deposits
			-163		32		-5		1 623	1 738	1 738		13. Deposits with other financial institutions
	155	2		24	-796	161	2		45	3 578	3 578		14. Deposits with other institutions
980					360		862			980	980		15. Treasury bills
		-18		457	198	792	-18			1 400	1 400		16. Other bills
-282		111		-325		1 048		1 950		4 204	4 204		17. Bank loans and advances
428	-44	998	260	698	65	3 333	-1 182	1 372	-1 057	3 799	3 799		18. Trade credit and short-term loans
1 042					259		695		-1 064	1 042	1 042		19. Short-term government stock
9 617			9		242		2 311		9	9 617	9 617		20. Long-term government stock
-3 923			1						-454	-3 923	-3 923		21. Non-marketable government bonds ⁶
	22	421			-20		105		-4	421	421		22. Securities of local authorities
	64		-3	1 011	-80		352		330	937	937		23. Securities of public enterprises
			-1		944	998	56		3	1 419	1 419		24. Other loan stock and preference shares
	101			199	105	4 881	2 353		-1 695	6 732	6 732		25. Ordinary shares
													26. Foreign branch/head office balances
175	289	505	-17	1 215	85	1 015	603	1 541	472	4 985	4 985		27. Long-term loans
			412	143	447	1 005	20	4 740		5 891	5 891		28. Mortgage loans
-435					-2		2 085		12 022	13 841	13 841		29. Interest in retirement and life funds ⁷
243	-37			279		1 603	315	126		2 783	2 783		30. Amounts receivable/payable
4 904	1 472	775	2 095	646	-476	5 170	1 737	-1 618	-450	7 526	7 526		31. Other assets/liabilities
		-1 132	405	-876	-608	-874	3 764			2 890	2 890		32. Balancing item

S = Sources, i.e. net increase in liabilities at transaction value.

U = Uses, i.e. net increase in assets at transaction value.

KB231

1. A negative amount reflects a decrease in that item. In the case of liabilities (sources) it denotes a reduction in the available sources of funds and in the case of assets (uses) it indicates an additional source of funds.

2. Including mutual banks and the Postbank.

3. As taken from the national income (and production) accounts.

5. Namely deposits with the S A Reserve Bank (including coin liabilities), Corporation for Public Deposits, banks, the Land Bank, mutual banks and the Postbank.

6. Non-marketable bonds and other Treasury bills.

7. Members' interest in the reserves of retirement and all insurance funds.

NASIONALE FINANSIËLE REKENING
Vloeië vir die vierde kwartaal 1995¹
R miljoene

Sektore sektor	Finansiële tussengangers / Financial intermediaries												
	Buitelandse owerheid Foreign sector		Monetêre instellings ² Monetary authority		Ander monetêre kommissarisse Other monetary institutions ²		Openbare Beleggingsfondse Public Investment Commissioners		Versekerars en aftree-instellings Insurers and retirement funds		Ander finansiële Other financial institutions		
	B S	A U	B S	A U	B S	A U	B S	A U	B S	A U	B S	A U	
1. Netto besparing ³	1 638		165		934					1 391		42	
2. Voorsiening vir waardevermindering ³			3		53					243			
3. Kapitaaloordragte												37	
4. Bruto investering ³				2		564					1 395		42
5. Finansieringsaldo (+) of (-) (B)	1 638		166		423		-			239		37	
6. Finansiële beleggingsaldo (+) of (-) (A)		1 638		166		423			-		239		37
7. Finansiële laste (Totaal B 9 - 32)	3 077		415		11 219		2 661			19 267		-604	
8. Finansiële bates (Totaal A 9 - 32)		4 715		581		11 642		2 661		19 506			-567
9. Goud- en ander buitelandse reserwes	3 063			3 925		-861							
10. Kontant en opvraagbare ⁴ monetêre ⁵ deposito's ..		503	4 305		9 459	2 353		938		1 548			-138
11. Kort- en middeltermyn- monetêre ⁵ deposito's		-193	-51	19	4 082					1 546			-307
12. Langtermyn- monetêre ⁵ deposito's		23			-4 524					-1 718			
13. Deposito's by ander finansiële instellings		-1				19				29		903	
14. Deposito's by ander instellings	16	308						2 661		4 373			27
15. Skatkiswissels						-112			48	224			39
16. Ander wissels	-5			2 155	224	-216		559		-163		-263	2
17. Lenings en voorskotte van banke	-1 068		-351	-1 722	-1 467	5 018				-5		47	
18. Handelskrediet en korttermynlenings	455	-3 095	-1 814	-1	-399	-1 343				687	-2 340	-143	185
19. Korttermynstaatsseffekte				-3 750		346		-160		321			162
20. Langtermynstaatsseffekte		1 794		-2 453		3 157		-305		2 122			-68
21. Regeringsobligasies ⁶		-202		-41		11				33			
22. Effekte van plaaslike owerhede		-1				38		-315		-142			15
23. Effekte van openbare ondernemings		2 052		-182		-648		154		-528		-383	19
24. Ander skuldbriewe en voorkeuraandeel	112	-11	6	256	292			349	-261	692	331	-75	
25. Gewone aandele	81	1 093	40	183	391			-1 630	105	9 754	-547	229	
26. Buitelandse tak-/hoofkantoor saldo's		-2								-2			
27. Langtermynlenings	423	2 445			1 150					-628	2 850	217	616
28. Verbandlenings				-1		5 178				-231	148		-890
29. Belang in aftree- en versekeringsfondse ⁷		969						3 020	12 281				
30. Bedrae ontvangbaar/betaalbaar	48	13	-7	-844	-298	107			101	-1 356	-27	43	
31. Ander bates/laste	-48	-980	-1 778	3 416	1 373	-2 070		3	4 488	2 114	267	-101	
32. Sluitpos			111	14	1 181	-16				2 734		-1 005	-323

B = Bronne, d.w.s. netto toename in laste teen transaksiewaarde.

A = Aanwendings, d.w.s. netto toename in bates teen transaksiewaarde.

KB230

1. 'n Negatiewe bedrag dui op 'n afname in daardie betrokke pos. In die geval van laste (bronne) dui dit op 'n afname in die beskikbare bron van fondse en by bates (aanwendings) op 'n verdere bron van fondse.
2. Insluitende onderlinge banke en die Postbank.
3. Soos verkry uit die nasionale inkomme (en produksie-) rekeninge.
4. D.w.s. onmiddellik opelsbaar.
5. Naamlik deposito's by die S A Reserwebank (insluitende muntlaste), Korporasie vir Openbare Deposito's, banke, die Landbank, onderlinge banke en die Postbank.
6. Nie-bemerkbare obligasies en ander Skatkiswissels.
7. Ledebelang in die reserwes van aftree- en alle versekeringsfondse.

NATIONAL FINANCIAL ACCOUNT
Flows for the fourth quarter 1995¹
R millions

Algemene owerheid General government				Korporatiewe sake-ondernemings Corporate business enterprises								Sectors	
Sentrale regering en provinsiale administrasies Central government and provincial administrations		Plaaslike owerhede Local authorities		Openbare sektor Public sector		Private sektor Private sector		Huishoudings, ens. Households, etc.		Totaal Total			
B S	A U	B S	A U	B S	A U	B S	A U	B S	A U	B S	A U	Transaction items	
-2 155		156		-1 374		7 422		-2 639		5 580			1. Net saving ³
539		742		3 806		7 606		4 008		17 000			2. Provision for depreciation ³
	220	88		47		26		22		220	220		3. Capital transfers
	1 307		1 520		1 774		12 240		3 736		22 580		4. Gross investment ³
-3 143		-534		705		2 814		-2 345		-			5. Financing balance (+) or (-) (S)
	-3 143		-534		705		2 814		-2 345		-		6. Financial investment balance (+) or (-) (U)
2 547		1 006		-1 213		9 486		14 063		61 924			7. Financial liabilities (Total S 9 - 32)
	-596		473		-508		12 300		11 718		61 924		8. Financial assets (Total U 9 - 32)
	-1									3 063	3 063		9. Gold and other foreign reserves
	-1 172		916		-1 275		7 296		2 794	13 763	13 763		10. Cash and demand monetary ⁵ deposits
	-920		350		1 133		1 856		546	4 030	4 030		11. Short-/ medium-term monetary ⁵ deposits
	-12		-30		-562		-2 908		683	-4 524	-4 524		12. Long-term monetary ⁵ deposits
			-4		-3		2		860	903	903		13. Deposits with other financial institutions
-32	158	-2		86	-647	1 589	61		38	4 318	4 318		14. Deposits with other institutions
31					-535		367			31	31		15. Treasury bills
				1 556	-28	-648	-1 444			865	865		16. Other bills
-70		629		460		2 343		2 776		3 296	3 296		17. Bank loans and advances
227	814	1 368	555	1 023	1 740	-3 321	-1 496	-71	2 992	-1 989	-1 989		18. Trade credit and short-term loans
-513					-19		2 516		71	-513	-513		19. Short-term government stock
1 050			-1		-1 222		-1 857		-117	1 050	1 050		20. Long-term government stock
-204			2						-8	-204	-204		21. Non-marketable government bonds ⁶
	-3	-379			1		29		-1	-379	-379		22. Securities of local authorities
	-32		-6	1 603	-87		635		-155	1 220	1 220		23. Securities of public enterprises
			4		310	1 198	68		2	1 635	1 635		24. Other loan stock and preference shares
	76			43	804	8 178	-2 381		-332	8 043	8 043		25. Ordinary shares
										-2	-2		26. Foreign branch/head office balances
546	-176	52	3	524	-243	1 200	877	2 887	-1	6 371	6 371		27. Long-term loans
			170	-857	-1 614	-1 043		5 122		2 990	2 990		28. Mortgage loans
-435					1		2 645		5 211	11 846	11 846		29. Interest in retirement and life funds ⁷
396	138			-415		-1 300	352	-45		-1 547	-1 547		30. Amounts receivable/payable
1 551	535	1 087	-1 667	-4 155	833	531	5 490	3 393	-865	6 708	6 708		31. Other assets/liabilities
		-1 748	179	-1 081	906	759	192			951	951		32. Balancing item

S = Sources, i.e. net increase in liabilities at transaction value.

U = Uses, i.e. net increase in assets at transaction value.

KB231

1. A negative amount reflects a decrease in that item. In the case of liabilities (sources) it denotes a reduction in the available sources of funds and in the case of assets (uses) it indicates an additional source of funds.

2. Including mutual banks and the Postbank.

3. As taken from the national income (and production) accounts.

5. Namely deposits with the S A Reserve Bank (including coin liabilities), Corporation for Public Deposits, banks, the Land Bank, mutual banks and the Postbank.

6. Non-marketable bonds and other Treasury bills.

7. Members' interest in the reserves of retirement and all insurance funds.

NASIONALE FINANSIËLE REKENING
Vloeië vir die jaar 1995¹
R miljoene

Sektore sektor	Finansiële tussengangers / Financial intermediaries												
	Buitelandse oewerheid Foreign sector		Monetêre instellings ² Monetary authority		Ander monetêre kommisjarisse Other monetary institutions ²		Openbare Beleggings- fondse Public Investment Commissioners		Versekerars en aftree- instellings Insurers and retirement funds		Ander finansiële Other financial institutions		
	B S	A U	B S	A U	B S	A U	B S	A U	B S	A U	B S	A U	
1. Netto besparing ³	10 157		384		4 910					4 566		384	
2. Voorsiening vir waardevermindering ³			12		193					931			
3. Kapitaaloordragte												148	
4. Bruto investering ³				9		1 698					5 257		176
5. Finansieringsaldo (+) of (-) (B)	10 157		387		3 405		-			240		356	
6. Finansiële beleggingsaldo (+) of (-) (A)		10 157		387		3 405					240		356
7. Finansiële laste (Totaal B 9 - 32)	7 454		139		51 968		10 665			68 652		6 348	
8. Finansiële bates (Totaal A 9 - 32)		17 611		526		55 373		10 665			68 892		6 704
9. Goud- en ander buitelandse reserwes	3 923			4 430		-509							
10. Kontant en opvraagbare ⁴ monetêre ⁵ deposito's ..		75	6 877	-186	26 371	3 779		4 511			2 754		-118
11. Kort- en middeltermyn- monetêre ⁵ deposito's		-465	273	-51	12 047						2 371		153
12. Langtermyn- monetêre ⁵ deposito's		922		-11	8 103						2 571		
13. Deposito's by ander finansiële instellings		-4				136					224	4 681	
14. Deposito's by ander instellings	41	898						10 665			12 694		-76
15. Skatkiswissels				-371		220			142		-162		-7
16. Ander wissels	15		85	423	-1 621	-256			-85		-122	-395	8
17. Lenings en voorskotte van banke	-1 317		-1 236	-88	176	17 484				481		-258	
18. Handelskrediet en korttermynlenings	2 564	1 475	-5 066	-1	4 395	1 127				3 455	-2 243	-85	2 595
19. Korttermynstaatseffekte				-2 710		3 045			1 061		-2 535		155
20. Langtermynstaatseffekte		4 066		-1 145		8 467			2 154		13 333		638
21. Regeringsobligasies ⁶		78		363		419			-1 489		37		
22. Effekte van plaaslike owerhede						101			172		-460		-12
23. Effekte van openbare ondernemings		-806		64		-1 198			476		-1 337	-461	485
24. Ander skuldbriewe en voorkeuraandele	63	-91		3	1 224	1 218			1 143	-300	1 259	733	-158
25. Gewone aandele	1 074	5 327		40	555	1 367			-1 587	292	23 828	1 491	2 171
26. Buitelandse tak-/hoofkantoorsaldo's		-2									-2		
27. Langtermynlenings	1 092	6 601			1 628					-1 571	5 489	927	2 819
28. Verbandlenings	2			-3		20 288				-324	233		-729
29. Belang in aftree- en versekeringsfondse ⁷		2 712							4 140	52 545			
30. Bedrae ontvangbaar/betaalbaar	-174	49	-24	-187	360	182				153	2 930	7	185
31. Ander bates/laste	172	-3 223	-288	-106	-1 448	-275			28	4 116	8 028	384	-955
32. Sluitpos			-483	59	178	-221				9 806		-676	-451

B = Bronne, d.w.s. netto toename in laste teen transaksiewaarde.

A = Aanwendings, d.w.s. netto toename in bates teen transaksiewaarde.

KB230

1. 'n Negatiewe bedrag dui op 'n afname in daardie betrokke pos. In die geval van laste (bronne) dui dit op 'n afname in die beskikbare bron van fondse en by bates (aanwendings) op 'n verdere bron van fondse.
2. Insluitende onderlinge banke en die Postbank.
3. Soos verkry uit die nasionale inkomme (en produksie-) rekeninge.
4. D.w.s. onmiddellik opelbaar.
5. Naamlik deposito's by die S A Reserwebank (insluitende muntlaste), Korporasie vir Openbare Deposito's, banke, die Landbank, onderlinge banke en die Postbank.
6. Nie-bemerkbare obligasies en ander Skatkiswissels.
7. Ledebelang in die reserwes van aftree- en alle versekeringsfondse.

NATIONAL FINANCIAL ACCOUNT
Flows for the year 1995¹
R millions

Algemene owerheid General government				Korporatiewe sake-ondernemings Corporate business enterprises								Sectors	
Sentrale regering en provinsiale administrasies Central government and provincial administrations		Plaaslike owerhede Local authorities		Openbare sektor Public sector		Private sektor Private sector		Huishoudings, ens. Households, etc.		Totaal Total			
B S	A U	B S	A U	B S	A U	B S	A U	B S	A U	B S	A U	Transaction items	
-21 242		738		-4 246		23 699		6 570		25 920			1. Net saving ³
2 081		2 876		15 064		29 258		15 521		65 936			2. Provision for depreciation ³
	880	352		188		104		88		880	880		3. Capital transfers
	4 077		6 105		10 165		49 532		14 837		91 856		4. Gross investment ³
-24 118		-2 139		841		3 529		7 342		-			5. Financing balance (+) or (-) (S)
	-24 118		-2 139		841		3 529		7 342		-		6. Financial investment balance (+) or (-) (U)
36 893		4 597		780		45 273		42 918		275 686			7. Financial liabilities (Total S 9 - 32)
	12 775		2 458		1 621		48 801		50 260		275 686		8. Financial assets (Total U 9 - 32)
	2									3 923	3 923		9. Gold and other foreign reserves
	6 863		-709		136		9 867		6 277	33 248	33 248		10. Cash and demand monetary ⁵ deposits
	1 144		236		537		3 304		5 092	12 320	12 320		11. Short-/ medium-term monetary ⁵ deposits
	85		22		-48		3 296		1 267	8 103	8 103		12. Long-term monetary ⁵ deposits
			-46		44		-117		4 443	4 681	4 681		13. Deposits with other financial institutions
-21	556			-255	-369	3 089	-317		133	13 519	13 519		14. Deposits with other institutions
226					-378		782			226	226		15. Treasury bills
		-21		299	91	-230	-1 928			-1 867	-1 867		16. Other bills
-521		808		357		4 784		14 121		17 396	17 396		17. Bank loans and advances
1 567	2 373	3 030	1 476	2 579	1 486	4 893	7 287	414	2 170	17 745	17 745		18. Trade credit and short-term loans
-85					225		3 119		-2 444	-85	-85		19. Short-term government stock
26 329			35		-362		-948		91	26 329	26 329		20. Long-term government stock
-1 060			4						-471	-1 060	-1 060		21. Non-marketable government bonds ⁶
	17	-150			-17		49		-1	-150	-150		22. Securities of local authorities
	5		14	-1 170	9		552		107	-1 631	-1 631		23. Securities of public enterprises
	-1		56	-38	466	2 831	609		6	4 512	4 512		24. Other loan stock and preference shares
	108			10 873	2 114	18 427	999		-1 656	32 711	32 711		25. Ordinary shares
										-2	-2		26. Foreign branch/head office balances
1 254	482	732	105	3 486	-379	3 642	2 735	6 027	-636	17 216	17 216		27. Long-term loans
			527	-686	-780	1 883	20	18 681		19 556	19 556		28. Mortgage loans
-1 742					9		9 260		34 683	50 803	50 803		29. Interest in retirement and life funds ⁷
1 018	192			249		2 441	1 428	747		4 778	4 778		30. Amounts receivable/payable
9 927	951	2 544	651	-6 188	-5 336	-134	11 051	2 929	1 199	12 014	12 014		31. Other assets/liabilities
		-2 346	87	-8 726	4 173	3 648	-2 248			1 400	1 400		32. Balancing item

S = Sources, i.e. net increase in liabilities at transaction value.

U = Uses, i.e. net increase in assets at transaction value.

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1. A negative amount reflects a decrease in that item. In the case of liabilities (sources) it denotes a reduction in the available sources of funds and in the case of assets (uses) it indicates an additional source of funds.

2. Including mutual banks and the Postbank.

3. As taken from the national income (and production) accounts.

5. Namely deposits with the S A Reserve Bank (including coin liabilities), Corporation for Public Deposits, banks, the Land Bank, mutual banks and the Postbank.

6. Non-marketable bonds and other Treasury bills.

7. Members' interest in the reserves of retirement and all insurance funds.

Tydperk Period	Persentasieverandering ^{1,2} / Percentage change ^{1,2}									Prys-ver- dienste- verhouding van alle klasse aandele uitgesluit goud Price- earnings ratio of all classes of shares exclu- ding gold
	Waarde van vaste eiendoms- transaksies Value of real estate transactions (2056A)	Totale verband- voorskotte uitstaande Total mort- gage loans outstanding (2132A)	Totale waarde van aandele verhandel ³ Total value of shares traded ³ (2039A)	Totale nomi- nale waarde van effekte verhandel ⁴ Total nomi- nal value of stock traded ⁴ (2042A)	Termyn- kontrakte Futures contracts	Aandelepryse / Share prices				
					Onderliggen- de waarde Underlying value (2054A)	Mynbou / Mining		Nywerheid en handel Industrial and commercial (2091A)	Alle klasse aandele All classes of shares (2092A)	
						Goud Gold (2080A)	Nie-goud Non-gold (2510A)			
1989 ²	8.9	18.1	120.6	218.5	...	60.4	48.7	24.6	37.6	10.3
1990	0.5	15.0	-49.8	-27.6	...	-45.6	-11.9	11.3	-11.9	9.0
1991	11.5	19.0	23.6	-37.8	-1.5	1.1	15.3	39.4	26.9	11.5
1992	-9.4	18.0	41.2	141.8	386.5	-33.4	-26.2	3.2	-6.3	12.9
1993	12.2	18.4	221.5	81.8	356.7	162.6	42.2	21.9	38.6	14.8
1994	22.4	18.6	-8.3	-31.5	-37.1	-1.0	23.5	32.6	28.0	18.9
1995	-34.0	18.3	30.9	31.1	-0.5	-30.8	-6.4	11.1	6.3	16.7
1996	74.6	17.0	66.0	18.2	88.9	13.1	21.1	0.6	5.4	16.2
1994: Jul.	29.9	17.3	4.5	35.0	30.7	11.7	40.1	38.6	34.1	19.3
Aug.	44.5	17.5	85.0	59.4	134.8	30.4	51.1	45.3	43.3	19.8
Sept.	47.9	17.3	100.3	35.1	156.6	67.0	60.6	47.9	52.2	19.6
Okt./Oct.	24.1	17.9	44.5	-10.5	91.2	47.6	51.4	44.7	46.1	19.0
Nov.	36.6	18.3	10.7	-37.9	88.5	21.1	46.6	45.2	42.8	19.2
Des./Dec.	22.4	18.6	-8.3	-31.5	-37.1	-1.0	23.5	32.6	28.0	19.0
1995: Jan.	22.0	19.8	-36.6	-36.4	26.0	-12.5	10.2	20.3	13.8	18.2
Feb.	4.6	20.1	-25.1	-50.0	85.8	-11.4	2.6	14.3	9.5	16.7
Mrt./Mar.	10.8	20.4	-42.0	-45.0	-4.8	-23.3	-3.9	12.3	5.0	16.8
April	19.4	20.1	-28.4	-37.7	-9.1	-17.1	1.2	13.6	8.8	17.2
Mei/May	23.5	20.4	-12.8	-38.4	1.9	-24.0	1.2	8.0	3.6	17.3
Jun. ⁴	1.7	20.3	-8.2	-45.7	-39.4	-28.9	-9.0	2.3	-2.4	16.8
Jul.	-4.4	20.3	11.3	-7.7	-11.4	-27.8	-12.4	4.0	-1.9	16.4
Aug.	-4.3	19.8	-13.5	29.6	-37.0	-27.9	-18.2	2.2	-5.1	15.9
Sept.	-15.1	19.6	-22.2	1.0	-43.5	-35.5	-15.1	5.0	-4.2	15.9
Okt./Oct.	-12.5	18.9	17.0	35.5	37.4	-40.2	-10.1	10.1	1.2	16.4
Nov.	-41.6	18.5	23.2	93.7	-19.8	-38.3	-8.9	7.6	1.0	16.5
Des./Dec.	-34.0	18.3	30.9	31.1	-0.5	-30.8	-6.4	11.1	6.3	16.6
1996: Jan.	-11.5	17.6	115.3	86.9	-6.2	-8.6	6.3	24.3	21.6	18.2
Feb.	15.5	17.3	132.7	92.9	-2.6	12.8	15.7	30.9	30.3	17.6
Mrt./Mar.	-4.3	17.2	68.3	40.0	4.3	20.8	16.1	24.0	26.3	16.5
April	37.0	17.3	155.4	110.3	110.6	22.8	13.9	23.2	25.2	16.9
Mei/May	11.6	17.2	77.1	91.2	74.1	46.3	22.8	10.0	20.6	16.5
Jun.	7.8	17.0	47.7	43.5	7.4	30.6	22.5	18.0	23.9	16.4
Jul.	0.1	17.7	81.5	77.2	77.6	24.7	29.0	20.1	24.9	16.3
Aug.	0.9	17.8	61.8	20.8	81.3	16.4	22.1	13.6	18.9	15.2
Sept.	-15.6	17.6	85.4	13.6	89.7	15.8	25.7	14.5	21.5	15.6
Okt./Oct.	4.5	17.5	108.0	32.5	15.3	25.4	25.9	12.4	20.3	15.8
Nov.	32.5	17.3	64.5	6.7	44.8	27.1	23.5	6.2	12.4	14.7
Des./Dec.	74.6	17.0	66.0	18.2	88.9	13.1	21.1	0.6	5.4	14.3
1997: Jan.	28.2	16.8	22.9	34.1	9.8	-6.2	7.7	-4.2	-1.6	14.5
Feb.	-1.0	16.6	77.9	7.9	35.2	-7.6	14.4	-2.0	1.8	15.0
Mrt./Mar.	-8.1	16.2	54.7	24.4	4.9	-9.5	20.9	0.0	5.5	15.1
April	-6.2	15.8	75.6	-1.3	-5.8	-21.8	13.7	0.6	2.2	15.0
Mei/May	-11.6	15.4	55.8	-4.5	-19.1	-30.5	3.1	5.9	4.6	14.9
Jun.	-6.6	15.0	133.2	13.3	89.7	-32.9	10.2	6.3	6.1	14.6
Jul.	15.9	13.6	121.0	44.8	14.1	-38.7	6.6	9.9	8.3	15.2
Aug.	1.6	12.9	111.8	25.0	20.7	-35.0	9.7	17.8	13.4	15.2
Sept.	12.4	100.5	50.5	75.8	-38.2	0.9	9.8	6.4	14.8
Okt./Oct.	72.9	94.2	142.8	-34.8	-4.7	4.5	0.8	14.0

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1. Gemeet oor 'n tydperk van twaalf maande.
2. Desember.
3. Bron: Die Johannesburgse Aandelebeurs.
4. Bron: Die Effektebeurs van Suid-Afrika vanaf Julie 1995.

1. Measured over a twelve-month period.
2. December.
3. Source: The Johannesburg Stock Exchange.
4. Source: The Bond Exchange of South Africa as from July 1995.