Money and Banking

Key Information

General notes

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

... denotes not available
– denotes a value equal to nil
0 denotes a value between nil and half of the measuring unit

SOUTH AFRICAN RESERVE BANK
Liabilities
R millions

		Deposits												
		Central government		Banks and mutual banks[4]			Other							
End of	Notes and coin in circulation[1]	Exchequer and P.M.G. accounts[2]	Other[3]	Required reserve balances	Cash reserve contra account (surplus)	Other balances[5]	Domestic	Foreign	Total deposits	Reserve Bank securities	Foreign loans[6]	Capital and reserves	Other liabilities	Total liabilities
	(1000M)	(1001M)	(1002M)	(1014M)	(1013M)	(1005M)	(1006M)	(1007M)	(1008M)	(1015M)	(1009M)	(1010M)	(1011M)	(1012M)
1994	16 848	4 468	2 768	1 945	...	16	2	96	9 296	...	5 084	132	2 553	33 912
1995	20 354	2 858	2 768	4 267	...	8	-	29	9 929	...	-	143	2 207	32 633
1996	22 075	689	2 763	5 570	...	20	-	20	9 062	...	-	157	3 877	35 171
1997	24 183	1 206	1 382	6 640	...	5	-	26	9 258	...	9 809	197	3 650	47 097
1998	25 421	906	-	7 743	141	0	-	34	8 823	1 875	18 072	239	4 408	58 838
1996: Jul.	19 182	898	2 763	5 448	...	22	-	21	9 152	...	-	157	3 058	31 549
Aug.	18 782	896	2 763	5 362	...	18	-	21	9 060	...	-	157	3 424	31 423
Sept.	19 312	1 173	2 763	5 378	...	19	-	21	9 354	...	612	157	3 426	32 861
Oct.	19 634	1 479	2 762	5 663	...	9	-	20	9 933	...	-	157	3 406	33 130
Nov.	20 401	555	2 762	5 933	...	13	-	21	9 284	...	-	157	3 608	33 450
Dec.	22 075	689	2 763	5 570	...	20	-	20	9 062	...	-	157	3 877	35 171
1997: Jan.	19 952	2 647	2 769	4 818	...	13	0	36	10 283	...	-	157	4 746	35 139
Feb.	19 849	1 079	2 763	5 627	...	38	0	29	9 536	...	2 142	157	3 894	35 577
Mar.	20 754	551	2 421	6 110	...	9	9	29	9 129	...	2 455	157	3 683	36 179
April	21 226	51	2 421	6 039	...	9	-	22	8 542	...	2 479	157	3 364	35 768
May	20 589	3 798	2 418	5 820	...	10	0	23	12 069	...	1 845	197	3 492	38 191
Jun.	20 616	2 396	2 078	5 595	...	10	-	23	10 102	...	1 786	197	3 469	36 170
Jul.	20 948	1 368	2 072	6 062	...	14	-	23	9 539	...	3 204	197	3 572	37 460
Aug.	20 914	898	2 072	6 006	...	11	-	24	9 011	...	5 949	197	3 382	39 453
Sept.	21 489	1 914	1 726	6 474	...	28	0	24	10 166	...	5 889	197	3 509	41 250
Oct.	21 532	1 525	1 726	6 531	...	8	-	25	9 816	...	8 726	197	3 468	43 739
Nov.	22 461	1 125	1 727	6 759	...	15	-	25	9 651	...	9 854	197	3 593	45 756
Dec.	24 183	1 206	1 382	6 640	...	5	-	26	9 258	...	9 809	197	3 650	47 097
1998: Jan.	22 414	921	1 385	5 789	...	10	0	26	8 131	...	9 384	197	3 963	44 088
Feb.	21 974	1 466	1 386	6 389	...	6	-	26	9 272	...	9 125	197	3 888	44 456
Mar.	22 981	812	1 057	6 441	130	2	6	24	8 471	-	9 223	197	4 768	45 640
April	23 312	1 024	1 035	5 435	882	5	-	26	8 407	-	9 185	197	5 247	46 347
May	22 844	736	1 048	5 945	792	5	-	25	8 551	-	17 086	197	4 507	53 185
Jun.	23 295	985	691	4 592	755	3	-	22	7 049	-	17 020	239	6 903	54 506
Jul.	23 090	737	691	5 951	1 083	4	-	30	8 495	-	18 458	239	6 216	56 499
Aug.	23 328	820	784	6 518	162	1	-	438	8 723	-	18 377	239	5 911	56 578
Sept.	23 309	1 188	345	6 614	94	272	0	128	8 642	1 000	18 386	239	4 861	56 436
Oct.	23 265	789	371	6 993	42	35	-	24	8 254	2 100	18 372	239	4 658	56 888
Nov.	24 269	875	346	7 783	29	0	-	25	9 058	2 000	18 324	239	4 352	58 242
Dec.	25 421	906	-	7 743	141	0	-	34	8 823	1 875	18 072	239	4 408	58 838
1999: Jan.	23 868	620	-	6 367	91	1	-	33	7 111	3 000	18 005	239	4 835	57 058
Feb.	23 445	668	1	7 221	254	1	-	44	8 189	3 500	17 971	239	5 195	58 539
Mar.	25 749	551	-	6 986	36	0	-	44	7 618	3 900	17 937	239	5 622	61 066
April	24 938	2 066	-	7 203	39	1	221	44	9 574	4 200	17 266	239	4 990	61 206
May	25 096	297	0	6 849	298	2	0	50	7 495	4 500	16 396	239	11 633	65 360
Jun.	24 989	623	-	6 843	864	1	0	50	8 381	5 201	16 043	270	15 543	70 426

KB101

1. Including coin as from March 1994 onwards.
2. P.M.G. means Paymaster General. Including deposits of provincial administrations with the Reserve Bank as from December 1992.
3. Mainly comprising of government departments, the PIC and the Compensatory and Contingency Financing Facility of the IMF from December 1993 onwards. Exchequer balance includes uninvested part of the Stabilisation Account.
4. Until October 1986 only banks, thereafter banks and building societies. Banks and mutual banks as from January 1994 onwards.
5. Not including deposits denominated in foreign currencies.
6. Including loans of the South African Government for which the Reserve Bank has assumed liability.

SOUTH AFRICAN RESERVE BANK
Assets

R millions

End of	Foreign assets: Gold coin and bullion[1] (1020M)	Foreign assets: Total (1021M)	Liquidity provided[2]: Cash reserve contra account (deficit) (1033M)	Liquidity provided[2]: Loans granted to banks under: Resale agreements (1034M)	Liquidity provided[2]: Loans granted to banks under: Marginal lending facility (1035M)	Liquidity provided[2]: Total (1036M)	Advances, investments and overnight loans: Advances: Banks (1025M)	Advances, investments and overnight loans: Advances: Other[3] (1026M)	Advances, investments and overnight loans: Investments: Government stock (1027M)	Advances, investments and overnight loans: Investments: Other (1028M)	Advances, investments and overnight loans: Overnight loans[4] (1032M)	Total (excluding foreign assets) (1029M)	Other assets (1030M)	Total assets (1031M)
1994	5 120	11 087	...	...	...	...	-	2 962	9 020	151	5 090	17 223	5 603	33 912
1995	5 401	15 680	...	...	...	...	-	1 415	4 835	145	5 164	11 559	5 394	32 633
1996	5 903	10 305	...	...	...	...	-	1 353	7 913	176	10 449	19 890	4 976	35 171
1997	5 103	28 454	...	...	...	...	-	869	6 126	211	10 160	17 367	1 276	47 097
1998	6 059	31 582	46	6 300	-	6 346	-	831	6 173	303	...	13 654	13 602	58 838
1996: Jul.	6 531	10 370	...	...	...	...	-	1 377	7 868	175	8 631	18 050	3 129	31 549
Aug.	6 264	10 078	...	...	...	...	-	1 376	7 640	168	8 183	17 366	3 979	31 423
Sept.	5 991	10 043	...	...	...	...	-	1 343	7 752	166	9 306	18 567	4 252	32 861
Oct.	6 212	10 284	...	...	...	...	-	1 341	7 947	179	9 634	19 102	3 744	33 130
Nov.	5 911	10 935	...	...	...	...	-	1 341	7 728	176	8 605	17 850	4 665	33 450
Dec.	5 903	10 305	...	...	...	...	-	1 353	7 913	176	10 449	19 890	4 976	35 171
1997: Jan.	5 534	11 762	...	...	...	...	-	1 347	7 705	173	8 681	17 905	5 472	35 139
Feb.	5 311	12 494	...	...	...	...	-	1 346	7 940	166	8 836	18 288	4 795	35 577
Mar.	5 061	13 120	...	...	...	...	-	1 330	7 822	169	10 455	19 776	3 282	36 179
April	5 313	14 416	...	...	...	...	-	1 330	7 685	513	9 169	18 697	2 655	35 768
May	5 293	21 824	...	...	...	...	-	1 330	6 671	175	6 622	14 799	1 568	38 191
Jun.	5 181	22 131	...	...	...	...	-	1 067	6 631	175	5 072	12 945	1 095	36 170
Jul.	5 519	22 814	...	...	...	...	-	884	6 112	209	6 619	13 823	823	37 460
Aug.	5 474	25 891	...	...	...	...	-	876	6 220	209	5 632	12 936	626	39 453
Sept.	5 427	26 506	...	...	...	...	-	846	6 162	208	6 461	13 676	1 068	41 250
Oct.	5 183	27 317	...	...	...	...	-	843	6 171	206	8 517	15 737	684	43 739
Nov.	5 186	26 540	...	...	...	...	-	845	6 149	211	11 098	18 302	913	45 756
Dec.	5 103	28 454	...	...	...	...	-	869	6 126	211	10 160	17 367	1 276	47 097
1998: Jan.	5 505	27 852	...	...	...	...	-	870	6 114	212	7 630	14 826	1 409	44 088
Feb.	5 279	30 928	...	...	...	...	-	869	6 168	210	4 506	11 753	1 775	44 456
Mar.	5 369	32 797	674	3 600	243	4 517	-	865	6 173	210	...	11 766	1 077	45 640
April	5 484	32 716	1 051	4 100	42	5 193	-	773	6 166	210	...	12 342	1 289	46 347
May	5 570	32 854	413	10 500	595	11 508	-	799	6 166	210	...	18 683	1 647	53 185
Jun.	6 337	33 382	1 993	11 000	-	12 993	-	822	6 173	315	...	20 304	820	54 506
Jul.	6 536	32 646	850	11 200	334	12 384	-	801	6 173	316	...	19 674	4 179	56 499
Aug.	6 693	32 680	655	9 800	-	10 455	-	801	6 173	317	...	17 746	6 152	56 578
Sept.	6 160	30 497	631	6 700	-	7 331	-	787	6 173	318	...	14 609	11 330	56 436
Oct.	6 043	30 511	154	5 900	-	6 054	-	763	6 173	302	...	13 292	13 085	56 888
Nov.	6 472	31 252	151	6 500	-	6 651	-	784	6 173	303	...	13 912	13 078	58 242
Dec.	6 059	31 582	46	6 300	-	6 346	-	831	6 173	303	...	13 654	13 602	58 838
1999: Jan.	6 220	32 557	93	4 000	-	4 093	-	817	6 173	303	...	11 387	13 114	57 058
Feb.	6 388	32 745	194	4 100	-	4 294	-	837	6 173	304	...	11 609	14 185	58 539
Mar.	6 261	32 886	712	4 600	-	5 312	-	784	6 173	330	...	12 599	15 581	61 066
April	6 174	33 662	347	4 300	-	4 647	-	709	5 680	331	...	11 367	16 177	61 206
May	5 993	34 305	419	7 100	-	7 519	-	711	5 172	332	...	13 733	17 322	65 360
Jun.	5 745	35 060	923	9 115	-	10 038	-	709	6 139	327	...	17 212	18 154	70 426

KB102

1. Valued at a market-related price.
2. In terms of the new procedures to regulate money market liquidity introduced on 9 March 1998.
3. Including the Central Government, provincial governments, the National Supplies Procurement Fund, agricultural control boards and other semi-government bodies.
4. According to the system of accommodation of the Reserve Bank which came into effect on 1 May 1993 and ended on 8 March 1998.

CORPORATION FOR PUBLIC DEPOSITS
Liabilities
R millions

End of	Deposits: Domestic: Central and provincial governments (1053M)	Public Investment Commissioners (1052M)	Other public enterprises / corporations[1] (1042M)	Insurance companies and pension funds (1043M)	Other (1045M)	Total (1046M)	Foreign (1047M)	Total deposits (1048M)	Capital and reserves (1049M)	Other liabilities (1050M)	Total liabilities (1051M)
1994	2 753	969	468	30	38	4 258	622	4 880	99	11	4 989
1995	3 192	2 139	373	58	31	5 793	805	6 599	122	12	6 733
1996	2 332	3 980	748	83	21	7 163	429	7 592	110	113	7 815
1997	1 920	3 816	851	73	19	6 679	696	7 375	110	39	7 524
1998	1 768	3 940	13	117	19	5 857	534	6 392	72	3	6 467
1996: Jul.	1 957	3 379	575	96	30	6 037	494	6 531	110	70	6 711
Aug.	1 882	3 636	646	103	31	6 297	463	6 760	110	20	6 890
Sept.	1 669	3 680	690	89	18	6 146	227	6 373	110	26	6 509
Oct.	1 616	3 815	759	65	18	6 274	570	6 844	110	232	7 185
Nov.	2 071	3 882	805	73	19	6 849	424	7 273	110	430	7 813
Dec.	2 332	3 980	748	83	21	7 163	429	7 592	110	113	7 815
1997: Jan.	2 290	4 040	800	70	18	7 217	681	7 898	110	62	8 070
Feb.	2 058	4 035	834	82	19	7 028	470	7 498	110	55	7 662
Mar.	2 208	3 544	868	128	20	6 768	164	6 932	110	52	7 094
April	2 176	3 589	909	175	21	6 869	89	6 959	110	395	7 464
May	1 948	3 635	929	106	19	6 637	340	6 977	110	89	7 176
Jun.	2 048	3 680	937	106	17	6 789	577	7 365	110	94	7 569
Jul.	2 115	3 725	926	120	17	6 903	576	7 479	110	114	7 703
Aug.	2 107	3 616	892	118	18	6 752	433	7 185	110	79	7 374
Sept.	1 845	3 659	871	88	18	6 480	436	6 917	110	180	7 206
Oct.	1 923	3 717	853	86	18	6 597	479	7 076	110	116	7 302
Nov.	1 871	3 761	870	74	19	6 594	534	7 129	110	30	7 269
Dec.	1 920	3 816	851	73	19	6 679	696	7 375	110	39	7 524
1998: Jan.	1 880	3 876	874	73	19	6 722	852	7 575	110	42	7 727
Feb.	1 874	4 052	857	83	19	6 886	471	7 357	110	49	7 516
Mar.	1 956	3 584	757	82	16	6 396	461	6 857	110	58	7 025
April	1 939	3 637	648	78	17	6 319	477	6 796	110	60	6 966
May	2 012	3 676	564	82	17	6 351	416	6 767	110	48	6 925
Jun.	2 039	3 739	447	135	16	6 375	279	6 654	72	67	6 794
Jul.	1 609	3 800	24	136	20	5 589	1 152	6 742	72	68	6 881
Aug.	1 676	3 783	28	140	21	5 648	615	6 263	72	-38	6 297
Sept.	1 744	3 848	49	138	22	5 800	478	6 279	72	18	6 369
Oct.	1 734	3 910	18	114	18	5 795	1 004	6 800	72	-4	6 868
Nov.	1 733	3 967	20	119	19	5 858	952	6 811	72	4	6 887
Dec.	1 768	3 940	13	117	19	5 857	534	6 392	72	3	6 467
1999: Jan.	1 708	3 994	37	116	19	5 874	536	6 410	72	28	6 510
Feb.	1 741	3 460	21	116	20	5 358	522	5 881	72	20	5 973
Mar.	1 563	2 881	22	153	43	4 661	361	5 022	72	50	5 144
April	1 560	2 912	11	155	43	4 681	423	5 104	72	14	5 191
May	1 556	2 944	18	160	42	4 720	553	5 273	72	24	5 369
Jun.	1 723	2 975	14	157	41	4 911	350	5 261	72	26	5 359

KB104

1. From October 1991 onwards public enterprises (previously included as deposits of the Central Government) together with public corporations are included in this item.

CORPORATION FOR PUBLIC DEPOSITS
Assets
R millions

End of	Treasury bills (1061M)	Government stock (1062M)	Land Bank bills and debentures (1063M)	Other public sector investments: Bills[1] (1068M)	Other public sector investments: Other (1069M)	Other assets (1065M)	Total assets (1066M)
1994	570	777	905	1 083	1 635	15	4 989
1995	562	1 560	1 349	1 228	2 010	24	6 733
1996	2 514	1 705	1 526	1 692	277	100	7 815
1997	3 652	1 286	779	698	1 050	59	7 524
1998	6 382	47	-	-	-	37	6 467
1996: Jul.	3 208	1 085	765	1 526	76	50	6 711
Aug.	2 685	1 649	908	1 560	20	67	6 890
Sept.	1 926	2 056	641	1 471	322	92	6 509
Oct.	1 690	2 565	681	1 919	197	133	7 185
Nov.	3 534	1 420	1 266	1 400	128	64	7 813
Dec.	2 514	1 705	1 526	1 692	277	100	7 815
1997: Jan.	2 349	1 826	1 772	1 702	307	114	8 070
Feb.	3 237	1 978	949	1 347	137	13	7 662
Mar.	2 586	1 980	646	1 027	74	781	7 094
April	3 014	2 281	776	1 269	41	82	7 464
May	3 618	2 285	385	773	-	115	7 176
Jun.	3 951	2 317	464	652	41	145	7 569
Jul.	2 437	2 475	616	1 705	294	176	7 703
Aug.	4 933	156	1 124	578	557	27	7 374
Sept.	6 193	304	278	117	259	56	7 206
Oct.	3 189	1 334	859	681	1 152	87	7 302
Nov.	3 315	1 279	868	689	1 041	76	7 269
Dec.	3 652	1 286	779	698	1 050	59	7 524
1998: Jan.	3 430	1 362	770	1 482	598	85	7 727
Feb.	4 250	1 367	257	997	549	97	7 516
Mar.	1 519	861	199	498	551	3 398	7 025
April	4 988	774	144	493	489	79	6 966
May	4 169	770	289	1 132	484	81	6 925
Jun.	4 777	708	484	289	479	57	6 794
Jul.	3 122	706	1 225	1 195	541	92	6 881
Aug.	4 444	703	591	10	482	67	6 297
Sept.	4 653	713	398	10	486	109	6 369
Oct.	3 986	890	158	789	384	662	6 868
Nov.	2 929	1 100	60	811	888	1 099	6 887
Dec.	6 382	47	-	-	-	37	6 467
1999: Jan.	3 025	47	923	395	129	1 991	6 510
Feb.	4 835	48	-	-	-	1 090	5 973
Mar.	1 117	49	-	50	-	3 929	5 144
April	3 646	49	149	243	-	1 103	5 191
May	1 301	49	777	585	-	2 658	5 369
Jun.	1 331	49	1 178	592	-	2 208	5 359

KB103

1. Includes primarily bankers' acceptances, Eskom project bills and other private sector bills from January 1993 onwards.

BANKS[1]
Liabilities
R millions

End of	Deposits									Other	
	Cash managed, cheque and transmission	Other demand	Short-term savings	Other short-term	Medium-term savings	Other medium-term	Long-term	Total	Foreign currency deposits included in total	Loans received under repurchase agreements	
										Reserve Bank	Other
	(1070M)	(1071M)	(1072M)	(1073M)	(1074M)	(1075M)	(1076M)	(1077M)	(1078M)	(1500M)	(1501M)
1994	52 306	43 622	22 426	39 530	169	72 242	33 730	264 025	1 251	62	5 499
1995	67 637	51 030	23 894	42 619	328	81 125	42 284	308 917	2 283	157	6 105
1996	84 448	71 591	24 103	52 095	1 060	82 587	39 819	355 704	5 427	49	8 315
1997	95 448	85 363	25 245	64 863	574	103 365	46 200	421 059	9 503	25	7 709
1998	111 286	120 653	29 253	68 181	275	111 200	61 036	501 882	17 737	4 130	10 130
1996: Jul.	74 475	60 037	24 124	54 146	827	90 112	42 094	345 815	5 450	59	7 986
Aug.	74 685	63 255	24 066	52 377	1 018	88 140	42 449	345 990	4 875	49	9 064
Sept.	79 033	66 385	24 224	51 342	893	87 929	42 424	352 230	5 309	305	7 947
Oct.	80 173	69 071	24 522	52 790	1 041	83 825	42 310	353 731	4 559	1	6 925
Nov.	80 868	69 706	25 105	43 106	1 335	91 041	42 054	353 215	4 734	56	4 908
Dec.	84 448	71 591	24 103	52 095	1 060	82 587	39 819	355 704	5 427	49	8 315
1997: Jan.	81 889	70 651	23 564	58 390	953	85 200	42 122	362 768	5 937	1	7 860
Feb.	81 903	73 522	23 530	52 405	684	92 719	43 055	367 818	5 364	1	6 771
Mar.	81 609	80 317	24 189	54 238	1 004	90 462	43 673	375 491	5 411	1	6 597
April	79 048	73 688	25 040	54 462	680	100 010	47 043	379 971	6 597	1	6 033
May	75 456	75 503	24 923	61 269	622	102 534	48 213	388 519	7 387	1	6 113
Jun.	87 345	73 539	24 350	59 056	604	99 815	51 956	396 664	7 453	1	5 183
Jul.	88 926	72 674	24 463	55 971	485	103 140	52 786	398 444	8 378	22	6 189
Aug.	87 849	78 637	25 495	57 939	393	98 881	51 169	400 363	7 753	14	6 021
Sept.	94 612	82 132	25 353	58 226	399	103 107	52 685	416 514	10 840	10	5 716
Oct.	95 488	84 388	24 783	57 930	641	102 003	50 522	415 755	9 401	1	6 072
Nov.	92 708	87 535	25 317	46 761	1 261	114 466	48 774	416 821	9 452	30	5 611
Dec.	95 448	85 363	25 245	64 863	574	103 365	46 200	421 059	9 503	25	7 709
1998: Jan.	91 988	88 797	24 604	64 446	811	102 752	48 708	422 106	9 817	9	5 184
Feb.	104 147	85 492	24 781	65 450	1 024	107 137	51 582	439 612	10 319	1	8 441
Mar.	104 517	88 455	26 049	57 656	915	111 499	52 227	441 318	9 489	1 550	11 191
April	109 353	91 238	26 746	60 446	527	109 467	53 567	451 345	10 502	2 133	11 874
May	97 793	100 835	26 377	71 955	770	99 811	52 801	450 341	11 141	5 285	11 089
Jun.	103 814	112 549	26 846	64 126	466	99 491	54 058	461 350	12 028	8 408	9 639
Jul.	101 967	119 241	26 959	60 295	738	103 871	53 272	466 344	13 595	8 082	9 051
Aug.	102 801	134 607	26 588	71 861	289	89 632	52 050	477 828	15 746	6 005	9 577
Sept.	106 798	132 975	27 679	59 228	200	101 383	53 399	481 662	16 935	4 258	11 287
Oct.	109 417	119 663	27 983	59 759	274	111 357	64 585	493 037	21 430	5 270	8 187
Nov.	108 689	125 126	27 602	50 386	259	122 593	64 956	499 610	20 512	4 228	11 283
Dec.	111 286	120 653	29 253	68 181	275	111 200	61 036	501 882	17 737	4 130	10 130
1999: Jan.	105 517	123 019	27 785	69 599	901	111 487	60 821	499 129	19 600	2 332	9 265
Feb.	113 267	117 751	28 737	66 415	269	111 507	66 124	504 071	20 661	2 333	10 814
Mar.	111 763	125 128	28 409	64 216	452	113 381	68 819	512 167	20 151	3 175	11 906
April	110 489	119 921	29 259	59 780	454	121 167	63 543	504 613	20 323	3 111	12 038
May	113 338	123 035	30 137	66 136	235	115 733	61 650	510 263	20 944	4 416	12 608
Jun.	123 903	127 455	29 864	72 551	255	114 834	63 151	532 014	23 213	4 819	13 412

KB105

1. Banks registered under the Banks Act, Act No. 94 of 1990; it includes the former banks, discount houses and equity building societies. All series may not be strictly comparable due to changes in regulations and returns; distortions were concentrated in February and July 1991.
2. Only outstanding acceptances up to December 1991.

BANKS[1]
Liabilities
R millions

liabilities to the public						Capital and other liabilities					
Foreign finance in Bank's own name on-lent to clients (1080M)	Other foreign loans and advances (1081M)	Other loans and advances (1082M)	Other (1083M)	Total (1084M)	Total liabilities to the public (1085M)	Outstanding liabilities on behalf of clients, per contra[2] (1086M)	Other liabilities (1087M)	Capital and reserves (1088M)	Total (1089M)	Total capital and liabilities (1090M)	End of
12 685	5 104	12 415	6 018	41 783	305 807	7 415	8 654	22 234	38 303	344 111	1994
9 698	13 775	10 228	5 367	45 331	354 248	6 048	10 842	27 557	44 447	398 695	1995
8 106	24 217	15 707	5 734	62 127	417 831	6 691	14 459	32 279	53 428	471 259	1996
5 942	20 011	23 413	5 177	62 276	483 336	6 137	20 847	39 241	66 225	549 561	1997
6 859	15 381	12 371	13 625	62 496	564 378	3 929	36 328	49 100	89 357	653 735	1998
6 857	14 410	15 049	6 570	50 931	396 746	6 374	12 249	30 101	48 724	445 470	1996: Jul.
6 241	15 366	13 928	6 488	51 135	397 125	6 733	14 120	30 544	51 398	448 523	Aug.
6 792	14 357	15 098	6 127	50 625	402 855	6 785	13 488	30 616	50 889	453 745	Sept.
7 062	17 511	17 133	5 963	54 596	408 326	6 554	14 269	31 299	52 121	460 448	Oct.
7 797	21 883	14 701	5 876	55 221	408 436	6 334	14 246	31 754	52 333	460 769	Nov.
8 106	24 217	15 707	5 734	62 127	417 831	6 691	14 459	32 279	53 428	471 259	Dec.
8 942	24 007	15 755	5 696	62 260	425 027	6 799	15 611	33 382	55 792	480 820	1997: Jan.
7 571	25 850	15 125	7 629	62 948	430 766	6 640	16 003	33 746	56 389	487 155	Feb.
7 552	24 070	19 596	6 621	64 437	439 928	6 282	16 636	35 619	58 538	498 466	Mar.
6 509	25 006	15 038	6 244	58 831	438 802	5 456	16 314	35 887	57 656	496 458	April
6 516	22 297	12 458	5 079	52 463	440 983	5 572	16 424	35 232	57 228	498 211	May
5 360	23 554	11 388	6 297	51 784	448 448	5 344	18 135	35 946	59 425	507 873	Jun.
6 102	21 968	13 485	5 981	53 747	452 191	5 807	18 794	35 838	60 439	512 630	Jul.
5 834	19 795	14 831	5 800	52 295	452 658	5 811	18 971	36 099	60 881	513 539	Aug.
5 065	18 161	19 603	6 745	55 299	471 813	5 272	20 620	36 496	62 388	534 201	Sept.
5 398	20 062	21 855	7 628	61 016	476 771	5 102	23 815	37 488	66 405	543 177	Oct.
6 149	18 614	23 850	6 277	60 531	477 352	6 119	20 619	38 906	65 644	542 996	Nov.
5 942	20 011	23 413	5 177	62 276	483 336	6 137	20 847	39 241	66 225	549 561	Dec.
6 184	21 473	17 786	6 054	56 688	478 795	6 633	20 836	39 589	67 057	545 852	1998: Jan.
6 070	18 354	16 133	7 815	56 814	496 426	5 743	20 257	40 051	66 050	562 477	Feb.
5 199	19 857	14 171	12 263	64 231	505 549	5 621	25 645	42 071	73 337	578 885	Mar.
5 018	18 426	14 325	14 691	66 467	517 813	5 188	28 397	42 367	75 951	593 764	April
6 806	16 350	22 373	14 694	76 596	526 937	4 430	31 053	42 488	77 971	604 908	May
7 416	19 963	17 143	14 292	76 862	538 211	4 480	32 863	44 208	81 551	619 762	Jun.
7 578	20 661	23 869	14 894	84 135	550 479	4 357	30 487	44 039	78 884	629 363	Jul.
8 399	22 982	26 131	16 094	89 187	567 015	4 285	31 388	45 555	81 228	648 243	Aug.
7 190	20 098	15 716	13 373	71 923	553 585	3 884	32 449	46 186	82 520	636 105	Sept.
5 115	16 606	13 146	11 687	60 011	553 048	4 358	34 934	46 360	85 652	638 700	Oct.
5 944	15 631	12 934	12 813	62 833	562 443	3 890	34 027	48 113	86 031	648 474	Nov.
6 859	15 381	12 371	13 625	62 496	564 378	3 929	36 328	49 100	89 357	653 735	Dec.
7 244	16 479	12 163	12 996	60 478	559 607	4 669	35 919	49 372	89 960	649 567	1999: Jan.
7 568	15 932	14 921	12 955	64 523	568 593	4 605	37 949	49 912	92 466	661 060	Feb.
7 501	14 114	14 083	12 181	62 960	575 128	4 195	40 758	53 102	98 056	673 184	Mar.
7 274	16 784	13 116	12 272	64 596	569 209	5 308	41 631	52 928	99 868	669 076	April
7 966	15 026	16 701	13 501	70 219	580 482	5 964	44 019	54 109	104 093	684 575	May
6 680	14 352	16 042	12 388	67 694	599 708	6 137	43 806	55 894	105 838	705 546	Jun.

KB106

1. Banks registered under the Banks Act, Act No. 94 of 1990; it includes the former banks, discount houses and equity building societies. All series may not be strictly comparable due to changes in regulations and returns; distortions were concentrated in February and July 1991.
2. Only outstanding acceptances up to December 1991.

BANKS
Assets
R millions

End of	Central bank money and gold				Deposits,						
	Bank notes and subsidiary coin (1100M)	Gold coin and bullion (1101M)	Deposits with the Reserve Bank (1102M)	Total (1104M)	Bank group funding, including NCD's (1105M)	Inter-bank funding, including NCD's (1112M)	Loans granted under resale agreements (1107M)	Instalment debtors, suspensive sales and leases (1108M)	Mortgage advances (1109M)	Credit card debtors (1110M)	Bills, promissory notes and acceptances discounted (1111M)
1994	4 611	94	1 974	6 679	5 470	11 498	2 817	46 073	110 191	4 842	14 288
1995	6 022	88	4 333	10 444	6 853	12 784	2 081	56 862	131 838	7 089	14 029
1996	6 121	47	5 565	11 733	7 429	15 326	5 485	68 084	154 410	8 935	20 214
1997	6 856	70	6 639	13 566	5 583	28 732	5 678	71 569	172 366	9 655	25 595
1998	6 911	6	7 810	14 726	4 581	37 676	3 527	73 552	189 343	10 545	27 653
1996: Jul.	4 855	59	5 472	10 386	5 327	18 483	4 922	63 237	144 932	8 021	19 722
Aug.	3 770	56	5 379	9 205	5 546	18 545	4 969	64 074	147 124	7 944	19 977
Sept.	4 533	53	5 385	9 970	6 196	17 420	4 389	65 793	149 091	8 081	19 172
Oct.	4 801	43	5 671	10 515	6 077	16 705	5 108	66 613	150 969	8 274	18 165
Nov.	4 283	52	6 050	10 385	5 920	15 524	4 984	67 832	152 905	8 536	18 425
Dec.	6 121	47	5 565	11 733	7 429	15 326	5 485	68 084	154 410	8 935	20 214
1997: Jan.	4 386	40	4 853	9 279	7 242	17 636	5 308	68 468	155 923	9 092	20 844
Feb.	3 892	53	5 647	9 592	6 757	17 108	4 998	68 793	158 051	9 043	21 600
Mar.	4 352	47	6 103	10 502	6 159	19 735	6 309	69 140	159 966	9 064	22 517
April	5 448	53	6 190	11 691	4 358	20 399	4 261	69 703	161 299	9 269	22 666
May	4 597	49	5 815	10 461	4 407	21 148	3 923	70 150	162 779	9 372	22 426
Jun.	5 068	52	5 601	10 721	4 772	24 613	1 897	70 149	164 096	8 666	22 973
Jul.	5 293	40	6 072	11 405	4 341	23 571	1 531	69 782	165 239	8 760	22 644
Aug.	4 104	39	6 005	10 148	5 220	22 173	3 592	70 255	166 785	8 804	25 373
Sept.	5 488	60	6 488	12 036	4 919	29 335	3 141	70 524	168 112	8 973	26 139
Oct.	4 708	27	6 532	11 267	4 813	25 077	4 866	71 407	169 510	9 206	26 261
Nov.	4 423	21	6 776	11 221	5 321	23 447	4 845	71 710	171 173	9 309	26 189
Dec.	6 856	70	6 639	13 566	5 583	28 732	5 678	71 569	172 366	9 655	25 595
1998: Jan.	4 750	28	5 793	10 571	5 353	25 831	3 239	71 502	174 539	9 843	24 671
Feb.	4 032	24	6 406	10 463	5 401	26 088	6 904	71 831	176 436	9 862	25 140
Mar.	6 193	41	6 502	12 736	5 622	27 316	7 961	72 210	178 119	9 808	23 840
April	5 553	63	6 317	11 932	6 424	27 521	10 000	72 954	179 409	10 043	22 808
May	4 862	67	6 744	11 672	6 132	26 118	11 788	73 370	180 794	10 081	23 923
Jun.	6 176	38	5 503	11 717	5 781	26 657	9 471	73 420	182 528	10 197	25 807
Jul.	5 419	59	7 023	12 501	5 739	27 555	10 208	73 625	184 173	9 910	26 492
Aug.	5 967	24	6 750	12 741	5 239	34 165	7 166	73 583	185 611	9 928	26 394
Sept.	6 414	9	6 962	13 386	7 097	32 961	4 847	73 327	186 591	10 017	27 808
Oct.	5 347	5	6 591	11 943	6 157	35 288	3 026	73 782	188 073	10 067	28 456
Nov.	5 854	24	7 349	13 227	5 423	34 889	3 930	73 807	189 105	10 257	27 827
Dec.	6 911	6	7 810	14 726	4 581	37 676	3 527	73 552	189 343	10 545	27 653
1999: Jan.	5 220	6	6 355	11 582	4 498	37 842	1 927	73 620	190 153	10 693	27 852
Feb.	4 455	6	7 329	11 789	4 545	42 758	1 644	73 634	190 669	10 774	26 846
Mar.	7 487	4	7 339	14 831	5 271	41 864	2 218	73 753	190 398	10 879	25 715
April	5 738	4	7 294	13 036	4 356	42 666	2 266	73 739	190 513	10 990	24 677
May	6 333	5	7 381	13 719	4 768	45 037	1 412	73 591	190 095	11 013	27 246
Jun.	6 439	5	8 189	14 633	5 330	47 238	1 813	73 745	190 440	11 082	28 228

KB107

1. Including foreign financing in bank's own name on-lent to clients.

BANKS
Assets
R millions

loans and advances					Investments								
					Interest bearing securities								
Foreign currency loans and advances[1]	Redeem-able preference shares	Overdrafts and loans	Less: Specific provisions	Total	Government stock	Other	Shares	Less: Specific provisions	Total	Fixed assets	Other assets	Total assets	End of
(1120M)	(1121M)	(1122M)	(1123M)	(1124M)	(1125M)	(1126M)	(1127M)	(1128M)	(1129M)	(1130M)	(1131M)	(1132M)	
16 058	3 854	79 553	5 588	289 056	14 317	4 522	5 840	28	24 652	7 958	15 766	344 111	1994
11 977	4 832	90 883	5 921	333 308	18 028	5 898	6 671	30	30 567	9 467	14 908	398 695	1995
16 272	5 867	103 234	6 348	398 908	15 475	4 825	8 053	34	28 320	10 084	22 215	471 259	1996
17 722	7 546	133 668	7 283	470 833	16 982	5 626	9 712	54	32 267	10 753	22 142	549 561	1997
22 434	11 701	173 837	9 537	545 312	25 150	13 730	13 168	58	51 990	11 536	30 171	653 735	1998
13 800	5 004	100 700	6 363	377 786	16 794	4 947	7 556	23	29 273	9 799	18 226	445 470	1996: Jul.
13 289	5 136	99 918	6 412	380 109	16 948	4 997	7 751	41	29 655	9 876	19 678	448 523	Aug.
12 124	5 279	102 219	6 389	383 376	17 870	5 198	8 187	42	31 214	9 884	19 301	453 745	Sept.
13 872	5 390	105 629	6 369	390 434	17 577	4 288	8 305	37	30 134	9 872	19 493	460 448	Oct.
16 220	5 702	102 400	6 269	392 180	15 242	4 451	8 080	37	27 736	9 960	20 508	460 769	Nov.
16 272	5 867	103 234	6 348	398 908	15 475	4 825	8 053	34	28 320	10 084	22 215	471 259	Dec.
17 524	5 900	106 595	6 388	408 145	17 199	4 741	9 647	36	31 551	10 117	21 728	480 820	1997: Jan.
15 915	5 911	111 370	6 410	413 135	16 528	4 433	9 722	35	30 648	10 061	23 719	487 155	Feb.
15 265	5 924	113 677	6 502	421 253	17 968	4 592	9 784	36	32 309	10 113	24 288	498 466	Mar.
13 384	5 719	116 153	6 779	420 431	18 082	4 164	9 379	36	31 589	10 165	22 582	496 458	April
13 449	6 029	117 373	6 662	424 392	18 107	4 607	9 433	37	32 111	10 159	21 088	498 211	May
12 358	6 119	121 898	6 983	430 558	17 641	4 978	9 929	37	32 510	10 198	23 885	507 873	Jun.
15 200	6 462	123 426	7 108	433 848	19 728	4 649	9 557	52	33 882	10 256	23 240	512 630	Jul.
14 346	6 749	124 220	7 160	440 356	16 155	5 002	9 515	50	30 622	10 269	22 144	513 539	Aug.
15 436	6 763	128 608	6 958	454 993	17 324	5 379	9 476	53	32 126	10 398	24 648	534 201	Sept.
19 137	6 787	129 664	6 980	459 749	18 019	6 206	9 540	53	33 713	10 340	28 108	543 177	Oct.
20 549	7 443	130 826	7 167	463 645	17 928	5 608	9 916	53	33 399	10 658	24 072	542 996	Nov.
17 722	7 546	133 668	7 283	470 833	16 982	5 626	9 712	54	32 267	10 753	22 142	549 561	Dec.
18 537	7 754	134 281	7 461	468 088	17 265	5 818	9 787	66	32 803	10 749	23 640	545 852	1998: Jan.
19 038	8 062	141 718	7 542	482 937	18 350	6 013	10 011	54	34 320	10 904	23 853	562 477	Feb.
21 600	8 720	146 540	7 682	494 053	19 008	6 180	11 186	77	36 297	11 073	24 726	578 885	Mar.
26 677	9 183	148 728	7 632	506 115	19 798	6 557	11 579	76	37 858	11 076	26 782	593 764	April
34 338	9 268	149 593	7 915	517 490	21 350	6 745	11 631	106	39 621	11 086	25 039	604 908	May
36 484	9 727	152 178	8 144	524 105	22 000	7 323	11 621	96	40 849	11 069	32 023	619 762	Jun.
35 985	9 721	157 382	8 078	532 711	22 525	7 291	11 992	61	41 747	11 075	31 329	629 363	Jul.
39 378	9 848	159 747	8 183	542 877	24 610	8 418	13 204	62	46 170	11 128	35 327	648 243	Aug.
26 692	11 054	159 788	8 577	531 606	26 850	9 128	14 353	60	50 271	11 185	29 657	636 105	Sept.
23 415	11 909	163 588	9 373	534 388	25 642	11 139	14 069	58	50 792	11 486	30 092	638 700	Oct.
21 523	11 835	168 854	9 481	537 968	28 822	12 168	14 804	75	55 719	11 597	29 963	648 474	Nov.
22 434	11 701	173 837	9 537	545 312	25 150	13 730	13 168	58	51 990	11 536	30 171	653 735	Dec.
22 897	12 342	173 388	9 738	545 474	24 191	13 781	13 536	66	51 442	11 510	29 559	649 567	1999: Jan.
25 686	12 516	173 370	9 936	552 506	26 726	14 773	13 064	71	54 492	11 541	30 731	661 060	Feb.
25 481	13 277	178 340	10 247	556 949	27 253	16 199	13 676	46	57 081	11 508	32 815	673 184	Mar.
25 344	13 621	175 703	10 449	553 425	29 489	16 283	13 514	81	59 204	11 473	31 938	669 076	April
33 486	13 554	176 963	10 794	566 369	30 046	17 599	13 885	45	61 485	11 697	31 305	684 575	May
35 045	13 036	187 330	10 629	582 658	31 068	19 025	14 446	76	64 463	10 791	33 001	705 546	Jun.

KB108

1. Including foreign financing in bank's own name on-lent to clients.

BANKS
Analysis of deposits by type of depositor
R millions

End of	Residents											Non-residents	Total all deposits	of which: denominated in foreign currency
	Bank group deposits (1140M)	Inter-bank deposits (1141M)	Reserve Bank and CPD (1142M)	Government deposits (1143M)	Local governments and regional services councils (1144M)	Public enterprises/ corporations (1145M)	Insurers and pension funds (1146M)	Other companies and close corporations (1147M)	Individuals (1148M)	Other (1149M)	Total (1150M)	(1152M)	(1077M)	(1078M)
1998: April	4 232	31 761	49	20 032	7 523	13 316	31 614	145 064	132 009	42 783	428 382	22 964	451 345	10 502
May	3 852	28 899	59	16 899	7 760	13 834	31 552	150 374	130 356	39 702	423 287	27 054	450 341	11 141
Jun.	4 241	29 658	62	15 175	7 404	12 334	30 878	157 221	135 782	42 232	434 987	26 363	461 350	12 028
Jul.	4 657	31 670	63	17 787	7 056	13 083	27 689	159 570	135 593	40 561	437 730	28 614	466 344	13 595
Aug.	2 715	33 839	62	15 933	7 551	12 904	29 505	166 174	135 079	41 444	445 206	32 623	477 828	15 746
Sept.	4 135	36 897	62	16 751	8 407	13 729	32 118	167 891	132 713	41 224	453 927	27 735	481 662	16 935
Oct.	3 557	36 514	61	18 849	7 775	12 030	32 522	166 144	138 540	40 017	456 009	37 028	493 037	21 430
Nov.	4 633	43 967	59	19 966	9 847	11 724	34 120	162 124	136 660	43 476	466 576	33 034	499 610	20 512
Dec.	5 134	42 191	64	21 158	9 605	12 345	32 936	162 904	139 438	41 297	467 073	34 809	501 882	17 737
1999: Jan.	4 468	43 579	213	22 511	11 797	13 365	31 269	154 845	137 580	40 993	460 618	38 511	499 129	19 600
Feb.	5 237	49 044	351	28 984	10 437	10 437	30 086	153 147	138 453	39 811	465 987	38 084	504 071	20 661
Mar.	4 993	48 311	106	24 638	10 223	12 791	33 249	161 733	136 510	42 521	475 074	37 094	512 167	20 151
April	4 500	47 915	74	21 650	10 308	10 101	30 907	161 354	140 293	41 680	468 783	35 830	504 613	20 323
May	3 715	50 482	263	24 772	10 991	7 854	32 544	162 413	141 396	40 787	475 216	35 047	510 263	20 944
Jun.	6 436	53 577	477	27 143	10 655	7 642	38 348	169 160	140 428	41 154	495 022	36 993	532 014	23 213

KB109

BANKS
Selected asset items
R millions

End of	NCD holdings	Bills discounted			Advances				Investments					
									Government sector			Private sector		Foreign sector
	(1160M)	Treasury bills (1161M)	Land Bank bills and promissory notes (1162M)	Other, including bankers' acceptances (1163M)	Government sector (excluding Provincial governments) (1510M)	Provincial governments (1174M)	Domestic private sector (1166M)	Foreign sector (1167M)	Short-term government stock (1168M)	Long-term government stock (1169M)	Other (1170M)	Stock of public enterprises/ corporations (1171M)	Other (1172M)	(1173M)
1998: April	13 532	14 248	2 102	6 457	1 260	1 568	409 651	15 315	14 372	5 426	308	1 512	14 865	773
May	11 201	14 079	2 805	7 039	180	1 358	414 894	18 034	17 172	4 178	336	1 894	14 652	770
Jun.	11 616	14 709	3 049	8 049	1 294	1 198	419 527	22 885	15 756	6 245	431	1 736	15 394	772
Jul.	12 464	15 581	3 180	7 731	252	923	427 387	22 723	17 861	4 664	257	1 638	13 711	2 857
Aug.	12 760	16 094	2 977	7 323	329	880	431 236	22 536	19 258	5 352	311	1 468	15 162	3 639
Sept.	14 879	17 539	2 985	7 284	410	1 411	432 207	13 987	17 613	9 237	177	2 334	11 768	8 226
Oct.	21 929	18 850	2 815	6 791	416	970	439 083	13 523	18 415	7 227	194	1 804	12 423	7 998
Nov.	20 316	17 684	2 740	7 403	309	1 318	445 547	10 476	18 650	10 172	151	1 906	13 607	8 041
Dec.	20 243	18 075	2 871	6 707	363	1 557	450 144	11 832	16 566	8 584	1 285	1 855	14 108	6 489
1999: Jan.	21 704	18 084	2 977	6 791	403	1 251	451 223	12 113	19 901	4 290	266	2 458	14 167	6 820
Feb.	25 466	16 471	2 861	7 513	345	1 457	452 266	13 687	20 200	6 526	122	2 799	14 725	6 871
Mar.	25 503	15 474	2 488	7 752	1 526	880	455 958	15 550	21 863	5 389	177	2 554	16 061	7 480
April	25 348	15 204	2 375	7 098	307	943	454 460	15 242	21 650	7 838	129	2 506	15 786	7 602
May	24 198	17 833	1 985	7 429	210	1 119	455 565	14 013	21 506	8 540	393	2 290	15 880	7 810
Jun.	24 096	18 869	2 270	7 088	202	1 410	466 554	13 131	22 041	9 027	2 304	3 012	15 616	7 943

KB110

BANKS AND MUTUAL BANKS
Instalment sale and leasing transactions[1]
R millions

Quarter-end balances according to type of asset and agreement	Instalment sale credit (Hire-purchase credit)			Leasing finance: Financial leases			Leasing finance: Operating leases			Total assets financed		
	1998/04	1999/01	1999/02	1998/04	1999/01	1999/02	1998/04	1999/01	1999/02	1998/04	1999/01	1999/02
Passenger cars:												
New	12 024	11 776	11 543	6 593	6 463	6 441	971	941	890	19 588	19 180	18 874
Used	13 180	13 384	13 384	2 826	2 887	2 952	456	425	395	16 462	16 696	16 731
Minibuses	691	664	640	173	162	151	7	7	7	871	833	798
Trucks and other land transport equipment	10 330	10 627	10 475	3 096	3 103	3 141	277	295	282	13 703	14 025	13 898
Aircraft, ships and boats	1 125	1 261	1 355	753	852	857	42	35	48	1 920	2 148	2 260
Agricultural machinery and equipment	1 615	1 550	1 487	122	127	130	4	4	6	1 741	1 682	1 623
All household appliances such as furniture, television and radio sets, other electrical equipment, etc.	270	289	259	16	31	16	2	5	4	288	325	279
Industrial, commercial and office equipment	8 939	8 821	8 866	4 552	4 476	4 675	988	1 052	1 104	14 479	14 349	14 645
Other goods	3 449	3 670	3 749	936	745	783	124	117	122	4 509	4 532	4 654
All goods	51 623	52 042	51 758	19 067	18 846	19 146	2 871	2 881	2 858	73 561	73 770	73 762

According to type of purchaser / lessee	Non-incorporated farming			Individuals			Other			Total		
	1998/04	1999/01	1999/02	1998/04	1999/01	1999/02	1998/04	1999/01	1999/02	1998/04	1999/01	1999/02
Instalment sale balances	1 204	1 181	1 190	25 359	25 463	25 610	25 060	25 399	24 958	51 623	52 042	51 758
Leasing balances	256	250	244	8 663	8 435	8 465	13 019	13 042	13 295	21 938	21 727	22 004

KB111

1. Unearned finance charges excluded.

Term lending rates and amounts paid out by banks

Period	Term lending base rate[1] % (1180M)	Predominant rates on instalment sale agreements[2]: New fixed rate agreements % (1181M)	Predominant rates on instalment sale agreements[2]: Adjustable rate agreements % (1182M)	Paid out in respect of new business: Instalment sale transactions Rm (1183M)	Paid out in respect of new business: Leasing transactions Rm (1184M)	Paid out in respect of new business: Total Rm (1185M)
1998: April	17.50	22.39	18.32	2 316	852	3 168
May	17.00	22.57	18.32	2 294	828	3 121
Jun.	17.00	22.62	20.32	2 296	834	3 130
Jul.	18.50	24.54	24.55	2 409	988	3 397
Aug.	20.00	26.14	25.15	2 139	815	2 953
Sept.	20.50	27.87	25.45	1 857	886	2 744
Oct.	21.50	24.83	24.22	2 131	1 586	3 717
Nov.	22.00	26.00	24.25	2 236	839	3 075
Dec.	21.50	26.00	23.81	2 304	780	3 084
1999: Jan.	21.25	24.82	22.80	1 807	651	2 458
Feb.	20.75	23.00	21.50	2 139	800	2 939
Mar.	20.25	22.00	20.89	2 392	1 026	3 418
April	19.25	21.00	19.84	2 119	866	2 985
May	18.75	20.00	19.65	2 236	888	3 125
Jun.	18.25	19.22	18.70	2 270	1 185	3 455

KB112

1. Source: Association of General Banks.
2. Median rate.

BANKS
Contingent liabilities
R millions

End of	Bills endorsed and rediscounted[1] (1190M)	Indemnities and guarantees (1191M)	Irrevocable letters of credit and unutilised facilities (1192M)	Underwriting exposures (1193M)	Other contingent liabilities and risk exposures (1194M)	Aggregate net open position in foreign currencies (1195M)	Notional amount underlying all unexpired derivatives contracts (1197M)
1994	681	18 707	12 229	-	757	376	266 993
1995	275	23 645	16 079	8	485	929	343 370
1996	1 754	29 928	21 189	580	518	784	336 631
1997	999	31 081	21 571	510	2 346	1 659	714 800
1998	797	36 542	29 040	37	4 222	1 188	1 382 216
1996: Jul.	829	26 538	17 161	514	330	412	353 831
Aug.	1 579	26 460	18 407	524	323	368	357 385
Sept.	1 738	26 990	19 354	421	337	606	370 245
Oct.	1 703	28 424	20 513	426	261	797	371 271
Nov.	1 651	29 877	21 603	561	447	485	367 972
Dec.	1 754	29 928	21 189	580	518	784	336 631
1997: Jan.	1 705	31 025	20 141	584	608	538	374 072
Feb.	1 530	30 695	19 769	550	631	615	391 571
Mar.	1 753	29 365	18 269	538	675	930	372 140
April	1 087	28 431	19 924	560	696	1 171	352 878
May	1 176	27 371	20 652	583	719	780	408 997
Jun.	1 220	27 879	20 010	594	734	938	432 943
Jul.	1 188	32 129	21 664	541	728	1 542	513 274
Aug.	1 014	31 111	20 123	543	250	1 508	598 332
Sept.	987	32 489	21 386	567	1 040	1 802	614 602
Oct.	955	30 998	21 284	544	1 433	1 480	681 520
Nov.	993	31 268	20 893	531	1 381	2 027	702 905
Dec.	999	31 081	21 571	510	2 346	1 659	714 800
1998: Jan.	1 194	28 425	21 462	526	2 965	1 298	725 891
Feb.	980	31 124	21 630	545	3 390	870	786 313
Mar.	990	31 468	23 116	526	3 590	-272	787 337
April	1 068	32 686	24 620	537	3 588	1 198	808 476
May	1 062	31 541	26 897	294	3 676	1 488	1 111 354
Jun.	1 038	33 854	29 158	225	3 482	1 283	1 234 345
Jul.	1 086	35 135	28 705	220	3 886	1 287	1 407 359
Aug.	826	35 935	30 049	60	3 920	2 258	1 521 475
Sept.	799	39 269	17 553	14	4 445	1 079	1 556 671
Oct.	805	36 714	28 913	37	4 143	1 901	1 551 213
Nov.	801	36 942	28 223	37	4 311	1 528	1 547 826
Dec.	797	36 542	29 040	37	4 222	1 188	1 382 216
1999: Jan.	884	37 300	31 049	218	4 165	1 647	1 520 789
Feb.	753	38 026	29 475	72	4 750	1 312	1 585 302
Mar.	666	40 704	34 514	286	5 062	1 636	1 481 772
April	612	42 856	34 414	137	4 736	948	1 557 671
May	610	40 138	33 898	48	4 720	890	1 690 459
Jun.	607	40 085	33 178	27	4 203	1 344	1 586 432

KB113

1. From January 1992: Commercial paper, bills, promissory notes, call bonds and similar acknowledgements of debt endorsed.

BANKS
Credit cards, cheques and electronic transactions

Period	Credit cards: Credit card purchases processed during the period			Cheques: Cheques processed by the automated clearing bureau[1]			Electronic transactions: Electronic magnetic tape transactions processed		
	Number Millions (1260M)	Value R millions (1261M)	Value seasonally adjusted R millions (1261N)	Number Millions (1262M)	Value R millions (1263M)	Value seasonally adjusted R millions (1263N)	Number Millions (1264M)	Value R millions (1265M)	Value seasonally adjusted R millions (1265N)
1994	118.117	15 909	15 909	322.730	5 584 773	5 584 773	182.616	593 552	593 552
1995	129.816	19 262	19 262	328.602	5 292 930	5 292 930	204.918	721 201	721 201
1996	149.671	24 350	24 350	323.467	4 856 644	4 856 644	235.024	982 406	982 406
1997	156.926	28 829	28 829	272.901	4 324 005	4 324 005	259.529	1 330 020	1 330 020
1998	162.131	33 983	33 983	189.228	3 723 470	3 723 470	281.353	1 993 237	1 993 237
1996: Jul.	13.247	2 109	2 124	28.119	428 203	429 488	20.303	83 934	85 831
Aug.	12.031	1 967	1 984	26.784	430 390	409 395	20.098	90 208	86 688
Sept.	12.140	2 001	2 050	25.786	395 718	365 845	19.733	87 678	85 394
Oct.	13.088	2 187	2 194	28.802	446 334	430 992	20.775	96 748	94 979
Nov.	12.725	2 207	2 191	26.892	420 645	413 903	20.309	92 678	87 208
Dec.	14.576	2 606	2 177	27.096	398 538	414 413	20.961	94 278	91 830
1997: Jan.	13.128	2 216	2 179	24.973	403 764	429 336	20.675	92 568	96 450
Feb.	12.217	1 959	2 224	24.256	375 862	405 282	20.534	90 554	93 729
Mar.	12.001	2 061	2 071	23.650	373 341	340 344	19.893	93 929	93 830
April	13.640	2 392	2 479	26.070	421 552	440 079	22.377	112 092	119 757
May	13.450	2 396	2 497	25.398	396 892	403 997	21.328	104 063	101 691
Jun.	12.706	2 316	2 312	22.881	358 789	355 777	21.233	111 479	113 432
Jul.	13.208	2 485	2 495	24.358	401 574	392 794	21.958	114 471	116 092
Aug.	12.508	2 325	2 353	23.514	378 142	351 845	21.465	111 625	106 696
Sept.	12.775	2 481	2 564	22.065	346 977	329 765	22.105	115 447	113 367
Oct.	13.613	2 558	2 533	20.945	328 871	318 574	22.793	128 623	125 264
Nov.	12.438	2 502	2 464	17.099	259 647	257 322	21.714	118 187	113 089
Dec.	15.241	3 137	2 657	17.691	278 595	298 889	23.454	136 980	136 624
1998: Jan.	13.304	2 528	2 521	15.223	257 105	270 043	21.934	123 805	128 536
Feb.	11.878	2 311	2 610	15.311	256 310	277 670	22.150	122 617	129 018
Mar.	13.204	2 755	2 798	17.263	316 605	310 418	23.219	142 307	146 793
April	13.345	2 740	2 794	15.732	289 364	300 892	23.465	130 756	135 913
May	13.373	2 753	2 754	16.573	318 561	309 197	21.957	140 582	137 780
Jun.	13.583	2 861	2 950	16.567	381 862	385 883	23.953	156 178	158 135
Jul.	13.345	2 931	2 921	16.840	401 260	384 378	24.325	199 276	197 418
Aug.	13.095	2 721	2 801	15.703	344 409	320 883	23.216	259 605	253 160
Sept.	13.781	2 900	2 991	16.055	337 174	329 758	23.761	242 851	242 362
Oct.	13.579	2 884	2 835	15.174	309 484	300 403	24.393	167 707	160 615
Nov.	13.616	2 939	2 926	13.629	249 772	251 482	23.910	147 597	145 459
Dec.	16.028	3 659	3 081	15.158	261 565	282 464	25.069	159 957	158 047
1999: Jan.	12.825	2 799	2 843	12.371	224 886	241 312	23.129	140 409	144 720
Feb.	12.101	2 703	3 074	12.407	191 349	210 854	23.920	140 132	148 570
Mar.	13.513	3 193	3 209	13.181	215 201	207 677	26.273	170 132	175 246
April	12.666	2 926	2 939	10.707	182 752	189 685	24.902	153 087	164 808
May	12.718	3 017	3 008	11.248	182 899	178 059	24.898	160 373	159 501
Jun.	13.038	3 110	3 156	9.063	176 671	174 617	24.940	166 204	171 723

KB117

1. Influenced by substantially increased internal processing by the banks from September 1997.

BANKS AND MUTUAL BANKS
Liquid asset holdings
R millions

Period	Bank notes and subsi-diary coin (1240M)	Gold coin and bullion (1241M)	Reserve and clearing account balances held with the Reserve Bank[1] (1242M)	Treasury bills (1244M)	Short-term government stock (1245M)	Reserve Bank securities (1246M)	Land bank bills (1247M)	Other (1249M)	Total holdings (1250M)	Required holdings (1251M)
1994	1 100	18	64	3 012	12 216	-	1 104	-	17 513	14 506
1995	277	38	106	3 046	14 324	-	1 186	3	18 980	17 355
1996	32	34	122	5 006	16 040	-	1 161	4	22 399	20 390
1997	30	1	28	8 726	16 348	-	1 589	4	26 725	23 720
1998	22	1	20	14 245	14 828	294	2 616	1	32 026	28 156
1996: Jul.	42	66	186	5 017	16 094	-	1 267	4	22 676	20 689
Aug.	71	61	366	5 728	15 010	-	1 218	5	22 459	20 860
Sept.	41	10	115	6 153	15 009	-	1 174	1	22 503	21 155
Oct.	14	6	40	5 843	15 562	-	1 129	2	22 596	21 413
Nov.	16	14	52	5 668	16 796	-	1 079	6	23 631	21 407
Dec.	14	13	11	5 355	17 171	-	1 157	4	23 725	21 920
1997: Jan.	90	5	19	5 675	16 562	-	1 448	4	23 803	22 288
Feb.	13	-	17	6 277	17 462	-	1 373	3	25 145	22 567
Mar.	18	-	23	7 112	17 584	-	1 449	3	26 189	22 985
April	17	2	10	7 667	16 919	-	1 735	4	26 354	22 904
May	12	-	9	8 328	16 974	-	1 891	4	27 218	22 996
Jun.	19	-	208	8 442	16 373	-	1 942	4	26 988	23 444
Jul.	16	-	9	8 710	15 292	-	2 296	4	26 327	23 673
Aug.	12	-	18	10 683	13 915	-	1 410	3	26 041	23 695
Sept.	16	2	9	12 724	13 716	-	1 776	4	28 247	24 660
Oct.	16	-	7	10 650	14 449	-	1 790	3	26 915	25 093
Nov.	120	-	1	9 159	18 535	-	859	4	28 678	25 019
Dec.	15	-	2	9 286	18 390	-	1 096	3	28 792	25 319
1998: Jan.	75	-	-	9 182	18 050	-	1 835	4	29 146	25 088
Feb.	7	-	20	12 464	15 655	-	1 891	2	30 039	25 547
Mar.	7	0	22	13 446	13 087	-	2 190	-	28 753	26 581
April	11	0	24	12 327	13 230	-	1 956	-	27 549	27 217
May	13	0	8	12 968	14 619	-	2 579	-	30 187	27 733
Jun.	13	9	5	13 221	13 657	-	3 093	-	29 998	28 317
Jul.	22	0	7	15 349	14 413	-	2 961	-	32 751	29 019
Aug.	12	7	25	15 041	15 819	-	3 115	-	34 019	29 871
Sept.	21	0	32	16 060	15 849	-	3 089	-	35 052	29 233
Oct.	12	0	39	15 910	15 884	1 620	2 909	-	36 375	29 336
Nov.	58	0	30	17 164	15 032	1 053	2 943	-	36 281	29 809
Dec.	12	0	28	17 807	12 637	850	2 828	-	34 163	30 127
1999: Jan.	7	1	39	17 055	16 211	781	2 844	-	36 937	29 871
Feb.	10	0	41	15 361	18 313	1 142	2 761	-	37 628	30 416
Mar.	9	0	39	14 379	19 541	575	2 449	-	36 993	30 832
April	7	0	40	16 001	17 175	378	2 208	-	35 808	30 630
May	6	0	39	17 125	16 261	1 777	1 937	-	37 146	31 313
Jun.	3	0	37	16 271	16 100	2 052	2 040	-	36 502	32 284

KB116

1. From March 1993 only that part of the reserve balance in excess of the minimum reserve requirement can be utilised as liquid assets.

MUTUAL BANKS[2] AND THE POSTBANK
Liabilities
R millions

End of	Mutual Banks										Postbank
	Deposits					Other liabilities to the public	Total liabilities to the public	Reserves	Other liabilities	Total liabilities	Deposits[1]
	Transmission	Savings	Other short and medium-term	Long-term	Total						
	(1200M)	(1201M)	(1202M)	(1203M)	(1204M)	(1205M)	(1206M)	(1207M)	(1208M)	(1210M)	(1209M)
1996	35	59	115	282	492	73	565	215	21	802	961
1997	1	132	193	297	622	92	714	179	21	914	946
1998	1	149	244	328	723	88	811	210	29	1 050	924
1998: Jul.	1	144	235	343	724	80	804	202	30	1 035	951
Aug.	1	142	273	321	736	81	816	203	36	1 055	952
Sept.	1	159	368	189	717	81	798	206	24	1 027	948
Oct.	1	149	251	316	717	84	801	207	28	1 036	950
Nov.	1	153	262	322	738	81	819	209	32	1 060	951
Dec.	1	149	244	328	723	88	811	210	29	1 050	924
1999: Jan.	1	144	279	328	752	83	834	210	34	1 079	896
Feb.	1	145	274	333	752	85	837	212	40	1 090	928
Mar.	1	148	274	339	762	79	841	212	28	1 080	931
April	1	155	272	332	760	78	838	212	29	1 079	933
May	1	161	267	327	756	83	838	209	33	1 080	942
Jun.	1	166	271	355	793	82	875	210	28	1 112	949

KB114

1. Deposits include the Savings Bank, Telebank, Savings Bank Certificate Accounts, National Savings Certificates and Senior Citizen deposits.
2. Mutual building societies until December 1993.

MUTUAL BANKS[1] AND THE POSTBANK
Assets
R millions

End of	Mutual Banks											Postbank
	Claims on the private sector				Claims on the government sector		Claims on the monetary sector			Other assets	Total assets	Claims on the private sector
	Mortgage advances	Other advances	Bankers' acceptances	Stocks and shares	Treasury bills	Government stock and other	Notes and coin	Deposits with banks	Land Bank bills and promissory notes			
	(1220M)	(1221M)	(1222M)	(1223M)	(1224M)	(1225M)	(1226M)	(1227M)	(1228M)	(1229M)	(1231M)	(1230M)
1996	470	189	-	4	-	-	16	56	-	66	802	961
1997	421	302	-	22	18	0	19	71	-	62	914	946
1998	471	351	-	14	33	0	5	97	-	78	1 050	924
1998: Jul.	449	349	-	18	19	0	5	126	-	68	1 035	951
Aug.	454	339	-	18	31	0	5	122	-	87	1 055	952
Sept.	457	342	-	18	33	0	12	82	-	83	1 027	948
Oct.	460	340	-	25	33	0	5	100	-	71	1 036	950
Nov.	467	345	-	14	34	0	6	109	-	85	1 060	951
Dec.	471	351	-	14	33	0	5	97	-	78	1 050	924
1999: Jan.	473	357	-	41	34	0	5	88	-	81	1 079	896
Feb.	482	358	-	44	34	0	5	89	-	78	1 090	928
Mar.	489	357	-	35	34	0	3	85	-	77	1 080	931
April	497	350	-	29	34	0	5	86	-	77	1 079	933
May	502	342	-	19	34	0	5	96	-	82	1 080	942
Jun.	509	347	-	30	33	0	5	105	-	83	1 112	949

KB115

1. Mutual building societies until December 1993.

LAND AND AGRICULTURAL BANK OF SOUTH AFRICA
Liabilities
R millions

End of	Deposits				Bank overdrafts and overnight loans	Land Bank bills	Land Bank promissory notes	Land Bank debentures	Capital and reserves	Other liabilities	Total liabilities
	Call money	Other short and medium-term	Long-term	Total							
	(1270M)	(1271M)	(1272M)	(1273M)	(1274M)	(1275M)	(1276M)	(1277M)	(1278K)	(1279K)	(1280K)
1994	596	6	127	728	896	2 555	2 074	2 038	1 631	117	10 040
1995	989	56	130	1 175	543	1 840	1 961	2 919	1 795	130	10 363
1996	898	-	-	898	763	3 274	2 929	2 168	1 976	119	12 126
1997	630	-	-	630	1 063	2 755	2 259	2 862	2 244	113	11 927
1998	659	-	-	659	1 421	3 030	3 651	2 515	2 610	246	14 134
1996: Jul.	1 200	2	-	1 202	1 265	2 799	1 329	2 920	...	...	...
Aug.	1 145	-	1	1 145	1 259	2 895	1 427	2 783	...	...	...
Sept.	1 066	-	-	1 066	1 031	2 895	1 253	2 715	1 790	323	11 073
Oct.	1 027	-	-	1 027	1 053	2 709	1 719	2 360	...	...	...
Nov.	875	-	-	875	959	2 624	2 696	2 382	...	...	...
Dec.	898	-	-	898	763	3 274	2 929	2 168	1 976	119	12 126
1997: Jan.	663	-	-	663	896	3 487	3 201	2 167	...	...	...
Feb.	839	-	-	839	1 113	3 567	2 231	2 393	...	...	...
Mar.	908	-	-	908	908	3 567	2 934	2 011	1 977	211	12 516
April	848	-	-	848	952	3 560	2 580	2 123	...	...	...
May	855	-	-	855	966	3 535	2 404	2 132	...	...	...
Jun.	850	-	-	850	776	3 290	2 422	2 432	1 976	193	11 939
Jul.	813	-	-	813	1 102	2 965	2 514	2 369	...	...	...
Aug.	751	-	-	751	906	3 200	3 114	2 562	...	...	...
Sept.	706	-	-	706	873	3 215	2 101	2 631	1 975	347	11 848
Oct.	704	-	-	704	751	2 960	3 004	2 673	...	...	...
Nov.	637	-	-	637	1 054	2 715	2 572	2 573	...	...	...
Dec.	630	-	-	630	1 063	2 755	2 259	2 862	2 244	113	11 927
1998: Jan.	631	-	-	631	1 258	2 430	2 461	2 509	...	...	...
Feb.	593	-	-	593	1 542	2 365	2 061	2 590	...	...	...
Mar.	580	-	-	580	1 423	2 340	2 048	2 870	2 242	310	11 813
April	614	-	-	614	1 254	2 140	2 089	3 319	...	...	...
May	608	-	-	608	1 300	2 760	2 070	3 435	...	...	...
Jun.	675	-	-	675	1 335	2 995	3 091	2 871	2 237	300	13 504
Jul.	640	-	-	640	934	3 300	2 893	2 687	...	...	...
Aug.	612	-	-	612	1 303	3 100	3 789	2 507	...	...	...
Sept.	608	-	-	608	1 426	3 410	3 275	2 620	2 508	232	14 080
Oct.	656	-	-	656	1 401	3 325	3 577	2 393	...	...	...
Nov.	621	-	-	621	1 140	3 245	3 477	2 341	...	...	...
Dec.	659	-	-	659	1 421	3 030	3 651	2 515	2 610	246	14 134
1999: Jan.	684	-	-	684	1 868	2 895	3 950	2 444	...	...	...
Feb.	686	-	-	686	2 233	2 920	2 950	2 358	...	...	...
Mar.	672	-	-	672	2 129	2 520	3 720	2 351	2 810	347	14 549
April	496	-	-	496	2 210	2 360	4 231	2 347	...	...	...
May	449	-	-	449	1 803	2 145	4 906	2 700	...	...	...
Jun.	479	-	-	479	1 686	2 240	5 582	2 695	2 967	425	16 073

KB118

LAND AND AGRICULTURAL BANK OF SOUTH AFRICA
Assets
R millions

End of	Loans and advances: Short-term: Cash credit advances: Individuals (1290M)	Co-operatives (1291M)	Control boards (1292M)	Total (1293M)	Long-term: Mortgage loans: Individuals (1294M)	Co-operatives (1295M)	Other loans to individuals (1296M)	Total (1297M)	Total loans and advances (1298M)	Other assets (1299K)	Total assets (1300K)	Cash credit advances, seasonally adjusted (1301M)
1994	254	4 465	182	4 900	3 646	536	266	4 447	9 348	692	10 040	4 473
1995	310	4 296	181	4 787	3 700	562	540	4 801	9 589	774	10 363	4 340
1996	393	5 426	203	6 022	3 816	574	745	5 136	11 157	969	12 126	5 415
1997	528	4 391	160	5 079	4 144	732	996	5 872	10 951	976	11 927	4 479
1998	998	4 276	-	5 274	4 817	765	1 502	7 085	12 359	1 775	14 134	4 642
1996: Jul.	363	4 311	202	4 876	3 752	550	676	4 978	9 854	...	...	4 680
Aug.	375	4 577	185	5 137	3 755	555	695	5 005	10 141	...	...	4 824
Sept.	382	4 270	174	4 826	3 761	553	708	5 022	9 848	1 225	11 073	4 802
Oct.	384	3 946	202	4 531	3 784	551	722	5 057	9 588	...	...	4 753
Nov.	391	4 324	201	4 917	3 810	557	734	5 101	10 018	...	...	4 867
Dec.	393	5 426	203	6 022	3 816	574	745	5 136	11 157	969	12 126	5 415
1997: Jan.	417	5 136	154	5 707	3 819	598	754	5 171	10 878	...	...	5 379
Feb.	409	5 059	154	5 622	3 830	614	778	5 223	10 845	...	...	5 541
Mar.	397	4 921	154	5 473	3 841	626	797	5 265	10 737	1 779	12 516	5 520
April	419	4 965	225	5 610	3 863	652	820	5 336	10 945	...	...	5 903
May	437	4 648	256	5 342	3 897	658	842	5 397	10 738	...	...	6 006
Jun.	446	4 407	198	5 051	3 927	660	863	5 450	10 501	1 438	11 939	5 402
Jul.	462	4 388	206	5 056	3 967	664	886	5 518	10 574	...	...	4 910
Aug.	477	4 681	196	5 353	3 997	667	909	5 573	10 926	...	...	5 072
Sept.	489	4 201	215	4 905	4 022	933	685	5 640	10 546	1 302	11 848	4 901
Oct.	510	4 388	219	5 117	4 073	705	958	5 736	10 853	...	...	5 444
Nov.	521	4 299	170	4 990	4 112	729	981	5 823	10 813	...	...	4 995
Dec.	528	4 391	160	5 079	4 144	732	996	5 872	10 951	976	11 927	4 479
1998: Jan.	559	3 694	162	4 416	4 173	740	1 012	5 925	10 341	...	...	4 160
Feb.	555	3 370	164	4 090	4 208	757	1 032	5 997	10 087	...	...	4 023
Mar.	529	3 375	-	3 904	4 241	753	1 073	6 067	9 971	1 842	11 813	3 905
April	573	4 100	-	4 673	4 288	726	1 108	6 121	10 794	...	...	4 732
May	590	4 539	-	5 129	4 339	731	1 147	6 217	11 346	...	...	5 417
Jun.	629	4 743	-	5 372	4 359	732	1 203	6 294	11 666	1 838	13 504	5 710
Jul.	683	4 981	-	5 664	4 425	733	1 259	6 418	12 081	...	...	5 646
Aug.	764	4 987	-	5 751	4 462	743	1 320	6 525	12 276	...	...	5 559
Sept.	818	4 560	-	5 378	4 513	753	1 367	6 633	12 010	2 069	14 080	5 529
Oct.	902	4 310	-	5 212	4 600	765	1 417	6 782	11 994	...	...	5 647
Nov.	944	3 945	-	4 889	4 704	766	1 461	6 931	11 820	...	...	4 992
Dec.	998	4 276	-	5 274	4 817	765	1 502	7 085	12 359	1 775	14 134	4 642
1999: Jan.	1 082	4 288	-	5 371	4 880	767	1 529	7 176	12 547	...	...	5 190
Feb.	1 105	3 764	-	4 869	4 957	777	1 562	7 297	12 165	...	...	4 995
Mar.	1 153	3 824	-	4 977	5 080	776	1 599	7 455	12 431	2 118	14 549	5 093
April	1 181	4 032	-	5 213	5 152	799	1 624	7 575	12 788	...	...	5 206
May	1 187	4 396	-	5 583	5 235	811	1 653	7 699	13 282	...	...	5 707
Jun.	1 193	4 594	-	5 786	5 313	808	1 682	7 804	13 590	2 483	16 073	6 154

KB119

MONETARY SECTOR[1]
Liabilities
R millions

End of	Coin and bank notes[2]			Deposits of domestic private sector, local authorities and public enterprises/corporations[3]							
	Coin	Bank notes	Total	Cheque and transmission	Other demand	Short-term savings	Other short-term	Medium-term Savings	Medium-term Other	Long-term	Total
	(1310M)	(1311M)	(1312M)	(1313M)	(1314M)	(1315M)	(1316M)	(1317M)	(1318M)	(1319M)	(1320M)
1994	885	11 352	12 237	45 573	36 728	23 103	30 850	168	67 163	28 327	231 913
1995	973	13 358	14 331	53 172	45 242	24 190	34 771	154	73 862	35 434	266 824
1996	1 153	14 785	15 938	66 332	65 310	24 678	37 569	1 034	73 563	35 005	303 490
1997	1 190	16 118	17 308	83 866	71 918	25 892	50 146	521	87 896	36 672	356 911
1998	1 111	17 394	18 505	96 307	99 109	29 210	49 851	225	90 158	45 306	410 167
1996: Jul.	1 084	13 241	14 326	53 749	54 677	24 537	41 805	597	77 099	35 597	288 061
Aug.	1 139	13 871	15 010	57 642	56 003	24 582	40 663	787	75 679	36 067	291 423
Sept.	1 143	13 619	14 762	59 047	59 036	24 671	37 719	490	75 902	36 882	293 746
Oct.	1 128	13 688	14 815	57 290	62 774	25 002	40 384	1 038	72 692	37 263	296 443
Nov.	1 174	14 926	16 101	61 406	62 653	25 605	33 528	1 295	79 107	36 413	300 007
Dec.	1 153	14 785	15 938	66 332	65 310	24 678	37 569	1 034	73 563	35 005	303 490
1997: Jan.	1 176	14 377	15 552	61 302	63 102	23 996	44 468	847	73 947	36 109	303 771
Feb.	1 190	14 753	15 943	64 187	65 205	23 984	40 516	675	80 295	36 793	311 655
Mar.	1 129	15 263	16 392	65 840	71 994	24 101	41 285	713	80 226	36 231	320 391
April	1 105	14 659	15 764	66 668	63 978	25 603	41 250	634	85 199	38 607	321 941
May	1 118	14 861	15 979	64 366	66 609	25 505	47 501	611	85 093	38 145	327 831
Jun.	1 095	14 440	15 535	72 209	62 526	24 997	43 897	563	83 817	39 427	327 436
Jul.	1 078	14 563	15 641	69 628	60 879	25 103	42 893	392	87 261	40 987	327 143
Aug.	1 194	15 600	16 793	68 794	67 309	26 140	46 120	374	83 100	40 353	332 189
Sept.	1 102	14 881	15 983	76 431	71 926	26 006	44 204	408	84 074	39 763	342 812
Oct.	1 244	15 560	16 804	77 503	71 820	25 447	45 381	503	88 048	38 244	346 946
Nov.	1 226	16 791	18 017	79 544	75 428	25 990	37 103	1 253	97 474	37 682	354 473
Dec.	1 190	16 118	17 308	83 866	71 918	25 892	50 146	521	87 896	36 672	356 911
1998: Jan.	1 201	16 459	17 660	77 065	77 218	25 218	50 537	791	87 576	38 241	356 645
Feb.	1 235	16 704	17 939	86 046	74 532	25 422	49 836	994	91 481	40 397	368 708
Mar.	1 162	15 622	16 784	86 026	74 353	26 711	45 347	491	96 371	41 844	371 142
April	1 205	16 549	17 754	92 582	73 029	27 251	48 133	507	94 819	42 824	379 144
May	1 193	16 785	17 978	84 290	82 879	27 048	55 522	367	88 413	42 668	381 186
Jun.	1 129	15 985	17 114	91 053	95 179	27 505	50 904	398	86 462	40 867	392 367
Jul.	1 173	16 493	17 666	86 411	101 439	27 611	44 387	420	91 091	39 322	390 681
Aug.	1 124	16 232	17 356	91 182	111 107	26 987	51 198	139	80 028	37 043	397 684
Sept.	1 066	15 816	16 882	91 774	110 926	26 743	45 065	146	87 690	39 374	401 717
Oct.	1 190	16 723	17 912	94 478	97 908	27 293	45 472	172	87 691	44 705	397 718
Nov.	1 158	17 251	18 409	95 311	102 408	27 472	37 188	214	99 875	45 108	407 575
Dec.	1 111	17 394	18 505	96 307	99 109	29 210	49 851	225	90 158	45 306	410 167
1999: Jan.	1 207	17 435	18 642	90 620	100 551	27 286	52 285	201	86 702	44 691	402 336
Feb.	1 275	17 711	18 985	90 084	95 952	27 946	46 395	206	86 612	47 470	394 664
Mar.	1 044	17 214	18 258	94 475	100 379	27 746	45 637	250	89 326	50 294	408 107
April	1 258	17 937	19 195	95 392	97 835	28 504	44 234	216	96 054	44 056	406 292
May	1 047	17 711	18 758	97 455	97 119	29 225	47 385	84	92 741	43 145	407 154
Jun.	838	17 707	18 545	105 575	96 341	29 165	51 211	109	91 792	43 516	417 708

KB120

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

MONETARY SECTOR[1]
Liabilities
R millions

Government deposits[4] (1506M)	Foreign liabilities: Reserve Bank and CPD (1339M)	Foreign liabilities: Other (1507M)	Foreign liabilities: Total (1508M)	Capital and reserves: Domestic (1334K)	Capital and reserves: Foreign (1335K)	Capital and reserves: Total (1336K)	Other liabilities (1509K)	Total liabilities (1338K)	End of
19 130	5 802	27 118	32 920	23 764	189	23 954	37 688	357 841	1994
28 710	834	33 113	33 947	29 047	514	29 561	37 295	410 669	1995
32 221	449	44 418	44 868	33 857	733	34 590	44 761	475 867	1996
29 548	10 531	47 077	57 607	40 674	1 149	41 823	48 759	551 956	1997
27 819	18 640	60 930	79 569	50 341	1 299	51 639	78 015	665 715	1998
34 788	515	34 474	34 990	...	...	...	...	...	1996: Jul.
31 250	484	35 124	35 608	...	...	...	...	...	Aug.
33 825	860	34 629	35 490	31 989	737	32 726	45 523	456 070	Sept.
38 001	590	36 924	37 514	...	...	...	...	...	Oct.
31 188	445	41 799	42 244	...	...	...	...	...	Nov.
32 221	449	44 418	44 868	33 857	733	34 590	44 761	475 867	Dec.
37 092	716	47 088	47 804	...	...	...	...	...	1997: Jan.
33 043	2 641	48 793	51 434	...	...	...	...	...	Feb.
32 532	2 648	47 191	49 839	37 047	773	37 821	45 395	502 370	Mar.
28 988	2 591	49 154	51 745	...	...	...	...	...	April
31 878	2 208	48 928	51 136	...	...	...	...	...	May
33 705	2 385	49 940	52 325	37 372	864	38 236	44 937	512 174	Jun.
37 614	3 802	49 294	53 096	...	...	...	...	...	Jul.
35 940	6 406	45 732	52 137	...	...	...	...	...	Aug.
35 179	6 350	46 283	52 633	37 760	1 046	38 806	49 084	534 498	Sept.
34 417	9 230	47 337	56 567	...	...	...	...	...	Oct.
29 959	10 413	46 554	56 967	...	...	...	...	...	Nov.
29 548	10 531	47 077	57 607	40 674	1 149	41 823	48 759	551 956	Dec.
32 002	10 262	49 905	60 168	...	...	...	...	...	1998: Jan.
33 605	9 622	47 916	57 538	...	...	...	...	...	Feb.
30 742	9 709	48 996	58 704	43 116	1 497	44 613	65 751	587 738	Mar.
27 758	9 688	50 487	60 175	...	...	...	...	...	April
24 463	17 527	54 068	71 596	...	...	...	...	...	May
22 722	17 322	56 756	74 078	45 175	1 625	46 800	79 550	632 631	Jun.
24 716	19 640	59 242	78 882	...	...	...	...	...	Jul.
23 090	19 430	68 041	87 471	...	...	...	...	...	Aug.
23 938	18 992	59 896	78 888	47 190	1 809	49 000	71 885	642 309	Sept.
25 715	19 401	61 319	80 719	...	...	...	...	...	Oct.
26 948	19 301	58 352	77 653	...	...	...	...	...	Nov.
27 819	18 640	60 930	79 569	50 341	1 299	51 639	78 015	665 715	Dec.
28 876	18 574	65 463	84 038	...	...	...	...	...	1999: Jan.
34 898	18 537	64 968	83 505	...	...	...	...	...	Feb.
29 677	18 342	62 940	81 282	54 394	1 454	55 848	86 492	679 664	Mar.
28 232	17 733	64 251	81 985	...	...	...	...	...	April
29 613	16 999	61 943	78 943	...	...	...	...	...	May
32 510	16 443	64 726	81 170	57 349	1 520	58 868	103 014	711 816	Jun.

KB121

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

MONETARY SECTOR[1]
Assets
R millions

End of	Foreign assets: Gold and foreign exchange: Reserve Bank[2] (1021M)	Other (1349M)	Total (1511M)	Long-term (1342M)	Total foreign assets (1512M)	Claims on the private sector of: Reserve Bank (1344M)	CPD[3] (1345M)	Land Bank (1298M)	Other monetary institutions (1346M)	Total (1347M)	of which: local authorities (1348M)
1994	11 087	3 823	14 910	1 677	16 587	1 455	2 718	9 348	255 406	268 926	428
1995	15 680	2 598	18 278	1 703	19 981	176	3 238	9 589	303 707	316 709	1 548
1996	10 305	6 668	16 973	1 819	18 792	198	1 970	11 157	353 888	367 213	1 475
1997	28 454	8 278	36 732	1 020	37 752	222	1 748	10 951	407 170	420 091	3 421
1998	31 582	12 329	43 911	6 775	50 685	317	-	12 359	477 434	490 110	4 088
1996: Jul.	10 370	6 019	16 389	1 755	18 145	204	1 602	9 854	335 247	346 907	1 185
Aug.	10 078	5 467	15 545	1 819	17 364	196	1 580	10 141	337 512	349 430	1 244
Sept.	10 043	3 970	14 012	1 775	15 787	194	1 793	9 848	344 156	355 991	1 287
Oct.	10 284	6 251	16 535	1 793	18 328	207	2 116	9 588	349 229	361 140	1 159
Nov.	10 935	7 216	18 151	1 840	19 991	201	1 528	10 018	350 245	361 992	1 388
Dec.	10 305	6 668	16 973	1 819	18 792	198	1 970	11 157	353 888	367 213	1 475
1997: Jan.	11 762	6 280	18 042	1 880	19 922	193	2 009	10 878	360 070	373 150	1 528
Feb.	12 494	6 872	19 367	1 769	21 135	186	1 484	10 845	367 116	379 631	1 769
Mar.	13 120	6 961	20 081	1 757	21 838	187	1 101	10 737	371 183	383 208	1 500
April	14 416	6 194	20 610	1 753	22 364	530	1 310	10 945	375 734	388 519	2 220
May	21 824	6 346	28 171	1 778	29 949	192	773	10 738	378 112	389 815	2 091
Jun.	22 131	6 438	28 569	1 663	30 232	190	693	10 501	385 954	397 338	4 200
Jul.	22 814	8 239	31 053	1 062	32 115	226	1 999	10 574	385 465	398 263	4 024
Aug.	25 891	6 225	32 115	1 047	33 163	225	1 135	10 926	388 692	400 977	3 979
Sept.	26 506	7 286	33 792	1 019	34 811	224	375	10 546	395 897	407 042	3 661
Oct.	27 317	10 177	37 494	1 018	38 512	219	1 833	10 853	400 709	413 614	3 611
Nov.	26 540	10 824	37 364	1 020	38 385	224	1 730	10 813	402 100	414 867	3 684
Dec.	28 454	8 278	36 732	1 020	37 752	222	1 748	10 951	407 170	420 091	3 421
1998: Jan.	27 852	9 306	37 158	1 043	38 202	224	2 080	10 341	410 105	422 749	3 864
Feb.	30 928	10 378	41 306	1 012	42 318	221	1 546	10 087	420 260	432 115	3 924
Mar.	32 797	12 338	45 135	1 022	46 157	218	1 048	9 971	428 004	439 241	3 852
April	32 716	15 786	48 502	1 009	49 511	205	982	10 794	435 395	447 376	3 702
May	32 854	18 232	51 086	1 160	52 246	222	1 616	11 346	440 660	453 844	3 733
Jun.	33 382	23 120	56 502	1 111	57 613	330	768	11 666	448 276	461 041	3 252
Jul.	32 646	22 991	55 637	3 287	58 924	330	1 736	12 081	452 775	466 923	3 517
Aug.	32 680	22 793	55 472	3 980	59 453	333	492	12 276	458 080	471 180	3 326
Sept.	30 497	14 588	45 085	8 505	53 591	333	496	12 010	456 323	469 162	3 537
Oct.	30 511	14 222	44 733	8 290	53 023	316	1 173	11 994	466 880	480 364	3 493
Nov.	31 252	10 997	42 249	8 305	50 554	318	1 699	11 820	474 168	488 004	4 141
Dec.	31 582	12 329	43 911	6 775	50 685	317	-	12 359	477 434	490 110	4 088
1999: Jan.	32 557	12 548	45 106	7 380	52 486	318	524	12 547	479 170	492 559	5 689
Feb.	32 745	14 631	47 376	7 275	54 652	319	-	12 165	482 038	494 523	4 538
Mar.	32 886	16 509	49 395	7 741	57 135	345	50	12 431	488 094	500 920	4 682
April	33 662	16 313	49 975	7 882	57 857	344	243	12 788	485 589	498 964	5 317
May	34 305	14 956	49 261	8 097	57 357	344	585	13 282	487 533	501 743	4 392
Jun.	35 060	14 082	49 142	8 161	57 303	339	592	13 590	499 212	513 734	4 308

KB122

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

MONETARY SECTOR[1]
Assets
R millions

Claims on the government sector: Credit: Reserve Bank[4] (1350M)	CPD[5] (1351M)	Other monetary institutions (1352M)	Total (1353M)	Total claims on the government sector (1359M)	Other assets (1513K)	Total assets (1358K)	End of
9 020	1 348	21 492	31 860	31 860	40 468.97	357 841	1994
4 835	2 121	24 832	31 788	31 788	42 190.02	410 669	1995
7 913	4 219	27 518	39 650	39 650	50 212.39	475 867	1996
6 126	4 938	37 099	48 164	48 164	45 949.57	551 956	1997
6 173	6 429	46 489	59 091	59 091	65 828.44	665 715	1998
7 868	4 293	27 785	39 946	39 946	...	...	1996: Jul.
7 640	4 335	28 258	40 232	40 232	...	...	Aug.
7 752	3 983	29 404	41 139	41 139	43 153	456 070	Sept.
7 947	4 255	28 674	40 876	40 876	...	...	Oct.
7 728	4 955	26 403	39 086	39 086	...	...	Nov.
7 913	4 219	27 518	39 650	39 650	50 212	475 867	Dec.
7 705	4 175	30 429	42 309	42 309	...	...	1997: Jan.
7 940	5 216	30 426	43 582	43 582	...	...	Feb.
7 822	4 566	32 489	44 877	44 877	52 446	502 370	Mar.
7 685	5 295	32 607	45 588	45 588	...	...	April
6 671	5 903	32 888	45 462	45 462	...	...	May
6 631	6 267	32 502	45 400	45 400	39 204	512 174	Jun.
6 112	4 912	35 303	46 327	46 327	...	...	Jul.
6 220	5 089	34 275	45 584	45 584	...	...	Aug.
6 162	6 497	36 314	48 972	48 972	43 673	534 498	Sept.
6 171	4 523	37 916	48 610	48 610	...	...	Oct.
6 149	4 594	37 939	48 683	48 683	...	...	Nov.
6 126	4 938	37 099	48 164	48 164	45 950	551 956	Dec.
6 114	4 793	36 306	47 213	47 213	...	...	1998: Jan.
6 168	5 616	38 028	49 813	49 813	...	...	Feb.
6 173	2 379	38 444	46 997	46 997	55 343	587 738	Mar.
6 166	5 761	37 219	49 146	49 146	...	...	April
6 166	4 939	37 340	48 444	48 444	...	...	May
6 173	5 485	39 669	51 327	51 327	62 650	632 631	Jun.
6 173	3 828	39 570	49 571	49 571	...	...	Jul.
6 173	5 147	42 270	53 591	53 591	...	...	Aug.
6 173	5 366	46 435	57 974	57 974	61 583	642 309	Sept.
6 173	4 875	46 123	57 172	57 172	...	...	Oct.
6 173	4 029	48 341	58 544	58 544	...	...	Nov.
6 173	6 429	46 489	59 091	59 091	65 828	665 715	Dec.
6 173	3 072	44 255	53 500	53 500	...	...	1999: Jan.
6 173	4 883	45 181	56 237	56 237	...	...	Feb.
6 173	1 165	45 368	52 706	52 706	68 902	679 664	Mar.
5 680	3 695	46 131	55 506	55 506	...	...	April
5 172	1 350	49 660	56 182	56 182	...	...	May
6 139	1 380	53 911	61 430	61 430	79 349	711 816	Jun.

KB123

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

CREDIT EXTENSION BY ALL MONETARY INSTITUTIONS[1]
R millions

End of	Total credit extension[2]	Net credit extended to the government sector	Credit extended to the domestic private sector											
			Invest-ments	Bills discounted	Instalment sale credit[3]	Leasing finance[3]	Mortgage advances	Other loans and advances	Total (P0)	minus: Local authorities	plus: Loans granted under resale agreements	plus: Foreign finance on-lent to clients	Total (P1)	of which: to households
	(1368M)	(1367M)	(1360M)	(1361M)	(1362M)	(1363M)	(1364M)	(1365M)	(1347M)	(1348M)	(1502M)	(1503M)	(1504M)	(1505M)
1994	284 413	15 487	11 372	7 283	29 423	16 613	114 348	89 887	268 926	428	189	11 133	279 820	157 259
1995	322 544	5 835	13 896	7 373	37 442	19 375	136 267	102 357	316 709	1 548	1 316	7 763	324 240	186 319
1996	377 398	10 185	13 511	5 863	45 380	22 637	159 241	120 582	367 213	1 475	4 369	4 965	375 072	215 186
1997	440 079	19 987	15 618	6 346	49 537	21 965	177 631	148 994	420 091	3 421	3 606	2 791	423 067	243 217
1998	521 375	31 264	18 866	6 669	51 574	21 923	195 363	195 716	490 110	4 088	419	3 845	490 286	254 419
1996: Jul.	354 820	7 913	12 617	6 837	42 151	21 041	149 707	114 554	346 907	1 185	2 809	4 921	353 451	...
Aug.	361 167	11 737	12 814	6 460	42 693	21 335	151 911	114 217	349 430	1 244	2 949	4 646	355 782	...
Sept.	366 061	10 070	13 692	5 844	43 118	22 628	153 845	116 863	355 991	1 287	2 316	4 798	361 818	208 675
Oct.	366 774	5 634	13 344	5 455	43 977	22 588	155 745	120 031	361 140	1 159	3 103	4 745	367 830	...
Nov.	372 642	10 650	12 571	5 741	44 999	22 783	157 713	118 185	361 992	1 388	3 623	4 632	368 859	...
Dec.	377 398	10 185	13 511	5 863	45 380	22 637	159 241	120 582	367 213	1 475	4 369	4 965	375 072	215 186
1997: Jan.	381 119	7 970	14 728	5 554	45 707	22 692	160 779	123 689	373 150	1 528	4 298	5 083	381 003	...
Feb.	392 924	13 294	14 344	5 511	45 960	22 761	162 934	128 121	379 631	1 769	3 580	4 677	386 119	...
Mar.	397 963	14 755	14 262	5 657	46 169	22 900	164 620	129 600	383 208	1 500	4 981	4 661	391 351	226 516
April	407 528	19 009	14 012	5 563	46 721	22 911	166 001	133 313	388 519	2 220	3 554	4 047	393 900	...
May	405 809	15 994	13 536	5 519	46 985	22 952	167 521	133 302	389 815	2 091	3 501	3 797	395 022	...
Jun.	408 842	11 504	14 127	5 902	47 274	22 804	169 061	138 170	397 338	4 200	1 404	3 239	397 781	230 648
Jul.	406 742	8 479	14 821	5 816	47 282	22 429	170 248	137 668	398 263	4 024	1 099	3 565	398 902	...
Aug.	412 687	11 709	14 062	6 418	47 660	22 526	171 831	138 481	400 977	3 979	2 944	3 211	403 153	...
Sept.	422 554	15 513	13 523	6 604	47 709	22 747	173 451	143 008	407 042	3 661	1 803	2 862	408 046	233 834
Oct.	429 527	15 912	15 747	6 649	49 061	22 276	174 672	145 209	413 614	3 611	3 336	3 048	416 389	...
Nov.	435 309	20 442	15 270	6 415	49 381	22 261	176 400	145 139	414 867	3 684	3 410	2 889	417 482	...
Dec.	440 079	19 987	15 618	6 346	49 537	21 965	177 631	148 994	420 091	3 421	3 606	2 791	423 067	243 217
1998: Jan.	439 333	16 583	16 376	6 179	49 632	21 805	179 839	148 919	422 749	3 864	2 328	2 873	424 085	...
Feb.	449 694	17 579	16 162	6 400	49 871	21 895	181 798	155 990	432 115	3 924	3 209	3 005	434 405	...
Mar.	456 523	17 282	16 995	6 411	50 640	21 507	183 510	160 178	439 241	3 852	1 750	3 046	440 186	244 637
April	469 792	22 417	17 585	6 378	51 018	21 874	184 829	165 692	447 376	3 702	3 274	2 774	449 722	...
May	478 855	25 011	18 388	6 978	51 384	21 927	186 271	168 896	453 844	3 733	4 365	2 918	457 394	...
Jun.	490 329	29 288	18 229	7 979	51 611	21 752	188 031	173 439	461 041	3 252	2 430	3 495	463 714	248 972
Jul.	492 463	25 540	17 418	7 656	51 792	21 771	189 748	178 538	466 923	3 517	1 554	3 557	468 517	...
Aug.	502 363	31 183	17 455	7 247	51 729	21 793	191 238	181 718	471 180	3 326	1 216	3 393	472 463	...
Sept.	503 537	34 374	14 933	7 246	51 501	21 770	192 282	181 431	469 162	3 537	1 419	3 988	471 032	251 122
Oct.	512 158	31 794	17 866	6 754	51 459	22 266	193 868	188 151	480 364	3 493	1 062	3 065	480 998	...
Nov.	519 936	31 932	19 961	7 371	51 511	22 240	195 008	191 913	488 004	4 141	762	2 932	487 557	...
Dec.	521 375	31 264	18 866	6 669	51 574	21 923	195 363	195 716	490 110	4 088	419	3 845	490 286	254 419
1999: Jan.	517 172	24 613	20 358	6 749	52 046	21 519	196 240	195 647	492 559	5 689	399	4 493	491 762	...
Feb.	515 851	21 329	20 000	7 474	52 172	21 418	196 852	196 607	494 523	4 538	252	3 944	494 180	...
Mar.	523 941	23 021	21 991	7 707	51 988	21 721	196 710	200 804	500 920	4 682	225	4 700	501 162	256 235
April	526 229	27 265	21 929	7 066	51 870	21 784	196 931	199 385	498 964	5 317	404	4 135	498 186	...
May	528 303	26 560	22 933	7 399	51 792	21 714	196 610	201 295	501 743	4 392	392	4 222	501 965	...
Jun.	542 644	28 910	23 483	7 062	51 707	21 956	197 040	212 485	513 734	4 308	672	3 875	513 972	261 070

KB124

1. Monetary sector as defined on pages S–18 and S–19.
2. Total of P0 credit extended to the domestic private sector and net credit extended to the government sector.
3. Unearned finance charges excluded.

MONETARY AGGREGATES[1]
R millions

End of	Coin and banknotes in circulation (1312M)	Cheque and transmission deposits (1313M)	M1A[2] (1370M)	Other demand deposits[3] (1314M)	M1[4] (1371M)	Other short and medium-term deposits[5] (1372M)	M2[6] (1373M)	Long-term deposits[7] (1319M)	M3[8] (1374M)
1994	12 237	45 573	57 810	36 728	94 538	121 285	215 823	28 327	244 150
1995	14 331	53 172	67 503	45 242	112 745	132 977	245 722	35 434	281 156
1996	15 938	66 332	82 270	65 310	147 580	136 843	284 423	35 005	319 428
1997	17 308	83 866	101 174	71 918	173 092	164 455	337 547	36 672	374 218
1998	18 505	96 307	114 813	99 109	213 921	169 445	383 366	45 306	428 672
1996: Jul.	14 326	53 749	68 075	54 677	122 752	144 037	266 789	35 597	302 387
Aug.	15 010	57 642	72 653	56 003	128 655	141 711	270 366	36 067	306 433
Sept.	14 762	59 047	73 809	59 036	132 844	138 781	271 626	36 882	308 508
Oct.	14 815	57 290	72 105	62 774	134 880	139 116	273 995	37 263	311 259
Nov.	16 101	61 406	77 507	62 653	140 160	139 535	279 695	36 413	316 108
Dec.	15 938	66 332	82 270	65 310	147 580	136 843	284 423	35 005	319 428
1997: Jan.	15 552	61 302	76 855	63 102	139 956	143 258	283 214	36 109	319 323
Feb.	15 943	64 187	80 130	65 205	145 335	145 470	290 805	36 793	327 598
Mar.	16 392	65 840	82 232	71 994	154 227	146 325	300 551	36 231	336 783
April	15 764	66 668	82 432	63 978	146 411	152 687	299 098	38 607	337 705
May	15 979	64 366	80 345	66 609	146 954	158 710	305 664	38 145	343 809
Jun.	15 535	72 209	87 744	62 526	150 270	153 275	303 545	39 427	342 972
Jul.	15 641	69 628	85 269	60 879	146 147	155 649	301 797	40 987	342 784
Aug.	16 793	68 794	85 587	67 309	152 896	155 733	308 629	40 353	348 982
Sept.	15 983	76 431	92 414	71 926	164 340	154 692	319 032	39 763	358 795
Oct.	16 804	77 503	94 307	71 820	166 127	159 379	325 506	38 244	363 750
Nov.	18 017	79 544	97 561	75 428	172 989	161 820	334 808	37 682	372 490
Dec.	17 308	83 866	101 174	71 918	173 092	164 455	337 547	36 672	374 218
1998: Jan.	17 660	77 065	94 725	77 218	171 943	164 121	336 064	38 241	374 305
Feb.	17 939	86 046	103 985	74 532	178 516	167 733	346 249	40 397	386 647
Mar.	16 784	86 026	102 810	74 353	177 163	168 919	346 082	41 844	387 927
April	17 754	92 582	110 336	73 029	183 365	170 710	354 075	42 824	396 898
May	17 978	84 290	102 268	82 879	185 147	171 349	356 496	42 668	399 164
Jun.	17 114	91 053	108 167	95 179	203 346	165 268	368 615	40 867	409 481
Jul.	17 666	86 411	104 077	101 439	205 516	163 509	369 025	39 322	408 348
Aug.	17 356	91 182	108 538	111 107	219 645	158 352	377 996	37 043	415 040
Sept.	16 882	91 774	108 656	110 926	219 582	159 643	379 225	39 374	418 599
Oct.	17 912	94 478	112 390	97 908	210 298	160 628	370 926	44 705	415 630
Nov.	18 409	95 311	113 720	102 408	216 128	164 748	380 876	45 108	425 985
Dec.	18 505	96 307	114 813	99 109	213 921	169 445	383 366	45 306	428 672
1999: Jan.	18 642	90 620	109 263	100 551	209 814	166 473	376 287	44 691	420 978
Feb.	18 985	90 084	109 069	95 952	205 021	161 158	366 179	47 470	413 650
Mar.	18 258	94 475	112 733	100 379	213 112	162 959	376 071	50 294	426 365
April	19 195	95 392	114 587	97 835	212 422	169 008	381 431	44 056	425 487
May	18 758	97 455	116 213	97 119	213 332	169 434	382 767	43 145	425 912
Jun.	18 545	105 575	124 120	96 341	220 461	172 276	392 737	43 516	436 253

KB125

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

MONETARY ANALYSIS[1]
R millions

End of	Not seasonally adjusted								Seasonally adjusted			
	M3	Counterparts							M3	Counterparts		
		Net foreign assets: cumulative flow[2]	Claims on the government sector			Claims on the private sector	Net other assets and liabilities			Net foreign assets: cumulative flow	Net claims on the government sector	Claims on the private sector
			Gross claims	Government deposits	Net claims							
	(1374M)	(1380M)	(1356M)	(1330M)	(1367M)	(1347M)	(1381M)		(1374N)	(1380N)	(1367N)	(1347N)
1998: April	396 898	-14 032	49 139	26 722	22 417	447 376	-58 862		395 920	-11 873	18 493	447 411
May	399 164	-21 180	48 438	23 427	25 011	453 844	-58 511		393 780	-20 432	19 727	458 940
Jun.	409 481	-20 602	51 320	22 032	29 288	461 041	-60 246		407 866	-19 502	27 324	463 042
Jul.	408 348	-27 046	49 565	24 025	25 540	466 923	-57 069		409 124	-26 692	26 280	467 723
Aug.	415 040	-35 623	53 583	22 399	31 183	471 180	-51 700		415 600	-34 636	29 328	472 486
Sept.	418 599	-36 536	57 967	23 592	34 374	469 162	-48 402		418 428	-36 607	33 657	468 589
Oct.	415 630	-41 105	57 164	25 369	31 794	480 364	-55 423		418 241	-41 884	33 949	479 495
Nov.	425 985	-39 412	58 535	26 602	31 932	488 004	-54 539		425 134	-40 428	31 489	488 018
Dec.	428 672	-38 768	59 083	27 819	31 264	490 110	-53 934		428 673	-38 768	32 745	486 760
1999: Jan.	420 978	-42 953	53 490	28 876	24 613	492 559	-53 242		428 953	-42 666	29 072	493 816
Feb.	413 650	-40 199	56 227	34 898	21 329	494 523	-62 003		413 624	-43 316	23 854	493 456
Mar.	426 365	-36 225	52 698	29 677	23 021	500 920	-61 351		422 949	-40 819	23 965	499 621
April	425 487	-35 875	55 497	28 232	27 265	498 964	-64 867		423 472	-36 908	24 028	497 938
May	425 912	-32 979	56 173	29 613	26 560	501 743	-69 412		420 973	-35 029	23 258	505 499
Jun.	436 253	-35 499	61 421	32 510	28 910	513 734	-70 892		433 758	-36 960	26 350	512 937

KB126

Changes
R millions

Period	Not seasonally adjusted							Seasonally adjusted			
	M3	Counterparts						M3	Counterparts		
		Net foreign assets[3]	Claims on the government sector			Claims on the private sector	Net other assets and liabilities		Net foreign assets	Net claims on the government sector	Claims on the private sector
			Gross claims	Government deposits[4]	Net claims						
	(1374H)	(1380H)	(1356H)	(1330H)	(1367H)	(1347H)	(1381H)	(1374I)	(1380I)	(1367I)	(1347I)
1998: April	8 972	1 539	2 150	2 985	5 135	8 134	-5 837	11 179	5 219	779	10 507
May	2 266	-7 148	-700	3 295	2 594	6 468	351	-2 140	-8 559	1 234	11 529
Jun.	10 317	578	2 882	1 395	4 277	7 197	-1 735	14 085	930	7 597	4 102
Jul.	-1 134	-6 444	-1 755	-1 994	-3 748	5 882	3 176	1 258	-7 190	-1 043	4 681
Aug.	6 692	-8 578	4 017	1 626	5 643	4 257	5 369	6 476	-7 945	3 048	4 763
Sept.	3 559	-912	4 384	-1 193	3 191	-2 018	3 298	2 828	-1 971	4 329	-3 897
Oct.	-2 968	-4 569	-803	-1 777	-2 580	11 202	-7 021	-187	-5 277	292	10 906
Nov.	10 354	1 693	1 371	-1 233	138	7 640	884	6 893	1 456	-2 460	8 523
Dec.	2 688	644	548	-1 216	-668	2 106	605	3 539	1 661	1 256	-1 257
1999: Jan.	-7 694	-4 185	-5 593	-1 058	-6 651	2 449	693	281	-3 899	-3 673	7 056
Feb.	-7 329	2 754	2 737	-6 022	-3 285	1 964	-8 761	-15 329	-649	-5 217	-360
Mar.	12 716	3 974	-3 529	5 221	1 692	6 397	652	9 325	2 496	111	6 165
April	-878	350	2 799	1 445	4 244	-1 956	-3 516	523	3 912	63	-1 684
May	425	2 896	676	-1 381	-705	2 779	-4 545	-2 499	1 879	-770	7 562
Jun.	10 341	-2 520	5 248	-2 897	2 351	11 990	-1 480	12 785	-1 931	3 092	7 438

KB127

1. Calculated from the consolidated liabilities and assets of the monetary sector.
2. Cumulative change owing to balance of payments transactions from 1 March 1965.
3. The data in this column do not agree with changes calculable from the relevant columns in tables S–18 to S–21 because of valuation adjustments which are taken into account with the calculation of changes.
4. Increase -, decrease +.

BANKS AND MUTUAL BANKS
Mortgage loans
R millions

Period	New mortgage loans and re-advances granted during period: Gross amount[1]: Asset mortgaged: Dwellings and flats	Business premises, farms and churches	All other	Total	Application: For construction of buildings[2]	On existing buildings	On vacant land	Mortgage loans paid out during the period[3]	Advances granted but not yet paid out[4]	Capital repayments on advances during period[3]	Total mortgage loans outstanding[4]
	(2120M)	(2121M)	(2122M)	(2127M)	(2128M)	(2125M)	(2126M)	(2129M)	(2130M)	(2131M)	(2132M)
1994	35 664	3 841	6 091	45 597	5 836	38 283	1 477	44 595	9 747	27 299	110 191
1995	36 687	5 658	6 286	48 632	7 223	39 472	1 937	55 279	12 595	35 131	132 033
1996	39 801	6 982	7 410	54 193	7 487	44 339	2 368	64 999	13 776	43 124	154 880
1997	38 306	10 406	7 886	56 598	8 090	44 566	3 942	69 421	12 782	51 920	172 787
1998	31 738	8 975	8 395	49 108	6 836	39 608	2 664	79 590	11 035	60 806	189 814
1996: Jul.	3 249	579	669	4 497	664	3 584	249	6 280	13 849	3 947	145 439
Aug.	3 343	634	714	4 690	680	3 825	186	5 987	13 583	3 840	147 635
Sept.	3 418	549	611	4 577	705	3 716	156	5 555	13 784	3 759	149 561
Oct.	3 991	642	638	5 271	628	4 455	187	5 811	14 176	3 994	151 439
Nov.	3 737	601	611	4 950	719	4 012	219	6 181	13 186	4 251	153 377
Dec.	2 757	618	494	3 869	525	3 168	176	5 303	13 776	3 895	154 880
1997: Jan.	2 824	589	537	3 951	460	3 222	269	5 300	12 879	3 766	156 393
Feb.	3 297	724	699	4 720	680	3 747	293	5 595	12 795	3 600	158 520
Mar.	3 017	663	620	4 300	606	3 394	299	5 410	12 686	3 784	160 184
April	3 472	800	564	4 835	641	3 869	325	5 620	12 967	4 274	161 518
May	3 536	939	724	5 200	783	4 122	295	5 904	13 066	4 463	162 999
Jun.	3 119	902	688	4 708	729	3 681	298	5 632	13 112	4 156	164 508
Jul.	3 621	923	653	5 197	719	4 077	401	6 244	12 870	5 282	165 650
Aug.	3 379	1 240	690	5 309	840	4 028	440	5 380	12 839	3 884	167 200
Sept.	3 275	1 035	705	5 014	738	3 899	377	5 801	13 169	4 578	168 528
Oct.	3 280	928	719	4 927	631	3 863	433	6 327	12 016	4 812	169 928
Nov.	2 982	766	675	4 423	562	3 560	301	6 127	12 487	4 450	171 592
Dec.	2 504	898	613	4 014	702	3 103	210	6 081	12 782	4 872	172 787
1998: Jan.	2 417	712	604	3 733	548	2 986	199	5 924	12 753	3 800	174 963
Feb.	2 711	717	800	4 228	547	3 449	232	6 247	13 195	4 341	176 867
Mar.	3 345	889	973	5 207	811	4 137	259	6 638	13 022	4 952	178 552
April	2 671	730	710	4 111	613	3 235	263	5 727	12 508	4 486	179 847
May	3 103	796	683	4 582	736	3 579	266	5 952	12 587	4 529	181 235
Jun.	3 042	844	675	4 561	648	3 697	217	6 035	13 068	4 339	182 975
Jul.	2 793	742	634	4 169	655	3 307	206	7 125	12 292	5 361	184 623
Aug.	2 546	793	585	3 924	579	3 116	229	6 484	11 503	5 042	186 065
Sept.	2 404	725	739	3 868	470	3 164	233	6 429	12 234	5 446	187 049
Oct.	2 735	1 010	697	4 442	550	3 675	217	8 925	11 232	5 713	188 533
Nov.	2 171	507	722	3 400	406	2 848	145	6 986	11 058	5 921	189 572
Dec.	1 800	510	572	2 882	272	2 414	196	7 118	11 035	6 876	189 814
1999: Jan.	2 117	440	574	3 131	314	2 684	133	5 003	10 682	4 846	190 626
Feb.	2 340	570	759	3 669	392	3 108	169	5 324	11 175	5 113	191 151
Mar.	2 671	647	734	4 052	385	3 439	229	5 840	11 183	6 072	190 887
April	2 766	603	614	3 983	413	3 264	307	5 838	11 371	5 568	191 010
May	3 175	729	1 005	4 910	455	4 078	377	6 178	11 449	5 552	190 597
Jun.	3 128	996	707	4 832	636	3 854	342	7 028	10 324	5 821	190 949

KB208

1. From October 1988 only gross amounts are available due to a change in the bank regulations. Gross amount refers to mortgage loans granted before deducting the mortgage balances outstanding on the property purchased.
2. Building loans for the construction of buildings.
3. Including payments in respect of amounts over and above the principal advanced by mortgage.
4. As at the end of the period.

SELECTED MONEY MARKET AND RELATED INDICATORS
R millions

Period	Average of daily values			Reserve Bank transactions in government stock and options					
				Stock purchased		Stock sold			
	Liquidity provided[1]	Government deposits[2]	Notes and coin in circulation[3]	Short-term	Long-term	Short-term	Long-term	Net sales	Options traded[4]
	(1390M)	(1391M)	(1392M)	(1393M)	(1394M)	(1395M)	(1396M)	(1397M)	(1398M)
1994	3 334	1 992	14 319	1 292	138 404	311	164 759	25 374	88 740
1995	3 200	3 530	16 323	13 160	61 429	15 386	82 056	22 853	62 269
1996	7 299	1 807	18 270	12 946	63 699	9 372	101 086	33 813	31 092
1997	8 392	1 211	20 215	6 406	31 739	26 914	43 212	31 981	5 910
1998	8 546	902	22 286	2 833	2 041	4 137	7 246	6 509	30
1996: Jul.	6 983	1 358	17 915	906	5 100	1 145	8 767	3 906	2 535
Aug.	8 467	647	18 124	767	8 498	713	11 276	2 724	2 488
Sept.	8 030	464	18 217	208	5 189	2	8 659	3 264	1 725
Oct.	8 121	1 041	18 306	48	5 120	-	9 088	3 920	1 205
Nov.	9 197	1 029	18 705	775	5 248	860	8 921	3 758	1 085
Dec.	9 907	344	22 180	-	2 561	173	4 143	1 755	570
1997: Jan.	9 700	1 195	19 241	-	2 965	2 511	2 957	2 503	1 055
Feb.	9 658	1 145	19 000	-	4 894	1 176	4 884	1 166	910
Mar.	10 606	395	19 564	-	4 243	2 972	3 875	2 604	705
April	8 673	485	19 509	-	1 999	1 769	2 856	2 626	355
May	7 650	2 119	19 704	-	6 043	4 654	6 381	4 992	660
Jun.	6 342	2 850	19 706	-	2 091	1 708	2 537	2 154	620
Jul.	7 329	1 555	19 811	89	4 497	3 005	4 963	3 382	300
Aug.	8 188	1 066	19 901	2 033	1 133	2 493	3 207	2 534	440
Sept.	6 944	717	20 253	925	502	1 384	2 056	2 013	295
Oct.	5 324	1 344	20 405	688	423	1 075	2 162	2 126	410
Nov.	9 209	1 104	20 818	1 893	2 435	3 298	4 862	3 832	150
Dec.	11 083	560	24 662	778	514	869	2 472	2 049	10
1998: Jan.	9 583	1 172	21 644	1 332	516	1 627	2 158	1 937	30
Feb.	6 807	1 521	21 282	799	910	1 187	3 429	2 907	-
Mar.	4 639	940	21 654	562	585	1 183	1 629	1 665	-
April	6 353	915	22 289	-	-	-	-	-	-
May	10 091	872	21 869	130	20	130	20	-	-
Jun.	12 041	651	21 895	10	10	10	10	-	-
Jul.	11 679	794	21 927	-	-	-	-	-	-
Aug.	10 441	777	22 095	-	-	-	-	-	-
Sept.	8 916	675	22 050	-	-	-	-	-	-
Oct.	6 517	927	22 063	-	-	-	-	-	-
Nov.	7 261	821	22 436	-	-	-	-	-	-
Dec.	8 224	753	26 223	-	-	-	-	-	-
1999: Jan.	5 806	755	23 283	-	-	-	-	-	-
Feb.	5 277	631	22 830	-	-	-	-	-	-
Mar.	4 819	579	23 550	-	-	-	-	-	-
April	4 842	623	23 776	-	-	-	-	-	-
May	7 765	563	23 613	-	-	-	-	-	-
Jun.	8 888	442	23 940	-	-	-	-	-	-

KB128

1. Accommodation at the discount window, up to 8 March 1998. As from 9 March 1998 total liquidity provided by Reserve Bank.
2. Government deposits in the Exchequer, Paymaster-General and Stabilisation Accounts.
3. Notes in circulation outside Reserve Bank.
4. Notional value of underlying stock. Gross call and put options.

MONEY MARKET ACCOMMODATION
Selected daily indicators
R millions

Date	Repurchase agreements			Total liquidity balances provided under			
	Estimated daily liquidity requirement	Daily tender provided	Average tender rate (* - fixed rate) %	Repurchase agreements	Marginal lending facility	Loans against cash reserve balances	less: Surplus cash reserves
	(1430D)	(1431D)	(1432D)	(1433D)	(1434D)	(1435D)	(1436D)
1999/05/14	7 200	7 180	15.4560	8 280	0	332	155
1999/05/15	-	-	15.4560	8 280	0	91	354
1999/05/17	7 400	7 390	15.4580	8 490	0	156	169
1999/05/18	7 400	7 390	15.4590	8 490	0	156	208
1999/05/19	7 800	7 790	15.4610	8 750	0	156	303
1999/05/20	8 000	7 990	15.4630	8 995	88	0	0
1999/05/21	7 400	7 390	15.4640	8 490	0	123	0
1999/05/22	-	-	15.4640	8 490	0	116	58
1999/05/24	7 600	7 600	15.4640	8 700	0	0	12
1999/05/25	7 400	7 400	15.4640	8 500	0	379	402
1999/05/26	7 200	7 200	15.4640	8 300	0	65	233
1999/05/27	6 800	6 800	15.4640	7 900	0	122	8
1999/05/28	6 700	6 700	15.4640	7 800	0	72	52
1999/05/29	-	-	15.4640	7 800	0	65	54
1999/05/31	7 100	7 100	15.4640	8 200	0	419	298
1999/06/01	7 500	7 500	15.4640	8 600	0	344	289
1999/06/03	8 500	8 500	15.4640	9 600	0	494	35
1999/06/04	8 600	8 600	15.4640	9 670	0	90	352
1999/06/05	-	-	15.4640	9 670	0	75	343
1999/06/07	8 600	8 610	15.4340	9 680	0	106	182
1999/06/08	8 800	8 800	15.4060	9 870	0	126	159
1999/06/09	8 800	8 800	15.3750	9 870	0	108	115
1999/06/10	8 800	8 800	15.3460	9 870	0	242	74
1999/06/11	8 800	8 800	15.3140	9 870	0	74	194
1999/06/12	-	-	15.3140	9 870	0	74	206
1999/06/14	8 800	8 800	15.2830	9 870	0	262	136
1999/06/15	9 000	9 000	15.2530	10 070	0	132	179
1999/06/17	9 300	9 300	15.2220	10 370	0	214	125
1999/06/18	8 900	8 900	15.1920	9 970	0	368	124
1999/06/19	-	-	15.1920	9 970	0	327	108
1999/06/21	8 900	8 900	15.1630	9 970	0	271	357
1999/06/22	9 000	9 000	15.1320	10 070	0	72	644
1999/06/23	8 900	8 900	15.1010	9 970	0	0	269
1999/06/24	9 100	9 100	15.0670	10 170	17	157	365
1999/06/25	9 000	9 000	15.0380	10 070	0	127	0
1999/06/26	-	-	15.0380	10 070	1	73	0
1999/06/28	8 500	8 500	15.0100	9 570	0	100	7
1999/06/29	8 100	8 100	14.9870	8 855	0	323	14
1999/06/30	9 100	9 115	14.9150	10 185	0	923	864
1999/07/01	9 000	9 000	14.8510	10 070	0	402	489
1999/07/02	9 400	9 400	14.7790	10 470	37	351	74
1999/07/03	-	-	14.7790	10 470	0	417	72
1999/07/05	9 600	9 600	14.7000	10 409	0	391	762
1999/07/06	10 200	10 200	14.6300	11 270	0	89	182
1999/07/07	10 500	10 500	14.5600	11 570	0	75	192
1999/07/08	10 500	10 500	14.4900	11 570	19	91	311
1999/07/09	10 600	10 600	14.4200	11 670	0	152	266
1999/07/10	-	-	14.4200	11 670	0	63	183
1999/07/12	10 800	10 800	14.3500	11 870	0	50	301
1999/07/13	11 400	11 400	14.2700	12 470	0	285	367
1999/07/14	11 800	11 800	14.1900	12 844	0	422	329
1999/07/15	11 800	11 800	14.1200	12 635	11	336	269
1999/07/16	11 400	11 400	14.0500	12 470	0	392	298
1999/07/17	-	-	14.0500	12 470	0	382	295
1999/07/19	11 700	11 700	13.9800	12 770	0	170	586
1999/07/20	11 900	11 900	13.9100	12 970	0	385	418
1999/07/21	11 400	11 400	13.8300	12 470	0	1	132
1999/07/22	11 900	11 900	13.7500	12 970	0	118	134
1999/07/23	11 900	11 900	13.7100	12 548	0	552	2
1999/07/24	-	-	13.7100	12 548	0	547	2
1999/07/26	11 800	11 790	13.6950	12 793	0	756	432
1999/07/27	11 800	11 800	13.6900	12 408	0	391	33
1999/07/28	11 900	11 900	13.6810	12 908	0	171	148
1999/07/29	12 200	12 200	13.6710	12 958	0	327	21
1999/07/30	12 300	12 300	13.6520	13 370	0	588	668
1999/07/31	-	-	13.6520	13 370	0	750	857
1999/08/02	12 200	12 200	13.6310	13 270	0	340	404
1999/08/03	12 600	12 600	13.6300	13 388	0	440	151
1999/08/04	12 900	12 900	13.6200	13 505	0	414	151
1999/08/05	12 800	12 800	13.6100	13 870	0	176	153
1999/08/06	12 700	12 700	13.6000	13 703	0	13	289
1999/08/07	-	-	13.6000	13 703	0	13	298
1999/08/10	12 600	12 600	13.5900	13 670	0	403	133
1999/08/11	12 500	12 500	13.5800	13 570	0	221	147
1999/08/12	12 500	12 500	13.5700	13 568	0	286	427
1999/08/13	12 400	12 400	13.5600	13 470	0	217	426
1999/08/14	-	-	13.5600	13 470	0	293	504
1999/08/16	12 400	12 400	13.5500	13 470	0	421	527
1999/08/17	12 500	12 500	13.5400	12 957	0	544	92

KB131

MONEY MARKET AND RELATED INTEREST RATES

Bank rate[1]		Predominant prime overdraft rate of clearing banks		Predominant overdraft rate on current accounts		Discount rates		
Date	% (1400G)	Date	% (1403G)	Month	% (1404M)	Date	Tender Treasury bills[2] % (1405W)	3-month bankers' acceptances[3] % (1406W)
05/05/1986	11.00	26/09/1994	16.25	07/1997	22.25	12/03/1999	14.45	14.65
05/08/1986	10.50	22/02/1995	17.50	08/1997	22.25	19/03/1999	14.51	14.61
05/09/1986	10.00	03/07/1995	18.50	09/1997	22.25	26/03/1999	14.43	14.48
10/12/1986	9.50	29/04/1996	19.50	10/1997	21.25	01/04/1999	14.12	14.31
09/03/1988	10.50	20/05/1996	20.50	11/1997	21.25	09/04/1999	13.81	14.03
05/05/1988	11.50	01/07/1996	19.50	12/1997	21.25	16/04/1999	13.71	13.95
29/07/1988	12.50	01/10/1996	19.25	01/1998	21.25	23/04/1999	13.45	13.83
03/11/1988	14.50	21/11/1996	20.25	02/1998	21.25	30/04/1999	13.35	13.64
23/02/1989	16.00	21/10/1997	19.25	03/1998	19.85	07/05/1999	13.24	13.51
08/05/1989	17.00	09/03/1998	18.25	04/1998	19.00	14/05/1999	13.67	13.51
11/10/1989	18.00	11/06/1998	20.25	05/1998	19.34	21/05/1999	13.64	13.52
11/03/1991	17.00	30/06/1998	22.25	06/1998	21.06	28/05/1999	13.70	13.54
23/03/1992	16.00	04/07/1998	24.00	07/1998	24.20	04/06/1999	13.53	13.50
30/06/1992	15.00	31/08/1998	25.50	08/1998	25.50	11/06/1999	13.35	13.42
18/11/1992	14.00	19/10/1998	24.50	09/1998	27.03	18/06/1999	13.06	13.31
09/02/1993	13.00	09/11/1998	23.50	10/1999	26.15	25/06/1999	12.90	13.08
28/10/1993	12.00	07/12/1998	23.00	11/1998	24.00	02/07/1999	12.58	12.93
26/09/1994	13.00	11/01/1999	22.00	12/1998	23.00	09/07/1999	12.12	12.39
21/02/1995	14.00	12/02/1999	21.00	01/1999	22.00	16/07/1999	11.99	12.23
30/06/1995	15.00	08/03/1999	20.00	02/1999	21.00	23/07/1999	11.74	11.86
29/04/1996	16.00	19/04/1999	19.00	03/1999	20.00	30/07/1999	11.62	11.74
21/11/1996	17.00	25/06/1999	18.00	04/1999	19.00	06/08/1999	11.71	11.74
20/10/1997	16.00	14/07/1999	17.50	05/1999	18.50	13/08/1999	11.72	11.74
		02/08/1999	16.50	06/1999	18.00	20/08/1999	11.68	11.74

KB129

Date	Marginal lending rate (1418W)	Repo rate (1419W)	Inter-bank call money[4] % (1410W)	Negotiable certificates of deposits[3] 3 months % (1411W)	6 months % (1412W)	12 months % (1413W)	Date	Notice deposits with clearing banks[5] 32 days % (1414K)	88-91 days % (1415K)	6 months % (1416K)	12 months' fixed deposits with clearing banks[5] % (1417K)
12/03/1999	37.06	17.01	15.25	15.50	15.25	15.30	1993: Sept	11.25	11.65	11.50	11.10
19/03/1999	36.77	16.75	15.00	15.23	14.60	14.83	Dec	10.25	10.30	10.10	9.60
26/03/1999	36.66	16.63	14.75	15.03	14.55	14.80	1994: Mar	10.25	10.30	10.20	9.70
01/04/1999	36.50	16.46	14.75	14.80	14.30	14.25	Jun	10.50	10.50	11.15	10.50
09/04/1999	36.19	16.09	14.00	14.55	14.25	14.25	Sept	11.50	11.50	12.10	12.75
16/04/1999	35.95	15.91	14.00	14.50	14.20	14.25	Dec	11.75	12.60	12.95	13.70
23/04/1999	30.79	15.77	14.00	14.33	14.15	14.25	1995: Mar	12.50	13.50	13.75	14.25
30/04/1999	30.69	15.66	13.75	14.15	14.10	14.20	Jun	13.50	14.25	14.45	15.15
07/05/1999	30.52	15.51	13.75	14.05	13.95	14.20	Sept	13.25	13.75	14.00	14.50
14/05/1999	30.45	15.46	13.75	14.05	13.95	14.20	Dec	13.50	14.15	14.00	14.00
21/05/1999	30.46	15.46	13.75	14.05	13.95	14.20	1996: Mar	14.25	13.75	13.90	13.50
28/05/1999	30.46	15.46	13.75	14.05	13.95	14.20	Jun	15.50	15.50	15.50	15.00
04/06/1999	30.46	15.46	13.75	14.05	13.90	14.20	Sept	15.25	15.15	15.50	14.85
11/06/1999	30.35	15.31	13.75	13.95	13.80	14.05	Dec	15.75	16.00	15.95	15.30
18/06/1999	30.22	15.19	13.50	13.75	13.65	14.05	1997: Mar	15.75	15.75	15.50	15.00
25/06/1999	30.07	15.04	13.25	13.55	13.55	13.95	Jun	15.50	15.50	15.25	14.75
02/07/1999	29.85	14.78	13.25	13.40	13.40	13.60	Sept	15.00	15.25	15.00	14.50
09/07/1999	29.49	14.42	12.50	12.78	12.74	12.95	Dec	14.50	14.50	14.50	14.00
16/07/1999	29.12	14.05	12.50	12.58	12.43	12.58	1998: Mar	13.00	13.00	13.20	12.85
23/07/1999	28.75	13.71	12.25	12.18	12.08	12.08	Jun	17.00	17.00	15.00	14.75
30/07/1999	28.67	13.65	11.75	12.08	12.08	12.08	Sept	20.25	20.25	20.30	19.20
06/08/1999	26.61	13.60	11.75	12.10	12.13	12.13	Dec	17.25	17.25	16.50	16.50
13/08/1999	28.57	13.56	11.75	12.13	12.15	12.15	1999: Mar	13.75	13.50	13.75	13.00
20/08/1999	28.52	13.51	11.75	12.13	12.15	12.15	Jun	12.25	12.90	12.25	12.25

KB130

1. Up to 30 April 1993 the rediscount rate on Treasury bills. Thereafter the accommodation rate for overnight loans against collateral of Treasury bills, short-term government stock, Land Bank bills or Reserve Bank bills with an outstanding maturity of less than 92 days.
2. Average tender rate on 91-day bills.
3. Buying rate quoted on relevant dates.
4. Predominant rate for clearing banks.
5. Predominant rate as quoted by clearing banks on new deposits of more than R 100 000 by the general public.

MONEY AND BANKING
Selected data

End of	Percentage changes[1]						Income velocity of circulation of money[4]			
	Monetary aggregates[2]				Credit[3]					
	M1(A) (1370A)	M1 (1371A)	M2 (1373A)	M3 (1374A)	Private sector (1347A)	Total (1368A)	V1(A) (1420K)	V1 (1421K)	V2 (1422K)	V3 (1423K)
1992	16.20	17.50	10.80	7.96	8.73	10.40	10.35	5.73	2.25	1.95
1993	16.63	6.74	3.95	7.01	9.70	9.49	10.10	6.03	2.49	2.13
1994	24.77	23.74	20.61	15.72	17.02	19.87	9.23	5.52	2.44	2.13
1995	16.77	19.26	13.85	15.16	17.77	13.41	9.29	5.64	2.44	2.11
1996	21.88	30.90	15.75	13.61	15.95	17.01	8.85	4.96	2.34	2.06
1997	22.98	17.29	18.68	17.15	14.40	16.61	7.89	4.43	2.22	1.97
1998	13.48	23.59	13.57	14.55	16.67	18.47	6.93	3.77	2.04	1.83
1996: Jul.	13.56	28.72	18.10	14.72	19.00	16.04	...	...	...	...
Aug.	20.07	31.55	19.61	15.40	17.61	16.12	...	...	...	...
Sept.	18.71	30.75	18.38	14.51	17.84	17.63	8.73	4.86	2.30	2.02
Oct.	21.60	37.16	19.52	16.03	18.56	18.78	...	...	...	...
Nov.	22.41	33.98	18.15	15.18	17.03	17.86	...	...	...	...
Dec.	21.88	30.90	15.75	13.61	15.95	17.01	8.32	4.57	2.31	2.03
1997: Jan.	25.14	32.15	19.08	16.79	17.09	20.03	...	...	...	...
Feb.	24.15	29.21	17.51	15.88	17.37	21.61	...	...	...	...
Mar.	25.70	30.07	17.84	16.46	15.94	19.26	8.17	4.48	2.26	2.01
April	24.63	22.57	16.31	15.89	17.37	20.02	...	...	...	...
May	17.39	20.70	16.09	15.32	16.69	17.75	...	...	...	...
Jun.	24.52	19.08	13.04	12.67	16.38	15.65	8.23	4.63	2.25	2.00
Jul.	25.26	19.06	13.12	13.36	14.80	14.63	...	...	...	...
Aug.	17.80	18.84	14.15	13.89	14.75	14.26	...	...	...	...
Sept.	25.21	23.71	17.45	16.30	14.34	15.43	7.90	4.48	2.23	1.97
Oct.	30.79	23.17	18.80	16.86	14.53	17.11	...	...	...	...
Nov.	25.87	23.42	19.70	17.84	14.61	16.82	...	...	...	...
Dec.	22.98	17.29	18.68	17.15	14.40	16.61	7.28	4.12	2.13	1.91
1998: Jan.	23.25	22.85	18.66	17.22	13.29	15.27	...	...	...	...
Feb.	29.77	22.83	19.07	18.02	13.83	14.45	...	...	...	...
Mar.	25.02	14.87	15.15	15.19	14.62	14.72	7.17	4.12	2.11	1.89
April	33.85	25.24	18.38	17.53	15.15	15.28	...	...	...	...
May	27.29	25.99	16.63	16.10	16.43	18.00	...	...	...	...
Jun.	23.28	35.32	21.44	19.39	16.03	19.93	6.96	4.01	2.10	1.87
Jul.	22.06	40.62	22.28	19.13	17.24	21.07	...	...	...	...
Aug.	26.82	43.66	22.48	18.93	17.51	21.73	...	...	...	...
Sept.	17.58	33.61	18.87	16.67	15.26	19.16	6.93	3.45	1.98	1.80
Oct.	19.17	26.59	13.95	14.26	16.14	19.24	...	...	...	...
Nov.	16.56	24.94	13.76	14.36	17.63	19.44	...	...	...	...
Dec.	13.48	23.59	13.57	14.55	16.67	18.47	6.68	3.51	1.98	1.78
1999: Jan.	15.35	22.03	11.97	12.47	16.51	17.72	...	...	...	...
Feb.	4.89	14.85	5.76	6.98	14.44	14.71	...	...	...	...
Mar.	9.65	20.29	8.67	9.91	14.04	14.77	7.01	3.72	2.07	1.84
April	3.85	15.85	7.73	7.20	11.53	12.01	...	...	...	...
May	13.64	15.22	7.37	6.70	10.55	10.33	...	...	...	...
Jun.	14.75	8.42	6.54	6.54	11.43	10.67	6.80	3.71	2.10	1.87

KB800

1. Measured over a twelve-month period.
2. Based on the consolidated liabilities of the monetary sector (as defined on pages S–18 and S–19.
3. Domestic credit extended by all monetary institutions.
4. The ratio of the gross domestic product at current prices, seasonally adjusted, to the average value of the relevant seasonally adjusted monetary aggregate.