

## **Capital Market**

### **National financial account**

**Flows** for the quarters and the year 1997 ..... 44-53

### **General notes**

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

... denotes not available

– denotes a value equal to nil

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

**NASIONALE FINANSIËLE REKENING**  
**Vloei vir die eerste kwartaal 1997<sup>1</sup>**  
R miljoene

Sektore	Finansiële tussengangers / Financial intermediaries											
	Buitelandse sektor Foreign sector		Monetêre owerheid Monetary authority		Ander monetêre instellings <sup>2</sup> Other monetary institutions <sup>2</sup>		Openbare Beleggings-kommissarisse Public Investment Commissioners		Versekerars en aftree-fondse Insurers and retirement funds		Ander finansiële instellings Other financial institutions	
	B S	A U	B S	A U	B S	A U	B S	A U	B S	A U	B S	A U
1. Netto besparing <sup>3</sup> .....	2 074		277		1 961				1 555		60	
2. Voorsiening vir waardevermindering <sup>3</sup> .....			3		52				262			
3. Kapitaaloordragte .....											238	
4. Bruto investering <sup>3</sup> .....				<b>15</b>		<b>305</b>				<b>1 252</b>		<b>45</b>
5. Finansieringsaldo (+) of (-) (B) .....	2 074		265		1 708		-		565		253	
6. Finansiële beleggingsaldo (+) of (-) (A) .....		<b>2 074</b>		<b>265</b>		<b>1 708</b>		-		<b>565</b>		<b>253</b>
7. Finansiële laste (Totaal B 9 - 32) .....	9 009		8		23 466		12 272		20 673		5 799	
8. Finansiële bates (Totaal A 9 - 32) .....		<b>11 083</b>		<b>273</b>		<b>25 174</b>		<b>12 272</b>		<b>21 238</b>		<b>6 052</b>
9. Goud- en ander buitelandse reserwes .....	4 421			<b>3 900</b>		<b>519</b>						
10. Kontant en opvraagbare <sup>4</sup> monetêre <sup>5</sup> deposito's ..		<b>-76</b>	-2 070	<b>725</b>	6 116	<b>-1 248</b>		<b>-639</b>		<b>2 081</b>		<b>797</b>
11. Kort- en middeltermyn- monetêre <sup>5</sup> deposito's .....		<b>1 696</b>	67	<b>41</b>	11 239					<b>2 832</b>		<b>534</b>
12. Langtermyn- monetêre <sup>5</sup> deposito's .....		<b>1 084</b>			3 636					<b>420</b>		
13. Deposito's by ander finansiële instellings .....		<b>-1</b>								<b>33</b>	2 006	
14. Deposito's by ander instellings .....	-90	<b>-494</b>					12 272			<b>11 939</b>		<b>64</b>
15. Skatkiwissels .....				<b>-200</b>		<b>2 289</b>		<b>-5</b>		<b>312</b>		<b>37</b>
16. Ander wissels .....	-48			<b>-1 620</b>	773	<b>100</b>		<b>1 812</b>	-319	<b>-21</b>	-6	<b>17</b>
17. Lenings en voorskotte van banke .....	-63	<b>-283</b>	-233	<b>-62</b>	-281	<b>9 322</b>			24		-362	
18. Handelskrediet en korttermynlenings .....	839	<b>141</b>	2 267		-1 608	<b>612</b>			3 854	<b>741</b>	405	<b>2 672</b>
19. Korttermynstaatseffekte .....				<b>-271</b>		<b>1 782</b>		<b>87</b>		<b>-908</b>		<b>-312</b>
20. Langtermynstaatseffekte .....		<b>6 085</b>		<b>184</b>		<b>1 234</b>		<b>2 801</b>		<b>-3 879</b>		<b>603</b>
21. Regeringsobligasies <sup>6</sup> .....		<b>-926</b>		<b>272</b>		<b>-74</b>				<b>-5</b>		
22. Effekte van plaaslike owerhede .....	18	<b>-13</b>				<b>-158</b>		<b>-101</b>		<b>144</b>		<b>18</b>
23. Effekte van openbare ondernemings .....		<b>-2 572</b>	-86	<b>-130</b>		<b>-394</b>		<b>-853</b>		<b>-564</b>	-7	<b>120</b>
24. Ander skuldbriewe en voorkeuraandeel .....	-881	<b>1</b>			-94	<b>229</b>		<b>156</b>	-156	<b>346</b>	707	<b>681</b>
25. Gewone aandele .....	3 726	<b>5 970</b>		<b>1</b>	6	<b>1 762</b>		<b>6 312</b>	26	<b>7 532</b>	584	<b>48</b>
26. Buitelandse tak-/hoofkantoorsaldo's .....												
27. Langtermynlenings .....	1 086	<b>188</b>							142	<b>-890</b>	296	<b>596</b>
28. Verbandlenings .....	1			<b>-1</b>		<b>5 124</b>				<b>10</b>		<b>-227</b>
29. Belang in aftree- en versekeringsfondse <sup>7</sup> .....		<b>332</b>				<b>17</b>		<b>887</b>	12 394			
30. Bedrae ontvangbaar/betaalbaar .....	-242	<b>49</b>	-173	<b>27</b>	1 318	<b>147</b>			-39	<b>-657</b>	7	<b>72</b>
31. Ander bates/laste .....	242	<b>-98</b>	307	<b>-2 578</b>	1 212	<b>4 276</b>		<b>1 815</b>	335	<b>1 772</b>	1 004	<b>604</b>
32. Sluitpos .....			-71	<b>-15</b>	1 149	<b>-305</b>			4 412		1 165	<b>-272</b>

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

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

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

**NATIONAL FINANCIAL ACCOUNT**  
**Flows for the first quarter 1997<sup>1</sup>**

R millions

Algemene owerheid General government				Korporatiewe sake-ondernemings Corporate business enterprises								Sectors	
Sentrale regering en provinsiale regerings		Plaaslike owerhede		Openbare sektor		Private sektor		Huishoudings, ens.		Totaal			
Central government and provincial governments		Local authorities		Public sector		Private sector		Households, etc.		Total			
B S	A U	B S	A U	B S	A U	B S	A U	B S	A U	B S	A U		
-6 530		323		-724		1 676		1 316		1 988		1.	Net saving <sup>3</sup>
615		849		4 067		8 938		4 522		19 308		2.	Provision for depreciation <sup>3</sup>
	<b>499</b>	168		48		24		21		499	<b>499</b>	3.	Capital transfers
	<b>1 273</b>		<b>2 073</b>		<b>3 127</b>		<b>9 628</b>		<b>3 578</b>		<b>21 296</b>	4.	Gross investment <sup>3</sup>
-7 687		-733		264		1 010		2 281		-		5.	Financing balance (+) or (-) (S)
	<b>-7 687</b>		<b>-733</b>		<b>264</b>		<b>1 010</b>		<b>2 281</b>		<b>-</b>	6.	Financial investment balance (+) or (-) (U)
8 207		503		8 028		33 047		17 949		138 961		7.	Financial liabilities (Total S 9 - 32)
	<b>520</b>		<b>-230</b>		<b>8 292</b>		<b>34 057</b>		<b>20 230</b>		<b>138 961</b>	8.	Financial assets (Total U 9 - 32)
	<b>2</b>									4 421	<b>4 421</b>	9.	Gold and other foreign reserves
	<b>-1 363</b>		<b>833</b>		<b>1 267</b>		<b>-2 816</b>		<b>4 485</b>	4 046	<b>4 046</b>	10.	Cash and demand monetary <sup>5</sup> deposits
	<b>88</b>		<b>219</b>		<b>2 126</b>		<b>1 810</b>		<b>1 960</b>	11 306	<b>11 306</b>	11.	Short-/ medium-term monetary <sup>5</sup> deposits
	<b>1 325</b>		<b>-337</b>		<b>1 138</b>		<b>-947</b>		<b>953</b>	3 636	<b>3 636</b>	12.	Long-term monetary <sup>5</sup> deposits
			<b>574</b>		<b>81</b>		<b>-568</b>		<b>1 947</b>	2 006	<b>2 006</b>	13.	Deposits with other financial institutions
-558	<b>101</b>			29	<b>2 481</b>	2 378	<b>-16</b>		<b>-44</b>	14 031	<b>14 031</b>	14.	Deposits with other institutions
1 228					<b>-75</b>		<b>-1 130</b>			1 228	<b>1 228</b>	15.	Treasury bills
		-14		525	<b>193</b>	1 352	<b>1 782</b>			2 263	<b>2 263</b>	16.	Other bills
214		6		-198		6 270		3 600		8 977	<b>8 977</b>	17.	Bank loans and advances
1 842	<b>241</b>	292	<b>229</b>	3 958	<b>848</b>	541	<b>9 719</b>	4 821	<b>2 008</b>	17 211	<b>17 211</b>	18.	Trade credit and short-term loans
-295							<b>-664</b>		<b>-9</b>	-295	<b>-295</b>	19.	Short-term government stock
5 728			<b>9</b>		<b>-249</b>		<b>-1 009</b>		<b>-51</b>	5 728	<b>5 728</b>	20.	Long-term government stock
-654			<b>-23</b>				<b>102</b>			-654	<b>-654</b>	21.	Non-marketable government bonds <sup>6</sup>
	<b>-28</b>	443			<b>2</b>		<b>603</b>		<b>-6</b>	461	<b>461</b>	22.	Securities of local authorities
	<b>-61</b>		<b>-1</b>	1 551	<b>-82</b>		<b>6 014</b>		<b>-19</b>	1 458	<b>1 458</b>	23.	Securities of public enterprises
			<b>-34</b>	4	<b>122</b>	2 225	<b>217</b>		<b>87</b>	1 805	<b>1 805</b>	24.	Other loan stock and preference shares
	<b>24</b>			594	<b>53</b>	17 430	<b>-564</b>		<b>1 228</b>	22 366	<b>22 366</b>	25.	Ordinary shares
												26.	Foreign branch/head office balances
447	<b>65</b>	216	<b>-21</b>	348	<b>-180</b>	-464	<b>1 615</b>	-628	<b>70</b>	1 443	<b>1 443</b>	27.	Long-term loans
			<b>-275</b>	-20	<b>409</b>	1 568	<b>121</b>	3 612		5 161	<b>5 161</b>	28.	Mortgage loans
					<b>4</b>		<b>1 397</b>		<b>9 757</b>	12 394	<b>12 394</b>	29.	Interest in retirement and life funds <sup>7</sup>
153	<b>-142</b>			654		-255	<b>1 811</b>	-116		1 307	<b>1 307</b>	30.	Amounts receivable/payable
102	<b>268</b>	-1 183	<b>-803</b>	-380	<b>-2 159</b>	881	<b>8 219</b>	6 660	<b>-2 136</b>	9 180	<b>9 180</b>	31.	Other assets/liabilities
		743	<b>-600</b>	963	<b>2 313</b>	1 121	<b>8 361</b>			9 482	<b>9 482</b>	32.	Balancing item

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

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

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

2. Including mutual banks and the Postbank.

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

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

6. Non-marketable bonds and other Treasury bills.

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

**NASIONALE FINANSIËLE REKENING**  
**Vloeië vir die tweede kwartaal 1997<sup>1</sup>**  
R miljoene

Sektore	Finansiële tussengangers / Financial intermediaries											
	Buitelandse sektor Foreign sector		Monetêre owerheid Monetary authority		Ander monetêre instellings <sup>2</sup> Other monetary institutions <sup>2</sup>		Openbare Beleggings-kommissarisse Public Investment Commissioners		Versekerings- en aftree-fondse Insurers and retirement funds		Ander finansiële instellings Other financial institutions	
	B S	A U	B S	A U	B S	A U	B S	A U	B S	A U	B S	A U
1. Netto besparing <sup>3</sup> .....	878		171		2 535				1 281		34	
2. Voorsiening vir waardevermindering <sup>3</sup> .....			3		53				270			
3. Kapitaaloordragte .....											238	
4. Bruto investering <sup>3</sup> .....				<b>15</b>		<b>661</b>					<b>1 903</b>	<b>44</b>
5. Finansieringsaldo (+) of (-) (B) .....	878		159		1 927		-		-352		228	
6. Finansiële beleggingsaldo (+) of (-) (A) .....		<b>878</b>		<b>159</b>		<b>1 927</b>		<b>-</b>		<b>-352</b>		<b>228</b>
7. Finansiële laste (Totaal B 9 - 32) .....	24 212		262		6 568		1 939		14 044		2 508	
8. Finansiële bates (Totaal A 9 - 32) .....		<b>25 090</b>		<b>421</b>		<b>8 495</b>		<b>1 939</b>		<b>13 692</b>		<b>2 736</b>
9. Goud- en ander buitelandse reserwes .....	10 054			<b>8 746</b>		<b>-947</b>						
10. Kontant en opvraagbare <sup>4</sup> monetêre <sup>5</sup> deposito's ..		<b>1 063</b>	1 143	<b>-725</b>	-1 120	<b>227</b>		<b>621</b>		<b>-2 561</b>		<b>854</b>
11. Kort- en middeltermyn- monetêre <sup>5</sup> deposito's .....		<b>1 775</b>	229	<b>-40</b>	12 156					<b>1 498</b>		<b>-781</b>
12. Langtermyn- monetêre <sup>5</sup> deposito's .....		<b>2 479</b>		<b>164</b>	6 475					<b>-957</b>		
13. Deposito's by ander finansiële instellings .....						<b>-12</b>				<b>8</b>	5 191	
14. Deposito's by ander instellings .....	1 008	<b>-465</b>					1 939			<b>2 849</b>		<b>-216</b>
15. Skatkiwissels .....				<b>-9</b>		<b>342</b>				<b>451</b>		<b>43</b>
16. Ander wissels .....	23			<b>-557</b>	-2 433	<b>52</b>		<b>-2 377</b>	-220	<b>-61</b>	14	<b>778</b>
17. Lenings en voorskotte van banke .....	-97	<b>-252</b>	-1	<b>-5 555</b>	-5 637	<b>7 645</b>			165		42	
18. Handelskrediet en korttermynlenings .....	-1 361	<b>-7 728</b>	-812		-2 507	<b>-3 577</b>			-67	<b>5 875</b>	-790	<b>-1 784</b>
19. Korttermynstaatseffekte .....				<b>-1 191</b>		<b>7 559</b>		<b>1 063</b>		<b>-5 506</b>		<b>61</b>
20. Langtermynstaatseffekte .....		<b>11 213</b>		<b>-1 427</b>		<b>-2 094</b>		<b>-1 587</b>		<b>4 754</b>		<b>104</b>
21. Regeringsobligasies <sup>6</sup> .....		<b>-483</b>		<b>1 374</b>		<b>-2</b>						
22. Effekte van plaaslike owerhede .....	1					<b>29</b>		<b>-178</b>		<b>-161</b>		<b>166</b>
23. Effekte van openbare ondernemings .....	1	<b>7 093</b>	42	<b>-33</b>		<b>48</b>		<b>-120</b>		<b>-579</b>	-44	<b>59</b>
24. Ander skuldbriewe en voorkeuraandele .....	1 451	<b>3</b>			155	<b>-61</b>		<b>242</b>	-91	<b>932</b>	318	<b>-59</b>
25. Gewone aandele .....	11 795	<b>12 132</b>		<b>1</b>	262	<b>575</b>		<b>3 659</b>	6	<b>127</b>	537	<b>946</b>
26. Buitelandse tak-/hoofkantoorsaldo's .....												
27. Langtermynlenings .....	1 078	<b>-1 487</b>							-1 051	<b>332</b>	-626	<b>-138</b>
28. Verbandlenings .....	3					<b>4 627</b>				<b>-5</b>		<b>378</b>
29. Belang in aftree- en versekeringsfondse <sup>7</sup> .....		<b>3 217</b>						<b>208</b>	9 983			
30. Bedrae ontvangbaar/betaalbaar .....	133	<b>82</b>	695	<b>-96</b>	-382	<b>-12</b>			-17	<b>5 070</b>	-7	<b>-14</b>
31. Ander bates/laste .....	123	<b>-3 552</b>	-353	<b>-185</b>	1 697	<b>-5 364</b>		<b>408</b>	2 647	<b>1 626</b>	-161	<b>2 409</b>
32. Sluitpos .....			-681	<b>-46</b>	-2 098	<b>-540</b>			2 689		-1 966	<b>-70</b>

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

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

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

**NATIONAL FINANCIAL ACCOUNT**  
**Flows for the second quarter 1997<sup>1</sup>**

R millions

Algemene owerheid General government				Korporatiewe sake-ondernemings Corporate business enterprises								Sectors	
Sentrale regering en provinsiale regerings  Central government and provincial governments		Plaaslike owerhede  Local authorities		Openbare sektor  Public sector		Private sektor  Private sector		Huishoudings, ens.  Households, etc.		Totaal  Total			
B S	A U	B S	A U	B S	A U	B S	A U	B S	A U	B S	A U		
-9 121		106		-775		3 033		6 437		4 579			1. Net saving <sup>3</sup>
626		866		4 068		9 194		4 590		19 670			2. Provision for depreciation <sup>3</sup>
	<b>499</b>	168		48		24		21		499	<b>499</b>		3. Capital transfers
	<b>1 237</b>		<b>2 360</b>		<b>3 078</b>		<b>10 791</b>		<b>4 160</b>		<b>24 249</b>		4. Gross investment <sup>3</sup>
-10 231		-1 220		263		1 460		6 888		-			5. Financing balance (+) or (-) (S)
	<b>-10 231</b>		<b>-1 220</b>		<b>263</b>		<b>1 460</b>		<b>6 888</b>		<b>-</b>		6. Financial investment balance (+) or (-) (U)
18 172		1 719		-1 210		4 431		9 786		82 431			7. Financial liabilities (Total S 9 - 32)
	<b>7 941</b>		<b>499</b>		<b>-947</b>		<b>5 891</b>		<b>16 674</b>		<b>82 431</b>		8. Financial assets (Total U 9 - 32)
	<b>2 255</b>									10 054	<b>10 054</b>		9. Gold and other foreign reserves
	<b>2 794</b>		<b>-705</b>		<b>-2 920</b>		<b>1 400</b>		<b>-25</b>	23	<b>23</b>		10. Cash and demand monetary <sup>5</sup> deposits
	<b>3 699</b>		<b>838</b>		<b>240</b>		<b>2 564</b>		<b>2 592</b>	12 385	<b>12 385</b>		11. Short-/ medium-term monetary <sup>5</sup> deposits
	<b>637</b>		<b>217</b>		<b>1 009</b>		<b>2 505</b>		<b>421</b>	6 475	<b>6 475</b>		12. Long-term monetary <sup>5</sup> deposits
			<b>-392</b>		<b>112</b>		<b>387</b>		<b>5 088</b>	5 191	<b>5 191</b>		13. Deposits with other financial institutions
-395	<b>582</b>		<b>54</b>	75	<b>-1 963</b>	-1 728	<b>11</b>		<b>47</b>	899	<b>899</b>		14. Deposits with other institutions
1 738					<b>78</b>		<b>833</b>			1 738	<b>1 738</b>		15. Treasury bills
				53	<b>-133</b>	241	<b>-24</b>			-2 322	<b>-2 322</b>		16. Other bills
170		2 621		-84		4 150		509		1 838	<b>1 838</b>		17. Bank loans and advances
-322	<b>774</b>	2 072	<b>-196</b>	-937	<b>1 548</b>	-10 306	<b>-6 077</b>	3 398	<b>-467</b>	-11 632	<b>-11 632</b>		18. Trade credit and short-term loans
1 826							<b>-186</b>		<b>26</b>	1 826	<b>1 826</b>		19. Short-term government stock
11 488			<b>4</b>		<b>53</b>		<b>419</b>		<b>49</b>	11 488	<b>11 488</b>		20. Long-term government stock
891			<b>28</b>				<b>-26</b>			891	<b>891</b>		21. Non-marketable government bonds <sup>6</sup>
	<b>-1</b>	-249			<b>4</b>		<b>-106</b>		<b>-1</b>	-248	<b>-248</b>		22. Securities of local authorities
	<b>-19</b>		<b>-7</b>	-2 102	<b>27</b>		<b>-8 309</b>		<b>-263</b>	-2 103	<b>-2 103</b>		23. Securities of public enterprises
			<b>50</b>	1	<b>254</b>	-156	<b>407</b>		<b>-90</b>	1 678	<b>1 678</b>		24. Other loan stock and preference shares
	<b>144</b>			1 670	<b>434</b>	8 966	<b>7 222</b>		<b>-2 004</b>	23 236	<b>23 236</b>		25. Ordinary shares
													26. Foreign branch/head office balances
93	<b>-268</b>	-260	<b>66</b>	-532	<b>56</b>	-2 688	<b>-828</b>	1 648	<b>-71</b>	-2 338	<b>-2 338</b>		27. Long-term loans
			<b>342</b>	-59	<b>118</b>	1 557		3 959		5 460	<b>5 460</b>		28. Mortgage loans
					<b>-2</b>		<b>1 054</b>		<b>5 506</b>	9 983	<b>9 983</b>		29. Interest in retirement and life funds <sup>7</sup>
2	<b>557</b>			-172		4 795	<b>-420</b>	120		5 167	<b>5 167</b>		30. Amounts receivable/payable
2 681	<b>-3 213</b>	-952	<b>529</b>	1 709	<b>2 770</b>	3 217	<b>9 466</b>	152	<b>5 866</b>	10 760	<b>10 760</b>		31. Other assets/liabilities
		-1 513	<b>-329</b>	-832	<b>-2 632</b>	-3 617	<b>-4 401</b>			-8 018	<b>-8 018</b>		32. Balancing item

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

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

KB231

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

2. Including mutual banks and the Postbank.

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

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

6. Non-marketable bonds and other Treasury bills.

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

**NASIONALE FINANSIËLE REKENING**  
**Vloeië vir die derde kwartaal 1997<sup>1</sup>**  
R miljoene

Sektore	Finansiële tussengangers / Financial intermediaries											
	Buitelandse sektor Foreign sector		Monetêre owerheid Monetary authority		Ander monetêre instellings <sup>2</sup> Other monetary institutions <sup>2</sup>		Openbare Beleggings-kommissarisse Public Investment Commissioners		Versekerars en aftree-fondse Insurers and retirement funds		Ander finansiële instellings Other financial institutions	
	B S	A U	B S	A U	B S	A U	B S	A U	B S	A U	B S	A U
1. Netto besparing <sup>3</sup> .....	2 786		218		3 525				1 400		-14	
2. Voorsiening vir waardevermindering <sup>3</sup> .....			3		54				275			
3. Kapitaaloordragte .....											238	
4. Bruto investering <sup>3</sup> .....				<b>19</b>		<b>2 045</b>					<b>1 027</b>	<b>43</b>
5. Finansieringsaldo (+) of (-) (B) .....	2 786		202		1 534		-		648		181	
6. Finansiële beleggingsaldo (+) of (-) (A) .....		<b>2 786</b>		<b>202</b>		<b>1 534</b>		-		<b>648</b>		<b>181</b>
7. Finansiële laste (Totaal B 9 - 32) .....	11 207		4 505		16 366		7 839		12 924		7 897	
8. Finansiële bates (Totaal A 9 - 32) .....		<b>13 993</b>		<b>4 707</b>		<b>17 900</b>		<b>7 839</b>		<b>13 572</b>		<b>8 078</b>
9. Goud- en ander buitelandse reserwes .....	1 910			<b>3 801</b>		<b>365</b>						
10. Kontant en opvraagbare <sup>4</sup> monetêre <sup>5</sup> deposito's ..		<b>-392</b>	494	<b>-1</b>	15 608	<b>1 319</b>		<b>5 954</b>		<b>1 140</b>		<b>2 067</b>
11. Kort- en middeltermyn- monetêre <sup>5</sup> deposito's .....		<b>3 525</b>	273	<b>42</b>	3 419					<b>-746</b>		<b>1 134</b>
12. Langtermyn- monetêre <sup>5</sup> deposito's .....		<b>222</b>		<b>-157</b>	277					<b>-58</b>		
13. Deposito's by ander finansiële instellings .....		<b>-3</b>				<b>136</b>				<b>12</b>	5 311	
14. Deposito's by ander instellings .....	-903	<b>-465</b>					7 839			<b>7 225</b>		<b>-107</b>
15. Skatkiwissels .....				<b>30</b>		<b>2 580</b>				<b>-1</b>		<b>73</b>
16. Ander wissels .....	-7			<b>-721</b>	-1 241	<b>251</b>		<b>-911</b>	164	<b>-87</b>	12	<b>-21</b>
17. Lenings en voorskotte van banke .....	817	<b>-265</b>		<b>1 079</b>	1 124	<b>5 692</b>			-936		-24	
18. Handelskrediet en korttermynlenings .....	647	<b>-5 535</b>	4 449		-5 008	<b>399</b>			1 719	<b>1 880</b>	-89	<b>-660</b>
19. Korttermynstaatseffekte .....				<b>-470</b>		<b>-7 558</b>		<b>-43</b>		<b>-119</b>		<b>46</b>
20. Langtermynstaatseffekte .....		<b>5 987</b>		<b>307</b>		<b>7 928</b>		<b>-2 264</b>		<b>-5 077</b>		<b>3 411</b>
21. Regeringsobligasies <sup>6</sup> .....		<b>-499</b>		<b>2 212</b>		<b>15</b>						
22. Effekte van plaaslike owerhede .....	-17					<b>-32</b>		<b>-25</b>		<b>-50</b>		<b>34</b>
23. Effekte van openbare ondernemings .....	1	<b>-1 924</b>	139	<b>218</b>		<b>173</b>		<b>-106</b>		<b>38</b>	304	<b>-485</b>
24. Ander skuldbriewe en voorkeuraandele .....	857	<b>688</b>			466	<b>361</b>		<b>30</b>	-247	<b>-1 632</b>	-189	<b>186</b>
25. Gewone aandele .....	6 723	<b>12 666</b>		<b>31</b>	640	<b>-158</b>		<b>3 927</b>	255	<b>7 913</b>	1 925	<b>3 572</b>
26. Buitelandse tak-/hoofkantoorsaldo's .....												
27. Langtermynlenings .....	1 163	<b>-277</b>							-49	<b>-388</b>	1 058	<b>-2 331</b>
28. Verbandlenings .....	-1					<b>4 134</b>			1	<b>-47</b>		<b>-559</b>
29. Belang in aftree- en versekeringsfondse <sup>7</sup> .....		<b>1 134</b>						<b>916</b>	16 469			
30. Bedrae ontvangbaar/betaalbaar .....	79	<b>25</b>	-745	<b>20</b>	3 330	<b>-48</b>			372	<b>-1 992</b>	-36	<b>63</b>
31. Ander bates/laste .....	-62	<b>-894</b>	-164	<b>-1 673</b>	1 363	<b>4 188</b>		<b>361</b>	-4 275	<b>5 561</b>	-190	<b>1 674</b>
32. Sluitpos .....			59	<b>-11</b>	-3 612	<b>-1 845</b>			-549		-185	<b>-19</b>

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

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

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

**NATIONAL FINANCIAL ACCOUNT**  
**Flows for the third quarter 1997<sup>1</sup>**

R millions

Algemene owerheid General government				Korporatiewe sake-ondernemings Corporate business enterprises								Sectors	
Sentrale regering en provinsiale regerings		Plaaslike owerhede		Openbare sektor		Private sektor		Huishoudings, ens.		Totaal			
Central government and provincial governments		Local authorities		Public sector		Private sector		Households, etc.		Total			
B S	A U	B S	A U	B S	A U	B S	A U	B S	A U	B S	A U		
-8 515		913		-406		4 327		3 478		7 712		1. Net saving <sup>3</sup>	
637		880		4 102		9 410		4 644		20 005		2. Provision for depreciation <sup>3</sup>	
	<b>499</b>	168		48		24		21		499	<b>499</b>	3. Capital transfers	
	<b>1 590</b>		<b>1 776</b>		<b>3 587</b>		<b>13 028</b>		<b>4 602</b>		<b>27 717</b>	4. Gross investment <sup>3</sup>	
-9 967		185		157		733		3 541		-		5. Financing balance (+) or (-) (S)	
	<b>-9 967</b>		<b>185</b>		<b>157</b>		<b>733</b>		<b>3 541</b>			6. Financial investment balance (+) or (-) (U)	
5 666		-876		623		16 892		14 143		97 186		7. Financial liabilities (Total S 9 - 32)	
	<b>-4 301</b>		<b>-691</b>		<b>780</b>		<b>17 625</b>		<b>17 684</b>		<b>97 186</b>	8. Financial assets (Total U 9 - 32)	
	<b>-2 256</b>									1 910	<b>1 910</b>	9. Gold and other foreign reserves	
	<b>-4 848</b>		<b>133</b>		<b>1 001</b>		<b>9 203</b>		<b>526</b>	16 102	<b>16 102</b>	10. Cash and demand monetary <sup>5</sup> deposits	
	<b>-1 292</b>		<b>46</b>		<b>-625</b>		<b>33</b>		<b>1 575</b>	3 692	<b>3 692</b>	11. Short-/ medium-term monetary <sup>5</sup> deposits	
	<b>-124</b>		<b>-7</b>		<b>-1 282</b>		<b>807</b>		<b>876</b>	277	<b>277</b>	12. Long-term monetary <sup>5</sup> deposits	
			<b>189</b>		<b>-189</b>		<b>128</b>		<b>5 038</b>	5 311	<b>5 311</b>	13. Deposits with other financial institutions	
-266	<b>368</b>	<b>-4</b>		66	<b>548</b>	953	<b>18</b>		<b>106</b>	7 689	<b>7 689</b>	14. Deposits with other institutions	
2 092	<b>251</b>	6		-766	<b>34</b>	213	<b>-415</b>			2 092	<b>2 092</b>	15. Treasury bills	
				-268						-1 619	<b>-1 619</b>	16. Other bills	
1 121		-484		24	<b>480</b>	4 122	<b>13 229</b>	1 034		6 506	<b>6 506</b>	17. Bank loans and advances	
333	<b>-264</b>	198	<b>-329</b>		<b>480</b>	-2 718	<b>13 229</b>	10 155	<b>510</b>	9 710	<b>9 710</b>	18. Trade credit and short-term loans	
-8 149			<b>1</b>				<b>36</b>		<b>-42</b>	-8 149	<b>-8 149</b>	19. Short-term government stock	
6 306			<b>430</b>		<b>107</b>		<b>-4 353</b>		<b>-170</b>	6 306	<b>6 306</b>	20. Long-term government stock	
1 713			<b>-9</b>				<b>-6</b>			1 713	<b>1 713</b>	21. Non-marketable government bonds <sup>6</sup>	
	<b>1</b>	-173			<b>-78</b>		<b>-40</b>			-190	<b>-190</b>	22. Securities of local authorities	
	<b>-38</b>		<b>-19</b>	1 451	<b>122</b>		<b>3 964</b>		<b>-48</b>	1 895	<b>1 895</b>	23. Securities of public enterprises	
			<b>4</b>	-1	<b>-69</b>	-1 945	<b>-535</b>		<b>-92</b>	-1 059	<b>-1 059</b>	24. Other loan stock and preference shares	
	<b>362</b>			974	<b>55</b>	18 716	<b>-5 912</b>		<b>6 777</b>	29 233	<b>29 233</b>	25. Ordinary shares	
-2 899	<b>1 161</b>	886	<b>-57</b>	-272	<b>1 871</b>	1 579	<b>1 730</b>	272	<b>29</b>	1 738	<b>1 738</b>	26. Foreign branch/head office balances	
			<b>-83</b>	114	<b>-1 338</b>	-144	<b>151</b>	2 288		2 258	<b>2 258</b>	27. Long-term loans	
					<b>-11</b>		<b>1 412</b>		<b>13 018</b>	16 469	<b>16 469</b>	28. Mortgage loans	
				-1 276		-2 690	<b>2 231</b>	677		-257	<b>-257</b>	29. Interest in retirement and life funds <sup>7</sup>	
32	<b>-556</b>			2 048	<b>3 451</b>	5 792	<b>4 699</b>	-283	<b>-10 419</b>	10 710	<b>10 710</b>	30. Amounts receivable/payable	
5 383	<b>2 934</b>	1 098	<b>828</b>	-1 471	<b>-3 297</b>	-6 986	<b>-8 165</b>			-15 151	<b>-15 151</b>	31. Other assets/liabilities	
		-2 407	<b>-1 814</b>									32. Balancing item	

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

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

KB231

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

2. Including mutual banks and the Postbank.

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

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

6. Non-marketable bonds and other Treasury bills.

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

**NASIONALE FINANSIËLE REKENING**  
**Vloeië vir die vierde kwartaal 1997<sup>1</sup>**

R miljoene

Sektore	Finansiële tussengangers / Financial intermediaries											
	Buitelandse sektor Foreign sector		Monetêre owerheid Monetary authority		Ander monetêre instellings <sup>2</sup> Other monetary institutions <sup>2</sup>		Openbare Beleggings-kommissarisse Public Investment Commissioners		Versekerars en aftree-fondse Insurers and retirement funds		Ander finansiële instellings Other financial institutions	
	B S	A U	B S	A U	B S	A U	B S	A U	B S	A U	B S	A U
1. Netto besparing <sup>3</sup> .....	3 075		201		2 256				1 824		47	
2. Voorsiening vir waardevermindering <sup>3</sup> .....			3		55				280			
3. Kapitaaloordragte .....											238	
4. Bruto investering <sup>3</sup> .....				<b>16</b>		<b>571</b>					<b>1 087</b>	<b>55</b>
5. Finansieringsaldo (+) of (-) (B) .....	3 075		188		1 740		-		1 017		230	
6. Finansiële beleggingsaldo (+) of (-) (A) .....		<b>3 075</b>		<b>188</b>		<b>1 740</b>		<b>-</b>		<b>1 017</b>		<b>230</b>
7. Finansiële laste (Totaal B 9 - 32) .....	10 953		5 977		12 213		2 546		-1 410		3 703	
8. Finansiële bates (Totaal A 9 - 32) .....		<b>14 028</b>		<b>6 165</b>		<b>13 953</b>		<b>2 546</b>		<b>-393</b>		<b>3 933</b>
9. Goud- en ander buitelandse reserwes .....	2 566			<b>1 445</b>		<b>1 119</b>						
10. Kontant en opvraagbare <sup>4</sup> monetêre <sup>5</sup> deposito's ..		<b>1 362</b>	2 514		3 014	<b>1 520</b>		<b>-7 261</b>		<b>1 688</b>		<b>2 302</b>
11. Kort- en middeltermyn- monetêre <sup>5</sup> deposito's .....		<b>-2 212</b>	958	<b>19</b>	5 723					<b>-646</b>		<b>529</b>
12. Langtermyn- monetêre <sup>5</sup> deposito's .....		<b>-755</b>		<b>-5</b>	-4 634					<b>-2 481</b>		
13. Deposito's by ander finansiële instellings .....		<b>-1</b>				<b>-135</b>				<b>16</b>	4 047	
14. Deposito's by ander instellings .....	-180	<b>-465</b>					2 546			<b>1 315</b>		<b>162</b>
15. Skatkiwissels .....				<b>33</b>		<b>185</b>				<b>-117</b>		<b>-90</b>
16. Ander wissels .....	21			<b>1 082</b>	1 333	<b>-90</b>		<b>1 585</b>	408	<b>35</b>	-2	<b>434</b>
17. Lenings en voorskotte van banke .....	1	<b>-287</b>		<b>3 667</b>	3 408	<b>6 732</b>			-123		196	
18. Handelskrediet en korttermynlenings .....	-1 156	<b>5 142</b>	3 415		410	<b>1 803</b>			-5 637	<b>2 863</b>	-357	<b>-141</b>
19. Korttermynstaatseffekte .....				<b>-35</b>		<b>7 539</b>		<b>1 239</b>		<b>-467</b>		<b>543</b>
20. Langtermynstaatseffekte .....		<b>-4 701</b>		<b>247</b>		<b>-1 512</b>		<b>1 348</b>		<b>4 405</b>		<b>30</b>
21. Regeringsobligasies <sup>6</sup> .....		<b>-439</b>		<b>-2 573</b>		<b>2</b>						
22. Effekte van plaaslike owerhede .....						<b>-59</b>		<b>173</b>		<b>-42</b>		<b>4</b>
23. Effekte van openbare ondernemings .....		<b>2 281</b>	-141	<b>792</b>		<b>-116</b>		<b>88</b>		<b>-929</b>	-251	<b>-42</b>
24. Ander skuldbriewe en voorkeuraandeel .....	1 066	<b>124</b>			171	<b>740</b>		<b>766</b>	-340	<b>-146</b>	-110	<b>-61</b>
25. Gewone aandele .....	7 898	<b>12 505</b>		<b>1</b>	33	<b>715</b>		<b>3 274</b>	-140	<b>-9 405</b>	-1 154	<b>70</b>
26. Buitelandse tak-/hoofkantoor saldo's .....												
27. Langtermynlenings .....	706	<b>1 188</b>							8	<b>-2 632</b>	-63	<b>954</b>
28. Verbandlenings .....						<b>4 426</b>				<b>-12</b>		<b>-134</b>
29. Belang in aftree- en versekeringsfondse <sup>7</sup> .....		<b>127</b>						<b>929</b>	10 353			
30. Bedrae ontvangbaar/betaalbaar .....	-154	<b>-73</b>	24	<b>45</b>	1 621	<b>-532</b>			-4 436	<b>-815</b>	50	<b>82</b>
31. Ander bates/laste .....	185	<b>232</b>	-968	<b>1 447</b>	475	<b>-8 165</b>		<b>405</b>	1 456	<b>6 977</b>	-22	<b>-656</b>
32. Sluitpos .....			175		659	<b>-219</b>			-2 959		1 369	<b>-53</b>

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

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

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



**NATIONAL FINANCIAL ACCOUNT**  
**Flows for the fourth quarter 1997<sup>1</sup>**  
R millions

Algemene owerheid General government				Korporatiewe sake-ondernemings Corporate business enterprises								Sectors	
Sentrale regering en provinsiale regerings		Plaaslike owerhede		Openbare sektor		Private sektor		Huishoudings, ens.		Totaal			
Central government and provincial governments		Local authorities		Public sector		Private sector		Households, etc.		Total			
B S	A U	B S	A U	B S	A U	B S	A U	B S	A U	B S	A U		
277		477		-377		5 510		-7 964		5 326		1.	Net saving <sup>3</sup>
644		891		4 140		9 639		4 713		20 365		2.	Provision for depreciation <sup>3</sup>
	<b>499</b>	168		48		24		21		499	<b>499</b>	3.	Capital transfers
	<b>1 809</b>		<b>2 234</b>		<b>3 614</b>		<b>11 938</b>		<b>4 367</b>		<b>25 691</b>	4.	Gross investment <sup>3</sup>
-1 387		-698		197		3 235		-7 597		-		5.	Financing balance (+) or (-) (S)
	<b>-1 387</b>		<b>-698</b>		<b>197</b>		<b>3 235</b>		<b>-7 597</b>		<b>-</b>	6.	Financial investment balance (+) or (-) (U)
4 438		-2 311		-213		-7 006		13 166		42 056		7.	Financial liabilities (Total S 9 - 32)
	<b>3 051</b>		<b>-3 009</b>		<b>-16</b>		<b>-3 771</b>		<b>5 569</b>		<b>42 056</b>	8.	Financial assets (Total U 9 - 32)
	<b>2</b>									2 566	<b>2 566</b>	9.	Gold and other foreign reserves
	<b>1 155</b>		<b>500</b>		<b>-972</b>		<b>1 082</b>		<b>4 152</b>	5 528	<b>5 528</b>	10.	Cash and demand monetary <sup>5</sup> deposits
	<b>-889</b>		<b>541</b>		<b>56</b>		<b>6 698</b>		<b>2 585</b>	6 681	<b>6 681</b>	11.	Short-/ medium-term monetary <sup>5</sup> deposits
	<b>-782</b>		<b>-216</b>		<b>502</b>		<b>-784</b>		<b>-113</b>	-4 634	<b>-4 634</b>	12.	Long-term monetary <sup>5</sup> deposits
			<b>361</b>		<b>40</b>		<b>-301</b>		<b>4 067</b>	4 047	<b>4 047</b>	13.	Deposits with other financial institutions
-484	<b>238</b>		<b>6</b>	34	<b>657</b>	35	<b>24</b>		<b>14</b>	1 951	<b>1 951</b>	14.	Deposits with other institutions
-237					<b>63</b>		<b>-311</b>			-237	<b>-237</b>	15.	Treasury bills
	<b>155</b>			-136	<b>67</b>	-121	<b>-1 765</b>			1 503	<b>1 503</b>	16.	Other bills
1 024		-163		-131		2 619		3 281		10 112	<b>10 112</b>	17.	Bank loans and advances
-244	<b>-21</b>	-848	<b>-378</b>	37	<b>-218</b>	1 550	<b>-5 215</b>	6 946	<b>281</b>	4 116	<b>4 116</b>	18.	Trade credit and short-term loans
5 761							<b>-3 065</b>		<b>7</b>	5 761	<b>5 761</b>	19.	Short-term government stock
-113			<b>-43</b>		<b>-99</b>		<b>72</b>		<b>140</b>	-113	<b>-113</b>	20.	Long-term government stock
-3 012			<b>-27</b>				<b>25</b>			-3 012	<b>-3 012</b>	21.	Non-marketable government bonds <sup>6</sup>
	<b>2</b>	78			<b>47</b>		<b>-47</b>			78	<b>78</b>	22.	Securities of local authorities
	<b>-9</b>		<b>-1</b>	575	<b>-148</b>		<b>-1 645</b>		<b>-88</b>	183	<b>183</b>	23.	Securities of public enterprises
			<b>21</b>	1	<b>192</b>	371	<b>-365</b>		<b>-112</b>	1 159	<b>1 159</b>	24.	Other loan stock and preference shares
	<b>16</b>			-422	<b>-29</b>	6 379	<b>6 229</b>		<b>-782</b>	12 594	<b>12 594</b>	25.	Ordinary shares
1317	<b>-209</b>	-99	<b>186</b>	901	<b>-588</b>	-1 938	<b>1 024</b>	-901	<b>8</b>	-69	<b>-69</b>	27.	Long-term loans
			<b>243</b>	543	<b>322</b>	-2 009	<b>-19</b>	6 292		4 826	<b>4 826</b>	28.	Mortgage loans
					<b>3</b>		<b>1 928</b>		<b>7 366</b>	10 353	<b>10 353</b>	29.	Interest in retirement and life funds <sup>7</sup>
103	<b>227</b>			-308		-149	<b>-2 610</b>	-427		-3 676	<b>-3 676</b>	30.	Amounts receivable/payable
323	<b>3 166</b>	119	<b>-1 586</b>	192	<b>52</b>	-10 892	<b>-1 073</b>	-2 025	<b>-11 956</b>	-11 157	<b>-11 157</b>	31.	Other assets/liabilities
		-1 398	<b>-2 616</b>	-1 499	<b>37</b>	-2 851	<b>-3 653</b>			-6 504	<b>-6 504</b>	32.	Balancing item

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

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

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

2. Including mutual banks and the Postbank.

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

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

6. Non-marketable bonds and other Treasury bills.

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

**NASIONALE FINANSIËLE REKENING**  
**Vloeië vir die jaar 1997<sup>1</sup>**

R miljoene

Sektore	Finansiële tussengangers / Financial intermediaries											
	Buitelandse sektor Foreign sector		Monetêre owerheid Monetary authority		Ander monetêre instellings <sup>2</sup> Other monetary institutions <sup>2</sup>		Openbare Beleggings-kommissarisse Public Investment Commissioners		Versekerars en aftree-fondse Insurers and retirement funds		Ander finansiële instellings Other financial institutions	
	B S	A U	B S	A U	B S	A U	B S	A U	B S	A U	B S	A U
1. Netto besparing <sup>3</sup> .....	8 813		867		10 277				6 060		127	
2. Voorsiening vir waardevermindering <sup>3</sup> .....			12		214				1 087			
3. Kapitaaloordragte .....											952	
4. Bruto investering <sup>3</sup> .....				<b>65</b>		<b>3 582</b>				<b>5 269</b>		<b>187</b>
5. Finansieringsaldo (+) of (-) (B) .....	8 813		814		6 909		-		1 878		892	
6. Finansiële beleggingsaldo (+) of (-) (A) .....		<b>8 813</b>		<b>814</b>		<b>6 909</b>		-		<b>1 878</b>		<b>892</b>
7. Finansiële laste (Totaal B 9 - 32) .....	55 381		10 752		58 613		24 596		46 231		19 907	
8. Finansiële bates (Totaal A 9 - 32) .....		<b>64 194</b>		<b>11 566</b>		<b>65 522</b>		<b>24 596</b>		<b>48 109</b>		<b>20 799</b>
9. Goud- en ander buitelandse reserwes .....	18 951			<b>17 892</b>		<b>1 056</b>						
10. Kontant en opvraagbare <sup>4</sup> monetêre <sup>5</sup> deposito's ..		<b>1 957</b>	2 081	<b>-1</b>	23 618	<b>1 818</b>		<b>-1 325</b>		<b>2 348</b>		<b>6 020</b>
11. Kort- en middeltermyn- monetêre <sup>5</sup> deposito's .....		<b>4 784</b>	1 527	<b>62</b>	32 537					<b>2 938</b>		<b>1 416</b>
12. Langtermyn- monetêre <sup>5</sup> deposito's .....		<b>3 030</b>		<b>2</b>	5 754					<b>-3 076</b>		
13. Deposito's by ander finansiële instellings .....		<b>-5</b>				<b>-71</b>				<b>69</b>	16 555	
14. Deposito's by ander instellings .....	-165	<b>-1 889</b>					24 596			<b>23 328</b>		<b>-97</b>
15. Skatkiswissels .....				<b>-146</b>		<b>5 396</b>		<b>-5</b>		<b>645</b>		<b>63</b>
16. Ander wissels .....	-11			<b>-1 816</b>	-1 568	<b>313</b>		<b>109</b>	33	<b>-134</b>	18	<b>1 208</b>
17. Lenings en voorskotte van banke .....	658	<b>-1 087</b>	-234	<b>-871</b>	-1 386	<b>29 391</b>			-870		-148	
18. Handelskrediet en korttermynlenings .....	-1 031	<b>-7 980</b>	9 319		-8 713	<b>-763</b>			-131	<b>11 359</b>	-831	<b>87</b>
19. Korttermynstaatsseffekte .....				<b>-1 967</b>		<b>9 322</b>		<b>2 346</b>		<b>-7 000</b>		<b>338</b>
20. Langtermynstaatsseffekte .....		<b>18 584</b>		<b>-689</b>		<b>5 556</b>		<b>298</b>		<b>203</b>		<b>4 148</b>
21. Regeringsobligasies <sup>6</sup> .....		<b>-2 347</b>		<b>1 285</b>		<b>-59</b>				<b>-5</b>		
22. Effekte van plaaslike owerhede .....	2	<b>-13</b>				<b>-220</b>		<b>-131</b>		<b>-109</b>		<b>222</b>
23. Effekte van openbare ondernemings .....	2	<b>4 878</b>	-46	<b>847</b>		<b>-289</b>		<b>-991</b>		<b>-2 034</b>	2	<b>-348</b>
24. Ander skuldbriewe en voorkeuraandele .....	2 493	<b>816</b>			698	<b>1 269</b>		<b>1 194</b>	-834	<b>-500</b>	726	<b>747</b>
25. Gewone aandele .....	30 142	<b>43 273</b>		<b>34</b>	941	<b>2 894</b>		<b>17 172</b>	147	<b>6 167</b>	1 892	<b>4 636</b>
26. Buitelandse tak-/hoofkantoorsaldo's .....												
27. Langtermynlenings .....	4 033	<b>-388</b>							-950	<b>-3 578</b>	665	<b>-919</b>
28. Verbandlenings .....	3			<b>-1</b>		<b>18 311</b>			1	<b>-54</b>		<b>-542</b>
29. Belang in aftree- en versekeringsfondse <sup>7</sup> .....		<b>4 810</b>				<b>17</b>		<b>2 940</b>	49 199			
30. Bedrae ontvangbaar/betaalbaar .....	-184	<b>83</b>	-199	<b>-4</b>	5 887	<b>-445</b>			-4 120	<b>1 606</b>	14	<b>203</b>
31. Ander bates/laste .....	488	<b>-4 312</b>	-1 178	<b>-2 989</b>	4 747	<b>-5 065</b>		<b>2 989</b>	163	<b>15 936</b>	631	<b>4 031</b>
32. Sluitpos .....			-518	<b>-72</b>	-3 902	<b>-2 909</b>			3 593		383	<b>-414</b>

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

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

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

**NATIONAL FINANCIAL ACCOUNT**  
**Flows for the year 1997<sup>1</sup>**

R millions

Algemene owerheid General government				Korporatiewe sake-ondernemings Corporate business enterprises								Sectors  Transaction items	
Sentrale regering en provinsiale regerings  Central government and provincial governments		Plaaslike owerhede  Local authorities		Openbare sektor  Public sector		Private sektor  Private sector		Huishoudings, ens.  Households, etc.		Totaal  Total			
B S	A U	B S	A U	B S	A U	B S	A U	B S	A U	B S	A U		
-23 889		1 819		-2 282		14 546		3 267		19 605		1. Net saving <sup>3</sup>	
2 522		3 486		16 377		37 181		18 469		79 348		2. Provision for depreciation <sup>3</sup>	
	<b>1 996</b>	672		192		96		84		1 996	<b>1 996</b>	3. Capital transfers	
	<b>5 909</b>	<b>8 443</b>		<b>13 406</b>		<b>45 385</b>		<b>16 707</b>		<b>98 953</b>		4. Gross investment <sup>3</sup>	
-29 272		-2 466		881		6 438		5 113		-		5. Financing balance (+) or (-) (S)	
	<b>-29 272</b>	<b>-2 466</b>		<b>881</b>		<b>6 438</b>		<b>5 113</b>				6. Financial investment balance (+) or (-) (U)	
36 483		-965		7 228		47 364		55 044		360 634		7. Financial liabilities (Total S 9 - 32)	
	<b>7 211</b>	<b>-3 431</b>		<b>8 109</b>		<b>53 802</b>		<b>60 157</b>		<b>360 634</b>		8. Financial assets (Total U 9 - 32)	
	<b>3</b>									18 951	<b>18 951</b>	9. Gold and other foreign reserves	
	<b>-2 262</b>	<b>761</b>		<b>-1 624</b>		<b>8 869</b>		<b>9 138</b>		25 699	<b>25 699</b>	10. Cash and demand monetary <sup>5</sup> deposits	
	<b>1 606</b>	<b>1 644</b>		<b>1 797</b>		<b>11 105</b>		<b>8 712</b>		34 064	<b>34 064</b>	11. Short-/ medium-term monetary <sup>5</sup> deposits	
	<b>1 056</b>	<b>-343</b>		<b>1 367</b>		<b>1 581</b>		<b>2 137</b>		5 754	<b>5 754</b>	12. Long-term monetary <sup>5</sup> deposits	
		<b>732</b>		<b>44</b>		<b>-354</b>		<b>16 140</b>		16 555	<b>16 555</b>	13. Deposits with other financial institutions	
-1 703	<b>1 289</b>	<b>56</b>		204		1 638		<b>37</b>		24 570	<b>24 570</b>	14. Deposits with other institutions	
4 821	<b>406</b>	-8		-324		1 685		<b>-422</b>		4 821	<b>4 821</b>	15. Treasury bills	
2 529		1 980		-681		17 161		8 424		27 433	<b>27 433</b>	16. Other bills	
1 609	<b>730</b>	1 714		3 082		2 658		11 656		25 320	<b>2 332</b>	17. Bank loans and advances	
-857		<b>1</b>				-10 933		<b>-3 879</b>		19 405	<b>19 405</b>	18. Trade credit and short-term loans	
23 409		<b>400</b>		<b>-188</b>		<b>-4 871</b>		<b>-32</b>		23 409	<b>23 409</b>	19. Short-term government stock	
-1 062		<b>-31</b>		<b>95</b>		<b>95</b>		<b>-32</b>		23 409	<b>23 409</b>	20. Long-term government stock	
	<b>-26</b>	99		<b>-25</b>		<b>410</b>		<b>-7</b>		-1 062	<b>-1 062</b>	21. Non-marketable government bonds <sup>6</sup>	
	<b>-127</b>	<b>-28</b>		<b>24</b>		<b>24</b>		<b>-418</b>		101	<b>101</b>	22. Securities of local authorities	
		<b>41</b>		<b>499</b>		<b>495</b>		<b>-207</b>		1 433	<b>1 433</b>	23. Securities of public enterprises	
	<b>546</b>			<b>513</b>		<b>6 975</b>		<b>5 219</b>		3 583	<b>3 583</b>	24. Other loan stock and preference shares	
						51 491		<b>6 975</b>		87 429	<b>87 429</b>	25. Ordinary shares	
												26. Foreign branch/head office balances	
-1 042	<b>749</b>	743		445		-3 511		391		774	<b>774</b>	27. Long-term loans	
		<b>227</b>		578		972		<b>253</b>		17 705	<b>17 705</b>	28. Mortgage loans	
				<b>-6</b>		<b>5 791</b>		<b>35 647</b>		49 199	<b>49 199</b>	29. Interest in retirement and life funds <sup>7</sup>	
290	<b>86</b>			-1 102		1 701		254		2 541	<b>2 541</b>	30. Amounts receivable/payable	
8 489	<b>3 155</b>	-918		3 569		-1 002		4 504		19 493	<b>19 493</b>	31. Other assets/liabilities	
		<b>-5 359</b>		<b>-3 579</b>		<b>-7 858</b>				-20 191	<b>-20 191</b>	32. Balancing item	

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

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

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

2. Including mutual banks and the Postbank.

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

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

6. Non-marketable bonds and other Treasury bills.

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