

# Money and Banking

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## Key Information

### General notes

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

... denotes not available

– denotes a value equal to nil

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

**SOUTH AFRICAN RESERVE BANK****Liabilities**

R millions

End of	Notes and coin in circulation <sup>1</sup> (1000M)	Deposits								Reserve Bank securities (1015M)	Foreign loans <sup>6</sup> (1009M)	Capital and reserves (1010M)	Other liabilities (1011M)	Total liabilities (1012M)
		Central government		Banks and mutual banks <sup>4</sup>			Other							
		Exchequer and P.M.G. accounts <sup>2</sup> (1001M)	Other <sup>3</sup> (1002M)	Required reserve balances (1014M)	Cash reserve contra account (surplus) (1013M)	Other balances <sup>5</sup> (1005M)	Domestic (1006M)	Foreign (1007M)	Total deposits (1008M)					
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
1999 .....	32 673	550	31	7 265	336	3	1	54	8 240	1 000	18 770	270	11 641	72 595
1997: 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	918	1 388	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	798	1 071	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	0	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	-	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	4 750	16 043	270	15 994	70 426
Jul. ....	25 315	419	0	7 222	857	7	0	59	8 564	5 000	15 207	270	18 725	73 081
Aug. ....	25 979	589	7	8 025	206	1	0	51	8 879	5 000	16 899	270	17 173	74 201
Sept. ....	26 425	666	-	8 021	221	4	1	55	8 967	4 960	17 714	270	15 747	74 083
Oct. ....	26 387	667	8	7 504	427	12	1	57	8 675	3 310	19 688	270	16 652	74 982
Nov. ....	28 649	466	74	7 232	67	14	1	53	7 907	3 000	19 827	270	16 715	76 369
Dec. ....	32 673	550	31	7 265	336	3	1	54	8 240	1 000	18 770	270	11 641	72 595
2000: Jan. ....	27 809	513	2	5 456	3	7	1	63	6 045	1 000	17 337	270	23 365	75 826
Feb. ....	27 419	500	16	6 497	272	7	1	64	7 356	1 770	16 351	270	23 587	76 754
Mar. ....	27 651	501	11	7 462	285	48	1	49	8 358	3 000	16 454	270	18 681	74 414

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- Including coin as from March 1994 onwards.
- P.M.G. means Paymaster General. Including deposits of provincial administrations with the Reserve Bank as from December 1992.
- 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.
- Until October 1986 only banks, thereafter banks and building societies. Banks and mutual banks as from January 1994 onwards.
- Not including deposits denominated in foreign currencies.
- 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		Liquidity provided <sup>2</sup>				Advances, investments and overnight loans					Total (excluding foreign assets) (1029M)	Other assets (1030M)	Total assets (1031M)
	Gold coin and bullion <sup>1</sup> (1020M)	Total (1021M)	Cash reserve contra account (deficit) (1033M)	Loans granted to banks under:		Total (1036M)	Advances		Investments		Overnight loans <sup>4</sup> (1032M)			
				Resale agree- ments (1034M)	Marginal lending facility (1035M)		Banks (1025M)	Other <sup>3</sup> (1026M)	Govern- ment stock (1027M)	Other (1028M)				
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
1999 .....	6 276	45 369	843	2 410	-	3 253	-	3 995	6 306	323	...	13 878	13 348	72 595
1997: 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	4 330	-	4 677	-	709	6 272	331	...	11 988	15 556	61 206
May .....	5 993	34 305	419	7 100	-	7 519	-	711	6 283	332	...	14 844	16 211	65 360
Jun .....	5 745	35 060	923	9 115	-	10 038	-	709	6 139	327	...	17 212	18 154	70 426
Jul .....	5 711	35 651	750	12 300	-	13 050	-	709	6 171	328	...	20 257	17 173	73 081
Aug .....	5 585	37 341	525	12 600	0	13 125	-	1 025	6 203	329	...	20 682	16 178	74 201
Sept .....	6 312	39 211	568	11 300	-	11 868	-	987	6 172	330	...	19 358	15 515	74 083
Oct .....	6 542	42 638	888	8 800	-	9 688	-	1 717	6 202	331	...	17 937	14 407	74 982
Nov .....	6 480	45 239	803	5 711	2	6 515	-	4 502	6 237	322	...	17 577	13 553	76 369
Dec .....	6 276	45 369	843	2 410	-	3 253	-	3 995	6 306	323	...	13 878	13 348	72 595
2000: Jan .....	6 401	46 421	855	5 647	-	6 502	-	3 575	6 299	324	...	16 701	12 704	75 826
Feb .....	6 666	46 987	793	7 700	-	8 493	-	2 960	6 312	325	...	18 090	11 677	76 754
Mar .....	6 610	48 451	821	7 140	-	7 961	-	1 000	6 259	325	...	15 546	10 417	74 414

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1. Valued at a market-related price.

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

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

4. 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							Capital and reserves (1049M)	Other liabilities (1050M)	Total liabilities (1051M)	
	Domestic						Foreign (1047M)				Total deposits (1048M)
	Central and provincial governments (1053M)	Public Investment Commissioners (1052M)	Other public enterprises / corporations <sup>1</sup> (1042M)	Insurance companies and pension funds (1043M)	Other (1045M)	Total (1046M)					
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
1999 .....	1 883	2 612	19	127	42	4 683	1 243	5 926	72	47	6 045
1997: 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
Jul. ....	1 601	3 049	14	149	42	4 855	310	5 165	72	22	5 260
Aug. ....	1 698	2 459	36	150	45	4 389	514	4 903	72	61	5 037
Sept. ....	1 627	2 512	46	145	43	4 373	317	4 690	72	72	4 835
Oct. ....	1 715	2 534	17	146	45	4 457	382	4 839	72	48	4 959
Nov. ....	1 682	2 555	27	126	45	4 435	328	4 763	72	57	4 893
Dec. ....	1 883	2 612	19	127	42	4 683	1 243	5 926	72	47	6 045
2000: Jan. ....	1 982	2 633	35	154	40	4 845	516	5 361	72	61	5 494
Feb. ....	1 996	1 930	43	168	40	4 177	426	4 603	72	71	4 746
Mar. ....	2 826	1 655	18	217	43	4 758	397	5 155	72	60	5 288

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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		Other assets (1065M)	Total assets (1066M)
				Bills <sup>1</sup> (1068M)	Other (1069M)		
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
1999 .....	4 600	76	-	-	-	1 369	6 045
1997: 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
Jul. ....	1 372	50	1 437	446	-	1 955	5 260
Aug. ....	3 592	50	-	-	-	1 395	5 037
Sept. ....	4 311	50	-	-	-	474	4 835
Oct. ....	1 439	45	199	-	-	3 276	4 959
Nov. ....	3 029	45	-	-	-	1 819	4 893
Dec. ....	4 600	76	-	-	-	1 369	6 045
2000: Jan. ....	1 721	76	1 389	169	-	2 139	5 494
Feb. ....	3 980	76	100	-	-	590	4 746
Mar. ....	1	46	640	-	-	4 601	5 288

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

**BANKS<sup>1</sup>**  
**Liabilities**  
 R millions

End of	Deposits									Other	
	Cash managed, cheque and transmission (1070M)	Other demand (1071M)	Short-term savings (1072M)	Other short-term (1073M)	Medium-term savings (1074M)	Other medium-term (1075M)	Long-term (1076M)	Total (1077M)	Foreign currency deposits included in total (1078M)	Loans received under repurchase agreements	
										Reserve Bank (1500M)	Other (1501M)
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	120 654	29 253	68 181	275	111 200	61 036	501 883	17 738	6 308	10 130
1999 .....	143 390	143 338	31 635	67 464	439	109 661	54 581	550 509	19 175	3 289	13 319
1997: 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	2 377	11 191
April .....	109 353	91 238	26 746	60 446	527	109 467	53 567	451 345	10 502	2 784	11 874
May .....	97 793	100 835	26 377	71 955	770	99 811	52 801	450 341	11 141	7 995	11 089
Jun. ....	103 814	112 549	26 846	64 126	466	99 491	54 058	461 350	12 028	10 595	9 639
Jul. ....	101 967	119 241	26 959	58 794	738	103 871	53 272	464 843	13 595	11 208	9 051
Aug. ....	102 801	134 607	26 588	71 111	289	89 632	52 050	477 078	15 746	9 207	9 577
Sept. ....	106 798	132 975	27 679	59 228	200	101 383	53 399	481 662	16 935	6 386	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	5 954	11 283
Dec. ....	111 286	120 654	29 253	68 181	275	111 200	61 036	501 883	17 738	6 308	10 130
1999: Jan. ....	105 517	123 019	27 785	69 599	901	111 487	60 821	499 129	19 600	4 007	9 265
Feb. ....	113 267	117 751	28 737	66 470	269	111 452	66 124	504 071	20 661	4 110	10 814
Mar. ....	114 758	125 149	28 444	63 486	452	111 758	68 108	512 155	20 151	4 741	11 906
April .....	110 489	119 921	29 259	59 711	454	121 167	63 543	504 544	20 323	3 979	12 038
May .....	113 338	123 035	30 137	66 236	235	115 733	61 550	510 263	20 944	7 170	12 608
Jun. ....	123 903	127 455	29 864	72 552	255	114 829	63 154	532 013	23 213	9 121	13 412
Jul. ....	120 720	126 505	31 291	68 996	461	118 823	61 679	528 476	21 423	12 433	15 205
Aug. ....	128 441	137 189	27 649	73 984	102	113 795	56 279	537 438	21 492	12 606	15 611
Sept. ....	131 264	130 379	31 078	76 088	466	113 069	56 051	538 395	20 017	11 382	13 906
Oct. ....	129 648	136 301	31 975	72 875	87	108 929	54 032	533 847	19 383	8 776	15 676
Nov. ....	136 816	142 802	31 739	51 112	649	122 975	54 259	540 353	20 663	6 395	15 703
Dec. ....	143 390	143 338	31 635	67 464	439	109 661	54 581	550 509	19 175	3 289	13 319
2000: Jan. ....	139 667	137 415	30 495	76 481	332	107 856	54 930	547 176	19 608	6 406	17 311
Feb. ....	141 410	142 196	30 870	70 835	566	102 994	56 766	545 638	19 443	8 464	19 380
Mar. ....	141 170	150 403	30 216	68 608	241	106 103	59 219	555 961	16 537	8 057	18 972

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<sup>1</sup>**  
**Liabilities**  
 R millions

liabilities to the public					Capital and other liabilities					Total capital and liabilities	End of
Foreign finance in Bank's own name on-lent to clients	Other foreign loans and advances	Other loans and advances	Other	Total	Total liabilities to the public	Outstanding liabilities on behalf of clients, per contra <sup>2</sup>	Other liabilities	Capital and reserves	Total		
(1080M)	(1081M)	(1082M)	(1083M)	(1084M)	(1085M)	(1086M)	(1087M)	(1088M)	(1089M)	(1090M)	
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	15 380	10 193	13 625	62 495	564 378	3 929	36 326	49 099	89 354	653 732	1998
6 298	12 360	12 405	12 738	60 409	610 917	8 201	47 503	60 196	115 900	726 817	1999
6 509	25 006	15 038	6 244	58 831	438 802	5 456	16 314	35 887	57 656	496 458	1997: 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	13 344	12 263	64 231	505 549	5 621	25 645	42 071	73 337	578 885	Mar.
5 018	18 426	13 674	14 691	66 467	517 813	5 188	28 397	42 367	75 951	593 764	April
6 806	16 350	19 663	14 694	76 596	526 937	4 430	31 053	42 488	77 971	604 908	May
7 416	19 963	14 956	14 292	76 862	538 211	4 480	32 863	44 208	81 551	619 762	Jun.
7 578	20 661	22 244	14 894	85 636	550 479	4 357	30 487	44 039	78 884	629 363	Jul.
8 399	22 982	23 679	16 094	89 937	567 015	4 285	31 388	45 555	81 228	648 243	Aug.
7 190	20 098	13 588	13 373	71 923	553 585	3 884	32 449	46 186	82 520	636 105	Sept.
5 115	16 606	13 145	11 687	60 011	553 048	4 358	34 934	46 360	85 652	638 700	Oct.
5 944	15 631	11 208	12 813	62 833	562 443	3 890	34 027	48 113	86 031	648 474	Nov.
6 859	15 380	10 193	13 625	62 495	564 378	3 929	36 326	49 099	89 354	653 732	Dec.
7 244	16 479	10 488	12 996	60 478	559 607	4 669	35 919	49 371	89 960	649 567	1999: Jan.
7 568	15 932	13 143	12 955	64 523	568 593	4 605	37 938	49 923	92 466	661 060	Feb.
7 501	14 114	12 514	12 181	62 957	575 112	4 195	40 958	53 106	98 259	673 372	Mar.
7 274	16 784	12 358	12 272	64 705	569 249	5 308	41 610	52 905	99 823	669 072	April
7 966	15 026	13 947	13 501	70 219	580 482	5 964	44 019	54 109	104 093	684 575	May
6 680	14 352	11 740	12 411	67 716	599 730	6 137	43 826	55 984	105 947	705 676	Jun.
7 731	11 651	14 811	11 835	73 666	602 142	7 004	46 031	57 093	110 128	712 270	Jul.
7 527	11 364	14 314	10 983	72 405	609 843	6 707	48 104	57 676	112 487	722 329	Aug.
6 721	13 360	13 974	10 678	70 022	608 417	5 587	47 315	58 456	111 359	719 775	Sept.
6 613	13 043	12 938	10 393	67 439	601 286	6 759	43 272	58 614	108 645	709 931	Oct.
6 281	12 757	10 926	11 648	63 710	604 063	8 145	46 642	59 679	114 465	718 528	Nov.
6 298	12 360	12 405	12 738	60 409	610 917	8 201	47 503	60 196	115 900	726 817	Dec.
6 246	12 449	14 881	16 942	74 234	621 410	5 348	50 096	60 489	115 933	737 343	2000: Jan.
6 233	12 280	16 249	17 976	80 582	626 220	3 973	51 522	60 444	115 938	742 158	Feb.
5 482	13 863	17 160	17 449	80 982	636 943	3 421	43 927	62 212	109 561	746 504	Mar.

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	Gold coin and bullion	Deposits with the Reserve Bank	Total	Bank group funding, including NCD's	Inter-bank funding, including NCD's	Loans granted under resale agreements	Instalment debtors, suspensive sales and leases	Mortgage advances	Credit card debtors	Bills, promissory notes and acceptances discounted
	(1100M)	(1101M)	(1102M)	(1104M)	(1105M)	(1112M)	(1107M)	(1108M)	(1109M)	(1110M)	(1111M)
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
1999 .....	10 010	1	7 955	17 966	8 693	36 861	7 003	74 518	195 504	11 581	27 651
1997: 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. ....	7 488	4	7 339	14 831	5 271	42 043	2 218	73 753	190 398	10 879	25 715
April. ....	5 738	4	7 294	13 036	4 356	42 670	2 266	73 733	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	47 249	1 813	73 745	190 438	11 082	28 228
Jul. ....	5 454	3	8 719	14 177	9 802	41 977	3 226	73 430	190 905	10 889	26 904
Aug. ....	6 594	4	8 321	14 919	8 230	42 806	3 470	73 358	192 428	10 867	26 503
Sept. ....	6 690	4	8 613	15 307	8 605	40 920	1 994	73 746	193 098	10 925	27 689
Oct. ....	5 467	5	8 498	13 969	8 563	38 730	5 138	73 995	193 492	11 078	24 203
Nov. ....	7 701	4	7 682	15 387	8 758	38 752	7 904	74 216	194 550	11 278	25 209
Dec. ....	10 010	1	7 955	17 966	8 693	36 861	7 003	74 518	195 504	11 581	27 651
2000: Jan. ....	6 975	3	5 930	12 908	7 041	35 048	8 940	74 273	196 215	11 613	25 660
Feb. ....	6 928	1	7 256	14 185	7 803	34 147	11 207	74 855	197 918	11 659	25 394
Mar. ....	6 702	0	7 750	14 452	8 664	40 259	10 744	75 604	199 038	11 610	25 921

KB107

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



**BANKS**  
**Assets**  
R millions

loans and advances					Investments					Fixed assets	Other assets	Total assets	End of
Foreign currency loans and advances <sup>1</sup>	Redeemable preference shares	Overdrafts and loans	Less: Specific provisions	Total	Interest bearing securities		Shares	Less: Specific provisions	Total				
					Government stock	Other							
(1120M)	(1121M)	(1122M)	(1123M)	(1124M)	(1125M)	(1126M)	(1127M)	(1128M)	(1129M)	(1130M)	(1131M)	(1132M)	
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	9 539	545 310	26 333	12 547	13 168	58	51 990	11 536	30 169	653 732	1998
36 055	12 580	199 494	11 984	597 309	30 548	17 405	15 133	165	62 922	10 923	37 332	726 452	1999
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	1997: 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	9 539	545 310	26 333	12 547	13 168	58	51 990	11 536	30 169	653 732	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	178 349	10 252	557 132	27 253	16 196	13 676	46	57 079	11 505	32 825	673 372	Mar.
25 344	13 621	175 723	10 474	553 417	29 489	16 283	13 514	81	59 204	11 473	31 942	669 072	April
33 486	13 554	176 963	10 794	566 369	30 308	17 337	13 885	45	61 485	11 697	31 305	684 575	May
35 045	13 036	187 340	10 518	582 788	33 221	16 872	14 447	77	64 463	10 792	33 000	705 676	Jun.
40 967	13 182	187 692	10 876	588 098	34 799	15 436	14 546	74	64 708	10 820	34 466	712 270	Jul.
40 159	13 622	184 296	10 967	584 771	38 099	18 160	14 383	80	70 562	10 855	41 222	722 329	Aug.
37 793	13 885	191 886	10 997	589 543	35 427	15 822	14 641	80	65 809	10 972	38 145	719 775	Sept.
37 499	12 760	191 796	11 420	585 833	36 611	15 913	14 881	110	67 294	10 823	32 012	709 931	Oct.
37 955	12 717	197 950	11 638	597 654	28 204	16 304	14 532	149	58 892	10 802	35 794	718 528	Nov.
36 337	12 598	199 337	12 157	597 927	29 751	17 704	15 143	165	62 433	10 865	37 626	726 817	Dec.
47 729	12 796	205 867	12 319	612 861	32 342	17 628	15 168	163	64 975	10 828	35 770	737 343	2000: Jan.
48 952	13 238	205 527	12 524	618 176	32 792	17 598	15 281	142	65 529	11 065	33 204	742 158	Feb.
46 244	12 982	205 893	12 560	624 399	30 333	17 420	16 739	133	64 358	11 076	32 218	746 504	Mar.

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	Inter-bank deposits	Reserve Bank and CPD	Government deposits	Local governments and regional services councils	Public enterprises/corporations	Insurers and pension funds	Other companies and close corporations	Individuals	Other	Total			
	(1140M)	(1141M)	(1142M)	(1143M)	(1144M)	(1145M)	(1146M)	(1147M)	(1148M)	(1149M)	(1150M)			
1999: Jan. ....	4 468	43 764	213	22 511	11 797	13 365	31 269	154 660	137 580	40 993	460 618	38 511	499 129	19 600
Feb. ....	5 237	49 239	351	28 984	10 437	10 437	30 086	153 092	138 453	39 811	466 127	37 944	504 071	20 661
Mar. ....	4 993	48 447	106	24 638	10 220	12 791	33 249	161 508	136 662	42 525	475 142	37 014	512 155	20 151
April. ....	4 500	47 970	74	21 650	10 308	10 101	30 907	161 285	140 293	41 680	468 769	35 775	504 544	20 323
May. ....	3 715	50 541	263	24 772	10 991	7 854	32 544	162 413	141 396	40 787	475 275	34 988	510 263	20 944
Jun. ....	6 436	53 750	477	27 143	10 655	7 642	38 348	169 160	140 427	41 154	495 194	36 819	532 013	23 213
Jul. ....	8 820	42 468	384	28 228	9 921	9 525	38 011	167 223	146 068	41 229	491 876	36 600	528 476	21 423
Aug. ....	8 183	48 053	725	25 535	10 212	8 897	40 895	173 637	144 240	41 140	501 517	35 920	537 438	21 492
Sept. ....	8 037	42 702	8	26 327	10 623	9 992	44 510	175 445	142 981	41 497	502 122	36 273	538 395	20 017
Oct. ....	7 905	39 782	920	27 013	10 913	9 801	47 993	173 802	140 590	40 535	499 253	34 594	533 847	19 383
Nov. ....	9 919	36 522	797	23 770	10 579	9 442	48 785	186 528	137 606	40 523	504 471	35 882	540 353	20 663
Dec. ....	10 675	37 647	411	27 027	9 809	11 044	50 997	196 431	136 367	36 024	516 431	34 078	550 509	19 175
2000: Jan. ....	10 077	40 060	839	28 437	10 831	10 641	54 155	184 434	133 417	40 109	512 999	34 177	547 176	19 608
Feb. ....	9 677	40 101	13	25 797	10 796	10 214	52 873	190 581	134 790	37 726	512 568	33 071	545 638	19 443
Mar. ....	10 028	48 729	1 139	28 395	10 858	12 027	51 321	188 516	131 480	41 436	523 929	32 031	555 961	16 537

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**BANKS**  
**Selected asset items**  
R millions

End of	NCD holdings	Bills discounted			Advances				Investments					Foreign sector
		Treasury bills	Land Bank bills and promissory notes	Other, including bankers' acceptances	Government sector (excluding Provincial governments)	Provincial governments	Domestic private sector	Foreign sector	Government sector			Private sector		
									Short-term government stock	Long-term government stock	Other	Stock of public enterprises/corporations	Other	
(1160M)	(1161M)	(1162M)	(1163M)	(1510M)	(1174M)	(1166M)	(1167M)	(1168M)	(1169M)	(1170M)	(1171M)	(1172M)	(1173M)	
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	455 962	15 550	21 863	5 389	177	2 554	16 059	7 480
April. ....	25 348	15 204	2 375	7 098	307	943	454 449	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	21 768	8 540	131	2 290	15 880	7 810
Jun. ....	24 096	18 869	2 270	7 088	202	1 410	466 673	13 131	24 194	9 027	151	3 012	15 616	7 943
Jul. ....	23 417	17 829	2 219	6 857	497	1 492	465 777	15 731	23 639	11 160	179	1 771	15 139	8 207
Aug. ....	21 213	17 865	2 500	6 138	505	1 515	464 931	14 303	28 846	9 253	171	3 926	16 559	7 942
Sept. ....	20 360	17 868	2 620	7 201	277	1 553	475 238	15 029	26 065	9 362	123	2 675	15 316	7 938
Oct. ....	16 527	15 431	2 626	6 146	420	1 427	473 608	16 387	27 140	9 471	119	2 637	15 059	8 078
Nov. ....	14 574	16 925	2 457	5 828	513	1 981	479 682	20 425	22 022	6 182	128	2 841	15 432	7 936
Dec. ....	14 953	18 094	2 763	6 794	764	1 487	482 460	22 697	21 052	8 699	203	3 019	16 325	8 389
2000: Jan. ....	15 297	17 870	2 743	5 047	643	1 842	490 875	21 801	23 135	9 206	150	2 107	16 769	8 628
Feb. ....	14 289	17 829	2 553	5 012	708	1 706	493 044	24 057	28 016	4 776	135	2 050	16 768	8 546
Mar. ....	13 514	16 716	2 620	6 585	1 402	1 413	494 592	26 061	23 234	7 099	130	2 933	16 792	9 449

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## BANKS AND MUTUAL BANKS

### Instalment sale and leasing transactions<sup>1</sup>

R millions

Quarter-end balances according to type of asset and agreement	Instalment sale credit (Hire-purchase credit)			Leasing finance						Total assets financed		
				Financial leases			Operating leases					
	1999/03	1999/04	2000/01	1999/03	1999/04	2000/01	1999/03	1999/04	2000/01	1999/03	1999/04	2000/01
Passenger cars:												
New	11 610	11 871	11 749	6 450	6 467	6 374	840	816	682	18 900	19 154	18 805
Used	13 593	14 023	14 736	2 980	2 985	3 056	365	343	305	16 938	17 351	18 097
Minibuses	625	609	581	126	118	110	10	10	9	761	737	700
Trucks and other land transport equipment	10 530	10 617	10 975	3 111	3 251	3 451	283	295	328	13 924	14 163	14 754
Aircraft, ships and boats	1 439	1 456	1 379	828	848	815	50	49	39	2 317	2 353	2 233
Agricultural machinery and equipment	1 429	1 405	1 412	140	150	144	6	6	18	1 575	1 561	1 574
All household appliances such as furniture, television and radio sets, other electrical equipment, etc.	260	256	298	21	24	33	4	4	5	285	284	336
Industrial, commercial and office equipment	8 608	8 450	8 422	4 652	4 136	3 907	1 189	1 255	1 201	14 449	13 841	13 530
Other goods	3 717	3 741	3 680	782	1 257	1 741	117	116	177	4 616	5 114	5 598
All goods	51 811	52 428	53 232	19 090	19 236	19 631	2 864	2 894	2 764	73 765	74 558	75 627
According to type of purchaser / lessee	Non-incorporated farming			Individuals			Other			Total		
	1999/03	1999/04	2000/01	1999/03	1999/04	2000/01	1999/03	1999/04	2000/01	1999/03	1999/04	2000/01
Instalment sale balances	1 166	966	964	25 711	25 940	26 827	24 934	25 522	25 441	51 811	52 428	53 232
Leasing balances	242	230	262	8 398	8 159	8 207	13 314	13 741	13 926	21 954	22 130	22 395

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1. Unearned finance charges excluded.

### Term lending rates and amounts paid out by banks

Period	Term lending base rate <sup>1</sup> %	Predominant rates on instalment sale agreements <sup>2</sup>		Paid out in respect of new business		
		New fixed rate agreements %	Adjustable rate agreements %	Instalment sale transactions Rm	Leasing transactions Rm	Total Rm
		(1180M)	(1181M)	(1182M)	(1183M)	(1184M)
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
Jul. ....	17.75	19.00	17.75	2 416	1 023	3 438
Aug. ....	17.00	18.80	16.75	2 444	976	3 420
Sept. ....	16.25	18.50	16.20	2 664	1 154	3 819
Oct. ....	16.00	17.50	15.75	2 537	969	3 506
Nov. ....	15.50	17.50	15.50	2 612	1 352	3 964
Dec. ....	15.00	17.00	15.50	2 771	1 568	4 339
2000: Jan. ....	15.00	16.50	15.00	2 135	964	3 099
Feb. ....	14.50	16.18	14.75	2 741	913	3 654
Mar. ....	14.25	16.18	14.75	3 076	1 353	4 429

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1. Source: Association of General Banks.

2. Median rate.

**BANKS**  
**Contingent liabilities**  
R millions

End of	Bills endorsed and rediscounted <sup>1</sup>  (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)
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
1999 .....	464	44 108	30 039	42	4 331	1 567	1 991 504
1997: 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	2 417	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	1 106	1 690 459
Jun .....	607	40 085	33 285	27	4 202	1 554	1 586 432
Jul .....	613	40 073	42 751	21	4 604	2 162	1 801 618
Aug .....	495	37 363	42 538	31	4 623	1 591	1 914 911
Sept .....	473	37 045	28 921	52	4 708	1 164	1 980 515
Oct .....	474	41 138	29 961	42	4 831	1 995	1 932 957
Nov .....	484	41 895	29 308	42	4 442	1 727	2 017 683
Dec .....	464	44 108	30 039	42	4 331	1 567	1 991 504
2000: Jan .....	446	44 731	29 139	42	4 481	2 211	2 162 298
Feb .....	457	43 343	29 413	37	4 509	2 261	2 153 687
Mar .....	454	40 513	30 529	26	3 056	1 635	2 067 150

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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			Cheques			Electronic transactions		
	Credit card purchases processed during the period			Cheques processed by the automated clearing bureau <sup>1</sup>			Electronic magnetic tape transactions processed		
	Number	Value	Value seasonally adjusted	Number	Value	Value seasonally adjusted	Number	Value	Value seasonally adjusted
	Millions (1260M)	R millions (1261M)	R millions (1261N)	Millions (1262M)	R millions (1263M)	R millions (1263N)	Millions (1264M)	R millions (1265M)	R millions (1265N)
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	309.750	5 065 335	5 065 335	259.529	1 330 020	1 330 020
1998 .....	162.131	33 983	33 983	300.812	6 185 736	6 185 736	281.353	1 993 237	1 993 237
1999 .....	159.372	38 333	38 333	280.644	5 358 351	5 358 351	306.963	2 088 479	2 088 479
1997: April .....	13.640	2 392	2 479	26.070	421 552	440 408	22.377	112 092	119 757
May .....	13.450	2 396	2 497	25.398	396 892	404 299	21.328	104 063	101 691
Jun .....	12.706	2 316	2 312	22.881	358 789	356 043	21.233	111 479	113 432
Jul .....	13.208	2 485	2 495	27.617	464 943	455 118	21.958	114 471	116 092
Aug .....	12.508	2 325	2 353	26.994	441 831	411 412	21.465	111 625	106 696
Sept .....	12.775	2 481	2 564	26.738	435 374	414 086	22.105	115 447	113 367
Oct .....	13.613	2 558	2 533	28.245	504 047	488 630	22.793	128 623	125 264
Nov .....	12.438	2 502	2 464	25.197	426 448	422 946	21.714	118 187	113 089
Dec .....	15.241	3 137	2 657	27.732	462 493	496 552	23.454	136 980	136 624
1998: Jan .....	13.304	2 528	2 520	23.734	411 350	431 571	21.934	123 805	128 536
Feb .....	11.878	2 311	2 610	23.981	429 909	465 223	22.150	122 617	129 018
Mar .....	13.204	2 755	2 798	26.873	532 339	521 359	23.219	142 307	146 793
Apr .....	13.345	2 740	2 794	24.384	563 068	584 853	23.465	130 756	135 913
May .....	13.373	2 753	2 754	25.433	515 648	499 938	21.957	140 582	137 780
Jun .....	13.583	2 861	2 949	25.630	585 639	591 153	23.953	156 178	158 135
Jul .....	13.345	2 931	2 920	26.205	625 697	598 711	24.325	199 276	197 418
Aug .....	13.095	2 721	2 801	24.395	570 173	530 639	23.216	259 605	253 160
Sept .....	13.781	2 900	2 991	24.948	542 956	530 426	23.761	242 851	242 362
Oct .....	13.579	2 884	2 834	25.275	513 060	497 455	24.393	167 707	160 615
Nov .....	13.616	2 939	2 926	23.822	438 560	441 074	23.910	147 597	145 459
Dec .....	16.028	3 659	3 085	26.131	457 336	493 333	25.069	159 957	158 047
1999: Jan .....	12.825	2 799	2 848	21.228	393 650	421 708	23.129	140 409	144 984
Feb .....	12.101	2 703	3 079	22.758	389 917	428 956	23.920	140 132	148 841
Mar .....	13.513	3 193	3 215	25.939	494 407	476 336	26.273	170 132	175 565
Apr .....	12.666	2 926	2 944	22.278	435 019	450 779	24.902	153 087	165 108
May .....	12.718	3 017	3 013	23.802	433 453	421 288	24.898	160 373	159 792
Jun .....	13.038	3 110	3 161	22.860	457 579	451 515	24.940	166 204	172 036
Jul .....	13.177	3 201	3 143	23.426	487 095	433 320	26.266	178 608	169 594
Aug .....	12.897	3 086	3 253	23.324	429 164	398 648	25.683	180 245	172 403
Sept .....	12.730	3 080	3 151	23.493	468 304	455 118	26.004	194 078	191 030
Oct .....	13.281	3 511	3 484	23.415	458 381	437 534	25.882	193 729	178 862
Nov .....	14.736	3 594	3 609	24.533	465 376	507 784	26.654	199 897	198 254
Dec .....	15.690	4 114	3 433	23.587	446 008	475 365	28.411	211 586	212 008
2000: Jan .....	13.494	3 570	3 680	20.643	402 257	450 499	23.688	194 062	200 098
Feb .....	12.796	3 254	3 700	22.270	470 150	536 210	25.712	210 490	220 829
Mar .....	13.639	3 718	3 663	23.916	481 850	463 990	27.212	247 289	253 024

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1. Including magnetic ink character recognition (M.I.C.R.), as well as code line clearing transactions from July 1997.

**BANKS AND MUTUAL BANKS**  
**Liquid asset holdings**  
R millions

Period	Bank notes and subsidiary coin (1240M)	Gold coin and bullion (1241M)	Reserve and clearing account balances held with the Reserve Bank <sup>1</sup> (1242M)	Treasury bills (1244M)	Short-term government stock (1245M)	Reserve Bank securities (1246M)	Land Bank bills (1247M)	Other (1249M)	Total holdings (1250M)	Required holdings <sup>2</sup> (1251M)
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
1999 .....	4	0	43	15 589	18 394	1 447	2 366	-	37 844	31 824
1997: 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
Jul .....	2	0	51	14 662	16 982	1 820	2 103	-	35 621	32 545
Aug .....	1	1	70	15 195	17 138	2 435	2 280	-	37 120	33 018
Sept .....	1	0	36	13 352	20 006	2 756	2 398	-	38 550	32 810
Oct .....	2	0	44	13 805	22 626	1 569	2 432	-	40 479	32 328
Nov .....	2	0	52	16 202	21 354	1 129	2 432	-	41 173	32 718
Dec .....	1	0	26	17 665	19 021	954	2 503	-	40 171	33 128
2000: Jan .....	6	0	5	16 907	19 578	583	2 667	-	39 746	33 603
Feb .....	4	0	9	16 465	19 177	780	2 572	-	39 007	33 671
Mar .....	11	0	25	15 507	17 588	1 255	2 541	-	36 929	33 991

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- From April 1993 only that part of the reserve balance in excess of the minimum cash reserve requirement can be utilised as liquid assets. From April 1998 the minimum cash reserve requirement has been set at 2½ per cent of banks' liabilities, as per notice 572 in Government Gazette 18810 of 1 April 1998. Banks' vault cash holdings qualify as part of cash reserves.
- From April 1993 the liquid asset requirement has been set at 5 per cent of banks' liabilities, as per notice R696 in Government Gazette 14763 of 28 April 1993.

**MUTUAL BANKS<sup>2</sup> AND THE POSTBANK****Liabilities**

R millions

End of	Mutual Banks										Postbank
	Deposits					Other liabilities to the public (1205M)	Total liabilities to the public (1206M)	Reserves (1207M)	Other liabilities (1208M)	Total liabilities (1210M)	Deposits <sup>1</sup> (1209M)
	Transmission (1200M)	Savings (1201M)	Other short and medium-term (1202M)	Long-term (1203M)	Total (1204M)						
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
1999 .....	2	179	291	411	883	81	964	209	25	1 198	906
1999: 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	209	28	1 112	949
Jul. ....	1	178	273	355	807	85	892	209	34	1 135	959
Aug. ....	1	190	279	354	824	89	913	209	39	1 161	971
Sept. ....	1	193	284	366	844	94	939	209	31	1 179	983
Oct. ....	1	225	251	417	893	81	975	208	28	1 210	1 006
Nov. ....	5	193	292	410	899	82	981	208	30	1 220	959
Dec. ....	2	179	291	411	883	81	964	209	25	1 198	906
2000: Jan. ....	1	174	217	169	561	6	567	100	10	677	928
Feb. ....	3	175	215	168	561	6	567	100	9	676	952
Mar. ....	1	180	216	170	567	3	570	99	7	676	992

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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<sup>1</sup> 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 (1229M)	Total assets (1231M)	Claims on the private sector (1230M)
	Mortgage advances (1220M)	Other advances (1221M)	Bankers' acceptances (1222M)	Stocks and shares (1223M)	Treasury bills (1224M)	Government stock and other (1225M)	Notes and coin (1226M)	Deposits with banks (1227M)	Land Bank bills and promissory notes (1228M)			
1997 .....	421	302	-	22	18	0	19	71	-	62	914	946
1998 .....	471	351	-	14	33	0	5	97	-	78	1 050	924
1999 .....	588	359	-	21	41	0	4	130	-	55	1 198	906
1999: April .....	498	350	-	29	34	0	5	86	-	77	1 079	933
May .....	502	342	-	19	34	0	5	96	-	82	1 080	942
Jun. ....	510	346	-	30	33	0	5	105	-	83	1 112	949
Jul. ....	516	372	-	19	34	0	4	127	-	62	1 135	959
Aug. ....	526	374	-	19	36	0	4	140	-	62	1 161	971
Sept. ....	538	374	-	19	36	0	4	144	-	62	1 179	983
Oct. ....	555	374	-	19	38	0	4	159	-	61	1 210	1 006
Nov. ....	572	360	-	21	41	0	5	163	-	58	1 220	959
Dec. ....	588	359	-	21	41	0	4	130	-	55	1 198	906
2000: Jan. ....	461	29	-	21	20	0	4	102	-	39	677	928
Feb. ....	462	30	-	21	20	0	4	96	-	41	676	952
Mar. ....	458	29	-	17	20	-	4	104	-	44	676	992

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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 (1274M)	Land Bank bills (1275M)	Land Bank promissory notes (1276M)	Land Bank debentures (1277M)	Capital and reserves (1278K)	Other liabilities (1279K)	Total liabilities (1280K)
	Call money (1270M)	Other short and medium-term (1271M)	Long-term (1272M)	Total (1273M)							
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
1999 .....	280	-	-	280	1 312	2 600	5 866	3 100	3 221	350	16 730
1997: 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. ....	420	-	-	420	1 688	2 240	5 582	2 695	2 967	482	16 073
Jul. ....	256	-	-	256	1 131	2 190	5 907	2 634	...	...	...
Aug. ....	256	-	-	256	1 423	2 580	4 587	2 740	...	...	...
Sept. ....	256	-	-	256	1 088	2 755	4 849	2 826	3 137	984	15 895
Oct. ....	261	-	-	261	1 432	2 790	4 126	2 772	...	...	...
Nov. ....	268	-	-	268	1 312	2 500	5 522	2 900	...	...	...
Dec. ....	280	-	-	280	1 312	2 600	5 866	3 100	3 221	350	16 730
2000: Jan. ....	285	-	-	285	1 034	2 781	6 057	3 785	...	...	...
Feb. ....	549	-	-	549	934	2 668	5 531	3 835	...	...	...
Mar. ....	549	-	-	549	1 002	2 671	7 002	3 910	3 151	508	18 793

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## LAND AND AGRICULTURAL BANK OF SOUTH AFRICA

## Assets

R millions

End of	Loans and advances										Other assets (1299K)	Total assets (1300K)	Cash credit advances, seasonally adjusted (1301M)
	Short-term				Long-term				Total loans and advances (1298M)				
	Cash credit advances				Mortgage loans								
	Individuals (1290M)	Co-operatives (1291M)	Control boards (1292M)	Total (1293M)	Individuals (1294M)	Co-operatives (1295M)	Other loans to individuals (1296M)	Total (1297M)					
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	
1999 .....	1 362	5 327	-	6 688	6 329	1 035	2 026	9 390	16 078	652	16 730	5 950	
1997: 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.....	1 199	4 694	-	5 893	5 289	814	1 939	8 042	13 935	2 138	16 073	6 268	
Jul.....	1 302	4 860	-	6 162	6 060	849	1 908	8 817	14 979	...	...	6 096	
Aug.....	1 314	4 626	-	5 940	6 114	992	1 931	9 037	14 977	...	...	5 730	
Sept.....	1 326	4 499	-	5 825	6 168	1 005	1 954	9 127	14 952	943	15 895	5 988	
Oct.....	1 338	4 028	-	5 366	6 224	1 009	1 972	9 205	14 571	...	...	5 561	
Nov.....	1 350	4 677	-	6 027	6 277	1 018	1 999	9 294	15 321	...	...	6 128	
Dec.....	1 362	5 327	-	6 688	6 329	1 035	2 026	9 390	16 078	652	16 730	5 950	
2000: Jan.....	1 373	4 651	-	6 024	6 402	1 048	2 152	9 603	15 627	...	...	5 960	
Feb.....	1 478	4 556	-	6 034	6 492	1 069	2 259	9 821	15 855	...	...	6 440	
Mar.....	1 495	4 394	-	5 889	6 557	1 073	2 310	9 940	15 829	2 964	18 793	6 245	

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**MONETARY SECTOR<sup>1</sup>****Liabilities**

R millions

End of	Coin and bank notes <sup>2</sup>			Deposits of domestic private sector, local authorities and public enterprises/corporations <sup>3</sup>							
	Coin (1310M)	Bank notes (1311M)	Total (1312M)	Cheque and transmission (1313M)	Other demand (1314M)	Short-term savings (1315M)	Other short-term (1316M)	Medium-term		Long-term (1319M)	Total (1320M)
								Savings (1317M)	Other (1318M)		
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
1999 .....	1 084	21 576	22 660	122 486	113 139	32 198	50 930	272	93 763	37 080	449 868
1997: 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	42 886	420	91 091	39 322	389 181
Aug .....	1 124	16 232	17 356	91 182	111 107	26 987	50 448	139	80 028	37 043	396 933
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	52 100	201	86 702	44 691	402 151
Feb .....	1 275	17 711	18 985	90 084	95 952	27 946	46 395	206	86 557	47 470	394 609
Mar .....	1 044	17 214	18 258	97 469	100 399	27 781	44 853	250	87 703	49 583	408 038
April .....	1 258	17 938	19 195	95 392	97 835	28 504	44 165	216	96 054	44 056	406 223
May .....	1 047	17 711	18 758	97 455	97 119	29 225	47 485	84	92 741	43 045	407 154
Jun .....	838	17 707	18 545	105 575	96 282	29 165	51 211	109	91 791	43 515	417 648
Jul .....	986	18 870	19 856	101 850	99 039	30 172	50 026	155	96 652	40 781	418 675
Aug .....	1 132	18 249	19 382	110 023	98 057	28 059	55 781	65	89 719	35 859	417 562
Sept .....	1 188	18 543	19 731	111 332	97 836	31 721	57 163	144	95 444	37 690	431 331
Oct .....	1 306	19 611	20 917	109 539	107 755	32 456	53 488	130	92 013	36 794	432 174
Nov .....	1 120	19 822	20 943	119 273	115 014	32 368	35 821	133	103 930	36 292	442 832
Dec .....	1 084	21 576	22 660	122 486	113 139	32 198	50 930	272	93 763	37 080	449 868
2000: Jan .....	1 186	19 644	20 830	116 793	108 515	31 052	56 909	133	93 018	36 251	442 670
Feb .....	1 195	19 291	20 486	120 599	115 778	31 405	52 485	145	92 155	38 389	450 956
Mar .....	1 442	19 503	20 945	116 017	115 920	30 764	50 158	48	95 877	39 351	448 134

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<sup>1</sup>****Liabilities**

R millions

Government deposits <sup>4</sup> (1506M)	Foreign liabilities			Capital and reserves			Other liabilities (1509K)	Total liabilities (1338K)	End of
	Reserve Bank and CPD (1339M)	Other (1507M)	Total (1508M)	Domestic (1334K)	Foreign (1335K)	Total (1336K)			
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	60 925	79 565	50 340	1 299	51 639	80 196	667 890	1998
32 147	20 067	54 953	75 020	61 763	1 356	63 119	105 774	748 587	1999
28 988	2 591	49 154	51 745	...	...	...	...	...	1997: 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	66 578	588 565	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	81 737	634 818	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	74 014	644 438	Sept.
25 715	19 401	61 319	80 719	...	...	...	...	...	Oct.
26 948	19 301	58 352	77 653	...	...	...	...	...	Nov.
27 819	18 640	60 925	79 565	50 340	1 299	51 639	80 196	667 890	Dec.
28 876	18 574	65 463	84 038	...	...	...	...	...	1999: Jan.
34 898	18 537	64 828	83 365	...	...	...	...	...	Feb.
29 678	18 342	62 860	81 202	54 396	1 454	55 850	88 252	681 277	Mar.
28 232	17 733	64 196	81 930	...	...	...	...	...	April
29 613	16 999	61 884	78 883	...	...	...	...	...	May
32 510	16 443	64 553	80 997	57 438	1 520	58 958	107 419	716 077	Jun.
33 342	15 576	61 629	77 206	...	...	...	...	...	Jul.
30 334	17 464	61 809	79 273	...	...	...	...	...	Aug.
31 177	18 086	60 040	78 126	59 964	1 517	61 481	114 790	736 637	Sept.
31 982	20 126	61 276	81 403	...	...	...	...	...	Oct.
28 590	20 208	57 696	77 904	...	...	...	...	...	Nov.
32 147	20 067	54 953	75 020	61 763	1 356	63 119	105 774	748 587	Dec.
33 610	17 915	55 620	73 535	...	...	...	...	...	2000: Jan.
30 280	16 842	54 316	71 158	...	...	...	...	...	Feb.
33 430	16 899	55 525	72 424	63 619	1 503	65 122	123 352	763 408	Mar.

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<sup>1</sup>****Assets**

R millions

End of	Foreign assets					Claims on the private sector of					
	Gold and foreign exchange			Long-term	Total foreign assets	Reserve Bank	CPD <sup>3</sup>	Land Bank	Other monetary institutions	Total	of which: local authorities
	Reserve Bank <sup>2</sup>	Other	Total								
(1021M)	(1349M)	(1511M)	(1342M)	(1512M)	(1344M)	(1345M)	(1298M)	(1346M)	(1347M)	(1348M)	
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	477 433	490 109	5 293
1999 .....	45 369	24 499	69 868	8 681	78 549	3 641	-	16 078	515 145	534 863	5 895
1997: 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	4 553
Sept. ....	30 497	14 588	45 085	8 505	53 591	333	496	12 010	456 323	469 162	4 773
Oct. ....	30 511	14 222	44 733	8 290	53 023	316	1 173	11 994	466 880	480 364	4 741
Nov. ....	31 252	10 997	42 249	8 305	50 554	318	1 699	11 820	474 168	488 004	5 380
Dec. ....	31 582	12 329	43 911	6 775	50 685	317	-	12 359	477 433	490 109	5 293
1999: Jan. ....	32 557	12 548	45 106	7 380	52 486	318	524	12 547	479 170	492 559	6 908
Feb. ....	32 745	14 631	47 376	7 275	54 652	319	-	12 165	482 038	494 523	5 767
Mar. ....	32 886	16 509	49 395	7 741	57 135	345	50	12 431	488 088	500 914	5 710
April. ....	33 662	16 313	49 975	7 882	57 857	344	243	12 788	485 578	498 953	6 507
May .....	34 305	14 956	49 261	8 097	57 357	344	585	13 282	487 533	501 743	5 570
Jun. ....	35 060	14 082	49 142	8 161	57 303	339	592	13 935	499 332	514 198	5 432
Jul. ....	35 651	16 838	52 488	8 904	61 393	340	446	14 979	496 468	512 234	5 711
Aug. ....	37 341	15 369	52 710	8 195	60 905	668	-	14 977	502 713	518 358	6 121
Sept. ....	39 211	16 137	55 348	8 182	63 529	644	-	14 952	508 301	523 897	6 172
Oct. ....	42 638	17 573	60 211	8 386	68 597	1 384	-	14 571	503 499	519 454	4 503
Nov. ....	45 239	21 920	67 159	8 137	75 295	4 155	-	15 321	509 784	529 260	5 245
Dec. ....	45 369	24 499	69 868	8 681	78 549	3 641	-	16 078	515 145	534 863	5 895
2000: Jan. ....	46 421	22 302	68 723	8 987	77 710	3 220	169	15 627	520 678	539 693	5 068
Feb. ....	46 987	24 515	71 503	9 150	80 653	2 605	-	15 855	522 286	540 746	4 906
Mar. ....	48 451	26 476	74 927	10 007	84 934	645	-	15 829	526 144	542 618	4 922

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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<sup>1</sup>****Assets**

R millions

Claims on the government sector					Other assets (1513K)	Total assets (1358K)	End of
Credit				Total claims on the government sector (1359M)			
Reserve Bank <sup>4</sup> (1350M)	CPD <sup>5</sup> (1351M)	Other monetary institutions (1352M)	Total (1353M)				
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	68 004.82	667 890	1998
6 306	4 676	50 359	61 342	61 342	73 833.37	748 587	1999
7 685	5 295	32 607	45 588	45 588	...	...	1997: 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	56 170	588 565	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	64 837	634 818	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	63 711	644 438	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	68 005	667 890	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	70 522	681 277	Mar.
6 272	3 695	46 131	56 097	56 097	...	...	April
6 283	1 350	49 660	57 293	57 293	...	...	May
6 139	1 380	53 911	61 430	61 430	83 145	716 077	Jun.
6 171	1 422	54 856	62 448	62 448	...	...	Jul.
6 203	3 641	58 216	68 060	68 060	...	...	Aug.
6 172	4 361	55 309	65 843	65 843	83 368	736 637	Sept.
6 202	1 484	54 070	61 756	61 756	...	...	Oct.
6 237	3 073	47 813	57 124	57 124	...	...	Nov.
6 306	4 676	50 359	61 342	61 342	73 833	748 587	Dec.
6 299	1 797	52 881	60 978	60 978	...	...	2000: Jan.
6 312	4 056	53 207	63 575	63 575	...	...	Feb.
6 259	47	50 028	56 335	56 335	79 521	763 408	Mar.

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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<sup>1</sup>

R millions

End of	Total credit extension <sup>2</sup> (1368M)	Net credit extended to the government sector (1367M)	Credit extended to the domestic private sector											
			Investments (1360M)	Bills discounted (1361M)	Instalment sale credit <sup>3</sup> (1362M)	Leasing finance <sup>3</sup> (1363M)	Mortgage advances (1364M)	Other loans and advances (1365M)	Total (P0) (1347M)	minus: Local authorities (1348M)	plus: Loans granted under resale agreements (1502M)	plus: Foreign finance on-lent to clients (1503M)	Total (P1) (1504M)	of which: to households (1505M)
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	186 709
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	215 662
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	244 177
1998 .....	521 373	31 264	18 866	6 669	51 574	21 923	195 363	195 714	490 109	5 293	419	3 845	489 079	255 337
1999 .....	564 050	29 187	23 501	5 721	52 364	22 081	203 429	227 768	534 863	5 895	1 693	3 021	533 683	262 244
1997: 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	231 068
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	234 684
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	244 177
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	245 377
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	250 127
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	4 553	1 216	3 393	471 237	...
Sept .....	503 537	34 374	14 933	7 246	51 501	21 770	192 282	181 431	469 162	4 773	1 419	3 988	469 796	252 237
Oct .....	512 158	31 794	17 866	6 754	51 459	22 266	193 868	188 151	480 364	4 741	1 062	3 065	479 750	...
Nov .....	519 936	31 932	19 961	7 371	51 511	22 240	195 008	191 913	488 004	5 380	762	2 932	486 318	...
Dec .....	521 373	31 264	18 866	6 669	51 574	21 923	195 363	195 714	490 109	5 293	419	3 845	489 079	255 337
1999: Jan .....	517 172	24 613	20 358	6 749	52 046	21 519	196 240	195 647	492 559	6 908	399	4 493	490 543	...
Feb .....	515 851	21 329	20 000	7 474	52 172	21 418	196 852	196 607	494 523	5 767	252	3 944	492 951	...
Mar .....	523 934	23 020	21 989	7 707	51 988	21 721	196 705	200 805	500 914	5 710	225	4 700	500 129	257 202
April .....	526 809	27 856	21 929	7 066	51 864	21 784	196 931	199 380	498 953	6 507	404	4 135	496 985	...
May .....	529 414	27 671	22 933	7 399	51 792	21 714	196 610	201 295	501 743	5 570	392	4 222	500 787	...
Jun .....	543 109	28 910	23 484	7 062	51 707	21 956	197 021	212 968	514 198	5 432	672	3 875	513 313	262 027
Jul .....	541 331	29 097	21 130	6 829	51 502	21 849	198 299	212 625	512 234	5 711	377	4 681	511 582	...
Aug .....	556 076	37 718	24 232	6 104	51 530	21 747	200 030	214 714	518 358	6 121	702	4 207	517 146	...
Sept .....	558 554	34 656	22 041	5 850	51 761	21 904	200 779	221 562	523 897	6 172	568	3 520	521 814	261 635
Oct .....	547 279	27 825	22 246	5 352	52 023	21 894	201 248	216 691	519 454	4 503	1 808	2 509	519 268	...
Nov .....	555 915	26 655	22 395	5 295	52 010	22 135	202 387	225 037	529 260	5 245	2 067	2 954	529 037	...
Dec .....	564 050	29 187	23 501	5 721	52 364	22 081	203 429	227 768	534 863	5 895	1 693	3 021	533 683	262 244
2000: Jan .....	567 052	27 359	23 470	4 876	52 340	21 861	204 097	233 048	539 693	5 068	1 269	3 587	539 481	...
Feb .....	574 033	33 287	23 550	4 845	52 716	22 069	205 911	231 655	540 746	4 906	1 452	3 272	540 564	...
Mar .....	565 515	22 896	23 724	6 237	53 188	22 356	207 092	230 021	542 618	4 922	1 941	3 619	543 256	268 077

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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<sup>1</sup>**

R millions

End of	Coin and banknotes in circulation (1312M)	Cheque and transmission deposits (1313M)	M1A <sup>2</sup> (1370M)	Other demand deposits <sup>3</sup> (1314M)	M1 <sup>4</sup> (1371M)	Other short and medium-term deposits <sup>5</sup> (1372M)	M2 <sup>6</sup> (1373M)	Long-term deposits <sup>7</sup> (1319M)	M3 <sup>8</sup> (1374M)
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
1999 .....	22 660	122 486	145 146	113 139	258 284	177 163	435 447	37 080	472 527
1997: 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	162 008	367 524	39 322	406 847
Aug.....	17 356	91 182	108 538	111 107	219 645	157 601	377 246	37 043	414 289
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	166 288	376 102	44 691	420 793
Feb.....	18 985	90 084	109 069	95 952	205 021	161 103	366 124	47 470	413 595
Mar.....	18 258	97 469	115 727	100 399	216 126	160 587	376 714	49 583	426 296
April.....	19 195	95 392	114 588	97 835	212 422	168 940	381 362	44 056	425 418
May.....	18 758	97 455	116 213	97 119	213 332	169 535	382 867	43 045	425 912
Jun.....	18 545	105 575	124 120	96 282	220 402	172 276	392 678	43 515	436 193
Jul.....	19 856	101 850	121 706	99 039	220 745	177 005	397 750	40 781	438 531
Aug.....	19 382	110 023	129 405	98 057	227 461	173 624	401 085	35 859	436 944
Sept.....	19 731	111 332	131 063	97 836	228 899	184 473	413 372	37 690	451 062
Oct.....	20 917	109 539	130 456	107 755	238 211	178 086	416 297	36 794	453 092
Nov.....	20 943	119 273	140 216	115 014	255 230	172 253	427 483	36 292	463 775
Dec.....	22 660	122 486	145 146	113 139	258 284	177 163	435 447	37 080	472 527
2000: Jan.....	20 830	116 793	137 623	108 515	246 137	181 112	427 250	36 251	463 501
Feb.....	20 486	120 599	141 085	115 778	256 863	176 191	433 053	38 389	471 442
Mar.....	20 945	116 017	136 961	115 920	252 882	176 847	429 728	39 351	469 079

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

## MONETARY ANALYSIS<sup>1</sup>

R millions

End of	Not seasonally adjusted							Seasonally adjusted			
	M3 (1374M)	Counterparts						M3 (1374N)	Counterparts		
		Net foreign assets: cumulative flow <sup>2</sup> (1380M)	Claims on the government sector			Claims on the private sector (1347M)	Net other assets and liabilities (1381M)		Net foreign assets: cumulative flow (1380N)	Net claims on the government sector (1367N)	Claims on the private sector (1347N)
			Gross claims (1356M)	Government deposits (1330M)	Net claims (1367M)						
1999: Jan.....	420 793	-42 953	53 490	28 876	24 613	492 559	-53 427	428 683	-42 651	29 069	493 792
Feb.....	413 595	-40 059	56 227	34 898	21 329	494 523	-62 198	413 491	-43 159	23 852	493 432
Mar.....	426 296	-36 145	52 698	29 678	23 020	500 914	-61 493	422 800	-40 732	23 963	499 590
Apr.....	425 418	-35 820	56 088	28 232	27 856	498 953	-65 570	423 323	-36 853	24 619	497 902
May.....	425 912	-32 920	57 284	29 613	27 671	501 743	-70 582	420 893	-34 973	24 368	505 474
Jun.....	436 193	-35 325	61 421	32 510	28 910	514 198	-71 591	433 615	-36 786	26 349	513 376
Jul.....	438 531	-27 357	62 440	33 342	29 097	512 234	-75 444	440 952	-28 673	31 342	512 024
Aug.....	436 944	-28 893	68 052	30 334	37 718	518 358	-90 239	438 106	-28 233	36 637	519 583
Sept.....	451 062	-26 335	65 834	31 177	34 656	523 897	-81 157	450 712	-26 662	33 413	523 053
Oct.....	453 092	-23 979	59 807	31 982	27 825	519 454	-70 208	456 386	-24 164	29 566	518 418
Nov.....	463 775	-14 197	55 245	28 590	26 655	529 260	-77 943	462 264	-14 980	25 969	530 732
Dec.....	472 527	-9 996	61 334	32 147	29 187	534 863	-81 527	472 913	-9 995	29 392	533 581
2000: Jan.....	463 501	-10 069	60 969	33 610	27 359	539 693	-93 482	471 673	-8 718	31 137	541 576
Feb.....	471 442	-5 778	63 567	30 280	33 287	540 746	-96 813	472 887	-8 388	36 422	541 038
Mar.....	469 079	-5 638	56 327	33 430	22 896	542 618	-90 798	468 025	-10 802	25 276	541 388

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## Changes

R millions

Period	Not seasonally adjusted							Seasonally adjusted			
	M3 (1374H)	Counterparts						M3 (1374I)	Counterparts		
		Net foreign assets <sup>3</sup> (1380H)	Claims on the government sector			Claims on the private sector (1347H)	Net other assets and liabilities (1381H)		Net foreign assets (1380I)	Net claims on the government sector (1367I)	Claims on the private sector (1347I)
			Gross claims (1356H)	Government deposits <sup>4</sup> (1330H)	Net claims (1367H)						
1999: Jan.....	-7 879	-4 185	-5 593	-1 058	-6 651	2 450	506	20	-3 884	-3 669	7 050
Feb.....	-7 199	2 894	2 737	-6 022	-3 285	1 964	-8 771	-15 193	-507	-5 217	-360
Mar.....	12 702	3 913	-3 529	5 220	1 692	6 391	705	9 310	2 427	110	6 159
Apr.....	-878	325	3 390	1 446	4 836	-1 961	-4 077	523	3 879	656	-1 689
May.....	494	2 901	1 195	-1 381	-185	2 791	-5 012	-2 430	1 880	-251	7 573
Jun.....	10 281	-2 405	4 137	-2 897	1 240	12 455	-1 008	12 723	-1 813	1 981	7 901
Jul.....	2 338	7 968	1 019	-832	187	-1 964	-3 853	7 337	8 113	4 993	-1 351
Aug.....	-1 587	-1 536	5 612	3 008	8 620	6 124	-14 795	-2 846	440	5 295	7 558
Sept.....	14 118	2 558	-2 218	-843	-3 061	5 540	9 082	12 606	1 570	-3 224	3 471
Oct.....	2 029	2 356	-6 027	-804	-6 831	-4 443	10 948	5 674	2 498	-3 847	-4 635
Nov.....	10 683	9 782	-4 562	3 391	-1 170	9 806	-7 734	5 877	9 184	-3 597	12 313
Dec.....	8 753	4 202	6 089	-3 557	2 532	5 603	-3 585	10 649	4 984	3 423	2 850
2000: Jan.....	-9 027	-73	-365	-1 463	-1 828	4 830	-11 955	-1 240	1 277	1 745	7 995
Feb.....	7 942	4 291	2 599	3 330	5 928	1 053	-3 330	1 214	330	5 286	-538
Mar.....	-2 363	141	-7 241	-3 150	-10 391	1 872	6 015	-4 862	-2 415	-11 146	350

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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							Mortgage loans paid out during the period <sup>3</sup>	Advances granted but not yet paid out <sup>4</sup>	Capital repayments on advances during period <sup>3</sup>	Total mortgage loans outstanding <sup>4</sup>
	Gross amount <sup>1</sup>										
	Asset mortgaged			Total	Application						
	Dwellings and flats	Business premises, farms and churches	All other		For construction of buildings <sup>2</sup>	On existing buildings	On vacant land				
(2120M)	(2121M)	(2122M)	(2127M)	(2128M)	(2125M)	(2126M)	(2129M)	(2130M)	(2131M)	(2132M)	
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	77 315	11 035	60 806	189 814
1999 .....	37 595	9 077	8 771	55 443	5 674	46 275	3 494	75 081	10 902	66 033	196 093
1997: 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	6 649	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	190 882
April.....	2 766	603	614	3 983	413	3 264	307	5 838	11 371	5 568	191 011
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
Jul.....	3 277	866	693	4 835	455	4 093	287	6 491	10 482	5 576	191 421
Aug.....	3 397	947	694	5 039	568	4 260	211	7 133	10 867	5 237	192 954
Sept.....	3 415	977	860	5 252	518	4 260	474	6 310	10 831	5 503	193 637
Oct. ....	4 018	737	744	5 499	543	4 672	284	6 475	11 232	5 689	194 048
Nov.....	4 021	833	783	5 637	558	4 654	425	6 773	11 517	5 522	195 123
Dec.....	3 269	732	602	4 603	436	3 911	257	6 687	10 902	5 534	196 093
2000: Jan. ....	2 844	817	837	4 498	476	3 587	435	5 596	11 299	4 924	196 677
Feb. ....	4 404	868	964	6 237	658	5 370	209	6 779	12 060	5 294	198 381
Mar.....	5 031	745	864	6 639	710	5 602	327	7 929	12 793	5 762	199 496

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					
	Liquidity provided <sup>1</sup>	Government deposits <sup>2</sup>	Notes and coin in circulation <sup>3</sup>	Stock purchased		Stock sold		Net sales	Options traded <sup>4</sup>
				Short-term	Long-term	Short-term	Long-term		
	(1390M)	(1391M)	(1392M)	(1393M)	(1394M)	(1395M)	(1396M)	(1397M)	(1398M)
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	901	22 286	2 833	2 041	4 137	7 246	6 509	30
1999 .....	8 493	551	24 724	-	-	-	-	-	-
1997: 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. ....	4 949	623	23 776	-	-	-	-	-	-
May. ....	8 293	563	23 613	-	-	-	-	-	-
Jun. ....	9 846	442	23 940	-	-	-	-	-	-
Jul. ....	12 205	514	24 010	-	-	-	-	-	-
Aug. ....	13 493	483	24 694	-	-	-	-	-	-
Sept. ....	12 900	453	25 108	-	-	-	-	-	-
Oct. ....	11 367	557	25 264	-	-	-	-	-	-
Nov. ....	8 026	484	25 842	-	-	-	-	-	-
Dec. ....	4 934	527	30 783	-	-	-	-	-	-
2000: Jan. ....	5 715	537	27 519	-	-	-	-	-	-
Feb. ....	6 906	524	26 198	-	-	-	-	-	-
Mar. ....	7 164	470	26 587	-	-	-	-	-	-

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)
2000/02/12.....	-	-	11.75	5 789	0	595	120
2000/02/14.....	6 200	6 200	11.75	5 889	0	601	72
2000/02/15.....	6 400	6 400	11.75	6 089	0	584	76
2000/02/16.....	6 700	6 700	11.75	6 389	2	543	221
2000/02/17.....	6 700	6 700	11.75	6 584	0	602	164
2000/02/18.....	6 700	6 700	11.75	6 266	0	602	247
2000/02/19.....	-	-	11.75	6 266	0	60	123
2000/02/21.....	7 400	7 400	11.75	7 364	0	541	0
2000/02/22.....	7 600	7 600	11.75	7 289	0	657	0
2000/02/23.....	7 500	7 500	11.75	7 189	0	597	64
2000/02/24.....	7 500	7 500	11.75	7 189	0	725	3
2000/02/25.....	7 300	7 300	11.75	6 989	0	708	2
2000/02/26.....	-	-	11.75	6 989	0	908	17
2000/02/28.....	7 600	7 600	11.75	7 956	0	781	27
2000/02/29.....	7 700	7 700	11.75	7 389	0	793	272
2000/03/01.....	7 700	7 700	11.75	7 389	0	814	292
2000/03/02.....	7 600	7 600	11.75	7 689	0	100	143
2000/03/03.....	7 500	7 500	11.75	7 189	0	24	215
2000/03/04.....	-	-	11.75	7 189	0	24	204
2000/03/06.....	7 200	7 200	11.75	7 062	108	52	76
2000/03/07.....	7 200	7 200	11.75	6 659	88	101	212
2000/03/08.....	7 100	7 100	11.75	6 789	0	24	217
2000/03/09.....	7 100	7 100	11.75	6 789	0	126	180
2000/03/10.....	7 100	7 100	11.75	6 677	0	584	180
2000/03/11.....	-	-	11.75	6 677	0	580	179
2000/03/13.....	7 100	7 100	11.75	6 689	0	830	85
2000/03/14.....	7 100	7 100	11.75	6 789	0	883	223
2000/03/15.....	7 300	7 300	11.75	6 709	25	718	183
2000/03/16.....	7 300	7 300	11.75	6 989	0	762	274
2000/03/17.....	7 200	7 200	11.75	6 889	0	222	204
2000/03/18.....	-	-	11.75	6 889	0	170	155
2000/03/20.....	7 100	7 100	11.75	6 811	0	297	234
2000/03/22.....	7 800	7 800	11.75	7 339	0	304	0
2000/03/23.....	7 600	7 600	11.75	7 033	0	0	9
2000/03/24.....	7 600	7 600	11.75	6 829	0	506	15
2000/03/25.....	-	-	11.75	6 829	0	505	8
2000/03/27.....	7 100	7 100	11.75	6 177	0	499	10
2000/03/28.....	7 100	7 100	11.75	6 789	0	566	6
2000/03/29.....	7 200	7 200	11.75	6 889	0	528	25
2000/03/30.....	7 300	7 300	11.75	6 989	0	911	8
2000/03/31.....	8 000	8 000	11.75	6 829	0	674	285
2000/04/01.....	-	-	11.75	6 829	0	389	37
2000/04/03.....	7 700	7 700	11.75	7 389	0	602	14
2000/04/04.....	7 900	7 900	11.75	8 124	0	537	225
2000/04/05.....	7 700	7 700	11.75	7 678	0	16	138
2000/04/06.....	8 000	8 000	11.75	8 829	0	157	106
2000/04/07.....	8 100	8 100	11.75	8 609	0	164	138
2000/04/08.....	-	-	11.75	8 609	0	240	218
2000/04/10.....	8 000	8 000	11.75	8 499	0	425	218
2000/04/11.....	8 100	8 100	11.75	8 859	0	231	274
2000/04/12.....	8 200	8 200	11.75	8 959	0	163	348
2000/04/13.....	8 300	8 300	11.75	9 308	0	282	120
2000/04/14.....	8 500	8 500	11.75	9 259	0	55	196
2000/04/15.....	-	-	11.75	9 259	0	121	188
2000/04/17.....	8 200	8 200	11.75	8 799	0	370	188
2000/04/18.....	8 400	8 400	11.75	9 389	0	195	229
2000/04/19.....	8 500	8 500	11.75	9 259	0	195	420
2000/04/20.....	8 500	8 500	11.75	9 609	0	47	197
2000/04/22.....	-	-	11.75	9 609	0	47	197
2000/04/25.....	8 600	8 600	11.75	9 139	0	385	428
2000/04/26.....	8 600	8 600	11.75	9 359	0	286	327
2000/04/28.....	8 300	8 300	11.75	8 659	0	524	0
2000/04/29.....	-	-	11.75	8 659	0	505	10
2000/05/02.....	8 500	8 500	11.75	9 259	0	122	140
2000/05/03.....	8 700	8 700	11.75	8 889	0	24	110
2000/05/04.....	8 800	8 800	11.75	9 559	0	47	318
2000/05/05.....	8 700	8 700	11.75	9 098	0	115	200
2000/05/06.....	-	-	11.75	9 098	0	124	222
2000/05/08.....	8 500	8 500	11.75	9 259	0	124	129
2000/05/09.....	8 500	8 500	11.75	9 259	0	69	242
2000/05/10.....	8 500	8 500	11.75	9 259	0	94	176
2000/05/11.....	8 700	8 700	11.75	9 809	0	91	174
2000/05/12.....	8 500	8 500	11.75	9 259	0	364	627
2000/05/13.....	-	-	11.75	9 259	0	266	530
2000/05/15.....	8 500	8 500	11.75	9 219	0	548	318
2000/05/17.....	8 400	8 400	11.75	9 159	0	225	362
2000/05/18.....	8 500	8 500	11.75	9 259	0	464	318
2000/05/19.....	8 500	8 500	11.75	9 031	0	336	361
2000/05/22.....	8 500	8 500	11.75	9 355	0	0	0
2000/05/23.....	8 700	8 700	11.75	9 459	0	6	105

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## MONEY MARKET AND RELATED INTEREST RATES

Bank rate <sup>1</sup>		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 <sup>2</sup> % (1405W)	3-month bankers' acceptances <sup>3</sup> % (1406W)
05/05/1986	11.00	03/07/1995	18.50	04/1998	19.00	10/12/1999	10.70	10.99
05/08/1986	10.50	29/04/1996	19.50	05/1998	19.34	17/12/1999	10.69	10.97
05/09/1986	10.00	20/05/1996	20.50	06/1998	21.06	24/12/1999	10.71	10.94
10/12/1986	9.50	01/07/1996	19.50	07/1998	24.20	31/12/1999	10.71	10.93
09/03/1988	10.50	01/10/1996	19.25	08/1998	25.50	07/01/2000	10.56	10.71
05/05/1988	11.50	21/11/1996	20.25	09/1998	27.03	14/01/2000	9.96	10.14
29/07/1988	12.50	21/10/1997	19.25	10/1999	26.15	21/01/2000	9.76	9.95
03/11/1988	14.50	09/03/1998	18.25	11/1998	24.00	28/01/2000	9.78	9.89
23/02/1989	16.00	11/06/1998	20.25	12/1998	23.00	04/02/2000	9.80	9.89
08/05/1989	17.00	30/06/1998	22.25	01/1999	22.00	11/02/2000	9.78	9.86
11/10/1989	18.00	04/07/1998	24.00	02/1999	21.00	18/02/2000	9.78	9.84
11/03/1991	17.00	31/08/1998	25.50	03/1999	20.00	25/02/2000	9.77	9.83
23/03/1992	16.00	19/10/1998	24.50	04/1999	19.00	03/03/2000	9.83	9.87
30/06/1992	15.00	09/11/1998	23.50	05/1999	18.50	10/03/2000	9.88	9.87
18/11/1992	14.00	07/12/1998	23.00	06/1999	18.00	17/03/2000	9.87	9.87
09/02/1993	13.00	11/01/1999	22.00	07/1999	17.50	24/03/2000	9.83	9.85
28/10/1993	12.00	12/02/1999	21.00	08/1999	17.25	31/03/2000	9.83	9.85
26/09/1994	13.00	08/03/1999	20.00	09/1999	17.00	07/04/2000	9.84	9.84
21/02/1995	14.00	19/04/1999	19.00	10/1999	16.00	14/04/2000	9.84	9.83
30/06/1995	15.00	25/06/1999	18.00	11/1999	15.50	20/04/2000	9.95	9.83
29/04/1996	16.00	14/07/1999	17.50	12/1999	15.50	28/04/2000	10.11	9.83
21/11/1996	17.00	02/08/1999	16.50	01/2000	15.00	05/05/2000	10.10	9.89
20/10/1997	16.00	04/10/1999	15.50	02/2000	15.00	12/05/2000	10.12	10.06
		24/01/2000	14.50	03/2000	15.00	19/05/2000	10.30	10.17

KB129

Date	Marginal lending rate (1418W)	Repo rate (1419W)	Inter-bank call money <sup>4</sup> % (1410W)	Negotiable certificates of deposits <sup>3</sup>			Date	Notice deposits with clearing banks <sup>5</sup>			12 months' fixed deposits with clearing banks <sup>5</sup> % (1417K)
				3 months % (1411W)	6 months % (1412W)	12 months % (1413W)		32 days % (1414K)	88-91 days % (1415K)	6 months % (1416K)	
10/12/1999	17.00	12.00	10.50	11.30	11.35	11.95	1994: Jun	10.50	10.50	11.15	10.50
17/12/1999	17.00	12.00	10.50	11.30	11.35	11.85	Sept	11.50	11.50	12.10	12.75
24/12/1999	17.00	12.00	10.50	11.30	11.30	11.75	Dec	11.75	12.60	12.95	13.70
31/12/1999	17.00	12.00	10.50	11.25	11.50	11.70	1995: Mar	12.50	13.50	13.75	14.25
07/01/2000	17.00	12.00	10.50	10.98	10.95	11.50	Jun	13.50	14.25	14.45	15.15
14/01/2000	17.00	11.75	10.00	10.38	10.15	11.08	Sept	13.25	13.75	14.00	14.50
21/01/2000	16.75	11.75	9.50	10.25	10.13	10.90	Dec	13.50	14.15	14.00	14.00
28/01/2000	16.75	11.75	9.50	10.23	10.13	10.90	1996: Mar	14.25	13.75	13.90	13.50
04/02/2000	16.75	11.75	9.50	10.14	10.07	10.89	Jun	15.50	15.50	15.50	15.00
11/02/2000	16.75	11.75	9.50	10.09	10.06	10.88	Sept	15.25	15.15	15.50	14.85
18/02/2000	16.75	11.75	9.50	10.09	10.06	10.88	Dec	15.75	16.00	15.95	15.30
25/02/2000	16.75	11.75	9.50	10.09	10.06	10.88	1997: Mar	15.75	15.75	15.50	15.00
03/03/2000	16.75	11.75	9.50	10.09	10.06	10.89	Jun	15.50	15.50	15.25	14.75
10/03/2000	16.75	11.75	9.50	10.09	10.28	11.17	Sept	15.00	15.25	15.00	14.50
17/03/2000	16.75	11.75	9.50	10.09	10.26	11.17	Dec	14.50	14.50	14.50	14.00
24/03/2000	16.75	11.75	9.50	10.08	10.20	11.13	1998: Mar	13.00	13.00	13.20	12.85
31/03/2000	16.75	11.75	9.50	10.08	10.23	11.18	Jun	17.00	17.00	15.00	14.75
07/04/2000	16.75	11.75	9.50	10.09	10.39	11.33	Sept	20.25	20.25	20.30	19.20
14/04/2000	16.75	11.75	9.50	10.09	10.39	11.29	Dec	17.25	17.25	16.50	16.50
20/04/2000	16.75	11.75	9.50	10.09	10.39	11.30	1999: Mar	13.75	13.50	13.75	13.00
28/04/2000	16.75	11.75	9.50	10.09	10.41	11.33	Jun	12.25	12.90	12.25	12.25
05/05/2000	16.75	11.75	9.50	10.14	10.44	11.43	Sept	10.25	10.75	10.25	11.75
12/05/2000	16.75	11.75	9.50	10.37	10.83	11.84	Dec	9.50	9.95	9.80	10.00
19/05/2000	16.75	11.75	9.50	10.43	11.12	12.08	2000: Mar	8.75	8.75	9.00	9.00

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- 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.
- Average tender rate on 91-day bills.
- Buying rate quoted on relevant dates.
- Predominant rate for clearing banks.
- 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 <sup>1</sup>						Income velocity of circulation of money <sup>4</sup>			
	Monetary aggregates <sup>2</sup>				Credit <sup>3</sup>		V1(A) (1420K)	V1 (1421K)	V2 (1422K)	V3 (1423K)
	M1(A) (1370A)	M1 (1371A)	M2 (1373A)	M3 (1374A)	Private sector (1347A)	Total (1368A)				
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	8.90	4.99	2.35	2.07
1997.....	22.98	17.29	18.68	17.15	14.40	16.61	7.93	4.45	2.23	1.98
1998.....	13.48	23.59	13.57	14.55	16.67	18.47	6.96	3.78	2.05	1.84
1999.....	26.42	20.74	13.59	10.23	9.13	8.19	6.56	3.59	2.03	1.83
1997: 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	8.32	4.68	2.28	2.02
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	7.94	4.51	2.24	1.98
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	7.31	4.14	2.14	1.92
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	7.12	4.09	2.09	1.88
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	7.00	4.03	2.11	1.88
Jul.....	22.06	40.62	21.78	18.69	17.24	21.07	...	...	...	...
Aug.....	26.82	43.66	22.23	18.71	17.51	21.73	...	...	...	...
Sept.....	17.58	33.61	18.87	16.67	15.26	19.16	6.95	3.46	1.99	1.81
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	6.75	3.55	2.00	1.80
1999: Jan.....	15.35	22.03	11.91	12.42	16.51	17.72	...	...	...	...
Feb.....	4.89	14.85	5.74	6.97	14.44	14.71	...	...	...	...
Mar.....	12.56	21.99	8.85	9.89	14.04	14.77	7.00	3.72	2.07	1.84
April.....	3.85	15.85	7.71	7.19	11.53	12.14	...	...	...	...
May.....	13.64	15.22	7.40	6.70	10.55	10.56	...	...	...	...
Jun.....	14.75	8.39	6.53	6.52	11.53	10.76	6.79	3.71	2.10	1.88
Jul.....	16.94	7.41	8.22	7.79	9.70	9.92	...	...	...	...
Aug.....	19.23	3.56	6.32	5.47	10.01	10.69	...	...	...	...
Sept.....	20.62	4.24	9.00	7.76	11.67	10.93	6.37	3.54	2.00	1.83
Oct.....	16.07	13.27	12.23	9.01	8.14	6.86	...	...	...	...
Nov.....	23.30	18.09	12.24	8.87	8.45	6.92	...	...	...	...
Dec.....	26.42	20.74	13.59	10.23	9.13	8.19	6.09	3.38	1.95	1.79
2000: Jan.....	25.96	17.31	13.60	10.15	9.57	9.64	...	...	...	...
Feb.....	29.35	25.29	18.28	13.99	9.35	11.28	...	...	...	...
Mar.....	18.35	17.01	14.07	10.04	8.33	7.94	6.01	3.32	1.95	1.78

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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.