Money and Banking

Key Information

General notes

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

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

SOUTH AFRICAN RESERVE BANK
Liabilities

R millions

		Deposits												
		Central government		Banks and mutual banks[4]			Other							
End of	Notes and coin in circulation[1] (1000M)	Exchequer and P.M.G. accounts[2] (1001M)	Other[3] (1002M)	Required reserve balances (1014M)	Cash reserve contra account (surplus) (1013M)	Other balances[5] (1005M)	Domestic (1006M)	Foreign (1007M)	Total deposits (1008M)	Reserve Bank securities (1015M)	Foreign loans[6] (1009M)	Capital and reserves (1010M)	Other liabilities (1011M)	Total liabilities (1012M)
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
2000	33 619	398	34	8 736	151	149	1	57	9 526	3 000	19 639	305	24 709	90 799
1998: 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	7 112	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	4 989	61 206
May	25 096	297	-	6 849	298	2	0	50	7 496	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	8 968	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
April	29 188	779	0	7 109	10	10	1	58	7 967	4 000	16 701	270	18 188	76 315
May	27 838	558	-	6 889	398	14	1	55	7 916	4 005	17 076	270	20 436	77 541
Jun.	27 820	589	83	7 239	590	11	1	48	8 562	4 000	17 819	305	20 575	79 081
Jul.	28 019	295	6	7 843	215	11	1	51	8 422	4 000	18 068	305	22 873	81 686
Aug.	27 928	490	4	7 923	67	9	1	66	8 561	3 975	18 067	305	24 323	83 158
Sept.	28 465	992	25	7 964	477	7	1	60	9 526	4 000	18 918	305	24 844	86 057
Oct.	28 650	463	32	7 681	1 200	27	1	57	9 461	4 000	19 621	305	26 751	88 788
Nov.	30 437	523	22	8 746	7	18	1	61	9 378	4 000	20 071	305	26 573	90 764
Dec.	33 619	398	34	8 736	151	149	1	57	9 526	3 000	19 639	305	24 709	90 799
2001: Jan.	29 960	533	3	7 199	475	8	1	53	8 272	3 495	20 175	305	31 630	93 837
Feb.	29 405	352	0	8 662	122	10	1	61	9 208	4 000	19 946	305	31 867	94 731
Mar.	29 634	540	-	8 310	703	10	1	66	9 630	3 725	20 766	305	34 874	98 934
April	30 374	660	0	9 119	243	6	1	60	10 089	4 000	20 711	305	34 841	100 319
May	30 006	500	0	8 916	371	3	1	57	9 848	3 515	20 663	305	35 868	100 205
Jun.	30 179	409	19	9 163	407	7	1	61	10 068	4 920	20 778	337	35 766	102 048
Jul.	30 671	521	22	9 075	586	13	1	71	10 289	5 000	20 738	337	38 143	105 178
Aug.	30 556	500	-	9 108	951	10	1	70	10 640	4 940	33 585	337	26 396	106 454
Sept.	30 741	646	1	11 780	27	8	1	76	12 539	4 000	35 786	337	27 323	110 726

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

SOUTH AFRICAN RESERVE BANK
Assets
R millions

End of	Foreign assets: Gold coin and bullion[1] (1020M)	Foreign assets: Total (1021M)	Liquidity provided[2]: Cash reserve contra account (deficit) (1033M)	Liquidity provided: Loans granted to banks under: Resale agreements (1034M)	Liquidity provided: Loans granted to banks under: Marginal lending facility (1035M)	Liquidity provided: Total (1036M)	Advances, investments and overnight loans: Advances: Banks (1025M)	Advances: Other[3] (1026M)	Investments: Government stock (1027M)	Investments: Other (1028M)	Overnight loans[4] (1032M)	Total (excluding foreign assets) (1029M)	Other assets (1030M)	Total assets (1031M)
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
2000	10 982	57 005	532	9 434	0	9 966	-	1 062	6 672	344	...	18 044	15 750	90 799
1998: 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
April	6 821	49 987	653	7 900	-	8 553	-	999	6 197	326	...	16 075	10 253	76 315
May	6 831	50 746	569	8 640	-	9 209	-	745	6 186	328	...	16 468	10 327	77 541
Jun.	7 011	51 069	724	8 670	-	9 394	-	792	6 323	338	...	16 847	11 165	79 081
Jul.	8 581	51 960	520	8 900	-	9 420	-	1 210	6 435	338	...	17 403	12 323	81 686
Aug.	9 919	52 141	552	8 400	-	8 952	-	1 211	6 467	338	...	16 968	14 049	83 158
Sept.	10 376	54 742	528	8 600	-	9 128	-	1 197	6 478	338	...	17 141	14 175	86 057
Oct.	10 607	56 762	1 385	8 500	-	9 885	-	1 097	6 435	348	...	17 766	14 260	88 788
Nov.	11 009	58 043	538	9 487	-	10 025	-	1 111	6 539	344	...	18 019	14 703	90 764
Dec.	10 982	57 005	532	9 434	0	9 966	-	1 062	6 672	344	...	18 044	15 750	90 799
2001: Jan.	10 923	58 521	320	9 500	-	9 820	-	1 029	6 748	339	...	17 937	17 379	93 837
Feb.	10 712	57 952	41	10 000	-	10 041	-	993	6 914	339	...	18 287	18 491	94 731
Mar.	11 027	60 345	708	9 900	-	10 608	-	998	6 778	339	...	18 723	19 865	98 934
April	11 074	60 176	407	10 865	0	11 272	-	980	6 827	339	...	19 419	20 725	100 319
May	11 612	60 187	345	9 400	-	9 745	-	984	6 905	389	...	18 023	21 995	100 205
Jun.	11 583	60 434	408	9 700	0	10 108	-	985	7 173	389	...	18 656	22 959	102 048
Jul.	11 593	61 702	716	10 700	-	11 416	-	990	7 277	389	...	20 072	23 405	105 178
Aug.	12 079	62 828	904	10 300	-	11 204	-	994	7 424	389	...	20 011	23 615	106 454
Sept.	13 700	67 547	100	10 633	-	10 733	-	1 013	7 293	389	...	19 429	23 750	110 726

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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	Other liabilities	Total liabilities
	Domestic						Foreign	Total deposits			
	Central and provincial govern-ments	Public Investment Commis-sioners	Other public enter-prises / corporations[1]	Insurance companies and pension funds	Other	Total					
	(1053M)	(1052M)	(1042M)	(1043M)	(1045M)	(1046M)	(1047M)	(1048M)	(1049M)	(1050M)	(1051M)
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
2000	2 341	1 225	44	124	48	3 781	651	4 432	81	1 266	5 780
1998: 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
April	2 826	1 668	21	161	43	4 720	705	5 425	72	65	5 562
May	2 666	1 682	30	149	43	4 570	893	5 463	72	79	5 614
Jun.	2 999	1 695	30	146	49	4 919	731	5 650	72	81	5 804
Jul.	3 034	1 709	43	146	49	4 981	748	5 729	81	211	6 020
Aug.	3 130	1 169	17	149	49	4 513	465	4 979	81	224	5 284
Sept.	2 247	1 178	23	149	50	3 647	782	4 429	81	1 125	5 635
Oct.	2 322	1 188	28	148	51	3 738	534	4 271	81	1 161	5 513
Nov.	2 385	1 198	40	127	48	3 797	394	4 190	81	1 211	5 482
Dec.	2 341	1 225	44	124	48	3 781	651	4 432	81	1 266	5 780
2001: Jan.	2 494	1 235	48	133	50	3 959	475	4 434	81	1 309	5 824
Feb.	2 602	681	56	133	50	3 522	472	3 995	81	958	5 034
Mar.	1 951	560	33	131	50	2 726	881	3 607	81	967	4 654
April	1 862	565	71	134	50	2 681	1 228	3 909	81	976	4 966
May	2 322	570	60	134	48	3 134	528	3 662	81	985	4 728
Jun.	2 318	574	73	131	49	3 145	1 162	4 307	81	992	5 381
Jul.	2 283	579	71	129	49	3 110	1 458	4 568	81	1 001	5 650
Aug.	2 285	2	96	164	49	2 596	675	3 271	81	981	4 334
Sept.	2 257	2	117	151	51	2 577	608	3 185	81	967	4 234

KB104

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

CORPORATION FOR PUBLIC DEPOSITS
Assets
R millions

End of	Treasury bills (1061M)	Government stock (1062M)	Land Bank bills and debentures (1063M)	Other public sector investments: Bills[1] (1068M)	Other public sector investments: Other (1069M)	Other assets (1065M)	Total assets (1066M)
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
2000	3 700	50	-	-	-	2 030	5 780
1998: 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
April	3 964	46	645	-	-	907	5 562
May	5 139	46	-	-	-	429	5 614
Jun.	2 025	47	495	-	-	3 238	5 804
Jul.	2 742	48	437	-	-	2 794	6 020
Aug.	5 215	48	-	-	-	22	5 284
Sept.	5 048	48	-	-	-	539	5 635
Oct.	4 839	48	-	-	-	626	5 513
Nov.	5 405	49	-	-	-	29	5 482
Dec.	3 700	50	-	-	-	2 030	5 780
2001: Jan.	2 617	50	-	-	-	3 158	5 824
Feb.	4 959	49	-	-	-	26	5 034
Mar.	1 480	49	-	-	-	3 126	4 654
April	4 887	49	-	-	-	30	4 966
May	3 986	49	-	-	-	693	4 728
Jun.	3 794	49	-	-	-	1 537	5 381
Jul.	2 614	50	-	-	-	2 986	5 650
Aug.	4 072	50	-	-	-	212	4 334
Sept.	2 072	50	-	-	-	2 111	4 234

KB103

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

BANKS[1]
Liabilities
R millions

End of	Deposits									Other	
	Cash managed, cheque and transmission	Other demand	Short-term savings	Other short-term	Medium-term savings	Other medium-term	Long-term	Total	Foreign currency deposits included in total	Loans received under repurchase agreements: Reserve Bank	Loans received under repurchase agreements: Other
	(1070M)	(1071M)	(1072M)	(1073M)	(1074M)	(1075M)	(1076M)	(1077M)	(1078M)	(1500M)	(1501M)
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	143 335	31 635	67 464	439	109 759	54 134	550 158	19 205	3 289	13 319
2000	142 193	147 250	32 066	93 110	88	119 508	68 401	602 617	25 237	10 411	14 264
1998: 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	66 256	235	115 712	61 226	509 940	20 944	7 170	12 608
Jun.	123 903	127 455	29 864	72 562	255	114 828	62 803	531 670	23 213	9 121	13 412
Jul.	120 720	126 505	31 291	68 979	461	118 830	61 368	528 156	21 423	12 433	15 205
Aug.	128 441	137 212	27 649	73 949	102	113 793	55 966	537 112	21 492	12 606	15 611
Sept.	131 264	130 403	31 056	76 072	466	113 063	55 730	538 054	20 017	11 382	13 906
Oct.	129 648	136 325	31 975	72 850	87	108 914	53 743	533 542	19 383	8 776	15 676
Nov.	136 816	142 842	31 730	51 358	649	122 904	54 140	540 439	20 690	6 395	15 703
Dec.	143 390	143 335	31 635	67 464	439	109 759	54 134	550 158	19 205	3 289	13 319
2000: Jan.	139 667	137 416	30 495	76 420	332	107 945	54 612	546 886	19 670	6 406	17 311
Feb.	141 410	142 231	30 870	70 741	566	103 075	56 406	545 300	19 469	8 464	19 380
Mar.	141 170	150 428	30 247	68 117	241	105 646	60 031	555 880	16 495	8 057	18 972
April	140 799	142 511	30 524	70 383	564	104 707	56 108	545 595	17 728	10 013	18 373
May	136 089	141 837	30 471	78 458	556	102 141	56 429	545 981	19 101	9 299	20 961
Jun.	140 513	150 141	30 391	72 958	710	103 067	59 962	557 743	20 156	8 538	16 211
Jul.	137 177	147 459	30 981	74 732	391	108 669	63 206	562 615	21 207	8 734	17 940
Aug.	131 474	143 394	31 028	79 128	168	107 731	68 248	561 172	20 401	8 568	16 994
Sept.	137 709	149 145	31 173	81 527	835	106 894	69 798	577 081	22 830	8 036	17 205
Oct.	134 058	142 743	31 398	90 455	77	111 348	67 612	577 691	25 627	8 504	15 601
Nov.	133 040	146 168	33 403	75 404	303	130 804	65 162	584 283	25 609	9 490	13 522
Dec.	142 193	147 250	32 066	93 110	88	119 508	68 401	602 617	25 237	10 411	14 264
2001: Jan.	136 580	155 080	31 187	90 870	114	127 959	66 798	608 588	28 361	9 503	12 438
Feb.	135 707	154 989	32 677	91 957	198	131 163	71 590	618 281	31 919	9 803	13 909
Mar.	129 665	158 970	32 039	107 519	69	121 382	70 650	620 294	29 835	9 907	9 893
April	136 234	161 750	32 303	96 616	38	122 337	74 012	623 291	29 643	9 704	12 836
May	136 951	162 051	32 372	94 845	350	127 890	78 019	632 478	28 550	9 115	11 235
Jun.	151 475	164 133	33 025	92 077	385	119 641	87 726	648 461	26 791	9 565	10 304
Jul.	153 760	162 077	33 491	88 648	436	132 538	93 000	663 951	29 288	10 449	12 836
Aug.	154 215	162 369	34 496	86 928	463	141 675	91 687	671 832	27 054	10 304	11 383
Sept.	149 561	165 615	34 688	88 897	408	140 598	96 694	676 461	32 372	10 413	13 572

KB105

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

BANKS[1]
Liabilities
R millions

Liabilities to the public						Capital and other liabilities					
Foreign finance in Bank's own name on-lent to clients (1080M)	Other foreign loans and advances (1081M)	Other loans and advances (1082M)	Other (1083M)	Total (1084M)	Total liabilities to the public (1085M)	Outstanding liabilities on behalf of clients, per contra[2] (1086M)	Other liabilities (1087M)	Gross capital and reserves (1088M)	Total (1089M)	Total capital and liabilities (1090M)	End of
8 106	24 217	15 707	5 734	62 127	417 831	6 691	13 044	33 693	53 428	471 259	1996
5 942	20 011	23 413	5 177	62 276	483 336	6 137	19 044	41 044	66 225	549 561	1997
6 859	15 380	10 193	13 625	62 495	564 378	3 929	30 412	55 013	89 354	653 732	1998
6 298	11 434	12 923	12 738	60 001	610 159	8 201	40 079	67 695	115 975	726 115	1999
6 531	18 137	17 936	14 097	81 376	683 993	4 247	49 771	83 037	137 054	821 047	2000
5 115	16 606	13 145	11 687	60 011	553 048	4 358	29 480	51 815	85 652	638 700	1998: Oct.
5 944	15 631	11 208	12 813	62 833	562 443	3 890	28 283	53 857	86 031	648 474	Nov.
6 859	15 380	10 193	13 625	62 495	564 378	3 929	30 412	55 013	89 354	653 732	Dec.
7 244	16 422	10 488	12 996	60 421	559 550	4 669	29 935	55 356	89 960	649 510	1999: Jan.
7 568	15 875	13 143	12 955	64 466	568 536	4 605	31 773	56 088	92 466	661 003	Feb.
7 501	14 057	12 514	12 181	62 899	575 055	4 195	34 865	59 199	98 259	673 314	Mar.
7 274	16 728	12 358	12 272	64 649	569 193	5 308	35 201	59 313	99 823	669 016	April
7 966	14 510	15 106	13 501	70 862	580 802	5 964	37 584	60 431	103 980	684 781	May
6 680	13 862	12 912	12 411	68 398	600 067	6 137	37 334	62 417	105 887	705 955	Jun.
7 731	11 132	15 959	11 835	74 294	602 450	7 004	40 049	63 006	110 059	712 509	Jul.
7 527	10 859	15 453	10 983	73 038	610 150	6 707	42 229	63 487	112 423	722 574	Aug.
6 721	12 854	14 468	10 678	70 009	608 063	5 587	41 405	64 416	111 408	719 471	Sept.
6 613	12 531	13 418	10 393	67 408	600 950	6 759	37 391	64 497	108 648	709 598	Oct.
6 281	12 262	11 327	11 648	63 616	604 055	8 145	40 611	65 738	114 494	718 527	Nov.
6 298	11 434	12 923	12 738	60 001	610 159	8 201	40 079	67 695	115 975	726 115	Dec.
6 246	11 516	15 302	16 942	73 722	620 608	5 348	42 409	68 100	115 857	736 466	2000: Jan.
6 233	11 365	16 690	17 976	80 107	625 406	3 973	43 583	68 229	115 785	741 192	Feb.
5 482	12 902	17 067	17 950	80 429	636 309	3 421	34 479	70 859	108 759	745 068	Mar.
4 589	14 834	17 046	19 586	84 441	630 036	4 338	38 218	70 136	112 692	742 728	April
8 020	12 334	16 337	20 909	87 860	633 841	4 531	35 686	73 781	113 998	747 839	May
5 791	12 450	16 050	18 386	77 426	635 168	3 851	38 949	73 923	116 723	751 892	Jun.
5 990	16 736	17 866	18 147	85 413	648 028	5 553	40 116	74 312	119 981	768 009	Jul.
4 689	18 341	16 298	19 351	84 241	645 413	4 936	48 212	74 924	128 072	773 485	Aug.
4 910	15 944	15 825	17 294	79 214	656 295	4 392	53 012	75 836	133 240	789 535	Sept.
6 280	15 585	17 923	15 448	79 340	657 032	4 587	55 268	77 081	136 937	793 969	Oct.
5 907	16 140	20 785	13 986	79 832	664 115	4 221	58 282	79 853	142 356	806 471	Nov.
6 531	18 137	17 936	14 097	81 376	683 993	4 247	49 771	83 037	137 054	821 047	Dec.
7 223	12 906	19 942	14 617	76 629	685 217	4 821	58 592	86 416	149 830	835 047	2001: Jan.
6 934	14 085	23 314	16 807	84 852	703 134	3 466	59 460	86 765	149 691	852 825	Feb.
6 412	18 718	23 389	23 107	91 427	711 721	3 491	57 644	87 511	148 646	860 366	Mar.
6 135	20 750	22 564	19 910	91 899	715 191	4 079	60 675	87 109	151 863	867 054	April
6 505	19 533	25 817	20 273	92 479	724 957	3 009	65 729	88 302	157 040	881 997	May
6 744	17 406	25 580	24 111	93 709	742 170	2 117	67 893	85 337	155 347	897 517	Jun.
7 950	16 189	25 912	24 232	97 568	761 518	3 372	78 397	85 352	167 122	928 640	Jul.
8 873	16 612	27 506	25 320	99 997	771 830	2 454	77 895	87 273	167 623	939 452	Aug.
9 587	17 722	31 362	22 127	104 784	781 244	2 674	79 904	88 914	171 491	952 735	Sept.

KB106

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

BANKS
Assets
R millions

End of	Central bank money and gold				Deposits,						
	Bank notes and subsidiary coin (1100M)	Gold coin and bullion (1101M)	Deposits with the Reserve Bank (1102M)	Total (1104M)	Bank group funding, including NCD's (1105M)	Inter-bank funding, including NCD's (1112M)	Loans granted under resale agreements (1107M)	Instalment debtors, suspensive sales and leases (1108M)	Mortgage advances (1109M)	Credit card debtors (1110M)	Bills, promissory notes and acceptances discounted (1111M)
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	36 879	7 003	74 518	195 433	11 581	27 651
2000	9 895	0	9 852	19 748	8 216	41 608	7 842	81 269	218 843	12 164	20 955
1998: 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	45 045	1 412	73 591	190 095	11 013	27 246
Jun.	6 439	5	8 189	14 633	5 330	47 255	1 813	73 745	190 438	11 082	28 228
Jul.	5 454	3	8 719	14 177	9 802	41 991	3 226	73 430	190 843	10 889	26 904
Aug.	6 594	4	8 321	14 919	8 230	42 809	3 470	73 358	192 428	10 867	26 503
Sept.	6 691	4	8 613	15 308	8 605	41 013	1 994	73 740	193 098	10 925	27 686
Oct.	5 467	5	8 498	13 969	8 563	38 762	5 138	73 995	193 451	11 078	24 203
Nov.	7 701	4	7 690	15 396	8 758	38 813	7 904	74 178	194 485	11 278	25 219
Dec.	10 010	1	7 955	17 966	8 693	36 879	7 003	74 518	195 433	11 581	27 651
2000: Jan.	6 975	3	5 931	12 909	7 041	35 053	8 940	74 273	196 143	11 613	25 660
Feb.	6 928	1	7 256	14 185	7 803	34 051	11 207	74 855	197 847	11 659	25 394
Mar.	6 702	0	7 750	14 452	8 721	40 264	10 744	75 174	199 046	11 610	25 921
April	7 310	0	7 095	14 405	7 449	33 969	10 950	75 829	200 191	11 769	25 447
May	7 119	0	7 845	14 965	6 832	34 882	11 171	76 354	201 407	11 812	23 827
Jun.	6 091	0	8 076	14 167	8 711	38 355	7 777	77 122	203 689	11 796	24 414
Jul.	6 548	0	8 055	14 603	8 601	34 785	9 453	77 560	207 295	11 702	21 839
Aug.	6 995	0	8 217	15 212	8 289	36 774	7 268	78 059	209 435	11 870	20 541
Sept.	6 321	0	8 633	14 955	9 035	36 581	9 548	78 684	211 452	12 074	21 935
Oct.	7 094	0	9 386	16 480	8 484	36 940	9 294	79 489	213 754	12 029	18 169
Nov.	7 712	0	8 752	16 465	7 248	39 206	8 301	80 737	216 740	12 194	19 437
Dec.	9 895	0	9 852	19 748	8 216	41 608	7 842	81 269	218 843	12 164	20 955
2001: Jan.	7 904	1	7 985	15 889	8 853	33 453	10 539	81 510	225 577	12 065	24 915
Feb.	6 988	1	9 031	16 020	11 060	42 313	13 185	83 450	228 327	12 316	22 677
Mar.	6 208	1	9 441	15 649	16 754	38 351	11 223	85 031	231 007	12 455	21 372
April	6 901	13	9 990	16 904	13 071	39 839	16 665	85 820	232 562	12 442	19 671
May	7 420	0	9 244	16 664	16 922	39 541	15 593	86 056	234 781	12 490	20 488
Jun.	6 239	0	10 002	16 241	22 683	44 363	11 760	87 491	236 782	12 168	20 289
Jul.	7 538	0	10 181	17 719	31 375	40 628	14 752	89 671	239 151	12 679	20 770
Aug.	6 600	0	10 411	17 011	33 224	40 145	13 656	90 903	241 972	12 746	21 036
Sept.	6 168	0	11 805	17 974	19 732	42 102	14 604	92 190	243 657	12 816	21 381

KB107

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

BANKS
Assets
R millions

loans and advances					Investments								
					Investments other than shares								
Foreign currency loans and advances[1]	Redeem-able preference shares	Overdrafts and loans	Less: Specific provisions	Total	Government stock	Other	Shares	Less: Specific provisions	Total	Fixed assets	Other assets	Total assets	End of
(1120M)	(1121M)	(1122M)	(1123M)	(1124M)	(1125M)	(1126M)	(1127M)	(1128M)	(1129M)	(1130M)	(1131M)	(1132M)	
16 272	5 867	103 234	6 348	398 908	15 475	4 442	8 053	34	27 936	10 084	22 598	471 259	1996
17 722	7 546	133 668	7 283	470 833	16 982	5 158	9 712	54	31 798	10 753	22 611	549 561	1997
22 434	11 701	173 837	9 539	545 310	26 333	12 445	13 168	58	51 887	11 536	30 272	653 732	1998
35 412	12 598	199 540	12 203	597 106	29 751	16 884	15 769	169	62 235	10 865	37 942	726 115	1999
55 991	11 083	217 951	13 062	662 860	38 607	38 908	20 208	179	97 543	11 215	29 680	821 047	2000
23 415	11 909	163 588	9 373	534 388	25 642	10 946	14 069	58	50 598	11 486	30 285	638 700	1998: Oct.
21 523	11 835	168 854	9 481	537 968	28 822	12 017	14 804	75	55 568	11 597	30 115	648 474	Nov.
22 434	11 701	173 837	9 539	545 310	26 333	12 445	13 168	58	51 887	11 536	30 272	653 732	Dec.
22 840	12 342	173 388	9 738	545 417	24 191	13 514	13 536	66	51 176	11 510	29 825	649 510	1999: Jan.
25 628	12 516	173 370	9 936	552 449	26 726	14 651	13 064	71	54 370	11 541	30 853	661 003	Feb.
25 424	13 277	178 349	10 252	557 075	27 253	16 019	13 676	46	56 902	11 505	33 001	673 314	Mar.
25 288	13 621	175 723	10 474	553 361	29 489	16 154	13 514	81	59 075	11 473	32 071	669 016	April
32 970	13 554	177 038	10 784	565 947	30 308	17 206	14 511	49	61 976	11 697	31 443	684 781	May
34 554	13 036	187 433	10 477	582 438	33 221	16 721	15 073	81	64 934	10 792	33 158	705 955	Jun.
40 448	13 182	187 870	10 876	587 709	34 799	15 247	15 172	78	65 142	10 820	34 661	712 509	Jul.
39 653	13 622	184 408	10 967	584 381	38 099	17 989	15 009	84	71 013	10 855	41 406	722 574	Aug.
37 287	13 885	191 996	11 061	589 168	35 427	15 703	14 641	84	65 687	10 972	38 337	719 471	Sept.
36 987	12 760	191 962	11 420	585 478	36 611	15 174	15 506	114	67 177	10 823	32 150	709 598	Oct.
37 460	12 717	198 467	11 624	597 656	28 204	15 531	15 158	152	58 741	10 802	35 932	718 527	Nov.
35 412	12 598	199 540	12 203	597 106	29 751	16 884	15 769	169	62 235	10 865	37 942	726 115	Dec.
46 796	12 796	206 034	12 379	611 969	32 342	16 863	15 794	167	64 832	10 828	35 928	736 466	2000: Jan.
48 036	13 438	205 613	12 575	617 329	32 787	16 853	15 867	146	65 362	11 067	33 249	741 192	Feb.
45 465	13 032	206 104	12 575	623 506	30 048	17 482	16 860	133	64 257	11 082	31 770	745 068	Mar.
45 573	12 556	204 856	12 659	615 930	32 757	20 247	15 825	132	68 697	11 074	32 622	742 728	April
44 473	12 294	207 442	12 670	617 824	34 514	21 030	16 984	159	72 369	11 083	31 598	747 839	May
45 124	11 795	205 647	12 665	621 765	35 754	20 527	17 347	155	73 473	10 703	31 784	751 892	Jun.
53 596	11 795	208 579	12 534	632 670	36 214	24 102	17 229	155	77 390	10 811	32 535	768 009	Jul.
53 299	11 338	210 092	12 594	634 370	35 193	27 794	17 660	155	80 493	10 557	32 853	773 485	Aug.
54 180	11 374	213 850	12 624	646 089	36 360	33 953	17 984	152	88 145	11 178	29 169	789 535	Sept.
53 472	11 391	215 026	13 010	645 037	38 663	34 552	18 657	152	91 721	11 197	29 533	793 969	Oct.
55 335	11 117	217 972	12 929	655 358	34 643	37 508	20 744	161	92 733	11 062	30 853	806 471	Nov.
55 991	11 083	217 951	13 062	662 860	38 607	38 908	20 208	179	97 543	11 215	29 680	821 047	Dec.
60 431	10 916	214 091	13 409	668 942	38 367	41 108	24 463	175	103 763	11 343	35 110	835 047	2001: Jan.
58 537	12 203	214 649	13 354	685 361	36 566	45 041	24 361	184	105 785	11 820	33 838	852 825	Feb.
63 816	11 642	214 559	13 261	692 948	38 162	44 518	13 819	365	96 134	11 571	44 064	860 366	Mar.
64 228	11 992	214 458	13 471	697 277	37 720	44 289	13 780	289	95 500	11 476	45 896	867 054	April
69 335	11 922	216 288	14 331	709 085	39 728	43 544	14 004	218	97 058	11 573	47 616	881 997	May
74 733	11 841	214 241	13 784	722 568	39 650	47 439	11 967	279	98 777	11 525	48 406	897 517	Jun.
86 072	12 214	213 410	13 518	747 203	43 022	50 864	12 562	267	106 181	11 651	45 885	928 640	Jul.
89 343	11 665	219 980	13 521	761 149	41 786	51 940	12 272	250	105 748	11 620	43 924	939 452	Aug.
92 534	13 658	224 451	14 041	763 085	42 636	60 277	11 716	287	114 341	11 566	45 770	952 735	Sept.

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													
	Bank group deposits	Inter-bank deposits	Reserve Bank and CPD	Govern-ment deposits	Local govern-ments and regional services councils	Public enterprises/ corpora-tions	Insurers and pension funds	Other companies and close corpora-tions	Individuals	Other	Total	Non-residents	Total all deposits	of which: denomina-ted in foreign currency
	(1140M)	(1141M)	(1142M)	(1143M)	(1144M)	(1145M)	(1146M)	(1147M)	(1148M)	(1149M)	(1150M)	(1152M)	(1077M)	(1078M)
2000: Jul.	10 572	40 044	1 365	36 424	11 750	11 878	45 442	184 333	134 797	44 955	521 561	41 054	562 615	21 207
Aug.	9 996	41 518	646	28 650	11 482	11 911	47 308	186 626	138 648	43 592	520 377	40 795	561 172	20 401
Sept.	10 744	40 957	1 075	27 540	12 079	14 895	49 080	196 780	140 723	43 148	537 022	40 060	577 081	22 830
Oct.	9 548	40 482	1 177	27 883	11 301	13 720	48 361	202 122	137 567	43 208	535 371	42 321	577 691	25 627
Nov.	9 377	43 390	564	28 319	12 402	13 456	48 007	200 128	139 846	46 884	542 373	41 911	584 283	25 609
Dec.	10 238	46 183	1 686	30 158	11 607	16 006	44 419	215 533	143 060	42 412	561 303	41 313	602 617	25 237
2001: Jan.	10 473	44 886	...	39 321	14 186	11 908	42 494	216 702	145 141	41 652	566 765	41 824	608 588	28 361
Feb.	10 340	47 461	...	31 890	11 293	12 592	43 627	226 687	146 987	40 344	571 220	47 061	618 281	31 919
Mar.	11 539	44 291	...	31 313	11 096	14 785	46 044	228 284	150 638	40 613	578 603	41 692	620 294	29 835
April	11 388	43 652	...	31 427	11 939	10 676	46 675	230 323	151 753	42 432	580 265	43 027	623 291	29 643
May	11 964	46 261	...	33 785	12 676	11 571	46 517	231 201	153 221	42 878	590 074	42 404	632 478	28 550
Jun.	12 016	51 985	...	42 741	10 538	11 863	46 138	234 970	156 477	41 759	608 486	39 975	648 461	26 791
Jul.	15 115	49 872	...	46 484	10 150	13 100	43 907	244 995	159 345	42 684	625 651	38 299	663 951	29 288
Aug.	18 191	47 086	...	43 277	11 872	12 512	46 977	251 603	159 086	42 505	633 109	38 724	671 832	27 054
Sept.	18 389	48 991	...	43 110	10 044	13 078	47 354	251 048	161 657	42 049	635 721	40 740	676 461	32 372

KB109

BANKS
Selected asset items
R millions

End of	NCD holdings	Bills discounted			Advances				Investments					
									Government sector			Private sector		
		Treasury bills	Land Bank bills and promissory notes	Other, including bankers' accep-tances	Govern-ment sector (excluding Provincial govern-ments)	Provincial govern-ments	Domestic private sector	Foreign sector	Short-term govern-ment stock	Long-term govern-ment stock	Other	Stock of public enterprises/ corpora-tions	Other	Foreign sector
	(1160M)	(1161M)	(1162M)	(1163M)	(1510M)	(1174M)	(1166M)	(1167M)	(1168M)	(1169M)	(1170M)	(1171M)	(1172M)	(1173M)
2000: Jul.	14 794	14 207	2 536	5 096	723	1 879	504 305	26 599	27 705	8 509	112	3 414	19 441	10 550
Aug.	14 259	13 407	453	6 681	766	2 129	509 482	25 375	26 800	8 393	106	2 021	20 521	10 185
Sept.	14 135	15 178	464	6 293	711	1 961	516 697	27 422	28 332	8 028	101	2 008	19 682	11 233
Oct.	15 916	11 527	212	6 430	727	1 932	520 077	24 292	31 370	7 293	100	1 375	20 562	11 435
Nov.	15 655	12 164	207	7 066	699	1 946	527 522	23 625	27 171	7 472	98	1 950	20 099	13 826
Dec.	19 131	12 223	253	8 479	761	2 059	527 317	30 436	28 236	10 371	101	2 255	20 503	13 994
2001: Jan.	16 946	15 948	231	8 737	896	1 881	529 148	28 522	26 288	12 079	289	1 894	19 844	20 931
Feb.	17 244	14 664	251	7 762	887	888	533 987	29 222	23 575	12 991	5	2 452	22 701	20 030
Mar.	15 705	13 164	385	7 823	786	1 568	538 605	34 050	24 690	13 473	0	1 347	20 944	11 928
April	15 125	11 611	181	7 879	1 745	1 089	539 553	37 040	24 679	13 041	0	1 052	18 516	15 366
May	17 546	11 323	349	8 816	462	778	544 562	38 117	26 337	13 391	0	1 026	19 980	15 755
Jun.	17 325	11 079	200	9 009	413	533	547 335	40 206	26 776	12 874	44	1 471	21 345	14 817
Jul.	18 539	11 110	186	9 475	449	843	552 958	48 252	28 162	14 860	9	1 500	21 736	14 525
Aug.	19 181	10 219	130	10 688	1 512	472	564 177	59 778	26 643	15 143	112	1 517	22 734	14 428
Sept.	20 417	11 652	131	9 598	664	442	575 266	56 178	25 702	16 934	248	1 847	20 233	16 932

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

Quarter-end balances according to type of asset and agreement	Instalment sale credit (Hire-purchase credit)			Leasing finance: Financial leases			Leasing finance: Operating leases			Total assets financed		
	2001/01	2001/02	2001/03	2001/01	2001/02	2001/03	2001/01	2001/02	2001/03	2001/01	2001/02	2001/03
Passenger cars:												
New	14 322	13 871	13 963	6 736	6 868	7 195	659	809	836	21 717	21 548	21 994
Used	16 935	17 824	18 492	3 351	3 549	3 687	263	239	245	20 549	21 612	22 424
Minibuses	491	480	490	100	101	98	3	3	3	594	584	591
Trucks and other land transport equipment	12 921	13 106	13 570	4 121	4 517	4 508	664	603	659	17 706	18 226	18 737
Aircraft, ships and boats	1 761	2 025	2 146	585	609	611	23	26	28	2 369	2 660	2 785
Agricultural machinery and equipment	1 469	1 661	1 729	119	122	122	49	47	44	1 637	1 830	1 895
All household appliances such as furniture, television and radio sets, other electrical equipment, etc.	315	307	308	44	39	39	27	21	20	386	367	367
Industrial, commercial and office equipment	8 126	7 956	8 348	5 055	5 903	7 562	915	791	922	14 096	14 650	16 832
Other goods	3 706	3 559	3 857	1 889	1 821	2 575	395	203	231	5 990	5 583	6 663
All goods	60 046	60 789	62 903	22 000	23 529	26 397	2 998	2 742	2 988	85 044	87 060	92 288
According to type of purchaser / lessee	Non-incorporated farming			Individuals			Other			Total		
	2001/01	2001/02	2001/03	2001/01	2001/02	2001/03	2001/01	2001/02	2001/03	2001/01	2001/02	2001/03
Instalment sale balances	941	984	990	31 561	32 341	32 986	27 544	27 464	28 927	60 046	60 789	62 903
Leasing balances	219	240	244	8 834	8 715	8 947	15 945	17 316	20 194	24 998	26 271	29 385

KB111

1. Unearned finance charges excluded.

Term lending rates and amounts paid out by banks

Period	Term lending base rate[1] % (1180M)	Predominant rates on instalment sale agreements[2]: New fixed rate agreements % (1181M)	Predominant rates on instalment sale agreements[2]: Adjustable rate agreements % (1182M)	Paid out in respect of new business: Instalment sale transactions Rm (1183M)	Paid out in respect of new business: Leasing transactions Rm (1184M)	Paid out in respect of new business: Total Rm (1185M)
2000: Jul.	13.75	16.18	14.75	3 031	1 164	4 195
Aug.	13.75	16.18	14.75	3 094	1 291	4 384
Sept.	13.75	16.18	14.75	3 056	1 086	4 142
Oct.	13.75	16.44	14.75	3 146	1 431	4 576
Nov.	13.75	16.54	15.54	3 056	1 633	4 690
Dec.	13.75	17.00	15.00	2 903	1 136	4 039
2001: Jan.	13.75	17.11	15.70	2 794	1 282	4 076
Feb.	13.75	17.03	15.63	4 188	1 163	5 351
Mar.	13.75	17.07	15.34	3 687	2 155	5 842
April	13.75	17.00	15.34	3 259	1 215	4 474
May	13.75	17.00	15.34	3 598	1 372	4 970
Jun.	13.75	16.95	14.35	3 628	2 111	5 739
Jul.	13.50	16.35	14.20	4 018	1 545	5 563
Aug.	13.00	16.09	14.15	3 621	1 852	5 472
Sept.	13.00	16.02	14.15	3 445	1 513	4 958

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

BANKS
Contingent liabilities
R millions

End of	Bills endorsed and rediscounted[1] (1190M)	Indemnities and guarantees (1191M)	Irrevocable letters of credit and unutilised facilities (1192M)	Underwriting exposures (1193M)	Other contingent liabilities and risk exposures (1194M)	Aggregate net open position in foreign currencies (1195M)	Notional amount underlying all unexpired derivatives contracts (1197M)
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	43 314	30 039	42	4 331	1 567	1 997 120
2000	406	53 165	42 253	222	2 968	1 372	2 980 703
1998: 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	4 708	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	4 631	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	4 816	1 995	1 932 957
Nov.	484	41 895	29 308	42	4 439	1 727	2 017 683
Dec.	464	43 314	30 039	42	4 331	1 567	1 997 120
2000: Jan.	446	43 937	29 139	42	4 487	2 197	2 172 233
Feb.	457	43 342	29 413	37	4 509	2 253	2 167 720
Mar.	454	40 315	30 767	26	3 056	1 594	2 067 150
April	456	40 239	31 422	26	1 655	1 658	2 506 370
May	459	41 277	32 320	226	870	1 453	2 289 986
Jun.	444	39 420	33 050	241	852	1 365	2 413 764
Jul.	459	41 030	36 828	238	1 438	1 939	2 468 381
Aug.	458	44 095	38 806	225	1 348	2 320	2 627 567
Sept.	426	45 263	41 575	226	1 329	2 484	3 133 379
Oct.	420	41 792	38 943	225	1 181	1 856	2 955 451
Nov.	415	49 897	41 339	225	1 252	1 516	2 966 605
Dec.	406	53 165	42 253	222	2 968	1 372	2 980 703
2001: Jan.	396	57 239	41 161	222	2 942	1 418	2 345 748
Feb.	401	54 991	41 120	788	2 753	1 345	2 416 686
Mar.	388	53 834	36 512	43	2 076	2 195	3 117 751
April	384	52 802	37 368	43	3 058	2 201	2 791 974
May	379	51 514	35 334	43	2 949	1 563	3 121 593
Jun.	378	52 137	32 782	16	4 143	2 175	3 681 583
Jul.	529	54 220	32 610	119	4 643	1 966	4 141 793
Aug.	379	52 439	32 751	116	4 126	2 372	4 444 696
Sept.	349	52 045	32 187	534	3 255	2 641	3 985 179

KB113

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

BANKS
Credit cards, cheques and electronic transactions

Period	Credit cards			Cheques			Electronic transactions		
	Credit card purchases processed during the period			Cheques processed by the automated clearing bureau[1]			Electronic magnetic tape transactions processed		
	Number Millions (1260M)	Value R millions (1261M)	Value seasonally adjusted R millions (1261N)	Number Millions (1262M)	Value R millions (1263M)	Value seasonally adjusted R millions (1263N)	Number Millions (1264M)	Value R millions (1265M)	Value seasonally adjusted R millions (1265N)
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
2000	167.929	46 944	46 944	270.562	4 933 171	4 933 171	325.383	2 936 100	2 936 100
1998: 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
April	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	3 684	20.643	402 257	448 268	23.688	194 062	200 120
Feb.	12.796	3 254	3 704	22.270	470 150	533 556	25.712	210 490	220 854
Mar.	13.639	3 718	3 667	23.916	481 850	461 693	27.212	247 289	253 052
April	12.804	3 524	3 599	19.846	369 176	359 983	25.403	207 258	200 363
May	14.521	3 949	3 964	24.372	414 891	424 436	28.244	239 871	247 837
Jun.	13.413	3 752	3 783	22.926	419 947	407 651	27.430	253 816	260 387
Jul.	13.840	3 855	3 773	21.819	408 896	359 421	26.861	254 248	256 524
Aug.	13.945	4 007	4 243	23.129	392 749	376 777	27.569	257 388	260 309
Sept.	14.230	4 014	4 116	21.428	419 517	406 254	27.106	255 438	260 470
Oct.	14.041	4 128	4 082	22.916	421 917	396 029	29.028	277 967	280 208
Nov.	14.754	4 276	4 255	22.781	365 737	381 818	28.670	268 132	248 345
Dec.	16.451	4 896	4 074	24.518	366 084	377 284	28.461	270 140	247 631
2001: Jan.	15.455	4 376	4 497	20.201	333 588	383 489	28.058	265 379	296 094
Feb.	13.895	4 046	4 576	19.768	321 820	368 968	28.074	260 572	292 849
Mar.	14.712	4 437	4 332	21.574	388 511	362 178	29.952	298 728	293 580
April	14.207	4 249	4 408	18.809	310 281	303 925	28.445	277 933	311 769
May	15.859	4 393	4 386	21.570	335 284	343 115	30.367	276 848	285 238
Jun.	15.341	4 341	4 398	19.837	343 411	327 825	29.412	295 362	289 685
Jul.	15.636	4 497	4 484	19.438	329 269	298 679	29.701	301 668	277 526
Aug.	15.733	4 492	4 678	19.945	312 046	307 078	30.377	287 095	269 642
Sept.	14.674	4 298	4 379	17.789	288 333	273 967	28.949	279 030	261 645

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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 assets and cash reserves
R millions

	Liquid assets									Cash reserves[5]			
Period	Bank notes and subsidiary coin (1240M)	Gold coin and bullion (1241M)	Reserve and clearing account balances held with the Reserve Bank[1] (1242M)	Treasury bills (1244M)	Government stock[2] (1245M)	Reserve Bank securities (1246M)	Land Bank bills (1247M)	Total holdings[3] (1250M)	Required holdings[4] (1251M)	Banks' liabilities as adjusted (1252M)	Rand requirement (2,5% of banks' liabilities) (1253M)	Less: Average amount of SARB notes and coin held during reporting month (1254M)	Minimum reserve balance to be held with Reserve Bank[6] (1255M)
1996	32	34	122	5 006	16 040	-	1 161	22 399	20 390	377 602	7 569	4 523	5 253
1997	30	1	28	8 726	16 348	-	1 589	26 725	23 720	436 400	8 727	5 191	6 089
1998	21	1	20	14 209	14 848	294	2 616	32 009	28 128	504 127	12 218	5 728	6 953
1999	4	0	43	15 534	18 400	1 464	2 404	37 849	31 838	564 666	14 116	6 324	7 792
2000	39	0	33	14 775	20 009	822	2 345	38 023	34 608	603 045	15 076	6 984	8 092
1998: Oct.	12	0	39	15 910	15 884	1 620	2 909	36 375	29 336	527 880	13 197	5 433	7 764
Nov.	58	0	30	17 164	15 032	1 053	2 943	36 281	29 809	538 620	13 465	5 713	7 752
Dec.	13	0	28	17 713	12 636	850	2 828	34 068	29 999	542 682	13 567	7 119	6 447
1999: Jan.	7	1	39	17 041	16 237	781	2 844	36 949	29 817	540 885	13 522	6 115	7 406
Feb.	10	0	41	15 346	18 313	1 142	2 761	37 613	30 371	543 520	13 588	5 891	7 697
Mar.	9	0	39	14 379	19 541	575	2 449	36 993	30 832	550 812	13 770	6 233	7 537
April	6	0	40	15 987	17 175	378	2 208	35 794	30 626	545 511	13 638	6 377	7 260
May	2	0	39	17 187	16 261	1 781	1 937	37 207	31 348	553 338	13 833	6 058	7 775
Jun.	3	0	37	16 296	16 055	2 055	2 040	36 486	32 370	570 522	14 263	6 256	8 007
Jul.	2	0	51	14 639	17 183	1 831	2 103	35 810	32 593	575 010	14 375	5 846	8 529
Aug.	1	1	70	15 076	17 139	2 471	2 349	37 107	33 048	579 596	14 490	5 897	8 592
Sept.	1	0	36	13 352	20 006	2 756	2 398	38 550	32 810	580 162	14 504	6 110	8 394
Oct.	2	0	44	13 619	22 608	1 626	2 542	40 441	32 363	566 422	14 160	6 219	7 941
Nov.	2	0	52	16 009	21 340	1 191	2 564	41 159	32 753	577 469	14 437	6 353	8 083
Dec.	1	0	26	17 471	18 943	984	2 649	40 074	33 127	592 746	14 818	8 535	6 283
2000: Jan.	10	0	22	16 855	19 605	607	2 636	39 735	33 579	593 787	14 844	7 608	7 236
Feb.	10	0	26	16 455	19 177	780	2 565	39 013	33 801	592 216	14 805	6 597	8 208
Mar.	12	0	25	15 499	17 596	1 255	2 535	36 921	33 963	587 531	14 688	6 965	7 723
April	11	0	26	12 407	18 765	761	2 338	34 308	30 642	542 992	13 575	7 260	6 315
May	11	0	27	14 069	19 097	970	2 460	36 634	33 907	591 084	14 777	6 917	7 860
Jun.	6	0	24	13 652	20 657	421	2 446	37 206	34 083	593 964	14 849	6 618	8 230
Jul.	73	0	23	12 358	22 339	391	2 382	37 565	34 836	601 999	15 050	6 611	8 439
Aug.	69	0	23	14 335	20 787	765	2 252	38 231	35 064	608 452	15 211	6 751	8 460
Sept.	70	0	21	14 830	21 313	976	2 210	39 420	35 805	619 325	15 483	6 582	8 901
Oct.	69	0	74	14 675	21 989	1 090	2 199	40 098	36 009	624 943	15 623	6 502	9 122
Nov.	62	0	84	15 367	20 038	888	2 104	38 543	36 460	633 302	15 832	6 737	9 096
Dec.	62	0	27	16 792	18 751	956	2 018	38 606	37 145	646 952	16 174	8 661	7 512
2001: Jan.	138	5	23	17 330	21 117	773	2 003	41 389	33 284	644 312	16 108	7 581	8 527
Feb.	70	4	24	16 764	18 930	478	1 997	38 268	33 907	636 402	15 910	6 978	8 932
Mar.	66	5	25	14 263	20 720	558	1 953	37 589	34 490	661 163	16 529	7 035	9 494
April	75	9	26	14 113	20 374	899	1 942	37 439	34 897	658 275	16 457	7 209	9 247
May	105	5	40	14 041	22 191	1 118	1 980	39 480	34 949	662 883	16 572	7 049	9 523
Jun.	107	4	1	13 518	23 938	883	1 972	40 422	35 476	667 139	16 678	6 869	9 809
Jul.	77	4	2	16 812	23 623	1 138	2 027	43 683	36 127	671 949	16 799	6 804	9 995
Aug.	664	5	7	13 589	24 542	1 016	1 964	41 786	36 962	681 971	17 049	5 310	11 739
Sept.	1 810	5	4	12 704	24 157	1 059	1 707	41 447	36 485	673 866	16 846	5 062	11 784

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1. From April 1993 only that part of the reserve balance in excess of the minimum cash reserve requirement can be utilised as liquid assets.
2. As from 18 October 2000 all government stock qualifies as liquid assets, irrespective of maturity.
3. Total holdings include very small amounts of other liquid assets.
4. 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.
5. From April 1998 the minimum cash reserve requirement has been set at 2½ per cent of banks' liabilities, as per notice R572 in Government Gazette 18810 of 1 April 1998. Banks' vault cash holdings qualify as part of cash reserves.
6. The minimum reserve balance calculated in respect of a specific month and shown opposite that month has to be held on deposit with the Reserve Bank from the 15th working day of the following month. For example, the banks' liabilities and cash holdings during August give rise to a minimum reserve balance reported opposite August in the table but only held with the Reserve Bank from the 15th working day of September.

MUTUAL BANKS[2] AND THE POSTBANK
Liabilities
R millions

End of	Mutual Banks										Postbank
	Deposits					Other liabilities to the public	Total liabilities to the public	Gross capital and reserves	Other liabilities	Total liabilities	Deposits[1]
	Transmission	Savings	Other short and medium-term	Long-term	Total						
	(1200M)	(1201M)	(1202M)	(1203M)	(1204M)	(1205M)	(1206M)	(1207M)	(1208M)	(1210M)	(1209M)
1998	1	149	244	328	723	88	811	215	24	1 050	924
1999	2	179	291	411	883	81	964	226	8	1 198	906
2000	1	182	205	192	579	5	583	106	5	695	937
2000: Oct.	1	193	209	183	586	4	590	104	5	699	959
Nov.	1	189	213	191	593	4	597	105	6	708	945
Dec.	1	182	205	192	579	5	583	106	5	695	937
2001: Jan.	1	175	204	195	574	5	580	107	6	693	898
Feb.	1	161	209	183	554	5	559	108	6	672	928
Mar.	1	166	213	184	564	2	566	109	6	682	920
April	1	116	158	99	375	2	377	61	5	443	948
May	1	121	155	103	379	3	382	63	4	449	961
Jun.	1	120	154	102	377	5	382	63	4	450	971
Jul.	1	124	147	110	381	4	385	64	6	456	980
Aug.	1	124	142	112	379	4	383	65	7	456	989
Sept.	1	127	143	110	381	4	385	66	7	457	995

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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[1] AND THE POSTBANK
Assets
R millions

End of	Mutual Banks											Postbank
	Claims on the private sector				Claims on the government sector		Claims on the monetary sector					
	Mortgage advances	Other advances	Bankers' acceptances	Stocks and shares	Treasury bills	Government stock and other	Notes and coin	Deposits with banks	Land Bank bills and promissory notes	Other assets	Total assets	Claims on the private sector
	(1220M)	(1221M)	(1222M)	(1223M)	(1224M)	(1225M)	(1226M)	(1227M)	(1228M)	(1229M)	(1231M)	(1230M)
1998	471	351	-	14	33	0	5	81	-	94	1 050	924
1999	588	359	-	21	41	0	4	111	-	74	1 198	906
2000	445	31	-	22	20	-	5	124	-	48	695	937
2000: Oct.	450	31	-	19	20	-	4	126	-	49	699	959
Nov.	447	31	-	22	20	-	6	134	-	49	708	945
Dec.	445	31	-	22	20	-	5	124	-	48	695	937
2001: Jan.	442	32	-	2	20	-	5	124	-	67	693	898
Feb.	380	31	-	8	20	-	4	166	-	63	672	928
Mar.	376	30	-	8	20	-	4	176	-	67	682	920
April	271	19	-	6	6	-	2	108	-	31	443	948
May	268	20	-	6	6	-	3	114	-	32	449	961
Jun.	267	22	-	6	6	-	3	113	-	32	450	971
Jul.	265	23	-	6	6	-	2	120	-	33	456	980
Aug.	262	28	-	6	7	-	3	117	-	33	456	989
Sept.	259	38	-	6	7	-	3	110	-	34	457	995

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1. Mutual building societies until December 1993.

LAND AND AGRICULTURAL BANK OF SOUTH AFRICA
Liabilities
R millions

End of	Deposits: Call money (1270M)	Deposits: Other short and medium-term (1271M)	Deposits: Long-term (1272M)	Deposits: Total (1273M)	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)
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
2000	317	-	-	317	704	2 030	7 101	3 093	3 401	584	17 228
1998: 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.	361	-	-	361	1 024	2 781	6 072	2 530	...	...	...
Feb.	364	-	-	364	953	2 668	5 457	2 428	...	...	...
Mar.	357	-	-	357	905	2 671	7 038	2 504	3 237	920	17 632
April	364	-	-	364	927	2 602	7 015	2 689	...	...	...
May	392	-	-	392	1 007	2 576	6 545	2 716	...	...	...
Jun.	357	-	-	357	1 295	2 631	7 205	3 121	3 215	381	18 205
Jul.	326	-	-	326	1 160	2 552	7 047	2 762	...	...	...
Aug.	329	-	-	329	1 105	2 028	6 605	2 906	...	...	...
Sept.	359	-	-	359	1 031	2 300	8 078	2 888	3 244	601	18 500
Oct.	347	-	-	347	815	2 267	8 166	3 009	...	...	...
Nov.	326	-	-	326	684	2 304	7 592	3 055	...	...	...
Dec.	317	-	-	317	704	2 030	7 101	3 093	3 401	584	17 228
2001: Jan.	594	-	-	594	954	2 100	7 360	3 151	...	...	...
Feb.	318	-	-	318	699	2 053	7 403	2 516	...	...	...
Mar.	345	-	-	345	653	1 968	7 864	3 383	3 288	62	17 562
April	338	-	-	338	653	1 987	7 936	4 014	...	...	...
May	447	-	-	447	872	2 006	7 916	4 018	...	...	...
Jun.	507	-	-	507	751	2 002	8 625	3 111	3 647	98	18 741
Jul.	504	-	-	504	751	2 011	8 164	3 147	...	...	...
Aug.	527	-	-	527	755	2 019	8 602	3 087	...	...	...
Sept.	585	-	-	585	741	2 018	7 880	3 045	3 645	164	18 077

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LAND AND AGRICULTURAL BANK OF SOUTH AFRICA
Assets
R millions

End of	Loans and advances: Short-term: Cash credit advances: Individuals (1290M)	Co-operatives (1291M)	Control boards (1292M)	Total (1293M)	Long-term: Mortgage loans: Individuals (1294M)	Co-operatives (1295M)	Other loans to individuals (1296M)	Total (1297M)	Total loans and advances (1298M)	Other assets (1299K)	Total assets (1300K)	Cash credit advances, seasonally adjusted (1301M)
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
2000	1 537	4 871	-	6 408	6 258	761	1 801	8 820	15 228	2 000	17 228	5 925
1998: 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.	1 535	4 141	-	5 677	6 351	856	1 933	9 140	14 817	...	...	5 616
Feb.	1 533	4 178	-	5 710	6 360	822	1 929	9 111	14 822	...	...	6 095
Mar.	1 936	4 549	-	6 485	6 406	802	1 927	9 134	15 620	2 012	17 632	6 877
April	1 519	4 674	-	6 193	6 417	800	1 922	9 139	15 332	...	...	6 306
May	1 539	4 516	-	6 054	6 407	806	2 009	9 223	15 277	...	...	6 019
Jun.	1 528	4 400	-	5 928	6 413	807	1 901	9 121	15 048	3 157	18 205	5 979
Jul.	1 574	4 046	-	5 620	6 405	802	1 890	9 096	14 716	...	...	5 386
Aug.	1 520	4 317	-	5 837	6 377	807	1 868	9 052	14 889	...	...	5 496
Sept.	1 503	4 483	-	5 986	6 334	813	1 839	8 986	14 973	3 527	18 500	5 979
Oct.	1 516	4 403	-	5 919	6 315	804	1 825	8 944	14 864	...	...	6 224
Nov.	1 538	4 509	-	6 047	6 262	814	1 813	8 889	14 936	...	...	6 134
Dec.	1 537	4 871	-	6 408	6 258	761	1 801	8 820	15 228	2 000	17 228	5 925
2001: Jan.	1 556	5 015	-	6 571	6 230	761	1 781	8 771	15 342	...	...	6 543
Feb.	1 545	5 223	-	6 769	6 188	753	1 761	8 702	15 471	...	...	7 359
Mar.	1 629	5 493	-	7 122	6 180	751	1 757	8 687	15 809	1 753	17 562	7 540
April	1 533	5 570	-	7 103	6 184	1 478	1 755	9 417	16 520	...	...	7 243
May	1 505	5 764	-	7 269	6 170	1 469	1 740	9 380	16 649	...	...	7 178
Jun.	1 517	6 663	-	8 180	6 129	787	1 733	8 648	16 828	1 913	18 741	7 919
Jul.	1 500	6 205	-	7 705	6 104	807	1 720	8 631	16 336	...	...	7 504
Aug.	1 483	6 200	-	7 683	6 054	808	1 706	8 569	16 252	...	...	7 289
Sept.	1 468	5 495	-	6 963	6 010	774	1 698	8 481	15 444	2 634	18 077	6 872

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MONETARY SECTOR[1]
Liabilities
R millions

End of	Coin and bank notes[2]			Deposits of domestic private sector, local authorities and public enterprises/corporations[3]							
								Medium-term			
	Coin	Bank notes	Total	Cheque and transmission	Other demand	Short-term savings	Other short-term	Savings	Other	Long-term	Total
	(1310M)	(1311M)	(1312M)	(1313M)	(1314M)	(1315M)	(1316M)	(1317M)	(1318M)	(1319M)	(1320M)
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	113 136	32 198	50 930	272	93 844	36 651	449 517
2000	1 169	22 549	23 719	123 865	119 340	32 313	64 009	48	99 215	45 082	483 872
1998: 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	42 722	406 831
Jun.	838	17 707	18 545	105 575	96 282	29 165	51 200	109	91 811	43 163	417 305
Jul.	986	18 870	19 856	101 850	99 039	30 172	50 010	155	96 659	40 470	418 355
Aug.	1 132	18 249	19 382	110 023	98 081	28 059	55 751	65	89 717	35 546	417 242
Sept.	1 188	18 542	19 730	111 332	97 860	31 700	57 147	144	95 438	37 370	430 990
Oct.	1 306	19 611	20 917	109 539	107 779	32 456	53 462	130	91 999	36 506	431 870
Nov.	1 120	19 822	20 943	119 273	115 082	32 359	36 086	133	103 832	36 171	442 936
Dec.	1 084	21 576	22 660	122 486	113 136	32 198	50 930	272	93 844	36 651	449 517
2000: Jan.	1 186	19 644	20 830	116 793	108 591	31 052	56 816	133	93 105	35 934	442 424
Feb.	1 195	19 291	20 486	120 599	115 629	31 405	52 396	145	92 235	37 888	450 298
Mar.	1 442	19 503	20 945	116 017	115 717	30 794	49 668	48	95 327	40 473	448 044
April	1 345	20 529	21 874	116 528	117 677	31 047	53 395	58	90 841	40 131	449 678
May	1 276	19 438	20 714	115 972	114 778	30 994	57 073	84	89 667	40 440	449 008
Jun.	1 384	20 342	21 726	117 561	118 126	30 924	52 955	53	90 047	41 653	451 319
Jul.	1 335	20 132	21 467	107 699	115 759	31 094	53 412	141	93 871	41 070	443 047
Aug.	1 327	19 602	20 929	111 038	114 518	31 104	59 522	87	92 492	44 559	453 321
Sept.	1 418	20 722	22 140	118 098	120 778	31 046	59 662	248	91 005	47 733	468 572
Oct.	1 335	20 217	21 552	115 645	120 737	31 284	60 704	63	91 006	47 169	466 610
Nov.	1 284	21 435	22 719	115 776	120 333	33 077	49 564	51	108 451	44 257	471 510
Dec.	1 169	22 549	23 719	123 865	119 340	32 313	64 009	48	99 215	45 082	483 872
2001: Jan.	1 320	20 731	22 052	115 859	125 877	31 386	63 249	47	101 085	46 365	483 868
Feb.	1 387	21 026	22 413	119 047	123 746	32 799	60 283	105	108 898	47 835	492 713
Mar.	1 448	21 975	23 423	112 023	133 372	32 107	78 262	48	100 409	49 672	505 893
April	1 451	22 020	23 471	119 305	132 026	32 363	70 093	62	101 962	50 395	506 207
May	1 373	21 210	22 583	118 022	133 593	32 385	68 450	63	104 222	53 683	510 417
Jun.	1 504	22 433	23 937	124 621	130 983	32 748	69 318	279	96 961	59 391	514 301
Jul.	1 429	21 701	23 130	126 553	130 707	33 343	64 529	114	107 332	61 073	523 650
Aug.	1 487	22 467	23 953	128 250	135 740	34 077	65 617	123	110 435	61 000	535 242
Sept.	1 571	22 999	24 570	128 198	136 104	34 408	67 869	188	105 496	64 887	537 149

KB120

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

MONETARY SECTOR[1]
Liabilities

R millions

	Foreign liabilities			Capital and reserves					
Government deposits[4] (1506M)	Reserve Bank and CPD (1339M)	Other (1507M)	Total (1508M)	Domestic (1334K)	Foreign (1335K)	Total (1336K)	Other liabilities (1509K)	Total liabilities (1338K)	End of
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	54 057	74 124	61 653	1 310	62 963	106 507	747 916	1999
34 199	20 348	67 245	87 593	73 406	1 681	75 088	142 898	847 369	2000
25 715	19 401	61 319	80 719	...	...	...	...	...	1998: 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.
28 877	18 574	65 406	83 980	...	...	...	...	...	1999: Jan.
34 898	18 537	64 771	83 308	...	...	...	...	...	Feb.
29 678	18 342	62 802	81 144	54 396	1 454	55 850	88 252	681 220	Mar.
28 233	17 733	64 140	81 874	...	...	...	...	...	April
29 613	16 999	61 368	78 368	...	...	...	...	...	May
32 510	16 443	64 063	80 506	57 394	1 520	58 914	108 580	716 360	Jun.
33 342	15 576	61 110	76 687	...	...	...	...	...	Jul.
30 334	17 464	61 303	78 767	...	...	...	...	...	Aug.
31 177	18 086	59 534	77 620	59 883	1 517	61 400	115 391	736 309	Sept.
31 982	20 126	60 764	80 890	...	...	...	...	...	Oct.
28 571	20 208	57 229	77 436	...	...	...	...	...	Nov.
32 147	20 067	54 057	74 124	61 653	1 310	62 963	106 507	747 916	Dec.
33 610	17 915	54 713	72 627	...	...	...	...	...	2000: Jan.
30 280	16 842	53 368	70 210	...	...	...	...	...	Feb.
33 430	16 899	54 520	71 419	63 993	1 457	65 450	121 724	761 013	Mar.
32 811	17 464	58 697	76 161	...	...	...	...	...	April
30 356	18 024	60 362	78 386	...	...	...	...	...	May
33 595	18 598	58 213	76 811	66 089	1 501	67 591	127 393	778 435	Jun.
41 510	18 867	69 308	88 174	...	...	...	...	...	Jul.
33 486	18 598	66 239	84 837	...	...	...	...	...	Aug.
32 025	19 760	63 611	83 371	67 817	1 460	69 277	148 175	823 560	Sept.
31 931	20 212	67 018	87 230	...	...	...	...	...	Oct.
32 490	20 526	66 334	86 860	...	...	...	...	...	Nov.
34 199	20 348	67 245	87 593	73 406	1 681	75 088	142 898	847 369	Dec.
43 628	20 704	68 707	89 410	...	...	...	...	...	2001: Jan.
35 568	20 479	74 514	94 994	...	...	...	...	...	Feb.
34 406	21 713	73 990	95 704	77 237	1 192	78 429	147 927	885 782	Mar.
34 519	21 998	77 509	99 508	...	...	...	...	...	April
37 182	21 248	75 727	96 975	...	...	...	...	...	May
46 066	22 002	70 468	92 470	75 677	1 682	77 359	162 477	916 610	Jun.
49 892	22 267	69 354	91 621	...	...	...	...	...	Jul.
46 067	34 331	71 879	106 210	...	...	...	...	...	Aug.
46 019	36 470	76 264	112 734	77 573	1 387	78 960	165 763	965 195	Sept.

KB121

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

MONETARY SECTOR[1]
Assets
R millions

End of	Foreign assets					Claims on the private sector of					
	Gold and foreign exchange										
	Reserve Bank[2]	Other	Total	Long-term	Total foreign assets	Reserve Bank	CPD[3]	Land Bank	Other monetary institutions	Total	of which: local authorities
	(1021M)	(1349M)	(1511M)	(1342M)	(1512M)	(1344M)	(1345M)	(1298M)	(1346M)	(1347M)	(1348M)
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	25 808	71 177	8 681	79 858	3 641	-	16 078	513 004	532 723	5 895
2000	57 005	30 956	87 961	14 330	102 290	733	-	15 228	574 128	590 089	4 127
1998: 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	13 366	45 923	7 380	53 303	318	524	12 547	478 295	491 685	6 908
Feb.	32 745	15 439	48 185	7 275	55 460	319	-	12 165	481 172	493 657	5 767
Mar.	32 886	17 317	50 203	7 741	57 944	345	50	12 431	487 222	500 048	5 710
April	33 662	16 926	50 588	7 882	58 471	344	243	12 788	484 908	498 283	6 507
May	34 305	16 249	50 553	8 097	58 650	344	585	13 282	486 433	500 644	5 570
Jun.	35 060	15 350	50 409	8 161	58 571	339	592	13 935	498 333	513 200	5 432
Jul.	35 651	18 189	53 840	8 904	62 744	340	446	14 979	495 328	511 094	5 711
Aug.	37 341	16 701	54 042	8 195	62 237	668	-	14 977	501 581	517 226	6 121
Sept.	39 211	17 307	56 518	8 182	64 700	644	-	14 952	506 666	522 262	6 172
Oct.	42 638	18 917	61 555	8 386	69 941	1 384	-	14 571	501 772	517 727	4 503
Nov.	45 239	23 258	68 497	8 137	76 634	4 155	-	15 321	508 355	527 832	5 245
Dec.	45 369	25 808	71 177	8 681	79 858	3 641	-	16 078	513 004	532 723	5 895
2000: Jan.	46 421	23 642	70 063	8 988	79 051	3 220	169	14 817	518 447	536 653	5 068
Feb.	46 987	25 848	72 835	9 094	81 929	2 605	-	14 822	519 969	537 396	4 906
Mar.	48 451	28 024	76 475	10 608	87 083	645	-	15 620	523 354	539 619	5 157
April	49 987	23 838	73 825	9 169	82 994	646	-	15 332	524 501	540 479	6 037
May	50 746	20 556	71 302	10 466	81 768	398	-	15 277	527 766	543 441	5 507
Jun.	51 069	21 450	72 519	10 882	83 401	457	-	15 048	532 748	548 253	5 981
Jul.	51 960	27 029	78 990	10 792	89 782	873	-	14 716	541 117	556 707	5 539
Aug.	52 141	25 802	77 943	11 170	89 114	874	-	14 889	545 960	561 723	5 292
Sept.	54 742	27 833	82 574	11 515	94 090	860	-	14 973	558 721	574 554	4 823
Oct.	56 762	25 335	82 097	12 010	94 107	770	-	14 864	562 883	578 517	4 963
Nov.	58 043	24 667	82 710	14 206	96 916	781	-	14 936	573 875	589 592	4 405
Dec.	57 005	30 956	87 961	14 330	102 290	733	-	15 228	574 128	590 089	4 127
2001: Jan.	58 521	29 294	87 814	21 468	109 282	696	-	15 342	564 649	580 687	3 351
Feb.	57 952	29 912	87 865	20 527	108 392	661	-	15 471	573 231	589 363	3 430
Mar.	60 345	34 742	95 087	12 390	107 477	664	-	15 809	572 283	588 757	3 338
April	60 176	37 726	97 902	15 835	113 737	671	-	16 520	571 057	588 248	3 396
May	60 187	38 800	98 986	16 422	115 408	723	-	16 649	577 501	594 873	3 344
Jun.	60 434	40 808	101 242	15 476	116 717	724	-	16 828	582 393	599 945	3 361
Jul.	61 702	48 985	110 686	15 116	125 802	730	-	16 336	591 943	609 008	3 307
Aug.	62 828	60 513	123 340	14 943	138 284	732	-	16 252	602 813	619 797	3 284
Sept.	67 547	57 349	124 896	17 510	142 406	751	-	15 444	613 737	629 933	3 226

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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[1]
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[4] (1350M)	CPD[5] (1351M)	Other monetary institutions (1352M)	Total (1353M)				
7 913	4 219	27 518	39 650	39 650	50 212	475 867	1996
6 126	4 938	37 099	48 164	48 164	45 950	551 956	1997
6 173	6 429	46 489	59 091	59 091	68 005	667 890	1998
6 306	4 676	50 359	61 342	61 342	73 994	747 916	1999
6 672	3 750	53 784	64 206	64 206	90 784	847 369	2000
6 173	4 875	46 123	57 172	57 172	...	...	1998: 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	681 220	Mar.
6 272	3 695	46 131	56 097	56 097	...	...	April
6 283	1 350	49 658	57 291	57 291	...	...	May
6 139	1 380	53 909	61 428	61 428	83 162	716 360	Jun.
6 171	1 422	54 854	62 446	62 446	...	...	Jul.
6 203	3 641	58 244	68 088	68 088	...	...	Aug.
6 172	4 361	55 261	65 794	65 794	83 552	736 309	Sept.
6 202	1 484	54 018	61 703	61 703	...	...	Oct.
6 237	3 073	47 747	57 057	57 057	...	...	Nov.
6 306	4 676	50 359	61 342	61 342	73 994	747 916	Dec.
6 299	1 797	52 861	60 958	60 958	...	...	2000: Jan.
6 312	4 056	53 153	63 521	63 521	...	...	Feb.
6 259	47	49 744	56 050	56 050	78 261	761 013	Mar.
6 197	4 011	52 869	63 077	63 077	...	...	April
6 186	5 185	53 159	64 530	64 530	...	...	May
6 323	2 071	53 608	62 002	62 002	84 779	778 435	Jun.
6 435	2 790	53 168	62 393	62 393	...	...	Jul.
6 467	5 263	51 635	63 364	63 364	...	...	Aug.
6 478	5 096	54 343	65 917	65 917	88 999	823 560	Sept.
6 435	4 887	52 982	64 305	64 305	...	...	Oct.
6 539	5 454	49 585	61 578	61 578	...	...	Nov.
6 672	3 750	53 784	64 206	64 206	90 784	847 369	Dec.
6 748	2 666	57 415	66 829	66 829	...	...	2001: Jan.
6 914	5 008	53 044	64 966	64 966	...	...	Feb.
6 778	1 528	53 718	62 025	62 025	127 523	885 782	Mar.
6 827	4 936	52 188	63 952	63 952	...	...	April
6 905	4 035	52 314	63 255	63 255	...	...	May
7 173	3 843	51 743	62 760	62 760	137 188	916 610	Jun.
7 277	2 664	55 457	65 398	65 398	...	...	Jul.
7 424	4 122	54 124	65 670	65 670	...	...	Aug.
7 293	2 122	55 667	65 082	65 082	127 774	965 195	Sept.

KB123

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

CREDIT EXTENSION BY ALL MONETARY INSTITUTIONS[1]
R millions

End of	Total credit extension[2] (1368M)	Net credit extended to the government sector (1367M)	Credit extended to the domestic private sector											
			Invest-ments (1360M)	Bills discounted (1361M)	Instalment sale credit[3] (1362M)	Leasing finance[3] (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)
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	561 910	29 187	23 506	5 722	52 364	22 081	203 358	225 691	532 723	5 895	1 693	3 021	531 542	262 149
2000	620 085	29 996	38 360	7 824	57 068	24 151	226 269	236 416	590 089	4 127	1 205	5 254	592 421	286 826
1998: 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.	516 298	24 613	20 358	6 749	52 046	21 519	196 240	194 773	491 685	6 908	399	4 493	489 669	...
Feb.	514 986	21 329	20 000	7 474	52 172	21 418	196 852	195 741	493 657	5 767	252	3 944	492 085	...
Mar.	523 069	23 020	21 989	7 707	51 988	21 721	196 705	199 939	500 048	5 710	225	4 700	499 263	257 202
April	526 139	27 856	21 929	7 066	51 864	21 784	196 931	198 710	498 283	6 507	404	4 135	496 316	...
May.................	528 312	27 668	23 555	7 401	51 792	21 714	196 610	199 572	500 644	5 570	392	4 222	499 688	...
Jun.	542 108	28 908	24 106	7 064	51 707	21 956	197 021	211 346	513 200	5 432	672	3 875	512 315	262 120
Jul..................	540 189	29 096	21 742	6 831	51 502	21 849	198 237	210 933	511 094	5 711	377	4 681	510 441	...
Aug.................	554 972	37 746	24 855	6 076	51 530	21 747	200 030	212 988	517 226	6 121	702	4 207	516 014	...
Sept................	556 870	34 608	22 042	5 850	51 756	21 904	200 779	219 932	522 262	6 172	568	3 520	520 179	261 745
Oct.................	545 500	27 773	22 249	5 353	52 023	21 894	201 207	215 002	517 727	4 503	1 808	2 509	517 541	...
Nov.................	554 439	26 607	22 373	5 296	51 972	22 130	202 322	223 739	527 832	5 245	2 067	2 954	527 608	...
Dec.................	561 910	29 187	23 506	5 722	52 364	22 081	203 358	225 691	532 723	5 895	1 693	3 021	531 542	262 149
2000: Jan.	563 991	27 339	23 476	4 877	52 340	21 861	203 782	230 317	536 653	5 068	1 269	3 587	536 441	...
Feb.	570 628	33 233	23 516	4 846	52 716	22 069	205 460	228 789	537 396	4 906	1 452	3 272	537 214	...
Mar.	562 231	22 612	23 435	6 237	53 141	21 974	206 682	228 150	539 619	5 157	1 941	3 619	540 022	268 216
April	570 735	30 256	26 063	5 144	53 300	22 472	207 836	225 665	540 479	6 037	1 585	3 070	539 097	...
May.................	577 606	34 165	26 752	5 295	53 547	22 752	209 046	226 049	543 441	5 507	1 837	5 804	545 575	...
Jun.	576 650	28 397	26 754	6 542	54 199	22 868	211 337	226 553	548 253	5 981	863	3 906	547 042	274 947
Jul..................	577 581	20 874	29 780	4 784	54 539	22 967	214 927	229 711	556 707	5 539	1 121	4 222	556 511	...
Aug.................	591 591	29 869	30 772	5 157	54 990	23 015	217 039	230 750	561 723	5 292	754	3 535	560 720	...
Sept................	608 437	33 883	35 995	4 564	55 446	23 186	219 013	236 351	574 554	4 823	1 162	3 538	574 431	277 915
Oct.................	610 881	32 364	36 915	4 598	56 018	23 419	221 286	236 281	578 517	4 963	1 582	4 403	579 539	...
Nov.................	618 670	29 078	38 552	6 499	56 559	24 126	224 226	239 630	589 592	4 405	762	3 989	589 939	...
Dec.................	620 085	29 996	38 360	7 824	57 068	24 151	226 269	236 416	590 089	4 127	1 205	5 254	592 421	286 826
2001: Jan.	603 878	23 191	26 121	8 545	57 377	24 076	232 923	231 644	580 687	3 351	1 232	5 745	584 314	...
Feb.	618 751	29 388	30 705	7 381	59 146	24 249	235 561	232 321	589 363	3 430	1 080	5 607	592 621	...
Mar.	616 364	27 607	27 878	7 381	60 011	24 984	238 228	230 275	588 757	3 338	1 232	5 091	591 742	292 053
April	617 669	29 421	25 285	7 204	60 908	24 876	240 405	229 569	588 248	3 396	2 136	4 979	591 967	...
May.................	620 934	26 061	26 495	7 942	60 107	25 916	242 599	231 814	594 873	3 344	1 793	5 532	598 854	...
Jun.	616 628	16 683	28 153	8 183	61 203	26 259	243 875	232 272	599 945	3 361	2 709	5 849	605 142	295 024
Jul..................	624 503	15 495	29 698	8 641	61 624	28 023	246 234	234 788	609 008	3 307	2 266	6 841	614 808	...
Aug.................	639 390	19 593	29 800	8 622	62 089	28 784	249 005	241 498	619 797	3 284	1 997	7 910	626 421	...
Sept................	648 983	19 051	30 155	8 624	62 796	29 374	250 608	248 375	629 933	3 226	1 964	8 261	636 931	306 012

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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[1]
R millions

End of	Coin and banknotes in circulation (1312M)	Cheque and transmission deposits (1313M)	M1A[2] (1370M)	Other demand deposits[3] (1314M)	M1[4] (1371M)	Other short and medium-term deposits[5] (1372M)	M2[6] (1373M)	Long-term deposits[7] (1319M)	M3[8] (1374M)
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	113 136	258 282	177 244	435 526	36 651	472 177
2000	23 719	123 865	147 583	119 340	266 924	195 585	462 509	45 082	507 591
1998: 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	42 722	425 588
Jun.	18 545	105 575	124 120	96 282	220 402	172 284	392 687	43 163	435 850
Jul.	19 856	101 850	121 706	99 039	220 745	176 996	397 741	40 470	438 211
Aug.	19 382	110 023	129 405	98 081	227 485	173 593	401 078	35 546	436 624
Sept.	19 730	111 332	131 062	97 860	228 922	184 429	413 351	37 370	450 720
Oct.	20 917	109 539	130 456	107 779	238 235	178 047	416 281	36 506	452 787
Nov.	20 943	119 273	140 216	115 082	255 297	172 410	427 708	36 171	463 879
Dec.	22 660	122 486	145 146	113 136	258 282	177 244	435 526	36 651	472 177
2000: Jan.	20 830	116 793	137 623	108 591	246 214	181 106	427 320	35 934	463 254
Feb.	20 486	120 599	141 085	115 629	256 715	176 181	432 896	37 888	470 785
Mar.	20 945	116 017	136 961	115 717	252 679	175 837	428 516	40 473	468 989
April	21 874	116 528	138 402	117 677	256 079	175 342	431 421	40 131	471 552
May	20 714	115 972	136 686	114 778	251 464	177 818	429 282	40 440	469 722
Jun.	21 726	117 561	139 287	118 126	257 412	173 979	431 392	41 653	473 045
Jul.	21 467	107 699	129 166	115 759	244 926	178 518	423 443	41 070	464 514
Aug.	20 929	111 038	131 968	114 518	246 486	183 205	429 691	44 559	474 250
Sept.	22 140	118 098	140 238	120 778	261 016	181 962	442 978	47 733	490 711
Oct.	21 552	115 645	137 197	120 737	257 934	183 058	440 993	47 169	488 162
Nov.	22 719	115 776	138 496	120 333	258 829	191 143	449 973	44 257	494 230
Dec.	23 719	123 865	147 583	119 340	266 924	195 585	462 509	45 082	507 591
2001: Jan.	22 052	115 859	137 911	125 877	263 788	195 767	459 555	46 365	505 920
Feb.	22 413	119 047	141 460	123 746	265 206	202 085	467 291	47 835	515 126
Mar.	23 423	112 023	135 445	133 372	268 817	210 826	479 644	49 672	529 315
April	23 471	119 305	142 776	132 026	274 802	204 480	479 282	50 395	529 678
May	22 583	118 022	140 605	133 593	274 198	205 120	479 318	53 683	533 001
Jun.	23 937	124 621	148 559	130 983	279 541	199 305	478 847	59 391	538 238
Jul.	23 130	126 553	149 683	130 707	280 390	205 317	485 707	61 073	546 780
Aug.	23 953	128 250	152 203	135 740	287 943	210 252	498 195	61 000	559 195
Sept.	24 570	128 198	152 767	136 104	288 871	207 961	496 832	64 887	561 719

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

MONETARY ANALYSIS[1]
R millions

End of	Not seasonally adjusted							Seasonally adjusted			
	M3	Counterparts						M3	Counterparts		
		Net foreign assets: cumulative flow[2]	Claims on the government sector: Gross claims	Claims on the government sector: Government deposits	Claims on the government sector: Net claims	Claims on the private sector	Net other assets and liabilities		Net foreign assets: cumulative flow	Net claims on the government sector	Claims on the private sector
	(1374M)	(1380M)	(1356M)	(1330M)	(1367M)	(1347M)	(1381M)	(1374N)	(1380N)	(1367N)	(1347N)
2000: Jul.	464 514	-18 403	62 384	41 510	20 874	556 707	-94 665	468 754	-20 533	23 106	556 343
Aug.	474 250	-18 080	63 354	33 486	29 869	561 723	-99 261	476 226	-16 843	29 053	562 360
Sept.	490 711	-14 505	65 908	32 025	33 883	574 554	-103 221	488 367	-13 651	30 576	573 641
Oct.	488 162	-19 224	64 295	31 931	32 364	578 517	-103 496	490 285	-17 176	32 471	577 138
Nov.	494 230	-19 710	61 568	32 490	29 078	589 592	-104 731	488 845	-20 045	27 154	589 977
Dec.	507 591	-13 652	64 195	34 199	29 996	590 089	-98 842	502 804	-13 652	28 153	590 016
2001: Jan.	505 920	-11 089	66 819	43 628	23 191	580 687	-86 870	510 409	-11 069	26 316	581 545
Feb.	515 126	-16 625	64 956	35 568	29 388	589 363	-87 001	514 349	-16 649	32 946	589 856
Mar.	529 315	-13 255	62 014	34 406	27 607	588 757	-73 793	530 121	-13 299	30 851	588 823
April	529 678	-13 668	63 940	34 519	29 421	588 248	-74 323	530 642	-13 679	28 954	590 116
May	533 001	-9 956	63 243	37 182	26 061	594 873	-77 977	536 417	-9 974	24 921	597 878
Jun.	538 238	-3 630	62 749	46 066	16 683	599 945	-74 760	537 686	-3 659	16 182	600 550
Jul.	546 780	7 330	65 387	49 892	15 495	609 008	-85 053	552 170	7 332	17 305	609 028
Aug.	559 195	5 827	65 659	46 067	19 593	619 797	-86 022	564 681	5 862	18 268	619 884
Sept.	561 719	-3 028	65 070	46 019	19 051	629 933	-84 237	557 955	-3 005	14 096	627 175

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Changes
R millions

Period	Not seasonally adjusted							Seasonally adjusted			
	M3	Counterparts						M3	Counterparts		
		Net foreign assets[3]	Claims on the government sector: Gross claims	Claims on the government sector: Government deposits[4]	Claims on the government sector: Net claims	Claims on the private sector	Net other assets and liabilities		Net foreign assets	Net claims on the government sector	Claims on the private sector
	(1374H)	(1380H)	(1356H)	(1330H)	(1367H)	(1347H)	(1381H)	(1374I)	(1380I)	(1367I)	(1347I)
2000: Jul.	-8 531	-4 713	392	-7 915	-7 523	8 454	-4 749	-2 796	-4 235	-4 559	9 901
Aug.	9 737	323	971	8 024	8 995	5 015	-4 596	7 471	3 690	5 947	6 017
Sept.	16 461	3 575	2 554	1 460	4 014	12 832	-3 960	12 142	3 192	1 523	11 281
Oct.	-2 549	-4 719	-1 614	95	-1 519	3 963	-274	1 918	-3 525	1 895	3 496
Nov.	6 068	-486	-2 727	-559	-3 286	11 075	-1 235	-1 440	-2 869	-5 318	12 839
Dec.	13 361	6 058	2 627	-1 709	918	496	5 889	13 959	6 394	999	40
2001: Jan.	-1 671	2 563	2 624	-9 429	-6 805	-9 401	11 972	7 605	2 582	-1 836	-8 472
Feb.	9 207	-5 535	-1 863	8 060	6 197	8 676	-131	3 939	-5 579	6 630	8 311
Mar.	14 189	3 369	-2 943	1 162	-1 781	-606	13 207	15 772	3 349	-2 095	-1 033
April	362	-413	1 926	-113	1 813	-509	-530	521	-380	-1 897	1 292
May	3 323	3 712	-697	-2 663	-3 360	6 625	-3 654	5 775	3 706	-4 033	7 762
Jun.	5 237	6 326	-494	-8 883	-9 378	5 072	3 217	1 269	6 315	-8 739	2 672
Jul.	8 542	10 960	2 638	-3 826	-1 188	9 063	-10 293	14 484	10 990	1 123	8 478
Aug.	12 415	-1 503	272	3 825	4 097	10 789	-969	12 511	-1 469	963	10 855
Sept.	2 524	-8 855	-589	47	-542	10 135	1 785	-6 726	-8 867	-4 172	7 291

KB127

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

BANKS AND MUTUAL BANKS
Mortgage loans
R millions

Period	New mortgage loans and re-advances granted during period							Mortgage loans paid out during the period[3]	Advances granted but not yet paid out[4]	Capital repayments on advances during period[3]	Total mortgage loans outstanding[4]
	Gross amount[1]										
	Asset mortgaged				Application						
	Dwellings and flats	Business premises, farms and churches	All other	Total	For construction of buildings[2]	On existing buildings	On vacant land				
	(2120M)	(2121M)	(2122M)	(2127M)	(2128M)	(2125M)	(2126M)	(2129M)	(2130M)	(2131M)	(2132M)
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	9 084	8 771	55 450	5 674	46 282	3 494	75 089	10 902	66 131	196 022
2000	56 414	14 079	9 999	80 492	10 879	65 409	4 204	88 247	14 199	65 791	219 289
1998: 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	654	734	4 059	385	3 445	229	5 850	11 183	6 169	190 882
April	2 766	603	614	3 983	413	3 264	307	5 837	11 371	5 568	191 011
May	3 175	729	1 005	4 910	455	4 078	377	6 177	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	191 359
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	194 006
Nov.	4 021	833	783	5 637	558	4 654	425	6 773	11 517	5 522	195 058
Dec.	3 269	732	602	4 603	436	3 911	257	6 687	10 902	5 534	196 022
2000: Jan.	2 844	817	837	4 498	476	3 587	435	5 596	11 299	4 924	196 605
Feb.	4 404	868	964	6 237	658	5 370	209	6 779	12 060	5 294	198 310
Mar.	5 029	745	864	6 637	709	5 601	327	7 934	12 801	5 762	199 508
April	4 486	774	715	5 974	581	5 107	286	7 628	13 738	5 136	200 653
May	5 321	1 082	837	7 239	1 173	5 784	283	6 900	15 018	5 505	201 866
Jun.	4 682	1 001	832	6 515	831	5 197	487	6 895	14 643	5 483	204 148
Jul.	4 728	1 426	833	6 987	964	5 536	487	6 861	14 928	5 073	207 752
Aug.	5 313	1 363	811	7 487	1 118	6 045	324	7 873	16 142	5 591	209 890
Sept.	4 626	1 261	800	6 687	1 086	5 313	288	7 666	14 629	5 468	211 904
Oct.	5 539	1 834	943	8 315	1 208	6 614	493	8 442	15 063	6 139	214 204
Nov.	5 502	1 471	846	7 819	1 202	6 401	215	7 951	14 414	5 529	217 187
Dec.	3 941	1 437	718	6 097	874	4 854	369	7 721	14 199	5 885	219 289
2001: Jan.	4 110	1 609	1 238	6 957	913	5 729	315	7 179	7 197	6 355	226 020
Feb.	5 340	1 519	1 346	8 205	836	7 103	265	7 648	7 326	6 270	228 707
Mar.	5 825	1 244	1 148	8 217	1 002	6 714	502	8 518	7 364	6 212	231 383
April	5 351	1 092	935	7 378	917	6 029	432	7 091	1 681	5 814	232 833
May	7 049	1 477	1 126	9 653	1 219	7 838	596	8 669	1 649	5 965	235 049
Jun.	5 968	1 131	989	8 088	1 057	6 667	364	9 046	1 716	6 444	237 049
Jul.	6 009	1 535	1 041	8 586	1 112	6 963	510	8 637	1 627	6 503	239 416
Aug.	6 751	1 243	1 108	9 102	1 233	7 532	337	9 382	1 661	6 388	242 234
Sept.	6 241	1 385	1 104	8 730	1 191	7 127	411	8 706	1 861	6 284	243 916

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 operations			
	Liquidity provided[1] (1390M)	Government deposits[2] (1391M)	Notes and coin in circulation[3] (1392M)	Money market swaps with counter foreign-exchange deposits[4] (1441M)	Reverse repurchase transactions[4] (1442M)	Reserve Bank debentures[4] (1443M)	Total (1449M)
1996	7 299	1 807	18 270	...	...	-	...
1997	8 392	1 211	20 215	...	...	-	...
1998	8 546	902	22 286	-	-	1 875	...
1999	8 399	551	24 724	5 102	1 000	1 000	7 102
2000	8 422	538	27 440	15 220	3 750	3 000	21 970
1998: Oct.	6 517	927	22 063	-	-	2 100	...
Nov.	7 261	821	22 436	-	-	2 000	...
Dec.	8 225	753	26 223	-	-	1 875	...
1999: Jan.	5 806	755	23 283	-	-	3 000	...
Feb.	5 277	631	22 830	-	-	3 500	...
Mar.	4 819	579	23 550	-	-	3 900	...
April	4 981	623	23 776	-	500	4 250	...
May	8 438	563	23 613	6 611	1 000	4 500	12 111
Jun.	9 958	442	23 940	10 224	450	4 750	15 424
Jul.	11 955	514	24 010	12 126	1 000	5 000	18 126
Aug.	13 260	483	24 694	11 035	1 000	5 000	17 035
Sept.	12 655	453	25 108	10 563	-	4 960	15 523
Oct.	11 117	557	25 264	8 746	2 000	3 310	14 056
Nov.	7 775	484	25 842	9 324	2 000	3 000	14 324
Dec.	4 749	527	30 783	5 102	1 000	1 000	7 102
2000: Jan.	6 354	537	27 519	15 356	2 000	1 000	18 356
Feb.	7 550	524	26 198	15 754	2 000	1 750	19 504
Mar.	7 808	470	26 587	9 831	3 000	3 000	15 831
April	8 521	518	27 146	9 295	3 000	4 000	16 295
May	8 966	549	26 773	10 941	4 000	4 000	18 941
Jun.	9 030	534	26 742	10 906	4 000	4 000	18 906
Jul.	8 504	516	26 710	12 957	4 000	4 000	20 957
Aug.	8 568	559	26 791	14 693	4 000	3 975	22 668
Sept.	8 533	565	27 058	15 048	4 000	4 000	23 048
Oct.	8 442	604	27 136	15 052	5 000	4 000	24 052
Nov.	8 580	551	27 870	15 504	5 000	4 000	24 504
Dec.	10 202	534	32 754	15 220	3 750	3 000	21 970
2001: Jan.	9 777	637	29 178	20 662	5 000	3 495	29 157
Feb.	8 970	542	28 406	20 667	5 425	4 000	30 092
Mar.	9 377	481	28 867	22 516	5 425	3 725	31 666
April	9 485	456	29 381	22 886	5 675	4 000	32 561
May	9 083	501	28 863	23 702	5 425	3 515	32 642
Jun.	8 794	555	28 928	25 100	3 340	4 920	33 360
Jul.	8 793	507	29 142	25 560	5 600	5 000	36 160
Aug.	9 653	499	29 393	13 172	5 857	4 940	23 969
Sept.	10 180	547	29 588	14 416	5 400	4 000	23 816

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. Outstanding amounts as at month-end.

MONEY MARKET ACCOMMODATION
Selected daily indicators
R millions

Date	Total liquidity provided and outstanding repurchase agreements					
	Main repurchase auction[1]	Supplementary repurchase auction[2]	Cash reserve contra accounts		Marginal lending	Total
			Withdrawals	Deposits		
	(1437D)	(1438D)	(1435D)	(1436D)	(1434D)	(1440D)
2001/07/05	9 200	205	127	155	0	9 377
2001/07/06	8 900	0	120	177	0	8 843
2001/07/07	8 900	0	120	177	0	8 843
2001/07/09	8 500	0	183	143	0	8 540
2001/07/10	8 200	0	176	163	0	8 213
2001/07/11	7 900	-320	130	163	0	7 547
2001/07/12	7 700	0	145	163	0	7 682
2001/07/13	7 800	0	138	188	0	7 750
2001/07/14	7 800	0	138	170	0	7 768
2001/07/16	7 800	0	148	188	0	7 760
2001/07/17	8 300	0	269	151	0	8 418
2001/07/18	8 400	-230	138	259	0	8 049
2001/07/19	8 000	141	156	255	0	8 042
2001/07/20	8 400	0	70	241	0	8 229
2001/07/22	8 400	0	69	244	0	8 225
2001/07/23	8 500	0	155	65	0	8 590
2001/07/24	8 600	0	129	171	17	8 575
2001/07/25	9 100	-260	215	188	0	8 867
2001/07/26	9 400	0	141	12	0	9 529
2001/07/27	9 700	0	278	49	0	9 929
2001/07/28	9 700	0	274	49	0	9 925
2001/07/30	10 200	0	550	225	0	10 525
2001/07/31	10 700	0	698	586	0	10 812
2001/08/01	11 100	-620	254	289	0	10 445
2001/08/02	10 700	575	268	107	0	11 436
2001/08/03	10 850	-280	245	286	0	10 529
2001/08/04	10 850	0	69	113	0	10 806
2001/08/06	10 900	0	104	280	0	10 724
2001/08/07	10 700	0	216	154	27	10 789
2001/08/08	10 900	-492	120	168	0	10 360
2001/08/10	10 000	0	166	365	0	9 801
2001/08/11	10 000	0	166	382	0	9 784
2001/08/13	9 600	0	301	136	0	9 765
2001/08/14	9 500	0	159	189	0	9 470
2001/08/15	9 000	-210	195	201	0	8 784
2001/08/16	8 600	0	257	197	0	8 660
2001/08/17	8 400	0	202	197	70	8 475
2001/08/18	8 400	0	280	213	4	8 471
2001/08/20	8 700	0	360	440	0	8 620
2001/08/21	8 800	-59	421	631	0	8 531
2001/08/22	8 600	0	419	345	0	8 674
2001/08/23	8 800	0	529	341	0	8 988
2001/08/24	9 200	0	467	514	0	9 153
2001/08/25	9 200	-275	467	463	0	8 929
2001/08/27	9 600	0	111	278	0	9 433
2001/08/28	9 800	0	152	3	0	9 949
2001/08/29	10 000	0	37	136	0	9 901
2001/08/30	9 900	0	186	6	0	10 080
2001/08/31	10 300	0	887	951	0	10 236
2001/09/01	10 300	0	892	951	0	10 241
2001/09/03	10 500	0	299	142	0	10 657
2001/09/04	10 600	0	196	327	0	10 469
2001/09/05	10 300	-358	202	147	0	9 997
2001/09/06	10 300	-659	213	136	0	9 718
2001/09/07	10 300	-243	225	126	0	10 156
2001/09/09	10 300	70	201	145	0	10 426
2001/09/10	10 300	-330	207	200	0	9 977
2001/09/11	10 300	-130	371	359	0	10 182
2001/09/12	9 700	-170	202	214	0	9 518
2001/09/13	9 700	408	244	181	0	10 171
2001/09/14	9 700	-575	174	161	0	9 138
2001/09/15	9 700	-73	178	164	0	9 641
2001/09/17	9 700	127	301	201	17	9 944
2001/09/18	9 700	-167	298	293	0	9 538
2001/09/19	10 000	-340	321	379	0	9 602
2001/09/20	10 000	18	601	678	0	9 941
2001/09/21	10 000	423	22	0	0	10 445

KB131

1. Liquidity provided by SARB on a weekly basis every Wednesday as from 5 September 2001.
2. Repurchase agreements allotted at previous day's repurchase rate to allow for revision of the SARB's liquidity estimates. Data include final repurchase auctions whenever conducted.
   Injecting liquidity +; Draining liquidity -.

MONEY MARKET AND RELATED INTEREST RATES

Bank rate[1]		Predominant prime overdraft rate of clearing banks		Predominant overdraft rate on current accounts		Discount rates		
Date	% (1400G)	Date	% (1403G)	Month	% (1404M)	Date	Tender Treasury bills[2] % (1405W)	3-month bankers' acceptances[3] % (1406W)
05/05/1986	11.00	01/07/1996	19.50	10/1999	16.00	01/06/2001	10.38	10.45
05/08/1986	10.50	01/10/1996	19.25	11/1999	15.50	08/06/2001	10.37	10.46
05/09/1986	10.00	21/11/1996	20.25	12/1999	15.50	15/06/2001	9.60	9.64
10/12/1986	9.50	21/10/1997	19.25	01/2000	15.00	22/06/2001	9.64	9.64
09/03/1988	10.50	09/03/1998	18.25	02/2000	15.00	29/06/2001	9.65	9.64
05/05/1988	11.50	11/06/1998	20.25	03/2000	15.00	06/07/2001	9.65	9.68
29/07/1988	12.50	30/06/1998	22.25	04/2000	15.00	13/07/2001	9.55	9.60
03/11/1988	14.50	04/07/1998	24.00	05/2000	15.00	20/07/2001	9.42	9.49
23/02/1989	16.00	31/08/1998	25.50	06/2000	15.00	27/07/2001	9.38	9.44
08/05/1989	17.00	19/10/1998	24.50	07/2000	14.50	03/08/2001	9.38	9.42
11/10/1989	18.00	09/11/1998	23.50	08/2000	14.50	10/08/2001	9.36	9.43
11/03/1991	17.00	07/12/1998	23.00	09/2000	14.50	17/08/2001	9.35	9.44
23/03/1992	16.00	11/01/1999	22.00	10/2000	14.50	24/08/2001	9.38	9.44
30/06/1992	15.00	12/02/1999	21.00	11/2000	15.00	31/08/2001	9.37	9.43
18/11/1992	14.00	08/03/1999	20.00	12/2000	15.00	07/09/2001	9.35	9.41
09/02/1993	13.00	19/04/1999	19.00	01/2001	14.50	14/09/2001	9.37	9.40
28/10/1993	12.00	25/06/1999	18.00	02/2001	14.50	21/09/2001	8.97	8.86
26/09/1994	13.00	14/07/1999	17.50	03/2001	14.50	28/09/2001	8.89	8.82
21/02/1995	14.00	02/08/1999	16.50	04/2001	14.50	05/10/2001	8.88	8.91
30/06/1995	15.00	04/10/1999	15.50	05/2001	14.50	12/10/2001	8.87	8.94
29/04/1996	16.00	24/01/2000	14.50	06/2001	13.75	19/10/2001	8.85	8.91
21/11/1996	17.00	18/06/2001	13.75	07/2001	13.50	26/10/2001	8.85	8.92
20/10/1997	16.00	16/07/2001	13.50	08/2001	13.50	02/11/2001	8.83	8.93
		25/09/2001	13.00	09/2001	13.00	09/11/2001	8.66	8.89

KB129

Date	Marginal lending rate (1418W)	Repo rate (1419W)	Inter-bank call money[4] % (1410W)	Negotiable certificates of deposits[3] 3 months % (1411W)	6 months % (1412W)	12 months % (1413W)	Date	Notice deposits with clearing banks[5] 32 days % (1414K)	88-91 days % (1415K)	6 months % (1416K)	12 months' fixed deposits with clearing banks[5] % (1417K)
01/06/2001	17.00	12.00	9.50	10.73	10.86	11.07	1995: Dec	13.50	14.15	14.00	14.00
08/06/2001	17.00	12.01	9.50	10.73	10.82	11.03	1996: Mar	14.25	13.75	13.90	13.50
15/06/2001	17.00	11.00	8.75	9.88	10.00	10.22	Jun	15.50	15.50	15.50	15.00
22/06/2001	16.00	11.00	8.75	9.88	9.93	10.24	Sept	15.25	15.15	15.50	14.85
29/06/2001	16.00	11.00	8.75	9.87	9.91	10.24	Dec	15.75	16.00	15.95	15.30
06/07/2001	16.00	11.00	8.75	9.91	10.01	10.25	1997: Mar	15.75	15.75	15.50	15.00
13/07/2001	16.00	11.00	8.50	9.83	9.95	10.15	Jun	15.50	15.50	15.25	14.75
20/07/2001	16.00	11.00	8.50	9.73	9.85	9.90	Sept	15.00	15.25	15.00	14.50
27/07/2001	16.00	11.00	8.50	9.68	9.73	9.71	Dec	14.50	14.50	14.50	14.00
03/08/2001	16.00	11.00	8.50	9.68	9.68	9.67	1998: Mar	13.00	13.00	13.20	12.85
10/08/2001	16.00	11.00	8.50	9.68	9.67	9.66	Jun	17.00	17.00	15.00	14.75
17/08/2001	16.00	11.00	8.50	9.66	9.64	9.64	Sept	20.25	20.25	20.30	19.20
24/08/2001	16.00	11.00	8.50	9.66	9.66	9.67	Dec	17.25	17.25	16.50	16.50
31/08/2001	16.00	11.00	8.50	9.66	9.66	9.65	1999: Mar	13.75	13.50	13.75	13.00
07/09/2001	15.00	10.00	8.50	9.59	9.64	9.64	Jun	12.25	12.90	12.25	12.25
14/09/2001	15.00	10.00	8.50	9.59	9.67	9.66	Sept	10.25	10.75	10.25	11.75
21/09/2001	15.00	9.50	8.00	8.96	9.13	9.20	Dec	9.50	9.95	9.80	10.00
28/09/2001	14.50	9.50	8.00	8.96	9.14	9.21	2000: Mar	8.75	8.75	9.00	9.00
05/10/2001	14.50	9.50	8.00	9.10	9.18	9.36	Jun	9.25	9.40	9.50	9.85
12/10/2001	14.50	9.50	8.00	9.13	9.26	9.44	Sept	9.25	9.40	9.50	9.90
19/10/2001	14.50	9.50	8.00	9.10	9.26	9.41	Dec	9.40	9.45	9.60	10.65
26/10/2001	14.50	9.50	8.00	9.10	9.26	9.38	2001: Mar	9.84	9.85	9.85	10.60
02/11/2001	14.50	9.50	8.00	9.11	9.27	9.38	Jun	9.00	9.80	9.83	10.00
09/11/2001	14.50	9.50	8.00	9.06	9.06	9.03	Sept	8.46	8.78	9.00	9.67

KB130

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

MONEY AND BANKING
Selected data

End of	Percentage changes[1]						Income velocity of circulation of money[4]			
	Monetary aggregates[2]				Credit[3]					
	M1(A) (1370A)	M1 (1371A)	M2 (1373A)	M3 (1374A)	Private sector (1347A)	Total (1368A)	V1(A) (1420K)	V1 (1421K)	V2 (1422K)	V3 (1423K)
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	8.89	4.98	2.35	2.07
1997	22.98	17.29	18.68	17.15	14.40	16.61	7.96	4.47	2.24	1.99
1998	13.48	23.59	13.57	14.55	16.67	18.47	6.95	3.78	2.05	1.84
1999	26.42	20.74	13.61	10.15	8.69	7.77	6.57	3.60	2.03	1.84
2000	1.68	3.35	6.20	7.50	10.77	10.35	6.45	3.49	2.04	1.86
1998: 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	6.74	3.54	2.00	1.79
1999: Jan.	15.35	22.03	11.91	12.42	16.31	17.52	...	...	...	...
Feb.	4.89	14.85	5.74	6.97	14.24	14.52	...	...	...	...
Mar.	12.56	21.99	8.85	9.89	13.84	14.58	6.98	3.71	2.07	1.84
April	3.85	15.85	7.71	7.19	11.38	11.99	...	...	...	...
May	13.64	15.22	7.40	6.62	10.31	10.33	...	...	...	...
Jun.	14.75	8.39	6.53	6.44	11.31	10.56	6.74	3.69	2.09	1.87
Jul.	16.94	7.41	8.22	7.71	9.46	9.69	...	...	...	...
Aug.	19.23	3.57	6.32	5.39	9.77	10.47	...	...	...	...
Sept.	20.62	4.25	9.00	7.67	11.32	10.59	6.42	3.58	2.02	1.84
Oct.	16.07	13.28	12.23	8.94	7.78	6.51	...	...	...	...
Nov.	23.30	18.12	12.30	8.90	8.16	6.64	...	...	...	...
Dec.	26.42	20.74	13.61	10.15	8.69	7.77	6.14	3.41	1.96	1.81
2000: Jan.	25.96	17.35	13.62	10.09	9.15	9.24	...	...	...	...
Feb.	29.35	25.21	18.24	13.83	8.86	10.80	...	...	...	...
Mar.	18.35	16.91	13.75	10.01	7.91	7.49	6.08	3.35	1.97	1.80
April	20.78	20.55	13.13	10.84	8.47	8.48	...	...	...	...
May	17.62	17.87	12.12	10.37	8.55	9.33	...	...	...	...
Jun.	12.22	16.79	9.86	8.53	6.83	6.37	6.26	3.39	2.03	1.86
Jul.	6.13	10.95	6.46	6.00	8.92	6.92	...	...	...	...
Aug.	1.98	8.35	7.13	8.62	8.60	6.60	...	...	...	...
Sept.	7.00	14.02	7.17	8.87	10.01	9.26	6.73	3.59	2.10	1.90
Oct.	5.17	8.27	5.94	7.81	11.74	11.99	...	...	...	...
Nov.	-1.23	1.38	5.21	6.54	11.70	11.58	...	...	...	...
Dec.	1.68	3.35	6.20	7.50	10.77	10.35	6.75	3.63	2.07	1.88
2001: Jan.	0.21	7.14	7.54	9.21	8.21	7.07	...	...	...	...
Feb.	0.27	3.31	7.95	9.42	9.67	8.43	...	...	...	...
Mar.	-1.11	6.39	11.93	12.86	9.11	9.63	6.71	3.53	2.01	1.83
April	3.16	7.31	11.09	12.33	8.84	8.22	...	...	...	...
May	2.87	9.04	11.66	13.47	9.46	7.50	...	...	...	...
Jun.	6.66	8.60	11.00	13.78	9.43	6.93	6.71	3.45	2.00	1.80
Jul.	15.88	14.48	14.70	17.71	9.39	8.12	...	...	...	...
Aug.	15.33	16.82	15.94	17.91	10.34	8.08	...	...	...	...
Sept.	8.93	10.67	12.16	14.47	9.64	6.66	6.42	3.42	1.98	1.76

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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.