

# Money and Banking

|  |       |
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## Key Information

### General notes

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

... denotes not available

– denotes a value equal to nil

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

**SOUTH AFRICAN RESERVE BANK**  
**Liabilities**  
R millions

| End of          | Notes and coin in circulation <sup>1</sup> | Deposits                                   |                    |                                     |                                       |                             |          |         |                | Reserve Bank securities | Foreign loans <sup>6</sup> | Capital and reserves | Other liabilities | Total liabilities |
|-----------------|--|--|--------------------|-------------------------------------|---------------------------------------|-----------------------------|----------|---------|----------------|-------------------------|----------------------------|----------------------|-------------------|-------------------|
|                 |  | Central government                         |                    | Banks and mutual banks <sup>4</sup> |                                       |                             | Other    |         |                |                         |                            |                      |                   |                   |
|                 |  | Exchequer and P.M.G. accounts <sup>2</sup> | Other <sup>3</sup> | Required reserve balances           | Cash reserve contra account (surplus) | Other balances <sup>5</sup> | Domestic | Foreign | Total deposits |                         |                            |                      |                   |                   |
| (1000M)         | (1001M)                                    | (1002M)                                    | (1014M)            | (1013M)                             | (1005M)                               | (1006M)                     | (1007M)  | (1008M) | (1015M)        | (1009M)                 | (1010M)                    | (1011M)              | (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: Jul. .... | 23 090                                     | 737  | 691                | 5 951                               | 1 083                                 | 4                           | -        | 30      | 8 495          | -                       | 18 458                     | 239                  | 6 216             | 56 499            |
| Aug. ....       | 23 328                                     | 820  | 784                | 6 518                               | 162                                   | 1                           | -        | 438     | 8 723          | -                       | 18 377                     | 239                  | 5 911             | 56 578            |
| Sept. ....      | 23 309                                     | 1 188                                      | 345                | 6 614                               | 94                                    | 272                         | 0        | 128     | 8 642          | 1 000                   | 18 386                     | 239                  | 4 861             | 56 436            |
| Oct. ....       | 23 265                                     | 789  | 371                | 6 993                               | 42                                    | 35                          | -        | 24      | 8 254          | 2 100                   | 18 372                     | 239                  | 4 658             | 56 888            |
| Nov. ....       | 24 269                                     | 875  | 346                | 7 783                               | 29                                    | 0                           | -        | 25      | 9 058          | 2 000                   | 18 324                     | 239                  | 4 352             | 58 242            |
| Dec. ....       | 25 421                                     | 906  | -                  | 7 743                               | 141                                   | 0                           | -        | 34      | 8 823          | 1 875                   | 18 072                     | 239                  | 4 408             | 58 838            |
| 1999: Jan. .... | 23 868                                     | 620  | -                  | 6 367                               | 91                                    | 1                           | -        | 33      | 7 112          | 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           |

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

## SOUTH AFRICAN RESERVE BANK

## Assets

R millions

| End of         | Foreign assets                     |         | Liquidity provided <sup>2</sup>       |                               |                           |         | Advances, investments and overnight loans |                    |                  |         |                              | Total (excluding foreign assets) | Other assets | Total assets |
|----------------|------------------------------------|---------|---------------------------------------|-------------------------------|---------------------------|---------|---|--------------------|------------------|---------|------------------------------|----------------------------------|--------------|--------------|
|                | Gold coin and bullion <sup>1</sup> | Total   | Cash reserve contra account (deficit) | Loans granted to banks under: |                           | Total   | Advances                                  |                    | Investments      |         | Overnight loans <sup>4</sup> |                                  |              |              |
|                |                                    |         |                                       | Resale agreements             | Marginal lending facility |         | Banks                                     | Other <sup>3</sup> | Government stock | Other   |                              |                                  |              |              |
|                | (1020M)                            | (1021M) | (1033M)                               | (1034M)                       | (1035M)                   | (1036M) | (1025M)                                   | (1026M)            | (1027M)          | (1028M) | (1032M)                      | (1029M)                          | (1030M)      | (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: Jul..... | 6 536                              | 32 646  | 850                                   | 11 200                        | 334                       | 12 384  | -   | 801                | 6 173            | 316     | ...                          | 19 674                           | 4 179        | 56 499       |
| Aug. ....      | 6 693                              | 32 680  | 655                                   | 9 800                         | -                         | 10 455  | -   | 801                | 6 173            | 317     | ...                          | 17 746                           | 6 152        | 56 578       |
| Sept. ....     | 6 160                              | 30 497  | 631                                   | 6 700                         | -                         | 7 331   | -   | 787                | 6 173            | 318     | ...                          | 14 609                           | 11 330       | 56 436       |
| Oct. ....      | 6 043                              | 30 511  | 154                                   | 5 900                         | -                         | 6 054   | -   | 763                | 6 173            | 302     | ...                          | 13 292                           | 13 085       | 56 888       |
| Nov. ....      | 6 472                              | 31 252  | 151                                   | 6 500                         | -                         | 6 651   | -   | 784                | 6 173            | 303     | ...                          | 13 912                           | 13 078       | 58 242       |
| Dec. ....      | 6 059                              | 31 582  | 46                                    | 6 300                         | -                         | 6 346   | -   | 831                | 6 173            | 303     | ...                          | 13 654                           | 13 602       | 58 838       |
| 1999: Jan..... | 6 220                              | 32 557  | 93                                    | 4 000                         | -                         | 4 093   | -   | 817                | 6 173            | 303     | ...                          | 11 387                           | 13 114       | 57 058       |
| Feb. ....      | 6 388                              | 32 745  | 194                                   | 4 100                         | -                         | 4 294   | -   | 837                | 6 173            | 304     | ...                          | 11 609                           | 14 185       | 58 539       |
| Mar. ....      | 6 261                              | 32 886  | 712                                   | 4 600                         | -                         | 5 312   | -   | 784                | 6 173            | 330     | ...                          | 12 599                           | 15 581       | 61 066       |
| April. ....    | 6 174                              | 33 662  | 347                                   | 4 330                         | -                         | 4 677   | -   | 709                | 6 272            | 331     | ...                          | 11 988                           | 15 556       | 61 206       |
| May. ....      | 5 993                              | 34 305  | 419                                   | 7 100                         | -                         | 7 519   | -   | 711                | 6 283            | 332     | ...                          | 14 844                           | 16 211       | 65 360       |
| Jun. ....      | 5 745                              | 35 060  | 923                                   | 9 115                         | -                         | 10 038  | -   | 709                | 6 139            | 327     | ...                          | 17 212                           | 18 154       | 70 426       |
| Jul. ....      | 5 711                              | 35 651  | 750                                   | 12 300                        | -                         | 13 050  | -   | 709                | 6 171            | 328     | ...                          | 20 257                           | 17 173       | 73 081       |
| Aug. ....      | 5 585                              | 37 341  | 525                                   | 12 600                        | 0                         | 13 125  | -   | 1 025              | 6 203            | 329     | ...                          | 20 682                           | 16 178       | 74 201       |
| Sept. ....     | 6 312                              | 39 211  | 568                                   | 11 300                        | -                         | 11 868  | -   | 987                | 6 172            | 330     | ...                          | 19 358                           | 15 515       | 74 083       |
| Oct. ....      | 6 542                              | 42 638  | 888                                   | 8 800                         | -                         | 9 688   | -   | 1 717              | 6 202            | 331     | ...                          | 17 937                           | 14 407       | 74 982       |
| Nov. ....      | 6 480                              | 45 239  | 803                                   | 5 711                         | 2                         | 6 515   | -   | 4 502              | 6 237            | 322     | ...                          | 17 577                           | 13 553       | 76 369       |
| Dec. ....      | 6 276                              | 45 369  | 843                                   | 2 410                         | -                         | 3 253   | -   | 3 995              | 6 306            | 323     | ...                          | 13 878                           | 13 348       | 72 595       |
| 2000: Jan..... | 6 401                              | 46 421  | 855                                   | 5 647                         | -                         | 6 502   | -   | 3 575              | 6 299            | 324     | ...                          | 16 701                           | 12 704       | 75 826       |
| Feb. ....      | 6 666                              | 46 987  | 793                                   | 7 700                         | -                         | 8 493   | -   | 2 960              | 6 312            | 325     | ...                          | 18 090                           | 11 677       | 76 754       |
| Mar. ....      | 6 610                              | 48 451  | 821                                   | 7 140                         | -                         | 7 961   | -   | 1 000              | 6 259            | 325     | ...                          | 15 546                           | 10 417       | 74 414       |
| 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      |

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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<br>(1049M) | Other liabilities<br>(1050M) | Total liabilities<br>(1051M) |                           |
|----------------|---|--|---|--|------------------|------------------|--------------------|---------------------------------|------------------------------|------------------------------|---------------------------|
|                | Domestic                                      |  |   |  |                  |                  | Foreign<br>(1047M) |                                 |                              |                              | Total deposits<br>(1048M) |
|                | Central and provincial governments<br>(1053M) | Public Investment Commissioners<br>(1052M) | Other public enterprises / corporations <sup>1</sup><br>(1042M) | Insurance companies and pension funds<br>(1043M) | Other<br>(1045M) | Total<br>(1046M) |                    |                                 |                              |                              |                           |
| 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: Jul..... | 1 609   | 3 800                                      | 24  | 136  | 20               | 5 589            | 1 152              | 6 742                           | 72                           | 68                           | 6 881                     |
| Aug.....       | 1 676   | 3 783                                      | 28  | 140  | 21               | 5 648            | 615                | 6 263                           | 72                           | -38                          | 6 297                     |
| Sept.....      | 1 744   | 3 848                                      | 49  | 138  | 22               | 5 800            | 478                | 6 279                           | 72                           | 18                           | 6 369                     |
| Oct.....       | 1 734   | 3 910                                      | 18  | 114  | 18               | 5 795            | 1 004              | 6 800                           | 72                           | -4                           | 6 868                     |
| Nov.....       | 1 733   | 3 967                                      | 20  | 119  | 19               | 5 858            | 952                | 6 811                           | 72                           | 4                            | 6 887                     |
| Dec.....       | 1 768   | 3 940                                      | 13  | 117  | 19               | 5 857            | 534                | 6 392                           | 72                           | 3                            | 6 467                     |
| 1999: Jan..... | 1 708   | 3 994                                      | 37  | 116  | 19               | 5 874            | 536                | 6 410                           | 72                           | 28                           | 6 510                     |
| Feb.....       | 1 741   | 3 460                                      | 21  | 116  | 20               | 5 358            | 522                | 5 881                           | 72                           | 20                           | 5 973                     |
| Mar.....       | 1 563   | 2 881                                      | 22  | 153  | 43               | 4 661            | 361                | 5 022                           | 72                           | 50                           | 5 144                     |
| April.....     | 1 560   | 2 912                                      | 11  | 155  | 43               | 4 681            | 423                | 5 104                           | 72                           | 14                           | 5 191                     |
| May.....       | 1 556   | 2 944                                      | 18  | 160  | 42               | 4 720            | 553                | 5 273                           | 72                           | 24                           | 5 369                     |
| Jun.....       | 1 723   | 2 975                                      | 14  | 157  | 41               | 4 911            | 350                | 5 261                           | 72                           | 26                           | 5 359                     |
| Jul.....       | 1 601   | 3 049                                      | 14  | 149  | 42               | 4 855            | 310                | 5 165                           | 72                           | 22                           | 5 260                     |
| Aug.....       | 1 698   | 2 459                                      | 36  | 150  | 45               | 4 389            | 514                | 4 903                           | 72                           | 61                           | 5 037                     |
| Sept.....      | 1 627   | 2 512                                      | 46  | 145  | 43               | 4 373            | 317                | 4 690                           | 72                           | 72                           | 4 835                     |
| Oct.....       | 1 715   | 2 534                                      | 17  | 146  | 45               | 4 457            | 382                | 4 839                           | 72                           | 48                           | 4 959                     |
| Nov.....       | 1 682   | 2 555                                      | 27  | 126  | 45               | 4 435            | 328                | 4 763                           | 72                           | 57                           | 4 893                     |
| Dec.....       | 1 883   | 2 612                                      | 19  | 127  | 42               | 4 683            | 1 243              | 5 926                           | 72                           | 47                           | 6 045                     |
| 2000: Jan..... | 1 982   | 2 633                                      | 35  | 154  | 40               | 4 845            | 516                | 5 361                           | 72                           | 61                           | 5 494                     |
| Feb.....       | 1 996   | 1 930                                      | 43  | 168  | 40               | 4 177            | 426                | 4 603                           | 72                           | 71                           | 4 746                     |
| Mar.....       | 2 826   | 1 655                                      | 18  | 217  | 43               | 4 758            | 397                | 5 155                           | 72                           | 60                           | 5 288                     |
| 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                     |

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

## CORPORATION FOR PUBLIC DEPOSITS

## Assets

R millions

| End of          | Treasury bills<br>(1061M) | Government<br>stock<br>(1062M) | Land Bank bills<br>and debentures<br>(1063M) | Other public sector investments |                  | Other assets<br>(1065M) | Total assets<br>(1066M) |
|-----------------|---------------------------|--------------------------------|--|---------------------------------|------------------|-------------------------|-------------------------|
|                 |                           |                                |  | Bills <sup>1</sup><br>(1068M)   | Other<br>(1069M) |                         |                         |
| 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: Jul. .... | 3 122                     | 706                            | 1 225  | 1 195                           | 541              | 92                      | 6 881                   |
| Aug. ....       | 4 444                     | 703                            | 591  | 10                              | 482              | 67                      | 6 297                   |
| Sept. ....      | 4 653                     | 713                            | 398  | 10                              | 486              | 109                     | 6 369                   |
| Oct. ....       | 3 986                     | 890                            | 158  | 789                             | 384              | 662                     | 6 868                   |
| Nov. ....       | 2 929                     | 1 100                          | 60   | 811                             | 888              | 1 099                   | 6 887                   |
| Dec. ....       | 6 382                     | 47                             | -  | -                               | -                | 37                      | 6 467                   |
| 1999: Jan. .... | 3 025                     | 47                             | 923  | 395                             | 129              | 1 991                   | 6 510                   |
| Feb. ....       | 4 835                     | 48                             | -  | -                               | -                | 1 090                   | 5 973                   |
| Mar. ....       | 1 117                     | 49                             | -  | 50                              | -                | 3 929                   | 5 144                   |
| April ....      | 3 646                     | 49                             | 149  | 243                             | -                | 1 103                   | 5 191                   |
| May ....        | 1 301                     | 49                             | 777  | 585                             | -                | 2 658                   | 5 369                   |
| Jun. ....       | 1 331                     | 49                             | 1 178  | 592                             | -                | 2 208                   | 5 359                   |
| Jul. ....       | 1 372                     | 50                             | 1 437  | 446                             | -                | 1 955                   | 5 260                   |
| Aug. ....       | 3 592                     | 50                             | -  | -                               | -                | 1 395                   | 5 037                   |
| Sept. ....      | 4 311                     | 50                             | -  | -                               | -                | 474                     | 4 835                   |
| Oct. ....       | 1 439                     | 45                             | 199  | -                               | -                | 3 276                   | 4 959                   |
| Nov. ....       | 3 029                     | 45                             | -  | -                               | -                | 1 819                   | 4 893                   |
| Dec. ....       | 4 600                     | 76                             | -  | -                               | -                | 1 369                   | 6 045                   |
| 2000: Jan. .... | 1 721                     | 76                             | 1 389  | 169                             | -                | 2 139                   | 5 494                   |
| Feb. ....       | 3 980                     | 76                             | 100  | -                               | -                | 590                     | 4 746                   |
| Mar. ....       | 1                         | 46                             | 640  | -                               | -                | 4 601                   | 5 288                   |
| 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                   |

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

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

| End of          | Deposits   |                         |                               |                             |                                |                              |                      |                  |  | Other                                      |                  |
|-----------------|--|-------------------------|-------------------------------|-----------------------------|--------------------------------|------------------------------|----------------------|------------------|--|--|------------------|
|                 | Cash managed, cheque and transmission<br>(1070M) | Other demand<br>(1071M) | Short-term savings<br>(1072M) | Other short-term<br>(1073M) | Medium-term savings<br>(1074M) | Other medium-term<br>(1075M) | Long-term<br>(1076M) | Total<br>(1077M) | Foreign currency deposits included in total<br>(1078M) | Loans received under repurchase agreements |                  |
|                 |  |                         |                               |                             |                                |                              |                      |                  |  | Reserve Bank<br>(1500M)                    | Other<br>(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: Jul. .... | 101 967  | 119 241                 | 26 959                        | 58 794                      | 738                            | 103 871                      | 53 272               | 464 843          | 13 595   | 11 208                                     | 9 051            |
| Aug. ....       | 102 801  | 134 607                 | 26 588                        | 71 111                      | 289                            | 89 632                       | 52 050               | 477 078          | 15 746   | 9 207                                      | 9 577            |
| Sept. ....      | 106 798  | 132 975                 | 27 679                        | 59 228                      | 200                            | 101 383                      | 53 399               | 481 662          | 16 935   | 6 386                                      | 11 287           |
| Oct. ....       | 109 417  | 119 663                 | 27 983                        | 59 759                      | 274                            | 111 357                      | 64 585               | 493 037          | 21 430   | 5 270                                      | 8 187            |
| Nov. ....       | 108 689  | 125 126                 | 27 602                        | 50 386                      | 259                            | 122 593                      | 64 956               | 499 610          | 20 512   | 5 954                                      | 11 283           |
| Dec. ....       | 111 286  | 120 654                 | 29 253                        | 68 181                      | 275                            | 111 200                      | 61 036               | 501 883          | 17 738   | 6 308                                      | 10 130           |
| 1999: Jan. .... | 105 517  | 123 019                 | 27 785                        | 69 599                      | 901                            | 111 487                      | 60 821               | 499 129          | 19 600   | 4 007                                      | 9 265            |
| Feb. ....       | 113 267  | 117 751                 | 28 737                        | 66 470                      | 269                            | 111 452                      | 66 124               | 504 071          | 20 661   | 4 110                                      | 10 814           |
| Mar. ....       | 114 758  | 125 149                 | 28 444                        | 63 486                      | 452                            | 111 758                      | 68 108               | 512 155          | 20 151   | 4 741                                      | 11 906           |
| April. ....     | 110 489  | 119 921                 | 29 259                        | 59 711                      | 454                            | 121 167                      | 63 543               | 504 544          | 20 323   | 3 979                                      | 12 038           |
| May. ....       | 113 338  | 123 035                 | 30 137                        | 66 256                      | 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  | 155 092                 | 31 187                        | 90 905                      | 114                            | 128 253                      | 66 789               | 608 922          | 28 315   | 9 503                                      | 12 438           |
| Feb. ....       | 135 707  | 154 998                 | 32 677                        | 91 957                      | 198                            | 131 504                      | 71 551               | 618 593          | 31 919   | 9 803                                      | 13 909           |
| Mar. ....       | 129 687  | 159 139                 | 32 200                        | 107 140                     | 69                             | 121 215                      | 72 268               | 621 718          | 31 183   | 9 907                                      | 10 128           |
| April. ....     | 136 234  | 161 838                 | 32 303                        | 96 616                      | 38                             | 122 373                      | 74 005               | 623 408          | 29 643   | 9 704                                      | 13 126           |
| May. ....       | 136 976  | 162 026                 | 32 372                        | 94 845                      | 350                            | 127 931                      | 78 016               | 632 516          | 28 550   | 9 115                                      | 11 235           |
| Jun. ....       | 151 493  | 164 194                 | 33 025                        | 92 566                      | 385                            | 119 667                      | 87 868               | 649 198          | 26 791   | 9 565                                      | 10 304           |

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

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

| liabilities to the public                             |                                  |                          |         |         | Capital and other liabilities   |   |                   |                            |         | Total capital and liabilities | End of     |
|---|----------------------------------|--------------------------|---------|---------|---------------------------------|---|-------------------|----------------------------|---------|-------------------------------|------------|
| Foreign finance in Bank's own name on-lent to clients | Other foreign loans and advances | Other loans and advances | Other   | Total   | Total liabilities to the public | Outstanding liabilities on behalf of clients, per contra <sup>2</sup> | Other liabilities | Gross capital and reserves | Total   |                               |            |
| (1080M)   | (1081M)                          | (1082M)                  | (1083M) | (1084M) | (1085M)                         | (1086M)   | (1087M)           | (1088M)                    | (1089M) | (1090M)                       |            |
| 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       |
| 7 578   | 20 661                           | 22 244                   | 14 894  | 85 636  | 550 479                         | 4 357   | 26 816            | 47 710                     | 78 884  | 629 363                       | 1998: Jul. |
| 8 399   | 22 982                           | 23 679                   | 16 094  | 89 937  | 567 015                         | 4 285   | 27 642            | 49 301                     | 81 228  | 648 243                       | Aug.       |
| 7 190   | 20 098                           | 13 588                   | 13 373  | 71 923  | 553 585                         | 3 884   | 26 963            | 51 672                     | 82 520  | 636 105                       | Sept.      |
| 5 115   | 16 606                           | 13 145                   | 11 687  | 60 011  | 553 048                         | 4 358   | 29 480            | 51 815                     | 85 652  | 638 700                       | 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   | 12 898                           | 19 597                   | 14 617  | 76 276  | 685 198                         | 4 821   | 58 664            | 86 373                     | 149 858 | 835 055                       | 2001: Jan. |
| 6 934   | 14 085                           | 23 003                   | 16 807  | 84 541  | 703 134                         | 3 466   | 59 467            | 86 760                     | 149 692 | 852 827                       | Feb.       |
| 6 412   | 18 718                           | 23 391                   | 21 731  | 90 286  | 712 004                         | 3 491   | 57 962            | 87 240                     | 148 692 | 860 697                       | Mar.       |
| 6 135   | 20 750                           | 22 564                   | 19 877  | 92 156  | 715 564                         | 4 079   | 60 748            | 87 342                     | 152 169 | 867 733                       | April      |
| 6 505   | 19 533                           | 25 823                   | 20 235  | 92 447  | 724 963                         | 3 009   | 65 723            | 88 303                     | 157 036 | 881 999                       | May        |
| 6 744   | 17 407                           | 25 581                   | 24 155  | 93 755  | 742 953                         | 2 117   | 67 648            | 85 042                     | 154 808 | 897 760                       | Jun.       |

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

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

| End of         | Central bank money and gold    |                       |                                |         | Deposits,                           |                                     |                                       |   |                   |                     |  |
|----------------|--------------------------------|-----------------------|--------------------------------|---------|-------------------------------------|-------------------------------------|---------------------------------------|---|-------------------|---------------------|--|
|                | Bank notes and subsidiary coin | Gold coin and bullion | Deposits with the Reserve Bank | Total   | Bank group funding, including NCD's | Inter-bank funding, including NCD's | Loans granted under resale agreements | Instalment debtors, suspensive sales and leases | Mortgage advances | Credit card debtors | Bills, promissory notes and acceptances discounted |
|                | (1100M)                        | (1101M)               | (1102M)                        | (1104M) | (1105M)                             | (1112M)                             | (1107M)                               | (1108M)   | (1109M)           | (1110M)             | (1111M)  |
| 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: Jul..... | 5 419                          | 59                    | 7 023                          | 12 501  | 5 739                               | 27 555                              | 10 208                                | 73 625  | 184 173           | 9 910               | 26 492   |
| Aug.....       | 5 967                          | 24                    | 6 750                          | 12 741  | 5 239                               | 34 165                              | 7 166                                 | 73 583  | 185 611           | 9 928               | 26 394   |
| Sept.....      | 6 414                          | 9                     | 6 962                          | 13 386  | 7 097                               | 32 961                              | 4 847                                 | 73 327  | 186 591           | 10 017              | 27 808   |
| Oct.....       | 5 347                          | 5                     | 6 591                          | 11 943  | 6 157                               | 35 288                              | 3 026                                 | 73 782  | 188 073           | 10 067              | 28 456   |
| Nov.....       | 5 854                          | 24                    | 7 349                          | 13 227  | 5 423                               | 34 889                              | 3 930                                 | 73 807  | 189 105           | 10 257              | 27 827   |
| Dec.....       | 6 911                          | 6                     | 7 810                          | 14 726  | 4 581                               | 37 676                              | 3 527                                 | 73 552  | 189 343           | 10 545              | 27 653   |
| 1999: Jan..... | 5 220                          | 6                     | 6 355                          | 11 582  | 4 498                               | 37 842                              | 1 927                                 | 73 620  | 190 153           | 10 693              | 27 852   |
| Feb.....       | 4 455                          | 6                     | 7 329                          | 11 789  | 4 545                               | 42 758                              | 1 644                                 | 73 634  | 190 669           | 10 774              | 26 846   |
| Mar.....       | 7 488                          | 4                     | 7 339                          | 14 831  | 5 271                               | 42 043                              | 2 218                                 | 73 753  | 190 398           | 10 879              | 25 715   |
| April.....     | 5 738                          | 4                     | 7 294                          | 13 036  | 4 356                               | 42 670                              | 2 266                                 | 73 733  | 190 513           | 10 990              | 24 677   |
| May.....       | 6 333                          | 5                     | 7 381                          | 13 719  | 4 768                               | 45 045                              | 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                               | 33 448                              | 10 539                                | 81 511  | 225 577           | 12 065              | 24 891   |
| Feb.....       | 6 988                          | 1                     | 9 031                          | 16 020  | 11 060                              | 42 421                              | 13 185                                | 83 450  | 228 327           | 12 316              | 22 643   |
| Mar.....       | 6 208                          | 1                     | 9 442                          | 15 651  | 16 950                              | 39 496                              | 11 223                                | 85 023  | 231 007           | 12 455              | 21 426   |
| April.....     | 6 901                          | 13                    | 9 993                          | 16 907  | 13 268                              | 41 076                              | 16 680                                | 85 330  | 232 500           | 12 442              | 19 746   |
| May.....       | 7 420                          | 0                     | 9 239                          | 16 659  | 16 922                              | 40 741                              | 15 593                                | 86 056  | 234 781           | 12 490              | 20 464   |
| Jun.....       | 6 240                          | 0                     | 10 019                         | 16 259  | 22 682                              | 43 975                              | 11 755                                | 87 033  | 237 082           | 12 168              | 20 294   |

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



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

| loans and advances                               |                              |                      |                           |         | Investments                   |         |         |                           |         | Fixed assets | Other assets | Total assets | End of     |
|--|------------------------------|----------------------|---------------------------|---------|-------------------------------|---------|---------|---------------------------|---------|--------------|--------------|--------------|------------|
| Foreign currency loans and advances <sup>1</sup> | Redeemable preference shares | Overdrafts and loans | Less: Specific provisions | Total   | Investments other than shares |         | Shares  | Less: Specific provisions | Total   |              |              |              |            |
|  |                              |                      |                           |         | Government stock              | Other   |         |                           |         |              |              |              |            |
| (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       |
| 35 985   | 9 721                        | 157 382              | 8 078                     | 532 711 | 22 525                        | 7 033   | 11 992  | 61                        | 41 489  | 11 075       | 31 587       | 629 363      | 1998: Jul. |
| 39 378   | 9 848                        | 159 747              | 8 183                     | 542 877 | 24 610                        | 8 107   | 13 204  | 62                        | 45 858  | 11 128       | 35 638       | 648 243      | Aug.       |
| 26 692   | 11 054                       | 159 788              | 8 577                     | 531 606 | 26 850                        | 8 951   | 14 353  | 60                        | 50 094  | 11 185       | 29 834       | 636 105      | Sept.      |
| 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      | 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                       | 214 113              | 13 434                    | 668 911 | 38 367                        | 41 138  | 24 463  | 175                       | 103 793 | 11 344       | 35 118       | 835 055      | 2001: Jan. |
| 58 424   | 12 203                       | 214 655              | 13 354                    | 685 328 | 36 566                        | 45 075  | 24 361  | 184                       | 105 819 | 11 822       | 33 838       | 852 827      | Feb.       |
| 63 698   | 11 642                       | 214 706              | 13 191                    | 694 435 | 38 294                        | 43 695  | 13 393  | 366                       | 95 016  | 11 575       | 44 020       | 860 697      | Mar.       |
| 64 106   | 11 992                       | 214 878              | 13 473                    | 698 544 | 37 844                        | 43 432  | 13 793  | 290                       | 94 780  | 11 481       | 46 022       | 867 733      | April      |
| 69 219   | 11 922                       | 216 262              | 14 331                    | 710 118 | 39 728                        | 42 494  | 14 021  | 218                       | 96 025  | 11 575       | 47 622       | 881 999      | May        |
| 74 768   | 11 904                       | 214 692              | 13 619                    | 722 736 | 39 650                        | 47 466  | 11 975  | 252                       | 98 839  | 11 528       | 48 398       | 897 760      | Jun.       |

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

**BANKS**  
**Analysis of deposits by type of depositor**  
R millions

| End of            | Residents           |                     |                      |                     |  |                                 |                            |  |             |         |         | Non-residents<br>(1152M) | Total all deposits<br>(1077M) | of which: denominated in foreign currency<br>(1078M) |
|-------------------|---------------------|---------------------|----------------------|---------------------|--|---------------------------------|----------------------------|--|-------------|---------|---------|--------------------------|-------------------------------|--|
|                   | Bank group deposits | Inter-bank deposits | Reserve Bank and CPD | Government deposits | Local governments and regional services councils | Public enterprises/corporations | Insurers and pension funds | Other companies and close corporations | Individuals | Other   | Total   |                          |                               |  |
|                   | (1140M)             | (1141M)             | (1142M)              | (1143M)             | (1144M)  | (1145M)                         | (1146M)                    | (1147M)                                | (1148M)     | (1149M) | (1150M) |                          |                               |  |
| 2000: April ..... | 11 038              | 36 379              | 95                   | 27 498              | 11 500   | 12 979                          | 48 188                     | 183 460                                | 134 813     | 45 064  | 511 013 | 34 583                   | 545 595                       | 17 728   |
| May .....         | 10 160              | 40 743              | 593                  | 25 409              | 11 270   | 11 822                          | 46 176                     | 182 317                                | 135 799     | 46 324  | 510 614 | 35 367                   | 545 981                       | 19 101   |
| Jun. ....         | 9 423               | 41 923              | 1 666                | 28 187              | 11 309   | 10 950                          | 44 938                     | 194 894                                | 134 181     | 44 414  | 521 884 | 35 859                   | 557 743                       | 20 156   |
| 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              | 44 958              | ...                  | 39 631              | 14 190   | 11 942                          | 42 469                     | 216 638                                | 145 141     | 41 649  | 567 091 | 41 831                   | 608 922                       | 28 315   |
| Feb. ....         | 10 340              | 47 550              | ...                  | 32 201              | 11 294   | 12 592                          | 43 627                     | 226 597                                | 146 987     | 40 344  | 571 532 | 47 061                   | 618 593                       | 31 919   |
| Mar. ....         | 11 460              | 44 446              | ...                  | 31 312              | 11 096   | 14 785                          | 46 020                     | 228 295                                | 150 651     | 40 613  | 578 678 | 43 040                   | 621 718                       | 31 183   |
| April ....        | 11 394              | 43 679              | ...                  | 31 427              | 11 939   | 10 674                          | 46 651                     | 230 424                                | 151 761     | 42 432  | 580 382 | 43 026                   | 623 408                       | 29 643   |
| May ....          | 11 964              | 46 261              | ...                  | 33 785              | 12 676   | 11 571                          | 46 517                     | 231 238                                | 153 221     | 42 878  | 590 112 | 42 404                   | 632 516                       | 28 550   |
| Jun. ....         | 12 089              | 52 071              | ...                  | 42 741              | 10 538   | 12 184                          | 46 279                     | 234 969                                | 156 595     | 41 759  | 609 224 | 39 974                   | 649 198                       | 26 791   |

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

| End of            | NCD holdings<br>(1160M) | Bills discounted |                                      |                                       | Advances   |                        |                         |                | Investments                 |                            |       |  |        |                           |
|-------------------|-------------------------|------------------|--------------------------------------|---------------------------------------|--|------------------------|-------------------------|----------------|-----------------------------|----------------------------|-------|--|--------|---------------------------|
|                   |                         | Treasury bills   | Land Bank bills and promissory notes | Other, including bankers' acceptances | Government sector (excluding Provincial governments) | Provincial governments | Domestic private sector | Foreign sector | Government sector           |                            |       | Private sector                           |        | Foreign sector<br>(1173M) |
|                   |                         | (1161M)          | (1162M)                              | (1163M)                               | (1510M)  | (1174M)                | (1166M)                 | (1167M)        | Short-term government stock | Long-term government stock | Other | Stock of public enterprises/corporations | Other  |                           |
| 2000: April ..... | 12 302                  | 17 480           | 2 632                                | 5 335                                 | 674  | 1 824                  | 493 025                 | 23 421         | 25 992                      | 6 765                      | 101   | 3 078                                    | 18 967 | 8 938                     |
| May .....         | 11 737                  | 15 745           | 2 520                                | 5 562                                 | 589  | 2 179                  | 495 251                 | 20 112         | 26 382                      | 8 132                      | 97    | 2 944                                    | 19 781 | 10 123                    |
| Jun. ....         | 13 084                  | 15 098           | 2 552                                | 6 765                                 | 649  | 1 962                  | 497 387                 | 21 044         | 26 903                      | 8 850                      | 111   | 3 084                                    | 19 327 | 10 069                    |
| 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                  | 15 923           | 231                                  | 8 737                                 | 896  | 1 881                  | 529 147                 | 28 510         | 26 288                      | 12 079                     | 289   | 1 894                                    | 19 851 | 20 931                    |
| Feb. ....         | 17 244                  | 14 636           | 251                                  | 7 756                                 | 887  | 888                    | 533 989                 | 29 222         | 23 575                      | 12 991                     | 5     | 2 453                                    | 22 711 | 20 030                    |
| Mar. ....         | 15 901                  | 13 219           | 385                                  | 7 823                                 | 786  | 1 568                  | 538 812                 | 34 054         | 24 690                      | 13 605                     | 0     | 1 347                                    | 23 559 | 9 107                     |
| April ....        | 15 321                  | 11 686           | 181                                  | 7 879                                 | 1 745  | 1 089                  | 539 413                 | 37 040         | 24 671                      | 13 174                     | 0     | 1 052                                    | 18 692 | 15 366                    |
| May ....          | 17 546                  | 11 299           | 349                                  | 8 816                                 | 462  | 778                    | 544 536                 | 38 117         | 26 337                      | 13 391                     | 0     | 1 026                                    | 20 013 | 15 755                    |
| Jun. ....         | 17 324                  | 11 084           | 200                                  | 9 009                                 | 413  | 533                    | 547 856                 | 40 211         | 26 776                      | 12 874                     | 44    | 1 471                                    | 21 373 | 14 817                    |

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**BANKS AND MUTUAL BANKS**  
**Instalment sale and leasing transactions<sup>1</sup>**  
R millions

| Quarter-end balances according to type of asset and agreement   | Instalment sale credit<br>(Hire-purchase credit) |         |         | Leasing finance  |         |         |                  |         |         | Total assets financed |         |         |
|---|--|---------|---------|------------------|---------|---------|------------------|---------|---------|-----------------------|---------|---------|
|   |  |         |         | Financial leases |         |         | Operating leases |         |         |                       |         |         |
|   | 2000/04  | 2001/01 | 2001/02 | 2000/04          | 2001/01 | 2001/02 | 2000/04          | 2001/01 | 2001/02 | 2000/04               | 2001/01 | 2001/02 |
| Passenger cars:   |  |         |         |                  |         |         |                  |         |         |                       |         |         |
| New   | 12 777   | 14 322  | 13 871  | 6 642            | 6 736   | 6 868   | 593              | 659     | 809     | 20 012                | 21 717  | 21 548  |
| Used  | 16 240   | 16 935  | 17 824  | 3 293            | 3 351   | 3 549   | 217              | 263     | 239     | 19 750                | 20 549  | 21 612  |
| Minibuses   | 500  | 491     | 480     | 103              | 100     | 101     | 4                | 3       | 3       | 607                   | 594     | 584     |
| Trucks and other land transport equipment   | 12 498   | 12 921  | 13 106  | 4 111            | 4 121   | 4 517   | 421              | 664     | 603     | 17 030                | 17 706  | 18 226  |
| Aircraft, ships and boats   | 1 667  | 1 761   | 2 025   | 749              | 585     | 609     | 24               | 23      | 26      | 2 440                 | 2 369   | 2 660   |
| Agricultural machinery and equipment  | 1 436  | 1 469   | 1 661   | 144              | 119     | 122     | 34               | 49      | 47      | 1 614                 | 1 637   | 1 830   |
| All household appliances such as furniture, television and radio sets, other electrical equipment, etc. | 355  | 315     | 307     | 31               | 44      | 39      | 6                | 27      | 21      | 392                   | 386     | 367     |
| Industrial, commercial and office equipment   | 8 011  | 8 126   | 7 956   | 5 156            | 5 055   | 5 903   | 1 058            | 915     | 791     | 14 225                | 14 096  | 14 650  |
| Other goods   | 3 621  | 3 706   | 3 559   | 1 404            | 1 889   | 1 821   | 197              | 395     | 203     | 5 222                 | 5 990   | 5 583   |
| All goods   | 57 105   | 60 046  | 60 789  | 21 633           | 22 000  | 23 529  | 2 554            | 2 998   | 2 742   | 81 292                | 85 044  | 87 060  |
| According to type of purchaser / lessee   | Non-incorporated farming                         |         |         | Individuals      |         |         | Other            |         |         | Total                 |         |         |
|   | 2000/04  | 2001/01 | 2001/02 | 2000/04          | 2001/01 | 2001/02 | 2000/04          | 2001/01 | 2001/02 | 2000/04               | 2001/01 | 2001/02 |
| Instalment sale balances  | 919  | 941     | 984     | 29 585           | 31 561  | 32 341  | 26 601           | 27 544  | 27 464  | 57 105                | 60 046  | 60 789  |
| Leasing balances  | 217  | 219     | 240     | 8 575            | 8 834   | 8 715   | 15 395           | 15 945  | 17 316  | 24 187                | 24 998  | 26 271  |

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1. Unearned finance charges excluded.

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

| Period            | Term lending base rate <sup>1</sup><br>% | Predominant rates on instalment sale agreements <sup>2</sup> |                                 | Paid out in respect of new business |                            |             |
|-------------------|--|--|---------------------------------|-------------------------------------|----------------------------|-------------|
|                   |  | New fixed rate agreements<br>%                               | Adjustable rate agreements<br>% | Instalment sale transactions<br>Rm  | Leasing transactions<br>Rm | Total<br>Rm |
|                   | (1180M)                                  | (1181M)  | (1182M)                         | (1183M)                             | (1184M)                    | (1185M)     |
| 2000: April ..... | 14.00                                    | 16.18  | 14.75                           | 2 498                               | 1 101                      | 3 599       |
| May .....         | 13.75                                    | 16.18  | 14.75                           | 3 115                               | 1 256                      | 4 371       |
| Jun. ....         | 13.75                                    | 16.18  | 14.75                           | 3 201                               | 1 169                      | 4 370       |
| 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                      | 5 352       |
| 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                      | 5 740       |

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1. Source: Association of General Banks.

2. Median rate.

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

| End of          | Bills<br>endorsed and<br>rediscounted <sup>1</sup> | Indemnities<br>and<br>guarantees | Irrevocable<br>letters of<br>credit and<br>unutilised<br>facilities | Underwriting<br>exposures | Other<br>contingent<br>liabilities<br>and risk<br>exposures | Aggregate<br>net open<br>position in<br>foreign<br>currencies | Notional amount<br>underlying all<br>unexpired<br>derivatives<br>contracts |
|-----------------|--|----------------------------------|---|---------------------------|---|---|--|
|                 | (1190M)  | (1191M)                          | (1192M)   | (1193M)                   | (1194M)   | (1195M)   | (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: Jul. .... | 1 086  | 35 135                           | 28 705  | 220                       | 3 886   | 1 287   | 1 407 359  |
| Aug. ....       | 826  | 35 935                           | 30 049  | 60                        | 3 920   | 2 258   | 1 521 475  |
| Sept. ....      | 799  | 39 269                           | 17 553  | 14                        | 4 445   | 1 079   | 1 556 671  |
| Oct. ....       | 805  | 36 714                           | 28 913  | 37                        | 4 143   | 1 901   | 1 551 213  |
| Nov. ....       | 801  | 36 942                           | 28 223  | 37                        | 4 311   | 1 528   | 1 547 826  |
| Dec. ....       | 797  | 36 542                           | 29 040  | 37                        | 4 222   | 1 188   | 1 382 216  |
| 1999: Jan. .... | 884  | 37 300                           | 31 049  | 218                       | 4 165   | 1 647   | 1 520 789  |
| Feb. ....       | 753  | 38 026                           | 29 475  | 72                        | 4 750   | 1 312   | 1 585 302  |
| Mar. ....       | 666  | 40 704                           | 34 514  | 286                       | 5 062   | 1 636   | 1 481 772  |
| April ....      | 612  | 42 856                           | 34 414  | 137                       | 4 736   | 948   | 1 557 671  |
| May ....        | 610  | 40 138                           | 33 898  | 48                        | 4 708   | 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  | 57 340                           | 41 126  | 222                       | 2 940   | 1 377   | 2 345 748  |
| Feb. ....       | 401  | 54 991                           | 41 086  | 788                       | 2 753   | 1 473   | 2 416 686  |
| Mar. ....       | 388  | 54 295                           | 37 508  | 143                       | 2 589   | 2 199   | 3 127 368  |
| April ....      | 384  | 52 693                           | 37 764  | 43                        | 2 568   | 2 201   | 2 791 974  |
| May ....        | 379  | 50 767                           | 35 725  | 43                        | 2 949   | 1 563   | 3 121 593  |
| Jun. ....       | 378  | 52 808                           | 33 453  | 16                        | 3 632   | 2 179   | 3 681 583  |

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

## BANKS

### Credit cards, cheques and electronic transactions

| Period          | Credit cards                                      |                       |                           | Cheques   |                       |                           | Electronic transactions                         |                       |                           |
|-----------------|---|-----------------------|---------------------------|---|-----------------------|---------------------------|---|-----------------------|---------------------------|
|                 | Credit card purchases processed during the period |                       |                           | Cheques processed by the automated clearing bureau <sup>1</sup> |                       |                           | Electronic magnetic tape transactions processed |                       |                           |
|                 | Number  | Value                 | Value seasonally adjusted | Number  | Value                 | Value seasonally adjusted | Number  | Value                 | Value seasonally adjusted |
|                 | Millions<br>(1260M)                               | R millions<br>(1261M) | R millions<br>(1261N)     | Millions<br>(1262M)   | R millions<br>(1263M) | R millions<br>(1263N)     | Millions<br>(1264M)                             | R millions<br>(1265M) | R millions<br>(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: Jul. .... | 13.345  | 2 931                 | 2 920                     | 26.205  | 625 697               | 598 711                   | 24.325  | 199 276               | 197 418                   |
| Aug. ....       | 13.095  | 2 721                 | 2 801                     | 24.395  | 570 173               | 530 639                   | 23.216  | 259 605               | 253 160                   |
| Sept. ....      | 13.781  | 2 900                 | 2 991                     | 24.948  | 542 956               | 530 426                   | 23.761  | 242 851               | 242 362                   |
| Oct. ....       | 13.579  | 2 884                 | 2 834                     | 25.275  | 513 060               | 497 455                   | 24.393  | 167 707               | 160 615                   |
| Nov. ....       | 13.616  | 2 939                 | 2 926                     | 23.822  | 438 560               | 441 074                   | 23.910  | 147 597               | 145 459                   |
| Dec. ....       | 16.028  | 3 659                 | 3 085                     | 26.131  | 457 336               | 493 333                   | 25.069  | 159 957               | 158 047                   |
| 1999: Jan. .... | 12.825  | 2 799                 | 2 848                     | 21.228  | 393 650               | 421 708                   | 23.129  | 140 409               | 144 984                   |
| Feb. ....       | 12.101  | 2 703                 | 3 079                     | 22.758  | 389 917               | 428 956                   | 23.920  | 140 132               | 148 841                   |
| Mar. ....       | 13.513  | 3 193                 | 3 215                     | 25.939  | 494 407               | 476 336                   | 26.273  | 170 132               | 175 565                   |
| 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                   |

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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

| Period          | Liquid assets                             |                                  |  |                           |  |                                    |                            |  |   | Cash reserves <sup>5</sup>                |  |  |  |
|-----------------|---|----------------------------------|--|---------------------------|--|------------------------------------|----------------------------|--|---|---|--|--|--|
|                 | Bank notes and subsidiary coin<br>(1240M) | Gold coin and bullion<br>(1241M) | Reserve and clearing account balances held with the Reserve Bank <sup>1</sup><br>(1242M) | Treasury bills<br>(1244M) | Government stock <sup>2</sup><br>(1245M) | Reserve Bank securities<br>(1246M) | Land Bank bills<br>(1247M) | Total holdings <sup>3</sup><br>(1250M) | Required holdings <sup>4</sup><br>(1251M) | Banks' liabilities as adjusted<br>(1252M) | Rand requirement (2.5% of banks' liabilities)<br>(1253M) | Less: Average amount of SARB notes and coin held during reporting month<br>(1254M) | Minimum reserve balance to be held with Reserve Bank <sup>6</sup><br>(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: Jul. .... | 22  | 0                                | 7  | 15 349                    | 14 413                                   | -                                  | 2 961                      | 32 751                                 | 29 019                                    | 518 100                                   | 12 952   | 5 619  | 7 136  |
| Aug. ....       | 12  | 7                                | 25   | 15 041                    | 15 819                                   | -                                  | 3 115                      | 34 019                                 | 29 871                                    | 527 569                                   | 13 189   | 5 751  | 7 449  |
| Sept. ....      | 21  | 0                                | 32   | 16 060                    | 15 849                                   | -                                  | 3 089                      | 35 052                                 | 29 233                                    | 521 384                                   | 13 036   | 5 745  | 7 290  |
| 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                                    | 580 122                                   | 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. ....     | 76  | 9                                | 52   | 14 113                    | 20 374                                   | 899                                | 1 942                      | 37 465                                 | 34 876                                    | 657 859                                   | 16 446   | 7 249  | 9 198  |
| May. ....       | 101                                       | 5                                | 58   | 14 041                    | 22 191                                   | 1 118                              | 1 980                      | 39 494                                 | 34 970                                    | 663 299                                   | 16 582   | 7 088  | 9 494  |
| Jun. ....       | 107                                       | 4                                | 16   | 13 518                    | 23 938                                   | 883                                | 1 972                      | 40 438                                 | 35 411                                    | 665 825                                   | 16 645   | 6 869  | 9 776  |

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- From April 1993 only that part of the reserve balance in excess of the minimum cash reserve requirement can be utilised as liquid assets.
- As from 18 October 2000 all government stock qualifies as liquid assets, irrespective of maturity.
- Total holdings include very small amounts of other liquid assets.
- 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.
- 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.
- 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<sup>2</sup> 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 <sup>1</sup> |
|                 | 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: Jul. .... | 1            | 185     | 215                         | 169       | 570     | 4                               | 574                             | 104                        | 7                 | 684               | 930                   |
| Aug. ....       | 1            | 187     | 215                         | 175       | 578     | 4                               | 582                             | 103                        | 7                 | 693               | 937                   |
| Sept. ....      | 1            | 185     | 217                         | 177       | 580     | 4                               | 584                             | 103                        | 6                 | 693               | 942                   |
| 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                             | 108                        | 5                 | 680               | 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                   |

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

**MUTUAL BANKS<sup>1</sup> AND THE POSTBANK****Assets**

R millions

| End of          | Mutual Banks                 |                |                      |                   |                                 |                            |                               |                     |                                      |              | Postbank     |                              |
|-----------------|------------------------------|----------------|----------------------|-------------------|---------------------------------|----------------------------|-------------------------------|---------------------|--------------------------------------|--------------|--------------|------------------------------|
|                 | Claims on the private sector |                |                      |                   | Claims on the government sector |                            | Claims on the monetary sector |                     |                                      | Other assets | Total assets | Claims on the private sector |
|                 | Mortgage advances            | Other advances | Bankers' acceptances | Stocks and shares | Treasury bills                  | Government stock and other | Notes and coin                | Deposits with banks | Land Bank bills and promissory notes |              |              |                              |
| (1220M)         | (1221M)                      | (1222M)        | (1223M)              | (1224M)           | (1225M)                         | (1226M)                    | (1227M)                       | (1228M)             | (1229M)                              | (1231M)      | (1230M)      |                              |
| 1998 .....      | 471                          | 351            | -                    | 14                | 33                              | 0                          | 5                             | 81                  | -                                    | 78           | 1 050        | 924                          |
| 1999 .....      | 588                          | 359            | -                    | 21                | 41                              | 0                          | 4                             | 111                 | -                                    | 55           | 1 198        | 906                          |
| 2000 .....      | 445                          | 31             | -                    | 22                | 20                              | -                          | 5                             | 124                 | -                                    | 38           | 695          | 937                          |
| 2000: Jul. .... | 457                          | 31             | -                    | 18                | 20                              | -                          | 4                             | 104                 | -                                    | 40           | 684          | 930                          |
| Aug. ....       | 454                          | 31             | -                    | 18                | 20                              | -                          | 4                             | 114                 | -                                    | 41           | 693          | 937                          |
| Sept. ....      | 451                          | 31             | -                    | 19                | 20                              | -                          | 4                             | 117                 | -                                    | 41           | 693          | 942                          |
| Oct. ....       | 450                          | 31             | -                    | 19                | 20                              | -                          | 4                             | 126                 | -                                    | 40           | 699          | 959                          |
| Nov. ....       | 447                          | 31             | -                    | 22                | 20                              | -                          | 6                             | 134                 | -                                    | 39           | 708          | 945                          |
| Dec. ....       | 445                          | 31             | -                    | 22                | 20                              | -                          | 5                             | 124                 | -                                    | 38           | 695          | 937                          |
| 2001: Jan. .... | 442                          | 32             | -                    | 2                 | 20                              | -                          | 5                             | 124                 | -                                    | 58           | 693          | 898                          |
| Feb. ....       | 380                          | 31             | -                    | 8                 | 20                              | -                          | 4                             | 166                 | -                                    | 54           | 672          | 928                          |
| Mar. ....       | 376                          | 30             | -                    | 8                 | 20                              | -                          | 4                             | 176                 | -                                    | 55           | 680          | 920                          |
| April. ....     | 271                          | 19             | -                    | 6                 | 6                               | -                          | 2                             | 108                 | -                                    | 26           | 443          | 948                          |
| May. ....       | 268                          | 20             | -                    | 6                 | 6                               | -                          | 3                             | 114                 | -                                    | 27           | 449          | 961                          |
| Jun. ....       | 267                          | 22             | -                    | 6                 | 6                               | -                          | 3                             | 113                 | -                                    | 27           | 450          | 971                          |

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1. Mutual building societies until December 1993.

**LAND AND AGRICULTURAL BANK OF SOUTH AFRICA****Liabilities**

R millions

| End of          | Deposits              |  |                      |                  | Bank overdrafts and overnight loans<br>(1274M) | Land Bank bills<br>(1275M) | Land Bank promissory notes<br>(1276M) | Land Bank debentures<br>(1277M) | Capital and reserves<br>(1278K) | Other liabilities<br>(1279K) | Total liabilities<br>(1280K) |
|-----------------|-----------------------|--|----------------------|------------------|--|----------------------------|---------------------------------------|---------------------------------|---------------------------------|------------------------------|------------------------------|
|                 | Call money<br>(1270M) | Other short and medium-term<br>(1271M) | Long-term<br>(1272M) | Total<br>(1273M) |  |                            |                                       |                                 |                                 |                              |                              |
| 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: Jul. .... | 640                   | -                                      | -                    | 640              | 934  | 3 300                      | 2 893                                 | 2 687                           | ...                             | ...                          | ...                          |
| Aug. ....       | 612                   | -                                      | -                    | 612              | 1 303  | 3 100                      | 3 789                                 | 2 507                           | ...                             | ...                          | ...                          |
| Sept. ....      | 608                   | -                                      | -                    | 608              | 1 426  | 3 410                      | 3 275                                 | 2 620                           | 2 508                           | 232                          | 14 080                       |
| Oct. ....       | 656                   | -                                      | -                    | 656              | 1 401  | 3 325                      | 3 577                                 | 2 393                           | ...                             | ...                          | ...                          |
| Nov. ....       | 621                   | -                                      | -                    | 621              | 1 140  | 3 245                      | 3 477                                 | 2 341                           | ...                             | ...                          | ...                          |
| Dec. ....       | 659                   | -                                      | -                    | 659              | 1 421  | 3 030                      | 3 651                                 | 2 515                           | 2 610                           | 246                          | 14 134                       |
| 1999: Jan. .... | 684                   | -                                      | -                    | 684              | 1 868  | 2 895                      | 3 950                                 | 2 444                           | ...                             | ...                          | ...                          |
| Feb. ....       | 686                   | -                                      | -                    | 686              | 2 233  | 2 920                      | 2 950                                 | 2 358                           | ...                             | ...                          | ...                          |
| Mar. ....       | 672                   | -                                      | -                    | 672              | 2 129  | 2 520                      | 3 720                                 | 2 351                           | 2 810                           | 347                          | 14 549                       |
| April ....      | 496                   | -                                      | -                    | 496              | 2 210  | 2 360                      | 4 231                                 | 2 347                           | ...                             | ...                          | ...                          |
| May ....        | 449                   | -                                      | -                    | 449              | 1 803  | 2 145                      | 4 906                                 | 2 700                           | ...                             | ...                          | ...                          |
| Jun. ....       | 420                   | -                                      | -                    | 420              | 1 688  | 2 240                      | 5 582                                 | 2 695                           | 2 967                           | 482                          | 16 073                       |
| Jul. ....       | 256                   | -                                      | -                    | 256              | 1 131  | 2 190                      | 5 907                                 | 2 634                           | ...                             | ...                          | ...                          |
| Aug. ....       | 256                   | -                                      | -                    | 256              | 1 423  | 2 580                      | 4 587                                 | 2 740                           | ...                             | ...                          | ...                          |
| Sept. ....      | 256                   | -                                      | -                    | 256              | 1 088  | 2 755                      | 4 849                                 | 2 826                           | 3 137                           | 984                          | 15 895                       |
| Oct. ....       | 261                   | -                                      | -                    | 261              | 1 432  | 2 790                      | 4 126                                 | 2 772                           | ...                             | ...                          | ...                          |
| Nov. ....       | 268                   | -                                      | -                    | 268              | 1 312  | 2 500                      | 5 522                                 | 2 900                           | ...                             | ...                          | ...                          |
| Dec. ....       | 280                   | -                                      | -                    | 280              | 1 312  | 2 600                      | 5 866                                 | 3 100                           | 3 221                           | 350                          | 16 730                       |
| 2000: Jan. .... | 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                      | 7 417                                 | 4 018                           | ...                             | ...                          | ...                          |
| Jun. ....       | 507                   | -                                      | -                    | 507              | 751  | 2 002                      | 8 625                                 | 3 111                           | 3 647                           | 98                           | 18 741                       |

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## LAND AND AGRICULTURAL BANK OF SOUTH AFRICA

## Assets

R millions

| End of         | Loans and advances     |                          |                           |                  |                        |                          |                                       |                  |                                     | Other assets<br>(1299K) | Total assets<br>(1300K) | Cash credit advances, seasonally adjusted<br>(1301M) |
|----------------|------------------------|--------------------------|---------------------------|------------------|------------------------|--------------------------|---------------------------------------|------------------|-------------------------------------|-------------------------|-------------------------|--|
|                | Short-term             |                          |                           |                  | Long-term              |                          |                                       |                  | Total loans and advances<br>(1298M) |                         |                         |  |
|                | Cash credit advances   |                          |                           |                  | Mortgage loans         |                          | Other loans to individuals<br>(1296M) | Total<br>(1297M) |                                     |                         |                         |  |
|                | Individuals<br>(1290M) | Co-operatives<br>(1291M) | Control boards<br>(1292M) | Total<br>(1293M) | Individuals<br>(1294M) | Co-operatives<br>(1295M) |                                       |                  |                                     |                         |                         |  |
| 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: Jul..... | 683                    | 4 981                    | -                         | 5 664            | 4 425                  | 733                      | 1 259                                 | 6 418            | 12 081                              | ...                     | ...                     | 5 646  |
| Aug. ....      | 764                    | 4 987                    | -                         | 5 751            | 4 462                  | 743                      | 1 320                                 | 6 525            | 12 276                              | ...                     | ...                     | 5 559  |
| Sept. ....     | 818                    | 4 560                    | -                         | 5 378            | 4 513                  | 753                      | 1 367                                 | 6 633            | 12 010                              | 2 069                   | 14 080                  | 5 529  |
| Oct. ....      | 902                    | 4 310                    | -                         | 5 212            | 4 600                  | 765                      | 1 417                                 | 6 782            | 11 994                              | ...                     | ...                     | 5 647  |
| Nov. ....      | 944                    | 3 945                    | -                         | 4 889            | 4 704                  | 766                      | 1 461                                 | 6 931            | 11 820                              | ...                     | ...                     | 4 992  |
| Dec. ....      | 998                    | 4 276                    | -                         | 5 274            | 4 817                  | 765                      | 1 502                                 | 7 085            | 12 359                              | 1 775                   | 14 134                  | 4 642  |
| 1999: Jan..... | 1 082                  | 4 288                    | -                         | 5 371            | 4 880                  | 767                      | 1 529                                 | 7 176            | 12 547                              | ...                     | ...                     | 5 190  |
| Feb. ....      | 1 105                  | 3 764                    | -                         | 4 869            | 4 957                  | 777                      | 1 562                                 | 7 297            | 12 165                              | ...                     | ...                     | 4 995  |
| Mar. ....      | 1 153                  | 3 824                    | -                         | 4 977            | 5 080                  | 776                      | 1 599                                 | 7 455            | 12 431                              | 2 118                   | 14 549                  | 5 093  |
| April.....     | 1 181                  | 4 032                    | -                         | 5 213            | 5 152                  | 799                      | 1 624                                 | 7 575            | 12 788                              | ...                     | ...                     | 5 206  |
| May. ....      | 1 187                  | 4 396                    | -                         | 5 583            | 5 235                  | 811                      | 1 653                                 | 7 699            | 13 282                              | ...                     | ...                     | 5 707  |
| Jun. ....      | 1 199                  | 4 694                    | -                         | 5 893            | 5 289                  | 814                      | 1 939                                 | 8 042            | 13 935                              | 2 138                   | 16 073                  | 6 268  |
| Jul. ....      | 1 302                  | 4 860                    | -                         | 6 162            | 6 060                  | 849                      | 1 908                                 | 8 817            | 14 979                              | ...                     | ...                     | 6 096  |
| Aug. ....      | 1 314                  | 4 626                    | -                         | 5 940            | 6 114                  | 992                      | 1 931                                 | 9 037            | 14 977                              | ...                     | ...                     | 5 730  |
| Sept. ....     | 1 326                  | 4 499                    | -                         | 5 825            | 6 168                  | 1 005                    | 1 954                                 | 9 127            | 14 952                              | 943                     | 15 895                  | 5 988  |
| Oct. ....      | 1 338                  | 4 028                    | -                         | 5 366            | 6 224                  | 1 009                    | 1 972                                 | 9 205            | 14 571                              | ...                     | ...                     | 5 561  |
| Nov. ....      | 1 350                  | 4 677                    | -                         | 6 027            | 6 277                  | 1 018                    | 1 999                                 | 9 294            | 15 321                              | ...                     | ...                     | 6 128  |
| Dec. ....      | 1 362                  | 5 327                    | -                         | 6 688            | 6 329                  | 1 035                    | 2 026                                 | 9 390            | 16 078                              | 652                     | 16 730                  | 5 950  |
| 2000: Jan..... | 1 535                  | 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  |

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

R millions

| End of          | Coin and bank notes <sup>2</sup> |                       |                  | Deposits of domestic private sector, local authorities and public enterprises/corporations <sup>3</sup> |                            |                                  |                                |                    |                  |                      |                  |
|-----------------|----------------------------------|-----------------------|------------------|---|----------------------------|----------------------------------|--------------------------------|--------------------|------------------|----------------------|------------------|
|                 | Coin<br>(1310M)                  | Bank notes<br>(1311M) | Total<br>(1312M) | Cheque and<br>transmission<br>(1313M)   | Other<br>demand<br>(1314M) | Short-term<br>savings<br>(1315M) | Other<br>short-term<br>(1316M) | Medium-term        |                  | Long-term<br>(1319M) | Total<br>(1320M) |
|                 |                                  |                       |                  |   |                            |                                  |                                | Savings<br>(1317M) | Other<br>(1318M) |                      |                  |
| 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: Jul. .... | 1 173                            | 16 493                | 17 666           | 86 411  | 101 439                    | 27 611                           | 42 886                         | 420                | 91 091           | 39 322               | 389 181          |
| Aug. ....       | 1 124                            | 16 232                | 17 356           | 91 182  | 111 107                    | 26 987                           | 50 448                         | 139                | 80 028           | 37 043               | 396 933          |
| Sept. ....      | 1 066                            | 15 816                | 16 882           | 91 774  | 110 926                    | 26 743                           | 45 065                         | 146                | 87 690           | 39 374               | 401 717          |
| Oct. ....       | 1 190                            | 16 723                | 17 912           | 94 478  | 97 908                     | 27 293                           | 45 472                         | 172                | 87 691           | 44 705               | 397 718          |
| Nov. ....       | 1 158                            | 17 251                | 18 409           | 95 311  | 102 408                    | 27 472                           | 37 188                         | 214                | 99 875           | 45 108               | 407 575          |
| Dec. ....       | 1 111                            | 17 394                | 18 505           | 96 307  | 99 109                     | 29 210                           | 49 851                         | 225                | 90 158           | 45 306               | 410 167          |
| 1999: Jan. .... | 1 207                            | 17 435                | 18 642           | 90 620  | 100 551                    | 27 286                           | 52 100                         | 201                | 86 702           | 44 691               | 402 151          |
| Feb. ....       | 1 275                            | 17 711                | 18 985           | 90 084  | 95 952                     | 27 946                           | 46 395                         | 206                | 86 557           | 47 470               | 394 609          |
| Mar. ....       | 1 044                            | 17 214                | 18 258           | 97 469  | 100 399                    | 27 781                           | 44 853                         | 250                | 87 703           | 49 583               | 408 038          |
| April. ....     | 1 258                            | 17 938                | 19 195           | 95 392  | 97 835                     | 28 504                           | 44 165                         | 216                | 96 054           | 44 056               | 406 223          |
| May. ....       | 1 047                            | 17 711                | 18 758           | 97 455  | 97 119                     | 29 225                           | 47 485                         | 84                 | 92 741           | 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   | 125 868                    | 31 386                           | 63 253                         | 47                 | 101 074          | 46 326               | 483 813          |
| Feb. ....       | 1 386                            | 21 026                | 22 413           | 119 047   | 123 734                    | 32 799                           | 60 282                         | 105                | 108 859          | 47 797               | 492 624          |
| Mar. ....       | 1 448                            | 21 975                | 23 423           | 112 045   | 133 494                    | 32 268                           | 77 962                         | 48                 | 99 940           | 49 941               | 505 697          |
| April. ....     | 1 451                            | 22 020                | 23 471           | 119 305   | 132 082                    | 32 363                           | 70 093                         | 62                 | 101 800          | 50 388               | 506 093          |
| May. ....       | 1 373                            | 21 210                | 22 583           | 118 022   | 133 593                    | 32 385                           | 68 450                         | 63                 | 104 263          | 53 679               | 510 455          |
| Jun. ....       | 1 504                            | 22 432                | 23 936           | 124 621   | 130 991                    | 32 748                           | 69 721                         | 279                | 96 988           | 59 533               | 514 881          |

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

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

R millions

| Government deposits <sup>4</sup><br>(1506M) | Foreign liabilities             |                  |                  | Capital and reserves |                    |                  | Other liabilities<br>(1509K) | Total liabilities<br>(1338K) | End of     |
|---|---------------------------------|------------------|------------------|----------------------|--------------------|------------------|------------------------------|------------------------------|------------|
|   | Reserve Bank and CPD<br>(1339M) | Other<br>(1507M) | Total<br>(1508M) | Domestic<br>(1334K)  | Foreign<br>(1335K) | Total<br>(1336K) |                              |                              |            |
| 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       |
| 24 716                                      | 19 640                          | 59 242           | 78 882           | ...                  | ...                | ...              | ...                          | ...                          | 1998: Jul. |
| 23 090                                      | 19 430                          | 68 041           | 87 471           | ...                  | ...                | ...              | ...                          | ...                          | Aug.       |
| 23 938                                      | 18 992                          | 59 896           | 78 888           | 47 190               | 1 809              | 49 000           | 74 014                       | 644 438                      | Sept.      |
| 25 715                                      | 19 401                          | 61 319           | 80 719           | ...                  | ...                | ...              | ...                          | ...                          | Oct.       |
| 26 948                                      | 19 301                          | 58 352           | 77 653           | ...                  | ...                | ...              | ...                          | ...                          | Nov.       |
| 27 819                                      | 18 640                          | 60 925           | 79 565           | 50 340               | 1 299              | 51 639           | 80 196                       | 667 890                      | Dec.       |
| 28 877                                      | 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.       |
| 43 937                                      | 20 704                          | 68 707           | 89 410           | ...                  | ...                | ...              | ...                          | ...                          | 2001: Jan. |
| 35 879                                      | 20 479                          | 74 514           | 94 994           | ...                  | ...                | ...              | ...                          | ...                          | Feb.       |
| 34 406                                      | 21 713                          | 75 339           | 97 052           | 78 172               | 1 212              | 79 384           | 151 806                      | 891 768                      | Mar.       |
| 34 519                                      | 21 998                          | 77 509           | 99 507           | ...                  | ...                | ...              | ...                          | ...                          | April      |
| 37 182                                      | 21 248                          | 75 727           | 96 975           | ...                  | ...                | ...              | ...                          | ...                          | May        |
| 46 066                                      | 22 002                          | 70 468           | 92 470           | 75 142               | 1 682              | 76 824           | 167 701                      | 921 879                      | Jun.       |

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

MONETARY SECTOR<sup>1</sup>

## Assets

R millions

| End of     | Foreign assets            |        |         |           |                      | Claims on the private sector of |                  |           |                             |         |                             |         |         |
|------------|---------------------------|--------|---------|-----------|----------------------|---------------------------------|------------------|-----------|-----------------------------|---------|-----------------------------|---------|---------|
|            | Gold and foreign exchange |        |         | Long-term | Total foreign assets | Reserve Bank                    | CPD <sup>3</sup> | Land Bank | Other monetary institutions | Total   | of which: local authorities |         |         |
|            | Reserve Bank <sup>2</sup> | Other  | Total   |           |                      |                                 |                  |           |                             |         |                             | (1021M) | (1349M) |
| 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: Jul. | 32 646                    | 22 991 | 55 637  | 3 287     | 58 924               | 330                             | 1 736            | 12 081    | 452 775                     | 466 923 | 3 517                       |         |         |
| Aug.       | 32 680                    | 22 793 | 55 472  | 3 980     | 59 453               | 333                             | 492              | 12 276    | 458 080                     | 471 180 | 4 553                       |         |         |
| Sept.      | 30 497                    | 14 588 | 45 085  | 8 505     | 53 591               | 333                             | 496              | 12 010    | 456 323                     | 469 162 | 4 773                       |         |         |
| Oct.       | 30 511                    | 14 222 | 44 733  | 8 290     | 53 023               | 316                             | 1 173            | 11 994    | 466 880                     | 480 364 | 4 741                       |         |         |
| Nov.       | 31 252                    | 10 997 | 42 249  | 8 305     | 50 554               | 318                             | 1 699            | 11 820    | 474 168                     | 488 004 | 5 380                       |         |         |
| Dec.       | 31 582                    | 12 329 | 43 911  | 6 775     | 50 685               | 317                             | -                | 12 359    | 477 433                     | 490 109 | 5 293                       |         |         |
| 1999: Jan. | 32 557                    | 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                    | 29 281 | 87 802  | 21 468    | 109 270              | 696                             | -                | 15 342    | 564 654                     | 580 693 | 3 351                       |         |         |
| Feb.       | 57 952                    | 29 912 | 87 865  | 20 527    | 108 392              | 661                             | -                | 15 471    | 573 244                     | 589 376 | 3 430                       |         |         |
| Mar.       | 60 345                    | 34 745 | 95 090  | 9 569     | 104 660              | 664                             | -                | 15 809    | 574 965                     | 591 439 | 3 338                       |         |         |
| April      | 60 176                    | 37 726 | 97 902  | 15 835    | 113 737              | 671                             | -                | 16 520    | 570 954                     | 588 146 | 3 396                       |         |         |
| May        | 60 187                    | 38 800 | 98 986  | 16 422    | 115 408              | 723                             | -                | 16 649    | 577 508                     | 594 880 | 3 344                       |         |         |
| Jun.       | 60 434                    | 40 842 | 101 276 | 15 476    | 116 752              | 724                             | -                | 16 828    | 582 964                     | 600 516 | 3 361                       |         |         |

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1. See footnote 1 on pages S-18 and S-19.

2. The gold component of the Reserve Bank's foreign assets is valued at a market related price.

3. Including investments in private sector securities of the so-called "pooled funds" administered up to March 1984 by the former Public Debt Commissioners.

4. Consisting of the Reserve Bank's holdings of S A Treasury Bills, S A government securities, loans to the government sector and investments of the Stabilisation Account.

5. Including investments in government securities of the so-called "pooled funds" administered up to March 1984 by the former Public Debt Commissioners.

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

R millions

| Claims on the government sector      |                             |  |                  |  | Other assets<br>(1513K) | Total assets<br>(1358K) | End of     |
|--------------------------------------|-----------------------------|--|------------------|--|-------------------------|-------------------------|------------|
| Credit                               |                             |  |                  | Total claims on the government sector<br>(1359M) |                         |                         |            |
| Reserve Bank <sup>4</sup><br>(1350M) | CPD <sup>5</sup><br>(1351M) | Other monetary institutions<br>(1352M) | Total<br>(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                                | 3 828                       | 39 570                                 | 49 571           | 49 571   | ...                     | ...                     | 1998: Jul. |
| 6 173                                | 5 147                       | 42 270                                 | 53 591           | 53 591   | ...                     | ...                     | Aug.       |
| 6 173                                | 5 366                       | 46 435                                 | 57 974           | 57 974   | 63 711                  | 644 438                 | Sept.      |
| 6 173                                | 4 875                       | 46 123                                 | 57 172           | 57 172   | ...                     | ...                     | Oct.       |
| 6 173                                | 4 029                       | 48 341                                 | 58 544           | 58 544   | ...                     | ...                     | Nov.       |
| 6 173                                | 6 429                       | 46 489                                 | 59 091           | 59 091   | 68 005                  | 667 890                 | Dec.       |
| 6 173                                | 3 072                       | 44 255                                 | 53 500           | 53 500   | ...                     | ...                     | 1999: Jan. |
| 6 173                                | 4 883                       | 45 181                                 | 56 237           | 56 237   | ...                     | ...                     | Feb.       |
| 6 173                                | 1 165                       | 45 368                                 | 52 706           | 52 706   | 70 522                  | 681 220                 | 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                       | 57 390                                 | 66 805           | 66 805   | ...                     | ...                     | 2001: Jan. |
| 6 914                                | 5 008                       | 53 016                                 | 64 938           | 64 938   | ...                     | ...                     | Feb.       |
| 6 778                                | 1 528                       | 53 904                                 | 62 211           | 62 211   | 133 458                 | 891 768                 | Mar.       |
| 6 827                                | 4 936                       | 52 388                                 | 64 151           | 64 151   | ...                     | ...                     | April      |
| 6 905                                | 4 035                       | 52 290                                 | 63 230           | 63 230   | ...                     | ...                     | May        |
| 7 173                                | 3 843                       | 51 748                                 | 62 765           | 62 765   | 141 846                 | 921 879                 | Jun.       |

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

## CREDIT EXTENSION BY ALL MONETARY INSTITUTIONS<sup>1</sup>

R millions

| End of         | Total credit extension <sup>2</sup><br>(1368M) | Net credit extended to the government sector<br>(1367M) | Credit extended to the domestic private sector |                             |  |   |                              |                                     |                       |                                     |  |   |                       |                                    |
|----------------|--|---|--|-----------------------------|--|---|------------------------------|-------------------------------------|-----------------------|-------------------------------------|--|---|-----------------------|------------------------------------|
|                |  |   | Investments<br>(1360M)                         | Bills discounted<br>(1361M) | Instalment sale credit <sup>3</sup><br>(1362M) | Leasing finance <sup>3</sup><br>(1363M) | Mortgage advances<br>(1364M) | Other loans and advances<br>(1365M) | Total (P0)<br>(1347M) | minus: Local authorities<br>(1348M) | plus: Loans granted under resale agreements<br>(1502M) | plus: Foreign finance on-lent to clients<br>(1503M) | Total (P1)<br>(1504M) | of which: to households<br>(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: Jul..... | 492 463  | 25 540  | 17 418   | 7 656                       | 51 792   | 21 771                                  | 189 748                      | 178 538                             | 466 923               | 3 517                               | 1 554  | 3 557   | 468 517               | ...                                |
| Aug.....       | 502 363  | 31 183  | 17 455   | 7 247                       | 51 729   | 21 793                                  | 191 238                      | 181 718                             | 471 180               | 4 553                               | 1 216  | 3 393   | 471 237               | ...                                |
| Sept.....      | 503 537  | 34 374  | 14 933   | 7 246                       | 51 501   | 21 770                                  | 192 282                      | 181 431                             | 469 162               | 4 773                               | 1 419  | 3 988   | 469 796               | 252 237                            |
| Oct.....       | 512 158  | 31 794  | 17 866   | 6 754                       | 51 459   | 22 266                                  | 193 868                      | 188 151                             | 480 364               | 4 741                               | 1 062  | 3 065   | 479 750               | ...                                |
| Nov.....       | 519 936  | 31 932  | 19 961   | 7 371                       | 51 511   | 22 240                                  | 195 008                      | 191 913                             | 488 004               | 5 380                               | 762  | 2 932   | 486 318               | ...                                |
| Dec.....       | 521 373  | 31 264  | 18 866   | 6 669                       | 51 574   | 21 923                                  | 195 363                      | 195 714                             | 490 109               | 5 293                               | 419  | 3 845   | 489 079               | 255 337                            |
| 1999: Jan..... | 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..... | 603 550  | 22 857  | 26 128   | 8 545                       | 57 378   | 24 076                                  | 232 923                      | 231 642                             | 580 693               | 3 351                               | 1 232  | 5 745   | 584 319               | ...                                |
| Feb.....       | 618 425  | 29 049  | 30 716   | 7 381                       | 59 146   | 24 249                                  | 235 561                      | 232 323                             | 589 376               | 3 430                               | 1 080  | 5 607   | 592 634               | ...                                |
| Mar.....       | 619 233  | 27 794  | 30 353   | 7 381                       | 60 003   | 24 984                                  | 238 228                      | 230 490                             | 591 439               | 3 338                               | 1 232  | 5 091   | 594 424               | 292 030                            |
| April.....     | 617 765  | 29 620  | 25 322   | 7 204                       | 60 418   | 24 876                                  | 240 344                      | 229 981                             | 588 146               | 3 396                               | 2 136  | 4 979   | 591 865               | ...                                |
| May.....       | 620 916  | 26 036  | 26 527   | 7 942                       | 60 107   | 25 916                                  | 242 599                      | 231 788                             | 594 880               | 3 344                               | 1 793  | 5 532   | 598 860               | ...                                |
| Jun.....       | 617 204  | 16 688  | 28 181   | 8 204                       | 60 746   | 26 257                                  | 244 176                      | 232 952                             | 600 516               | 3 361                               | 2 709  | 5 849   | 605 713               | 295 830                            |

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

**MONETARY AGGREGATES<sup>1</sup>**

R millions

| End of         | Coin and banknotes in circulation<br>(1312M) | Cheque and transmission deposits<br>(1313M) | M1A <sup>2</sup><br>(1370M) | Other demand deposits <sup>3</sup><br>(1314M) | M1 <sup>4</sup><br>(1371M) | Other short and medium-term deposits <sup>5</sup><br>(1372M) | M2 <sup>6</sup><br>(1373M) | Long-term deposits <sup>7</sup><br>(1319M) | M3 <sup>8</sup><br>(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: Jul..... | 17 666                                       | 86 411                                      | 104 077                     | 101 439                                       | 205 516                    | 162 008  | 367 524                    | 39 322                                     | 406 847                    |
| Aug.....       | 17 356                                       | 91 182                                      | 108 538                     | 111 107                                       | 219 645                    | 157 601  | 377 246                    | 37 043                                     | 414 289                    |
| Sept.....      | 16 882                                       | 91 774                                      | 108 656                     | 110 926                                       | 219 582                    | 159 643  | 379 225                    | 39 374                                     | 418 599                    |
| Oct.....       | 17 912                                       | 94 478                                      | 112 390                     | 97 908  | 210 298                    | 160 628  | 370 926                    | 44 705                                     | 415 630                    |
| Nov.....       | 18 409                                       | 95 311                                      | 113 720                     | 102 408                                       | 216 128                    | 164 748  | 380 876                    | 45 108                                     | 425 985                    |
| Dec.....       | 18 505                                       | 96 307                                      | 114 813                     | 99 109  | 213 921                    | 169 445  | 383 366                    | 45 306                                     | 428 672                    |
| 1999: Jan..... | 18 642                                       | 90 620                                      | 109 263                     | 100 551                                       | 209 814                    | 166 288  | 376 102                    | 44 691                                     | 420 793                    |
| Feb.....       | 18 985                                       | 90 084                                      | 109 069                     | 95 952  | 205 021                    | 161 103  | 366 124                    | 47 470                                     | 413 595                    |
| Mar.....       | 18 258                                       | 97 469                                      | 115 727                     | 100 399                                       | 216 126                    | 160 587  | 376 714                    | 49 583                                     | 426 296                    |
| April.....     | 19 195                                       | 95 392                                      | 114 588                     | 97 835  | 212 422                    | 168 940  | 381 362                    | 44 056                                     | 425 418                    |
| May.....       | 18 758                                       | 97 455                                      | 116 213                     | 97 119  | 213 332                    | 169 535  | 382 867                    | 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                     | 125 868                                       | 263 779                    | 195 759  | 459 538                    | 46 326                                     | 505 864                    |
| Feb.....       | 22 413                                       | 119 047                                     | 141 460                     | 123 734                                       | 265 194                    | 202 046  | 467 240                    | 47 797                                     | 515 037                    |
| Mar.....       | 23 423                                       | 112 045                                     | 135 467                     | 133 494                                       | 268 961                    | 210 217  | 479 178                    | 49 941                                     | 529 119                    |
| April.....     | 23 471                                       | 119 305                                     | 142 776                     | 132 082                                       | 274 858                    | 204 318  | 479 176                    | 50 388                                     | 529 564                    |
| May.....       | 22 583                                       | 118 022                                     | 140 605                     | 133 593                                       | 274 198                    | 205 161  | 479 359                    | 53 679                                     | 533 038                    |
| Jun.....       | 23 936                                       | 124 621                                     | 148 558                     | 130 991                                       | 279 548                    | 199 736  | 479 285                    | 59 533                                     | 538 818                    |

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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<sup>1</sup>

R millions

| End of            | Not seasonally adjusted |  |                                 |                     |            |                              |                                  | Seasonally adjusted |                                     |                                     |                              |
|-------------------|-------------------------|--|---------------------------------|---------------------|------------|------------------------------|----------------------------------|---------------------|-------------------------------------|-------------------------------------|------------------------------|
|                   | M3                      | Counterparts                                     |                                 |                     |            |                              |                                  | M3                  | Counterparts                        |                                     |                              |
|                   |                         | Net foreign assets: cumulative flow <sup>2</sup> | Claims on the government sector |                     |            | Claims on the private sector | Net other assets and liabilities |                     | Net foreign assets: cumulative flow | Net claims on the government sector | Claims on the private sector |
|                   |                         |  | Gross claims                    | Government deposits | Net claims |                              |                                  |                     |                                     |                                     |                              |
| (1374M)           | (1380M)                 | (1356M)  | (1330M)                         | (1367M)             | (1347M)    | (1381M)                      | (1374N)                          | (1380N)             | (1367N)                             | (1347N)                             |                              |
| 2000: April ..... | 471 552                 | -12 997  | 63 068                          | 32 811              | 30 256     | 540 479                      | -86 186                          | 472 714             | -16 028                             | 28 370                              | 540 750                      |
| May .....         | 469 722                 | -14 936  | 64 521                          | 30 356              | 34 165     | 543 441                      | -92 948                          | 465 472             | -19 410                             | 32 966                              | 545 770                      |
| Jun. ....         | 473 045                 | -13 689  | 61 992                          | 33 595              | 28 397     | 548 253                      | -89 916                          | 471 550             | -16 298                             | 27 664                              | 546 442                      |
| 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. ....   | 505 864                 | -11 101  | 66 795                          | 43 937              | 22 857     | 580 693                      | -86 584                          | 510 354             | -11 082                             | 25 982                              | 581 550                      |
| Feb. ....         | 515 037                 | -16 624  | 64 928                          | 35 879              | 29 049     | 589 376                      | -86 763                          | 514 260             | -16 648                             | 32 607                              | 589 869                      |
| Mar. ....         | 529 119                 | -14 601  | 62 200                          | 34 406              | 27 794     | 591 439                      | -75 513                          | 529 925             | -14 645                             | 31 038                              | 591 506                      |
| April. ....       | 529 564                 | -13 668  | 64 139                          | 34 519              | 29 620     | 588 146                      | -74 533                          | 530 528             | -13 679                             | 29 153                              | 590 013                      |
| May. ....         | 533 038                 | -9 956   | 63 218                          | 37 182              | 26 036     | 594 880                      | -77 922                          | 536 455             | -9 974                              | 24 897                              | 597 884                      |
| Jun. ....         | 538 818                 | -3 555   | 62 754                          | 46 066              | 16 688     | 600 516                      | -74 831                          | 538 265             | -3 584                              | 16 187                              | 601 121                      |

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## Changes

R millions

| Period            | Not seasonally adjusted |                                 |                                 |                                  |            |                              |                                  | Seasonally adjusted |                    |                                     |                              |
|-------------------|-------------------------|---------------------------------|---------------------------------|----------------------------------|------------|------------------------------|----------------------------------|---------------------|--------------------|-------------------------------------|------------------------------|
|                   | M3                      | Counterparts                    |                                 |                                  |            |                              |                                  | M3                  | Counterparts       |                                     |                              |
|                   |                         | Net foreign assets <sup>3</sup> | Claims on the government sector |                                  |            | Claims on the private sector | Net other assets and liabilities |                     | Net foreign assets | Net claims on the government sector | Claims on the private sector |
|                   |                         |                                 | Gross claims                    | Government deposits <sup>4</sup> | Net claims |                              |                                  |                     |                    |                                     |                              |
| (1374H)           | (1380H)                 | (1356H)                         | (1330H)                         | (1367H)                          | (1347H)    | (1381H)                      | (1374I)                          | (1380I)             | (1367I)            | (1347I)                             |                              |
| 2000: April ..... | 2 563                   | -9 781                          | 7 026                           | 619                              | 7 644      | 860                          | 3 840                            | 4 711               | -7 660             | 3 358                               | 2 361                        |
| May .....         | -1 830                  | -1 939                          | 1 454                           | 2 456                            | 3 909      | 2 962                        | -6 763                           | -7 242              | -3 383             | 4 595                               | 5 020                        |
| Jun. ....         | 3 323                   | 1 247                           | -2 530                          | -3 239                           | -5 769     | 4 813                        | 3 032                            | 6 079               | 3 112              | -5 301                              | 672                          |
| 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. ....   | -1 727                  | 2 550                           | 2 600                           | -9 738                           | -7 139     | -9 396                       | 12 258                           | 7 550               | 2 570              | -2 170                              | -8 466                       |
| Feb. ....         | 9 173                   | -5 523                          | -1 867                          | 8 058                            | 6 192      | 8 683                        | -179                             | 3 906               | -5 567             | 6 624                               | 8 319                        |
| Mar. ....         | 14 082                  | 2 024                           | -2 728                          | 1 473                            | -1 255     | 2 063                        | 11 250                           | 15 665              | 2 004              | -1 569                              | 1 637                        |
| April. ....       | 445                     | 933                             | 1 939                           | -113                             | 1 826      | -3 293                       | 979                              | 603                 | 965                | -1 885                              | -1 493                       |
| May. ....         | 3 474                   | 3 712                           | -920                            | -2 663                           | -3 584     | 6 734                        | -3 388                           | 5 927               | 3 706              | -4 256                              | 7 872                        |
| Jun. ....         | 5 779                   | 6 401                           | -465                            | -8 883                           | -9 348     | 5 636                        | 3 090                            | 1 811               | 6 390              | -8 709                              | 3 237                        |

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1. Calculated from the consolidated liabilities and assets of the monetary sector.

2. Cumulative change owing to balance of payments transactions from 1 March 1965.

3. The data in this column do not agree with changes calculable from the relevant columns in tables S-18 to S-21 because of valuation adjustments which are taken into account with the calculation of changes.

4. Increase -, decrease +.



## BANKS AND MUTUAL BANKS

## Mortgage loans

R millions

| Period         | New mortgage loans and re-advances granted during period |                                       |           |         |  |                       |                | Mortgage loans paid out during the period <sup>3</sup> | Advances granted but not yet paid out <sup>4</sup> | Capital repayments on advances during period <sup>3</sup> | Total mortgage loans outstanding <sup>4</sup> |
|----------------|--|---------------------------------------|-----------|---------|--|-----------------------|----------------|--|--|---|---|
|                | Gross amount <sup>1</sup>                                |                                       |           |         |  |                       |                |  |  |   |   |
|                | Asset mortgaged  |                                       |           | Total   | Application                                |                       |                |  |  |   |   |
|                | Dwellings and flats                                      | Business premises, farms and churches | All other |         | For construction of buildings <sup>2</sup> | On existing buildings | On vacant land |  |  |   |   |
| (2120M)        | (2121M)  | (2122M)                               | (2127M)   | (2128M) | (2125M)                                    | (2126M)               | (2129M)        | (2130M)  | (2131M)  | (2132M)   |   |
| 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: Jul..... | 2 793  | 742                                   | 634       | 4 169   | 655  | 3 307                 | 206            | 7 125  | 12 292   | 5 361   | 184 623                                       |
| Aug.....       | 2 546  | 793                                   | 585       | 3 924   | 579  | 3 116                 | 229            | 6 484  | 11 503   | 5 042   | 186 065                                       |
| Sept.....      | 2 404  | 725                                   | 739       | 3 868   | 470  | 3 164                 | 233            | 6 429  | 12 234   | 5 446   | 187 049                                       |
| Oct.....       | 2 735  | 1 010                                 | 697       | 4 442   | 550  | 3 675                 | 217            | 6 649  | 11 232   | 5 713   | 188 533                                       |
| Nov.....       | 2 171  | 507                                   | 722       | 3 400   | 406  | 2 848                 | 145            | 6 986  | 11 058   | 5 921   | 189 572                                       |
| Dec.....       | 1 800  | 510                                   | 572       | 2 882   | 272  | 2 414                 | 196            | 7 118  | 11 035   | 6 876   | 189 814                                       |
| 1999: Jan..... | 2 117  | 440                                   | 574       | 3 131   | 314  | 2 684                 | 133            | 5 003  | 10 682   | 4 846   | 190 626                                       |
| Feb.....       | 2 340  | 570                                   | 759       | 3 669   | 392  | 3 108                 | 169            | 5 324  | 11 175   | 5 113   | 191 151                                       |
| Mar.....       | 2 671  | 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            | 7 650  | 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   | 232 771                                       |
| May.....       | 7 049  | 1 477                                 | 1 126     | 9 653   | 1 219                                      | 7 838                 | 596            | 8 669  | 1 649  | 5 965   | 235 049                                       |
| Jun.....       | 5 979  | 1 131                                 | 989       | 8 099   | 1 057                                      | 6 678                 | 364            | 9 046  | 1 716  | 6 446   | 237 350                                       |

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

## SELECTED MONEY MARKET AND RELATED INDICATORS

R millions

| Period         | Average of daily values         |                                  |  | Reserve Bank transactions in government stock and options |           |            |           |           |                             |
|----------------|---------------------------------|----------------------------------|--|---|-----------|------------|-----------|-----------|-----------------------------|
|                | Liquidity provided <sup>1</sup> | Government deposits <sup>2</sup> | Notes and coin in circulation <sup>3</sup> | Stock purchased   |           | Stock sold |           | Net sales | Options traded <sup>4</sup> |
|                |                                 |                                  |  | Short-term  | Long-term | Short-term | Long-term |           |                             |
|                | (1390M)                         | (1391M)                          | (1392M)                                    | (1393M)   | (1394M)   | (1395M)    | (1396M)   | (1397M)   | (1398M)                     |
| 1996 .....     | 7 299                           | 1 807                            | 18 270                                     | 12 946  | 63 699    | 9 372      | 101 086   | 33 813    | 31 092                      |
| 1997 .....     | 8 392                           | 1 211                            | 20 215                                     | 6 406   | 31 739    | 26 914     | 43 212    | 31 981    | 5 910                       |
| 1998 .....     | 8 546                           | 902                              | 22 286                                     | 2 833   | 2 041     | 4 137      | 7 246     | 6 509     | 30                          |
| 1999 .....     | 8 494                           | 551                              | 24 724                                     | -   | -         | -          | -         | -         | -                           |
| 2000 .....     | 8 431                           | 538                              | 27 440                                     | -   | -         | -          | -         | -         | -                           |
| 1998: Jul..... | 11 679                          | 794                              | 21 927                                     | -   | -         | -          | -         | -         | -                           |
| Aug.....       | 10 441                          | 777                              | 22 095                                     | -   | -         | -          | -         | -         | -                           |
| Sept.....      | 8 916                           | 675                              | 22 050                                     | -   | -         | -          | -         | -         | -                           |
| Oct.....       | 6 517                           | 927                              | 22 063                                     | -   | -         | -          | -         | -         | -                           |
| Nov.....       | 7 261                           | 821                              | 22 436                                     | -   | -         | -          | -         | -         | -                           |
| Dec.....       | 8 225                           | 753                              | 26 223                                     | -   | -         | -          | -         | -         | -                           |
| 1999: Jan..... | 5 806                           | 755                              | 23 283                                     | -   | -         | -          | -         | -         | -                           |
| Feb.....       | 5 277                           | 631                              | 22 830                                     | -   | -         | -          | -         | -         | -                           |
| Mar.....       | 4 819                           | 579                              | 23 550                                     | -   | -         | -          | -         | -         | -                           |
| April.....     | 4 949                           | 623                              | 23 776                                     | -   | -         | -          | -         | -         | -                           |
| May.....       | 8 293                           | 563                              | 23 613                                     | -   | -         | -          | -         | -         | -                           |
| Jun.....       | 9 846                           | 442                              | 23 940                                     | -   | -         | -          | -         | -         | -                           |
| Jul.....       | 12 205                          | 514                              | 24 010                                     | -   | -         | -          | -         | -         | -                           |
| Aug.....       | 13 499                          | 483                              | 24 694                                     | -   | -         | -          | -         | -         | -                           |
| Sept.....      | 12 906                          | 453                              | 25 108                                     | -   | -         | -          | -         | -         | -                           |
| Oct.....       | 11 368                          | 557                              | 25 264                                     | -   | -         | -          | -         | -         | -                           |
| Nov.....       | 8 026                           | 484                              | 25 842                                     | -   | -         | -          | -         | -         | -                           |
| Dec.....       | 4 934                           | 527                              | 30 783                                     | -   | -         | -          | -         | -         | -                           |
| 2000: Jan..... | 5 715                           | 537                              | 27 519                                     | -   | -         | -          | -         | -         | -                           |
| Feb.....       | 6 906                           | 524                              | 26 198                                     | -   | -         | -          | -         | -         | -                           |
| Mar.....       | 7 169                           | 470                              | 26 587                                     | -   | -         | -          | -         | -         | -                           |
| April.....     | 8 837                           | 518                              | 27 146                                     | -   | -         | -          | -         | -         | -                           |
| May.....       | 9 389                           | 549                              | 26 773                                     | -   | -         | -          | -         | -         | -                           |
| Jun.....       | 9 451                           | 534                              | 26 742                                     | -   | -         | -          | -         | -         | -                           |
| Jul.....       | 8 935                           | 516                              | 26 710                                     | -   | -         | -          | -         | -         | -                           |
| Aug.....       | 8 999                           | 559                              | 26 791                                     | -   | -         | -          | -         | -         | -                           |
| Sept.....      | 8 744                           | 565                              | 27 058                                     | -   | -         | -          | -         | -         | -                           |
| Oct.....       | 8 373                           | 604                              | 27 136                                     | -   | -         | -          | -         | -         | -                           |
| Nov.....       | 8 468                           | 551                              | 27 870                                     | -   | -         | -          | -         | -         | -                           |
| Dec.....       | 10 191                          | 534                              | 32 754                                     | -   | -         | -          | -         | -         | -                           |
| 2001: Jan..... | 9 996                           | 637                              | 29 178                                     | -   | -         | -          | -         | -         | -                           |
| Feb.....       | 9 206                           | 542                              | 28 406                                     | -   | -         | -          | -         | -         | -                           |
| Mar.....       | 10 268                          | 481                              | 28 867                                     | -   | -         | -          | -         | -         | -                           |
| April.....     | 11 026                          | 456                              | 29 381                                     | -   | -         | -          | -         | -         | -                           |
| May.....       | 10 674                          | 501                              | 28 863                                     | -   | -         | -          | -         | -         | -                           |
| Jun.....       | 10 369                          | 555                              | 28 928                                     | -   | -         | -          | -         | -         | -                           |

KB128

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

## MONEY MARKET ACCOMMODATION

## Selected daily indicators

R millions

| Date       | Repurchase agreements                 |                       |  | Total liquidity balances provided under |                           |                                     |                             |
|------------|---------------------------------------|-----------------------|--|---|---------------------------|-------------------------------------|-----------------------------|
|            | Estimated daily liquidity requirement | Daily tender provided | Average tender rate<br>(* - fixed rate)<br>% | Repurchase agreements                   | Marginal lending facility | Loans against cash reserve balances | less: Surplus cash reserves |
|            | (1430D)                               | (1431D)               | (1432D)                                      | (1433D)                                 | (1434D)                   | (1435D)                             | (1436D)                     |
| 2001/04/05 | 9 900                                 | 9 900                 | 12.00  | 11 573                                  | 0                         | 135                                 | 180                         |
| 2001/04/06 | 9 500                                 | 9 500                 | 12.00  | 11 073                                  | 0                         | 293                                 | 335                         |
| 2001/04/07 | 0                                     | 0                     | 12.00  | 11 073                                  | 0                         | 263                                 | 310                         |
| 2001/04/09 | 9 700                                 | 9 700                 | 12.00  | 11 273                                  | 0                         | 307                                 | 355                         |
| 2001/04/10 | 9 500                                 | 9 500                 | 12.00  | 11 413                                  | 0                         | 502                                 | 496                         |
| 2001/04/11 | 9 000                                 | 9 000                 | 12.00  | 10 913                                  | 0                         | 389                                 | 309                         |
| 2001/04/12 | 10 200                                | 10 200                | 12.00  | 10 973                                  | 0                         | 248                                 | 516                         |
| 2001/04/14 | 0                                     | 0                     | 12.00  | 10 973                                  | 0                         | 273                                 | 290                         |
| 2001/04/17 | 9 800                                 | 9 800                 | 12.00  | 10 813                                  | 0                         | 300                                 | 281                         |
| 2001/04/18 | 9 600                                 | 9 600                 | 12.00  | 10 613                                  | 0                         | 300                                 | 326                         |
| 2001/04/19 | 9 600                                 | 9 600                 | 12.00  | 10 273                                  | 0                         | 297                                 | 332                         |
| 2001/04/20 | 9 300                                 | 9 300                 | 12.00  | 9 986                                   | 0                         | 301                                 | 332                         |
| 2001/04/21 | 0                                     | 0                     | 12.00  | 9 986                                   | 0                         | 299                                 | 332                         |
| 2001/04/23 | 9 200                                 | 9 200                 | 12.00  | 9 841                                   | 0                         | 24                                  | 332                         |
| 2001/04/24 | 9 400                                 | 9 400                 | 12.00  | 10 646                                  | 0                         | 144                                 | 1                           |
| 2001/04/25 | 9 900                                 | 9 900                 | 12.00  | 10 913                                  | 0                         | 344                                 | 346                         |
| 2001/04/26 | 10 400                                | 10 400                | 12.00  | 11 453                                  | 0                         | 392                                 | 4                           |
| 2001/04/28 | 0                                     | 0                     | 12.00  | 11 453                                  | 0                         | 388                                 | 2                           |
| 2001/04/30 | 11 000                                | 11 000                | 12.00  | 11 878                                  | 0                         | 407                                 | 243                         |
| 2001/05/02 | 11 000                                | 11 000                | 12.00  | 12 053                                  | 0                         | 391                                 | 192                         |
| 2001/05/03 | 11 700                                | 11 700                | 12.00  | 11 623                                  | 0                         | 1 429                               | 147                         |
| 2001/05/04 | 10 900                                | 10 900                | 12.00  | 11 705                                  | 0                         | 38                                  | 594                         |
| 2001/05/05 | 0                                     | 0                     | 12.00  | 11 705                                  | 0                         | 38                                  | 536                         |
| 2001/05/07 | 10 000                                | 10 000                | 12.00  | 10 758                                  | 0                         | 37                                  | 167                         |
| 2001/05/08 | 10 000                                | 10 000                | 12.00  | 11 013                                  | 0                         | 59                                  | 141                         |
| 2001/05/09 | 9 800                                 | 9 800                 | 12.00  | 10 813                                  | 0                         | 38                                  | 271                         |
| 2001/05/10 | 9 900                                 | 9 900                 | 12.00  | 10 913                                  | 0                         | 5                                   | 265                         |
| 2001/05/11 | 9 600                                 | 9 600                 | 12.00  | 10 377                                  | 0                         | 50                                  | 238                         |
| 2001/05/12 | 0                                     | 0                     | 12.00  | 10 377                                  | 0                         | 78                                  | 229                         |
| 2001/05/14 | 9 200                                 | 9 200                 | 12.00  | 10 213                                  | 0                         | 204                                 | 268                         |
| 2001/05/15 | 9 100                                 | 9 100                 | 12.00  | 10 113                                  | 0                         | 442                                 | 602                         |
| 2001/05/16 | 9 000                                 | 9 000                 | 12.00  | 10 013                                  | 0                         | 131                                 | 371                         |
| 2001/05/17 | 8 900                                 | 8 900                 | 12.00  | 9 913                                   | 0                         | 328                                 | 295                         |
| 2001/05/18 | 8 800                                 | 8 800                 | 12.00  | 9 813                                   | 0                         | 221                                 | 216                         |
| 2001/05/19 | 0                                     | 0                     | 12.00  | 9 813                                   | 0                         | 242                                 | 225                         |
| 2001/05/21 | 9 400                                 | 9 400                 | 12.00  | 10 764                                  | 0                         | 446                                 | 808                         |
| 2001/05/22 | 9 400                                 | 9 400                 | 12.00  | 10 413                                  | 0                         | 580                                 | 292                         |
| 2001/05/23 | 9 500                                 | 9 500                 | 12.00  | 10 268                                  | 0                         | 27                                  | 32                          |
| 2001/05/24 | 9 500                                 | 9 500                 | 12.00  | 10 513                                  | 0                         | 0                                   | 42                          |
| 2001/05/25 | 9 600                                 | 9 600                 | 12.00  | 10 613                                  | 0                         | 66                                  | 21                          |
| 2001/05/26 | 0                                     | 0                     | 12.00  | 10 613                                  | 0                         | 67                                  | 23                          |
| 2001/05/28 | 10 000                                | 10 000                | 12.00  | 11 275                                  | 0                         | 159                                 | 25                          |
| 2001/05/29 | 10 400                                | 10 400                | 12.00  | 11 555                                  | 0                         | 171                                 | 15                          |
| 2001/05/30 | 10 300                                | 10 300                | 12.00  | 11 063                                  | 0                         | 66                                  | 95                          |
| 2001/05/31 | 9 400                                 | 9 400                 | 12.00  | 10 168                                  | 0                         | 345                                 | 372                         |
| 2001/06/01 | 9 800                                 | 9 800                 | 12.00  | 10 813                                  | 0                         | 182                                 | 72                          |
| 2001/06/02 | 0                                     | 0                     | 12.00  | 10 813                                  | 0                         | 163                                 | 65                          |
| 2001/06/04 | 9 600                                 | 9 600                 | 12.00  | 11 119                                  | 0                         | 88                                  | 83                          |
| 2001/06/05 | 9 800                                 | 9 800                 | 12.00  | 11 028                                  | 0                         | 92                                  | 83                          |
| 2001/06/06 | 10 200                                | 10 200                | 12.00  | 10 988                                  | 0                         | 37                                  | 105                         |
| 2001/06/07 | 9 500                                 | 9 500                 | 12.00  | 10 513                                  | 43                        | 495                                 | 661                         |
| 2001/06/08 | 8 800                                 | 8 800                 | 12.01  | 9 813                                   | 0                         | 410                                 | 537                         |
| 2001/06/09 | 0                                     | 0                     | 12.01  | 9 813                                   | 0                         | 458                                 | 589                         |
| 2001/06/11 | 8 700                                 | 8 720                 | 12.03  | 9 733                                   | 0                         | 241                                 | 238                         |
| 2001/06/12 | 8 400                                 | 8 500                 | 12.00  | 9 513                                   | 0                         | 292                                 | 510                         |
| 2001/06/13 | 9 000                                 | 9 000                 | 12.00  | 9 753                                   | 0                         | 242                                 | 273                         |
| 2001/06/14 | 8 800                                 | 8 800                 | 12.00  | 9 553                                   | 0                         | 241                                 | 273                         |
| 2001/06/15 | 8 500                                 | 8 500                 | 11.00  | 10 088                                  | 0                         | 336                                 | 339                         |
| 2001/06/18 | 8 600                                 | 8 600                 | 11.00  | 9 613                                   | 0                         | 361                                 | 381                         |
| 2001/06/19 | 9 000                                 | 9 000                 | 11.00  | 10 013                                  | 8                         | 394                                 | 252                         |
| 2001/06/20 | 9 300                                 | 9 300                 | 11.00  | 10 036                                  | 0                         | 301                                 | 604                         |
| 2001/06/21 | 9 200                                 | 9 200                 | 11.00  | 9 794                                   | 0                         | 0                                   | 0                           |
| 2001/06/22 | 9 100                                 | 9 100                 | 11.00  | 10 713                                  | 0                         | 83                                  | 15                          |
| 2001/06/23 | 0                                     | 0                     | 11.00  | 10 713                                  | 0                         | 88                                  | 15                          |
| 2001/06/25 | 9 000                                 | 9 000                 | 11.00  | 10 784                                  | 0                         | 358                                 | 1                           |
| 2001/06/26 | 9 000                                 | 9 000                 | 11.00  | 10 408                                  | 0                         | 559                                 | 573                         |
| 2001/06/27 | 9 400                                 | 9 400                 | 11.00  | 11 013                                  | 0                         | 189                                 | 228                         |
| 2001/06/28 | 9 600                                 | 9 600                 | 11.00  | 11 213                                  | 0                         | 30                                  | 124                         |
| 2001/06/29 | 9 700                                 | 9 700                 | 11.00  | 11 003                                  | 0                         | 385                                 | 351                         |
| 2001/06/30 | 0                                     | 0                     | 11.00  | 11 003                                  | 0                         | 408                                 | 407                         |
| 2001/07/02 | 9 800                                 | 9 800                 | 11.00  | 11 413                                  | 0                         | 281                                 | 331                         |
| 2001/07/03 | 9 700                                 | 9 700                 | 11.00  | 10 713                                  | 0                         | 132                                 | 149                         |
| 2001/07/04 | 9 400                                 | 9 400                 | 11.00  | 11 013                                  | 0                         | 252                                 | 155                         |

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## MONEY MARKET AND RELATED INTEREST RATES

| Bank rate <sup>1</sup> |              | Predominant prime overdraft rate of clearing banks |              | Predominant overdraft rate on current accounts |              | Discount rates |  |   |
|------------------------|--------------|--|--------------|--|--------------|----------------|--|---|
| Date                   | %<br>(1400G) | Date   | %<br>(1403G) | Month  | %<br>(1404M) | Date           | Tender Treasury bills <sup>2</sup><br>%<br>(1405W) | 3-month bankers' acceptances <sup>3</sup><br>%<br>(1406W) |
| 05/05/1986             | 11.00        | 20/05/1996   | 20.50        | 07/1999  | 17.50        | 16/03/2001     | 10.16  | 10.26   |
| 05/08/1986             | 10.50        | 01/07/1996   | 19.50        | 08/1999  | 17.25        | 23/03/2001     | 10.19  | 10.26   |
| 05/09/1986             | 10.00        | 01/10/1996   | 19.25        | 09/1999  | 17.00        | 30/03/2001     | 10.32  | 10.32   |
| 10/12/1986             | 9.50         | 21/11/1996   | 20.25        | 10/1999  | 16.00        | 06/04/2001     | 10.33  | 10.38   |
| 09/03/1988             | 10.50        | 21/10/1997   | 19.25        | 11/1999  | 15.50        | 12/04/2001     | 10.32  | 10.39   |
| 05/05/1988             | 11.50        | 09/03/1998   | 18.25        | 12/1999  | 15.50        | 20/04/2001     | 10.35  | 10.38   |
| 29/07/1988             | 12.50        | 11/06/1998   | 20.25        | 01/2000  | 15.00        | 26/04/2001     | 10.40  | 10.41   |
| 03/11/1988             | 14.50        | 30/06/1998   | 22.25        | 02/2000  | 15.00        | 04/05/2001     | 10.40  | 10.42   |
| 23/02/1989             | 16.00        | 04/07/1998   | 24.00        | 03/2000  | 15.00        | 11/05/2001     | 10.40  | 10.42   |
| 08/05/1989             | 17.00        | 31/08/1998   | 25.50        | 04/2000  | 15.00        | 18/05/2001     | 10.36  | 10.42   |
| 11/10/1989             | 18.00        | 19/10/1998   | 24.50        | 05/2000  | 15.00        | 25/05/2001     | 10.36  | 10.43   |
| 11/03/1991             | 17.00        | 09/11/1998   | 23.50        | 06/2000  | 15.00        | 01/06/2001     | 10.38  | 10.45   |
| 23/03/1992             | 16.00        | 07/12/1998   | 23.00        | 07/2000  | 14.50        | 08/06/2001     | 10.37  | 10.46   |
| 30/06/1992             | 15.00        | 11/01/1999   | 22.00        | 08/2000  | 14.50        | 15/06/2001     | 9.60   | 9.64  |
| 18/11/1992             | 14.00        | 12/02/1999   | 21.00        | 09/2000  | 14.50        | 22/06/2001     | 9.64   | 9.64  |
| 09/02/1993             | 13.00        | 08/03/1999   | 20.00        | 10/2000  | 14.50        | 29/06/2001     | 9.65   | 9.64  |
| 28/10/1993             | 12.00        | 19/04/1999   | 19.00        | 11/2000  | 15.00        | 06/07/2001     | 9.65   | 9.68  |
| 26/09/1994             | 13.00        | 25/06/1999   | 18.00        | 12/2000  | 15.00        | 13/07/2001     | 9.55   | 9.60  |
| 21/02/1995             | 14.00        | 14/07/1999   | 17.50        | 01/2001  | 14.50        | 20/07/2001     | 9.42   | 9.49  |
| 30/06/1995             | 15.00        | 02/08/1999   | 16.50        | 02/2001  | 14.50        | 27/07/2001     | 9.38   | 9.44  |
| 29/04/1996             | 16.00        | 04/10/1999   | 15.50        | 03/2001  | 14.50        | 03/08/2001     | 9.38   | 9.42  |
| 21/11/1996             | 17.00        | 24/01/2000   | 14.50        | 04/2001  | 14.50        | 10/08/2001     | 9.36   | 9.43  |
| 20/10/1997             | 16.00        | 18/06/2001   | 13.75        | 05/2001  | 14.50        | 17/08/2001     | 9.35   | 9.44  |
|                        |              | 16/07/2001   | 13.50        | 06/2001  | 13.75        | 24/08/2001     | 9.38   | 9.44  |

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| Date       | Marginal lending rate<br>(1418W) | Repo rate<br>(1419W) | Inter-bank call money <sup>4</sup><br>%<br>(1410W) | Negotiable certificates of deposits <sup>3</sup> |                          |                           | Date       | Notice deposits with clearing banks <sup>5</sup> |                            |                          | 12 months' fixed deposits with clearing banks <sup>5</sup><br>%<br>(1417K) |
|------------|----------------------------------|----------------------|--|--|--------------------------|---------------------------|------------|--|----------------------------|--------------------------|--|
|            |                                  |                      |  | 3 months<br>%<br>(1411W)                         | 6 months<br>%<br>(1412W) | 12 months<br>%<br>(1413W) |            | 32 days<br>%<br>(1414K)                          | 88-91 days<br>%<br>(1415K) | 6 months<br>%<br>(1416K) |  |
| 16/03/2001 | 17.00                            | 12.00                | 9.50   | 10.53  | 10.58                    | 10.84                     | 1995: Sept | 13.25  | 13.75                      | 14.00                    | 14.50  |
| 23/03/2001 | 17.00                            | 12.00                | 9.50   | 10.57  | 10.66                    | 10.92                     | Dec        | 13.50  | 14.15                      | 14.00                    | 14.00  |
| 30/03/2001 | 17.00                            | 12.00                | 9.50   | 10.58  | 10.81                    | 11.06                     | 1996: Mar  | 14.25  | 13.75                      | 13.90                    | 13.50  |
| 06/04/2001 | 17.00                            | 12.00                | 9.50   | 10.67  | 10.86                    | 11.16                     | Jun        | 15.50  | 15.50                      | 15.50                    | 15.00  |
| 12/04/2001 | 17.00                            | 12.00                | 9.50   | 10.68  | 10.86                    | 11.16                     | Sept       | 15.25  | 15.15                      | 15.50                    | 14.85  |
| 20/04/2001 | 17.00                            | 12.00                | 9.50   | 10.67  | 10.89                    | 11.27                     | Dec        | 15.75  | 16.00                      | 15.95                    | 15.30  |
| 26/04/2001 | 17.00                            | 12.00                | 9.50   | 10.68  | 10.93                    | 11.36                     | 1997: Mar  | 15.75  | 15.75                      | 15.50                    | 15.00  |
| 04/05/2001 | 17.00                            | 12.00                | 9.50   | 10.73  | 10.94                    | 11.30                     | Jun        | 15.50  | 15.50                      | 15.25                    | 14.75  |
| 11/05/2001 | 17.00                            | 12.00                | 9.50   | 10.73  | 10.94                    | 11.28                     | Sept       | 15.00  | 15.25                      | 15.00                    | 14.50  |
| 18/05/2001 | 17.00                            | 12.00                | 9.50   | 10.73  | 10.86                    | 11.07                     | Dec        | 14.50  | 14.50                      | 14.50                    | 14.00  |
| 25/05/2001 | 17.00                            | 12.00                | 9.50   | 10.73  | 10.87                    | 11.06                     | 1998: Mar  | 13.00  | 13.00                      | 13.20                    | 12.85  |
| 01/06/2001 | 17.00                            | 12.00                | 9.50   | 10.73  | 10.86                    | 11.07                     | Jun        | 17.00  | 17.00                      | 15.00                    | 14.75  |
| 08/06/2001 | 17.00                            | 12.01                | 9.50   | 10.73  | 10.82                    | 11.03                     | Sept       | 20.25  | 20.25                      | 20.30                    | 19.20  |
| 15/06/2001 | 17.00                            | 11.00                | 8.75   | 9.88   | 10.00                    | 10.22                     | Dec        | 17.25  | 17.25                      | 16.50                    | 16.50  |
| 22/06/2001 | 16.00                            | 11.00                | 8.75   | 9.88   | 9.93                     | 10.24                     | 1999: Mar  | 13.75  | 13.50                      | 13.75                    | 13.00  |
| 29/06/2001 | 16.00                            | 11.00                | 8.75   | 9.87   | 9.91                     | 10.24                     | Jun        | 12.25  | 12.90                      | 12.25                    | 12.25  |
| 06/07/2001 | 16.00                            | 11.00                | 8.75   | 9.91   | 10.01                    | 10.25                     | Sept       | 10.25  | 10.75                      | 10.25                    | 11.75  |
| 13/07/2001 | 16.00                            | 11.00                | 8.50   | 9.83   | 9.95                     | 10.15                     | Dec        | 9.50   | 9.95                       | 9.80                     | 10.00  |
| 20/07/2001 | 16.00                            | 11.00                | 8.50   | 9.73   | 9.85                     | 9.90                      | 2000: Mar  | 8.75   | 8.75                       | 9.00                     | 9.00   |
| 27/07/2001 | 16.00                            | 11.00                | 8.50   | 9.68   | 9.73                     | 9.71                      | Jun        | 9.25   | 9.40                       | 9.50                     | 9.85   |
| 03/08/2001 | 16.00                            | 11.00                | 8.50   | 9.68   | 9.68                     | 9.67                      | Sept       | 9.25   | 9.40                       | 9.50                     | 9.90   |
| 10/08/2001 | 16.00                            | 11.00                | 8.50   | 9.68   | 9.67                     | 9.66                      | Dec        | 9.40   | 9.45                       | 9.60                     | 10.65  |
| 17/08/2001 | 16.00                            | 11.00                | 8.50   | 9.66   | 9.64                     | 9.64                      | 2001: Mar  | 9.84   | 9.85                       | 9.85                     | 10.60  |
| 24/08/2001 | 16.00                            | 11.00                | 8.50   | 9.66   | 9.66                     | 9.67                      | Jun        | 9.00   | 9.80                       | 9.83                     | 10.00  |

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

## MONEY AND BANKING

### Selected data

| End of          | Percentage changes <sup>1</sup>  |               |               |               |                              |                  | Income velocity of circulation of money <sup>4</sup> |               |               |               |
|-----------------|----------------------------------|---------------|---------------|---------------|------------------------------|------------------|--|---------------|---------------|---------------|
|                 | Monetary aggregates <sup>2</sup> |               |               |               | Credit <sup>3</sup>          |                  | V1(A)<br>(1420K)                                     | V1<br>(1421K) | V2<br>(1422K) | V3<br>(1423K) |
|                 | M1(A)<br>(1370A)                 | M1<br>(1371A) | M2<br>(1373A) | M3<br>(1374A) | Private<br>sector<br>(1347A) | Total<br>(1368A) |  |               |               |               |
| 1994 .....      | 24.77                            | 23.74         | 20.61         | 15.72         | 17.02                        | 19.87            | 9.23   | 5.52          | 2.44          | 2.13          |
| 1995 .....      | 16.77                            | 19.26         | 13.85         | 15.16         | 17.77                        | 13.41            | 9.29   | 5.64          | 2.44          | 2.11          |
| 1996 .....      | 21.88                            | 30.90         | 15.75         | 13.61         | 15.95                        | 17.01            | 8.90   | 4.99          | 2.35          | 2.07          |
| 1997 .....      | 22.98                            | 17.29         | 18.68         | 17.15         | 14.40                        | 16.61            | 7.93   | 4.45          | 2.23          | 1.98          |
| 1998 .....      | 13.48                            | 23.59         | 13.57         | 14.55         | 16.67                        | 18.47            | 6.91   | 3.75          | 2.03          | 1.83          |
| 1999 .....      | 26.42                            | 20.74         | 13.61         | 10.15         | 8.69                         | 7.77             | 6.51   | 3.57          | 2.02          | 1.82          |
| 2000 .....      | 1.68                             | 3.35          | 6.20          | 7.50          | 10.77                        | 10.35            | 6.35   | 3.44          | 2.01          | 1.83          |
| 1998: Jul. .... | 22.06                            | 40.62         | 21.78         | 18.69         | 17.24                        | 21.07            | ...  | ...           | ...           | ...           |
| Aug. ....       | 26.82                            | 43.66         | 22.23         | 18.71         | 17.51                        | 21.73            | ...  | ...           | ...           | ...           |
| Sept. ....      | 17.58                            | 33.61         | 18.87         | 16.67         | 15.26                        | 19.16            | 6.92   | 3.44          | 1.98          | 1.80          |
| Oct. ....       | 19.17                            | 26.59         | 13.95         | 14.26         | 16.14                        | 19.24            | ...  | ...           | ...           | ...           |
| Nov. ....       | 16.56                            | 24.94         | 13.76         | 14.36         | 17.63                        | 19.44            | ...  | ...           | ...           | ...           |
| Dec. ....       | 13.48                            | 23.59         | 13.57         | 14.55         | 16.67                        | 18.47            | 6.68   | 3.51          | 1.98          | 1.78          |
| 1999: Jan. .... | 15.35                            | 22.03         | 11.91         | 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            | 6.97   | 3.70          | 2.06          | 1.83          |
| 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            | 6.70   | 3.67          | 2.07          | 1.86          |
| 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            | 6.34   | 3.53          | 1.99          | 1.82          |
| 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             | 6.05   | 3.36          | 1.94          | 1.78          |
| 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             | 6.01   | 3.32          | 1.95          | 1.78          |
| 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             | 6.18   | 3.35          | 2.00          | 1.83          |
| 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             | 6.62   | 3.53          | 2.06          | 1.87          |
| 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            | 6.59   | 3.54          | 2.03          | 1.84          |
| 2001: Jan. .... | 0.21                             | 7.13          | 7.54          | 9.20          | 8.21                         | 7.01             | ...  | ...           | ...           | ...           |
| Feb. ....       | 0.27                             | 3.30          | 7.93          | 9.40          | 9.67                         | 8.38             | ...  | ...           | ...           | ...           |
| Mar. ....       | -1.09                            | 6.44          | 11.82         | 12.82         | 9.60                         | 10.14            | 6.65   | 3.50          | 2.00          | 1.82          |
| April ....      | 3.16                             | 7.33          | 11.07         | 12.30         | 8.82                         | 8.24             | ...  | ...           | ...           | ...           |
| May ....        | 2.87                             | 9.04          | 11.67         | 13.48         | 9.47                         | 7.50             | ...  | ...           | ...           | ...           |
| Jun. ....       | 6.66                             | 8.60          | 11.10         | 13.90         | 9.53                         | 7.03             | 6.61   | 3.40          | 1.97          | 1.77          |

KB800

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