

# Money and Banking

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## Key Information

### General notes

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

... denotes not available

– denotes a value equal to nil

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

## SOUTH AFRICAN RESERVE BANK

## Liabilities

R millions

End of	Notes and coin in circulation <sup>1</sup> (1000M)	Deposits								Reserve Bank securities (1015M)	Foreign loans <sup>6</sup> (1009M)	Capital and reserves (1010M)	Other liabilities (1011M)	Total liabilities (1012M)
		Central government		Banks and mutual banks <sup>4</sup>			Other		Total deposits (1008M)					
		Exchequer and P.M.G. accounts <sup>2</sup> (1001M)	Other <sup>3</sup> (1002M)	Required reserve balances (1014M)	Cash reserve contra account (surplus) (1013M)	Other balances <sup>5</sup> (1005M)	Domestic (1006M)	Foreign (1007M)						
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: Jan. ....	22 414	921	1 385	5 789	...	10	0	26	8 131	...	9 384	197	3 963	44 088
Feb. ....	21 974	1 466	1 386	6 389	...	6	-	26	9 272	...	9 125	197	3 888	44 456
Mar. ....	22 981	812	1 057	6 441	130	2	6	24	8 471	-	9 223	197	4 768	45 640
Apr. ....	23 312	1 024	1 035	5 435	882	5	-	26	8 407	-	9 185	197	5 247	46 347
May ....	22 844	736	1 048	5 945	792	5	-	25	8 551	-	17 086	197	4 507	53 185
Jun. ....	23 295	985	691	4 592	755	3	-	22	7 049	-	17 020	239	6 903	54 506
Jul. ....	23 090	737	691	5 951	1 083	4	-	30	8 495	-	18 458	239	6 216	56 499
Aug. ....	23 328	820	784	6 518	162	1	-	438	8 723	-	18 377	239	5 911	56 578
Sept. ....	23 309	1 188	345	6 614	94	272	0	128	8 642	1 000	18 386	239	4 861	56 436
Oct. ....	23 265	789	371	6 993	42	35	-	24	8 254	2 100	18 372	239	4 658	56 888
Nov. ....	24 269	875	346	7 783	29	0	-	25	9 058	2 000	18 324	239	4 352	58 242
Dec. ....	25 421	906	-	7 743	141	0	-	34	8 823	1 875	18 072	239	4 408	58 838
1999: Jan. ....	23 868	620	-	6 367	91	1	-	33	7 111	3 000	18 005	239	4 835	57 058
Feb. ....	23 445	668	1	7 221	254	1	-	44	8 189	3 500	17 971	239	5 195	58 539
Mar. ....	25 749	551	0	6 986	36	0	-	44	7 618	3 900	17 937	239	5 622	61 066
Apr. ....	24 938	2 066	-	7 203	39	1	221	44	9 574	4 200	17 266	239	4 990	61 206
May ....	25 096	297	-	6 849	298	2	0	50	7 495	4 500	16 396	239	11 633	65 360
Jun. ....	24 989	623	-	6 843	864	1	0	50	8 381	4 750	16 043	270	15 994	70 426
Jul. ....	25 315	419	0	7 222	857	7	0	59	8 564	5 000	15 207	270	18 725	73 081
Aug. ....	25 979	589	7	8 025	206	1	0	51	8 879	5 000	16 899	270	17 173	74 201
Sept. ....	26 425	666	-	8 021	221	4	1	55	8 967	4 960	17 714	270	15 747	74 083
Oct. ....	26 387	667	8	7 504	427	12	1	57	8 675	3 310	19 688	270	16 652	74 982
Nov. ....	28 649	466	74	7 232	67	14	1	53	7 907	3 000	19 827	270	16 715	76 369
Dec. ....	32 673	550	31	7 265	336	3	1	54	8 240	1 000	18 770	270	11 641	72 595
2000: Jan. ....	27 809	513	2	5 456	3	7	1	63	6 045	1 000	17 337	270	23 365	75 826
Feb. ....	27 419	500	16	6 497	272	7	1	64	7 356	1 770	16 351	270	23 587	76 754
Mar. ....	27 651	501	11	7 462	285	48	1	49	8 358	3 000	16 454	270	18 681	74 414
Apr. ....	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	7 915	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

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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 agree- ments	Marginal lending facility		Banks	Other <sup>3</sup>	Govern- ment stock	Other				
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: Jan. ....	5 505	27 852	...	...	...	...	-	870	6 114	212	7 630	14 826	1 409	44 088
Feb. ....	5 279	30 928	...	...	...	...	-	869	6 168	210	4 506	11 753	1 775	44 456
Mar. ....	5 369	32 797	674	3 600	243	4 517	-	865	6 173	210	...	11 766	1 077	45 640
April ....	5 484	32 716	1 051	4 100	42	5 193	-	773	6 166	210	...	12 342	1 289	46 347
May ....	5 570	32 854	413	10 500	595	11 508	-	799	6 166	210	...	18 683	1 647	53 185
Jun. ....	6 337	33 382	1 993	11 000	-	12 993	-	822	6 173	315	...	20 304	820	54 506
Jul. ....	6 536	32 646	850	11 200	334	12 384	-	801	6 173	316	...	19 674	4 179	56 499
Aug. ....	6 693	32 680	655	9 800	-	10 455	-	801	6 173	317	...	17 746	6 152	56 578
Sept. ....	6 160	30 497	631	6 700	-	7 331	-	787	6 173	318	...	14 609	11 330	56 436
Oct. ....	6 043	30 511	154	5 900	-	6 054	-	763	6 173	302	...	13 292	13 085	56 888
Nov. ....	6 472	31 252	151	6 500	-	6 651	-	784	6 173	303	...	13 912	13 078	58 242
Dec. ....	6 059	31 582	46	6 300	-	6 346	-	831	6 173	303	...	13 654	13 602	58 838
1999: Jan. ....	6 220	32 557	93	4 000	-	4 093	-	817	6 173	303	...	11 387	13 114	57 058
Feb. ....	6 388	32 745	194	4 100	-	4 294	-	837	6 173	304	...	11 609	14 185	58 539
Mar. ....	6 261	32 886	712	4 600	-	5 312	-	784	6 173	330	...	12 599	15 581	61 066
April ....	6 174	33 662	347	4 330	-	4 677	-	709	6 272	331	...	11 988	15 556	61 206
May ....	5 993	34 305	419	7 100	-	7 519	-	711	6 283	332	...	14 844	16 211	65 360
Jun. ....	5 745	35 060	923	9 115	-	10 038	-	709	6 139	327	...	17 212	18 154	70 426
Jul. ....	5 711	35 651	750	12 300	-	13 050	-	709	6 171	328	...	20 257	17 173	73 081
Aug. ....	5 585	37 341	525	12 600	0	13 125	-	1 025	6 203	329	...	20 682	16 178	74 201
Sept. ....	6 312	39 211	568	11 300	-	11 868	-	987	6 172	330	...	19 358	15 515	74 083
Oct. ....	6 542	42 638	888	8 800	-	9 688	-	1 717	6 202	331	...	17 937	14 407	74 982
Nov. ....	6 480	45 239	803	5 711	2	6 515	-	4 502	6 237	322	...	17 577	13 553	76 369
Dec. ....	6 276	45 369	843	2 410	-	3 253	-	3 995	6 306	323	...	13 878	13 348	72 595
2000: Jan. ....	6 401	46 421	855	5 647	-	6 502	-	3 575	6 299	324	...	16 701	12 704	75 826
Feb. ....	6 666	46 987	793	7 700	-	8 493	-	2 960	6 312	325	...	18 090	11 677	76 754
Mar. ....	6 610	48 451	821	7 140	-	7 961	-	1 000	6 259	325	...	15 546	10 417	74 414
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

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1. Valued at a market-related price.

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

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

4. According to the system of accommodation of the Reserve Bank which came into effect on 1 May 1993 and ended on 8 March 1998.

**CORPORATION FOR PUBLIC DEPOSITS****Liabilities**

R millions

End of	Deposits								Capital and reserves (1049M)	Other liabilities (1050M)	Total liabilities (1051M)
	Domestic						Foreign (1047M)	Total deposits (1048M)			
	Central and provincial governments (1053M)	Public Investment Commissioners (1052M)	Other public enterprises / corporations <sup>1</sup> (1042M)	Insurance companies and pension funds (1043M)	Other (1045M)	Total (1046M)					
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: Jan. ....	1 880	3 876	874	73	19	6 722	852	7 575	110	42	7 727
Feb. ....	1 874	4 052	857	83	19	6 886	471	7 357	110	49	7 516
Mar. ....	1 956	3 584	757	82	16	6 396	461	6 857	110	58	7 025
Apr. ....	1 939	3 637	648	78	17	6 319	477	6 796	110	60	6 966
May ....	2 012	3 676	564	82	17	6 351	416	6 767	110	48	6 925
Jun. ....	2 039	3 739	447	135	16	6 375	279	6 654	72	67	6 794
Jul. ....	1 609	3 800	24	136	20	5 589	1 152	6 742	72	68	6 881
Aug. ....	1 676	3 783	28	140	21	5 648	615	6 263	72	-38	6 297
Sept. ....	1 744	3 848	49	138	22	5 800	478	6 279	72	18	6 369
Oct. ....	1 734	3 910	18	114	18	5 795	1 004	6 800	72	-4	6 868
Nov. ....	1 733	3 967	20	119	19	5 858	952	6 811	72	4	6 887
Dec. ....	1 768	3 940	13	117	19	5 857	534	6 392	72	3	6 467
1999: Jan. ....	1 708	3 994	37	116	19	5 874	536	6 410	72	28	6 510
Feb. ....	1 741	3 460	21	116	20	5 358	522	5 881	72	20	5 973
Mar. ....	1 563	2 881	22	153	43	4 661	361	5 022	72	50	5 144
Apr. ....	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
Apr. ....	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

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

**CORPORATION FOR PUBLIC DEPOSITS****Assets**

R millions

End of	Treasury bills (1061M)	Government stock (1062M)	Land Bank bills and debentures (1063M)	Other public sector investments		Other assets (1065M)	Total assets (1066M)
				Bills <sup>1</sup> (1068M)	Other (1069M)		
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: Jan .....	3 430	1 362	770	1 482	598	85	7 727
Feb. ....	4 250	1 367	257	997	549	97	7 516
Mar. ....	1 519	861	199	498	551	3 398	7 025
April .....	4 988	774	144	493	489	79	6 966
May .....	4 169	770	289	1 132	484	81	6 925
Jun. ....	4 777	708	484	289	479	57	6 794
Jul. ....	3 122	706	1 225	1 195	541	92	6 881
Aug. ....	4 444	703	591	10	482	67	6 297
Sept. ....	4 653	713	398	10	486	109	6 369
Oct. ....	3 986	890	158	789	384	662	6 868
Nov. ....	2 929	1 100	60	811	888	1 099	6 887
Dec. ....	6 382	47	-	-	-	37	6 467
1999: Jan .....	3 025	47	923	395	129	1 991	6 510
Feb. ....	4 835	48	-	-	-	1 090	5 973
Mar. ....	1 117	49	-	50	-	3 929	5 144
April .....	3 646	49	149	243	-	1 103	5 191
May .....	1 301	49	777	585	-	2 658	5 369
Jun. ....	1 331	49	1 178	592	-	2 208	5 359
Jul. ....	1 372	50	1 437	446	-	1 955	5 260
Aug. ....	3 592	50	-	-	-	1 395	5 037
Sept. ....	4 311	50	-	-	-	474	4 835
Oct. ....	1 439	45	199	-	-	3 276	4 959
Nov. ....	3 029	45	-	-	-	1 819	4 893
Dec. ....	4 600	76	-	-	-	1 369	6 045
2000: Jan .....	1 721	76	1 389	169	-	2 139	5 494
Feb. ....	3 980	76	100	-	-	590	4 746
Mar. ....	1	46	640	-	-	4 601	5 288
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

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

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

End of	Deposits									Other	
	Cash managed, cheque and transmission (1070M)	Other demand (1071M)	Short-term savings (1072M)	Other short-term (1073M)	Medium-term savings (1074M)	Other medium-term (1075M)	Long-term (1076M)	Total (1077M)	Foreign currency deposits included in total (1078M)	Loans received under repurchase agreements	
										Reserve Bank (1500M)	Other (1501M)
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	109 644	54 249	550 158	19 175	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: Jan. ....	91 988	88 797	24 604	64 446	811	102 752	48 708	422 106	9 817	9	5 184
Feb. ....	104 147	85 492	24 781	65 450	1 024	107 137	51 582	439 612	10 319	1	8 441
Mar. ....	104 517	88 455	26 049	57 656	915	111 499	52 227	441 318	9 489	2 377	11 191
April ....	109 353	91 238	26 746	60 446	527	109 467	53 567	451 345	10 502	2 784	11 874
May.....	97 793	100 835	26 377	71 955	770	99 811	52 801	450 341	11 141	7 995	11 089
Jun.....	103 814	112 549	26 846	64 126	466	99 491	54 058	461 350	12 028	10 595	9 639
Jul.....	101 967	119 241	26 959	58 794	738	103 871	53 272	464 843	13 595	11 208	9 051
Aug.....	102 801	134 607	26 588	71 111	289	89 632	52 050	477 078	15 746	9 207	9 577
Sept.....	106 798	132 975	27 679	59 228	200	101 383	53 399	481 662	16 935	6 386	11 287
Oct.....	109 417	119 663	27 983	59 759	274	111 357	64 585	493 037	21 430	5 270	8 187
Nov.....	108 689	125 126	27 602	50 386	259	122 593	64 956	499 610	20 512	5 954	11 283
Dec.....	111 286	120 654	29 253	68 181	275	111 200	61 036	501 883	17 738	6 308	10 130
1999: Jan. ....	105 517	123 019	27 785	69 599	901	111 487	60 821	499 129	19 600	4 007	9 265
Feb. ....	113 267	117 751	28 737	66 470	269	111 452	66 124	504 071	20 661	4 110	10 814
Mar. ....	114 758	125 149	28 444	63 486	452	111 758	68 108	512 155	20 151	4 741	11 906
April ....	110 489	119 921	29 259	59 711	454	121 167	63 543	504 544	20 323	3 979	12 038
May.....	113 338	123 035	30 137	66 256	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	142 869	31 730	51 358	649	122 877	54 140	540 439	20 663	6 395	15 703
Dec.....	143 390	143 335	31 635	67 464	439	109 644	54 249	550 158	19 175	3 289	13 319
2000: Jan. ....	139 667	137 416	30 495	76 513	332	107 850	54 614	546 886	19 640	6 406	17 311
Feb. ....	141 410	142 233	30 870	70 829	566	102 985	56 406	545 300	19 437	8 464	19 380
Mar. ....	141 170	150 404	30 247	68 117	241	105 646	60 031	555 856	16 472	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	21 190	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	142 751	31 391	90 455	77	111 348	67 612	577 692	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

KB105

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

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

liabilities to the public					Capital and other liabilities						Total capital and liabilities	End of
Foreign finance in Bank's own name on-lent to clients	Other foreign loans and advances	Other loans and advances	Other	Total	Total liabilities to the public	Outstanding liabilities on behalf of clients, per contra <sup>2</sup>	Other liabilities	Capital and reserves	Total			
(1080M)	(1081M)	(1082M)	(1083M)	(1084M)	(1085M)	(1086M)	(1087M)	(1088M)	(1089M)	(1090M)		
8 106	24 217	15 707	5 734	62 127	417 831	6 691	14 459	32 279	53 428	471 259	1996	
5 942	20 011	23 413	5 177	62 276	483 336	6 137	20 847	39 241	66 225	549 561	1997	
6 859	15 380	10 193	13 625	62 495	564 378	3 929	36 326	49 099	89 354	653 732	1998	
6 298	11 434	12 923	12 738	60 001	610 159	8 201	47 734	60 040	115 975	726 134	1999	
6 531	18 137	17 936	14 097	81 376	683 993	4 247	60 480	72 324	137 051	821 043	2000	
6 184	21 473	17 786	6 054	56 688	478 795	6 633	20 836	39 589	67 057	545 852	1998: Jan.	
6 070	18 354	16 133	7 815	56 814	496 426	5 743	20 257	40 051	66 050	562 477	Feb.	
5 199	19 857	13 344	12 263	64 231	505 549	5 621	25 645	42 071	73 337	578 885	Mar.	
5 018	18 426	13 674	14 691	66 467	517 813	5 188	28 397	42 367	75 951	593 764	April	
6 806	16 350	19 663	14 694	76 596	526 937	4 430	31 053	42 488	77 971	604 908	May	
7 416	19 963	14 956	14 292	76 862	538 211	4 480	32 863	44 208	81 551	619 762	Jun.	
7 578	20 661	22 244	14 894	85 636	550 479	4 357	30 487	44 039	78 884	629 363	Jul.	
8 399	22 982	23 679	16 094	89 937	567 015	4 285	31 388	45 555	81 228	648 243	Aug.	
7 190	20 098	13 588	13 373	71 923	553 585	3 884	32 449	46 186	82 520	636 105	Sept.	
5 115	16 606	13 145	11 687	60 011	553 048	4 358	34 934	46 360	85 652	638 700	Oct.	
5 944	15 631	11 208	12 813	62 833	562 443	3 890	34 027	48 113	86 031	648 474	Nov.	
6 859	15 380	10 193	13 625	62 495	564 378	3 929	36 326	49 099	89 354	653 732	Dec.	
7 244	16 422	10 488	12 996	60 421	559 550	4 669	35 919	49 371	89 960	649 510	1999: Jan.	
7 568	15 875	13 143	12 955	64 466	568 536	4 605	37 938	49 923	92 466	661 003	Feb.	
7 501	14 057	12 514	12 181	62 899	575 055	4 195	40 958	53 106	98 259	673 314	Mar.	
7 274	16 728	12 358	12 272	64 649	569 193	5 308	41 610	52 905	99 823	669 016	April	
7 966	14 510	15 106	13 501	70 862	580 802	5 964	43 943	54 072	103 980	684 781	May	
6 680	13 862	12 912	12 411	68 398	600 067	6 137	43 810	55 941	105 887	705 955	Jun.	
7 731	11 132	15 959	11 835	74 294	602 450	7 004	46 041	57 014	110 059	712 509	Jul.	
7 527	10 859	15 453	10 983	73 038	610 150	6 707	48 147	57 569	112 423	722 574	Aug.	
6 721	12 854	14 468	10 678	70 009	608 063	5 587	47 446	58 375	111 408	719 471	Sept.	
6 613	12 531	13 418	10 393	67 408	600 950	6 759	43 438	58 451	108 648	709 598	Oct.	
6 281	12 262	11 327	11 648	63 616	604 055	8 145	46 732	59 617	114 494	718 549	Nov.	
6 298	11 434	12 923	12 738	60 001	610 159	8 201	47 734	60 040	115 975	726 134	Dec.	
6 246	11 516	15 319	16 942	73 740	620 626	5 348	50 192	60 325	115 866	736 492	2000: Jan.	
6 233	11 365	16 706	17 976	80 123	625 423	3 973	51 418	60 400	115 790	741 213	Feb.	
5 482	12 925	17 067	17 950	80 452	636 309	3 421	42 886	62 452	108 759	745 068	Mar.	
4 589	14 834	17 046	19 586	84 441	630 036	4 338	46 837	61 518	112 692	742 728	April	
8 020	12 334	16 337	20 909	87 860	633 841	4 531	44 513	64 955	113 998	747 839	May	
5 791	12 450	16 050	18 386	77 426	635 168	3 851	48 281	64 591	116 723	751 892	Jun.	
5 990	16 736	17 866	18 147	85 413	648 028	5 553	49 471	64 957	119 981	768 009	Jul.	
4 689	18 341	16 298	19 351	84 241	645 413	4 936	57 682	65 454	128 072	773 485	Aug.	
4 910	15 944	15 825	17 294	79 214	656 295	4 392	62 644	66 204	133 240	789 535	Sept.	
6 280	15 585	17 923	15 373	79 266	656 958	4 587	65 678	66 629	136 894	793 852	Oct.	
5 907	16 140	20 785	13 986	79 832	664 115	4 221	69 801	68 334	142 356	806 471	Nov.	
6 531	18 137	17 936	14 097	81 376	683 993	4 247	60 480	72 324	137 051	821 043	Dec.	

KB106

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

**BANKS****Assets**

R millions

End of	Central bank money and gold				Deposits,						
	Bank notes and subsidiary coin	Gold coin and bullion	Deposits with the Reserve Bank	Total	Bank group funding, including NCD's	Inter-bank funding, including NCD's	Loans granted under resale agreements	Instalment debtors, suspense 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	195 504	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: Jan. ....	4 750	28	5 793	10 571	5 353	25 831	3 239	71 502	174 539	9 843	24 671
Feb. ....	4 032	24	6 406	10 463	5 401	26 088	6 904	71 831	176 436	9 862	25 140
Mar. ....	6 193	41	6 502	12 736	5 622	27 316	7 961	72 210	178 119	9 808	23 840
April ....	5 553	63	6 317	11 932	6 424	27 521	10 000	72 954	179 409	10 043	22 808
May.....	4 862	67	6 744	11 672	6 132	26 118	11 788	73 370	180 794	10 081	23 923
Jun.....	6 176	38	5 503	11 717	5 781	26 657	9 471	73 420	182 528	10 197	25 807
Jul.....	5 419	59	7 023	12 501	5 739	27 555	10 208	73 625	184 173	9 910	26 492
Aug.....	5 967	24	6 750	12 741	5 239	34 165	7 166	73 583	185 611	9 928	26 394
Sept.....	6 414	9	6 962	13 386	7 097	32 961	4 847	73 327	186 591	10 017	27 808
Oct.....	5 347	5	6 591	11 943	6 157	35 288	3 026	73 782	188 073	10 067	28 456
Nov.....	5 854	24	7 349	13 227	5 423	34 889	3 930	73 807	189 105	10 257	27 827
Dec.....	6 911	6	7 810	14 726	4 581	37 676	3 527	73 552	189 343	10 545	27 653
1999: Jan. ....	5 220	6	6 355	11 582	4 498	37 842	1 927	73 620	190 153	10 693	27 852
Feb. ....	4 455	6	7 329	11 789	4 545	42 758	1 644	73 634	190 669	10 774	26 846
Mar. ....	7 488	4	7 339	14 831	5 271	42 043	2 218	73 753	190 398	10 879	25 715
April ....	5 738	4	7 294	13 036	4 356	42 670	2 266	73 733	190 513	10 990	24 677
May.....	6 333	5	7 381	13 719	4 768	45 045	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	195 504	11 581	27 651
2000: Jan. ....	6 975	3	5 931	12 909	7 041	35 053	8 940	74 273	196 215	11 613	25 660
Feb. ....	6 928	1	7 256	14 185	7 803	34 051	11 207	74 855	197 918	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	200 274	11 769	25 447
May.....	7 119	0	7 845	14 965	6 832	34 882	11 171	76 354	201 494	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	9 390	16 484	8 484	36 957	9 294	79 431	213 687	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

KB107

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



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

loans and advances					Investments					Fixed assets	Other assets	Total assets	End of
Foreign currency loans and advances <sup>1</sup>	Redeemable preference shares	Overdrafts and loans	Less: Specific provisions	Total	Investments other than shares			Less: Specific provisions	Total				
					Government stock	Other	Shares						
(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	4 825	8 053	34	28 320	10 084	22 215	471 259	1996
17 722	7 546	133 668	7 283	470 833	16 982	5 626	9 712	54	32 267	10 753	22 142	549 561	1997
22 434	11 701	173 837	9 539	545 310	26 333	12 547	13 168	58	51 990	11 536	30 169	653 732	1998
35 412	12 598	199 470	12 203	597 106	29 751	17 087	15 769	169	62 438	10 865	37 758	726 134	1999
55 991	10 811	218 770	13 067	663 402	38 607	39 281	20 614	179	98 323	11 215	28 355	821 043	2000
18 537	7 754	134 281	7 461	468 088	17 265	5 818	9 787	66	32 803	10 749	23 640	545 852	1998: Jan.
19 038	8 062	141 718	7 542	482 937	18 350	6 013	10 011	54	34 320	10 904	23 853	562 477	Feb.
21 600	8 720	146 540	7 682	494 053	19 008	6 180	11 186	77	36 297	11 073	24 726	578 885	Mar.
26 677	9 183	148 728	7 632	506 115	19 798	6 557	11 579	76	37 858	11 076	26 782	593 764	April
34 338	9 268	149 593	7 915	517 490	21 350	6 745	11 631	106	39 621	11 086	25 039	604 908	May
36 484	9 727	152 178	8 144	524 105	22 000	7 323	11 621	96	40 849	11 069	32 023	619 762	Jun.
35 985	9 721	157 382	8 078	532 711	22 525	7 291	11 992	61	41 747	11 075	31 329	629 363	Jul.
39 378	9 848	159 747	8 183	542 877	24 610	8 418	13 204	62	46 170	11 128	35 327	648 243	Aug.
26 692	11 054	159 788	8 577	531 606	26 850	9 128	14 353	60	50 271	11 185	29 657	636 105	Sept.
23 415	11 909	163 588	9 373	534 388	25 642	11 139	14 069	58	50 792	11 486	30 092	638 700	Oct.
21 523	11 835	168 854	9 481	537 968	28 822	12 168	14 804	75	55 719	11 597	29 963	648 474	Nov.
22 434	11 701	173 837	9 539	545 310	26 333	12 547	13 168	58	51 990	11 536	30 169	653 732	Dec.
22 840	12 342	173 388	9 738	545 417	24 191	13 781	13 536	66	51 442	11 510	29 559	649 510	1999: Jan.
25 628	12 516	173 370	9 936	552 449	26 726	14 773	13 064	71	54 492	11 541	30 731	661 003	Feb.
25 424	13 277	178 349	10 252	557 075	27 253	16 196	13 676	46	57 079	11 505	32 825	673 314	Mar.
25 288	13 621	175 723	10 474	553 361	29 489	16 283	13 514	81	59 204	11 473	31 942	669 016	April
32 970	13 554	177 038	10 784	565 947	30 308	17 337	14 511	49	62 107	11 697	31 312	684 781	May
34 554	13 036	187 433	10 477	582 438	33 221	16 872	15 073	81	65 085	10 792	33 007	705 955	Jun.
40 448	13 182	187 870	10 876	587 709	34 799	15 426	15 172	78	65 320	10 820	34 483	712 509	Jul.
39 653	13 622	184 408	10 967	584 381	38 099	18 160	15 009	84	71 185	10 855	41 235	722 574	Aug.
37 287	13 885	191 996	11 061	589 168	35 427	15 826	14 641	84	65 810	10 972	38 214	719 471	Sept.
36 987	12 760	191 962	11 420	585 478	36 611	15 294	15 506	114	67 297	10 823	32 031	709 598	Oct.
37 460	12 717	198 467	11 624	597 656	28 204	15 659	15 158	152	58 869	10 802	35 826	718 549	Nov.
35 412	12 598	199 470	12 203	597 106	29 751	17 087	15 769	169	62 438	10 865	37 758	726 134	Dec.
46 796	12 796	205 962	12 371	611 977	32 342	17 013	15 794	167	64 983	10 828	35 795	736 492	2000: Jan.
48 036	13 438	205 542	12 570	617 334	32 787	16 989	15 867	146	65 497	11 067	33 130	741 213	Feb.
45 465	13 032	206 104	12 575	623 506	30 048	17 613	16 860	133	64 388	11 082	31 639	745 068	Mar.
45 573	12 556	204 773	12 659	615 930	32 757	20 348	15 825	132	68 798	11 074	32 521	742 728	April
44 473	12 294	207 355	12 670	617 824	34 514	21 127	16 984	159	72 466	11 083	31 501	747 839	May
45 124	11 795	205 647	12 665	621 765	35 754	20 638	17 347	155	73 584	10 703	31 673	751 892	Jun.
53 596	11 795	208 579	12 534	632 670	36 214	24 214	17 229	155	77 502	10 811	32 423	768 009	Jul.
53 299	11 338	210 092	12 594	634 370	35 193	27 900	17 660	155	80 599	10 557	32 747	773 485	Aug.
54 180	11 374	213 850	12 624	646 089	36 360	34 054	17 984	152	88 246	11 178	29 068	789 535	Sept.
53 472	11 391	215 025	13 010	644 930	38 662	34 653	18 657	152	91 820	11 173	29 445	793 852	Oct.
55 335	11 117	217 972	12 929	655 358	34 643	37 606	20 744	161	92 831	11 062	30 755	806 471	Nov.
55 991	10 811	218 770	13 067	663 402	38 607	39 281	20 614	179	98 323	11 215	28 355	821 043	Dec.

KB108

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

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

End of	Residents											Non-residents (1152M)	Total all deposits (1077M)	of which: denominated in foreign currency (1078M)
	Bank group deposits (1140M)	Inter-bank deposits (1141M)	Reserve Bank and CPD (1142M)	Government deposits (1143M)	Local governments and regional services councils (1144M)	Public enterprises/corporations (1145M)	Insurers and pension funds (1146M)	Other companies and close corporations (1147M)	Individuals (1148M)	Other (1149M)	Total (1150M)			
	1999: Oct.....	7 905	39 782	920	27 013	10 913	9 801	47 688	173 802	140 590	40 535			
Nov. ....	9 919	36 524	797	23 751	10 564	9 440	48 843	186 602	137 584	40 533	504 557	35 882	540 439	20 663
Dec. ....	10 675	37 647	411	27 027	9 809	11 044	50 646	196 431	136 367	36 024	516 080	34 078	550 158	19 175
2000: Jan.....	10 077	40 061	839	28 437	10 831	10 641	53 832	184 434	133 417	40 109	512 677	34 209	546 886	19 640
Feb.....	9 660	40 101	13	25 797	10 796	10 214	52 520	190 581	134 827	37 726	512 235	33 065	545 300	19 437
Mar.....	10 036	48 653	1 139	28 395	10 865	12 027	51 171	187 878	132 290	41 436	523 891	31 966	555 856	16 472
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	21 190
Aug.....	9 996	41 518	646	28 650	11 482	11 911	47 308	186 626	138 648	43 592	520 377	40 795	561 171	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	48 316	202 122	137 613	43 208	535 372	42 321	577 692	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

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

End of	NCD holdings (1160M)	Bills discounted			Advances				Investments					
		Treasury bills (1161M)	Land Bank bills and promissory notes (1162M)	Other, including bankers' acceptances (1163M)	Government sector (excluding Provincial governments) (1510M)	Provincial governments (1174M)	Domestic private sector (1166M)	Foreign sector (1167M)	Government sector			Private sector		Foreign sector (1173M)
									Short-term government stock (1168M)	Long-term government stock (1169M)	Other (1170M)	Stock of public enterprises/corporations (1171M)	Other (1172M)	
1999: Oct.....	16 527	15 379	2 646	6 178	420	1 427	471 877	17 730	27 140	9 471	119	2 637	15 062	8 078
Nov. ....	14 574	16 859	2 531	5 829	513	1 981	478 275	21 764	22 022	6 182	128	2 841	15 409	7 936
Dec. ....	14 953	18 094	2 762	6 795	764	1 487	480 313	24 006	21 052	8 699	203	3 019	16 331	8 389
2000: Jan.....	15 297	17 850	2 743	5 067	643	1 842	488 646	23 141	23 135	9 206	150	2 107	16 775	8 629
Feb.....	14 289	17 779	2 582	5 032	708	1 706	490 765	25 390	28 016	4 772	135	2 050	16 734	8 553
Mar.....	13 441	16 716	2 620	6 585	1 402	1 413	492 088	27 609	23 282	6 766	130	2 933	16 502	10 050
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.....	15 960	11 527	212	6 430	727	1 932	519 952	24 292	31 369	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	527 859	30 436	28 236	10 371	101	2 255	21 182	13 994

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

Quarter-end balances according to type of asset and agreement	Instalment sale credit (Hire-purchase credit)			Leasing finance						Total assets financed		
				Financial leases			Operating leases					
	2000/02	2000/03	2000/04	2000/02	2000/03	2000/04	2000/02	2000/03	2000/04	2000/02	2000/03	2000/04
Passenger cars:												
New	12 200	12 375	12 777	6 509	6 529	6 642	648	596	593	19 357	19 500	20 012
Used	15 109	15 639	16 240	3 108	3 202	3 293	273	222	217	18 490	19 063	19 750
Minibuses	563	512	500	102	107	103	5	4	4	670	623	607
Trucks and other land transport equipment	11 171	12 233	12 498	3 513	3 950	4 111	327	416	421	15 011	16 599	17 030
Aircraft, ships and boats	1 290	1 444	1 667	779	758	749	40	29	24	2 109	2 231	2 440
Agricultural machinery and equipment	1 436	1 425	1 436	142	131	144	18	32	34	1 596	1 588	1 614
All household appliances such as furniture, television and radio sets, other electrical equipment, etc.	288	371	355	31	32	31	6	6	6	325	409	392
Industrial, commercial and office equipment	8 546	7 887	8 011	5 038	4 952	5 156	932	1 008	1 058	14 516	13 847	14 225
Other goods	3 637	3 600	3 621	1 262	1 072	1 404	172	175	197	5 071	4 847	5 222
All goods	54 240	55 486	57 105	20 484	20 733	21 633	2 421	2 488	2 554	77 145	78 707	81 292
According to type of purchaser / lessee	Non-incorporated farming			Individuals			Other			Total		
	2000/02	2000/03	2000/04	2000/02	2000/03	2000/04	2000/02	2000/03	2000/04	2000/02	2000/03	2000/04
Instalment sale balances	947	953	919	27 881	28 434	29 585	25 412	26 099	26 601	54 240	55 486	57 105
Leasing balances	233	232	217	8 339	8 376	8 575	14 333	14 613	15 395	22 905	23 221	24 187

KB111

1. Unearned finance charges excluded.

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

Period	Term lending base rate <sup>1</sup> %	Predominant rates on instalment sale agreements <sup>2</sup>		Paid out in respect of new business		
		New fixed rate agreements %	Adjustable rate agreements %	Instalment sale transactions Rm	Leasing transactions Rm	Total Rm
		(1180M)	(1181M)	(1182M)	(1183M)	(1184M)
1999: Oct.....	16.00	17.50	15.75	2 537	969	3 506
Nov. ....	15.50	17.50	15.50	2 612	1 352	3 964
Dec. ....	15.00	17.00	15.50	2 771	1 568	4 339
2000: Jan.....	15.00	16.50	15.00	2 135	964	3 099
Feb.....	14.50	16.18	14.75	2 741	913	3 654
Mar.....	14.25	16.18	14.75	3 076	995	4 072
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

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

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

End of	Bills endorsed and rediscounted <sup>1</sup> (1190M)	Indemnities and guarantees (1191M)	Irrevocable letters of credit and unutilised facilities (1192M)	Underwriting exposures (1193M)	Other contingent liabilities and risk exposures (1194M)	Aggregate net open position in foreign currencies (1195M)	Notional amount underlying all unexpired derivatives contracts (1197M)
1996 .....	1 754	29 928	21 189	580	518	784	336 631
1997 .....	999	31 081	21 571	510	2 346	1 659	714 800
1998 .....	797	36 542	29 040	37	4 222	1 188	1 382 216
1999 .....	464	44 108	30 039	42	4 331	1 567	1 997 120
2000 .....	406	53 165	42 253	222	2 968	1 372	2 980 703
1998: Jan. ....	1 194	28 425	21 462	526	2 965	1 298	725 891
Feb. ....	980	31 124	21 630	545	3 390	870	786 313
Mar. ....	990	31 468	23 116	526	3 590	2 417	787 337
April ....	1 068	32 686	24 620	537	3 588	1 198	808 476
May.....	1 062	31 541	26 897	294	3 676	1 488	1 111 354
Jun.....	1 038	33 854	29 158	225	3 482	1 283	1 234 345
Jul.....	1 086	35 135	28 705	220	3 886	1 287	1 407 359
Aug. ....	826	35 935	30 049	60	3 920	2 258	1 521 475
Sept. ....	799	39 269	17 553	14	4 445	1 079	1 556 671
Oct.....	805	36 714	28 913	37	4 143	1 901	1 551 213
Nov.....	801	36 942	28 223	37	4 311	1 528	1 547 826
Dec.....	797	36 542	29 040	37	4 222	1 188	1 382 216
1999: Jan. ....	884	37 300	31 049	218	4 165	1 647	1 520 789
Feb. ....	753	38 026	29 475	72	4 750	1 312	1 585 302
Mar. ....	666	40 704	34 514	286	5 062	1 636	1 481 772
April ....	612	42 856	34 414	137	4 736	948	1 557 671
May.....	610	40 138	33 898	48	4 708	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	44 108	30 039	42	4 331	1 567	1 997 120
2000: Jan. ....	446	44 731	29 139	42	4 487	2 211	2 172 233
Feb. ....	457	43 343	29 413	37	4 509	2 254	2 167 720
Mar. ....	454	40 332	30 770	26	3 056	1 593	2 067 150
April ....	456	40 256	31 424	26	1 655	1 656	2 506 370
May.....	459	41 277	32 320	226	874	1 451	2 289 986
Jun.....	444	39 420	33 050	241	856	1 366	2 413 764
Jul.....	459	41 030	36 828	238	1 442	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	1 333	2 484	3 133 379
Oct.....	420	41 792	38 868	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

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

## BANKS

### Credit cards, cheques and electronic transactions

Period	Credit cards			Cheques			Electronic transactions		
	Credit card purchases processed during the period			Cheques processed by the automated clearing bureau <sup>1</sup>			Electronic magnetic tape transactions processed		
	Number	Value	Value seasonally adjusted	Number	Value	Value seasonally adjusted	Number	Value	Value seasonally adjusted
	Millions (1260M)	R millions (1261M)	R millions (1261N)	Millions (1262M)	R millions (1263M)	R millions (1263N)	Millions (1264M)	R millions (1265M)	R millions (1265N)
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: Jan. ....	13.304	2 528	2 520	23.734	411 350	431 571	21.934	123 805	128 536
Feb. ....	11.878	2 311	2 610	23.981	429 909	465 223	22.150	122 617	129 018
Mar. ....	13.204	2 755	2 798	26.873	532 339	521 359	23.219	142 307	146 793
April.....	13.345	2 740	2 794	24.384	563 068	584 853	23.465	130 756	135 913
May.....	13.373	2 753	2 754	25.433	515 648	499 938	21.957	140 582	137 780
Jun.....	13.583	2 861	2 949	25.630	585 639	591 153	23.953	156 178	158 135
Jul.....	13.345	2 931	2 920	26.205	625 697	598 711	24.325	199 276	197 418
Aug. ....	13.095	2 721	2 801	24.395	570 173	530 639	23.216	259 605	253 160
Sept. ....	13.781	2 900	2 991	24.948	542 956	530 426	23.761	242 851	242 362
Oct.....	13.579	2 884	2 834	25.275	513 060	497 455	24.393	167 707	160 615
Nov.....	13.616	2 939	2 926	23.822	438 560	441 074	23.910	147 597	145 459
Dec. ....	16.028	3 659	3 085	26.131	457 336	493 333	25.069	159 957	158 047
1999: Jan. ....	12.825	2 799	2 848	21.228	393 650	421 708	23.129	140 409	144 984
Feb. ....	12.101	2 703	3 079	22.758	389 917	428 956	23.920	140 132	148 841
Mar. ....	13.513	3 193	3 215	25.939	494 407	476 336	26.273	170 132	175 565
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

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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 (1240M)	Gold coin and bullion (1241M)	Reserve and clearing account balances held with the Reserve Bank <sup>1</sup> (1242M)	Treasury bills (1244M)	Government stock <sup>2</sup> (1245M)	Reserve Bank securities (1246M)	Land Bank bills (1247M)	Total holdings <sup>3</sup> (1250M)	Required holdings <sup>4</sup> (1251M)	Banks' liabilities as adjusted (1252M)	Rand requirement (2,5% of banks' liabilities) (1253M)	Less: Average amount of SARB notes and coin held during reporting month (1254M)	Minimum reserve balance to be held with Reserve Bank <sup>6</sup> (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 .....	22	1	20	14 245	14 828	294	2 616	32 026	28 156	504 634	12 231	5 728	6 953
1999 .....	4	0	43	15 589	18 394	1 447	2 366	37 844	31 824	564 350	14 109	6 324	7 784
2000 .....	38	0	31	14 782	20 011	810	2 353	38 025	34 609	602 806	15 070	6 983	8 087
1998: Jan. ....	75	-	-	9 182	18 050	-	1 835	29 146	25 088	458 231	9 164	5 581	6 342
Feb. ....	7	-	20	12 464	15 655	-	1 891	30 039	25 547	466 311	9 374	5 235	6 986
Mar. ....	7	0	22	13 446	13 087	-	2 190	28 753	26 581	477 992	11 949	5 515	6 435
April.....	11	0	24	12 327	13 230	-	1 956	27 549	27 217	484 088	12 101	5 761	6 376
May.....	13	0	8	12 968	14 619	-	2 579	30 187	27 733	490 497	12 239	5 552	6 727
Jun.....	13	9	5	13 221	13 657	-	3 093	29 998	28 317	500 747	12 496	5 714	6 693
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.....	12	0	28	17 807	12 637	850	2 828	34 163	30 127	544 189	13 604	7 119	6 485
1999: Jan. ....	7	1	39	17 055	16 211	781	2 844	36 937	29 871	541 617	13 540	6 115	7 425
Feb. ....	10	0	41	15 361	18 313	1 142	2 761	37 628	30 416	544 425	13 610	5 891	7 720
Mar. ....	9	0	39	14 379	19 541	575	2 449	36 993	30 832	550 812	13 770	6 233	7 537
April.....	7	0	40	16 001	17 175	378	2 208	35 808	30 630	545 572	13 639	6 377	7 262
May.....	6	0	39	17 125	16 261	1 777	1 937	37 146	31 313	552 638	13 816	6 058	7 758
Jun.....	3	0	37	16 271	16 100	2 052	2 040	36 502	32 284	568 915	14 223	6 256	7 967
Jul.....	2	0	51	14 662	16 982	1 820	2 103	35 621	32 545	574 274	14 357	5 846	8 511
Aug.....	1	1	70	15 195	17 138	2 435	2 280	37 120	33 018	578 877	14 472	5 897	8 574
Sept.....	1	0	36	13 352	20 006	2 756	2 398	38 550	32 810	580 162	14 504	6 110	8 394
Oct.....	2	0	44	13 805	22 626	1 569	2 432	40 479	32 328	565 699	14 142	6 220	7 922
Nov.....	2	0	52	16 202	21 354	1 129	2 432	41 173	32 718	576 890	14 422	6 353	8 069
Dec.....	1	0	26	17 665	19 021	954	2 503	40 171	33 128	592 320	14 808	8 536	6 272
2000: Jan. ....	6	0	5	16 907	19 578	583	2 667	39 746	33 603	594 250	14 856	7 608	7 247
Feb. ....	4	0	9	16 465	19 177	780	2 572	39 007	33 671	589 661	14 741	6 588	8 153
Mar. ....	11	0	25	15 507	17 588	1 255	2 541	36 929	33 991	586 344	14 658	6 964	7 694
April.....	11	0	26	12 393	18 765	761	2 338	34 294	30 630	542 808	13 570	7 258	6 312
May.....	11	0	27	14 076	19 097	970	2 466	36 647	34 061	594 025	14 850	6 916	7 934
Jun.....	12	0	24	13 658	20 654	421	2 453	37 221	34 060	592 167	14 804	6 619	8 185
Jul.....	73	0	23	12 359	22 339	391	2 389	37 573	34 836	601 973	15 049	6 611	8 438
Aug.....	69	0	23	14 337	20 787	765	2 259	38 239	35 064	608 453	15 211	6 751	8 460
Sept.....	70	0	21	14 832	21 312	976	2 216	39 427	35 799	619 316	15 483	6 582	8 901
Oct.....	69	0	74	14 677	21 989	1 090	2 205	40 105	36 010	624 916	15 623	6 502	9 121
Nov.....	62	0	84	15 378	20 030	888	2 108	38 550	36 466	633 422	15 835	6 736	9 099
Dec.....	62	0	27	16 791	18 819	844	2 018	38 561	37 115	646 340	16 158	8 661	7 497

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1. From April 1993 only that part of the reserve balance in excess of the minimum cash reserve requirement can be utilised as liquid assets.
2. As from 18 October 2000 all government stock qualifies as liquid assets, irrespective of maturity.
3. Total holdings include very small amounts of other liquid assets.
4. From April 1993 the liquid asset requirement has been set at 5 per cent of banks' liabilities, as per notice R696 in Government Gazette 14763 of 28 April 1993.
5. From April 1998 the minimum cash reserve requirement has been set at 2% per cent of banks' liabilities, as per notice R572 in Government Gazette 18810 of 1 April 1998. Banks' vault cash holdings qualify as part of cash reserves.
6. The minimum reserve balance calculated in respect of a specific month and shown opposite that month has to be held on deposit with the Reserve Bank from the 15th working day of the following month. For example, the banks' liabilities and cash holdings during August give rise to a minimum reserve balance reported opposite August in the table but only held with the Reserve Bank from the 15th working day of September.

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

R millions

End of	Mutual Banks										Postbank
	Deposits					Other liabilities to the public (1205M)	Total liabilities to the public (1206M)	Reserves (1207M)	Other liabilities (1208M)	Total liabilities (1210M)	Deposits <sup>1</sup> (1209M)
	Transmission (1200M)	Savings (1201M)	Other short and medium-term (1202M)	Long-term (1203M)	Total (1204M)						
1998 .....	1	149	244	328	723	88	811	210	29	1 050	924
1999 .....	2	179	291	411	883	81	964	209	25	1 198	906
2000 .....	1	182	205	192	579	5	583	106	5	695	942
2000: Jan.....	1	174	217	169	561	6	567	100	10	677	928
Feb.....	3	175	215	168	561	6	567	100	9	676	952
Mar.....	1	180	216	170	567	3	569	102	6	677	992
April.....	1	184	217	166	568	3	570	101	9	680	991
May.....	1	185	219	166	571	3	574	103	7	684	996
Jun.....	1	187	217	167	572	4	576	103	7	686	1 005
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	6	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	942

KB114

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

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

R millions

End of	Mutual Banks										Postbank	
	Claims on the private sector				Claims on the government sector		Claims on the monetary sector			Other assets (1229M)	Total assets (1231M)	Claims on the private sector (1230M)
	Mortgage advances (1220M)	Other advances (1221M)	Bankers' acceptances (1222M)	Stocks and shares (1223M)	Treasury bills (1224M)	Government stock and other (1225M)	Notes and coin (1226M)	Deposits with banks (1227M)	Land Bank bills and promissory notes (1228M)			
1998 .....	471	351	-	14	33	0	5	97	-	78	1 050	924
1999 .....	588	359	-	21	41	0	4	130	-	55	1 198	906
2000 .....	445	31	-	22	20	-	5	133	-	38	695	942
2000: Jan.....	461	29	-	21	20	0	4	102	-	39	677	928
Feb.....	462	30	-	21	20	0	4	96	-	41	676	952
Mar.....	461	29	-	18	20	-	4	104	-	41	677	992
April.....	461	30	-	17	20	-	4	105	-	42	680	991
May.....	459	30	-	18	20	-	4	110	-	42	684	996
Jun.....	458	31	-	18	20	-	4	113	-	41	686	1 005
Jul.....	457	31	-	18	20	-	4	114	-	40	684	930
Aug.....	454	31	-	18	20	-	4	124	-	41	693	937
Sept.....	451	31	-	19	20	-	4	127	-	41	693	942
Oct.....	450	31	-	19	20	-	4	135	-	40	699	959
Nov.....	447	31	-	22	20	-	6	144	-	39	708	945
Dec.....	445	31	-	22	20	-	5	133	-	38	695	942

KB115

1. Mutual building societies until December 1993.

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

R millions

End of	Deposits				Bank overdrafts and overnight loans (1274M)	Land Bank bills (1275M)	Land Bank promissory notes (1276M)	Land Bank debentures (1277M)	Capital and reserves (1278K)	Other liabilities (1279K)	Total liabilities (1280K)
	Call money (1270M)	Other short and medium-term (1271M)	Long-term (1272M)	Total (1273M)							
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: Jan. ....	631	-	-	631	1 258	2 430	2 461	2 509	...	...	...
Feb. ....	593	-	-	593	1 542	2 365	2 061	2 590	...	...	...
Mar. ....	580	-	-	580	1 423	2 340	2 048	2 870	2 242	310	11 813
April ....	614	-	-	614	1 254	2 140	2 089	3 319	...	...	...
May ....	608	-	-	608	1 300	2 760	2 070	3 435	...	...	...
Jun. ....	675	-	-	675	1 335	2 995	3 091	2 871	2 237	300	13 504
Jul. ....	640	-	-	640	934	3 300	2 893	2 687	...	...	...
Aug. ....	612	-	-	612	1 303	3 100	3 789	2 507	...	...	...
Sept. ....	608	-	-	608	1 426	3 410	3 275	2 620	2 508	232	14 080
Oct. ....	656	-	-	656	1 401	3 325	3 577	2 393	...	...	...
Nov. ....	621	-	-	621	1 140	3 245	3 477	2 341	...	...	...
Dec. ....	659	-	-	659	1 421	3 030	3 651	2 515	2 610	246	14 134
1999: Jan. ....	684	-	-	684	1 868	2 895	3 950	2 444	...	...	...
Feb. ....	686	-	-	686	2 233	2 920	2 950	2 358	...	...	...
Mar. ....	672	-	-	672	2 129	2 520	3 720	2 351	2 810	347	14 549
April ....	496	-	-	496	2 210	2 360	4 231	2 347	...	...	...
May ....	449	-	-	449	1 803	2 145	4 906	2 700	...	...	...
Jun. ....	420	-	-	420	1 688	2 240	5 582	2 695	2 967	482	16 073
Jul. ....	256	-	-	256	1 131	2 190	5 907	2 634	...	...	...
Aug. ....	256	-	-	256	1 423	2 580	4 587	2 740	...	...	...
Sept. ....	256	-	-	256	1 088	2 755	4 849	2 826	3 137	984	15 895
Oct. ....	261	-	-	261	1 432	2 790	4 126	2 772	...	...	...
Nov. ....	268	-	-	268	1 312	2 500	5 522	2 900	...	...	...
Dec. ....	280	-	-	280	1 312	2 600	5 866	3 100	3 221	350	16 730
2000: Jan. ....	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

KB118



## LAND AND AGRICULTURAL BANK OF SOUTH AFRICA

## Assets

R millions

End of	Loans and advances									Other assets (1299K)	Total assets (1300K)	Cash credit advances, seasonally adjusted (1301M)
	Short-term				Long-term				Total loans and advances (1298M)			
	Cash credit advances				Mortgage loans		Other loans to individuals (1296M)	Total (1297M)				
	Individuals (1290M)	Co-operatives (1291M)	Control boards (1292M)	Total (1293M)	Individuals (1294M)	Co-operatives (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: Jan .....	559	3 694	162	4 416	4 173	740	1 012	5 925	10 341	...	...	4 160
Feb.....	555	3 370	164	4 090	4 208	757	1 032	5 997	10 087	...	...	4 023
Mar.....	529	3 375	-	3 904	4 241	753	1 073	6 067	9 971	1 842	11 813	3 905
April.....	573	4 100	-	4 673	4 288	726	1 108	6 121	10 794	...	...	4 732
May.....	590	4 539	-	5 129	4 339	731	1 147	6 217	11 346	...	...	5 417
Jun.....	629	4 743	-	5 372	4 359	732	1 203	6 294	11 666	1 838	13 504	5 710
Jul.....	683	4 981	-	5 664	4 425	733	1 259	6 418	12 081	...	...	5 646
Aug.....	764	4 987	-	5 751	4 462	743	1 320	6 525	12 276	...	...	5 559
Sept.....	818	4 560	-	5 378	4 513	753	1 367	6 633	12 010	2 069	14 080	5 529
Oct.....	902	4 310	-	5 212	4 600	765	1 417	6 782	11 994	...	...	5 647
Nov.....	944	3 945	-	4 889	4 704	766	1 461	6 931	11 820	...	...	4 992
Dec.....	998	4 276	-	5 274	4 817	765	1 502	7 085	12 359	1 775	14 134	4 642
1999: Jan .....	1 082	4 288	-	5 371	4 880	767	1 529	7 176	12 547	...	...	5 190
Feb.....	1 105	3 764	-	4 869	4 957	777	1 562	7 297	12 165	...	...	4 995
Mar.....	1 153	3 824	-	4 977	5 080	776	1 599	7 455	12 431	2 118	14 549	5 093
April.....	1 181	4 032	-	5 213	5 152	799	1 624	7 575	12 788	...	...	5 206
May.....	1 187	4 396	-	5 583	5 235	811	1 653	7 699	13 282	...	...	5 707
Jun.....	1 199	4 694	-	5 893	5 289	814	1 939	8 042	13 935	2 138	16 073	6 268
Jul.....	1 302	4 860	-	6 162	6 060	849	1 908	8 817	14 979	...	...	6 096
Aug.....	1 314	4 626	-	5 940	6 114	992	1 931	9 037	14 977	...	...	5 730
Sept.....	1 326	4 499	-	5 825	6 168	1 005	1 954	9 127	14 952	943	15 895	5 988
Oct.....	1 338	4 028	-	5 366	6 224	1 009	1 972	9 205	14 571	...	...	5 561
Nov.....	1 350	4 677	-	6 027	6 277	1 018	1 999	9 294	15 321	...	...	6 128
Dec.....	1 362	5 327	-	6 688	6 329	1 035	2 026	9 390	16 078	652	16 730	5 950
2000: Jan .....	1 535	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

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

R millions

End of	Coin and bank notes <sup>2</sup>			Deposits of domestic private sector, local authorities and public enterprises/corporations <sup>3</sup>							
	Coin (1310M)	Bank notes (1311M)	Total (1312M)	Cheque and transmission (1313M)	Other demand (1314M)	Short-term savings (1315M)	Other short-term (1316M)	Medium-term		Long-term (1319M)	Total (1320M)
								Savings (1317M)	Other (1318M)		
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	93 747	36 748	449 517
2000 .....	1 169	22 549	23 719	123 865	119 340	32 337	64 009	48	99 215	45 082	483 896
1998: Jan. ....	1 201	16 459	17 660	77 065	77 218	25 218	50 537	791	87 576	38 241	356 645
Feb. ....	1 235	16 704	17 939	86 046	74 532	25 422	49 836	994	91 481	40 397	368 708
Mar. ....	1 162	15 622	16 784	86 026	74 353	26 711	45 347	491	96 371	41 844	371 142
April.....	1 205	16 549	17 754	92 582	73 029	27 251	48 133	507	94 819	42 824	379 144
May.....	1 193	16 785	17 978	84 290	82 879	27 048	55 522	367	88 413	42 668	381 186
Jun.....	1 129	15 985	17 114	91 053	95 179	27 505	50 904	398	86 462	40 867	392 367
Jul.....	1 173	16 493	17 666	86 411	101 439	27 611	42 886	420	91 091	39 322	389 181
Aug. ....	1 124	16 232	17 356	91 182	111 107	26 987	50 448	139	80 028	37 043	396 933
Sept. ....	1 066	15 816	16 882	91 774	110 926	26 743	45 065	146	87 690	39 374	401 717
Oct.....	1 190	16 723	17 912	94 478	97 908	27 293	45 472	172	87 691	44 705	397 718
Nov. ....	1 158	17 251	18 409	95 311	102 408	27 472	37 188	214	99 875	45 108	407 575
Dec. ....	1 111	17 394	18 505	96 307	99 109	29 210	49 851	225	90 158	45 306	410 167
1999: Jan. ....	1 207	17 435	18 642	90 620	100 551	27 286	52 100	201	86 702	44 691	402 151
Feb. ....	1 275	17 711	18 985	90 084	95 952	27 946	46 395	206	86 557	47 470	394 609
Mar. ....	1 044	17 214	18 258	97 469	100 399	27 781	44 853	250	87 703	49 583	408 038
April.....	1 258	17 938	19 195	95 392	97 835	28 504	44 165	216	96 054	44 056	406 223
May.....	1 047	17 711	18 758	97 455	97 119	29 225	47 485	84	92 741	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	93 747	36 748	449 517
2000: Jan. ....	1 186	19 644	20 830	116 793	108 591	31 052	56 909	133	93 012	35 934	442 424
Feb. ....	1 195	19 291	20 486	120 599	115 629	31 405	52 485	145	92 146	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	120 746	31 277	60 704	63	91 006	47 125	466 567
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	32 337	64 009	48	99 215	45 082	483 896

KB120

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

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

R millions

Government deposits <sup>4</sup> (1506M)	Foreign liabilities			Capital and reserves			Other liabilities (1509K)	Total liabilities (1338K)	End of
	Reserve Bank and CPD (1339M)	Other (1507M)	Total (1508M)	Domestic (1334K)	Foreign (1335K)	Total (1336K)			
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	54 028	74 095	61 653	1 310	62 963	106 506	747 887	1999
34 199	20 348	67 248	87 596	73 654	1 681	75 335	142 645	847 389	2000
32 002	10 262	49 905	60 168	...	...	...	...	...	1998: Jan.
33 605	9 622	47 916	57 538	...	...	...	...	...	Feb.
30 742	9 709	48 996	58 704	43 116	1 497	44 613	66 578	588 565	Mar.
27 758	9 688	50 487	60 175	...	...	...	...	...	April
24 463	17 527	54 068	71 596	...	...	...	...	...	May
22 722	17 322	56 756	74 078	45 175	1 625	46 800	81 737	634 818	Jun.
24 716	19 640	59 242	78 882	...	...	...	...	...	Jul.
23 090	19 430	68 041	87 471	...	...	...	...	...	Aug.
23 938	18 992	59 896	78 888	47 190	1 809	49 000	74 014	644 438	Sept.
25 715	19 401	61 319	80 719	...	...	...	...	...	Oct.
26 948	19 301	58 352	77 653	...	...	...	...	...	Nov.
27 819	18 640	60 925	79 565	50 340	1 299	51 639	80 196	667 890	Dec.
28 876	18 574	65 406	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.
28 232	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	57 201	77 409	...	...	...	...	...	Nov.
32 147	20 067	54 028	74 095	61 653	1 310	62 963	106 506	747 887	Dec.
33 610	17 915	54 683	72 598	...	...	...	...	...	2000: Jan.
30 280	16 842	53 336	70 178	...	...	...	...	...	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	67 248	87 596	73 654	1 681	75 335	142 645	847 389	Dec.

KB121

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

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

R millions

End of	Foreign assets					Claims on the private sector of					
	Gold and foreign exchange			Long-term	Total foreign assets	Reserve Bank	CPD <sup>3</sup>	Land Bank	Other monetary institutions	Total	of which: local authorities
	Reserve Bank <sup>2</sup>	Other	Total								
(1021M)	(1349M)	(1511M)	(1342M)	(1512M)	(1344M)	(1345M)	(1298M)	(1346M)	(1347M)	(1348M)	
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	575 348	591 309	4 127
1998: Jan. ....	27 852	9 306	37 158	1 043	38 202	224	2 080	10 341	410 105	422 749	3 864
Feb. ....	30 928	10 378	41 306	1 012	42 318	221	1 546	10 087	420 260	432 115	3 924
Mar. ....	32 797	12 338	45 135	1 022	46 157	218	1 048	9 971	428 004	439 241	3 852
April. ....	32 716	15 786	48 502	1 009	49 511	205	982	10 794	435 395	447 376	3 702
May. ....	32 854	18 232	51 086	1 160	52 246	222	1 616	11 346	440 660	453 844	3 733
Jun. ....	33 382	23 120	56 502	1 111	57 613	330	768	11 666	448 276	461 041	3 252
Jul. ....	32 646	22 991	55 637	3 287	58 924	330	1 736	12 081	452 775	466 923	3 517
Aug. ....	32 680	22 793	55 472	3 980	59 453	333	492	12 276	458 080	471 180	4 553
Sept. ....	30 497	14 588	45 085	8 505	53 591	333	496	12 010	456 323	469 162	4 773
Oct. ....	30 511	14 222	44 733	8 290	53 023	316	1 173	11 994	466 880	480 364	4 741
Nov. ....	31 252	10 997	42 249	8 305	50 554	318	1 699	11 820	474 168	488 004	5 380
Dec. ....	31 582	12 329	43 911	6 775	50 685	317	-	12 359	477 433	490 109	5 293
1999: Jan. ....	32 557	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	518 455	536 661	5 068
Feb. ....	46 987	25 848	72 835	9 094	81 929	2 605	-	14 822	519 974	537 401	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	562 758	578 392	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	575 348	591 309	4 127

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- See footnote 1 on pages S-18 and S-19.
- The gold component of the Reserve Bank's foreign assets is valued at a market related price.
- Including investments in private sector securities of the so-called "pooled funds" administered up to March 1984 by the former Public Debt Commissioners.
- 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.
- Including investments in government securities of the so-called "pooled funds" administered up to March 1984 by the former Public Debt Commissioners.

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

R millions

Claims on the government sector					Other assets (1513K)	Total assets (1358K)	End of
Credit				Total claims on the government sector (1359M)			
Reserve Bank <sup>4</sup> (1350M)	CPD <sup>5</sup> (1351M)	Other monetary institutions (1352M)	Total (1353M)				
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	73 965	747 887	1999
6 672	3 750	53 784	64 206	64 206	89 560	847 365	2000
6 114	4 793	36 306	47 213	47 213	...	...	1998: Jan.
6 168	5 616	38 028	49 813	49 813	...	...	Feb.
6 173	2 379	38 444	46 997	46 997	56 170	588 565	Mar.
6 166	5 761	37 219	49 146	49 146	...	...	April
6 166	4 939	37 340	48 444	48 444	...	...	May
6 173	5 485	39 669	51 327	51 327	64 837	634 818	Jun.
6 173	3 828	39 570	49 571	49 571	...	...	Jul.
6 173	5 147	42 270	53 591	53 591	...	...	Aug.
6 173	5 366	46 435	57 974	57 974	63 711	644 438	Sept.
6 173	4 875	46 123	57 172	57 172	...	...	Oct.
6 173	4 029	48 341	58 544	58 544	...	...	Nov.
6 173	6 429	46 489	59 091	59 091	68 005	667 890	Dec.
6 173	3 072	44 255	53 500	53 500	...	...	1999: Jan.
6 173	4 883	45 181	56 237	56 237	...	...	Feb.
6 173	1 165	45 368	52 706	52 706	70 522	681 220	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	73 965	747 887	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	52 981	64 304	64 304	...	...	Oct.
6 539	5 454	49 585	61 578	61 578	...	...	Nov.
6 672	3 750	53 784	64 206	64 206	89 560	847 365	Dec.

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- See footnote 1 on pages S-18 and S-19.
- The gold component of the Reserve Bank's foreign assets is valued at a market related price.
- Including investments in private sector securities of the so-called "pooled funds" administered up to March 1984 by the former Public Debt Commissioners.
- 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.
- Including investments in government securities of the so-called "pooled funds" administered up to March 1984 by the former Public Debt Commissioners.

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

R millions

End of	Total credit extension <sup>2</sup> (1368M)	Net credit extended to the government sector (1367M)	Credit extended to the domestic private sector											
			Investments (1360M)	Bills discounted (1361M)	Instalment sale credit <sup>3</sup> (1362M)	Leasing finance <sup>3</sup> (1363M)	Mortgage advances (1364M)	Other loans and advances (1365M)	Total (P0) (1347M)	minus: Local authorities (1348M)	plus: Loans granted under resale agreements (1502M)	plus: Foreign finance on-lent to clients (1503M)	Total (P1) (1504M)	of which: to households (1505M)
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	203 429	225 621	532 723	5 895	1 693	3 021	531 542	262 149
2000 .....	621 305	29 996	39 038	7 824	57 068	24 151	226 269	236 958	591 309	4 127	1 205	5 254	593 642	286 816
1998: Jan .....	439 334	16 584	16 376	6 179	49 632	21 805	179 839	148 919	422 749	3 864	2 328	2 873	424 085	...
Feb.....	449 694	17 579	16 162	6 400	49 871	21 895	181 798	155 990	432 115	3 924	3 209	3 005	434 405	...
Mar.....	456 523	17 282	16 995	6 411	50 640	21 507	183 510	160 178	439 241	3 852	1 750	3 046	440 186	245 377
April.....	469 791	22 416	17 585	6 378	51 018	21 874	184 829	165 692	447 376	3 702	3 274	2 774	449 722	...
May.....	478 854	25 010	18 388	6 978	51 384	21 927	186 271	168 896	453 844	3 733	4 365	2 918	457 394	...
Jun.....	490 329	29 288	18 229	7 979	51 611	21 752	188 031	173 439	461 041	3 252	2 430	3 495	463 714	250 127
Jul.....	492 463	25 540	17 418	7 656	51 792	21 771	189 748	178 538	466 923	3 517	1 554	3 557	468 517	...
Aug.....	502 363	31 183	17 455	7 247	51 729	21 793	191 238	181 718	471 180	4 553	1 216	3 393	471 237	...
Sept.....	503 537	34 374	14 933	7 246	51 501	21 770	192 282	181 431	469 162	4 773	1 419	3 988	469 796	252 237
Oct.....	512 158	31 794	17 866	6 754	51 459	22 266	193 868	188 151	480 364	4 741	1 062	3 065	479 750	...
Nov.....	519 936	31 932	19 961	7 371	51 511	22 240	195 008	191 913	488 004	5 380	762	2 932	486 318	...
Dec.....	521 373	31 264	18 866	6 669	51 574	21 923	195 363	195 714	490 109	5 293	419	3 845	489 079	255 337
1999: Jan .....	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.....	528 313	27 669	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	203 429	225 621	532 723	5 895	1 693	3 021	531 542	262 149
2000: Jan .....	563 999	27 339	23 476	4 877	52 340	21 861	203 854	230 252	536 661	5 068	1 269	3 587	536 449	...
Feb.....	570 633	33 233	23 516	4 846	52 716	22 069	205 531	228 722	537 401	4 906	1 452	3 272	537 219	...
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	26 062	5 144	53 300	22 472	207 919	225 583	540 479	6 037	1 585	3 070	539 097	...
May.....	577 606	34 165	26 752	5 295	53 547	22 752	209 133	225 962	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.....	610 755	32 363	36 915	4 598	56 018	23 361	221 220	236 281	578 392	4 963	1 582	4 403	579 414	...
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.....	621 305	29 996	39 038	7 824	57 068	24 151	226 269	236 958	591 309	4 127	1 205	5 254	593 642	286 816

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

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

R millions

End of	Coin and banknotes in circulation (1312M)	Cheque and transmission deposits (1313M)	M1A <sup>2</sup> (1370M)	Other demand deposits <sup>3</sup> (1314M)	M1 <sup>4</sup> (1371M)	Other short and medium-term deposits <sup>5</sup> (1372M)	M2 <sup>6</sup> (1373M)	Long-term deposits <sup>7</sup> (1319M)	M3 <sup>8</sup> (1374M)
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	177 147	435 428	36 748	472 177
2000 .....	23 719	123 865	147 583	119 340	266 924	195 585	462 509	45 082	507 591
1998: Jan. ....	17 660	77 065	94 725	77 218	171 943	164 121	336 064	38 241	374 305
Feb. ....	17 939	86 046	103 985	74 532	178 516	167 733	346 249	40 397	386 647
Mar. ....	16 784	86 026	102 810	74 353	177 163	168 919	346 082	41 844	387 927
April. ....	17 754	92 582	110 336	73 029	183 365	170 710	354 075	42 824	396 898
May. ....	17 978	84 290	102 268	82 879	185 147	171 349	356 496	42 668	399 164
Jun. ....	17 114	91 053	108 167	95 179	203 346	165 268	368 615	40 867	409 481
Jul. ....	17 666	86 411	104 077	101 439	205 516	162 008	367 524	39 322	406 847
Aug. ....	17 356	91 182	108 538	111 107	219 645	157 601	377 246	37 043	414 289
Sept. ....	16 882	91 774	108 656	110 926	219 582	159 643	379 225	39 374	418 599
Oct. ....	17 912	94 478	112 390	97 908	210 298	160 628	370 926	44 705	415 630
Nov. ....	18 409	95 311	113 720	102 408	216 128	164 748	380 876	45 108	425 985
Dec. ....	18 505	96 307	114 813	99 109	213 921	169 445	383 366	45 306	428 672
1999: Jan. ....	18 642	90 620	109 263	100 551	209 814	166 288	376 102	44 691	420 793
Feb. ....	18 985	90 084	109 069	95 952	205 021	161 103	366 124	47 470	413 595
Mar. ....	18 258	97 469	115 727	100 399	216 126	160 587	376 714	49 583	426 296
April. ....	19 195	95 392	114 588	97 835	212 422	168 940	381 362	44 056	425 418
May. ....	18 758	97 455	116 213	97 119	213 332	169 535	382 867	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	177 147	435 428	36 748	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	256 080	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	469 723
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	44 659	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	120 746	257 943	183 051	440 993	47 125	488 119
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

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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 (1374M)	Net foreign assets: cumulative flow <sup>2</sup> (1380M)	Counterparts			Claims on the private sector (1347M)	Net other assets and liabilities (1381M)	M3 (1374N)	Counterparts		
			Claims on the government sector						Net claims on the government sector (1367N)	Claims on the private sector (1347N)	
			Gross claims (1356M)	Government deposits (1330M)	Net claims (1367M)						
1999: Oct. ....	452 787	-22 124	59 754	31 982	27 773	517 727	-70 589	456 033	-22 311	29 513	516 695
Nov. ....	463 879	-12 364	55 178	28 571	26 607	527 832	-78 197	462 320	-13 147	25 921	529 299
Dec. ....	472 177	-7 762	61 334	32 147	29 187	532 723	-81 972	472 508	-7 761	29 391	531 446
2000: Jan. ....	463 254	-7 829	60 949	33 610	27 339	536 661	-92 916	471 505	-6 522	31 161	538 524
Feb. ....	470 785	-3 538	63 513	30 280	33 233	537 401	-96 310	472 310	-6 204	36 420	537 683
Mar. ....	468 989	-3 216	56 042	33 430	22 612	539 619	-90 025	468 017	-8 405	25 027	538 388
April. ....	471 552	-12 997	63 068	32 811	30 256	540 479	-86 185	472 728	-16 130	28 387	540 748
May. ....	469 723	-14 936	64 521	30 356	34 165	543 441	-92 948	465 486	-19 541	32 985	545 768
Jun. ....	473 045	-13 689	61 992	33 595	28 397	548 253	-89 916	471 564	-16 402	27 681	546 440
Jul. ....	464 514	-18 403	62 384	41 510	20 874	556 707	-94 665	468 768	-20 674	23 099	556 341
Aug. ....	474 250	-18 080	63 354	33 486	29 869	561 723	-99 261	476 240	-16 952	29 045	562 359
Sept. ....	490 711	-14 505	65 908	32 025	33 883	574 554	-103 221	488 382	-13 733	30 553	573 640
Oct. ....	488 119	-19 224	64 294	31 931	32 363	578 392	-103 413	490 256	-17 288	32 445	577 011
Nov. ....	494 230	-19 710	61 568	32 490	29 078	589 592	-104 731	488 775	-20 248	27 131	589 984
Dec. ....	507 591	-13 652	64 195	34 199	29 996	591 309	-100 062	502 731	-13 652	28 129	591 244

KB126

**Changes**

R millions

Period	Not seasonally adjusted							Seasonally adjusted			
	M3 (1374H)	Net foreign assets <sup>3</sup> (1380H)	Counterparts			Claims on the private sector (1347H)	Net other assets and liabilities (1381H)	M3 (1374I)	Counterparts		
			Claims on the government sector						Net claims on the government sector (1367I)	Claims on the private sector (1347I)	
			Gross claims (1356H)	Government deposits <sup>4</sup> (1330H)	Net claims (1367H)						
1999: Oct. ....	2 067	2 535	-6 031	-804	-6 835	-4 535	10 902	5 679	2 677	-3 851	-4 726
Nov. ....	11 091	9 760	-4 576	3 411	-1 165	11 104	-7 608	6 287	9 165	-3 592	12 604
Dec. ....	8 298	4 602	6 155	-3 576	2 580	4 891	-3 775	10 188	5 385	3 470	2 147
2000: Jan. ....	-8 922	-67	-385	-1 463	-1 849	3 938	-10 945	-1 004	1 239	1 769	7 079
Feb. ....	7 530	4 290	2 564	3 330	5 894	740	-3 394	805	318	5 259	-842
Mar. ....	-1 795	322	-7 471	-3 150	-10 621	2 219	6 285	-4 293	-2 201	-11 392	705
April. ....	2 563	-9 781	7 026	619	7 644	859	3 840	4 711	-7 725	3 360	2 360
May. ....	-1 830	-1 939	1 454	2 456	3 909	2 962	-6 762	-7 242	-3 411	4 598	5 020
Jun. ....	3 322	1 247	-2 530	-3 239	-5 769	4 813	3 032	6 078	3 139	-5 305	672
Jul. ....	-8 531	-4 713	392	-7 915	-7 523	8 454	-4 749	-2 796	-4 271	-4 582	9 901
Aug. ....	9 737	323	971	8 024	8 995	5 015	-4 596	7 472	3 721	5 946	6 017
Sept. ....	16 461	3 575	2 554	1 460	4 014	12 832	-3 960	12 142	3 219	1 509	11 281
Oct. ....	-2 593	-4 719	-1 615	95	-1 520	3 838	-192	1 874	-3 555	1 892	3 372
Nov. ....	6 111	-486	-2 726	-559	-3 285	11 200	-1 318	-1 481	-2 960	-5 314	12 973
Dec. ....	13 361	6 058	2 627	-1 709	918	1 716	4 669	13 956	6 597	998	1 260

KB127

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

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

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

4. Increase -, decrease +.



**BANKS AND MUTUAL BANKS****Mortgage loans**

R millions

Period	New mortgage loans and re-advances granted during period							Mortgage loans paid out during the period <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	196 093
2000 .....	56 414	14 079	9 999	80 492	10 879	65 409	4 204	88 247	14 199	65 791	219 289
1998: Jan .....	2 417	712	604	3 733	548	2 986	199	5 924	12 753	3 800	174 963
Feb. ....	2 711	717	800	4 228	547	3 449	232	6 247	13 195	4 341	176 867
Mar. ....	3 345	889	973	5 207	811	4 137	259	6 639	13 022	4 952	178 552
April ....	2 671	730	710	4 111	613	3 235	263	5 727	12 508	4 486	179 847
May.....	3 103	796	683	4 582	736	3 579	266	5 952	12 587	4 529	181 235
Jun.....	3 042	844	675	4 561	648	3 697	217	6 035	13 068	4 339	182 975
Jul.....	2 793	742	634	4 169	655	3 307	206	7 125	12 292	5 361	184 623
Aug.....	2 546	793	585	3 924	579	3 116	229	6 484	11 503	5 042	186 065
Sept.....	2 404	725	739	3 868	470	3 164	233	6 429	12 234	5 446	187 049
Oct.....	2 735	1 010	697	4 442	550	3 675	217	6 649	11 232	5 713	188 533
Nov.....	2 171	507	722	3 400	406	2 848	145	6 986	11 058	5 921	189 572
Dec.....	1 800	510	572	2 882	272	2 414	196	7 118	11 035	6 876	189 814
1999: Jan .....	2 117	440	574	3 131	314	2 684	133	5 003	10 682	4 846	190 626
Feb.....	2 340	570	759	3 669	392	3 108	169	5 324	11 175	5 113	191 151
Mar.....	2 671	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	196 093
2000: Jan .....	2 844	817	837	4 498	476	3 587	435	5 596	11 299	4 924	196 677
Feb.....	4 404	868	964	6 237	658	5 370	209	6 779	12 060	5 294	198 381
Mar.....	5 029	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	200 735
May.....	5 321	1 082	837	7 239	1 173	5 784	283	6 900	15 018	5 505	201 953
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	214 138
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

KB208

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

**SELECTED MONEY MARKET AND RELATED INDICATORS**

R millions

Period	Average of daily values			Reserve Bank transactions in government stock and options					
	Liquidity provided <sup>1</sup> (1390M)	Government deposits <sup>2</sup> (1391M)	Notes and coin in circulation <sup>3</sup> (1392M)	Stock purchased		Stock sold		Net sales (1397M)	Options traded <sup>4</sup> (1398M)
				Short-term (1393M)	Long-term (1394M)	Short-term (1395M)	Long-term (1396M)		
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: Jan. ....	9 583	1 172	21 644	1 332	516	1 627	2 158	1 937	30
Feb. ....	6 807	1 521	21 282	799	910	1 187	3 429	2 907	-
Mar. ....	4 639	940	21 654	562	585	1 183	1 629	1 665	-
April ....	6 353	915	22 289	-	-	-	-	-	-
May ....	10 091	872	21 869	130	20	130	20	-	-
Jun. ....	12 041	651	21 895	10	10	10	10	-	-
Jul. ....	11 679	794	21 927	-	-	-	-	-	-
Aug. ....	10 441	777	22 095	-	-	-	-	-	-
Sept. ....	8 916	675	22 050	-	-	-	-	-	-
Oct. ....	6 517	927	22 063	-	-	-	-	-	-
Nov. ....	7 261	821	22 436	-	-	-	-	-	-
Dec. ....	8 225	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	-	-	-	-	-	-

KB128

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

**MONEY MARKET ACCOMMODATION****Selected daily indicators**

R millions

Date	Repurchase agreements			Total liquidity balances provided under			
	Estimated daily liquidity requirement	Daily tender provided	Average tender rate (* - fixed rate) %	Repurchase agreements	Marginal lending facility	Loans against cash reserve balances	less: Surplus cash reserves
	(1430D)	(1431D)	(1432D)	(1433D)	(1434D)	(1435D)	(1436D)
2000/10/31.....	8 500	8 500	12.00	8 344	0	1 385	1 200
2000/11/01.....	8 800	8 800	12.00	8 644	1	295	126
2000/11/02.....	8 500	8 500	12.00	8 689	0	119	104
2000/11/03.....	8 500	8 500	12.00	8 344	0	109	269
2000/11/04.....	0	0	12.00	8 344	0	109	259
2000/11/06.....	8 500	8 500	12.00	8 344	0	189	45
2000/11/07.....	8 400	8 400	12.00	8 244	0	157	56
2000/11/08.....	8 500	8 500	12.00	8 344	0	161	436
2000/11/09.....	8 800	8 800	12.00	8 374	0	161	267
2000/11/10.....	8 500	8 500	12.00	7 974	0	128	226
2000/11/11.....	0	0	12.00	7 974	0	137	217
2000/11/13.....	8 500	8 500	12.00	8 344	0	137	399
2000/11/14.....	8 500	8 500	12.00	8 344	0	366	484
2000/11/15.....	8 500	8 500	12.00	8 344	0	277	68
2000/11/16.....	8 500	8 500	12.00	8 344	0	520	674
2000/11/17.....	8 400	8 400	12.00	7 134	0	593	820
2000/11/18.....	0	0	12.00	7 134	0	836	58
2000/11/20.....	8 600	8 600	12.00	8 405	0	1 117	225
2000/11/21.....	8 900	8 900	12.00	8 744	0	0	39
2000/11/22.....	8 900	8 900	12.00	8 744	0	0	22
2000/11/23.....	8 700	8 700	12.00	8 244	0	0	33
2000/11/24.....	8 900	8 900	12.00	8 744	0	86	0
2000/11/25.....	0	0	12.00	8 744	0	86	0
2000/11/27.....	8 900	8 900	12.00	9 404	0	17	10
2000/11/28.....	8 900	8 900	12.00	8 994	0	15	10
2000/11/29.....	8 800	8 800	12.00	8 644	0	195	10
2000/11/30.....	9 200	9 200	12.00	9 331	0	538	7
2000/12/01.....	9 200	9 200	12.00	8 664	0	672	1 025
2000/12/02.....	0	0	12.00	8 664	0	104	101
2000/12/04.....	9 300	9 300	12.00	9 724	0	61	70
2000/12/06.....	9 600	9 600	12.00	9 444	0	274	89
2000/12/07.....	9 800	9 800	12.00	9 644	0	70	310
2000/12/08.....	9 500	9 500	12.00	8 839	0	70	94
2000/12/09.....	0	0	12.00	8 839	0	77	94
2000/12/11.....	9 400	9 400	12.00	8 604	0	69	96
2000/12/12.....	9 500	9 500	12.00	9 344	0	69	150
2000/12/13.....	9 900	9 900	12.00	10 061	0	333	80
2000/12/14.....	9 900	9 900	12.00	10 004	0	96	145
2000/12/15.....	10 300	10 300	12.00	10 614	0	96	133
2000/12/18.....	11 100	11 100	12.00	11 234	0	127	177
2000/12/19.....	12 000	12 000	12.00	11 844	0	182	298
2000/12/20.....	12 200	12 200	12.00	12 244	0	198	223
2000/12/21.....	12 500	12 500	12.00	12 631	0	275	332
2000/12/22.....	11 200	11 200	12.00	11 044	0	5	6
2000/12/23.....	0	0	12.00	11 044	0	5	29
2000/12/27.....	11 000	11 000	12.00	11 261	0	312	0
2000/12/28.....	11 000	11 000	12.00	11 479	0	6	14
2000/12/29.....	10 400	10 400	12.00	9 551	0	384	0
2000/12/30.....	0	0	12.00	9 551	0	532	151
2001/01/02.....	9 500	9 500	12.00	10 191	0	335	31
2001/01/03.....	9 800	9 800	12.00	9 917	0	245	530
2001/01/04.....	9 900	9 900	12.00	9 677	0	77	92
2001/01/05.....	9 800	9 800	12.00	9 917	0	180	482
2001/01/06.....	0	0	12.00	9 917	0	180	483
2001/01/08.....	10 000	10 000	12.00	10 117	0	194	172
2001/01/09.....	10 200	10 200	12.00	10 067	0	120	171
2001/01/10.....	10 100	10 100	12.00	9 660	0	129	172
2001/01/11.....	10 000	10 000	12.00	10 117	0	319	159
2001/01/12.....	9 900	9 900	12.00	10 017	0	201	304

KB131

## MONEY MARKET AND RELATED INTEREST RATES

Bank rate <sup>1</sup>		Predominant prime overdraft rate of clearing banks		Predominant overdraft rate on current accounts		Discount rates		
Date	% (1400G)	Date	% (1403G)	Month	% (1404M)	Date	Tender Treasury bills <sup>2</sup> % (1405W)	3-month bankers' acceptances <sup>3</sup> % (1406W)
05/05/1986	11.00	03/07/1995	18.50	01/1999	22.00	01/09/2000	10.13	10.13
05/08/1986	10.50	29/04/1996	19.50	02/1999	21.00	08/09/2000	10.16	10.11
05/09/1986	10.00	20/05/1996	20.50	03/1999	20.00	15/09/2000	10.17	10.11
10/12/1986	9.50	01/07/1996	19.50	04/1999	19.00	22/09/2000	10.18	10.10
09/03/1988	10.50	01/10/1996	19.25	05/1999	18.50	29/09/2000	10.18	10.10
05/05/1988	11.50	21/11/1996	20.25	06/1999	18.00	06/10/2000	10.13	10.15
29/07/1988	12.50	21/10/1997	19.25	07/1999	17.50	13/10/2000	10.15	10.16
03/11/1988	14.50	09/03/1998	18.25	08/1999	17.25	20/10/2000	10.25	10.29
23/02/1989	16.00	11/06/1998	20.25	09/1999	17.00	27/10/2000	10.25	10.31
08/05/1989	17.00	30/06/1998	22.25	10/1999	16.00	03/11/2000	10.23	10.29
11/10/1989	18.00	04/07/1998	24.00	11/1999	15.50	10/11/2000	10.21	10.29
11/03/1991	17.00	31/08/1998	25.50	12/1999	15.50	17/11/2000	10.21	10.28
23/03/1992	16.00	19/10/1998	24.50	01/2000	15.00	24/11/2000	10.21	10.27
30/06/1992	15.00	09/11/1998	23.50	02/2000	15.00	01/12/2000	10.21	10.27
18/11/1992	14.00	07/12/1998	23.00	03/2000	15.00	08/12/2000	10.19	10.27
09/02/1993	13.00	11/01/1999	22.00	04/2000	15.00	15/12/2000	10.16	10.27
28/10/1993	12.00	12/02/1999	21.00	05/2000	15.00	22/12/2000	10.24	10.27
26/09/1994	13.00	08/03/1999	20.00	06/2000	15.00	29/12/2000	10.25	10.26
21/02/1995	14.00	19/04/1999	19.00	07/2000	14.50	05/01/2001	10.16	10.24
30/06/1995	15.00	25/06/1999	18.00	08/2000	14.50	12/01/2001	10.15	10.26
29/04/1996	16.00	14/07/1999	17.50	09/2000	14.50	19/01/2001	10.11	10.25
21/11/1996	17.00	02/08/1999	16.50	10/2000	14.50	26/01/2001	10.12	10.25
20/10/1997	16.00	04/10/1999	15.50	11/2000	15.00	02/02/2001	10.11	10.25
		24/01/2000	14.50	12/2000	15.00	09/02/2001	10.11	10.23

KB129

Date	Marginal lending rate (1418W)	Repo rate (1419W)	Inter-bank call money <sup>4</sup> % (1410W)	Negotiable certificates of deposits <sup>3</sup>			Date	Notice deposits with clearing banks <sup>5</sup>			12 months' fixed deposits with clearing banks <sup>5</sup> % (1417K)
				3 months % (1411W)	6 months % (1412W)	12 months % (1413W)		32 days % (1414K)	88-91 days % (1415K)	6 months % (1416K)	
01/09/2000	16.75	11.75	9.50	10.40	10.61	11.08	1995: Mar	12.50	13.50	13.75	14.25
08/09/2000	16.75	11.75	9.50	10.39	10.61	11.08	Jun	13.50	14.25	14.45	15.15
15/09/2000	16.75	11.75	9.50	10.38	10.61	11.09	Sept	13.25	13.75	14.00	14.50
22/09/2000	16.75	11.75	9.50	10.38	10.66	11.14	Dec	13.50	14.15	14.00	14.00
29/09/2000	16.75	11.75	9.50	10.38	10.66	11.14	1996: Mar	14.25	13.75	13.90	13.50
06/10/2000	16.75	11.75	9.50	10.44	10.67	11.14	Jun	15.50	15.50	15.50	15.00
13/10/2000	16.75	11.75	9.50	10.46	10.63	11.16	Sept	15.25	15.15	15.50	14.85
20/10/2000	17.00	12.00	9.50	10.56	10.90	11.49	Dec	15.75	16.00	15.95	15.30
27/10/2000	17.00	12.00	9.50	10.58	10.91	11.56	1997: Mar	15.75	15.75	15.50	15.00
03/11/2000	17.00	12.00	9.50	10.58	10.94	11.51	Jun	15.50	15.50	15.25	14.75
10/11/2000	17.00	12.00	9.50	10.58	10.90	11.44	Sept	15.00	15.25	15.00	14.50
17/11/2000	17.00	12.00	9.50	10.58	10.88	11.42	Dec	14.50	14.50	14.50	14.00
24/11/2000	17.00	12.00	9.50	10.58	10.86	11.43	1998: Mar	13.00	13.00	13.20	12.85
01/02/2000	17.00	12.00	9.50	10.58	10.84	11.39	Jun	17.00	17.00	15.00	14.75
08/12/2000	17.00	12.00	9.50	10.56	10.81	11.25	Sept	20.25	20.25	20.30	19.20
15/12/2000	17.00	12.00	9.50	10.56	10.65	11.08	Dec	17.25	17.25	16.50	16.50
22/12/2000	17.00	12.00	9.50	10.56	10.64	10.98	1999: Mar	13.75	13.50	13.75	13.00
29/12/2000	17.00	12.00	9.50	10.54	10.63	10.94	Jun	12.25	12.90	12.25	12.25
05/01/2001	17.00	12.00	9.50	10.53	10.58	10.85	Sept	10.25	10.75	10.25	11.75
12/01/2001	17.00	12.00	9.50	10.54	10.59	10.91	Dec	9.50	9.95	9.80	10.00
19/01/2001	17.00	12.00	9.50	10.54	10.58	10.91	2000: Mar	8.75	8.75	9.00	9.00
26/01/2001	17.00	12.00	9.50	10.54	10.58	10.91	Jun	9.25	9.40	9.50	9.85
02/02/2001	17.00	12.00	9.50	10.54	10.58	10.85	Sept	9.25	9.40	9.50	9.90
09/02/2001	17.00	12.00	9.50	10.54	10.58	10.85	Dec	9.40	9.45	9.60	10.65

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

## MONEY AND BANKING

### Selected data

End of	Percentage changes <sup>1</sup>						Income velocity of circulation of money <sup>4</sup>			
	Monetary aggregates <sup>2</sup>				Credit <sup>3</sup>		V1(A) (1420K)	V1 (1421K)	V2 (1422K)	V3 (1423K)
	M1(A) (1370A)	M1 (1371A)	M2 (1373A)	M3 (1374A)	Private sector (1347A)	Total (1368A)				
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	13.58	10.15	8.69	7.77	6.51	3.57	2.02	1.82
2000.....	1.68	3.35	6.22	7.50	11.00	10.57	6.35	3.44	2.01	1.83
1998: Jan.....	23.25	22.85	18.66	17.22	13.29	15.27	...	...	...	...
Feb.....	29.77	22.83	19.07	18.02	13.83	14.45	...	...	...	...
Mar.....	25.02	14.87	15.15	15.19	14.62	14.72	7.12	4.09	2.09	1.88
Apr.....	33.85	25.24	18.38	17.53	15.15	15.28	...	...	...	...
May.....	27.29	25.99	16.63	16.10	16.43	18.00	...	...	...	...
Jun.....	23.28	35.32	21.44	19.39	16.03	19.93	6.90	3.97	2.08	1.85
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
Apr.....	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	13.58	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	10.81	...	...	...	...
Mar.....	18.35	16.91	13.75	10.01	7.91	7.49	6.01	3.32	1.95	1.78
Apr.....	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	7.80	11.72	11.96	...	...	...	...
Nov.....	-1.23	1.38	5.21	6.54	11.70	11.58	...	...	...	...
Dec.....	1.68	3.35	6.22	7.50	11.00	10.57	6.59	3.54	2.03	1.84

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.