



Statistical tables

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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 ¹ (1000M)	Deposits								Reserve Bank securities (1015M)	Foreign loans ⁷ (1009M)	Capital and reserves (1010M)	Other liabilities (1011M)	Total liabilities (1012M)
		Central government		Banks and mutual banks ⁴			Other		Total deposits (1008M)					
		Exchequer and P.M.G. accounts ² (1001M)	Other ³ (1002M)	Required reserve balances ⁵ (1014M)	Excess cash reserves (1013M)	Other balances ⁶ (1005M)	Domestic (1006M)	Foreign (1007M)						
1999	32 673	550	31	8 108	336	3	1	54	9 083	1 000	18 770	270	10 798	72 595
2000	33 619	398	34	9 268	151	149	1	57	10 058	3 000	19 639	305	24 177	90 799
2001	36 139	500	0	12 764	351	2	1	69	13 687	1 294	48 217	337	35 034	134 707
2002	39 487	868	6	16 449	13	2	1	75	17 414	7 679	21 453	338	55 635	142 006
2003	44 671	153	5 600	17 322	58	2	1	86	23 222	3 233	19 953	357	15 179	106 614
2001: Jan.	29 960	533	3	7 519	475	8	1	53	8 592	3 495	20 175	305	31 310	93 837
Feb.	29 405	352	0	8 707	122	10	1	61	9 252	4 000	19 946	305	31 823	94 731
Mar.	29 634	540	-	9 018	703	10	1	66	10 337	3 725	20 766	305	34 167	98 934
April.	30 374	660	0	9 526	243	6	1	60	10 496	4 000	20 711	305	34 434	100 319
May.	30 006	500	0	9 261	371	3	1	57	10 194	3 515	20 663	305	35 523	100 205
Jun.	30 179	409	19	9 572	407	7	1	61	10 476	4 920	20 778	337	35 358	102 048
Jul.	30 671	521	22	9 791	586	13	1	71	11 005	5 000	20 738	337	37 428	105 178
Aug.	30 556	500	-	10 013	951	10	1	70	11 544	4 940	33 585	337	25 492	106 454
Sept.	30 741	646	1	11 880	27	8	1	76	12 639	4 000	35 786	337	27 223	110 726
Oct.	31 217	491	-	11 832	552	5	1	86	12 967	2 500	37 788	337	31 201	116 010
Nov.	33 375	485	19	12 635	512	4	1	66	13 723	2 100	41 505	337	33 187	124 227
Dec.	36 139	500	0	12 764	351	2	1	69	13 687	1 294	48 217	337	35 034	134 707
2002: Jan.	32 730	500	-	11 667	211	4	1	81	12 463	2 070	28 254	337	54 878	130 733
Feb.	32 705	255	1	13 541	45	3 504	1	84	17 431	4 000	28 391	337	56 816	139 680
Mar.	34 721	492	56	13 938	223	5	1	71	14 786	4 000	28 297	337	63 918	146 059
April.	34 323	500	12	13 974	295	21	1	68	14 871	4 000	26 469	337	64 654	144 654
May.	33 791	500	-	13 833	34	7	1	75	14 450	5 689	24 323	337	62 566	141 157
Jun.	33 835	335	4	13 801	2 319	24	1	73	16 557	6 000	25 806	338	66 658	149 193
Jul.	34 327	498	-	14 152	14	21	1	77	14 763	6 000	25 174	338	67 723	148 325
Aug.	34 814	502	-	14 218	41	57	1	167	14 986	7 250	26 293	338	70 914	154 596
Sept.	35 181	397	0	16 870	487	20	1	143	17 918	7 250	26 301	338	68 068	155 056
Oct.	35 444	598	0	16 548	14	3	1	89	17 253	7 500	25 052	338	65 338	150 924
Nov.	37 337	433	0	16 561	64	2	1	75	17 136	7 500	23 112	338	61 612	147 035
Dec.	39 487	868	6	16 449	13	2	1	75	17 414	7 679	21 453	338	55 635	142 006
2003: Jan.	36 536	438	0	15 335	45	9	1	71	15 899	7 554	21 383	338	60 185	141 895
Feb.	36 552	150	0	14 819	141	2	1	75	15 189	8 000	20 185	338	56 256	136 520
Mar.	36 886	249	0	15 517	59	572	1	77	16 475	7 900	19 654	338	48 902	130 155
April.	38 094	399	1	15 723	118	2	1	72	16 316	8 000	17 711	338	42 546	123 004
May.	37 497	383	0	14 963	52	1	1	92	15 492	8 000	20 017	338	44 641	125 985
Jun.	37 468	290	-	15 254	338	14	1	87	15 984	8 000	22 152	338	35 696	119 638
Jul.	38 020	100	8	15 027	105	1	1	93	15 333	8 000	21 949	357	35 323	118 982
Aug.	38 712	62	-	14 917	10	2	1	104	15 095	8 000	21 838	357	33 584	117 586
Sept.	39 581	105	5	17 171	19	1	1	88	17 389	7 750	20 904	357	29 179	115 160
Oct.	40 204	107	5 171	17 099	63	-	1	87	22 528	7 000	20 601	357	22 017	112 706
Nov.	42 584	105	4 818	16 892	32	5	1	88	21 941	6 674	19 184	357	18 662	109 402
Dec.	44 671	153	5 600	17 322	58	2	1	86	23 222	3 233	19 953	357	15 179	106 614

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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.
- From April 1998 the minimum cash reserve requirement was set at 2½ per cent of banks' liabilities, as per notice R572 in Government Gazette 18810 of April 1998. Banks' vault cash holdings qualified in full as part of cash reserve prior to the submission of the August 2001 statutory returns, but from September 2001 only 75 per cent of the vault cash holdings qualified. This limit will be reduced by a further 25 percentage points per year every September over a three-year period to 2004.
- 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 ²				Advances, investments and overnight loans					Total (excluding foreign assets) (1029M)	Other assets (1030M)	Total assets (1031M)
	Gold coin and bullion ¹ (1020M)	Total (1021M)	Utilisation of cash reserves (1033M)	Loans granted to banks under:		Total (1036M)	Advances		Investments		Overnight loans ⁴ (1032M)			
				Resale agree- ments (1034M)	Marginal lending facility (1035M)		Banks (1025M)	Other ³ (1026M)	Govern- ment stock (1027M)	Other (1028M)				
1999	6 276	45 369	843	2 410	-	3 253	3 319	676	6 306	323	...	13 878	13 348	72 595
2000	10 982	57 005	532	9 434	0	9 966	390	671	6 672	344	...	18 044	15 750	90 799
2001	17 302	90 591	315	12 616	-	12 931	416	649	6 994	389	...	21 380	22 736	134 707
2002	14 990	65 977	330	12 000	-	12 330	85	594	14 373	279	...	27 661	48 368	142 006
2003	9 799	52 905	81	13 000	1	13 082	64	579	16 469	279	...	30 474	23 235	106 614
2001: Jan.....	10 923	58 521	320	9 500	-	9 820	359	670	6 748	339	...	17 937	17 379	93 837
Feb.....	10 712	57 952	41	10 000	-	10 041	324	669	6 914	339	...	18 287	18 491	94 731
Mar.....	11 027	60 345	708	9 900	-	10 608	327	671	6 778	339	...	18 723	19 865	98 934
April.....	11 074	60 176	407	10 865	0	11 272	334	646	6 827	339	...	19 419	20 725	100 319
May.....	11 612	60 187	345	9 400	-	9 745	336	648	6 905	389	...	18 023	21 995	100 205
Jun.....	11 583	60 434	408	9 700	0	10 108	337	648	7 173	389	...	18 656	22 959	102 048
Jul.....	11 593	61 702	716	10 700	-	11 416	343	648	7 277	389	...	20 072	23 405	105 178
Aug.....	12 079	62 828	904	10 300	-	11 204	345	648	7 424	389	...	20 011	23 615	106 454
Sept.....	13 700	67 547	100	10 633	-	10 733	364	649	7 293	389	...	19 429	23 750	110 726
Oct.....	13 691	70 956	564	11 200	-	11 764	362	645	7 364	389	...	20 524	24 530	116 010
Nov.....	14 656	77 726	598	12 200	-	12 798	373	644	7 441	389	...	21 644	24 856	124 227
Dec.....	17 302	90 591	315	12 616	-	12 931	416	649	6 994	389	...	21 380	22 736	134 707
2002: Jan.....	16 440	85 258	210	11 595	1	11 806	411	647	6 800	389	...	20 052	25 423	130 733
Feb.....	17 365	86 169	304	11 640	-	11 944	426	649	6 692	389	...	20 099	33 413	139 680
Mar.....	17 477	85 737	375	11 710	-	12 085	100	648	6 516	389	...	19 739	40 582	146 059
April.....	16 871	80 518	924	12 050	-	12 974	94	598	6 838	389	...	20 893	43 243	144 654
May.....	16 310	74 189	304	12 500	-	12 804	92	599	6 936	389	...	20 820	46 147	141 157
Jun.....	17 186	78 317	1 263	13 506	-	14 769	95	599	6 924	389	...	22 776	48 100	149 193
Jul.....	15 830	76 616	336	12 100	-	12 436	86	599	7 182	279	...	20 582	51 126	148 325
Aug.....	16 525	79 768	473	12 270	-	12 743	92	599	7 068	279	...	20 780	54 048	154 596
Sept.....	17 165	80 088	679	11 500	-	12 179	106	599	14 033	279	...	27 196	47 772	155 056
Oct.....	15 942	75 917	432	11 300	-	11 732	106	598	14 058	279	...	26 773	48 234	150 924
Nov.....	14 814	70 039	369	11 531	-	11 900	112	594	14 402	279	...	27 286	49 710	147 035
Dec.....	14 990	65 977	330	12 000	-	12 330	85	594	14 373	279	...	27 661	48 368	142 006
2003: Jan.....	15 630	66 196	365	11 300	-	11 665	80	591	14 530	279	...	27 145	48 554	141 895
Feb.....	13 973	63 410	35	11 400	-	11 435	86	589	14 535	279	...	26 923	46 187	136 520
Mar.....	12 816	61 130	738	12 035	384	13 157	85	596	10 521	279	...	24 639	44 386	130 155
April.....	11 695	54 719	48	11 879	-	11 927	76	588	10 570	279	...	23 440	44 845	123 004
May.....	14 676	63 031	114	11 815	0	11 929	100	581	10 759	279	...	23 647	39 307	125 985
Jun.....	9 313	57 864	273	10 900	2	11 175	88	584	10 947	279	...	23 073	38 700	119 638
Jul.....	9 629	57 826	25	11 126	-	11 151	90	592	10 904	279	...	23 016	38 141	118 982
Aug.....	9 607	56 940	56	11 713	-	11 769	90	588	10 791	279	...	23 518	37 127	117 586
Sept.....	9 608	54 640	2	13 642	-	13 644	81	585	11 000	279	...	25 588	34 931	115 160
Oct.....	9 518	53 980	25	13 000	-	13 025	81	582	18 184	279	...	32 151	26 574	112 706
Nov.....	9 045	50 473	373	13 540	0	13 914	80	584	18 136	279	...	32 992	25 937	109 402
Dec.....	9 799	52 905	81	13 000	1	13 082	64	579	16 469	279	...	30 474	23 235	106 614

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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 ¹ (1042M)	Insurance companies and pension funds (1043M)	Other (1045M)	Total (1046M)					
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
2001	2 098	2	114	139	49	2 402	606	3 008	81	1 008	4 098
2002	2 000	-	111	44	49	2 204	1 408	3 612	81	1 289	4 982
2003	2 474	-	118	32	185	2 809	844	3 653	81	1 358	5 092
2001: Jan.....	2 494	1 235	48	133	50	3 959	475	4 434	81	1 309	5 824
Feb.....	2 602	681	56	133	50	3 522	472	3 995	81	958	5 034
Mar.....	1 951	560	33	131	50	2 726	881	3 607	81	967	4 654
April.....	1 862	565	71	134	50	2 681	1 228	3 909	81	976	4 966
May.....	2 322	570	60	134	48	3 134	528	3 662	81	985	4 728
Jun.....	2 318	574	73	131	49	3 145	1 162	4 307	81	992	5 381
Jul.....	2 283	579	71	129	49	3 110	1 458	4 568	81	1 001	5 650
Aug.....	2 285	2	96	164	49	2 596	675	3 271	81	981	4 334
Sept.....	2 257	2	117	151	51	2 577	608	3 185	81	967	4 234
Oct.....	2 330	2	132	168	49	2 681	536	3 217	81	996	4 293
Nov.....	2 215	2	156	164	49	2 586	778	3 364	81	1 000	4 445
Dec.....	2 098	2	114	139	49	2 402	606	3 008	81	1 008	4 098
2002: Jan.....	2 082	2	108	143	49	2 384	786	3 170	81	1 011	4 262
Feb.....	1 986	2	88	291	51	2 418	855	3 273	81	1 322	4 676
Mar.....	1 932	-	82	169	49	2 232	349	2 581	81	1 334	3 997
April.....	1 969	-	85	159	49	2 262	833	3 095	81	1 350	4 527
May.....	1 983	-	84	164	61	2 291	690	2 981	81	1 359	4 422
Jun.....	2 030	-	78	69	63	2 240	825	3 065	81	1 463	4 609
Jul.....	2 062	-	80	80	72	2 294	1 414	3 708	81	1 376	5 165
Aug.....	2 122	-	82	55	74	2 332	884	3 216	81	1 415	4 712
Sept.....	2 134	-	71	53	48	2 306	507	2 813	81	1 417	4 311
Oct.....	1 979	-	98	46	50	2 173	617	2 790	81	1 124	3 995
Nov.....	2 000	-	114	24	50	2 188	713	2 901	81	1 133	4 115
Dec.....	2 000	-	111	44	49	2 204	1 408	3 612	81	1 289	4 982
2003: Jan.....	2 011	-	110	16	45	2 183	799	2 982	81	1 457	4 520
Feb.....	2 050	-	97	19	46	2 212	846	3 058	81	1 459	4 598
Mar.....	2 031	-	82	27	48	2 187	559	2 746	81	1 135	3 962
April.....	1 811	-	118	24	49	2 001	1 230	3 231	81	1 320	4 632
May.....	1 976	-	113	28	61	2 179	1 326	3 505	81	1 245	4 831
Jun.....	1 982	-	106	42	72	2 202	1 462	3 664	81	1 234	4 979
Jul.....	2 006	-	112	99	96	2 313	1 067	3 380	81	1 433	4 894
Aug.....	2 018	-	90	18	108	2 234	685	2 919	81	1 450	4 450
Sept.....	2 047	-	68	86	122	2 323	595	2 918	81	1 324	4 324
Oct.....	2 563	-	88	14	174	2 839	751	3 590	81	1 303	4 974
Nov.....	2 526	-	97	32	185	2 839	630	3 469	81	1 305	4 855
Dec.....	2 474	-	118	32	185	2 809	844	3 653	81	1 358	5 092

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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 ¹ (1068M)	Other (1069M)		
1999	4 600	76	-	-	-	1 369	6 045
2000	3 700	50	-	-	-	2 030	5 780
2001	1 670	400	-	-	-	2 028	4 098
2002	2 137	41	-	-	-	2 804	4 982
2003	1 688	42	-	-	-	3 363	5 092
2001: Jan.....	2 617	50	-	-	-	3 158	5 824
Feb.....	4 959	49	-	-	-	26	5 034
Mar.....	1 480	49	-	-	-	3 126	4 654
April.....	4 887	49	-	-	-	30	4 966
May.....	3 986	49	-	-	-	693	4 728
Jun.....	3 794	49	-	-	-	1 537	5 381
Jul.....	2 614	50	-	-	-	2 986	5 650
Aug.....	4 072	50	-	-	-	212	4 334
Sept.....	2 072	50	-	-	-	2 111	4 234
Oct.....	1 970	50	-	-	-	2 273	4 293
Nov.....	1 829	251	-	-	-	2 365	4 445
Dec.....	1 670	400	-	-	-	2 028	4 098
2002: Jan.....	1 857	49	-	-	-	2 356	4 262
Feb.....	1 966	49	-	-	-	2 661	4 676
Mar.....	1 103	49	-	-	-	2 844	3 997
April.....	1 390	49	-	-	-	3 087	4 527
May.....	1 312	50	-	-	-	3 061	4 422
Jun.....	1 294	50	-	-	-	3 265	4 609
Jul.....	1 872	50	-	-	-	3 244	5 165
Aug.....	1 245	50	-	-	-	3 418	4 712
Sept.....	1 130	50	-	-	-	3 131	4 311
Oct.....	1 137	50	-	-	-	2 808	3 995
Nov.....	1 409	51	-	-	-	2 656	4 115
Dec.....	2 137	41	-	-	-	2 804	4 982
2003: Jan.....	1 364	41	-	-	-	3 115	4 520
Feb.....	3 765	41	-	-	-	792	4 598
Mar.....	1 177	41	-	-	-	2 745	3 962
April.....	1 461	41	-	-	-	3 131	4 632
May.....	1 396	41	-	-	-	3 393	4 831
Jun.....	1 628	42	-	-	-	3 310	4 979
Jul.....	1 196	42	-	-	-	3 657	4 894
Aug.....	1 200	41	-	-	-	3 209	4 450
Sept.....	1 192	42	-	-	-	3 089	4 324
Oct.....	1 730	42	-	-	-	3 202	4 974
Nov.....	1 716	42	-	-	-	3 097	4 855
Dec.....	1 688	42	-	-	-	3 363	5 092

KB103

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

BANKS¹
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)
1999	143 390	143 335	31 635	67 464	439	109 759	54 134	550 158	19 205	3 289	13 319
2000	142 193	147 250	32 066	93 110	88	119 508	68 401	602 617	25 237	10 411	14 264
2001	177 690	171 597	35 799	99 505	548	146 943	87 805	719 887	44 544	12 475	17 490
2002	190 158	190 087	37 179	116 167	22	166 097	112 580	812 290	35 840	12 032	37 630
2003	225 876	195 260	45 256	146 544	15	192 307	106 663	911 920	24 837	13 006	44 203
2001: Jan.....	136 580	155 080	31 187	90 870	114	127 959	66 798	608 588	28 361	9 503	12 438
Feb.....	135 707	154 989	32 677	91 957	198	131 163	71 590	618 281	31 919	9 803	13 909
Mar.....	129 665	158 970	32 039	107 519	69	121 382	70 650	620 294	29 835	9 907	9 893
April.....	136 234	161 750	32 303	96 616	38	122 337	74 012	623 291	29 643	9 704	12 836
May.....	136 951	161 946	32 372	94 845	350	127 890	78 019	632 374	28 550	9 115	11 235
Jun.....	151 475	164 133	33 025	92 077	385	119 641	87 726	648 461	26 791	9 565	10 304
Jul.....	153 760	162 077	33 491	88 646	436	132 540	93 000	663 951	29 288	10 449	12 836
Aug.....	154 215	162 373	34 496	86 928	463	141 671	91 687	671 832	27 054	10 304	11 383
Sept.....	149 561	165 802	34 688	88 918	408	140 414	96 677	676 468	32 372	10 413	13 572
Oct.....	160 735	161 597	34 772	92 786	453	137 485	96 252	684 079	31 415	10 108	15 691
Nov.....	165 057	169 187	35 501	67 685	973	166 375	96 920	701 698	38 313	11 938	12 057
Dec.....	177 690	171 597	35 799	99 505	548	146 943	87 805	719 887	44 544	12 475	17 490
2002: Jan.....	163 950	191 732	36 704	102 666	982	153 850	92 174	742 058	43 852	11 426	12 282
Feb.....	164 562	198 084	35 357	106 656	188	153 416	92 229	750 491	42 361	11 506	13 174
Mar.....	176 592	212 047	35 327	123 555	435	135 934	90 359	774 249	45 721	11 117	14 270
April.....	178 189	200 407	36 195	120 028	147	147 127	95 811	777 905	41 660	13 073	18 279
May.....	176 237	212 673	36 575	120 472	129	136 690	104 816	787 593	34 375	13 926	17 767
Jun.....	184 349	218 296	36 996	125 014	130	119 558	111 227	795 570	37 111	13 615	14 714
Jul.....	190 647	199 432	37 504	108 524	519	135 801	120 561	792 989	36 158	11 659	17 496
Aug.....	192 854	195 710	37 908	114 532	441	134 482	113 005	788 933	33 979	11 227	10 856
Sept.....	192 887	206 720	37 563	127 764	27	125 296	107 135	797 392	38 387	10 757	12 081
Oct.....	175 475	203 975	39 318	130 114	25	139 978	109 944	798 829	40 640	11 308	17 495
Nov.....	181 149	188 331	37 238	100 175	24	183 063	119 676	809 657	41 696	11 563	23 489
Dec.....	190 158	190 087	37 179	116 167	22	166 097	112 580	812 290	35 840	12 032	37 630
2003: Jan.....	184 557	189 689	36 707	119 193	22	184 806	113 344	828 317	31 488	11 328	26 634
Feb.....	180 178	186 432	36 888	109 302	20	200 380	113 907	827 107	34 593	11 416	26 845
Mar.....	183 765	194 767	36 954	106 400	17	197 327	116 283	835 515	31 832	11 715	24 159
April.....	179 706	181 884	37 638	134 520	18	197 596	108 270	839 632	28 410	11 890	32 515
May.....	174 107	180 324	40 119	132 339	18	219 728	110 447	857 081	28 052	11 897	35 234
Jun.....	189 388	188 973	40 750	136 128	17	220 065	117 822	893 141	28 841	10 920	31 558
Jul.....	191 205	174 049	41 708	144 702	2 001	213 337	115 810	882 811	27 505	10 872	34 161
Aug.....	196 527	172 604	42 092	148 741	2 381	205 757	108 868	876 971	27 976	11 719	34 607
Sept.....	206 480	181 477	42 516	145 922	1 206	201 569	109 278	888 450	25 261	13 663	33 778
Oct.....	200 182	181 692	43 904	146 359	19	206 551	107 667	886 373	23 973	13 009	35 010
Nov.....	209 704	182 545	44 732	121 870	17	222 796	113 066	894 730	24 081	13 555	37 038
Dec.....	225 876	195 260	45 256	146 544	15	192 307	106 663	911 920	24 837	13 006	44 203

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.

BANKS¹
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 ²	Other liabilities	Gross capital and reserves	Total		
(1080M)	(1081M)	(1082M)	(1083M)	(1084M)	(1085M)	(1086M)	(1087M)	(1088M)	(1089M)	(1090M)	
6 298	11 434	12 923	12 738	60 001	610 159	8 201	40 079	67 695	115 975	726 115	1999
6 531	18 137	17 936	14 097	81 376	683 993	4 247	49 771	83 037	137 054	821 047	2000
9 650	27 074	36 621	17 603	120 914	840 801	2 816	114 089	92 362	209 267	1 050 068	2001
1 430	13 447	39 826	18 608	122 973	935 262	2 131	64 633	100 833	167 597	1 102 860	2002
1 024	5 427	38 976	21 199	123 835	1 035 755	1 207	233 256	107 929	342 392	1 378 147	2003
7 223	12 906	19 942	14 617	76 629	685 217	4 821	58 593	86 416	149 830	835 047	2001: Jan.
6 934	14 085	23 314	16 807	84 852	703 134	3 466	59 562	86 632	149 660	852 793	Feb.
6 412	18 718	23 389	23 107	91 427	711 721	3 491	57 644	87 511	148 646	860 366	Mar.
6 135	20 750	22 564	19 910	91 899	715 191	4 079	60 676	87 108	151 863	867 054	April
6 505	19 533	25 817	20 377	92 584	724 957	3 009	65 729	88 302	157 040	881 997	May
6 744	17 406	25 580	24 111	93 709	742 170	2 117	67 893	85 337	155 347	897 517	Jun.
7 950	16 189	25 912	24 232	97 568	761 518	3 372	78 397	85 352	167 122	928 640	Jul.
8 873	16 612	27 506	25 320	99 997	771 830	2 454	77 948	87 273	167 675	939 505	Aug.
9 587	17 722	31 362	22 092	104 749	781 217	2 674	80 235	88 618	171 527	952 744	Sept.
9 382	19 534	30 129	22 881	107 725	791 804	3 638	89 127	89 381	182 145	973 949	Oct.
10 038	21 989	35 612	21 277	112 912	814 609	3 996	100 961	91 861	196 818	1 011 427	Nov.
9 650	27 074	36 621	17 603	120 914	840 801	2 816	114 089	92 362	209 267	1 050 068	Dec.
9 629	23 527	40 539	11 469	108 871	850 929	3 605	90 824	93 464	187 893	1 038 822	2002: Jan.
4 842	27 222	37 971	14 213	108 929	859 420	3 683	91 913	93 210	188 805	1 048 226	Feb.
4 866	23 394	37 500	14 700	105 846	880 095	2 144	77 592	94 466	174 202	1 054 297	Mar.
4 276	23 569	31 998	17 504	108 697	886 602	2 861	65 607	96 635	165 103	1 051 705	April
3 901	19 085	34 474	17 094	106 247	893 840	2 018	70 571	94 193	166 782	1 060 622	May
3 383	20 982	35 419	17 886	105 999	901 568	3 244	64 855	97 856	165 955	1 067 523	Jun.
2 566	19 630	26 176	23 571	101 099	894 088	3 414	64 075	102 379	169 869	1 063 957	Jul.
2 925	24 048	31 962	21 268	102 286	891 219	2 011	65 910	102 466	170 387	1 061 606	Aug.
2 783	23 313	37 419	22 976	109 330	906 722	1 700	65 145	99 387	166 231	1 072 954	Sept.
2 681	20 506	28 168	18 941	99 098	897 927	2 326	68 836	99 978	171 140	1 069 068	Oct.
1 887	19 649	29 374	22 472	108 434	918 091	2 072	68 179	100 261	170 512	1 088 603	Nov.
1 430	13 447	39 826	18 608	122 973	935 262	2 131	64 633	100 833	167 597	1 102 860	Dec.
1 923	12 553	29 223	22 757	104 419	932 736	1 946	195 176	99 926	297 048	1 229 783	2003: Jan.
1 497	11 898	26 691	25 032	103 378	930 485	2 169	200 007	100 032	302 208	1 232 693	Feb.
1 257	8 528	29 355	24 467	99 481	934 995	1 802	194 429	101 734	297 966	1 232 961	Mar.
792	7 979	25 764	19 485	98 425	938 057	2 853	254 350	101 267	358 470	1 296 527	April
1 056	6 758	26 510	22 055	103 511	960 592	2 800	222 702	104 289	329 790	1 290 382	May
1 439	6 681	33 154	19 020	102 773	995 914	1 528	245 570	103 907	351 005	1 346 919	Jun.
1 419	6 718	27 736	20 685	101 590	984 401	1 904	240 015	104 027	345 945	1 330 346	Jul.
1 508	5 013	29 254	17 728	99 829	976 800	1 979	229 142	103 916	335 038	1 311 837	Aug.
1 371	3 876	31 866	21 473	106 027	994 477	734	264 174	106 690	371 598	1 366 075	Sept.
1 423	4 082	36 219	21 531	111 273	997 647	1 188	262 989	107 172	371 349	1 368 996	Oct.
1 194	2 400	35 686	22 741	112 614	1 007 345	1 256	286 614	109 344	397 213	1 404 558	Nov.
1 024	5 427	38 976	21 199	123 835	1 035 755	1 207	233 256	107 929	342 392	1 378 147	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 / PN's	Inter-bank funding, including NCD's / PN's	Loans granted under resale agreements	Instalment debtors, suspensive sales and leases	Mortgage advances	Credit card debtors	Bills and acceptances discounted
	(1100M)	(1101M)	(1102M)	(1104M)	(1105M)	(1112M)	(1107M)	(1108M)	(1109M)	(1110M)	(1111M)
1999	10 010	1	7 955	17 966	8 693	36 879	7 003	74 518	195 433	11 581	27 651
2000	9 895	0	9 852	19 748	8 216	41 608	7 842	81 269	218 843	12 164	20 955
2001	10 853	0	12 895	23 749	26 432	42 094	17 932	95 226	252 255	13 532	18 690
2002	10 269	6	16 026	26 300	28 685	36 742	36 814	108 187	279 596	14 639	23 024
2003	10 953	6	17 544	28 502	28 371	49 755	46 778	126 523	323 144	16 950	22 031
2001: Jan.....	7 904	1	7 985	15 889	8 853	33 453	10 539	81 510	225 577	12 065	24 915
Feb.....	6 988	1	9 031	16 020	11 060	42 313	13 185	83 450	228 327	12 316	22 677
Mar.....	6 208	1	9 441	15 649	16 754	38 351	11 223	85 031	231 007	12 455	21 372
April.....	6 901	13	9 990	16 904	13 071	39 839	16 665	85 820	232 562	12 442	19 671
May.....	7 420	0	9 244	16 664	16 922	39 541	15 593	86 056	234 781	12 490	20 488
Jun.....	6 239	0	10 002	16 241	22 683	44 363	11 760	87 491	236 782	12 168	20 289
Jul.....	7 538	0	10 181	17 719	31 375	40 628	14 752	89 672	239 151	12 679	20 777
Aug.....	6 600	0	10 411	17 011	33 224	40 157	13 656	90 903	241 972	12 746	21 043
Sept.....	6 168	0	11 805	17 974	19 732	42 079	14 604	92 190	243 656	12 816	21 381
Oct.....	7 305	0	11 960	19 265	23 269	44 930	19 164	93 374	246 955	13 004	19 515
Nov.....	7 335	0	12 641	19 976	24 424	44 934	13 879	93 604	249 140	13 183	21 095
Dec.....	10 853	0	12 895	23 749	26 432	42 094	17 932	95 226	252 255	13 532	18 690
2002: Jan.....	7 864	1	11 761	19 625	20 805	40 584	16 078	95 944	254 340	13 801	17 972
Feb.....	7 212	1	13 540	20 754	21 162	44 087	20 031	96 947	258 304	13 918	17 020
Mar.....	7 428	1	14 317	21 746	22 893	54 412	20 399	98 726	259 747	13 777	19 184
April.....	8 158	1	13 834	21 994	24 140	46 046	21 530	99 404	261 879	14 083	19 989
May.....	7 037	1	13 985	21 023	21 587	53 121	23 773	101 318	265 029	14 111	22 862
Jun.....	6 008	10	15 566	21 584	21 560	54 406	21 259	102 154	268 084	14 273	23 102
Jul.....	7 582	7	14 195	21 784	22 022	37 750	23 237	102 917	270 909	13 389	23 488
Aug.....	6 453	10	14 160	20 623	21 815	37 857	16 115	104 149	273 512	13 547	23 798
Sept.....	7 129	5	16 264	23 397	22 279	37 319	17 763	104 397	273 209	13 829	23 819
Oct.....	7 819	5	16 261	24 085	26 543	35 154	21 341	105 797	275 036	14 123	23 008
Nov.....	6 964	10	16 225	23 199	26 073	37 044	26 732	107 811	278 108	14 410	23 707
Dec.....	10 269	6	16 026	26 300	28 685	36 742	36 814	108 187	279 596	14 639	23 024
2003: Jan.....	7 382	4	15 125	22 511	26 129	44 524	34 308	109 027	281 185	14 821	21 085
Feb.....	6 860	5	14 869	21 734	24 951	47 608	32 131	110 864	284 902	15 301	21 939
Mar.....	7 786	6	15 729	23 521	23 568	47 263	30 420	111 622	288 583	15 235	23 737
April.....	8 436	7	15 795	24 238	23 401	43 553	35 319	113 835	292 105	15 496	24 610
May.....	7 105	6	14 943	22 054	26 005	50 187	35 094	116 182	295 962	15 796	25 149
Jun.....	7 460	4	15 833	23 297	26 043	65 834	33 034	116 972	298 656	15 854	24 444
Jul.....	8 113	4	15 576	23 693	24 842	52 626	32 309	118 442	302 842	16 009	21 334
Aug.....	6 745	4	15 646	22 395	25 696	49 420	34 090	120 543	306 800	16 156	22 458
Sept.....	8 748	7	17 278	26 033	26 415	51 911	36 050	122 145	310 447	16 354	21 287
Oct.....	7 998	5	17 217	25 221	29 267	54 451	35 276	124 218	315 027	16 518	22 739
Nov.....	7 550	7	16 896	24 453	33 958	38 706	38 044	123 288	319 941	16 696	22 850
Dec.....	10 953	6	17 544	28 502	28 371	49 755	46 778	126 523	323 144	16 950	22 031

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 ¹	Redeemable preference shares	Overdrafts and loans	Less: Specific provisions	Total	Investments other than shares		Shares	Less: Specific provisions	Total				
					Government stock	Other							
(1120M)	(1121M)	(1122M)	(1123M)	(1124M)	(1125M)	(1126M)	(1127M)	(1128M)	(1129M)	(1130M)	(1131M)	(1132M)	
35 412	12 598	199 540	12 203	597 106	29 751	16 884	15 769	169	62 235	10 865	37 942	726 115	1999
55 991	11 083	217 951	13 062	662 860	38 607	38 908	20 208	179	97 543	11 215	29 680	821 047	2000
110 249	14 643	231 962	13 911	809 104	48 627	101 445	14 478	338	164 212	11 919	41 085	1 050 068	2001
117 932	17 388	244 437	17 233	890 210	56 840	60 728	11 479	400	128 647	12 564	45 139	1 102 860	2002
114 006	15 787	266 665	18 484	991 525	71 660	230 944	14 638	538	316 705	12 278	29 137	1 378 147	2003
60 431	10 916	214 091	13 409	668 942	38 367	41 108	24 463	175	103 763	11 343	35 110	835 047	2001: Jan.
58 537	12 203	214 772	13 440	685 399	36 566	45 041	24 361	184	105 785	11 820	33 770	852 793	Feb.
63 816	11 642	214 559	13 261	692 948	38 162	44 518	13 819	365	96 134	11 571	44 064	860 366	Mar.
64 228	11 992	214 458	13 471	697 277	37 720	44 289	13 780	289	95 500	11 476	45 896	867 054	April
69 335	11 922	216 288	14 331	709 085	39 728	43 544	14 004	218	97 058	11 573	47 616	881 997	May
74 733	11 850	214 241	13 784	722 576	39 650	47 431	11 967	279	98 769	11 525	48 406	897 517	Jun.
86 085	12 214	213 410	13 518	747 224	43 022	50 857	12 562	267	106 174	11 651	45 872	928 640	Jul.
89 343	11 665	219 980	13 521	761 168	41 786	51 876	12 382	250	105 793	11 620	43 913	939 505	Aug.
92 613	13 644	224 414	14 021	763 108	42 638	60 434	11 705	305	114 472	11 565	45 625	952 744	Sept.
90 176	13 428	224 885	13 776	774 924	41 343	66 797	13 160	341	120 960	11 600	47 201	973 949	Oct.
103 214	13 129	227 159	13 991	789 771	44 826	78 598	13 013	354	136 084	11 756	53 841	1 011 427	Nov.
110 249	14 643	231 962	13 911	809 104	48 627	101 445	14 478	338	164 212	11 919	41 085	1 050 068	Dec.
130 981	14 800	231 311	13 888	822 729	43 433	80 079	13 642	300	136 853	11 613	48 000	1 038 822	2002: Jan.
131 260	14 697	232 491	14 274	835 644	43 849	74 514	13 973	302	132 034	11 583	48 212	1 048 226	Feb.
124 159	14 961	236 766	16 240	848 782	44 256	65 471	14 342	334	123 735	11 440	48 593	1 054 297	Mar.
131 504	14 615	234 370	16 519	851 041	47 352	59 885	14 038	342	120 933	11 666	46 072	1 051 705	April
129 352	14 633	233 379	16 159	863 004	47 890	59 967	13 652	347	121 161	12 288	43 146	1 060 622	May
139 812	15 479	233 843	16 419	877 555	42 596	57 136	13 076	377	112 432	12 213	43 740	1 067 523	Jun.
143 730	15 440	233 548	16 307	870 122	50 275	56 669	12 396	366	118 974	12 310	40 768	1 063 957	Jul.
144 249	15 726	237 260	17 301	870 728	47 122	56 900	14 303	355	117 970	12 227	40 058	1 061 606	Aug.
146 260	15 696	242 387	17 637	879 321	50 239	54 897	12 862	360	117 637	12 725	39 873	1 072 954	Sept.
137 262	16 458	238 926	17 739	875 911	44 294	55 770	12 620	379	112 305	12 309	44 459	1 069 068	Oct.
127 943	16 642	241 784	17 583	882 670	52 027	59 456	12 344	421	123 405	12 778	46 550	1 088 603	Nov.
117 932	17 388	244 437	17 233	890 210	56 840	60 728	11 479	400	128 647	12 564	45 139	1 102 860	Dec.
110 698	17 771	250 433	17 400	892 581	51 085	183 671	13 238	382	247 613	12 759	54 320	1 229 783	2003: Jan.
107 025	16 809	247 619	17 326	891 824	51 746	184 437	14 368	397	250 154	12 352	56 629	1 232 693	Feb.
103 702	16 664	251 417	17 575	894 636	49 143	189 689	13 940	392	252 380	12 542	49 882	1 232 961	Mar.
92 496	16 897	266 845	18 720	905 838	54 962	246 320	12 930	372	313 840	12 086	40 524	1 296 527	April
111 589	15 695	260 087	18 880	932 867	53 323	217 518	13 643	369	284 115	12 205	39 141	1 290 382	May
112 559	15 844	268 661	18 714	959 188	67 204	234 025	13 655	408	314 476	12 323	37 635	1 346 919	Jun.
112 946	16 558	264 959	18 706	944 162	66 990	234 507	13 682	388	314 790	12 373	35 328	1 330 346	Jul.
112 311	16 301	259 133	18 446	944 462	64 253	216 696	13 646	398	294 197	12 402	38 381	1 311 837	Aug.
106 555	17 166	261 289	19 015	950 603	70 018	260 676	13 595	412	343 876	12 337	33 225	1 366 075	Sept.
101 445	17 244	260 412	18 679	957 919	69 862	254 357	14 170	437	337 952	12 347	35 556	1 368 996	Oct.
96 971	17 208	268 788	18 611	957 841	71 862	287 659	16 336	643	375 215	12 328	34 721	1 404 558	Nov.
114 006	15 787	266 665	18 484	991 525	71 660	230 944	14 638	538	316 705	12 278	29 137	1 378 147	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	Inter-bank deposits	Government deposits	Local governments and regional services councils	Public enterprises/corporations	Insurers and pension funds	Other companies and close corporations	Individuals	Other	Total			
	(1140M)	(1141M)	(1143M)	(1144M)	(1145M)	(1146M)	(1147M)	(1148M)	(1149M)	(1150M)			
2002: Oct.	24 441	51 855	34 742	11 996	15 984	54 326	332 847	169 942	58 286	754 420	44 409	798 829	40 640
Nov.	23 629	55 432	35 778	12 443	16 983	49 288	339 456	176 034	57 904	766 946	42 711	809 657	41 696
Dec.	24 858	51 208	40 392	12 089	17 750	50 325	348 352	174 675	56 569	776 218	36 071	812 290	35 840
2003: Jan.	24 424	55 575	45 833	14 538	17 337	50 878	351 674	172 248	60 363	792 871	35 446	828 317	31 488
Feb.	24 856	52 262	45 248	15 284	21 743	55 425	335 370	175 594	65 734	791 517	35 590	827 107	34 593
Mar.	24 125	45 849	53 675	15 648	19 860	56 311	344 750	174 340	65 944	800 499	35 015	835 515	31 832
April.	20 873	41 367	49 237	17 213	19 355	57 270	354 613	176 788	70 480	807 196	32 436	839 632	28 410
May.	21 754	47 701	58 655	18 118	18 700	54 878	354 021	179 202	72 000	825 029	32 053	857 081	28 052
Jun.	21 801	56 549	71 641	16 078	19 324	54 852	362 984	180 709	72 078	856 016	37 125	893 141	28 841
Jul.	21 678	51 092	65 020	14 694	22 622	52 895	362 851	184 258	72 958	848 065	34 746	882 811	27 505
Aug.	22 449	48 830	71 270	14 704	20 619	49 758	360 052	186 119	69 237	843 037	33 933	876 971	27 976
Sept.	21 116	53 053	74 857	14 403	20 665	52 555	364 396	185 124	71 117	857 286	31 163	888 450	25 261
Oct.	21 983	50 000	62 590	14 243	24 329	54 249	366 168	188 930	71 669	854 163	32 210	886 373	23 973
Nov.	22 769	45 419	66 713	16 369	22 116	52 659	379 111	188 779	71 569	865 504	29 227	894 730	24 081
Dec.	21 934	45 779	73 548	16 026	22 090	52 159	392 364	188 388	70 296	882 583	29 337	911 920	24 837

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BANKS

Selected asset items

R millions

End of	NCD holdings / PN's (1160M)	Bills discounted			Advances				Investments					Foreign sector (1173M)
		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 (1170M)			Private sector (1171M)		
									Short-term government stock (1168M)	Long-term government stock (1169M)	Other (1170M)	Stock of public enterprises/corporations (1171M)	Other (1172M)	
2002: Oct.	11 348	10 285	70	12 654	768	470	633 498	83 350	24 980	19 313	457	1 514	24 108	17 377
Nov.	13 725	10 371	202	13 134	667	342	640 278	86 361	32 223	19 804	152	2 126	24 850	16 236
Dec.	13 682	10 307	202	12 514	728	345	645 376	84 345	37 996	18 844	142	2 065	21 309	15 384
2003: Jan.	15 797	10 574	202	10 309	831	265	654 534	72 816	28 601	22 484	138	2 615	23 598	25 457
Feb.	16 172	12 504	74	9 361	792	449	657 091	69 726	29 306	22 440	743	1 846	19 685	27 848
Mar.	18 413	14 639	69	9 028	1 010	497	665 257	71 879	25 617	23 526	124	1 377	21 861	30 850
April.	19 195	14 948	10	9 652	703	328	686 260	70 307	23 845	31 117	148	1 289	19 597	39 194
May.	20 576	14 104	10	11 034	617	430	683 838	88 275	30 928	22 395	632	892	20 055	32 894
Jun.	22 364	12 050	10	12 384	676	525	695 535	100 176	38 811	28 394	682	1 521	20 967	33 039
Jul.	21 156	11 115	25	10 194	651	316	698 235	101 156	39 158	27 832	116	2 590	20 448	33 187
Aug.	19 732	11 653	12	10 794	545	531	699 198	102 255	37 777	26 476	665	1 800	20 693	32 473
Sept.	21 271	11 827	14	9 445	570	338	706 341	105 183	45 383	24 635	635	1 770	21 742	39 238
Oct.	18 360	11 830	14	10 895	585	481	712 451	109 850	44 566	25 297	634	1 559	22 536	36 077
Nov.	18 157	12 417	14	10 420	651	258	725 149	106 892	47 232	24 631	567	1 480	23 236	42 478
Dec.	17 114	12 809	17	9 205	693	267	727 556	127 304	48 799	22 861	615	1 418	22 460	34 797

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BANKS AND MUTUAL BANKS
Instalment sale and leasing transactions¹

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					
	2003/02	2003/03	2003/04	2003/02	2003/03	2003/04	2003/02	2003/03	2003/04	2003/02	2003/03	2003/04
Passenger cars:												
New	17 957	18 987	19 139	8 316	8 717	9 275	940	1 198	1 541	27 213	28 902	29 955
Used	26 171	27 506	27 868	5 016	5 230	5 413	476	454	555	31 663	33 190	33 836
Minibuses	452	552	558	97	91	88	5	4	5	554	647	651
Trucks and other land transport equipment	17 517	18 550	18 581	6 583	6 672	6 772	563	565	610	24 663	25 787	25 963
Aircraft, ships and boats	3 009	3 081	3 137	611	595	506	105	124	152	3 725	3 800	3 795
Agricultural machinery and equipment	2 465	2 466	2 650	118	117	110	15	13	14	2 598	2 596	2 774
All household appliances such as furniture, television and radio sets, other electrical equipment, etc.	291	290	254	23	19	14	30	17	37	344	326	305
Industrial, commercial and office equipment	10 924	11 349	11 832	6 871	6 796	8 317	690	790	775	18 485	18 935	20 924
Other goods	4 518	4 688	5 358	3 106	3 105	2 732	267	342	417	7 891	8 135	8 507
All goods	83 304	87 469	89 377	30 741	31 342	33 227	3 091	3 507	4 106	117 136	122 318	126 710
According to type of purchaser / lessee	Non-incorporated farming			Individuals			Other			Total		
	2003/02	2003/03	2003/04	2003/02	2003/03	2003/04	2003/02	2003/03	2003/04	2003/02	2003/03	2003/04
Instalment sale balances	1 283	2 473	1 273	43 442	44 396	44 637	38 579	40 600	43 467	83 304	87 469	89 377
Leasing balances	288	294	332	11 600	12 222	13 521	21 944	22 333	23 480	33 832	34 849	37 333

KB111

1. Unearned finance charges excluded.

Term lending rates and amounts paid out by banks

Period	Term lending base rate ¹ %	Average rates on instalment sale agreements		Paid out in respect of new business		
		New fixed rate agreements %	Adjustable rate agreements %	Instalment sale transactions Rm	Leasing transactions Rm	Total Rm
2002: Oct.	15.00	13.50	15.57	4 722	1 644	6 365
Nov.	15.50	13.66	15.92	4 642	1 507	6 149
Dec.	15.75	13.58	15.54	4 252	1 159	5 412
2003: Jan.	16.00	12.98	15.75	3 974	1 398	5 372
Feb.	16.00	12.98	15.84	4 352	1 611	5 962
Mar.	16.00	18.29	16.39	4 278	1 290	5 569
Apr.	16.00	17.06	15.47	5 003	1 566	6 569
May.	16.00	16.71	15.68	4 834	1 799	6 633
Jun.	16.00	16.24	14.65	4 653	1 422	6 074
Jul.	15.75	17.11	15.08	5 018	1 655	6 673
Aug.	15.00	16.80	14.58	5 238	1 921	7 159
Sept.	15.00	16.21	13.45	5 211	1 656	6 867
Oct.	14.00	15.44	12.23	5 773	1 936	7 710
Nov.	13.00	15.44	12.19	5 226	1 632	6 859
Dec.	12.25	15.51	11.90	5 612	2 905	8 517

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1. Source: The Banking Council South Africa.

BANKS
Contingent liabilities
R millions

End of	Bills endorsed and rediscounted ¹ (1190M)	Indemnities and guarantees (1191M)	Irrevocable letters of credit and unutilised facilities (1192M)	Underwriting exposures (1193M)	Other contingent liabilities and risk exposures (1194M)	Aggregate net open position in foreign currencies (1195M)	Notional amount underlying all unexpired derivatives contracts (1197M)
1999	464	43 314	30 039	42	4 331	1 567	1 997 120
2000	406	53 165	42 253	222	2 968	1 372	2 980 703
2001	346	58 817	28 401	13	3 140	2 651	6 554 299
2002	333	62 393	37 754	39	3 490	2 491	3 093 163
2003	275	62 591	45 871	0	5 343	1 608	6 933 625
2001: Jan	396	57 239	41 161	222	2 942	1 418	2 345 748
Feb.	401	54 991	41 120	788	2 753	1 345	2 416 686
Mar.	388	53 834	36 512	42	2 092	2 180	3 117 751
April	384	52 802	37 368	43	3 077	2 201	2 791 974
May	379	51 514	35 334	43	2 964	1 563	3 121 593
Jun.	378	52 137	32 782	16	4 143	2 175	3 681 583
Jul.	529	54 220	32 610	119	4 643	1 988	4 141 793
Aug.	379	52 439	32 751	116	4 126	2 409	4 444 696
Sept.	349	52 053	32 270	534	3 261	2 651	4 054 501
Oct.	353	52 120	23 274	16	3 573	2 242	4 719 968
Nov.	355	55 332	31 431	19	3 254	2 686	5 406 545
Dec.	346	58 817	28 401	13	3 140	2 651	6 554 299
2002: Jan	347	55 266	36 958	10	1 424	1 006	4 587 808
Feb.	347	58 459	31 564	11	3 125	2 189	4 627 885
Mar.	330	60 914	33 113	11	3 758	3 312	4 661 376
April	323	63 395	32 771	142	3 690	2 427	5 239 243
May	327	64 559	32 790	52	3 463	1 989	4 772 740
Jun.	308	64 106	33 395	48	3 694	3 019	4 418 655
Jul.	309	60 610	33 987	8	3 447	2 808	3 038 704
Aug.	312	60 933	33 901	8	3 748	2 366	5 127 576
Sept.	289	60 138	34 873	8	3 462	3 961	5 311 150
Oct.	341	61 973	34 001	8	3 430	2 876	5 522 974
Nov.	340	63 268	34 553	8	3 430	2 479	5 549 198
Dec.	333	62 393	37 754	39	3 490	2 491	3 093 163
2003: Jan	333	61 568	35 448	30	2 700	107 484	6 151 913
Feb.	331	61 243	36 930	110	107 044	1 746	7 147 085
Mar.	308	61 424	36 545	3	94 500	2 180	6 845 731
April	306	60 796	37 931	3	3 033	2 019	6 716 388
May	305	62 197	35 110	3	3 690	2 533	7 311 219
Jun.	304	62 858	36 316	0	107 137	2 117	6 786 810
Jul.	317	73 558	40 075	0	4 048	2 125	6 792 329
Aug.	317	60 896	37 500	0	4 630	1 782	6 880 058
Sept.	251	61 589	40 728	0	4 950	2 073	6 941 022
Oct.	250	61 757	40 698	0	5 024	1 493	7 333 496
Nov.	225	62 701	40 624	0	5 000	1 587	7 311 142
Dec.	275	62 591	45 871	0	5 343	1 608	6 933 625

KB113

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

BANKS
Credit cards, cheques and electronic transactions

Period	Credit cards			Cheques			Electronic transactions		
	Credit card purchases processed during the period			Cheques processed by the automated clearing bureau ^{1,2}			Electronic magnetic tape transactions processed ²		
	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)
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
2001	186.657	54 319	54 319	237.781	3 839 540	3 839 540	358.740	3 484 208	3 484 208
2002	193.170	62 942	62 942	187.442	1 708 618	1 708 618	387.576	1 889 455	1 889 455
2003	208.775	71 680	71 680	143.848	1 472 067	1 472 067	428.230	2 144 739	2 144 739
2001: Jan.....	15.455	4 376	4 497	20.201	333 588	383 489	28.058	265 379	296 094
Feb.....	13.895	4 046	4 576	19.768	321 820	368 968	28.074	260 572	292 849
Mar.....	14.712	4 437	4 332	21.574	388 511	362 178	29.952	298 728	293 580
April.....	13.964	4 188	4 345	18.809	310 281	303 925	28.445	277 933	311 769
May.....	15.859	4 393	4 386	21.570	335 284	343 115	30.367	276 848	285 238
Jun.....	15.341	4 341	4 398	19.837	343 411	327 825	29.412	295 362	289 685
Jul.....	15.636	4 497	4 484	19.438	329 269	298 679	29.701	301 668	277 526
Aug.....	15.733	4 492	4 678	19.945	312 046	307 078	30.377	287 095	269 642
Sept.....	14.674	4 298	4 379	17.789	288 333	273 967	28.949	279 030	261 645
Oct.....	16.786	4 776	4 739	20.566	331 629	315 720	32.738	325 933	301 935
Nov.....	16.000	4 736	4 655	20.013	284 013	299 157	31.557	305 292	302 427
Dec.....	18.602	5 740	4 802	18.271	261 353	270 698	31.110	310 367	309 469
2002: Jan.....	16.911	4 900	4 920	17.372	168 771	191 402	30.068	191 163	211 236
Feb.....	15.539	4 421	4 889	17.324	147 274	166 220	30.286	130 466	144 018
Mar.....	14.890	4 841	4 733	17.171	138 640	125 982	31.191	139 343	132 579
April.....	15.612	4 992	5 217	16.377	145 045	149 281	31.909	146 323	158 840
May.....	15.655	5 185	5 235	16.477	146 263	147 524	33.378	153 444	156 815
Jun.....	14.559	4 933	5 036	15.811	149 791	142 725	33.291	163 120	159 260
Jul.....	16.050	5 343	5 374	14.375	128 611	120 688	30.517	141 245	132 532
Aug.....	15.788	5 225	5 366	15.249	137 480	137 685	32.843	155 935	150 233
Sept.....	15.549	5 173	5 399	13.929	132 730	127 315	32.107	153 636	149 732
Oct.....	16.539	5 575	5 485	15.792	148 784	139 327	33.969	171 625	160 102
Nov.....	16.675	5 676	5 558	14.356	133 285	135 963	33.626	169 341	167 423
Dec.....	19.404	6 677	5 638	13.210	131 944	137 050	34.390	173 815	174 153
2003: Jan.....	16.738	5 578	5 512	12.112	116 392	132 724	33.054	155 257	169 299
Feb.....	14.981	5 091	5 585	12.100	117 429	134 320	33.586	159 547	174 526
Mar.....	16.424	5 626	5 595	12.654	122 237	118 448	33.516	163 126	165 785
April.....	16.594	5 620	5 865	11.688	117 394	127 532	34.562	166 492	183 266
May.....	17.021	5 812	5 803	12.176	122 328	123 644	35.969	174 592	181 181
Jun.....	16.975	5 638	5 856	11.524	118 350	113 594	34.932	174 819	170 111
Jul.....	17.687	6 042	6 081	12.373	127 446	122 858	36.563	187 970	187 967
Aug.....	16.616	5 796	5 901	11.581	121 347	119 650	35.074	178 070	173 951
Sept.....	17.626	6 160	6 465	11.919	127 312	122 349	36.832	188 739	185 553
Oct.....	18.074	6 204	6 097	12.558	132 722	115 893	38.208	199 605	177 564
Nov.....	17.288	6 166	6 040	11.351	118 277	114 741	36.314	186 784	172 797
Dec.....	22.751	7 948	6 728	11.812	130 832	130 945	39.621	209 739	201 850

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1. Including magnetic ink character recognition (M.I.C.R.), as well as code line clearing transactions from July 1997.
2. Risk reduction measures and changes in the processing of cheques and electronic transactions have affected the figures in these columns from January 2002.

BANKS AND MUTUAL BANKS
Liquid assets and cash reserves
R millions

Period	Liquid assets									Cash reserves ⁵			
	Bank notes and subsidiary coin (1240M)	Gold coin and bullion (1241M)	Reserve and clearing account balances held with the Reserve Bank ¹ (1242M)	Treasury bills (1244M)	Government stock ² (1245M)	Reserve Bank securities (1246M)	Land Bank bills (1247M)	Total holdings ³ (1250M)	Required holdings ⁴ (1251M)	Banks' liabilities as adjusted (1252M)	Rand requirement (2.5% of banks' liabilities) (1253M)	Less: Qualifying amount of SARB notes and coin held during reporting month (1254M)	Minimum reserve balance to be held with Reserve Bank ⁶ (1255M)
1999	4	0	43	15 534	18 400	1 464	2 404	37 849	31 838	564 666	14 116	6 324	7 792
2000	39	0	33	14 903	20 111	857	2 354	38 297	34 873	606 736	15 168	6 984	8 184
2001	725	5	8	14 112	23 473	857	1 745	40 926	36 143	676 491	16 912	6 434	10 478
2002	2 427	9	6	13 710	25 962	3 186	1 043	46 342	42 615	774 713	19 368	4 634	14 733
2003	4 682	6	2	16 796	31 620	5 349	722	59 178	52 770	765 203	19 130	3 089	16 041
2001: Jan	138	5	2	17 330	21 116	773	2 003	41 367	33 279	644 206	16 105	7 581	8 524
Feb.	72	4	1	16 764	18 930	511	1 997	38 279	33 913	636 510	15 913	6 978	8 934
Mar.	65	5	0	14 257	20 720	605	1 953	37 605	34 418	661 149	16 529	7 036	9 493
April	75	9	26	14 113	20 374	899	1 942	37 439	34 897	658 275	16 457	7 209	9 247
May	105	5	40	14 041	22 191	1 118	1 980	39 480	34 949	662 883	16 572	7 049	9 523
Jun.	107	4	1	13 518	23 938	883	1 972	40 422	35 476	667 139	16 678	6 869	9 809
Jul.	77	4	2	16 812	23 623	1 138	2 027	43 682	36 128	671 970	16 799	6 804	9 995
Aug.	701	5	7	13 589	24 542	1 016	1 964	41 824	36 964	682 019	17 050	5 311	11 739
Sept.	1 842	5	4	12 789	24 570	1 059	1 707	41 977	36 498	673 979	16 849	5 063	11 786
Oct.	1 753	0	4	12 522	24 952	740	1 227	41 199	37 923	701 775	17 544	5 082	12 462
Nov.	1 800	6	7	12 626	27 428	510	1 099	43 476	39 100	720 432	18 011	5 303	12 707
Dec.	1 969	11	8	10 986	29 292	1 033	1 067	44 365	40 176	737 552	18 439	6 923	11 516
2002: Jan	2 225	11	9	10 853	27 405	1 272	1 304	43 079	40 825	750 817	18 770	5 477	13 293
Feb.	1 877	11	9	10 459	27 233	1 683	1 090	42 362	41 435	757 687	18 942	5 094	13 848
Mar.	1 809	11	11	11 507	26 038	2 260	1 023	42 659	42 258	777 783	19 444	5 481	13 963
April	1 875	11	11	12 953	25 272	2 096	1 120	43 338	42 062	769 449	19 236	5 432	13 804
May	1 446	11	11	13 335	18 749	2 505	1 222	37 279	42 379	764 269	19 107	5 415	13 691
Jun.	1 845	11	11	14 487	25 517	3 021	1 287	46 179	42 700	766 795	19 170	5 068	14 102
Jul.	1 751	9	1	14 896	26 998	3 918	1 084	48 657	43 020	770 421	19 260	5 092	14 168
Aug.	1 773	12	2	14 893	30 187	4 171	891	51 929	43 000	792 228	19 805	3 454	16 351
Sept.	3 472	0	1	15 158	26 771	4 181	803	50 385	42 783	782 592	19 565	3 331	16 234
Oct.	3 425	0	1	14 735	24 963	4 463	816	48 403	43 259	787 064	19 676	3 465	16 211
Nov.	4 051	9	1	15 190	25 974	4 475	945	50 643	43 426	787 016	19 675	3 538	16 137
Dec.	3 581	10	1	16 055	26 440	4 184	927	51 197	44 239	790 439	19 761	4 765	14 996
2003: Jan	4 663	8	2	15 034	26 938	3 370	881	50 895	48 337	749 396	18 735	3 869	14 865
Feb.	4 061	8	2	16 983	28 345	4 499	851	54 749	49 414	764 471	19 112	3 627	15 484
Mar.	3 740	7	1	17 794	27 548	4 753	798	54 640	49 969	783 691	19 592	3 753	15 839
April	3 868	7	2	18 456	27 946	5 083	679	56 040	51 811	770 879	19 272	4 238	15 034
May	4 202	8	2	17 698	30 877	5 743	724	59 252	51 732	768 703	19 217	3 933	15 284
Jun.	3 794	6	2	15 906	29 030	12 542	698	61 976	53 549	758 599	18 965	3 685	15 280
Jul.	3 713	4	2	15 139	30 310	10 777	675	60 620	53 458	747 885	18 697	3 690	15 007
Aug.	4 588	3	2	15 693	35 370	4 445	633	60 734	53 418	759 501	18 987	1 818	17 170
Sept.	5 594	4	2	16 623	34 085	4 546	661	61 515	53 718	760 031	19 001	1 925	17 075
Oct.	5 860	4	3	16 830	35 079	3 790	679	62 245	55 444	767 396	19 185	1 916	17 269
Nov.	5 891	5	3	17 292	36 938	1 990	693	62 811	56 391	773 477	19 337	1 942	17 395
Dec.	6 204	6	3	18 111	36 981	2 656	696	64 657	55 997	778 408	19 460	2 675	16 785

KB116

- From April 1993 only that part of the reserve balance in excess of the minimum cash reserve requirement can be utilised as liquid assets.
- As from 18 October 2000 all government stock qualifies as liquid assets, irrespective of maturity.
- Total holdings include very small amounts of other liquid assets.
- From April 1993 the liquid asset requirement has been set at 5 per cent of banks' liabilities, as per notice R696 in Government Gazette 14763 of 28 April 1993.
- From April 1998 the minimum cash reserve requirement has been set at 2½ per cent of banks' liabilities, as per notice R572 in Government Gazette 18810 of 1 April 1998. Banks' vault cash holdings qualified in full as part of cash reserves prior to the submission of the August 2001 statutory returns, but from September 2001 only 75 per cent of the vault cash holdings qualified. This limit will be reduced by a further 25 percentage points per year every September over a three-year period to 2004.
- 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 BANKS² AND THE POSTBANK**Liabilities**

R millions

End of	Mutual Banks										Postbank
	Deposits					Other liabilities to the public	Total liabilities to the public	Gross capital and reserves	Other liabilities	Total liabilities	Deposits ¹
	Transmission	Savings	Other short and medium-term	Long-term	Total						
(1200M)	(1201M)	(1202M)	(1203M)	(1204M)	(1205M)	(1206M)	(1207M)	(1208M)	(1210M)	(1209M)	
2001	1	125	145	106	377	5	381	69	7	457	1 013
2002	1	123	128	160	412	6	418	44	11	473	976
2003	1	137	148	179	465	1	466	66	17	549	1 242
2003: Jan.	1	120	131	158	410	6	417	45	11	472	943
Feb.	1	122	138	153	414	7	421	45	12	478	975
Mar.	1	127	141	152	421	5	426	46	12	484	1 009
April	1	130	152	153	435	5	440	47	12	499	1 029
May.....	1	135	154	155	445	2	447	49	13	509	1 060
Jun.....	1	136	159	164	460	3	462	50	13	525	1 087
Jul.....	1	138	151	176	466	3	468	50	14	533	1 114
Aug.....	1	139	148	184	473	3	475	51	14	541	1 151
Sept.....	1	142	139	195	476	2	478	52	12	541	1 201
Oct.....	1	144	144	201	489	2	490	47	17	554	1 255
Nov.....	1	143	142	188	473	2	475	66	17	558	1 290
Dec.....	1	137	148	179	465	1	466	66	17	549	1 242

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 BANKS¹ AND THE POSTBANK**Assets**

R millions

End of	Mutual Banks										Postbank	
	Claims on the private sector				Claims on the government sector		Claims on the monetary sector			Other assets	Total assets	Claims on the private sector
	Mortgage advances	Other advances	Bankers' acceptances	Stocks and shares	Treasury bills	Government stock and other	Notes and coin	Deposits with banks	Land Bank bills and promissory notes			
(1220M)	(1221M)	(1222M)	(1223M)	(1224M)	(1225M)	(1226M)	(1227M)	(1228M)	(1229M)	(1231M)	(1230M)	
2001	253	66	-	7	7	-	3	89	-	33	457	1 013
2002	227	91	-	7	8	-	3	103	-	33	473	976
2003	223	130	-	13	29	-	4	133	-	17	549	1 242
2003: Jan.	225	93	-	7	9	-	3	102	-	33	472	943
Feb.	225	95	-	7	9	-	3	106	-	33	478	975
Mar.	225	98	-	7	9	-	3	108	-	34	484	1 009
April	224	101	-	7	9	-	3	120	-	35	499	1 029
May.....	225	104	-	7	9	-	3	128	-	33	509	1 060
Jun.....	224	109	-	7	9	-	3	139	-	35	525	1 087
Jul.....	224	113	-	8	9	-	3	140	-	37	533	1 114
Aug.....	223	115	-	8	9	-	2	147	-	36	541	1 151
Sept.....	220	116	-	8	29	-	2	149	-	16	541	1 201
Oct.....	221	120	-	13	29	-	3	152	-	16	554	1 255
Nov.....	222	125	-	13	29	-	3	148	-	17	558	1 290
Dec.....	223	130	-	13	29	-	4	133	-	17	549	1 242

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)							
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
2001	545	-	-	545	635	1 112	9 012	3 401	3 601	193	18 498
2002	618	-	-	618	712	946	9 531	2 333	3 576	225	17 941
2003	763	-	-	763	299	604	11 158	2 631	4 767	144	20 365
2001: Jan.	594	-	-	594	954	2 100	7 360	3 151	...	...	...
Feb.	318	-	-	318	699	2 053	7 403	2 516	...	...	...
Mar.	345	-	-	345	653	1 968	7 864	3 383	3 288	62	17 562
April	338	-	-	338	653	1 987	7 936	4 014	...	...	...
May.....	447	-	-	447	872	2 006	7 916	4 018	...	...	...
Jun.....	507	-	-	507	751	2 002	8 625	3 111	3 647	98	18 741
Jul.....	504	-	-	504	751	2 011	8 164	3 147	...	...	...
Aug.....	527	-	-	527	755	2 019	8 602	3 087	...	...	...
Sept.....	585	-	-	585	741	2 018	7 880	3 045	3 645	164	18 077
Oct.....	561	-	-	561	727	1 182	8 754	3 106	...	...	...
Nov.....	611	-	-	611	727	1 162	8 391	3 206	...	...	...
Dec.....	545	-	-	545	635	1 112	9 012	3 401	3 601	193	18 498
2002: Jan.	518	-	-	518	607	1 256	7 724	3 421	...	...	...
Feb.	606	-	-	606	373	1 216	8 635	3 420	...	...	...
Mar.	651	-	-	651	588	1 115	8 804	3 427	3 856	331	18 771
April	623	-	-	623	752	1 011	9 378	3 333	...	...	...
May.....	616	-	-	616	808	1 080	10 091	1 539	...	...	...
Jun.....	596	-	-	596	499	1 211	10 190	1 521	4 545	227	18 788
Jul.....	846	-	-	846	438	1 163	10 352	1 510	...	...	...
Aug.....	621	-	-	621	291	813	9 445	2 530	...	...	...
Sept.....	641	-	-	641	491	758	9 137	2 549	4 696	261	18 533
Oct.....	666	-	-	666	592	871	8 629	2 424	...	...	...
Nov.....	625	-	-	625	698	1 000	8 992	2 349	...	...	...
Dec.....	618	-	-	618	712	946	9 531	2 333	3 576	225	17 941
2003: Jan.	643	-	-	643	790	934	9 631	2 336	...	...	...
Feb.	697	-	-	697	639	909	9 614	2 376	...	...	...
Mar.	735	-	-	735	635	859	9 942	2 400	3 486	249	18 306
April	662	-	-	662	635	693	10 479	2 410	...	...	...
May.....	601	-	-	601	627	744	10 476	2 489	...	...	...
Jun.....	806	-	-	806	627	608	10 811	2 623	2 812	175	18 462
Jul.....	808	-	-	808	427	707	10 884	2 624	...	...	...
Aug.....	802	-	-	802	325	643	12 041	2 819	...	...	...
Sept.....	806	-	-	806	310	646	11 545	2 505	3 740	144	19 695
Oct.....	857	-	-	857	291	689	11 047	2 387	...	...	...
Nov.....	773	-	-	773	291	703	11 128	2 603
Dec.....	763	-	-	763	299	604	11 158	2 631	4 767	144	20 365

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

R millions

End of	Loans and advances										Other assets (1299K)	Total assets (1300K)	Cash credit advances, seasonally adjusted (1301M)
	Short-term				Long-term				Total loans and advances (1298M)				
	Cash credit advances				Mortgage loans		Other loans to individuals (1296M)	Total (1297M)					
	Individuals (1290M)	Co-operatives (1291M)	Control boards (1292M)	Total (1293M)	Individuals (1294M)	Co-operatives (1295M)							
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	
2001	1 482	6 986	-	8 468	5 947	808	1 672	8 427	16 895	1 603	18 498	8 090	
2002	1 107	7 462	-	8 569	5 486	792	1 399	7 677	16 246	1 695	17 941	8 109	
2003	1 186	8 934	-	10 121	5 251	860	1 390	7 502	17 623	2 743	20 365	9 797	
2001: Jan.	1 556	5 015	-	6 571	6 230	761	1 781	8 771	15 342	...	...	6 543
Feb.	1 545	5 223	-	6 769	6 188	753	1 761	8 702	15 471	...	...	7 359
Mar.	1 629	5 493	-	7 122	6 180	751	1 757	8 687	15 809	1 753	17 562	7 540	
April	1 533	5 570	-	7 103	6 184	1 478	1 755	9 417	16 520	...	...	7 243
May.....	1 505	5 764	-	7 269	6 170	1 469	1 740	9 380	16 649	...	...	7 178
Jun.....	1 517	6 663	-	8 180	6 129	787	1 733	8 648	16 828	1 913	18 741	7 919	
Jul.....	1 500	6 205	-	7 705	6 104	807	1 720	8 631	16 336	...	...	7 504
Aug.	1 483	6 200	-	7 683	6 054	808	1 706	8 569	16 252	...	...	7 289
Sept.....	1 468	5 495	-	6 963	6 010	774	1 698	8 481	15 444	2 634	18 077	6 872	
Oct.....	1 465	5 674	-	7 138	5 991	799	1 689	8 479	15 617	...	...	7 292
Nov.	1 474	5 931	-	7 405	5 973	797	1 682	8 452	15 857	...	...	7 558
Dec.	1 482	6 986	-	8 468	5 947	808	1 672	8 427	16 895	1 603	18 498	8 090	
2002: Jan.	1 484	6 708	-	8 192	5 929	800	1 667	8 396	16 588	...	...	8 184
Feb.	1 523	6 761	-	8 284	5 916	800	1 664	8 380	16 664	...	...	8 822
Mar.	1 510	7 070	-	8 580	5 921	800	1 671	8 392	16 972	1 800	18 771	8 817	
April	1 471	6 994	-	8 465	5 909	803	1 679	8 390	16 855	...	...	8 544
May.....	1 448	7 476	-	8 924	5 890	808	1 668	8 366	17 290	...	...	8 817
Jun.....	1 412	7 438	-	8 850	5 887	792	1 665	8 344	17 194	1 595	18 788	8 376	
Jul.....	1 380	6 558	-	7 938	5 879	808	1 651	8 338	16 276	...	...	7 663
Aug.	1 341	6 368	-	7 709	5 810	812	1 639	8 261	15 970	...	...	7 496
Sept.....	1 327	6 300	-	7 627	5 785	810	1 635	8 230	15 857	2 676	18 533	7 716	
Oct.....	1 321	6 437	-	7 758	5 782	807	1 638	8 228	15 986	...	...	8 164
Nov.	1 326	7 363	-	8 690	5 783	821	1 655	8 259	16 949	...	...	8 992
Dec.	1 107	7 462	-	8 569	5 486	792	1 399	7 677	16 246	1 695	17 941	8 109	
2003: Jan.	1 135	7 030	-	8 165	5 490	794	1 393	7 676	15 841	...	...	8 209
Feb.	1 140	6 872	-	8 012	5 486	793	1 394	7 673	15 685	...	...	8 247
Mar.	1 139	7 180	-	8 320	5 509	786	1 398	7 692	16 012	2 294	18 306	8 175	
April	1 108	7 389	-	8 497	5 536	794	1 406	7 735	16 233	...	...	8 407
May.....	1 119	7 286	-	8 406	5 530	809	1 411	7 750	16 156	...	...	8 141
Jun.....	1 086	8 210	-	9 296	5 467	823	1 390	7 679	16 975	1 486	18 462	8 700	
Jul.....	1 068	8 109	-	9 177	5 421	825	1 394	7 640	16 817	...	...	9 149
Aug.	1 230	8 309	-	9 539	5 377	834	1 399	7 610	17 149	...	...	9 583
Sept.....	1 201	7 927	-	9 129	5 354	836	1 393	7 582	16 711	2 985	19 695	9 417	
Oct.....	1 174	7 826	-	9 000	5 327	843	1 390	7 560	16 560	...	...	9 612
Nov.	1 194	8 221	-	9 415	5 309	870	1 390	7 570	16 985	9 722	
Dec.	1 186	8 934	-	10 121	5 251	860	1 390	7 502	17 623	2 743	20 365	9 797	

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MONETARY SECTOR¹
Liabilities
R millions

End of	Coin and bank notes ²			Deposits of domestic private sector, local authorities and public enterprises/corporations ³							
	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)		
1999	1 084	21 576	22 660	122 486	113 136	32 198	50 930	272	93 844	36 651	449 517
2000	1 169	22 549	23 719	123 865	119 340	32 313	64 009	48	99 215	45 082	483 872
2001	1 293	23 990	25 283	150 043	137 886	35 433	74 721	110	111 610	60 388	570 190
2002	1 444	27 771	29 216	161 735	159 647	37 526	93 788	45	136 728	79 316	668 786
2003	1 791	31 924	33 715	177 247	165 648	45 538	126 232	45	164 739	70 625	750 073
2001: Jan.....	1 320	20 731	22 052	115 859	125 877	31 386	63 249	47	101 085	46 365	483 868
Feb.....	1 387	21 026	22 413	119 047	123 746	32 799	60 283	105	108 898	47 835	492 713
Mar.....	1 448	21 975	23 423	112 023	133 372	32 107	78 262	48	100 409	49 672	505 893
April.....	1 451	22 020	23 471	119 305	132 026	32 363	70 093	62	101 962	50 395	506 207
May.....	1 373	21 210	22 583	118 022	133 593	32 385	68 450	63	104 222	53 683	510 417
Jun.....	1 504	22 433	23 937	124 621	130 983	32 748	69 318	279	96 961	59 391	514 301
Jul.....	1 429	21 701	23 130	126 553	130 707	33 343	64 527	114	107 334	61 073	523 650
Aug.....	1 487	22 467	23 953	128 250	135 739	34 077	65 617	123	110 435	60 999	535 240
Sept.....	1 571	22 999	24 570	128 198	136 258	34 408	67 884	188	105 358	64 870	537 163
Oct.....	1 472	22 437	23 909	135 665	128 869	34 801	67 596	72	106 965	62 697	536 665
Nov.....	1 530	24 507	26 036	140 494	135 428	35 529	47 794	51	125 576	65 432	550 304
Dec.....	1 293	23 990	25 283	150 043	137 886	35 433	74 721	110	111 610	60 388	570 190
2002: Jan.....	1 478	23 386	24 864	137 956	158 848	35 175	74 491	109	119 735	65 241	591 556
Feb.....	1 520	23 970	25 490	141 246	160 479	35 495	78 611	110	117 413	66 686	600 041
Mar.....	1 473	25 817	27 290	146 158	161 763	35 480	96 414	48	104 415	65 217	609 495
April.....	1 489	24 674	26 163	143 033	163 099	36 104	92 118	50	106 628	70 485	611 516
May.....	1 541	25 211	26 752	143 735	172 743	36 988	93 891	55	107 644	76 351	631 407
Jun.....	1 633	26 191	27 825	147 413	164 480	37 423	94 085	55	96 764	82 953	623 174
Jul.....	1 539	25 204	26 743	149 948	154 981	37 923	82 460	56	111 636	91 355	628 358
Aug.....	2 081	26 277	28 358	154 184	154 295	38 332	90 511	56	111 439	84 891	633 707
Sept.....	1 622	26 428	28 050	157 071	163 284	37 863	96 125	56	103 232	82 375	640 006
Oct.....	1 578	26 045	27 623	148 705	163 587	38 459	109 648	52	109 738	83 541	653 730
Nov.....	1 668	28 702	30 371	158 132	157 931	37 630	79 117	49	146 830	82 779	662 469
Dec.....	1 444	27 771	29 216	161 735	159 647	37 526	93 788	45	136 728	79 316	668 786
2003: Jan.....	1 647	27 504	29 151	152 189	160 835	37 022	92 288	44	154 684	79 165	676 228
Feb.....	1 681	28 007	29 689	150 557	156 506	37 211	86 709	44	167 684	79 699	678 408
Mar.....	1 581	27 517	29 098	151 225	164 119	37 294	86 269	45	164 669	82 614	686 235
April.....	1 457	28 198	29 655	151 724	160 236	38 023	111 137	45	163 934	79 131	704 230
May.....	1 743	28 645	30 389	143 848	155 505	40 456	108 858	46	181 724	77 170	707 606
Jun.....	1 783	28 222	30 005	153 268	147 884	41 097	111 091	47	182 210	79 766	715 363
Jul.....	1 773	28 132	29 905	152 464	149 208	42 144	118 537	50	176 538	79 510	718 450
Aug.....	1 800	30 165	31 965	152 320	145 865	42 578	122 046	50	173 865	72 999	709 721
Sept.....	1 803	29 028	30 831	159 562	153 286	43 131	120 264	51	171 786	72 137	720 217
Oct.....	1 813	30 390	32 203	160 543	157 325	43 901	119 872	52	178 269	70 685	730 647
Nov.....	1 884	33 147	35 031	166 220	159 159	45 085	106 185	47	187 817	75 557	740 070
Dec.....	1 791	31 924	33 715	177 247	165 648	45 538	126 232	45	164 739	70 625	750 073

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 SECTOR¹**Liabilities**

R millions

Government deposits ⁴ (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)			
32 147	20 067	54 057	74 124	61 653	1 310	62 963	106 000	747 409	1999
34 199	20 348	67 245	87 593	73 406	1 681	75 088	142 517	846 988	2000
45 597	48 893	98 811	147 704	83 443	1 486	84 929	206 838	1 080 541	2001
43 299	22 936	57 812	80 747	90 370	1 245	91 614	210 019	1 123 681	2002
81 788	20 883	66 635	87 518	93 276	2 460	95 736	305 346	1 354 176	2003
43 628	20 704	68 707	89 410	...	...	...	...	...	2001: Jan.
35 568	20 479	74 514	94 994	...	...	...	...	...	Feb.
34 406	21 713	73 990	95 703	77 235	1 192	78 427	147 923	885 776	Mar.
34 519	21 998	77 509	99 508	...	...	...	...	...	April
37 182	21 248	75 727	96 975	...	...	...	...	...	May
46 066	22 002	70 468	92 470	75 676	1 682	77 358	162 476	916 608	Jun.
49 892	22 267	69 354	91 621	...	...	...	...	...	Jul.
46 067	34 331	71 879	106 210	...	...	...	...	...	Aug.
46 019	36 470	76 264	112 734	77 472	1 387	78 859	165 948	965 293	Sept.
47 948	38 409	79 394	117 804	...	...	...	...	...	Oct.
47 514	42 349	88 143	130 492	...	...	...	...	...	Nov.
45 597	48 893	98 811	147 704	83 443	1 486	84 929	206 838	1 080 541	Dec.
48 460	29 121	88 251	117 371	...	...	...	...	...	2002: Jan.
42 623	29 331	87 408	116 739	...	...	...	...	...	Feb.
44 595	28 718	83 659	112 377	86 649	1 446	88 095	197 927	1 079 780	Mar.
51 017	27 370	80 770	108 140	...	...	...	...	...	April
50 604	25 088	74 957	100 045	...	...	...	...	...	May
63 111	26 704	77 227	103 931	88 417	1 639	90 056	190 417	1 098 513	Jun.
57 996	26 664	71 241	97 906	...	...	...	...	...	Jul.
48 747	27 345	72 219	99 563	...	...	...	...	...	Aug.
46 798	26 951	73 098	100 049	89 292	1 596	90 888	196 355	1 102 146	Sept.
37 335	25 759	77 604	103 363	...	...	...	...	...	Oct.
38 227	23 900	72 910	96 809	...	...	...	...	...	Nov.
43 299	22 936	57 812	80 747	90 370	1 245	91 614	210 019	1 123 681	Dec.
48 315	22 253	70 192	92 445	...	...	...	...	...	2003: Jan.
47 481	21 106	72 655	93 761	...	...	...	...	...	Feb.
55 989	20 290	66 907	87 197	90 733	1 710	92 443	292 094	1 243 055	Mar.
51 482	19 013	74 618	93 631	...	...	...	...	...	April
61 049	21 436	64 453	85 889	...	...	...	...	...	May
73 928	23 701	74 219	97 920	93 659	1 869	95 528	321 736	1 334 481	Jun.
67 148	23 109	70 584	93 692	...	...	...	...	...	Jul.
73 364	22 627	68 591	91 217	...	...	...	...	...	Aug.
77 028	21 587	67 553	89 140	92 477	1 908	94 385	337 921	1 349 521	Sept.
70 445	21 439	64 456	85 894	...	...	...	...	...	Oct.
74 176	19 903	65 651	85 553	...	...	...	...	...	Nov.
81 788	20 883	66 635	87 518	93 276	2 460	95 736	305 346	1 354 176	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 SECTOR¹**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 ³	Land Bank	Other monetary institutions	Total	of which: local authorities
	Reserve Bank ²	Other	Total								
(1021M)	(1349M)	(1511M)	(1342M)	(1512M)	(1344M)	(1345M)	(1298M)	(1346M)	(1347M)	(1348M)	
1999	45 369	25 808	71 177	8 681	79 858	3 641	-	16 078	513 004	532 723	5 895
2000	57 005	30 956	87 961	14 330	102 290	733	-	15 228	574 128	590 089	4 127
2001	90 591	67 380	157 972	25 692	183 663	803	-	16 895	656 044	673 742	2 813
2002	65 977	84 554	150 530	16 480	167 010	362	-	16 246	686 773	703 381	3 061
2003	52 905	127 629	180 534	35 152	215 686	341	-	17 623	816 282	834 246	4 442
2001: Jan.	58 521	29 294	87 814	21 468	109 282	696	-	15 342	564 748	580 787	3 351
Feb.	57 952	29 912	87 865	20 527	108 392	661	-	15 471	573 268	589 400	3 430
Mar.	60 345	34 742	95 087	12 390	107 477	664	-	15 809	572 283	588 757	3 338
April.	60 176	37 726	97 902	15 835	113 737	671	-	16 520	571 057	588 248	3 396
May	60 187	38 800	98 986	16 422	115 408	723	-	16 649	577 501	594 873	3 344
Jun.	60 434	40 808	101 242	15 476	116 717	724	-	16 828	582 393	599 945	3 361
Jul.	61 702	48 995	110 697	15 116	125 813	730	-	16 336	591 946	609 011	3 307
Aug.	62 828	60 510	123 337	14 943	138 281	732	-	16 252	602 868	619 853	3 284
Sept.	67 547	57 428	124 975	17 510	142 485	751	-	15 444	613 825	630 020	3 218
Oct.	70 956	53 779	124 735	19 526	144 261	749	-	15 617	620 886	637 252	3 392
Nov.	77 726	64 509	142 235	20 782	163 017	760	-	15 857	626 284	642 900	2 798
Dec.	90 591	67 380	157 972	25 692	183 663	803	-	16 895	656 044	673 742	2 813
2002: Jan.	85 258	66 986	152 243	23 517	175 761	798	-	16 588	654 041	671 428	2 622
Feb.	86 169	71 234	157 403	23 429	180 832	813	-	16 664	652 760	670 236	2 788
Mar.	85 737	70 855	156 593	20 219	176 812	487	-	16 972	651 150	668 608	2 893
April.	80 518	78 725	159 244	19 417	178 661	482	-	16 855	650 083	667 420	2 637
May	74 189	84 231	158 421	19 169	177 589	479	-	17 290	653 773	671 542	2 478
Jun.	78 317	91 511	169 828	19 524	189 352	482	-	17 194	656 283	673 959	2 749
Jul.	76 616	90 629	167 245	17 420	184 665	363	-	16 276	658 440	675 079	2 759
Aug.	79 768	85 704	165 471	16 276	181 747	369	-	15 970	669 981	686 319	2 860
Sept.	80 088	88 240	168 328	17 810	186 138	383	-	15 857	675 025	691 265	2 814
Oct.	75 917	83 731	159 649	17 875	177 524	383	-	15 986	676 384	692 753	2 835
Nov.	70 039	86 728	156 766	16 998	173 765	389	-	16 949	684 462	701 800	2 906
Dec.	65 977	84 554	150 530	16 480	167 010	362	-	16 246	686 773	703 381	3 061
2003: Jan.	66 196	72 979	139 176	26 473	165 648	357	-	15 841	736 460	752 659	3 048
Feb.	63 410	69 932	133 342	28 251	161 593	363	-	15 685	748 600	764 648	3 019
Mar.	61 130	72 172	133 302	31 055	164 357	362	-	16 012	761 626	778 000	3 016
April.	54 719	70 591	125 310	39 617	164 927	353	-	16 233	795 216	811 802	3 091
May	63 031	88 550	151 581	33 124	184 704	377	-	16 156	768 383	784 916	3 038
Jun.	57 864	100 376	158 241	33 637	191 878	365	-	16 975	773 462	790 802	3 270
Jul.	57 826	101 298	159 124	33 784	192 907	367	-	16 817	777 112	794 296	3 584
Aug.	56 940	102 458	159 398	33 085	192 483	367	-	17 149	779 938	797 454	3 406
Sept.	54 640	105 421	160 061	39 740	199 802	358	-	16 711	798 395	815 464	4 241
Oct.	53 980	110 118	164 098	37 575	201 673	358	-	16 560	806 913	823 831	4 058
Nov.	50 473	107 167	157 640	43 380	201 020	357	-	16 985	830 225	847 566	4 065
Dec.	52 905	127 629	180 534	35 152	215 686	341	-	17 623	816 282	834 246	4 442

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

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

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

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

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

MONETARY SECTOR¹**Assets**

R millions

Claims on the government sector				Total claims on the government sector (1359M)	Other assets (1513K)	Total assets (1358K)	End of
Credit			Total (1353M)				
Reserve Bank ⁴ (1350M)	CPD ⁵ (1351M)	Other monetary institutions (1352M)		Total (1353M)	Total claims on the government sector (1359M)	Other assets (1513K)	Total assets (1358K)	End of
6 306	4 676	50 359	61 342	61 342	73 487	747 409	1999
6 672	3 750	53 784	64 206	64 206	90 402	846 988	2000
6 994	2 070	58 403	67 467	67 467	155 668	1 080 541	2001
14 373	2 178	68 386	84 937	84 937	168 352	1 123 681	2002
16 469	1 729	86 074	104 273	104 273	199 972	1 354 176	2003
6 748	2 666	57 415	66 829	66 829	...	...	2001: Jan.
6 914	5 008	53 044	64 966	64 966	...	...	Feb.
6 778	1 528	53 718	62 025	62 025	127 517	885 776	Mar.
6 827	4 936	52 188	63 952	63 952	...	...	April
6 905	4 035	52 314	63 255	63 255	...	...	May
7 173	3 843	51 743	62 760	62 760	137 186	916 608	Jun.
7 277	2 664	55 464	65 405	65 405	...	...	Jul.
7 424	4 122	54 131	65 677	65 677	...	...	Aug.
7 293	2 122	55 669	65 084	65 084	127 704	965 293	Sept.
7 364	2 020	52 332	61 717	61 717	...	...	Oct.
7 441	2 080	56 105	65 626	65 626	...	...	Nov.
6 994	2 070	58 403	67 467	67 467	155 668	1 080 541	Dec.
6 800	1 907	52 947	61 653	61 653	...	...	2002: Jan.
6 692	2 015	52 305	61 012	61 012	...	...	Feb.
6 516	1 152	53 312	60 980	60 980	173 379	1 079 780	Mar.
6 838	1 439	58 007	66 284	66 284	...	...	April
6 936	1 361	60 207	68 504	68 504	...	...	May
6 924	1 344	55 626	63 894	63 894	171 309	1 098 513	Jun.
7 182	1 922	63 063	72 166	72 166	...	...	Jul.
7 068	1 295	59 234	67 596	67 596	...	...	Aug.
14 033	1 180	62 586	77 798	77 798	146 945	1 102 146	Sept.
14 058	1 187	56 298	71 543	71 543	...	...	Oct.
14 402	1 459	63 584	79 446	79 446	...	...	Nov.
14 373	2 178	68 386	84 937	84 937	168 352	1 123 681	Dec.
14 530	1 405	62 919	78 853	78 853	...	...	2003: Jan.
14 535	3 806	66 260	84 601	84 601	...	...	Feb.
10 521	1 218	65 440	77 178	77 178	223 519	1 243 055	Mar.
10 570	1 501	71 115	83 187	83 187	...	...	April
10 759	1 437	69 131	81 327	81 327	...	...	May
10 947	1 670	81 163	93 780	93 780	258 021	1 334 481	Jun.
10 904	1 238	79 216	91 358	91 358	...	...	Jul.
10 791	1 241	77 674	89 706	89 706	...	...	Aug.
11 000	1 234	83 417	95 651	95 651	238 605	1 349 521	Sept.
18 184	1 772	83 421	103 377	103 377	...	...	Oct.
18 136	1 758	85 784	105 678	105 678	Nov.
16 469	1 729	86 074	104 273	104 273	199 972	1 354 176	Dec.

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

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

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

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

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

CREDIT EXTENSION BY ALL MONETARY INSTITUTIONS¹

R millions

End of	Total credit extension ² (1368M)	Net credit extended to the government sector (1367M)	Credit extended to the domestic private sector											
			Investments (1360M)	Bills discounted (1361M)	Instalment sale credit ³ (1362M)	Leasing finance ³ (1363M)	Mortgage advances (1364M)	Other loans and advances (1365M)	Total (P0) (1347M)	minus: Local authorities (1348M)	plus: Loans granted under resale agreements (1502M)	plus: Foreign finance on-lent to clients (1503M)	Total (P1) (1504M)	of which: to households (1505M)
1999	561 910	29 187	23 506	5 722	52 364	22 081	203 358	225 691	532 723	5 895	1 693	3 021	531 542	262 149
2000	620 085	29 996	38 360	7 824	57 068	24 151	226 269	236 416	590 089	4 127	1 205	5 254	592 421	286 826
2001	695 601	21 859	50 018	8 742	64 901	30 069	259 162	260 852	673 742	2 813	6 539	8 693	686 161	315 071
2002	745 008	41 627	31 246	8 967	76 619	31 329	286 002	269 217	703 381	3 061	13 441	429	714 191	333 265
2003	856 719	22 473	79 275	7 785	89 209	37 315	329 234	291 428	834 246	4 442	19 192	508	849 504	372 400
2001: Jan.	603 978	23 191	26 221	8 545	57 377	24 076	232 923	231 644	580 787	3 351	1 232	5 745	584 414	...
Feb.	618 788	29 388	30 705	7 381	59 146	24 249	235 561	232 358	589 400	3 430	1 080	5 607	592 658	...
Mar.	616 364	27 607	27 878	7 381	60 011	24 984	238 228	230 275	588 757	3 338	1 232	5 091	591 742	292 053
April.	617 669	29 421	25 285	7 204	60 908	24 876	240 405	229 569	588 248	3 396	2 136	4 979	591 967	...
May.	620 934	26 061	26 495	7 942	60 107	25 916	242 599	231 814	594 873	3 344	1 793	5 532	598 854	...
Jun.	616 628	16 683	28 145	8 183	61 203	26 259	243 875	232 280	599 945	3 361	2 709	5 849	605 142	295 024
Jul.	624 513	15 502	29 698	8 641	61 624	28 023	246 234	234 791	609 011	3 307	2 266	6 841	614 811	...
Aug.	639 452	19 599	29 852	8 622	62 089	28 784	249 005	241 501	619 853	3 284	1 997	7 910	626 476	...
Sept.	649 073	19 052	30 277	8 624	62 796	29 374	250 607	248 343	630 020	3 218	1 964	8 261	637 027	306 026
Oct.	651 009	13 757	32 425	8 736	63 222	29 891	253 735	249 242	637 252	3 392	2 014	8 891	644 766	...
Nov.	661 001	18 100	35 163	8 688	64 292	29 054	256 071	249 633	642 900	2 798	2 172	9 191	651 466	...
Dec.	695 601	21 859	50 018	8 742	64 901	30 069	259 162	260 852	673 742	2 813	6 539	8 693	686 161	315 071
2002: Jan.	684 610	13 182	45 186	8 460	65 714	29 976	261 033	261 060	671 428	2 622	3 519	8 426	680 750	...
Feb.	688 614	18 378	43 598	8 329	66 447	30 253	265 020	256 589	670 236	2 788	4 785	3 194	675 427	...
Mar.	684 983	16 374	36 510	8 548	67 802	30 680	266 447	258 621	668 608	2 893	5 068	3 054	673 839	318 589
April.	682 675	15 256	34 507	8 388	68 494	30 668	268 553	256 810	667 420	2 637	4 697	2 366	671 845	...
May.	689 431	17 889	35 104	8 248	69 618	31 454	271 901	255 216	671 542	2 478	5 779	2 052	676 894	...
Jun.	674 731	772	31 849	8 118	70 311	31 598	274 924	257 158	673 959	2 749	6 149	2 018	679 376	325 895
Jul.	689 238	14 159	32 814	8 169	71 202	31 472	277 751	253 671	675 079	2 759	5 589	1 509	679 418	...
Aug.	705 157	18 838	36 626	8 309	72 441	31 457	280 286	257 201	686 319	2 860	3 427	1 812	688 698	...
Sept.	722 253	30 989	33 208	8 615	73 115	31 035	279 949	265 343	691 265	2 814	3 451	1 368	693 270	324 518
Oct.	726 948	34 195	32 855	8 832	74 141	31 412	281 764	263 748	692 753	2 835	5 204	1 570	696 692	...
Nov.	743 007	41 207	33 932	9 033	75 692	31 876	284 850	266 417	701 800	2 906	8 699	657	708 250	...
Dec.	745 008	41 627	31 246	8 967	76 619	31 329	286 002	269 217	703 381	3 061	13 441	429	714 191	333 265
2003: Jan.	783 186	30 527	73 249	7 530	77 669	31 375	287 581	275 255	752 659	3 048	12 044	1 036	762 691	...
Feb.	801 757	37 109	84 568	5 714	78 910	31 976	291 292	272 188	764 648	3 019	12 032	570	774 231	...
Mar.	799 179	21 179	89 793	5 300	79 839	31 812	294 987	276 268	778 000	3 016	11 402	491	786 878	348 549
April.	843 495	31 693	102 557	5 119	81 100	32 767	298 545	291 715	811 802	3 091	14 433	398	823 542	...
May.	805 184	20 268	77 936	5 291	82 344	33 865	302 386	283 094	784 916	3 038	11 514	351	793 743	...
Jun.	810 643	19 842	70 211	6 324	83 192	33 818	305 034	292 223	790 802	3 270	6 985	840	795 357	354 974
Jul.	818 496	24 199	71 155	6 299	85 184	33 315	309 162	289 181	794 296	3 584	13 649	430	804 791	...
Aug.	813 786	16 332	71 947	7 325	86 070	34 510	313 061	284 542	797 454	3 406	12 589	803	807 440	...
Sept.	834 076	18 612	83 958	6 556	87 346	34 836	316 654	286 115	815 464	4 241	14 513	851	826 587	368 800
Oct.	856 752	32 921	85 818	7 030	89 390	34 866	321 204	285 523	823 831	4 058	12 924	971	833 668	...
Nov.	879 057	31 491	95 357	8 044	87 835	35 479	326 138	294 714	847 566	4 065	11 128	685	855 315	...
Dec.	856 719	22 473	79 275	7 785	89 209	37 315	329 234	291 428	834 246	4 442	19 192	508	849 504	372 400

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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 AGGREGATES¹

R millions

End of	Coin and banknotes in circulation (1312M)	Cheque and transmission deposits (1313M)	M1A ² (1370M)	Other demand deposits ³ (1314M)	M1 ⁴ (1371M)	Other short and medium-term deposits ⁵ (1372M)	M2 ⁶ (1373M)	Long-term deposits ⁷ (1319M)	M3 ⁸ (1374M)
1999	22 660	122 486	145 146	113 136	258 282	177 244	435 526	36 651	472 177
2000	23 719	123 865	147 583	119 340	266 924	195 585	462 509	45 082	507 591
2001	25 283	150 043	175 326	137 886	313 211	221 874	535 085	60 388	595 473
2002	29 216	161 735	190 951	159 647	350 598	268 088	618 685	79 316	698 001
2003	33 715	177 247	210 962	165 648	376 609	336 554	713 163	70 625	783 788
2001: Jan.....	22 052	115 859	137 911	125 877	263 788	195 767	459 555	46 365	505 920
Feb.....	22 413	119 047	141 460	123 746	265 206	202 085	467 291	47 835	515 126
Mar.....	23 423	112 023	135 445	133 372	268 817	210 826	479 644	49 672	529 315
April.....	23 471	119 305	142 776	132 026	274 802	204 480	479 282	50 395	529 678
May.....	22 583	118 022	140 605	133 593	274 198	205 120	479 318	53 683	533 001
Jun.....	23 937	124 621	148 559	130 983	279 541	199 305	478 847	59 391	538 238
Jul.....	23 130	126 553	149 683	130 707	280 390	205 317	485 707	61 073	546 780
Aug.....	23 953	128 250	152 203	135 739	287 942	210 252	498 194	60 999	559 194
Sept.....	24 570	128 198	152 767	136 258	289 025	207 837	496 862	64 870	561 733
Oct.....	23 909	135 665	159 574	128 869	288 443	209 434	497 877	62 697	560 575
Nov.....	26 036	140 494	166 530	135 428	301 958	208 950	510 908	65 432	576 340
Dec.....	25 283	150 043	175 326	137 886	313 211	221 874	535 085	60 388	595 473
2002: Jan.....	24 864	137 956	162 820	158 848	321 668	229 510	551 178	65 241	616 420
Feb.....	25 490	141 246	166 736	160 479	327 215	231 630	558 845	66 686	625 531
Mar.....	27 290	146 158	173 448	161 763	335 211	236 358	571 569	65 217	636 785
April.....	26 163	143 033	169 195	163 099	332 295	234 899	567 194	70 485	637 678
May.....	26 752	143 735	170 487	172 743	343 230	238 578	581 808	76 351	658 158
Jun.....	27 825	147 413	175 237	164 480	339 717	228 328	568 045	82 953	650 999
Jul.....	26 743	149 948	176 691	154 981	331 672	232 075	563 746	91 355	655 101
Aug.....	28 358	154 184	182 542	154 295	336 837	240 338	577 175	84 891	662 065
Sept.....	28 050	157 071	185 121	163 284	348 405	237 276	585 681	82 375	668 056
Oct.....	27 623	148 705	176 328	163 587	339 916	257 897	597 812	83 541	681 353
Nov.....	30 371	158 132	188 503	157 931	346 434	263 626	610 060	82 779	692 839
Dec.....	29 216	161 735	190 951	159 647	350 598	268 088	618 685	79 316	698 001
2003: Jan.....	29 151	152 189	181 340	160 835	342 175	284 039	626 214	79 165	705 379
Feb.....	29 689	150 557	180 246	156 506	336 751	291 647	628 398	79 699	708 097
Mar.....	29 098	151 225	180 323	164 119	344 442	288 276	632 719	82 614	715 333
April.....	29 655	151 724	181 379	160 236	341 615	313 139	654 754	79 131	733 885
May.....	30 389	143 848	174 236	155 505	329 741	331 084	660 825	77 170	737 995
Jun.....	30 005	153 268	183 274	147 884	331 158	334 445	665 603	79 766	745 369
Jul.....	29 905	152 464	182 369	149 208	331 576	337 269	668 845	79 510	748 355
Aug.....	31 965	152 320	184 285	145 865	330 150	338 538	668 688	72 999	741 686
Sept.....	30 831	159 562	190 393	153 286	343 679	335 232	678 911	72 137	751 048
Oct.....	32 203	160 543	192 745	157 325	350 070	342 094	692 164	70 685	762 850
Nov.....	35 031	166 220	201 251	159 159	360 410	339 134	699 544	75 557	775 101
Dec.....	33 715	177 247	210 962	165 648	376 609	336 554	713 163	70 625	783 788

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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 ANALYSIS¹

R millions

End of	Not seasonally adjusted							Seasonally adjusted			
	M3 (1374M)	Counterparts						M3 (1374N)	Counterparts		
		Net foreign assets: cumulative flow ² (1380M)	Claims on the government sector			Claims on the private sector (1347M)	Net other assets and liabilities (1381M)		Net foreign assets: cumulative flow (1380N)	Net claims on the government sector (1367N)	Claims on the private sector (1347N)
			Gross claims (1356M)	Government deposits (1330M)	Net claims (1367M)						
2002: Oct.....	681 353	30 734	71 531	37 335	34 195	692 753	-76 329	684 695	30 778	34 197	689 455
Nov.....	692 839	39 785	79 434	38 227	41 207	701 800	-89 953	687 129	39 791	41 208	697 450
Dec.....	698 001	53 961	84 926	43 299	41 627	703 381	-100 969	684 166	53 962	41 613	696 043
2003: Jan.....	705 379	44 847	78 842	48 315	30 527	752 659	-122 653	704 491	44 849	30 561	748 599
Feb.....	708 097	45 836	84 590	47 481	37 109	764 648	-139 496	703 527	45 844	37 089	762 496
Mar.....	715 333	50 847	77 167	55 989	21 179	778 000	-134 693	708 217	50 841	21 184	779 924
April.....	733 885	55 636	83 176	51 482	31 693	811 802	-165 246	733 019	55 670	31 683	820 399
May.....	737 995	70 991	81 316	61 049	20 268	784 916	-138 180	740 272	70 991	20 244	793 223
Jun.....	745 369	77 388	93 769	73 928	19 842	790 802	-142 662	748 202	77 370	19 876	799 359
Jul.....	748 355	81 416	91 347	67 148	24 199	794 296	-151 557	753 383	81 383	24 241	800 737
Aug.....	741 686	86 340	89 695	73 364	16 332	797 454	-158 439	746 721	86 346	16 338	798 880
Sept.....	751 048	94 722	95 640	77 028	18 612	815 464	-177 750	752 354	94 731	18 582	811 310
Oct.....	762 850	98 313	103 366	70 445	32 921	823 831	-192 215	767 858	98 397	32 914	820 902
Nov.....	775 101	102 477	105 667	74 176	31 491	847 566	-206 433	774 743	102 540	31 481	837 744
Dec.....	783 788	115 714	104 262	81 788	22 473	834 246	-188 645	776 099	115 714	22 450	822 112

KB126

Changes

R millions

Period	Not seasonally adjusted							Seasonally adjusted			
	M3 (1374H)	Counterparts						M3 (1374I)	Counterparts		
		Net foreign assets ³ (1380H)	Claims on the government sector			Claims on the private sector (1347H)	Net other assets and liabilities (1381H)		Net foreign assets (1380I)	Net claims on the government sector (1367I)	Claims on the private sector (1347I)
			Gross claims (1356H)	Government deposits ⁴ (1330H)	Net claims (1367H)						
2002: Oct.....	13 297	-6 406	-6 256	9 462	3 207	1 488	15 008	18 397	-6 367	3 254	3 141
Nov.....	11 486	9 052	7 903	-891	7 011	9 047	-13 624	2 433	9 014	7 010	7 995
Dec.....	5 162	14 176	5 492	-5 072	420	1 582	-11 016	-2 962	14 171	405	-1 407
2003: Jan.....	7 378	-9 115	-6 084	-5 016	-11 100	49 278	-21 684	20 325	-9 112	-11 051	52 556
Feb.....	2 718	989	5 748	834	6 582	11 989	-16 843	-964	995	6 528	13 897
Mar.....	7 236	5 011	-7 423	-8 507	-15 930	13 353	4 802	4 690	4 997	-15 905	17 428
April.....	18 552	4 789	6 008	4 506	10 515	33 802	-30 553	24 802	4 829	10 499	40 476
May.....	4 110	15 356	-1 859	-9 566	-11 426	-26 886	27 066	7 252	15 321	-11 439	-27 177
Jun.....	7 374	6 396	12 453	-12 879	-426	5 886	-4 482	7 930	6 379	-368	6 136
Jul.....	2 986	4 028	-2 422	6 780	4 358	3 495	-8 895	5 181	4 013	4 365	1 378
Aug.....	-6 668	4 923	-1 652	-6 216	-7 868	3 158	-6 882	-6 662	4 963	-7 903	-1 857
Sept.....	9 361	8 382	5 944	-3 664	2 280	18 010	-19 311	5 633	8 385	2 245	12 431
Oct.....	11 802	3 591	7 727	6 582	14 309	8 367	-14 465	15 503	3 665	14 332	9 592
Nov.....	12 252	4 164	2 300	-3 731	-1 430	23 736	-14 218	6 885	4 143	-1 434	16 842
Dec.....	8 687	13 237	-1 405	-7 613	-9 018	-13 321	17 788	1 356	13 174	-9 030	-15 632

KB127

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

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

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

4. Increase -, decrease +.

BANKS AND MUTUAL BANKS**Mortgage loans**

R millions

Period	New mortgage loans and re-advances granted during period							Mortgage loans paid out during the period ³	Advances granted but not yet paid out ⁴	Capital repayments on advances during period ³	Total mortgage loans outstanding ⁴
	Gross amount ¹										
	Asset mortgaged			Total	Application						
	Dwellings and flats	Business premises, farms and churches	All other		For construction of buildings ²	On existing buildings	On vacant land				
(2120M)	(2121M)	(2122M)	(2127M)	(2128M)	(2125M)	(2126M)	(2129M)	(2130M)	(2131M)	(2132M)	
1999	37 595	9 084	8 771	55 450	5 674	46 282	3 494	75 089	10 902	66 131	196 022
2000	56 414	14 079	9 999	80 492	10 879	65 409	4 204	88 247	14 199	65 791	219 289
2001	74 399	16 864	14 461	105 724	13 391	86 956	5 377	106 021	19 978	77 453	252 508
2002	86 685	18 077	18 245	123 006	14 891	100 116	7 999	134 040	22 046	96 637	279 823
2003	111 472	18 673	22 467	152 613	15 897	127 638	9 078	166 518	32 770	113 950	323 367
2001: Jan.	4 110	1 609	1 238	6 957	913	5 729	315	7 180	15 665	6 372	226 020
Feb.	5 340	1 519	1 346	8 205	836	7 103	265	7 649	17 898	6 287	228 707
Mar.	5 825	1 244	1 148	8 217	1 002	6 714	502	8 519	18 232	6 228	231 383
April.....	5 351	1 092	935	7 378	917	6 029	432	7 092	18 257	5 830	232 833
May.....	7 049	1 477	1 126	9 653	1 219	7 838	596	8 670	18 109	5 981	235 049
Jun.....	5 968	1 131	989	8 088	1 057	6 667	364	9 046	18 553	6 460	237 049
Jul.....	6 009	1 535	1 041	8 586	1 112	6 963	510	8 638	18 040	6 519	239 416
Aug.	6 751	1 243	1 108	9 102	1 233	7 532	337	9 382	17 739	6 405	242 234
Sept.	6 241	1 385	1 104	8 730	1 191	7 127	411	8 706	18 716	6 301	243 915
Oct.....	7 947	1 526	1 834	11 307	1 445	9 289	573	10 526	19 068	7 253	247 213
Nov.	8 268	1 764	1 243	11 275	1 372	9 312	592	10 786	20 274	7 381	249 396
Dec.	5 540	1 338	1 348	8 226	1 093	6 653	480	9 829	19 978	6 436	252 508
2002: Jan.	6 012	1 133	1 437	8 581	1 003	6 969	609	8 016	20 219	6 262	254 591
Feb.	7 442	1 294	1 485	10 220	1 270	8 457	493	10 930	21 340	6 795	258 554
Mar.	7 328	1 357	1 329	10 014	1 282	8 115	617	10 131	21 513	7 847	259 994
April.....	7 960	1 436	1 478	10 873	1 396	8 785	693	10 301	22 322	7 853	262 123
May.....	8 010	1 411	1 344	10 764	1 437	8 819	509	11 340	22 286	8 404	265 269
Jun.....	6 997	1 424	1 483	9 905	1 319	8 137	449	10 636	22 285	8 377	268 324
Jul.....	7 686	1 502	1 386	10 574	1 376	8 477	721	11 960	22 336	7 916	271 147
Aug.	7 562	1 589	1 550	10 701	1 463	8 642	596	11 243	22 065	8 031	273 747
Sept.	6 983	1 458	1 470	9 911	1 126	8 065	720	11 225	23 237	7 851	273 440
Oct.....	7 973	1 619	2 043	11 634	1 098	9 544	992	12 998	23 614	9 023	275 265
Nov.	7 124	1 782	1 535	10 441	1 157	8 626	658	12 483	21 819	8 357	278 334
Dec.	5 607	2 073	1 706	9 386	965	7 480	942	12 778	22 046	9 920	279 823
2003: Jan.	6 684	1 187	1 617	9 487	764	8 190	532	12 524	21 711	9 687	281 410
Feb.	7 836	1 335	1 458	10 629	982	8 968	678	13 308	22 912	8 440	285 127
Mar.	7 935	1 348	1 691	10 974	1 054	9 251	669	11 859	24 296	9 884	288 808
April.....	7 586	1 798	1 355	10 739	1 202	8 862	675	11 921	24 517	7 671	292 329
May.....	8 583	1 393	1 722	11 698	1 328	9 655	715	12 608	25 290	8 233	296 186
Jun.....	8 918	1 285	1 851	12 054	1 302	10 070	681	12 526	20 568	8 663	298 880
Jul.....	10 472	1 643	2 256	14 370	1 711	11 332	1 326	14 361	28 326	10 350	303 065
Aug.	10 031	1 415	1 637	13 084	1 376	11 061	647	14 046	29 748	8 689	307 023
Sept.	10 102	1 453	1 838	13 393	1 354	11 308	731	14 749	31 276	9 764	310 667
Oct.....	11 936	1 800	3 368	17 104	1 631	14 599	874	16 707	32 976	10 860	315 249
Nov.	11 020	1 875	2 120	15 015	1 695	12 660	660	14 669	33 373	10 346	320 164
Dec.	10 369	2 142	1 553	14 064	1 496	11 681	888	17 241	32 770	11 363	323 367

KB208

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

SELECTED MONEY MARKET AND RELATED INDICATORS

R millions

Period	Average of daily values			Reserve Bank operations			
	Liquidity provided ¹	Government deposits ²	Notes and coin in circulation ³	Money market swaps with counter foreign-exchange deposits ⁴	Total reverse repurchase transactions ⁵	Total Reserve Bank debentures ⁶	Total
	(1390M)	(1391M)	(1392M)	(1441M)	(1442M)	(1443M)	(1449M)
1999	8 399	551	24 724	5 102	1 000	1 000	7 102
2000	8 422	538	27 440	15 220	3 750	3 000	21 970
2001	9 848	521	29 813	19 586	3 500	1 294	24 380
2002	11 351	498	33 309	45 265	7 640	7 679	60 584
2003	11 462	238	37 268	-	5 220	3 233	8 453
2001: Jan.....	9 777	637	29 178	20 662	5 000	3 495	29 157
Feb.....	8 970	542	28 406	20 667	5 425	4 000	30 092
Mar.....	9 377	481	28 867	22 516	5 425	3 725	31 666
April.....	9 485	456	29 381	22 886	5 675	4 000	32 561
May.....	9 083	501	28 863	23 702	5 425	3 515	32 642
Jun.....	8 794	555	28 928	25 100	3 340	4 920	33 360
Jul.....	8 794	507	29 142	25 560	5 600	5 000	36 160
Aug.....	9 654	499	29 393	13 172	5 857	4 940	23 969
Sept.....	10 181	547	29 588	14 416	5 400	4 000	23 816
Oct.....	10 625	517	29 669	15 822	6 600	2 500	24 922
Nov.....	11 430	501	30 850	16 613	5 778	2 100	24 491
Dec.....	12 011	514	35 489	19 586	3 500	1 294	24 380
2002: Jan.....	11 807	412	31 737	41 086	6 600	2 070	49 756
Feb.....	11 329	693	31 171	43 629	6 700	4 000	54 329
Mar.....	10 981	478	32 345	45 053	5 950	4 000	55 003
April.....	11 453	457	32 102	47 861	6 600	4 000	58 461
May.....	12 196	413	32 270	48 137	5 800	5 689	59 626
Jun.....	11 738	505	32 482	49 144	5 800	6 000	60 944
Jul.....	11 942	440	32 782	53 090	7 050	6 000	66 140
Aug.....	11 564	502	33 378	54 752	6 950	7 250	68 952
Sept.....	11 023	509	33 547	53 438	6 839	7 250	67 527
Oct.....	10 618	471	33 609	51 585	8 000	7 500	67 085
Nov.....	10 501	534	34 533	51 098	8 565	7 500	67 163
Dec.....	11 060	558	39 753	45 265	7 640	7 679	60 584
2003: Jan.....	10 567	467	35 473	44 719	10 490	7 554	62 763
Feb.....	10 874	439	34 770	42 365	9 990	8 000	60 355
Mar.....	10 934	307	35 557	34 551	10 270	7 900	52 721
April.....	11 180	251	36 181	30 064	10 270	8 000	48 334
May.....	11 144	301	36 020	27 259	10 270	8 000	45 529
Jun.....	10 900	300	35 993	20 741	8 964	8 000	37 705
Jul.....	10 308	222	36 330	17 976	10 280	8 000	36 256
Aug.....	11 106	103	36 829	15 729	10 280	8 000	34 009
Sept.....	11 441	111	37 620	11 613	9 680	7 750	29 043
Oct.....	13 028	142	37 884	3 605	8 585	7 000	19 190
Nov.....	13 012	109	39 083	481	8 585	6 674	15 740
Dec.....	13 050	101	45 483	-	5 220	3 233	8 453

KB128

1. Accommodation at the discount window, up to 8 March 1998. As from 9 March 1998 total liquidity provided by Reserve Bank.
2. Government deposits in the Exchequer, Paymaster-General and Stabilisation Accounts.
3. Notes in circulation outside Reserve Bank.
4. Outstanding amounts as at month-end.
5. Total outstanding amounts on 28-day, reverse repurchase transactions (first issued on 26 April 1999) and 91-day reverse repurchase transactions (first issued on 17 June 2002), at month-ends.
6. Total outstanding amounts on 28-day, Reserve Bank debentures (first issued on 16 September 1998) and 91-day Reserve Bank debentures (first issued on 14 August 2002), at month-ends.

MONEY MARKET ACCOMMODATION**Selected daily indicators**

R millions

Date	Total liquidity provided and outstanding repurchase agreements					Total (1440D)
	Main repurchase auction ¹ (1437D)	Supplementary repurchase auction ² (1438D)	Cash reserve accounts		Marginal lending (1434D)	
			Withdrawals (1453D)	Deposits (1454D)		
2003/11/07.....	13 000	195	3 025	3 001	0	13 219
2003/11/08.....	13 000	0	0	0	0	13 000
2003/11/10.....	13 000	0	3 001	3 074	0	12 927
2003/11/11.....	13 000	-502	3 042	3 000	0	12 540
2003/11/12.....	12 950	0	3 805	3 864	0	12 891
2003/11/13.....	12 950	0	3 206	3 000	0	13 156
2003/11/14.....	12 950	-142	3 046	3 196	0	12 658
2003/11/15.....	12 950	0	0	4	0	12 946
2003/11/17.....	12 950	0	5 565	5 592	0	12 923
2003/11/18.....	12 950	-177	3 112	3 087	0	12 798
2003/11/19.....	12 850	0	3 967	3 814	0	13 003
2003/11/20.....	12 850	-269	3 800	4 133	0	12 248
2003/11/21.....	12 850	0	3 624	3 503	0	12 971
2003/11/22.....	12 850	0	1	0	0	12 851
2003/11/24.....	12 850	0	3 207	3 001	0	13 056
2003/11/25.....	12 850	0	3 000	3 154	0	12 696
2003/11/26.....	12 850	388	6 039	5 900	0	13 377
2003/11/27.....	12 850	381	5 017	5 023	0	13 225
2003/11/28.....	12 850	319	4 585	3 994	0	13 760
2003/11/29.....	12 850	371	230	610	0	12 841
2003/12/01.....	12 850	0	3 209	3 435	0	12 624
2003/12/02.....	12 850	198	5 144	5 218	0	12 974
2003/12/03.....	13 000	382	3 047	3 174	0	13 255
2003/12/04.....	13 000	273	3 001	3 051	0	13 223
2003/12/05.....	13 000	430	4 067	4 001	0	13 496
2003/12/06.....	13 000	0	3	0	0	13 003
2003/12/08.....	13 000	363	4 006	4 081	0	13 288
2003/12/09.....	13 000	-107	3 033	3 000	0	12 926
2003/12/10.....	13 000	-146	5 866	5 933	0	12 787
2003/12/11.....	13 000	202	3 140	3 028	0	13 314
2003/12/12.....	13 000	310	5 889	5 874	0	13 325
2003/12/13.....	13 000	0	0	1	0	12 999
2003/12/15.....	13 000	0	5 951	5 905	0	13 046
2003/12/17.....	13 000	-414	5 842	6 115	0	12 313
2003/12/18.....	13 000	344	5 801	5 800	0	13 345
2003/12/19.....	13 000	498	3 000	3 000	0	13 498
2003/12/20.....	13 000	-6	0	1	0	12 993
2003/12/22.....	13 000	411	400	294	0	13 517
2003/12/23.....	13 000	-357	3 166	3 087	0	12 722
2003/12/24.....	13 000	-111	2 814	2 954	0	12 749
2003/12/27.....	13 000	0	0	0	0	13 000
2003/12/29.....	13 000	806	4 186	4 093	0	13 899
2003/12/30.....	13 000	122	5 551	5 500	0	13 173
2003/12/31.....	13 000	-137	2 500	2 501	0	12 862
2004/01/02.....	13 000	502	5 500	5 521	0	13 481
2004/01/03.....	13 000	0	0	0	0	13 000
2004/01/05.....	13 000	-909	0	47	0	12 044
2004/01/06.....	13 000	-403	5 702	5 700	0	12 599
2004/01/07.....	12 950	0	3 200	3 284	0	12 866
2004/01/08.....	12 950	229	5 831	5 700	0	13 310
2004/01/09.....	12 950	174	3 240	3 245	0	13 119
2004/01/10.....	12 950	0	0	0	0	12 950
2004/01/12.....	12 950	-139	5 700	5 752	0	12 759
2004/01/13.....	12 950	-215	3 200	3 201	0	12 734
2004/01/14.....	12 950	0	3 223	3 200	0	12 973
2004/01/15.....	12 950	-183	6 648	6 662	0	12 753
2004/01/16.....	12 950	0	3 328	3 223	0	13 055
2004/01/17.....	12 950	0	0	0	0	12 950
2004/01/19.....	12 950	136	3 201	3 398	0	12 889
2004/01/20.....	12 950	0	6 282	6 261	0	12 971
2004/01/21.....	12 950	84	4 700	4 865	0	12 869
2004/01/22.....	12 950	-332	4 313	3 605	0	13 326
2004/01/23.....	12 950	-398	3 968	3 908	0	12 612
2004/01/24.....	12 950	0	9	7	0	12 952
2004/01/26.....	12 950	0	3 007	3 080	0	12 877
2004/01/27.....	12 950	0	5 151	5 000	0	13 101
2004/01/28.....	13 000	0	6 900	7 016	0	12 884
2004/01/29.....	13 000	187	6 046	6 016	0	13 217
2004/01/30.....	13 000	0	6 158	6 000	0	13 158
2004/01/31.....	13 000	0	10	11	0	12 999
2004/02/02.....	13 000	624	3 012	3 162	0	13 474
2004/02/03.....	13 000	0	6 000	6 055	0	12 945
2004/02/04.....	13 000	0	6 030	6 000	0	13 030

KB131

1. Liquidity provided by SARB on a weekly basis every Wednesday as from 5 September 2001.

2. Repurchase agreements allotted at previous day's repurchase rate to allow for revision of the SARB's liquidity estimates. Data include final repurchase auctions whenever conducted. Injecting liquidity +; Draining liquidity -.

MONEY MARKET AND RELATED INTEREST RATES

Accommodation rates			Predominant prime over-draft rate of clearing banks		Date	Interbank rates				Negotiable certificates of deposit/ Promissory notes ⁵		
Date	Repurchase rate %	Marginal lending rate %	Date	%		South African overnight interbank average ¹ %	Interbank carry rate ² %	Foreign exchange forward rate ³ %	Rand overnight deposit rate ⁴ %	3 months	6 months	12 months
1999/11/25	12.00	17.00	1999/04/19	19.00	2003/10/31	7.35	8.42	8.78	8.24	7.99	7.66	7.68
2000/01/14	11.75	16.75	1999/06/25	18.00	2003/11/07	7.52	8.17	8.43	8.25	8.00	7.74	7.86
2000/10/17	12.00	17.00	1999/07/14	17.50	2003/11/14	7.87	7.83	8.34	8.25	8.01	7.78	7.76
2001/06/15	11.00	16.00	1999/08/08	16.50	2003/11/21	7.79	8.13	9.03	8.26	7.68	7.48	7.49
2001/09/05	10.00	15.00	1999/10/04	15.50	2003/11/28	8.06	8.26	8.80	8.00	7.45	7.22	7.26
2001/09/21	9.50	14.50	2000/01/24	14.50	2003/12/05	7.80	8.18	8.98	8.26	7.34	7.10	7.10
2002/01/16	10.50	15.50	2001/06/18	13.75	2003/12/12	7.32	7.71	8.53	7.74	7.73	7.50	7.69
2002/03/15	11.50	16.50	2001/07/16	13.50	2003/12/19	7.04	7.63	8.68	7.75	7.74	7.58	7.85
2002/06/14	12.50	17.50	2001/09/25	13.00	2003/12/24	7.12	7.57	8.05	7.75	7.76	7.61	7.93
2002/09/13	13.50	18.50	2002/01/16	14.00	2004/01/02	7.63	7.47	13.14	7.75	7.76	7.61	7.94
2003/06/13	12.00	17.00	2002/03/18	15.00	2004/01/09	7.37	7.44	8.02	7.72	7.86	7.66	7.96
2003/08/15	11.00	16.00	2002/06/14	16.00	2004/01/16	7.35	7.63	8.51	7.73	7.86	7.93	8.40
2003/09/11	10.00	15.00	2002/09/16	17.00	2004/01/23	7.51	7.04	8.17	7.66	7.94	7.96	8.53
2003/10/17	8.50	13.50	2003/06/13	15.50	2004/01/30	7.05	7.59	8.31	7.69	7.99	8.00	8.53
2003/12/12	8.00	13.00	2003/08/15	14.50	2004/02/06	7.42	6.74	8.44	7.69	8.01	8.06	8.43
			2003/09/11	13.50	2004/02/13	7.22	7.42	8.89	7.62	8.00	8.06	8.46
			2003/10/20	12.00	2004/02/20	7.34	7.52	8.57	7.64	7.97	8.04	8.41
			2003/12/15	11.50	2004/02/27	7.27	7.14	8.32	7.62	7.99	8.10	8.54

KB129

Date	Other money market interest rates							Date	Notice deposits with clearing banks ¹⁰			12 months' fixed deposits with clearing banks ¹⁰ %	Weighted average overdraft rate on current accounts %
	Interbank call money ⁶ %	SARB debentures ⁷		91-day Treasury bills %	3-month bankers' acceptances %	3-month JIBAR ⁸ %	9x12 FRA ⁹ %		32-days %	88-91 days %	6 months %		
		(1410W)	28-day %											91-day %	(1448W)	(1452W)	(1405W)	(1406W)	(1450W)	(1451W)	(1414M)	(1415M)	(1416M)	(1417M)	(1404M)
2003/10/31	7.00	8.25	8.08	7.81	7.87	8.02	7.55	2002: Sep	11.24	11.96	11.93	12.79	18.00
2003/11/07	7.00	8.13	7.90	7.86	7.87	8.02	7.95	Oct	11.74	11.83	12.01	12.84	18.24
2003/11/14	7.00	8.20	8.03	7.86	7.86	8.01	7.41	Nov	11.48	11.45	11.73	12.52	18.17
2003/11/21	7.00	8.13	7.71	7.45	7.65	7.80	7.24	Dec	11.63	11.56	11.86	12.43	18.19
2003/11/28	7.00	8.26	7.35	7.14	7.36	7.50	7.03						
2003/12/05	7.00	7.98	7.26	7.02	7.25	7.38	7.07	2003: Jan	11.60	11.31	11.80	12.63	18.31
2003/12/12	6.50	7.98	-	7.40	7.54	7.68	7.78	Feb	11.95	11.19	11.69	11.96	18.30
2003/12/19	6.50	7.35	-	7.49	7.56	7.70	7.75	Mar	11.70	11.20	11.64	12.46	18.23
2003/12/24	6.50	-	-	7.54	7.58	7.73	8.10	April	11.70	11.26	11.61	12.40	18.21
2004/01/02	6.50	-	-	7.56	7.59	7.73	8.05	May	11.70	10.76	11.31	12.03	18.21
2004/01/09	6.50	7.81	-	7.62	7.69	7.84	8.14	Jun	11.08	10.42	10.28	11.30	16.25
2004/01/16	6.50	7.72	-	7.64	7.70	7.85	8.83	Jul	10.83	10.80	9.76	9.84	17.28
2004/01/23	6.50	7.67	-	7.60	7.73	7.88	8.95	Aug	9.99	10.53	9.50	9.86	17.12
2004/01/30	6.50	7.67	-	7.56	7.77	7.93	9.08	Sep	8.70	8.99	8.28	8.69	16.59
2004/02/06	6.50	7.50	-	7.52	7.81	7.97	8.86	Oct	7.18	7.15	8.05	7.69	15.98
2004/02/13	6.50	7.44	-	7.48	7.81	7.97	8.48	Nov	7.07	6.82	7.65	7.40	15.53
2004/02/20	6.50	7.42	-	7.46	7.81	7.97	8.55	Dec	6.62	6.71	7.45	8.05	15.27
2004/02/27	6.50	7.49	-	7.58	7.83	7.98	8.77						

KB130

1. Weighted average rate of unsecured interbank overnight transactions at market rates, generally referred to as SAONIA rate, consistently worked back to September 2001.
2. Weighted average rate of overnight rand deposits raised by banks in the overnight carry market.
3. Weighted average rate of overnight rand deposits raised by banks in the forward foreign exchange market.
4. Weighted average of the overnight call deposit rates paid by A1-rated local and F1-rated foreign financial institutions where Safex places its daily margin deposits received by members.
5. From 26 June 2003 the rate reflected related to promissory notes (instead of negotiable certificates of deposits).
6. Predominant interbank call rate quoted by largest banks.
7. Average tender rate on SARB debentures established at Wednesday auctions (see footnotes 5 and 6 on table S26 for dates of inception).
8. Three-month interbank rate agreed upon in Johannesburg.
9. Rate on 9x12 month forward rate agreements indicating market expectations of rates on three-month instruments in nine months' time.
10. Weighted average as quoted by clearing banks on new deposits of more than R100 000 by the general public.

MONEY AND BANKING
Selected data

End of	Percentage changes ¹						Income velocity of circulation of money ⁴			
	Monetary aggregates ²				Credit ³		V1(A) (1420K)	V1 (1421K)	V2 (1422K)	V3 (1423K)
	M1(A) (1370A)	M1 (1371A)	M2 (1373A)	M3 (1374A)	Private sector (1347A)	Total (1368A)				
1997	22.98	17.29	18.68	17.15	14.40	16.61	7.96	4.47	2.24	1.99
1998	13.48	23.59	13.57	14.55	16.67	18.47	6.94	3.77	2.04	1.84
1999	26.42	20.74	13.61	10.15	8.69	7.77	6.55	3.59	2.03	1.83
2000	1.68	3.35	6.20	7.50	10.77	10.35	6.46	3.49	2.04	1.86
2001	18.80	17.34	15.69	17.31	14.18	12.18	6.60	3.51	2.02	1.81
2002	8.91	11.94	15.62	17.22	4.40	7.10	6.37	3.33	1.95	1.72
2003	10.48	7.42	15.27	12.29	18.61	14.99	6.50	3.54	1.83	1.64
2001: Jan	0.21	7.14	7.54	9.21	8.22	7.09	...	...	...	...
Feb.	0.27	3.31	7.95	9.42	9.68	8.44	...	...	...	...
Mar.	-1.11	6.39	11.93	12.86	9.11	9.63	6.81	3.59	2.04	1.86
April	3.16	7.31	11.09	12.33	8.84	8.22	...	...	...	...
May	2.87	9.04	11.66	13.47	9.46	7.50	...	...	...	...
Jun.	6.66	8.60	11.00	13.78	9.43	6.93	6.78	3.49	2.02	1.82
Jul.	15.88	14.48	14.70	17.71	9.40	8.13	...	...	...	...
Aug.	15.33	16.82	15.94	17.91	10.35	8.09	...	...	...	...
Sept.	8.93	10.73	12.16	14.47	9.65	6.68	6.47	3.44	2.00	1.77
Oct.	16.31	11.83	12.90	14.83	10.15	6.57	...	...	...	...
Nov.	20.24	16.66	13.54	16.61	9.04	6.84	...	...	...	...
Dec.	18.80	17.34	15.69	17.31	14.18	12.18	6.35	3.52	2.03	1.80
2002: Jan	18.06	21.94	19.94	21.84	15.61	13.35	...	...	...	...
Feb.	17.87	23.38	19.59	21.43	13.71	11.28	...	...	...	...
Mar.	28.06	24.70	19.17	20.30	13.56	11.13	6.42	3.30	1.94	1.73
April	18.50	20.92	18.34	20.39	13.46	10.52	...	...	...	...
May	21.25	25.18	21.38	23.48	12.89	11.03	...	...	...	...
Jun.	17.96	21.53	18.63	20.95	12.34	9.42	6.39	3.25	1.92	1.71
Jul.	18.04	18.29	16.07	19.81	10.85	10.36	...	...	...	...
Aug.	19.93	16.98	15.85	18.40	10.72	10.28	...	...	...	...
Sept.	21.18	20.54	17.88	18.93	9.72	11.27	6.18	3.31	1.96	1.70
Oct.	10.50	17.85	20.07	21.55	8.71	11.66	...	...	...	...
Nov.	13.19	14.73	19.41	20.21	9.16	12.41	...	...	...	...
Dec.	8.91	11.94	15.62	17.22	4.40	7.10	6.50	3.46	1.97	1.73
2003: Jan	11.37	6.38	13.61	14.43	12.10	14.40	...	...	...	...
Feb.	8.10	2.91	12.45	13.20	14.09	16.43	...	...	...	...
Mar.	3.96	2.75	10.70	12.34	16.36	16.67	6.56	3.50	1.92	1.69
April	7.20	2.80	15.44	15.09	21.63	23.56	...	...	...	...
May	2.20	-3.93	13.58	12.13	16.88	16.79	...	...	...	...
Jun.	4.59	-2.52	17.17	14.50	17.34	20.14	6.62	3.58	1.84	1.64
Jul.	3.21	-0.03	18.64	14.24	17.66	18.75	...	...	...	...
Aug.	0.95	-1.99	15.86	12.03	16.19	15.40	...	...	...	...
Sept.	2.85	-1.36	15.92	12.42	17.97	15.48	6.45	3.58	1.78	1.61
Oct.	9.31	2.99	15.78	11.96	18.92	17.86	...	...	...	...
Nov.	6.76	4.03	14.67	11.87	20.77	18.31	...	...	...	...
Dec.	10.48	7.42	15.27	12.29	18.61	14.99	6.38	3.49	1.78	1.61

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.