

Statistical tables

Money and banking

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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)						
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
2004	48 831	45	6 391	22 270	258	79	4 063	85	33 191	11 904	19 687	364	16 236	130 213
2005	54 237	23	25 280	25 306	491	11	15 038	85	66 234	5 327	22 080	365	10 236	158 479
2003: 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
2004: Jan.....	42 172	42	0	16 707	218	4	1	75	17 047	6 891	26 306	357	13 233	106 005
Feb	41 809	100	0	16 819	116	4	1	83	17 123	5 043	24 668	357	13 450	102 450
Mar	43 116	100	8	17 796	143	2	1	87	18 135	6 300	23 773	357	13 783	105 464
Apr.....	43 936	141	0	17 635	344	2	1	93	18 217	4 800	25 618	357	18 617	111 543
May.....	43 440	100	2	17 716	102	2	1	88	18 011	5 900	24 354	357	19 597	111 659
Jun.....	43 586	123	1	17 446	616	7	1	98	18 292	5 105	23 408	357	24 758	115 506
Jul.....	44 813	106	0	17 942	19	2	1	93	18 163	9 096	21 818	364	23 769	118 023
Aug.....	44 621	78	72	18 303	605	1 474	1	89	20 621	9 000	23 382	364	23 111	121 100
Sep	45 014	48	0	20 358	1 944	93	4 647	92	27 182	7 800	22 552	364	16 621	119 533
Oct.....	46 272	71	5	20 746	358	26	6 015	89	27 310	8 200	21 403	364	18 797	122 346
Nov.....	48 526	62	1 323	21 507	412	32	5 323	92	28 751	9 900	20 248	364	19 976	127 765
Dec.....	48 831	45	6 391	22 270	258	79	4 063	85	33 191	11 904	19 687	364	16 236	130 213
2005: Jan.....	47 710	51	0	22 278	47	85	8 810	72	31 343	13 209	20 830	364	20 153	133 609
Feb	46 764	76	1	21 677	554	94	8 003	83	30 489	12 500	20 263	364	18 519	128 899
Mar	49 440	50	1	22 547	708	59	5 969	84	29 417	13 000	21 806	364	14 904	128 932
Apr.....	49 624	133	0	22 728	334	28	7 322	81	30 624	12 854	21 264	364	15 107	129 838
May.....	48 457	66	7 662	23 689	1 030	-	9 171	92	41 710	11 153	23 357	364	19 337	144 378
Jun.....	48 968	11	16 762	23 751	570	-	8 553	84	49 730	11 100	23 241	364	19 818	153 221
Jul.....	49 302	61	16 778	23 521	354	13	8 957	82	49 765	10 245	23 219	364	20 758	153 654
Aug.....	49 000	28	16 787	24 477	545	9	12 495	87	54 428	8 200	22 668	365	17 243	151 904
Sep	50 335	15	19 338	24 209	332	10	12 086	76	56 066	8 233	22 246	365	15 573	152 818
Oct.....	51 208	23	20 398	24 663	375	5	12 475	82	58 020	5 900	23 349	365	21 198	160 040
Nov	53 841	26	21 662	26 142	1 187	6	11 900	81	61 005	5 215	22 655	365	14 225	157 305
Dec.....	54 237	23	25 280	25 306	491	11	15 038	85	66 234	5 327	22 080	365	10 236	158 479
2006: Jan.....	51 301	5	31 958	26 595	715	6	15 261	83	74 624	6 226	21 309	365	10 303	164 128
Feb	52 407	27	34 353	26 298	559	-	11 307	67	72 611	6 229	21 599	365	11 705	164 916
Mar	52 823	28	35 965	27 518	880	15	10 529	74	75 009	6 368	21 740	365	11 784	168 088
Apr.....	54 297	42	36 056	27 273	739	-7	8 966	78	73 145	6 114	23 282	365	14 940	172 143
May.....	52 442	20	36 178	28 310	458	8	9 507	68	74 549	6 319	25 145	365	27 018	185 838
Jun.....	53 871	523	36 320	25 219	258	16	11 207	68	73 610	5 405	27 322	365	39 821	200 395
Jul.....	54 476	-	36 456	27 157	195	5	9 399	74	73 286	5 721	26 090	365	32 366	192 304
Aug	54 624	1	36 604	28 870	565	29	12 813	77	78 960	5 020	25 251	367	34 963	199 184
Sep	56 538	-	36 759	30 002	603	1 368	9 729	72	78 533	4 318	27 435	367	49 644	216 835

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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, 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 but banks' vault cash holdings qualified in full as part of cash reserves, as per notice R572 in Government Gazette 18810 of April 1998. From September 2001, only 75 per cent of the banks' vault cash holdings qualified as cash reserves, and subsequently the qualifying portion was reduced by 25 percentage points each year. In September 2004 the concession was fully phased out.
- 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)	Other assets	Total assets
	Gold coin and bullion ¹	Total	Utilisation of cash reserves	Loans granted to banks under:		Total	Advances		Investments		Overnight loans ⁴			
				Resale agree- ments	SAMOS penalty		Banks	Other ³	Govern- ment stock	Other				
	(1020M)	(1021M)	(1033M)	(1034M)	(1035M)	(1036M)	(1025M)	(1026M)	(1027M)	(1028M)	(1032M)	(1029M)	(1030M)	(1031M)
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
2004	8 887	82 849	23	12 958	-	12 981	67	483	15 057	279	-	28 867	18 498	130 213
2005	12 970	130 466	445	11 909	-	12 354	110	360	12 629	279	-	25 733	2 280	158 479
2003: 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
2004: Jan	10 260	55 885	176	13 000	-	13 176	61	558	15 298	279	-	29 372	20 747	106 005
Feb	9 490	54 486	135	13 218	-	13 353	60	531	8 768	279	-	22 990	24 973	102 450
Mar	9 576	62 241	-	12 750	-	12 750	58	517	8 671	279	-	22 275	20 948	105 464
Apr	9 630	68 556	83	12 850	-	12 933	57	452	15 439	279	-	29 159	13 828	111 543
May	9 069	66 856	10	13 203	-	13 213	57	452	15 322	279	-	29 322	15 481	111 659
Jun	8 955	70 233	631	13 003	0	13 634	52	452	15 752	279	-	30 169	15 103	115 506
Jul.....	8 716	72 670	92	13 602	1	13 694	49	452	15 996	279	-	30 471	14 883	118 023
Aug.....	9 728	79 237	288	12 868	1 375	14 531	64	452	15 888	279	-	31 215	10 649	121 100
Sep.....	9 455	78 242	238	13 005	-	13 243	82	454	14 941	279	-	28 999	12 292	119 533
Oct	9 369	78 598	88	13 435	-	13 523	72	454	15 226	279	-	29 553	14 195	122 346
Nov.....	9 349	82 280	24	13 019	-	13 043	80	452	14 858	279	-	28 711	16 774	127 765
Dec.....	8 887	82 849	23	12 958	-	12 981	67	483	15 057	279	-	28 867	18 498	130 213
2005: Jan	9 091	89 037	155	13 347	-	13 503	68	523	15 204	279	-	29 577	14 995	133 609
Feb	9 020	89 421	887	13 216	-	14 103	68	526	7 796	279	-	22 772	16 706	128 899
Mar	10 637	98 832	165	13 310	-	13 476	72	512	7 422	279	-	21 761	8 339	128 932
Apr	10 516	97 748	154	14 138	-	14 292	71	464	12 273	279	-	27 379	4 711	129 838
May	11 096	115 298	48	13 218	3	13 269	86	464	12 256	279	-	26 354	2 727	144 378
Jun	11 599	124 085	151	13 105	4	13 260	90	466	12 436	279	-	26 530	2 606	153 221
Jul.....	11 343	124 918	829	12 012	-	12 841	97	343	12 570	279	-	26 129	2 606	153 654
Aug.....	11 211	123 210	103	13 303	-	13 405	111	347	12 285	279	-	26 427	2 267	151 904
Sep.....	12 007	124 101	584	12 957	-	13 541	129	349	12 151	279	-	26 450	2 266	152 818
Oct	12 593	131 694	509	12 514	-	13 023	127	353	12 240	279	-	26 022	2 325	160 040
Nov.....	12 781	129 149	212	12 379	-	12 592	121	357	12 524	279	-	25 872	2 284	157 305
Dec.....	12 970	130 466	445	11 909	-	12 354	110	360	12 629	279	-	25 733	2 280	158 479
2006: Jan	13 880	134 938	78	12 817	-	12 895	110	363	12 746	279	-	26 393	2 796	164 128
Feb	13 710	138 491	1 103	12 617	-	13 719	112	367	9 707	279	-	24 185	2 241	164 916
Mar	14 504	142 352	426	12 807	-	13 233	94	368	9 519	279	-	23 494	2 243	168 088
Apr	15 693	145 623	832	13 012	7	13 851	118	293	9 640	279	-	24 182	2 338	172 143
May	17 392	159 846	330	13 053	-	13 383	147	297	9 498	279	-	23 604	2 387	185 838
Jun	17 344	171 543	3 531	13 208	-	16 739	175	299	8 964	279	-	26 457	2 394	200 395
Jul.....	17 437	165 941	1 655	12 616	-	14 270	109	303	9 028	279	-	23 988	2 374	192 304
Aug.....	17 789	173 835	587	12 756	-	13 343	121	306	8 865	279	-	22 913	2 436	199 184
Sep.....	18 629	191 218	204	13 412	-	13 616	120	310	8 855	279	-	23 180	2 437	216 835

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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										
	Domestic										
	Central and provincial governments	Public Investment Corporation	Other public enterprises / corporations ¹	Insurance companies and pension funds	Other	Total					
(1053M)	(1052M)	(1042M)	(1043M)	(1045M)	(1046M)	Foreign (1047M)	Total deposits (1048M)	Capital and reserves (1049M)	Other liabilities (1050M)	Total liabilities (1051M)	
2001	3 093	2	114	139	49	3 398	606	4 004	81	13	4 098
2002	3 048	-	111	44	49	3 252	1 408	4 660	81	241	4 982
2003	3 452	-	118	32	185	3 787	844	4 631	81	380	5 092
2004	4 981	-	220	21	1 059	6 281	1 784	8 065	81	588	8 734
2005	14 773	-	283	31	2 203	17 290	2 473	19 763	81	141	19 985
2003: Oct	3 548	-	88	14	174	3 824	751	4 575	81	318	4 974
Nov.....	3 497	-	97	32	185	3 811	630	4 440	81	334	4 855
Dec.....	3 452	-	118	32	185	3 787	844	4 631	81	380	5 092
2004: Jan	3 409	-	127	21	104	3 661	685	4 346	81	376	4 803
Feb.....	3 243	-	148	52	115	3 558	784	4 342	81	517	4 940
Mar.....	3 891	-	169	64	131	4 256	509	4 765	81	400	5 246
Apr	4 570	-	167	128	163	5 028	1 843	6 871	81	415	7 367
May	5 029	-	154	150	232	5 565	1 501	7 066	81	490	7 637
Jun	5 048	-	197	94	313	5 652	1 415	7 067	81	516	7 664
Jul	5 186	-	188	94	403	5 871	1 655	7 525	81	517	8 123
Aug.....	4 445	-	166	99	485	5 195	1 643	6 837	81	785	7 704
Sep.....	4 301	-	183	82	613	5 178	1 383	6 561	81	526	7 168
Oct.....	6 305	-	199	40	666	7 210	1 818	9 028	81	569	9 678
Nov.....	4 810	-	205	82	873	5 969	1 533	7 502	81	707	8 290
Dec.....	4 981	-	220	21	1 059	6 281	1 784	8 065	81	588	8 734
2005: Jan	9 017	-	217	36	1 196	10 467	1 645	12 112	81	597	12 790
Feb.....	7 631	-	225	33	1 362	9 252	1 452	10 704	81	637	11 422
Mar.....	5 933	-	186	94	1 527	7 740	1 688	9 428	81	333	9 842
Apr	10 369	-	188	134	1 779	12 469	2 096	14 565	81	336	14 983
May	7 538	-	178	33	2 058	9 807	1 497	11 303	81	326	11 710
Jun	9 230	-	170	31	2 339	11 770	1 218	12 989	81	350	13 420
Jul	9 089	-	194	32	1 516	10 831	1 323	12 155	81	347	12 583
Aug.....	14 237	-	229	148	1 713	16 327	2 222	18 549	81	384	19 014
Sep.....	14 017	-	229	23	1 834	16 104	906	17 010	81	376	17 467
Oct.....	14 393	-	266	26	1 999	16 683	1 568	18 251	81	467	18 799
Nov.....	10 456	-	284	164	2 122	13 026	1 647	14 673	81	432	15 187
Dec.....	14 773	-	283	31	2 203	17 290	2 473	19 763	81	141	19 985
2006: Jan	14 005	-	967	63	2 262	17 297	1 538	18 835	81	156	19 072
Feb.....	12 963	-	937	21	755	14 676	1 952	16 628	81	166	16 875
Mar.....	10 518	-	890	25	924	12 357	1 476	13 833	81	160	14 074
Apr	12 186	-	861	27	949	14 023	1 916	15 940	81	157	16 178
May	13 016	-	844	80	984	14 924	1 312	16 235	81	166	16 483
Jun	15 272	-	839	42	1 068	17 221	1 260	18 481	81	166	18 727
Jul	13 087	-	808	30	1 167	15 093	3 548	18 641	81	140	18 862
Aug.....	15 097	-	801	21	1 195	17 114	2 407	19 521	81	165	19 768
Sep.....	12 663	-	833	161	1 207	14 863	2 645	17 509	81	174	17 764

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1. The Public Investment Corporation Act came into effect from 1 April 2005, repealing the 1984 Public Investment Commissioners Act, resulting in the change in the legal status and name from Public Investment Commissioners to Public Investment Corporation.

Corporation for Public Deposits

Assets

R millions

End of	Treasury bills (1061M)	Government stock (1062M)	Land Bank securities (1063M)	Other public-sector investments		Other assets (1065M)	Total assets (1066M)
				Bills ¹ (1068M)	Other (1069M)		
2001	1 670	400	598	-	-	1 430	4 098
2002	2 137	41	-	-	-	2 804	4 982
2003	1 688	42	495	-	-	2 868	5 092
2004	1 473	42	717	-	-	6 502	8 734
2005	1 371	28	397	-	-	18 189	19 985
2003: Oct.....	1 730	42	494	-	-	2 707	4 974
Nov.....	1 716	42	494	-	-	2 603	4 855
Dec.....	1 688	42	495	-	-	2 868	5 092
2004: Jan.....	1 646	41	498	-	-	2 617	4 803
Feb.....	4 247	43	445	-	-	206	4 940
Mar.....	1 322	43	495	-	-	3 387	5 246
Apr.....	1 203	42	498	-	-	5 624	7 367
May.....	1 350	42	421	-	-	5 824	7 637
Jun.....	1 371	42	247	-	-	6 004	7 664
Jul.....	1 397	42	470	-	-	6 214	8 123
Aug.....	1 410	43	717	-	-	5 534	7 704
Sep.....	1 432	43	753	-	-	4 941	7 168
Oct.....	1 463	42	805	-	-	7 367	9 678
Nov.....	1 467	42	557	-	-	6 224	8 290
Dec.....	1 473	42	717	-	-	6 502	8 734
2005: Jan.....	1 516	52	887	-	-	10 334	12 790
Feb.....	1 523	29	790	-	-	9 080	11 422
Mar.....	1 629	28	544	-	-	7 640	9 842
Apr.....	1 519	28	396	-	-	13 040	14 983
May.....	1 474	28	495	-	-	9 713	11 710
Jun.....	1 481	28	546	-	-	11 364	13 420
Jul.....	1 367	28	446	-	-	10 741	12 583
Aug.....	1 349	28	717	-	-	16 920	19 014
Sep.....	1 361	28	1 017	-	-	15 061	17 467
Oct.....	1 366	28	1 121	-	-	16 284	18 799
Nov.....	1 368	28	596	-	-	13 194	15 187
Dec.....	1 371	28	397	-	-	18 189	19 985
2006: Jan.....	1 376	27	494	-	-	17 175	19 072
Feb.....	1 333	-	743	-	-	14 799	16 875
Mar.....	1 395	-	1 141	-	-	11 539	14 074
Apr.....	1 447	-	846	-	-	13 885	16 178
May.....	3 049	-	598	-	-	12 836	16 483
Jun.....	4 073	-	288	-	-	14 367	18 727
Jul.....	4 230	-	299	-	-	14 333	18 862
Aug.....	3 930	-	397	-	-	15 440	19 768
Sep.....	4 109	-	197	-	-	13 457	17 764

KB103

1. Include 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)
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	196 151	45 095	146 518	15	190 881	106 749	911 284	24 837	13 006	43 841
2004	251 241	214 561	51 066	151 078	92	232 161	132 935	1 033 134	27 702	13 444	38 362
2005	301 469	249 847	57 344	182 612	313	267 637	173 406	1 232 628	33 030	11 909	42 399
2003: Oct	200 182	183 330	43 904	147 021	19	204 753	107 473	886 681	23 973	13 009	35 010
Nov.....	209 704	184 311	44 732	121 775	17	221 105	112 950	894 594	24 081	13 555	37 038
Dec.....	225 876	196 151	45 095	146 518	15	190 881	106 749	911 284	24 837	13 006	43 841
2004: Jan	224 727	209 934	44 693	144 470	15	198 341	110 181	932 361	30 163	13 312	34 490
Feb	230 076	206 305	45 008	129 359	1	210 962	118 342	940 053	29 094	13 634	33 058
Mar	216 396	212 892	45 605	144 220	7	197 380	130 362	946 861	31 028	13 204	29 389
Apr.....	225 320	198 640	46 142	142 568	13	203 346	130 577	946 605	28 841	13 438	28 828
May	214 211	192 644	46 420	145 709	7	205 821	127 760	932 571	30 331	13 999	32 512
Jun	225 776	206 271	46 989	147 826	6	186 892	136 181	949 942	27 783	13 591	42 024
Jul.....	219 497	195 493	47 378	143 466	132	201 887	141 640	949 494	26 545	14 097	43 286
Aug.....	226 229	200 655	47 828	153 747	1 169	208 347	139 303	977 277	31 100	13 318	47 669
Sep.....	235 395	217 869	48 619	140 529	18	230 563	136 055	1 009 049	30 367	13 237	39 578
Oct	228 680	211 989	49 092	147 302	461	236 999	133 942	1 008 464	28 768	14 013	40 078
Nov.....	237 739	211 596	50 827	99 406	260	276 649	143 431	1 019 908	28 202	13 436	44 329
Dec.....	251 241	214 561	51 066	151 078	92	232 161	132 935	1 033 134	27 702	13 444	38 362
2005: Jan	254 986	213 977	49 811	149 620	150	246 708	136 503	1 051 755	26 457	13 866	41 542
Feb	240 954	215 996	50 267	153 758	147	256 761	142 300	1 060 184	26 043	13 718	41 307
Mar	251 423	218 578	50 588	165 387	293	239 792	147 629	1 073 689	27 282	14 219	35 636
Apr.....	253 571	219 036	50 376	164 924	110	249 609	146 196	1 083 822	25 604	14 842	41 168
May	245 292	221 763	51 031	168 896	62	251 077	153 986	1 092 109	28 985	13 796	43 479
Jun	250 761	233 812	53 418	165 462	78	254 129	163 659	1 121 319	30 059	13 716	37 403
Jul.....	269 717	229 194	52 742	178 309	300	260 142	168 549	1 158 954	30 830	12 879	34 281
Aug.....	265 866	242 330	53 508	165 602	148	263 099	163 833	1 154 387	30 519	14 159	35 481
Sep.....	275 635	255 920	54 596	176 827	388	250 019	160 656	1 174 041	28 924	15 218	33 673
Oct	277 220	247 115	55 303	191 251	115	239 180	162 552	1 172 736	28 798	12 514	44 557
Nov.....	287 814	250 906	57 403	141 237	32	288 036	169 444	1 194 873	29 533	12 252	47 401
Dec.....	301 469	249 847	57 344	182 612	313	267 637	173 406	1 232 628	33 030	11 909	42 399
2006: Jan	301 248	248 422	56 319	187 012	108	268 035	179 793	1 240 938	30 491	12 816	53 358
Feb	280 244	258 033	62 078	195 796	200	280 242	202 862	1 279 454	33 884	12 616	54 480
Mar	291 545	272 841	63 305	185 583	17	300 825	220 419	1 334 534	35 981	12 807	42 000
Apr.....	280 946	272 969	63 466	190 696	14	294 167	228 413	1 330 671	34 438	13 012	45 999
May	281 983	285 275	64 644	214 645	569	282 891	230 326	1 360 333	41 551	13 265	53 496
Jun	302 503	302 116	65 483	208 124	184	282 264	242 888	1 403 562	48 834	13 409	51 002
Jul.....	309 666	316 634	67 481	221 914	29	245 510	241 941	1 403 174	47 930	12 650	49 668
Aug.....	313 213	302 453	69 719	223 037	62	270 765	241 970	1 421 220	44 926	12 755	47 039
Sep.....	329 160	315 185	70 105	252 141	212	258 611	236 545	1 461 958	47 290	13 411	47 077

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					Total liabilities to the public (1085M)	Capital and other liabilities				Total capital and liabilities (1090M)	End of
Foreign finance in Bank's own name on-lent to clients (1080M)	Other foreign loans and advances (1081M)	Other loans and advances (1082M)	Other (1083M)	Total (1084M)		Outstanding liabilities on behalf of clients, per contra ² (1086M)	Other liabilities (1087M)	Gross capital and reserves (1088M)	Total (1089M)		
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
1 293	5 189	38 850	20 666	122 845	1 034 129	1 415	237 937	108 362	347 714	1 381 843	2003
1 344	6 002	32 881	13 942	105 976	1 139 111	481	236 021	123 007	359 509	1 498 619	2004
2 803	9 180	40 291	20 975	127 557	1 360 185	1 004	184 664	131 799	317 467	1 677 652	2005
1 352	4 111	36 218	21 676	111 376	998 057	1 188	264 508	107 177	372 873	1 370 930	2003: Oct.
1 362	2 596	35 772	22 395	112 717	1 007 312	1 256	288 514	109 355	399 124	1 406 436	Nov.
1 293	5 189	38 850	20 666	122 845	1 034 129	1 415	237 937	108 362	347 714	1 381 843	Dec.
1 062	4 788	42 755	21 625	118 032	1 050 393	2 509	215 093	109 177	326 779	1 377 172	2004: Jan.
1 060	3 838	34 907	23 402	109 899	1 049 951	1 727	208 383	109 396	319 505	1 369 456	Feb.
1 119	4 008	32 067	24 129	103 916	1 050 778	1 072	195 187	112 167	308 426	1 359 204	Mar.
785	5 103	32 650	24 123	104 926	1 051 532	1 179	176 126	113 939	291 244	1 342 776	Apr.
1 001	4 190	28 725	24 882	105 310	1 037 881	1 017	171 208	112 897	285 122	1 323 003	May
839	4 592	30 391	24 721	116 157	1 066 099	638	169 552	114 510	284 699	1 350 798	Jun.
1 002	5 469	26 662	11 325	101 842	1 051 336	1 001	184 420	114 847	300 268	1 351 604	Jul.
1 025	4 969	32 729	12 257	111 966	1 089 243	641	189 602	115 824	306 067	1 395 310	Aug.
733	2 570	31 387	11 489	98 994	1 108 043	403	181 073	116 819	298 295	1 406 338	Sep.
1 155	4 104	34 898	10 951	105 199	1 113 663	535	204 299	117 747	322 581	1 436 244	Oct.
1 532	2 920	31 289	14 565	108 071	1 127 979	569	235 612	120 608	356 789	1 484 767	Nov.
1 344	6 002	32 881	13 942	105 976	1 139 111	481	236 021	123 007	359 509	1 498 619	Dec.
1 511	11 419	32 404	12 992	113 734	1 165 489	424	239 470	124 017	363 910	1 529 400	2005: Jan.
1 173	11 695	33 377	13 645	114 915	1 175 098	301	245 371	123 418	369 090	1 544 189	Feb.
2 040	11 798	32 372	13 572	109 637	1 183 325	86	208 715	121 741	330 542	1 513 867	Mar.
2 029	9 749	35 136	15 713	118 637	1 202 458	568	201 934	122 553	325 055	1 527 513	Apr.
2 304	9 459	38 109	14 541	121 689	1 213 798	68	200 218	127 573	327 859	1 541 657	May
2 453	10 791	36 446	14 218	115 027	1 236 346	129	200 700	126 972	327 801	1 564 147	Jun.
2 304	8 279	45 936	15 158	118 837	1 277 791	129	212 415	127 645	340 190	1 617 981	Jul.
2 181	8 698	48 069	28 678	137 267	1 291 654	303	191 438	128 273	320 013	1 611 667	Aug.
2 103	8 191	53 515	21 421	134 121	1 308 161	88	182 967	129 588	312 643	1 620 804	Sep.
2 751	8 327	59 494	22 475	150 118	1 322 854	228	174 561	130 341	305 130	1 627 984	Oct.
2 765	8 420	56 867	22 298	150 003	1 344 876	575	182 198	131 845	314 619	1 659 495	Nov.
2 803	9 180	40 291	20 975	127 557	1 360 185	1 004	184 664	131 799	317 467	1 677 652	Dec.
2 904	10 572	49 220	21 602	150 472	1 391 410	281	197 967	132 661	330 909	1 722 319	2006: Jan.
3 270	9 763	53 072	23 225	156 426	1 435 880	482	201 425	134 223	336 130	1 772 011	Feb.
3 179	8 211	55 408	23 132	144 737	1 479 271	91	186 737	137 795	324 622	1 803 893	Mar.
3 149	10 171	47 226	21 928	141 485	1 472 156	92	194 530	145 787	340 409	1 812 565	Apr.
3 386	11 471	54 647	21 305	157 570	1 517 903	63	204 947	146 202	351 212	1 869 115	May
2 378	13 368	54 628	22 083	156 867	1 560 429	170	250 201	149 103	399 474	1 959 903	Jun.
2 575	16 152	55 850	20 610	157 504	1 560 679	347	228 183	150 142	378 672	1 939 351	Jul.
2 660	20 892	52 911	22 506	158 762	1 579 981	273	232 572	154 987	387 832	1 967 813	Aug.
2 619	25 715	55 545	25 568	169 935	1 631 894	122	277 456	154 633	432 211	2 064 105	Sep.

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 NCDs / PNs	Inter-bank funding, including NCDs / PNs	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)
2001	10 853	-	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	17 543	28 501	28 370	49 473	46 417	126 373	325 752	16 950	22 134
2004	9 747	24	22 258	32 028	26 591	46 067	29 173	152 417	405 620	21 169	32 425
2005	10 814	55	27 082	37 951	28 188	66 461	34 648	182 176	521 698	31 207	30 450
2003: Oct	7 998	5	17 225	25 228	29 267	54 679	35 276	124 218	317 123	16 518	22 740
Nov.....	7 550	7	16 910	24 468	34 038	38 719	38 044	123 288	322 145	16 696	22 815
Dec.....	10 953	6	17 543	28 501	28 370	49 473	46 417	126 373	325 752	16 950	22 134
2004: Jan	7 622	4	16 700	24 326	28 724	53 412	40 820	127 195	328 698	17 328	27 636
Feb	6 330	34	16 977	23 341	29 442	55 564	39 867	129 304	333 444	17 836	28 926
Mar.....	9 142	112	17 740	26 993	30 327	51 882	39 110	131 845	339 364	17 975	28 906
Apr	8 357	23	17 342	25 722	27 861	49 577	39 303	133 133	343 970	18 375	27 534
May	8 193	53	17 908	26 153	27 857	42 862	39 776	135 416	349 221	18 573	27 368
Jun	8 383	51	17 390	25 824	27 914	48 031	49 050	137 803	356 440	18 803	23 966
Jul	7 586	40	17 966	25 592	27 635	43 197	46 584	140 241	363 047	19 182	23 680
Aug.....	8 516	74	18 814	27 404	27 600	57 078	45 292	142 380	370 829	19 398	22 990
Sep.....	8 423	33	20 829	29 286	29 302	58 683	39 742	145 525	377 886	19 801	24 502
Oct	7 027	24	20 898	27 950	25 699	49 220	41 445	148 643	386 615	20 311	25 952
Nov.....	9 467	26	21 656	31 149	26 113	51 013	38 815	150 474	396 682	20 610	30 357
Dec.....	9 747	24	22 258	32 028	26 591	46 067	29 173	152 417	405 620	21 169	32 425
2005: Jan	8 710	40	22 555	31 305	28 532	59 773	38 146	154 477	411 615	22 735	34 033
Feb	7 423	21	21 685	29 129	25 219	69 363	32 975	156 575	414 576	23 635	32 905
Mar.....	10 533	25	22 616	33 175	22 335	69 024	35 107	159 014	424 348	24 223	29 074
Apr	8 591	26	23 099	31 716	23 605	58 543	39 321	161 343	432 637	24 992	30 420
May	9 324	37	23 679	33 039	22 580	62 899	38 927	164 228	442 932	25 437	30 016
Jun	9 054	35	24 223	33 312	23 062	65 586	37 339	166 860	454 140	25 851	31 411
Jul	7 030	32	24 733	31 796	25 235	69 847	38 351	169 691	464 667	26 587	29 949
Aug.....	8 963	37	25 384	34 384	24 195	81 442	33 033	172 802	476 168	27 166	29 182
Sep.....	8 231	37	25 423	33 691	22 910	73 486	31 807	173 167	488 736	28 113	29 951
Oct	8 851	44	25 864	34 759	23 192	63 707	39 827	175 949	495 992	28 770	29 216
Nov.....	10 619	39	27 394	38 052	28 083	64 232	40 442	179 661	510 120	29 929	30 172
Dec.....	10 814	55	27 082	37 951	28 188	66 461	34 648	182 176	521 698	31 207	30 450
2006: Jan	9 362	55	27 620	37 037	29 804	72 713	41 546	184 055	528 805	32 158	32 865
Feb	9 685	47	27 747	37 480	29 337	77 703	51 232	187 920	541 812	33 215	32 891
Mar.....	8 793	99	28 857	37 749	31 809	82 983	53 238	190 125	555 177	33 478	31 316
Apr	9 146	101	28 545	37 791	30 576	82 946	55 819	192 587	566 558	34 864	32 916
May	9 320	112	28 702	38 134	31 600	82 049	62 814	194 766	579 660	35 469	32 865
Jun	8 735	77	25 836	34 648	34 857	95 290	60 746	198 187	592 203	36 235	36 554
Jul	8 924	125	29 289	38 338	36 027	68 257	61 430	201 596	608 110	36 853	39 538
Aug.....	9 771	317	29 992	40 080	36 381	77 352	58 294	202 712	623 387	38 267	37 905
Sep.....	8 602	280	33 795	42 676	37 106	81 520	58 884	201 520	636 469	39 570	37 440

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	Redeem- able 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)	
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
115 091	15 904	262 294	18 517	990 241	71 564	236 584	14 619	534	322 233	12 279	28 589	1 381 843	2003
116 959	16 185	278 937	16 047	1 109 496	72 510	235 123	12 736	578	319 791	11 642	25 663	1 498 619	2004
145 848	18 737	298 652	15 255	1 342 811	68 446	170 797	11 153	348	250 047	13 838	33 005	1 677 652	2005
101 444	17 244	258 374	18 679	958 203	70 026	255 903	14 170	437	339 662	12 347	35 490	1 370 930	2003: Oct.
97 162	17 208	266 333	18 611	957 837	71 958	287 721	16 336	643	375 373	12 328	36 431	1 406 436	Nov.
115 091	15 904	262 294	18 517	990 241	71 564	236 584	14 619	534	322 233	12 279	28 589	1 381 843	Dec.
130 042	15 488	265 736	18 270	1 016 808	69 863	205 620	14 779	531	289 731	12 185	34 121	1 377 172	2004: Jan.
128 041	15 833	265 669	18 430	1 025 496	63 569	197 424	13 272	465	273 800	12 051	34 769	1 369 456	Feb.
120 557	16 367	267 281	18 239	1 025 376	60 925	192 933	13 189	424	266 622	11 947	28 265	1 359 204	Mar.
131 066	16 496	266 421	18 133	1 035 602	60 204	158 853	12 801	408	231 449	11 900	38 102	1 342 776	Apr.
127 735	15 721	251 428	17 697	1 018 261	61 612	160 952	12 091	409	234 246	11 654	32 689	1 323 003	May
120 838	14 876	254 232	16 790	1 035 162	68 272	164 175	12 195	411	244 232	11 514	34 066	1 350 798	Jun.
118 317	15 244	250 951	16 930	1 031 148	74 148	165 479	12 190	409	251 408	11 390	32 065	1 351 604	Jul.
130 167	14 639	256 950	16 860	1 070 464	65 884	172 519	12 383	392	250 394	11 367	35 681	1 395 310	Aug.
125 323	15 105	266 312	16 782	1 085 398	61 912	174 079	12 259	416	247 834	11 396	32 425	1 406 338	Sep.
120 315	15 260	277 851	16 362	1 094 948	64 106	194 228	12 482	547	270 269	11 459	31 618	1 436 244	Oct.
106 894	15 764	283 049	16 181	1 103 590	73 960	218 876	12 923	547	305 212	11 528	33 289	1 484 767	Nov.
116 959	16 185	278 937	16 047	1 109 496	72 510	235 123	12 736	578	319 791	11 642	25 663	1 498 619	Dec.
115 752	15 898	285 506	15 985	1 150 481	70 895	220 479	12 734	578	303 530	11 407	32 676	1 529 400	2005: Jan.
116 789	15 629	288 714	15 629	1 160 751	62 073	228 743	12 895	501	303 211	11 454	39 643	1 544 189	Feb.
123 781	16 097	287 624	18 114	1 172 513	57 062	194 643	13 069	634	264 140	12 351	31 688	1 513 867	Mar.
120 070	16 282	294 143	17 956	1 183 401	61 793	194 249	13 829	634	269 236	11 829	31 331	1 527 513	Apr.
119 115	19 294	290 457	17 919	1 197 965	63 929	189 393	14 299	638	266 982	11 833	31 837	1 541 657	May
131 678	19 319	287 618	17 005	1 225 858	61 746	186 615	14 080	332	262 109	12 159	30 709	1 564 147	Jun.
156 721	19 221	290 619	16 869	1 274 018	63 445	192 211	14 447	332	269 771	12 115	30 281	1 617 981	Jul.
154 611	19 080	279 995	16 607	1 281 066	64 513	172 741	14 351	316	251 289	12 113	32 815	1 611 667	Aug.
149 402	17 813	291 560	16 389	1 290 557	64 961	171 485	13 445	333	249 558	12 132	34 866	1 620 804	Sep.
163 153	17 807	293 849	16 130	1 315 334	63 920	155 758	13 522	363	232 837	12 835	32 219	1 627 984	Oct.
146 925	18 193	294 744	15 698	1 326 803	66 450	165 901	12 633	347	244 636	13 099	36 905	1 659 495	Nov.
145 848	18 737	298 652	15 255	1 342 811	68 446	170 797	11 153	348	250 047	13 838	33 005	1 677 652	Dec.
137 707	20 002	312 321	15 410	1 376 564	71 595	177 164	11 557	348	259 968	13 557	35 192	1 722 319	2006: Jan.
168 129	19 321	321 859	15 515	1 447 903	54 182	169 683	11 626	349	235 142	13 379	38 107	1 772 011	Feb.
174 691	19 562	332 931	15 526	1 489 784	54 238	163 157	11 401	345	228 450	13 395	34 515	1 803 893	Mar.
161 829	22 640	327 067	15 917	1 491 885	55 090	171 957	11 510	346	238 212	13 418	31 259	1 812 565	Apr.
199 978	22 787	319 820	15 729	1 546 081	53 159	173 813	10 639	173	237 439	13 539	33 922	1 869 115	May
224 463	22 638	318 631	14 841	1 604 963	58 803	199 772	10 671	135	269 111	13 641	37 540	1 959 903	Jun.
206 376	23 979	333 032	15 345	1 599 854	58 855	179 280	10 678	135	248 678	13 675	38 807	1 939 351	Jul.
194 953	24 365	341 909	15 231	1 620 293	58 967	186 306	11 162	119	256 316	13 782	37 343	1 967 813	Aug.
218 770	25 034	354 946	15 298	1 675 962	61 921	225 822	12 223	119	299 846	13 889	31 732	2 064 105	Sep.

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 ¹	Local governments and regional services councils	Public enterprises/corporations ²	Insurers and pension funds	Other companies and close corporations	Individuals	Other	Total			
	(1140M)	(1141M)	(1143M)	(1144M)	(1145M)	(1146M)	(1147M)	(1148M)	(1149M)	(1150M)			
2005: Jul	25 843	53 937	56 542	22 013	67 693	73 871	514 130	213 546	88 451	1 116 027	42 927	1 158 954	30 830
Aug	24 553	47 351	43 046	22 476	74 020	75 929	515 950	215 840	91 666	1 110 829	43 558	1 154 387	30 519
Sep	26 580	48 099	51 766	23 411	73 224	77 449	520 745	217 375	89 349	1 127 998	46 043	1 174 041	28 924
Oct	26 498	46 880	56 054	24 841	70 747	75 172	526 742	220 289	89 981	1 137 203	35 533	1 172 736	28 798
Nov	28 536	47 554	64 550	24 084	71 490	75 390	528 936	223 225	94 142	1 157 907	36 966	1 194 873	29 533
Dec	28 460	49 503	66 381	25 220	72 318	77 650	554 407	226 501	92 571	1 193 012	39 616	1 232 628	33 030
2006: Jan	30 130	43 426	67 809	27 909	71 560	84 744	560 340	218 925	94 959	1 199 804	41 135	1 240 938	30 491
Feb	34 052	50 071	36 697	28 923	84 995	95 700	578 872	222 963	96 254	1 228 527	50 927	1 279 454	33 884
Mar	30 094	53 882	41 137	33 671	87 280	96 748	612 070	228 855	98 095	1 281 832	52 702	1 334 534	35 981
Apr	29 782	54 733	36 528	26 655	89 189	96 142	620 923	231 108	95 378	1 280 437	50 235	1 330 671	34 438
May	31 174	51 821	42 387	26 429	90 337	93 741	638 758	233 059	94 533	1 302 240	58 092	1 360 333	41 551
Jun	32 136	55 842	60 605	26 241	89 039	92 441	641 545	238 373	95 952	1 332 174	71 388	1 403 562	48 834
Jul	33 965	53 307	65 207	27 784	89 197	85 590	651 098	240 296	98 019	1 344 462	58 712	1 403 174	47 930
Aug	34 734	59 891	59 847	26 852	88 911	83 940	662 120	245 991	100 638	1 362 925	58 294	1 421 220	44 926
Sep	36 622	66 081	75 148	25 494	88 071	84 553	678 702	247 033	99 759	1 401 463	60 495	1 461 958	47 290

KB109

Banks

Selected asset items

R millions

End of	NCD holdings / PNs (1160M)	Bills discounted			Advances				Investments					
		Treasury bills (1161M)	Land Bank bills and promissory notes (1162M)	Other, including bankers' acceptances (1163M)	Government sector (excluding Provincial governments) (1510M)	Provincial governments (1174M)	Domestic private sector (1166M)	Foreign sector (1167M)	Government sector			Private sector		Foreign sector (1173M)
									Short-term government stock (1168M)	Long-term government stock (1169M)	Other (1170M)	Stock of public enterprises/corporations (1171M)	Other (1172M)	
2005: Jul	24 432	21 377	13	8 560	1 010	885	949 906	166 928	43 196	20 250	65	576	40 586	24 557
Aug	26 391	19 840	13	9 329	1 783	284	957 095	170 848	44 026	20 487	128	563	39 150	18 791
Sep	24 683	20 351	13	9 587	894	1 258	979 891	166 124	42 828	22 133	133	846	36 231	19 743
Oct	23 902	20 372	13	8 831	849	1 048	996 188	164 064	43 944	19 976	176	1 610	36 538	16 140
Nov	22 418	21 152	13	9 007	823	2 407	1 015 300	153 077	44 091	22 359	241	3 365	36 453	14 201
Dec	21 946	21 552	13	8 885	885	2 259	1 033 844	149 711	47 405	21 041	148	4 134	35 845	15 518
2006: Jan	25 380	24 757	23	8 085	948	2 103	1 053 891	151 073	47 608	23 988	150	4 351	34 083	16 522
Feb	27 413	24 057	14	8 820	982	1 922	1 080 570	183 855	38 954	15 229	173	3 508	37 332	14 958
Mar	27 608	22 705	14	8 596	906	207	1 110 552	193 076	41 748	12 490	53	3 092	37 762	13 188
Apr	29 098	24 114	14	8 788	695	137	1 122 085	181 087	39 591	15 500	53	2 919	38 815	14 182
May	26 781	23 806	16	9 044	705	31	1 131 341	215 065	41 212	11 947	39	2 545	41 263	15 469
Jun	23 782	27 885	16	8 653	675	1	1 151 282	239 281	39 159	19 644	37	2 155	42 487	21 142
Jul	21 600	29 296	13	10 229	746	73	1 185 292	209 219	40 476	18 379	38	2 078	41 405	15 977
Aug	22 829	29 663	49	8 194	752	4	1 213 232	200 001	30 391	28 576	-	2 233	42 995	18 457
Sep	23 649	29 150	101	8 189	717	2	1 241 487	226 156	31 775	30 146	-	2 166	46 768	21 972

KB110

1. The Public Investment Commissioners was corporatised in April 2005 and the name changed to Public Corporation, resulting in the exclusion of the Corporation from the government sector. The figures were revised back to January 1996.
2. Including Public Investment Corporation from January 1996.

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					
	2006/01	2006/02	2006/03	2006/01	2006/02	2006/03	2006/01	2006/02	2006/03	2006/01	2006/02	2006/03
Passenger cars:												
New	36 393	39 110	37 922	17 492	18 576	20 177	4 900	5 364	5 754	58 785	63 050	63 853
Used	37 312	38 928	37 031	8 000	8 250	8 558	2 805	3 124	3 455	48 117	50 302	49 044
Minibuses	774	891	1 024	132	133	140	10	10	9	916	1 034	1 173
Trucks and other land transport equipment	31 627	33 500	34 336	9 715	10 124	10 597	1 466	1 584	1 774	42 808	45 208	46 707
Aircraft, ships and boats	3 586	3 544	3 742	401	353	306	26	27	26	4 013	3 924	4 074
Agricultural machinery and equipment	2 814	2 827	2 952	180	186	187	25	27	27	3 019	3 040	3 166
All household appliances such as furniture, television and radio sets, other electrical equipment, etc.	446	112	115	4	5	4	3	3	3	453	120	122
Industrial, commercial and office equipment	15 562	15 787	16 919	5 187	4 145	4 069	889	957	1 076	21 638	20 889	22 064
Other goods	7 791	8 003	8 709	1 960	2 014	2 013	882	865	838	10 633	10 882	11 560
All goods	136 305	142 702	142 750	43 071	43 786	46 051	11 006	11 961	12 962	190 382	198 449	201 763
According to type of purchaser/lessee	Non-incorporated farming			Individuals			Other			Total		
	2006/01	2006/02	2006/03	2006/01	2006/02	2006/03	2006/01	2006/02	2006/03	2006/01	2006/02	2006/03
Instalment sale balances	2 134	2 554	2 021	78 306	81 484	84 720	55 866	58 664	56 009	136 306	142 702	142 750
Leasing balances	375	369	330	32 241	34 085	36 856	21 461	21 293	21 827	54 077	55 747	59 013

KB111

1. Unearned finance charges excluded.

Term lending rates and amounts paid out by banks

Period	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
	(1181M)	(1182M)	(1183M)	(1184M)	(1185M)
2005: Jul	12.01	10.06	6 883	2 516	9 399
Aug	12.09	9.98	7 346	2 664	10 010
Sep	11.68	10.19	7 788	2 767	10 555
Oct	11.70	10.30	7 286	2 691	9 977
Nov	11.77	10.10	7 968	2 703	10 671
Dec	12.07	10.51	7 266	2 872	10 139
2006: Jan	12.00	10.45	6 634	2 112	8 746
Feb	11.86	10.38	7 162	2 546	9 708
Mar	11.89	10.51	8 206	3 193	11 399
Apr	11.64	10.79	6 346	2 449	8 795
May	11.53	10.10	8 435	2 987	11 422
Jun	11.65	10.73	8 235	3 049	11 284
Jul	11.53	11.43	7 848	2 904	10 752
Aug	12.54	11.45	8 792	2 458	11 249
Sep	13.22	11.59	7 467	2 039	9 506

KB112

1. The last contracts based on the Term Lending Base Rate matured in November 2004, and as a result the rate has been phased out and the calculation thereof terminated with effect from 1 December 2004. The rate will no longer be distributed from the Banking Council at the end of each month.

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)
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	62 700	45 375	-	5 227	1 516	6 925 718
2004	195	62 432	58 989	12	8 190	1 666	6 209 998
2005	2	76 404	97 012	46	8 708	2 294	7 903 331
2003: Oct.....	250	61 743	40 694	0	5 024	1 491	7 334 983
Nov.....	225	62 665	40 131	0	5 000	1 562	7 302 997
Dec.....	275	62 700	45 375	0	5 227	1 516	6 925 718
2004: Jan.....	225	68 880	48 284	0	5 460	1 565	6 965 557
Feb.....	224	77 799	47 141	0	5 580	2 038	6 481 755
Mar.....	208	77 033	50 879	0	6 690	2 206	6 352 436
Apr.....	212	79 925	53 622	-	7 149	2 418	6 448 588
May.....	212	76 680	52 884	-	6 973	2 780	6 423 059
Jun.....	210	68 172	48 836	-	7 577	2 400	6 368 319
Jul.....	210	77 110	51 588	-	7 988	2 468	6 508 860
Aug.....	210	67 862	52 469	-	7 774	2 754	6 771 299
Sep.....	195	67 310	57 501	-	7 562	1 841	6 683 486
Oct.....	194	64 220	56 767	-	7 681	1 677	6 911 117
Nov.....	195	63 102	57 061	-	8 220	1 354	6 757 212
Dec.....	195	62 432	58 989	12	8 190	1 666	6 209 998
2005: Jan.....	193	62 550	61 293	12	8 739	2 469	6 424 108
Feb.....	193	63 162	65 401	12	9 137	2 181	6 567 892
Mar.....	1	63 964	67 364	23	7 236	2 029	6 820 302
Apr.....	1	64 027	68 338	25	7 621	2 300	7 769 259
May.....	1	61 766	70 907	15	9 435	2 509	7 512 675
Jun.....	1	64 170	72 555	15	9 499	2 301	7 447 754
Jul.....	1	67 839	77 676	15	8 157	2 412	6 596 437
Aug.....	0	68 971	79 450	32	11 402	2 135	7 359 590
Sep.....	0	75 687	81 481	33	8 359	2 252	7 880 843
Oct.....	2	76 175	94 497	50	9 928	2 906	7 956 149
Nov.....	2	72 227	93 444	46	8 877	2 193	8 035 295
Dec.....	2	76 404	97 012	46	8 708	2 294	7 903 331
2006: Jan.....	2	76 134	96 202	46	8 772	2 178	7 680 352
Feb.....	2	80 576	115 704	30	8 956	1 981	7 808 286
Mar.....	2	82 580	121 691	27	9 107	1 849	7 703 903
Apr.....	2	84 225	122 950	27	9 187	2 360	7 534 869
May.....	2	90 316	128 925	15	8 228	2 100	8 073 476
Jun.....	-	98 655	131 606	4	8 487	3 388	8 747 811
Jul.....	-	99 328	140 965	4	7 663	3 460	9 021 992
Aug.....	-	104 829	140 875	4	8 655	3 919	9 221 052
Sep.....	-	104 497	141 818	4	8 706	4 062	9 444 966

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)
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	210.328	74 392	74 392	143.848	1 472 067	1 472 067	428.230	2 144 739	2 144 739
2004	240.965	89 396	89 396	127.496	1 474 893	1 474 893	481.384	2 561 657	2 561 657
2005	280.097	111 094	111 094	112.826	1 496 533	1 496 533	532.225	2 986 988	2 986 988
2003: Oct	18.216	6 514	6 401	12.558	132 722	115 893	38.208	199 605	177 564
Nov	17.408	6 401	6 269	11.351	118 277	114 741	36.314	186 784	172 797
Dec	22.947	8 219	6 957	11.812	130 832	130 945	39.621	209 739	201 850
2004: Jan	19.101	6 579	6 524	10.264	109 715	125 127	36.009	175 054	191 019
Feb	17.354	6 200	6 813	10.614	115 553	132 340	36.282	184 926	204 554
Mar	19.937	7 303	7 370	11.814	129 287	125 444	40.814	217 668	221 493
Apr	19.102	6 855	7 095	10.006	112 647	122 082	39.132	195 098	215 652
May	19.071	6 994	6 992	10.993	120 107	121 738	40.249	207 896	218 108
Jun	19.484	7 123	7 449	10.783	122 465	119 781	39.870	212 395	214 342
Jul	20.440	7 628	7 612	10.606	127 164	122 759	41.008	219 795	213 606
Aug	20.263	7 541	7 707	10.495	122 962	120 063	39.965	217 777	215 864
Sep	20.273	7 534	7 876	10.374	123 135	117 841	40.834	220 559	213 533
Oct	20.601	7 758	7 646	10.437	124 565	106 918	41.412	222 513	194 736
Nov	21.173	8 310	8 240	10.872	134 446	131 582	42.401	241 116	227 137
Dec	24.169	9 570	7 906	10.237	132 847	133 396	43.409	246 860	228 808
2005: Jan	20.140	7 540	7 658	8.916	110 947	126 000	40.085	205 827	226 528
Feb	20.247	7 567	8 324	9.442	117 235	130 696	41.385	217 656	237 584
Mar	22.977	8 905	8 962	9.881	125 498	123 527	43.581	236 446	238 623
Apr	23.248	9 612	9 866	9.470	118 346	128 638	43.038	233 720	252 993
May	23.109	8 963	8 988	9.720	124 638	126 657	44.134	241 749	248 987
Jun	22.144	8 778	9 176	9.455	126 100	124 760	43.921	246 462	250 968
Jul	21.828	8 797	8 685	9.054	122 488	118 638	43.566	246 911	239 380
Aug	24.039	9 414	9 680	9.629	130 741	128 565	45.574	265 234	263 240
Sep	23.594	9 620	10 070	9.491	132 099	129 324	45.981	267 274	261 548
Oct	23.982	9 623	9 559	9.252	127 058	112 518	45.411	264 274	241 758
Nov	25.278	10 304	10 051	9.674	130 689	125 588	46.822	276 790	261 148
Dec	29.512	11 971	9 872	8.841	130 695	124 273	48.726	284 645	260 550
2006: Jan	24.704	9 561	9 731	7.844	113 025	127 002	43.715	243 845	268 678
Feb	22.800	10 511	11 683	8.301	118 711	128 015	46.680	259 985	279 391
Mar	24.869	10 308	10 272	9.119	135 190	134 048	49.213	292 970	296 680
Apr	25.144	9 895	10 144	7.311	106 945	113 991	45.288	251 221	264 849
May	26.642	10 649	10 734	8.922	132 401	133 508	50.449	299 730	302 252
Jun	25.622	10 442	10 939	8.284	128 688	128 622	49.147	301 654	303 765
Jul	25.806	10 715	10 557	7.974	128 221	125 702	48.533	300 600	294 690
Aug	27.468	11 332	11 625	8.349	137 365	134 589	49.805	313 842	308 903
Sep	25.279	10 741	10 965	7.862	130 174	125 363	48.559	303 663	295 723

KB117

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)
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	31 633	5 349	722	59 191	52 782	765 444	19 136	3 089	16 047
2004	6 976	3	4	18 963	36 243	3 812	698	66 699	56 791	820 939	20 523	1 209	19 314
2005	8 570	-	6	24 445	35 445	6 515	750	75 731	65 469	972 286	24 307	-	24 307
2003: Oct	5 860	4	3	16 830	35 120	3 790	679	62 286	55 444	767 396	19 185	1 916	17 269
Nov.....	5 891	5	3	17 292	36 979	1 990	693	62 852	56 391	773 474	19 337	1 942	17 395
Dec.....	6 204	6	3	18 111	37 051	2 656	696	64 727	56 140	781 296	19 532	2 675	16 857
2004: Jan	7 894	6	3	19 873	36 407	2 297	760	67 240	56 008	770 018	19 250	2 132	17 118
Feb	6 275	5	3	21 561	33 996	3 824	766	66 430	56 138	785 746	19 643	1 918	17 726
Mar.....	5 872	4	4	22 117	34 865	1 772	759	65 393	54 570	777 623	19 440	2 159	17 281
Apr	6 399	1	3	21 419	34 066	1 605	697	64 190	55 285	804 946	20 123	2 298	17 825
May	6 875	1	4	18 981	34 334	5 400	648	66 243	54 530	799 505	19 987	2 018	17 969
Jun	6 190	1	4	18 351	35 443	6 331	645	66 964	54 537	803 681	20 092	2 019	18 073
Jul.....	6 115	20	4	17 140	39 396	5 025	596	68 295	55 980	827 715	20 693	1 967	18 726
Aug.....	6 294	0	-2	16 657	38 377	4 031	604	65 960	56 238	819 832	20 496	-	20 496
Sep.....	8 098	0	-1	16 814	35 384	3 523	613	64 432	57 006	825 811	20 645	-	20 645
Oct	7 915	0	1	17 157	36 362	2 655	728	64 818	58 686	856 507	21 413	-	21 413
Nov.....	7 816	0	14	18 133	38 840	4 138	755	69 698	60 536	882 216	22 055	-	22 055
Dec.....	7 971	0	7	19 350	37 447	5 139	808	70 722	61 983	897 668	22 442	-	22 442
2005: Jan	10 406	0	4	20 179	36 759	5 758	809	73 915	61 921	888 168	22 204	-	22 204
Feb	8 243	0	2	20 988	32 460	6 683	813	69 189	63 494	903 960	22 599	-	22 599
Mar	8 022	0	4	24 831	31 721	5 970	815	71 363	63 106	910 415	22 760	-	22 760
Apr	9 041	0	8	25 486	33 395	6 821	799	75 550	63 372	934 163	23 354	-	23 354
May	8 537	0	9	25 078	34 911	5 033	767	74 335	63 872	954 817	23 870	-	23 870
Jun	8 481	0	7	24 061	35 382	5 762	715	74 408	64 968	962 425	24 060	-	24 060
Jul.....	8 365	0	19	24 647	35 664	6 362	669	75 726	66 229	979 533	24 488	-	24 488
Aug.....	7 874	0	6	25 141	35 853	6 353	671	75 897	66 936	992 801	24 820	-	24 820
Sep.....	8 433	0	4	24 317	36 766	9 107	747	79 374	67 457	1 007 581	25 189	-	25 189
Oct	8 285	0	4	25 122	36 330	7 450	753	77 944	67 502	1 020 074	25 502	-	25 502
Nov.....	8 427	0	50	25 957	37 437	7 236	755	79 862	67 858	1 039 210	25 980	-	25 980
Dec.....	8 729	0	-42	27 530	38 661	5 650	684	81 213	68 915	1 074 287	26 857	-	26 857
2006: Jan	10 895	0	1	28 938	37 404	4 368	665	82 271	70 901	1 090 358	27 259	-	27 259
Feb	8 989	0	4	33 514	32 764	4 926	668	80 865	72 771	1 095 515	27 388	-	27 388
Mar	8 490	0	3	31 103	34 904	6 154	648	81 303	74 507	1 128 191	28 205	-	28 205
Apr	8 961	0	4	30 898	36 769	6 239	509	83 380	74 986	1 140 655	28 516	-	28 516
May	9 510	0	2	31 028	36 660	7 051	516	84 767	76 679	1 146 379	28 659	-	28 659
Jun	11 364	0	1	35 692	34 629	6 604	519	88 809	79 532	1 156 629	28 916	-	28 916
Jul.....	8 568	0	4	37 013	37 019	4 656	511	87 770	81 833	1 186 896	29 672	-	29 672
Aug.....	8 457	0	175	38 294	36 731	4 783	567	89 006	80 831	1 208 770	30 219	-	30 219
Sep.....	8 822	0	104	37 600	38 883	3 614	600	89 624	84 167	1 230 938	30 773	-	30 773

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 was set at 2½ per cent of banks' liabilities but banks' vault cash holdings qualified in full as part of cash reserves, as per notice R572 in Government Gazette 18810 of April 1998. From September 2001, only 75 per cent of the banks' vault cash holdings qualified as cash reserves, and subsequently the qualifying portion was reduced by 25 percentage points each year. In September 2004 the concession was fully phased out.
- 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 (1200M)	Savings (1201M)	Other short and medium term (1202M)	Long term (1203M)	Total (1204M)						
2003	1	137	148	176	462	1	463	69	17	549	1 589
2004	1	153	187	202	543	1	545	73	13	630	1 829
2005	1	164	231	226	622	1	624	85	14	722	1 879
2005: Oct	1	181	219	228	629	2	630	84	13	728	2 035
Nov.....	1	177	218	234	629	2	631	84	14	729	2 037
Dec.....	1	164	231	226	622	1	624	85	14	722	1 879
2006: Jan	1	159	233	226	620	2	621	85	14	720	1 802
Feb.....	1	161	228	236	626	2	628	85	14	728	1 873
Mar.....	1	168	228	241	639	2	640	85	15	741	1 902
Apr	1	169	224	256	650	2	652	86	15	752	1 913
May	1	171	214	267	653	2	655	86	16	757	1 940
Jun	2	172	221	275	671	2	673	87	16	776	1 950
Jul	2	178	224	279	682	2	685	87	15	787	1 820
Aug.....	2	173	230	285	690	3	693	89	16	797	1 867
Sep.....	2	180	231	288	700	2	702	90	16	809	2 042

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 (1220M)	Other advances (1221M)	Bankers' acceptances (1222M)	Stocks and shares (1223M)	Treasury bills (1224M)	Government stock and other (1225M)	Central bank money & gold (1232M)	Deposits with banks (1227M)	Land Bank bills and promissory notes (1228M)			
2003	223	130	-	13	29	-	12	133	-	8	549	1 589
2004	228	173	-	14	32	-	13	163	-	7	630	1 829
2005	276	216	-	15	34	-	16	157	-	8	722	1 879
2005: Oct.....	265	213	-	15	34	-	14	177	-	8	728	2 035
Nov	274	214	-	15	34	-	15	168	-	8	729	2 037
Dec	276	216	-	15	34	-	16	157	-	8	722	1 879
2006: Jan.....	280	215	-	15	36	-	16	150	-	8	720	1 802
Feb.....	286	214	-	16	33	-	16	155	-	8	728	1 873
Mar.....	291	217	-	17	36	-	16	156	-	8	741	1 902
Apr	290	218	-	19	36	-	16	165	-	8	752	1 913
May	293	219	-	19	36	-	17	166	-	8	757	1 940
Jun	302	223	-	19	39	-	17	167	-	8	776	1 950
Jul	303	224	-	19	40	-	17	175	-	8	787	1 820
Aug	310	220	-	19	41	-	17	181	-	8	797	1 867
Sep	312	220	-	19	41	-	17	191	-	8	809	2 042

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	Land Bank bills	Land Bank promissory notes	Land Bank debentures	Capital and reserves	Other liabilities	Total liabilities
	Call money	Other short and medium term	Long term	Total							
	(1270M)	(1271M)	(1272M)	(1273M)	(1274M)	(1275M)	(1276M)	(1277M)	(1278K)	(1279K)	(1280K)
2001	545	-	-	545	635	1 112	9 012	3 401	3 364	193	18 261
2002	618	-	-	618	712	946	9 531	2 333	3 532	225	17 897
2003	763	-	-	763	299	604	11 158	2 631	2 934	144	18 532
2004	841	-	-	841	412	812	13 151	3 270	1 943	-	20 429
2005	716	-	-	716	497	673	12 143	3 270	1 834	-	19 134
2003: 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	2 934	144	18 532
2004: Jan	846	-	-	846	299	782	11 280	2 609	...	...	...
Feb	898	-	-	898	386	772	10 997	2 561	...	...	...
Mar	890	-	-	890	382	772	11 573	2 630	1 836	145	18 229
Apr	890	-	-	890	382	772	11 573	2 630	...	...	...
May	844	-	-	844	442	548	11 468	1 618	...	...	...
Jun	831	-	-	831	429	649	11 729	1 595	2 496	122	17 850
Jul	811	-	-	811	423	604	12 466	2 840	...	...	...
Aug	787	-	-	787	383	603	13 033	2 840	...	...	...
Sep	781	-	-	781	377	616	12 876	2 840	1 892	-	19 382
Oct	811	-	-	811	362	734	12 609	3 019	...	...	...
Nov	802	-	-	802	362	739	11 955	3 164	...	...	...
Dec	841	-	-	841	412	812	13 151	3 270	1 943	-	20 429
2005: Jan	817	-	-	817	412	819	13 021	3 270	...	...	...
Feb	893	-	-	893	412	821	12 969	3 270	...	...	...
Mar	856	-	-	856	412	819	12 890	3 270	1 473	-	19 720
Apr	994	-	-	994	415	813	12 058	3 270	...	...	...
May	975	-	-	975	415	803	11 804	3 270	...	...	...
Jun	1 030	-	-	1 030	415	718	11 682	3 270	1 517	-	18 632
Jul	831	-	-	831	415	677	10 884	3 270	...	...	...
Aug	756	-	-	756	415	677	10 849	3 270	...	...	...
Sep	737	-	-	737	424	766	11 291	3 270	1 770	-	18 258
Oct	759	-	-	759	450	762	10 746	3 270	...	...	...
Nov	733	-	-	733	438	762	10 026	3 270	...	...	...
Dec	716	-	-	716	497	673	12 143	3 270	1 834	-	19 134
2006: Jan	754	-	-	754	497	674	10 745	3 270	...	...	...
Feb	786	-	-	786	484	674	10 876	3 408	...	...	...
Mar	748	-	-	748	489	674	11 810	3 408	1 892	-	19 021
Apr	730	-	-	730	490	519	11 327	3 408	...	...	...
May	730	-	-	730	490	521	10 721	3 408	...	...	...
Jun	696	-	-	696	474	521	9 691	3 408	1 281	793	16 865
Jul	918	-	-	918	480	531	9 086	3 408	...	...	...
Aug	702	-	-	702	473	554	8 907	3 408	...	...	...
Sep	702	-	-	702	480	607	10 853	3 408	1 309	-	17 358

KB118

Land and Agricultural Bank of South Africa

Assets

R millions

End of	Loans and advances											Cash credit advances, seasonally adjusted
	Short term				Long term				Total loans and advances			
	Cash credit advances				Mortgage loans		Other loans to individuals	Total				
	Individuals	Co-operatives	Control boards	Total	Individuals	Co-operatives						
2001	1 482	6 986	-	8 468	5 947	808	1 672	8 427	16 895	1 366	18 261	8 090
2002	1 107	7 462	-	8 569	5 486	792	1 399	7 677	16 246	1 651	17 897	8 109
2003	1 186	8 934	-	10 121	5 251	860	1 390	7 502	17 623	909	18 532	9 797
2004	981	9 495	-	10 476	5 038	2 078	1 002	8 118	18 594	1 835	20 429	10 041
2005	842	9 270	-	10 112	4 638	1 382	922	6 943	17 055	2 079	19 134	9 687
2003: 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	909	18 532	9 797
2004: Jan	1 176	8 944	-	10 120	5 236	862	1 398	7 496	17 616	...	...	10 105
Feb	949	8 784	-	9 733	4 916	678	931	6 526	16 258	...	...	9 849
Mar	1 193	8 466	-	9 658	4 948	673	903	6 525	16 183	2 045	18 229	9 399
Apr	1 179	9 200	-	10 379	4 904	689	927	6 521	16 899	...	...	10 198
May	1 172	9 385	-	10 557	4 886	724	924	6 534	17 092	...	...	10 467
Jun	1 172	9 385	-	10 557	4 886	724	924	6 534	17 092	759	17 850	9 852
Jul	818	9 521	-	10 339	4 818	650	929	6 397	16 736	...	...	10 407
Aug.....	1 142	9 234	-	10 376	4 832	648	935	6 415	16 791	...	...	10 381
Sep.....	1 148	9 716	-	10 864	4 822	949	948	6 719	17 584	1 798	19 382	11 462
Oct	1 227	9 171	-	10 398	4 809	926	961	6 697	17 095	...	...	11 078
Nov.....	1 275	8 469	-	9 744	4 821	2 135	990	7 946	17 691	...	...	10 128
Dec.....	981	9 495	-	10 476	5 038	2 078	1 002	8 118	18 594	1 835	20 429	10 041
2005: Jan	869	9 447	-	10 316	5 070	2 179	1 082	8 331	18 647	...	...	10 217
Feb	883	9 551	-	10 434	5 070	2 209	1 220	8 499	18 934	...	...	10 537
Mar	799	10 981	-	11 780	5 052	993	853	6 898	18 678	1 042	19 720	11 728
Apr	761	9 926	-	10 687	5 032	2 040	901	7 974	18 661	...	...	10 530
May	843	9 432	-	10 275	4 999	2 053	908	7 960	18 235	...	...	10 023
Jun	837	9 455	-	10 292	4 943	1 249	926	7 118	17 409	1 223	18 632	9 717
Jul	829	9 334	-	10 163	4 912	1 281	927	7 120	17 283	...	...	10 193
Aug.....	824	9 521	-	10 345	4 863	1 341	934	7 137	17 482	...	...	10 444
Sep.....	828	9 235	-	10 063	4 792	1 402	930	7 124	17 187	1 071	18 258	10 534
Oct	813	8 786	-	9 599	4 748	1 413	933	7 094	16 693	...	...	10 051
Nov.....	830	8 929	-	9 760	4 663	1 402	931	6 997	16 756	...	...	10 189
Dec.....	842	9 270	-	10 112	4 638	1 382	922	6 943	17 055	2 079	19 134	9 687
2006: Jan	866	8 920	-	9 786	4 590	1 419	917	6 926	16 711	...	...	9 714
Feb	872	9 468	-	10 340	4 521	1 405	907	6 834	17 174	...	...	10 457
Mar	819	8 009	-	8 829	4 423	1 406	875	6 703	15 532	3 489	19 021	8 763
Apr	796	9 330	-	10 126	4 416	1 457	870	6 744	16 870	...	...	9 889
May	745	9 328	-	10 073	4 358	1 487	857	6 703	16 776	...	...	9 947
Jun	628	9 607	-	10 235	4 299	1 485	846	6 630	16 865	-	16 865	9 898
Jul	641	9 510	-	10 151	4 253	1 589	839	6 681	16 831	...	...	10 150
Aug.....	561	9 352	-	9 913	4 198	1 704	826	6 728	16 641	...	...	9 817
Sep.....	545	9 423	-	9 967	4 162	1 754	821	6 736	16 704	654	17 358	10 231

KB119

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)		
2001	1 293	23 990	25 283	150 852	139 421	35 433	75 309	110	117 648	62 220	580 993
2002	1 444	27 771	29 216	167 765	161 271	37 526	94 270	45	142 529	83 196	686 602
2003	1 791	31 924	33 715	185 240	168 833	45 377	130 529	45	169 714	74 594	774 332
2004	1 957	37 123	39 080	205 378	177 036	51 191	135 789	43	210 222	95 410	875 069
2005	3 268	40 151	43 419	248 533	211 101	57 626	163 012	235	237 051	135 264	1 052 821
2003: Oct.....	1 813	30 390	32 203	165 784	161 695	43 901	123 973	52	183 503	76 108	755 015
Nov.....	1 884	33 147	35 031	175 906	162 737	45 085	106 594	47	195 664	80 027	766 059
Dec.....	1 791	31 924	33 715	185 240	168 833	45 377	130 529	45	169 714	74 594	774 332
2004: Jan.....	1 670	32 877	34 547	179 539	177 969	44 558	126 910	49	171 289	78 963	779 277
Feb.....	1 716	33 759	35 476	197 195	182 987	45 298	107 969	41	187 807	85 437	806 734
Mar.....	1 584	32 387	33 971	181 551	186 714	45 900	125 029	42	175 334	95 525	810 094
Apr.....	1 677	33 899	35 576	184 687	175 031	46 462	126 363	50	182 576	99 748	814 916
May.....	1 617	33 627	35 244	182 211	171 632	46 760	126 998	44	185 282	97 368	810 296
Jun.....	1 689	33 511	35 201	190 157	177 951	47 295	133 130	46	165 243	105 882	819 703
Jul.....	1 930	35 296	37 225	181 823	173 453	47 703	124 928	47	183 478	108 534	819 967
Aug.....	1 909	34 193	36 102	193 588	177 296	48 168	129 517	49	182 106	106 977	837 702
Sep.....	1 957	34 631	36 588	197 861	185 717	48 855	117 788	51	203 568	106 695	860 534
Oct.....	2 033	37 209	39 242	190 029	186 080	49 335	130 208	304	212 345	102 035	870 336
Nov.....	2 018	37 038	39 056	196 434	184 382	51 167	86 226	45	248 027	108 271	874 551
Dec.....	1 957	37 123	39 080	205 378	177 036	51 191	135 789	43	210 222	95 410	875 069
2005: Jan.....	1 997	37 000	38 997	198 080	180 465	50 027	129 500	45	222 166	99 910	880 193
Feb.....	2 267	37 071	39 338	206 657	187 383	50 504	135 866	43	222 215	106 331	909 000
Mar.....	2 167	36 737	38 904	203 618	191 633	50 969	140 692	82	210 743	111 036	908 772
Apr.....	2 231	38 799	41 030	220 230	194 303	50 580	145 648	83	218 323	107 748	936 915
May.....	2 206	36 925	39 130	212 399	194 638	51 471	148 959	91	219 140	117 258	943 957
Jun.....	2 239	37 672	39 911	221 136	197 238	53 854	144 418	108	219 826	124 394	960 974
Jul.....	2 295	39 974	42 269	226 817	194 618	53 164	151 013	113	230 053	129 383	985 161
Aug.....	2 260	37 775	40 035	234 288	215 508	53 860	144 003	58	228 190	123 852	999 759
Sep.....	2 305	39 796	42 101	239 327	218 610	55 039	148 874	60	222 945	121 319	1 006 174
Oct.....	2 311	40 043	42 354	234 584	214 946	55 588	166 350	56	215 898	124 565	1 011 987
Nov.....	2 302	40 916	43 219	237 327	216 773	57 725	121 656	57	258 251	128 817	1 020 606
Dec.....	3 268	40 151	43 419	248 533	211 101	57 626	163 012	235	237 051	135 264	1 052 821
2006: Jan.....	2 382	39 552	41 934	248 666	217 036	56 927	163 571	47	235 091	137 875	1 059 213
Feb.....	2 380	40 337	42 718	250 225	230 583	62 346	167 337	233	245 091	150 072	1 105 886
Mar.....	2 428	41 598	44 027	257 458	239 039	63 455	165 765	51	261 971	170 176	1 157 913
Apr.....	2 406	42 742	45 148	252 234	244 767	63 886	166 954	52	252 589	177 452	1 157 933
May.....	2 409	40 708	43 118	251 799	249 547	64 921	190 767	54	243 028	177 723	1 177 839
Jun.....	2 542	42 591	45 132	262 867	250 004	66 214	177 400	87	248 607	181 076	1 186 254
Jul.....	2 543	43 005	45 548	261 770	274 096	67 484	194 614	59	217 258	183 923	1 199 203
Aug.....	2 561	42 288	44 850	266 016	261 396	69 814	190 707	93	244 762	184 181	1 216 969
Sep.....	2 589	45 344	47 933	270 780	259 978	70 420	222 901	61	230 285	175 832	1 230 256

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 (including Public Investment Corporation from January 1996). Foreign deposits and government deposits are excluded.
4. "Government" consists of the South African Central Government (including the former Public Debt Commissioners up to December 1995, but excluding the Public Investment Corporation, 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)			
35 789	48 893	98 811	147 704	83 206	1 486	84 692	205 843	1 080 304	2001
26 732	22 936	57 812	80 747	90 326	1 245	91 570	208 971	1 123 837	2002
58 396	20 883	66 947	87 830	92 640	2 734	95 374	307 779	1 357 425	2003
73 438	21 557	66 620	88 177	107 914	2 368	110 282	314 913	1 500 959	2004
106 464	24 638	77 961	102 599	118 987	2 330	121 316	279 342	1 705 962	2005
48 141	21 439	64 468	85 907	...	...	...	...	...	2003: Oct.
49 427	19 903	66 257	86 160	...	...	...	...	...	Nov.
58 396	20 883	66 947	87 830	92 640	2 734	95 374	307 779	1 357 425	Dec.
56 388	27 065	70 576	97 641	...	...	...	...	...	2004: Jan.
27 193	25 535	71 971	97 506	...	...	...	...	...	Feb.
36 777	24 368	66 728	91 096	96 157	2 738	98 895	270 441	1 341 274	Mar.
34 070	27 553	66 187	93 741	...	...	...	...	...	Apr.
34 039	25 943	66 795	92 738	...	...	...	...	...	May
47 089	24 921	63 521	88 442	100 525	3 398	103 922	265 616	1 359 973	Jun.
51 852	23 565	65 977	89 542	...	...	...	...	...	Jul.
42 972	25 113	71 940	97 053	...	...	...	...	...	Aug.
53 444	24 026	60 460	84 486	104 114	2 412	106 526	264 428	1 406 006	Sep.
54 861	23 310	60 624	83 934	...	...	...	...	...	Oct.
57 761	21 873	67 931	89 803	...	...	...	...	...	Nov.
73 438	21 557	66 620	88 177	107 914	2 368	110 282	314 913	1 500 959	Dec.
80 562	22 547	71 269	93 816	...	...	...	...	...	2005: Jan.
48 768	21 798	88 597	110 395	...	...	...	...	...	Feb.
61 552	23 578	85 945	109 524	107 018	2 862	109 880	293 541	1 522 172	Mar.
53 969	23 440	78 232	101 673	...	...	...	...	...	Apr.
59 897	24 946	88 864	113 810	...	...	...	...	...	May
74 200	24 543	88 957	113 500	111 031	2 256	113 287	283 177	1 585 049	Jun.
82 475	24 624	82 207	106 831	...	...	...	...	...	Jul.
74 105	24 977	81 690	106 667	...	...	...	...	...	Aug.
85 143	23 228	81 665	104 893	114 333	2 234	116 567	290 399	1 645 277	Sep.
90 875	24 999	69 349	94 348	...	...	...	...	...	Oct.
96 700	24 383	78 584	102 967	...	...	...	...	...	Nov.
106 464	24 638	77 961	102 599	118 987	2 330	121 316	279 342	1 705 962	Dec.
114 838	22 930	85 120	108 050	...	...	...	...	...	2006: Jan.
84 101	23 618	94 713	118 331	...	...	...	...	...	Feb.
87 708	23 290	92 862	116 151	126 618	3 197	129 815	291 976	1 827 590	Mar.
84 957	25 276	85 780	111 056	...	...	...	...	...	Apr.
91 629	26 524	101 494	128 018	...	...	...	...	...	May
112 780	28 649	120 000	148 650	134 347	303	134 651	380 119	2 007 586	Jun.
114 861	29 712	111 974	141 687	...	...	...	...	...	Jul.
111 584	27 735	119 874	147 609	...	...	...	...	...	Aug.
124 598	30 152	137 168	167 320	135 749	3 901	139 649	384 270	2 094 027	Sep.

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 (CPD) 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 (including Public Investment Corporation from January 1996). Foreign deposits and government deposits are excluded.
4. "Government" consists of the South African Central Government (including the former Public Debt Commissioners up to December 1995, but excluding the Public Investment Corporation, 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)
2001	90 591	67 380	157 972	25 692	183 663	803	-	16 895	656 349	674 047	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	127 477	180 382	34 107	214 489	341	-	17 623	820 336	838 300	4 442
2004	82 849	117 200	200 049	29 514	229 564	344	-	18 594	935 087	954 024	1 568
2005	130 466	150 108	280 574	17 195	297 769	387	-	17 055	1 122 553	1 139 995	4 223
2003: Oct	53 980	110 121	164 101	37 593	201 694	358	-	16 560	808 441	825 359	4 058
Nov	50 473	107 107	157 580	43 400	200 980	357	-	16 985	830 258	847 600	4 065
Dec	52 905	127 477	180 382	34 107	214 489	341	-	17 623	820 336	838 300	4 442
2004: Jan	55 885	141 102	196 987	31 239	228 226	338	-	17 616	812 603	830 557	3 545
Feb	54 486	142 141	196 628	30 322	226 950	337	-	16 258	811 143	827 738	3 659
Mar	62 241	132 224	194 465	27 819	222 284	335	-	16 183	818 134	834 652	2 502
Apr	68 556	142 822	211 378	23 901	235 279	334	-	16 899	814 402	831 635	2 833
May	66 856	139 551	206 407	23 906	230 314	334	-	17 092	808 354	825 779	2 311
Jun	70 233	130 620	200 854	25 177	226 030	329	-	17 092	820 400	837 820	2 145
Jul	72 670	127 496	200 165	24 446	224 612	327	-	16 736	826 698	843 761	2 239
Aug	79 237	140 986	220 223	24 243	244 466	341	-	16 791	845 650	862 782	2 224
Sep	78 242	137 740	215 982	22 736	238 718	359	-	17 584	866 418	884 361	1 685
Oct	78 598	130 514	209 112	27 118	236 230	349	-	17 095	894 775	912 219	1 684
Nov	82 280	120 369	202 649	30 567	233 216	357	-	17 691	920 486	938 533	2 102
Dec	82 849	117 200	200 049	29 514	229 564	344	-	18 594	935 087	954 024	1 568
2005: Jan	89 037	127 185	216 222	25 784	242 006	345	-	18 647	942 374	961 366	2 432
Feb	89 421	132 636	222 057	28 140	250 197	345	-	18 934	953 752	973 031	1 932
Mar	98 832	143 056	241 889	26 935	268 824	349	-	18 678	960 876	979 903	1 415
Apr	97 748	129 150	226 898	25 698	252 596	348	-	18 661	985 054	1 004 063	2 981
May	115 298	133 284	248 581	28 295	276 876	363	-	18 235	999 359	1 017 957	3 087
Jun	124 085	141 619	265 704	28 191	293 895	367	-	17 409	1 007 904	1 025 680	3 185
Jul	124 918	167 374	292 292	26 226	318 519	374	-	17 283	1 030 005	1 047 661	3 283
Aug	123 210	171 188	294 398	20 272	314 670	388	-	17 482	1 041 029	1 058 899	3 248
Sep	124 101	166 482	290 584	21 231	311 814	406	-	17 187	1 069 220	1 086 814	2 730
Oct	131 694	164 499	296 193	18 147	314 340	404	-	16 693	1 070 710	1 087 806	3 950
Nov	129 149	153 581	282 730	17 130	299 860	398	-	16 756	1 097 771	1 114 925	4 601
Dec	130 466	150 108	280 574	17 195	297 769	387	-	17 055	1 122 553	1 139 995	4 223
2006: Jan	134 938	151 462	286 400	18 276	304 676	387	-	16 711	1 140 914	1 158 013	6 481
Feb	138 491	184 317	322 808	16 779	339 587	389	-	17 174	1 164 443	1 182 006	7 333
Mar	142 352	193 639	335 991	15 824	351 814	371	-	15 532	1 200 452	1 216 355	8 980
Apr	145 623	181 661	327 284	16 493	343 777	395	-	16 870	1 216 180	1 233 445	2 365
May	159 846	215 762	375 609	17 645	393 254	424	-	16 776	1 228 193	1 245 393	2 744
Jun	171 543	240 901	412 445	23 787	436 231	453	-	16 865	1 248 345	1 265 662	3 093
Jul	165 941	210 982	376 923	18 941	395 864	386	-	16 831	1 286 927	1 304 144	3 147
Aug	173 835	201 852	375 687	21 773	397 460	398	-	16 641	1 306 884	1 323 923	3 186
Sep	191 218	228 008	419 227	25 319	444 546	398	-	16 704	1 344 513	1 361 614	3 169

KB122

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

Monetary sector¹

Assets

R millions

Claims on the government sector					Other assets	Total assets	End of
Credit				Total claims on the government sector (1359M)			
Reserve Bank ⁴	CPD ⁵	Other monetary institutions	Total				
(1350M)	(1351M)	(1352M)	(1353M)		(1513K)	(1358K)	
6 994	2 070	58 403	67 467	67 467	155 126	1 080 304	2001
14 373	2 178	68 386	84 937	84 937	168 509	1 123 837	2002
16 469	1 729	85 979	104 177	104 177	200 460	1 357 425	2003
15 057	1 515	99 519	116 092	116 092	201 280	1 500 959	2004
12 629	1 398	93 324	107 351	107 351	160 847	1 705 962	2005
18 184	1 772	83 584	103 541	103 541	...	...	2003: Oct.
18 136	1 758	85 879	105 773	105 773	...	...	Nov.
16 469	1 729	85 979	104 177	104 177	200 460	1 357 425	Dec.
15 298	1 688	88 261	105 248	105 248	...	...	2004: Jan.
8 768	4 289	82 717	95 774	95 774	...	...	Feb.
8 671	1 364	84 253	94 288	94 288	190 051	1 341 274	Mar.
15 439	1 245	81 733	98 417	98 417	...	...	Apr.
15 322	1 392	82 640	99 354	99 354	...	...	May
15 752	1 413	87 377	104 542	104 542	191 581	1 359 973	Jun.
15 996	1 440	91 951	109 387	109 387	...	...	Jul.
15 888	1 453	82 521	99 863	99 863	...	...	Aug.
14 941	1 475	81 117	97 533	97 533	185 395	1 406 006	Sep.
15 226	1 506	85 571	102 302	102 302	...	...	Oct.
14 858	1 509	99 406	115 773	115 773	...	...	Nov.
15 057	1 515	99 519	116 092	116 092	201 280	1 500 959	Dec.
15 204	1 568	98 105	114 878	114 878	...	...	2005: Jan.
7 796	1 552	86 943	96 291	96 291	...	...	Feb.
7 422	1 657	81 542	90 621	90 621	182 824	1 522 172	Mar.
12 273	1 547	83 360	97 181	97 181	...	...	Apr.
12 256	1 503	86 661	100 419	100 419	...	...	May
12 436	1 510	85 246	99 191	99 191	166 283	1 585 049	Jun.
12 570	1 395	86 817	100 781	100 781	...	...	Jul.
12 285	1 377	86 582	100 243	100 243	...	...	Aug.
12 151	1 389	87 632	101 172	101 172	145 477	1 645 277	Sep.
12 240	1 394	86 398	100 033	100 033	...	...	Oct.
12 524	1 396	91 106	105 026	105 026	...	...	Nov.
12 629	1 398	93 324	107 351	107 351	160 847	1 705 962	Dec.
12 746	1 403	99 589	113 739	113 739	...	...	2006: Jan.
9 707	1 333	81 350	92 390	92 390	...	...	Feb.
9 519	1 395	78 145	89 059	89 059	170 361	1 827 590	Mar.
9 640	1 447	80 125	91 212	91 212	...	...	Apr.
9 498	3 049	77 776	90 323	90 323	...	...	May
8 964	4 073	87 440	100 477	100 477	205 215	2 007 586	Jun.
9 028	4 230	89 047	102 305	102 305	...	...	Jul.
8 865	3 930	89 426	102 221	102 221	...	...	Aug.
8 855	4 109	91 831	104 795	104 795	183 072	2 094 027	Sep.

KB123

1. See footnote 1 on pages S–18 and S–19.
2. The gold component of the Reserve Bank's foreign assets is valued at a market related price.
3. Including investments in private-sector securities of the so-called "pooled funds" administered up to March 1984 by the former Public Debt Commissioners.
4. Consisting of the Reserve Bank's holdings of SA Treasury bills, SA 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	Net credit extended to the government sector	Credit extended to the domestic private sector											
			Investments	Bills discounted	Instalment sale credit ³	Leasing finance ³	Mortgage advances	Other loans and advances	Total (P0)	minus: Local authorities	plus: Loans granted under resale agreements	plus: Foreign finance on-lent to clients	Total (P1)	of which: to households
	(1368M)	(1367M)	(1360M)	(1361M)	(1362M)	(1363M)	(1364M)	(1365M)	(1347M)	(1348M)	(1502M)	(1503M)	(1504M)	(1505M)
2001	705 714	31 667	50 018	8 742	64 901	30 069	259 162	261 157	674 047	2 813	6 539	8 693	686 467	315 043
2002	761 575	58 194	31 246	8 967	76 619	31 329	286 002	269 217	703 381	3 061	13 441	429	714 191	333 226
2003	884 070	45 770	84 310	7 785	89 208	37 166	331 842	287 988	838 300	4 442	18 840	506	853 204	378 530
2004	996 667	42 643	79 089	5 461	109 469	43 048	412 769	304 188	954 024	1 568	8 257	1 154	961 866	478 741
2005	1 140 870	875	81 293	5 323	131 179	51 141	526 647	344 413	1 139 995	4 223	15 781	2 579	1 154 132	585 541
2003: Oct	880 747	55 389	87 337	7 030	89 390	34 866	323 300	283 436	825 359	4 058	12 924	968	835 193	378 760
Nov	903 935	56 335	95 419	8 044	87 835	35 479	328 342	292 481	847 600	4 065	11 128	683	855 347	374 263
Dec	884 070	45 770	84 310	7 785	89 208	37 166	331 842	287 988	838 300	4 442	18 840	506	853 204	378 530
2004: Jan	879 406	48 849	68 652	7 449	90 088	37 179	334 836	292 353	830 557	3 545	13 379	693	841 083	395 075
Feb	896 308	68 570	62 308	6 493	91 832	37 548	339 142	290 414	827 738	3 659	15 348	706	840 132	401 090
Mar	892 152	57 500	61 437	5 935	93 296	38 631	345 100	290 253	834 652	2 502	13 436	1 035	846 622	408 580
Apr	895 971	64 336	51 756	5 312	94 474	38 745	349 652	291 697	831 635	2 833	9 481	684	838 968	414 256
May	891 083	65 303	53 710	6 420	96 336	39 172	354 884	275 258	825 779	2 311	9 607	925	834 001	419 182
Jun	895 262	57 442	54 546	5 269	98 063	39 836	362 094	278 011	837 820	2 145	10 554	529	846 758	426 114
Jul	901 284	57 524	53 164	5 392	99 961	40 379	368 556	276 309	843 761	2 239	10 835	698	853 054	430 407
Aug	919 662	56 880	55 641	5 485	101 754	40 729	376 347	282 827	862 782	2 224	12 897	840	874 296	439 046
Sep	928 439	44 077	56 655	5 250	103 410	42 220	383 692	293 135	884 361	1 685	9 466	588	892 730	448 117
Oct	959 649	47 430	62 773	5 311	105 724	43 028	392 378	303 005	912 219	1 684	10 595	916	922 047	459 744
Nov	996 534	58 001	70 369	5 187	108 249	42 325	403 653	308 750	938 533	2 102	9 801	1 340	947 572	470 519
Dec	996 667	42 643	79 089	5 461	109 469	43 048	412 769	304 188	954 024	1 568	8 257	1 154	961 866	478 741
2005: Jan	995 670	34 303	68 741	5 326	111 306	43 271	418 851	313 871	961 366	2 432	9 750	1 416	970 101	471 414
Feb	1 020 542	47 512	69 870	5 818	112 607	44 069	421 855	318 812	973 031	1 932	12 946	1 114	985 159	477 156
Mar	1 008 960	29 057	65 086	5 140	114 377	44 725	430 359	320 215	979 903	1 415	8 093	1 981	988 562	489 497
Apr	1 047 263	43 200	68 530	5 321	116 411	45 041	438 963	329 796	1 004 063	2 981	9 667	1 989	1 012 739	497 568
May	1 058 466	40 510	70 928	5 088	118 569	45 771	449 163	328 439	1 017 957	3 087	11 694	2 282	1 028 846	505 591
Jun	1 050 660	24 979	67 460	4 577	120 665	46 311	459 502	327 165	1 025 680	3 185	10 382	2 003	1 034 880	516 468
Jul	1 065 956	18 294	73 423	4 579	122 855	46 957	469 988	329 858	1 047 661	3 283	8 150	2 302	1 054 830	528 597
Aug	1 085 025	26 126	77 559	4 241	125 028	47 902	481 463	322 705	1 058 899	3 248	8 468	2 181	1 066 300	540 321
Sep	1 102 832	16 017	82 631	4 534	124 654	48 655	494 046	332 294	1 086 814	2 730	10 362	1 980	1 096 426	550 333
Oct	1 096 952	9 146	67 456	4 830	126 549	49 543	501 270	338 159	1 087 806	3 950	13 472	2 634	1 099 962	561 912
Nov	1 123 238	8 313	75 173	5 050	129 002	50 803	515 212	339 684	1 114 925	4 601	17 503	2 648	1 130 475	573 231
Dec	1 140 870	875	81 293	5 323	131 179	51 141	526 647	344 413	1 139 995	4 223	15 781	2 579	1 154 132	585 541
2006: Jan	1 156 903	-1 110	80 119	4 885	132 594	51 603	533 672	355 140	1 158 013	6 481	17 457	2 696	1 171 685	597 347
Feb	1 190 284	8 278	76 846	4 930	135 457	52 603	546 500	365 670	1 182 006	7 333	22 661	2 862	1 200 196	612 941
Mar	1 217 695	1 339	83 272	4 497	136 200	54 066	559 607	378 714	1 216 355	8 980	22 333	2 775	1 232 483	624 129
Apr	1 235 828	2 383	87 469	4 482	137 924	54 807	570 913	377 850	1 233 445	2 365	22 228	2 851	1 256 158	632 617
May	1 244 074	-1 319	90 353	4 325	139 982	54 929	583 891	371 913	1 245 393	2 744	25 419	3 131	1 271 200	642 511
Jun	1 253 347	-12 315	90 251	4 615	142 596	55 737	596 283	376 181	1 265 662	3 093	26 108	1 113	1 289 790	656 947
Jul	1 291 576	-12 568	94 745	4 820	145 049	56 692	612 151	390 687	1 304 144	3 147	27 308	823	1 329 128	668 296
Aug	1 314 548	-9 375	87 050	4 483	145 027	57 825	627 412	402 128	1 323 923	3 186	25 334	1 023	1 347 094	684 087
Sep	1 341 799	-19 815	96 246	4 483	142 656	59 003	640 449	418 777	1 361 614	3 169	25 354	988	1 384 787	697 521

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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)
2001	25 283	150 852	176 135	139 421	315 556	228 500	544 056	62 220	606 276
2002	29 216	167 765	196 980	161 271	358 251	274 370	632 621	83 196	715 817
2003	33 715	185 240	218 955	168 833	387 788	345 665	733 453	74 594	808 047
2004	39 080	205 378	244 458	177 036	421 494	397 246	818 740	95 410	914 150
2005	43 419	248 533	291 952	211 101	503 053	457 924	960 977	135 264	1 096 241
2003: Oct.....	32 203	165 784	197 986	161 695	359 682	351 429	711 110	76 108	787 218
Nov	35 031	175 906	210 937	162 737	373 674	347 389	721 063	80 027	801 090
Dec	33 715	185 240	218 955	168 833	387 788	345 665	733 453	74 594	808 047
2004: Jan.....	34 547	179 539	214 086	177 969	392 055	342 806	734 861	78 963	813 824
Feb	35 476	197 195	232 671	182 987	415 658	341 115	756 772	85 437	842 209
Mar	33 971	181 551	215 522	186 714	402 236	346 304	748 540	95 525	844 065
Apr.....	35 576	184 687	220 262	175 031	395 294	355 450	750 744	99 748	850 491
May.....	35 244	182 211	217 456	171 632	389 088	359 084	748 172	97 368	845 540
Jun.....	35 201	190 157	225 358	177 951	403 309	345 713	749 022	105 882	854 904
Jul.....	37 225	181 823	219 049	173 453	392 501	356 157	748 658	108 534	857 192
Aug	36 102	193 588	229 690	177 296	406 987	359 840	766 827	106 977	873 804
Sep	36 588	197 861	234 449	185 717	420 166	370 262	790 428	106 695	897 122
Oct.....	39 242	190 029	229 271	186 080	415 351	392 192	807 543	102 035	909 578
Nov	39 056	196 434	235 490	184 382	419 871	385 465	805 336	108 271	913 607
Dec	39 080	205 378	244 458	177 036	421 494	397 246	818 740	95 410	914 150
2005: Jan.....	38 997	198 080	237 077	180 465	417 542	401 738	819 280	99 910	919 190
Feb	39 338	206 657	245 995	187 383	433 378	408 628	842 007	106 331	948 338
Mar	38 904	203 618	242 522	191 633	434 154	402 486	836 640	111 036	947 676
Apr.....	41 030	220 230	261 260	194 303	455 563	414 634	870 197	107 748	977 945
May.....	39 130	212 399	251 530	194 638	446 168	419 661	865 829	117 258	983 088
Jun.....	39 911	221 136	261 046	197 238	458 285	418 207	876 491	124 394	1 000 885
Jul.....	42 269	226 817	269 087	194 618	463 705	434 342	898 047	129 383	1 027 430
Aug	40 035	234 288	274 323	215 508	489 831	426 110	915 941	123 852	1 039 793
Sep	42 101	239 327	281 428	218 610	500 038	426 918	926 956	121 319	1 048 275
Oct.....	42 354	234 584	276 938	214 946	491 884	437 892	929 776	124 565	1 054 341
Nov	43 219	237 327	280 545	216 773	497 319	437 689	935 008	128 817	1 063 825
Dec	43 419	248 533	291 952	211 101	503 053	457 924	960 977	135 264	1 096 241
2006: Jan.....	41 934	248 666	290 600	217 036	507 636	455 636	963 272	137 875	1 101 147
Feb	42 718	250 225	292 942	230 583	523 525	475 007	998 532	150 072	1 148 604
Mar	44 027	257 458	301 484	239 039	540 523	491 241	1 031 764	170 176	1 201 940
Apr.....	45 148	252 234	297 382	244 767	542 149	483 480	1 025 629	177 452	1 203 081
May.....	43 118	251 799	294 917	249 547	544 464	498 770	1 043 233	177 723	1 220 956
Jun.....	45 132	262 867	307 999	250 004	558 003	492 307	1 050 310	181 076	1 231 386
Jul.....	45 548	261 770	307 318	274 096	581 414	479 414	1 060 828	183 923	1 244 751
Aug	44 850	266 016	310 866	261 396	572 261	505 376	1 077 637	184 181	1 261 818
Sep	47 933	270 780	318 713	259 978	578 691	523 667	1 102 358	175 832	1 278 189

KB125

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

Monetary analysis¹

R millions

End of	Not seasonally adjusted							Seasonally adjusted			
	M3	Counterparts						M3	Counterparts		
		Net foreign assets: Cumulative flow ²	Claims on the government sector			Claims on the private sector	Net other assets and liabilities		Net foreign assets: Cumulative flow	Net claims on the government sector	Claims on the private sector
			Gross claims	Government deposits	Net claims						
(1374M)	(1380M)	(1356M)	(1330M)	(1367M)	(1347M)	(1381M)	(1374N)	(1380N)	(1367N)	(1347N)	
2005: Jul	1 027 430	194 093	100 769	82 475	18 294	1 047 661	-232 619	1 032 159	193 414	21 964	1 059 894
Aug	1 039 793	196 304	100 231	74 105	26 126	1 058 899	-241 536	1 051 034	199 353	32 297	1 066 895
Sep	1 048 275	191 382	101 160	85 143	16 017	1 086 814	-245 938	1 058 100	192 165	17 382	1 089 601
Oct	1 054 341	199 885	100 021	90 875	9 146	1 087 806	-242 496	1 060 821	206 668	9 177	1 089 185
Nov	1 063 825	185 137	105 014	96 700	8 313	1 114 925	-244 550	1 065 306	191 581	2 185	1 108 566
Dec	1 096 241	184 130	107 339	106 464	875	1 139 995	-228 760	1 098 773	184 131	-3 472	1 131 242
2006: Jan	1 101 147	187 203	113 728	114 838	-1 110	1 158 013	-242 958	1 106 683	191 420	-1 048	1 148 254
Feb	1 148 604	210 845	92 379	84 101	8 278	1 182 006	-252 524	1 136 521	218 901	8 191	1 173 028
Mar	1 201 940	221 690	89 047	87 708	1 339	1 216 355	-237 445	1 198 269	226 639	1 384	1 211 753
Apr	1 203 081	222 992	87 341	84 957	2 383	1 233 445	-255 739	1 192 707	227 096	2 338	1 230 818
May	1 220 956	241 406	90 311	91 629	-1 319	1 245 393	-264 524	1 222 419	244 476	-1 346	1 256 249
Jun	1 231 386	250 673	100 465	112 780	-12 315	1 265 662	-272 634	1 234 241	250 414	-12 270	1 281 127
Jul	1 244 751	228 709	102 293	114 861	-12 568	1 304 144	-275 535	1 250 602	228 770	-12 526	1 323 418
Aug	1 261 818	222 075	102 209	111 584	-9 375	1 323 923	-274 804	1 267 511	221 084	-9 386	1 341 671
Sep	1 278 189	240 694	104 783	124 598	-19 815	1 361 614	-304 303	1 277 920	235 103	-19 821	1 364 022

KB126

Changes

R millions

Period	Not seasonally adjusted							Seasonally adjusted			
	M3	Counterparts						M3	Counterparts		
		Net foreign assets ³	Claims on the government sector			Claims on the private sector	Net other assets and liabilities		Net foreign assets	Net claims on the government sector	Claims on the private sector
			Gross claims	Government deposits ⁴	Net claims						
(1374H)	(1380H)	(1356H)	(1330H)	(1367H)	(1347H)	(1381H)	(1374I)	(1380I)	(1367I)	(1347I)	
2005: Jul.....	26 545	32 984	1 590	-8 275	-6 685	21 981	-21 736	33 903	35 500	-8 129	26 248
Aug.....	12 363	2 211	-538	8 370	7 832	11 237	-8 917	18 875	5 939	10 332	7 002
Sep.....	8 482	-4 923	929	-11 038	-10 109	27 916	-4 402	7 066	-7 188	-14 914	22 705
Oct.....	6 066	8 503	-1 140	-5 732	-6 872	992	3 442	2 721	14 503	-8 205	-415
Nov.....	9 484	-14 748	4 993	-5 825	-832	27 118	-2 054	4 484	-15 088	-6 993	19 380
Dec.....	32 416	-1 006	2 326	-9 764	-7 438	25 071	15 790	33 467	-7 450	-5 657	22 676
2006: Jan.....	4 907	3 072	6 388	-8 373	-1 985	18 018	-14 198	7 911	7 290	2 424	17 012
Feb.....	47 457	23 642	-21 349	30 737	9 388	23 993	-9 566	29 838	27 480	9 239	24 774
Mar.....	53 336	10 845	-3 332	-3 607	-6 938	34 349	15 080	61 748	7 738	-6 807	38 725
Apr.....	1 140	1 302	-1 707	2 751	1 044	17 089	-18 295	-5 562	457	955	19 065
May.....	17 876	18 414	2 970	-6 672	-3 702	11 948	-8 785	29 712	17 380	-3 684	25 431
Jun.....	10 430	9 267	10 154	-21 151	-10 997	20 270	-8 110	11 822	5 938	-10 924	24 878
Jul.....	13 365	-21 964	1 828	-2 081	-252	38 482	-2 900	16 361	-21 644	-256	42 291
Aug.....	17 067	-6 635	-84	3 277	3 192	19 779	731	16 909	-7 686	3 139	18 253
Sep.....	16 371	18 619	2 574	-13 014	-10 440	37 691	-29 499	10 410	14 018	-10 435	22 351

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)				
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	113 948	325 976
2004	179 317	20 985	31 933	232 236	27 565	189 410	15 260	220 207	53 323	146 614	405 847
2005	248 801	30 291	56 255	335 348	32 446	277 697	25 205	313 887	71 137	183 526	521 974
2003: Oct.....	11 936	1 800	3 368	17 104	1 631	14 599	874	16 707	32 976	10 860	317 345
Nov	11 020	1 875	2 120	15 015	1 695	12 660	660	14 669	33 373	10 346	322 368
Dec	10 369	2 142	1 553	14 064	1 496	11 681	888	17 241	32 770	11 362	325 976
2004: Jan.....	9 890	1 058	1 554	12 502	1 435	10 438	629	12 749	33 295	9 400	328 921
Feb	12 727	1 380	1 850	15 956	1 955	13 150	852	18 331	34 963	10 337	333 667
Mar	14 651	1 633	1 965	18 248	2 155	15 093	1 000	17 239	37 608	12 225	339 585
Apr	11 693	1 318	1 828	14 839	1 735	12 105	999	15 055	37 954	11 394	344 191
May.....	14 999	1 618	2 141	18 758	2 586	15 137	1 036	16 319	41 045	12 715	349 442
Jun.....	14 766	2 426	4 040	21 232	2 620	17 111	1 501	19 225	43 472	13 692	356 662
Jul.....	15 556	1 810	2 361	19 726	2 494	16 086	1 147	18 105	44 167	11 101	363 273
Aug	15 441	1 864	2 788	20 093	2 522	16 054	1 517	18 372	46 562	11 451	371 056
Sep	16 925	1 703	3 080	21 708	2 529	17 649	1 530	19 362	48 274	12 118	378 112
Oct.....	17 490	1 913	3 041	22 444	2 555	18 381	1 509	20 507	47 895	13 500	386 842
Nov	19 038	1 429	3 940	24 408	2 391	20 268	1 748	23 037	50 968	13 787	396 912
Dec	16 140	2 835	3 345	22 320	2 588	17 939	1 793	21 905	53 323	14 893	405 847
2005: Jan.....	14 660	1 747	2 444	18 851	1 890	15 156	1 805	16 917	52 614	10 873	411 845
Feb	18 930	2 142	3 101	24 173	2 348	19 880	1 945	20 841	56 815	11 844	414 807
Mar	19 733	1 388	3 962	25 084	2 525	20 662	1 897	21 435	60 889	13 914	424 583
Apr	20 585	2 047	3 860	26 492	2 613	21 983	1 895	22 490	63 015	13 267	432 878
May.....	22 244	2 582	3 581	28 408	2 804	23 297	2 306	24 242	63 174	14 201	443 169
Jun.....	22 215	2 609	4 071	28 895	3 165	23 362	2 369	25 564	63 079	14 511	454 381
Jul.....	20 897	2 457	3 708	27 062	2 735	22 158	2 170	25 440	64 831	14 450	464 914
Aug	22 270	2 386	13 652	38 307	2 762	33 556	1 990	27 586	70 819	15 354	476 422
Sep	23 284	3 267	4 582	31 133	3 266	25 738	2 128	30 530	72 257	17 540	488 993
Oct.....	22 975	3 740	4 233	30 948	3 435	25 042	2 471	30 365	73 139	17 637	496 258
Nov	22 884	2 763	4 739	30 386	2 883	25 217	2 286	38 035	75 237	22 374	510 394
Dec	18 123	3 164	4 322	25 609	2 019	21 646	1 944	30 441	71 137	17 562	521 974
2006: Jan.....	18 614	1 689	2 302	22 605	1 582	19 304	1 719	23 512	70 958	15 463	529 085
Feb	23 008	1 388	5 532	29 928	2 474	25 249	2 205	27 585	76 523	16 052	542 098
Mar	29 173	3 536	3 784	36 493	2 633	31 175	2 685	31 504	83 905	19 402	555 468
Apr	23 763	3 334	2 804	29 901	2 550	25 022	2 328	25 317	85 580	16 278	566 848
May.....	32 135	3 819	3 314	39 268	2 950	32 824	3 494	33 667	90 308	20 504	579 954
Jun.....	30 335	4 436	4 603	39 373	2 782	33 416	3 175	38 102	93 597	25 332	592 505
Jul.....	29 332	4 147	3 587	37 066	2 881	31 132	3 054	32 580	93 198	20 938	608 414
Aug	32 540	3 492	3 883	39 915	2 931	33 185	3 799	38 784	95 931	23 501	623 698
Sep	27 773	3 232	3 894	34 899	2 491	29 380	3 028	33 967	96 752	20 612	636 782

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 advances 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)	(1455M)	(1449M)
2001	9 848	521	29 813	19 586	3 500	1 294	24 380
2002	11 440	498	33 309	45 265	7 640	7 679	60 584
2003	11 617	238	37 268	-	5 220	3 233	8 453
2004	12 868	89	43 187	-	7 600	11 904	19 504
2005	13 065	50	48 003	-	-	5 306	5 306
2003: Oct.....	12 845	142	37 884	3 605	8 585	7 000	19 190
Nov.....	12 917	109	39 083	481	8 585	6 674	15 740
Dec.....	12 909	101	45 483	-	5 220	3 233	8 453
2004: Jan.....	12 918	111	40 898	-	3 370	6 891	10 261
Feb.....	12 911	105	40 250	-	1 800	5 043	6 843
Mar.....	12 852	111	41 331	-	3 450	6 300	9 750
Apr.....	12 635	109	42 882	-	6 000	4 800	10 800
May.....	12 998	106	41 879	-	8 500	5 900	14 400
Jun.....	12 906	103	42 217	-	10 500	5 105	15 605
Jul.....	12 721	104	42 789	-	12 000	9 096	21 096
Aug.....	12 766	66	43 139	-	11 000	9 000	20 000
Sep.....	12 783	62	43 463	-	9 500	7 800	17 300
Oct.....	12 879	75	43 861	-	10 500	8 200	18 700
Nov.....	13 094	57	44 923	-	11 300	9 900	21 200
Dec.....	12 952	54	50 611	-	7 600	11 904	19 504
2005: Jan.....	12 879	55	45 761	-	11 200	13 209	24 409
Feb.....	12 712	62	45 274	-	7 000	12 500	19 500
Mar.....	12 761	60	47 275	-	7 200	13 000	20 200
Apr.....	12 738	64	46 528	-	7 100	12 854	19 954
May.....	13 057	70	46 769	-	6 600	11 153	17 753
Jun.....	11 626	72	47 043	-	6 625	11 100	17 725
Jul.....	12 942	56	47 475	-	7 175	10 205	17 380
Aug.....	12 903	42	47 633	-	6 290	8 173	14 463
Sep.....	13 349	27	48 054	-	5 600	8 200	13 800
Oct.....	13 371	30	48 674	-	5 600	5 870	11 470
Nov.....	14 199	28	49 951	-	2 900	5 200	8 100
Dec.....	14 239	29	55 601	-	-	5 306	5 306
2006: Jan.....	14 238	29	50 184	-	2 000	6 200	8 200
Feb.....	15 520	28	49 564	-	2 000	6 205	8 205
Mar.....	15 901	29	50 962	-	1 500	6 350	7 850
Apr.....	16 205	31	52 272	-	3 250	6 100	9 350
May.....	15 432	24	50 982	-	3 750	6 300	10 050
Jun.....	15 964	41	51 152	-	2 000	5 385	7 385
Jul.....	15 783	22	52 099	-	2 250	5 700	7 950
Aug.....	15 509	-	52 753	-	2 000	5 000	7 000
Sep.....	15 661	1	53 745	-	3 000	4 300	7 300

KB128

- Accommodation at the discount window, up to 8 March 1998. As from 9 March 1998 total liquidity provided by Reserve Bank.
- Government deposits in the Exchequer, Paymaster-General and Stabilisation Accounts.
- Notes in circulation outside Reserve Bank.
- Outstanding amounts as at month-end.
- Total outstanding amounts on 28-day reverse repurchase transactions (first issued on 26 April 1999), 91-day reverse repurchase transactions (first issued on 17 June 2002) and 56-day reverse repurchase transactions (first issued 24 March 2005), at month-ends.
- Total outstanding amounts on 28-day Reserve Bank debentures (first issued on 16 September 1998), 91-day Reserve Bank debentures (first issued on 14 August 2002) and 56-day Reserve Bank debentures (first issued 1 December 2004), 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)	Standing facilities ² (1438D)	Cash reserve accounts		SAMOS penalty (1434D)	
			Withdrawals (1456D)	Deposits (1457D)		
2006/08/05.....	12400	-	630	393	-	12637
2006/08/07.....	12400	-	174	383	-	12191
2006/08/08.....	12400	-39	84	500	-	11945
2006/08/10.....	12300	-	416	721	-	11995
2006/08/11.....	12300	-	234	806	-	11728
2006/08/12.....	12300	-	234	806	-	11728
2006/08/14.....	12300	-	143	1415	-	11028
2006/08/15.....	12300	-	117	1424	-	10993
2006/08/16.....	11600	-	59	1402	-	10257
2006/08/17.....	11600	-	329	780	-	11149
2006/08/18.....	11600	-	172	1107	-	10665
2006/08/19.....	11600	-	172	1107	-	10665
2006/08/21.....	11600	-422	172	1254	-	10096
2006/08/22.....	11600	-	34	622	-	11012
2006/08/23.....	12350	-1207	36	773	-	10406
2006/08/24.....	12350	-	36	843	-	11543
2006/08/25.....	12350	-	813	600	-	12563
2006/08/26.....	12350	-	813	600	-	12563
2006/08/28.....	12350	-	813	600	-	12563
2006/08/29.....	12350	-	97	615	-	11832
2006/08/30.....	12750	-	560	565	-	12745
2006/08/31.....	12750	-	587	565	-	12772
2006/09/01.....	12750	-	626	741	-	12635
2006/09/02.....	12750	-	626	741	-	12635
2006/09/04.....	12750	-	252	787	-	12215
2006/09/05.....	12750	-	82	1285	-	11547
2006/09/06.....	12460	-	36	1260	-	11236
2006/09/07.....	12460	-	154	981	-	11633
2006/09/08.....	12460	-	36	1013	-	11483
2006/09/09.....	12460	-	36	1013	-	11483
2006/09/11.....	12460	-	36	1108	-	11388
2006/09/12.....	12460	-	88	1213	-	11335
2006/09/13.....	12600	-	36	1157	-	11479
2006/09/14.....	12600	-	289	1239	-	11650
2006/09/15.....	12600	350	36	1134	-	11852
2006/09/16.....	12600	-	36	1134	-	11502
2006/09/18.....	12600	-	36	1072	-	11564
2006/09/19.....	12600	-	36	1494	-	11142
2006/09/20.....	13150	-759	36	1887	-	10540
2006/09/21.....	13150	-	9	998	-	12161
2006/09/22.....	13150	-	1048	581	-	13617
2006/09/23.....	13150	-	1048	581	-	13617
2006/09/26.....	13150	-	88	581	-	12657
2006/09/27.....	13100	-850	13	827	-	11436
2006/09/28.....	13100	-624	470	824	-	12122
2006/09/29.....	13100	-1450	204	603	-	11251
2006/09/30.....	13100	-	204	603	-	12701
2006/10/02.....	13100	-	13	1245	-	11868
2006/10/03.....	13100	-	13	856	-	12257
2006/10/04.....	12500	-	434	637	-	12297
2006/10/05.....	12500	-	282	590	-	12192
2006/10/06.....	12500	-	24	759	-	11765
2006/10/07.....	12500	-	24	759	-	11765
2006/10/09.....	12500	-	10	1376	29	11163
2006/10/10.....	12500	-	10	1419	-	11091
2006/10/11.....	11302	-	10	960	-	10352
2006/10/12.....	11302	-	10	989	-	10323
2006/10/13.....	11302	-	10	821	-	10491
2006/10/14.....	11302	-	10	821	-	10491
2006/10/16.....	11302	-	10	821	-	10491
2006/10/17.....	11302	-	10	1411	-	9901
2006/10/18.....	11700	-816	12	1122	-	9774
2006/10/19.....	11700	-444	12	1115	-	10153
2006/10/20.....	11700	-	51	1602	-	10149
2006/10/21.....	11700	-	95	1053	-	10742
2006/10/23.....	11700	-670	97	637	-	10490
2006/10/24.....	11700	-	97	933	-	10864
2006/10/25.....	12700	-	168	1180	-	11688
2006/10/26.....	12700	-	186	418	-	12468
2006/10/27.....	12700	250	1229	490	-	13689
2006/10/28.....	12700	-	1229	490	-	13439
2006/10/30.....	12700	-	93	685	-	12108
2006/10/31.....	12700	-1457	1188	312	-	12119

KB131

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

2. Standing facilities allotted at a spread of 50 basis points above or below the prevailing repurchase rate. Data include supplementary repurchase auctions whenever conducted.

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 %	SAMOS penalty 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
						(1444W)	(1445W)	(1446W)	(1447W)			
2000/10/17	12.00	17.00	2000/01/24	14.50	2006/07/14	7.15	6.47	7.10	7.19	7.58	7.97	8.65
2001/06/15	11.00	16.00	2001/06/18	13.75	2006/07/21	7.16	6.39	7.36	7.19	7.68	8.10	8.64
2001/09/05	10.00	15.00	2001/07/16	13.50	2006/07/28	7.17	7.00	7.50	7.20	7.88	8.23	8.83
2001/09/21	9.50	14.50	2001/09/25	13.00	2006/08/04	7.51	7.37	7.74	7.63	8.08	8.36	8.90
2002/01/16	10.50	15.50	2002/01/16	14.00	2006/08/11	7.47	7.33	7.64	7.65	8.08	8.38	8.88
2002/03/15	11.50	16.50	2002/03/18	15.00	2006/08/18	7.53	6.58	7.65	7.64	8.18	8.43	8.93
2002/06/14	12.50	17.50	2002/06/14	16.00	2006/08/25	7.55	7.31	7.77	7.63	8.20	8.48	8.83
2002/09/13	13.50	18.50	2002/09/16	17.00	2006/09/01	7.52	7.43	7.83	7.59	8.23	8.65	8.99
2003/06/13	12.00	17.00	2003/06/13	15.50	2006/09/08	7.51	6.25	7.66	7.59	8.23	8.73	9.14
2003/08/15	11.00	16.00	2003/08/15	14.50	2006/09/15	7.61	7.08	7.88	7.59	8.31	8.78	9.23
2003/09/11	10.00	15.00	2003/09/11	13.50	2006/09/22	7.52	6.93	7.75	7.57	8.33	8.78	9.21
2003/10/17	8.50	13.50	2003/10/20	12.00	2006/09/29	7.59	7.50	8.55	7.57	8.34	8.80	9.21
2003/12/12	8.00	13.00	2003/12/15	11.50	2006/10/06	7.60	7.11	7.93	7.59	8.56	8.98	9.35
2004/08/13	7.50	12.50	2004/08/16	11.00	2006/10/13	8.00	7.66	8.07	8.03	8.68	8.98	9.35
2005/04/14	7.00	12.00	2005/04/15	10.50	2006/10/20	8.11	7.75	8.28	8.04	8.73	8.98	9.36
2006/06/08	7.50	12.50	2006/06/08	11.00	2006/10/27	8.05	7.76	8.24	8.04	8.73	9.11	9.45
2006/08/03	8.00	13.00	2006/08/03	11.50	2006/11/03	8.08	8.04	8.24	8.05	8.78	9.11	9.40
2006/10/13	8.50	13.50	2006/10/13	12.00	2006/11/10	8.03	7.94	8.28	8.05	8.78	9.11	9.38

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 %		
		28 days %	56 days %										
2006/07/14	6.00	7.15	...	7.14	7.39	7.53	8.98	2005: May	5.38	5.96	6.37	6.48	14.04
2006/07/21	6.00	7.21	...	7.43	7.52	7.66	8.74	Jun	5.38	5.88	6.34	6.47	13.98
2006/07/28	6.00	7.19	...	7.63	7.70	7.85	9.10	Jul	5.38	5.87	6.34	6.48	14.09
2006/08/04	6.50	7.33	...	7.70	7.91	8.07	8.93	Aug	5.57	5.94	6.52	6.59	14.04
2006/08/11	6.50	7.62	...	7.67	7.92	8.08	9.02	Sep	5.57	5.92	6.52	6.66	14.01
2006/08/18	6.50	7.63	...	7.70	7.99	8.15	8.93	Oct	5.57	5.99	6.63	6.82	14.05
2006/08/25	6.50	7.56	...	7.71	8.01	8.17	9.05	Nov	5.70	6.02	5.06	7.06	14.05
2006/09/01	6.50	7.49	...	7.70	8.06	8.23	9.29	Dec	5.83	6.60	5.04	6.75	14.02
2006/09/08	6.50	7.27	...	7.61	8.06	8.22	9.45						
2006/09/15	6.50	7.45	...	7.75	8.14	8.30	9.44	2006: Jan	5.83	6.70	6.81	6.59	13.99
2006/09/22	6.50	7.44	...	7.88	8.14	8.30	9.30	Feb	5.86	6.55	6.68	6.58	13.98
2006/09/29	6.50	...	...	8.00	8.14	8.31	9.31	Mar	5.86	6.67	6.75	6.62	13.62
2006/10/06	6.50	7.75	...	8.23	8.38	8.55	9.41	Apr	5.86	6.56	6.70	6.59	14.07
2006/10/13	7.00	7.95	...	8.26	8.44	8.62	9.20	May	5.85	6.57	6.72	6.75	14.13
2006/10/20	7.00	8.14	...	8.29	8.52	8.70	9.27	Jun	6.12	6.69	6.84	7.32	14.22
2006/10/27	7.00	8.10	...	8.27	8.54	8.73	9.25	Jul	6.34	6.83	7.17	7.46	13.45
2006/11/03	7.00	8.04	...	8.22	8.59	8.78	9.14	Aug	6.83	7.36	7.60	7.92	13.66
2006/11/10	7.00	8.04	...	8.20	8.59	8.78	9.05	Sep	6.92	7.64	7.86	8.08	13.70

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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 1 April 2004, the rate reflected related to negotiable certificates of deposits (instead of promissory Notes).
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					
	M1(A) (1370A)	M1 (1371A)	M2 (1373A)	M3 (1374A)	Private sector (1347A)	Total (1368A)	V1(A) (1420K)	V1 (1421K)	V2 (1422K)	V3 (1423K)
1999	28.76	20.78	13.49	10.45	8.70	8.08	6.35	3.47	2.00	1.81
2000	0.33	1.87	6.25	7.26	10.81	9.91	6.42	3.51	2.07	1.89
2001	15.32	15.02	14.57	16.44	14.23	11.64	6.65	3.54	2.04	1.83
2002	11.83	13.53	16.28	18.07	4.35	7.92	6.46	3.40	1.99	1.75
2003	11.16	8.24	15.94	12.88	19.18	16.08	6.55	3.60	1.85	1.66
2004	11.65	8.69	11.63	13.13	13.80	12.74	6.20	3.45	1.83	1.62
2005	19.43	19.35	17.37	19.92	19.49	14.47	5.87	3.33	1.74	1.54
2003: Oct	9.18	3.88	17.04	13.10	19.14	18.96	...	...	...	...
Nov	9.14	5.88	16.03	12.98	20.78	19.24	...	...	...	...
Dec	11.16	8.24	15.94	12.88	19.18	16.08	6.39	3.52	1.81	1.63
2004: Jan	15.50	12.97	14.91	12.69	9.25	9.08	...	...	...	...
Feb	23.65	20.40	17.08	15.27	8.25	8.93	...	...	...	...
Mar	15.04	13.99	14.98	14.34	7.30	8.71	6.11	3.39	1.83	1.64
Apr	18.84	13.93	11.83	12.77	2.44	3.94	...	...	...	...
May	21.31	15.85	9.96	11.07	5.21	7.77	...	...	...	...
Jun	20.08	19.76	9.43	11.26	5.95	7.66	6.12	3.47	1.84	1.62
Jul	17.74	16.67	8.66	10.96	6.23	7.34	...	...	...	...
Aug	20.27	19.81	11.13	13.97	8.19	10.12	...	...	...	...
Sep	14.62	16.05	11.85	14.40	8.45	7.35	6.22	3.47	1.83	1.62
Oct	15.80	15.48	13.56	15.54	10.52	8.96	...	...	...	...
Nov	11.64	12.36	11.69	14.05	10.73	10.24	...	...	...	...
Dec	11.65	8.69	11.63	13.13	13.80	12.74	6.36	3.49	1.80	1.60
2005: Jan	10.74	6.50	11.49	12.95	15.75	13.22	...	...	...	...
Feb	5.73	4.26	11.26	12.60	17.55	13.86	...	...	...	...
Mar	12.53	7.94	11.77	12.28	17.40	13.09	6.16	3.52	1.80	1.59
Apr	18.61	15.25	15.91	14.99	20.73	16.89	...	...	...	...
May	15.67	14.67	15.73	16.27	23.27	18.78	...	...	...	...
Jun	15.84	13.63	17.02	17.08	22.42	17.36	5.80	3.34	1.75	1.55
Jul	22.84	18.14	19.95	19.86	24.17	18.27	...	...	...	...
Aug	19.43	20.36	19.45	19.00	22.73	17.98	...	...	...	...
Sep	20.04	19.01	17.27	16.85	22.89	18.78	5.68	3.21	1.70	1.50
Oct	20.79	18.43	15.14	15.92	19.25	14.31	...	...	...	...
Nov	19.13	18.45	16.10	16.44	18.79	12.71	...	...	...	...
Dec	19.43	19.35	17.37	19.92	19.49	14.47	5.86	3.26	1.72	1.52
2006: Jan	22.58	21.58	17.58	19.80	20.45	16.19	...	...	...	...
Feb	19.08	20.80	18.59	21.12	21.48	16.63	...	...	...	...
Mar	24.31	24.50	23.32	26.83	24.13	20.69	5.63	3.20	1.68	1.45
Apr	13.83	19.01	17.86	23.02	22.85	18.01	...	...	...	...
May	17.25	22.03	20.49	24.20	22.34	17.54	...	...	...	...
Jun	17.99	21.76	19.83	23.03	23.40	19.29	5.50	3.05	1.61	1.38
Jul	14.21	25.38	18.13	21.15	24.48	21.17	...	...	...	...
Aug	13.32	16.83	17.65	21.35	25.03	21.15	...	...	...	...
Sep	13.25	15.73	18.92	21.93	25.28	21.67	5.60	3.00	1.61	1.39

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.