

## 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 <sup>1</sup> (1000M)	Deposits								Total deposits (1008M)	Reserve Bank securities (1015M)	Foreign loans <sup>7</sup> (1009M)	Capital and reserves (1010M)	Other liabilities (1011M)	Total liabilities (1012M)
		Central government		Banks and mutual banks <sup>4</sup>			Other								
		Exchequer and P.M.G. accounts <sup>2</sup> (1001M)	Other <sup>3</sup> (1002M)	Required reserve balances <sup>5</sup> (1014M)	Excess cash reserves (1013M)	Other balances <sup>6</sup> (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	5 306	22 080	365	10 257	158 479	
2003: Jan.....	36 536	438	0	15 335	45	9	1	71	15 899	7 554	21 383	338	60 185	141 895	
Feb .....	36 552	150	0	14 819	141	2	1	75	15 189	8 000	20 185	338	56 256	136 520	
Mar .....	36 886	249	0	15 517	59	572	1	77	16 475	7 900	19 654	338	48 902	130 155	
Apr.....	38 094	399	1	15 723	118	2	1	72	16 316	8 000	17 711	338	42 546	123 004	
May.....	37 497	383	0	14 963	52	1	1	92	15 492	8 000	20 017	338	44 641	125 985	
Jun.....	37 468	290	0	15 254	338	14	1	87	15 984	8 000	22 152	338	35 696	119 638	
Jul.....	38 020	100	8	15 027	105	1	1	93	15 333	8 000	21 949	357	35 323	118 982	
Aug.....	38 712	62	0	14 917	10	2	1	104	15 095	8 000	21 838	357	33 584	117 586	
Sep.....	39 581	105	5	17 171	19	1	1	88	17 389	7 750	20 904	357	29 179	115 160	
Oct.....	40 204	107	5 171	17 099	63	-	1	87	22 528	7 000	20 601	357	22 017	112 706	
Nov.....	42 584	105	4 818	16 892	32	5	1	88	21 941	6 674	19 184	357	18 662	109 402	
Dec.....	44 671	153	5 600	17 322	58	2	1	86	23 222	3 233	19 953	357	15 179	106 614	
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	0	9 171	92	41 710	11 153	23 357	364	19 337	144 378	
Jun.....	48 968	11	16 762	23 751	570	0	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	10 205	23 219	364	20 798	153 654	
Aug.....	49 000	28	16 787	24 477	545	9	12 495	87	54 428	8 173	22 668	365	17 269	151 904	
Sep.....	50 335	15	19 338	24 209	332	10	12 086	76	56 066	8 200	22 246	365	15 606	152 818	
Oct.....	51 208	23	20 398	24 663	375	5	12 475	82	58 020	5 870	23 349	365	21 228	160 040	
Nov.....	53 841	26	21 662	26 142	1 187	6	11 900	81	61 005	5 200	22 655	365	14 240	157 305	
Dec.....	54 237	23	25 280	25 306	491	11	15 038	85	66 234	5 306	22 080	365	10 257	158 479	

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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 <sup>2</sup>				Advances, investments and overnight loans					Total (excluding foreign assets) (1029M)	Other assets (1030M)	Total assets (1031M)
	Gold coin and bullion <sup>1</sup> (1020M)	Total (1021M)	Utilisation of cash reserves (1033M)	Loans granted to banks under:		Total (1036M)	Advances		Investments		Overnight loans <sup>4</sup> (1032M)			
				Resale agreements (1034M)	SAMOS penalty (1035M)		Banks (1025M)	Other <sup>3</sup> (1026M)	Government stock (1027M)	Other (1028M)				
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: Jan .....	15 630	66 196	365	11 300	-	11 665	80	591	14 530	279	...	27 145	48 554	141 895
Feb .....	13 973	63 410	35	11 400	-	11 435	86	589	14 535	279	...	26 923	46 187	136 520
Mar .....	12 816	61 130	738	12 035	384	13 157	85	596	10 521	279	...	24 639	44 386	130 155
Apr .....	11 695	54 719	48	11 879	-	11 927	76	588	10 570	279	...	23 440	44 845	123 004
May .....	14 676	63 031	114	11 815	-	11 929	100	581	10 759	279	...	23 647	39 307	125 985
Jun .....	9 313	57 864	273	10 900	2	11 175	88	584	10 947	279	...	23 073	38 700	119 638
Jul .....	9 629	57 826	25	11 126	-	11 151	90	592	10 904	279	...	23 016	38 141	118 982
Aug .....	9 607	56 940	56	11 713	-	11 769	90	588	10 791	279	...	23 518	37 127	117 586
Sep .....	9 608	54 640	2	13 642	-	13 644	81	585	11 000	279	...	25 588	34 931	115 160
Oct .....	9 518	53 980	25	13 000	-	13 025	81	582	18 184	279	...	32 151	26 574	112 706
Nov .....	9 045	50 473	373	13 540	0	13 914	80	584	18 136	279	...	32 992	25 937	109 402
Dec .....	9 799	52 905	81	13 000	1	13 082	64	579	16 469	279	...	30 474	23 235	106 614
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

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1. Valued at a market-related price.

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

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

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

## Corporation for Public Deposits Liabilities

R millions

End of	Deposits							Capital and reserves (1049M)	Other liabilities (1050M)	Total liabilities (1051M)	
	Domestic						Foreign (1047M)				Total deposits (1048M)
	Central and provincial governments (1053M)	Public Investment Corporation (1052M)	Other public enterprises / corporations <sup>1</sup> (1042M)	Insurance companies and pension funds (1043M)	Other (1045M)	Total (1046M)					
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 .....	13 652	-	283	31	2 203	16 169	2 473	18 642	81	1 262	19 985
2003: Jan .....	3 070	-	110	16	45	3 242	799	4 041	81	398	4 520
Feb.....	3 104	-	97	19	46	3 265	846	4 111	81	405	4 598
Mar.....	3 065	-	82	27	48	3 222	559	3 781	81	101	3 962
Apr.....	2 836	-	118	24	49	3 026	1 230	4 256	81	295	4 632
May.....	2 996	-	113	28	61	3 199	1 326	4 525	81	224	4 831
Jun.....	2 992	-	106	42	72	3 212	1 462	4 673	81	225	4 979
Jul.....	3 024	-	112	99	96	3 331	1 067	4 398	81	415	4 894
Aug.....	3 024	-	90	18	108	3 241	685	3 925	81	444	4 450
Sep.....	3 026	-	68	86	122	3 302	595	3 897	81	346	4 324
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.....	4 980	-	186	94	1 527	6 787	1 688	8 475	81	1 286	9 842
Apr.....	9 375	-	188	134	1 779	11 476	2 096	13 571	81	1 330	14 983
May.....	6 554	-	178	33	2 058	8 822	1 497	10 319	81	1 310	11 710
Jun.....	8 246	-	170	31	2 339	10 786	1 218	12 004	81	1 335	13 420
Jul.....	8 082	-	194	32	1 516	9 824	1 323	11 147	81	1 354	12 583
Aug.....	13 159	-	229	148	1 713	15 249	2 222	17 471	81	1 463	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.....	9 341	-	284	164	2 122	11 911	1 647	13 558	81	1 548	15 187
Dec.....	13 652	-	283	31	2 203	16 169	2 473	18 642	81	1 262	19 985

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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 bills and debentures (1063M)	Other public-sector investments		Other assets (1065M)	Total assets (1066M)
				Bills <sup>1</sup> (1068M)	Other (1069M)		
2001 .....	1 670	400	-	-	-	2 028	4 098
2002 .....	2 137	41	-	-	-	2 804	4 982
2003 .....	1 688	42	-	-	-	3 363	5 092
2004 .....	1 473	42	-	-	-	7 219	8 734
2005 .....	1 371	28	-	-	-	18 586	19 985
2003: Jan .....	1 364	41	-	-	-	3 115	4 520
Feb .....	3 765	41	-	-	-	792	4 598
Mar .....	1 177	41	-	-	-	2 745	3 962
Apr .....	1 461	41	-	-	-	3 131	4 632
May .....	1 396	41	-	-	-	3 393	4 831
Jun .....	1 628	42	-	-	-	3 310	4 979
Jul .....	1 196	42	-	-	-	3 657	4 894
Aug .....	1 200	41	-	-	-	3 209	4 450
Sep .....	1 192	42	-	-	-	3 089	4 324
Oct .....	1 730	42	-	-	-	3 202	4 974
Nov .....	1 716	42	-	-	-	3 097	4 855
Dec .....	1 688	42	-	-	-	3 363	5 092
2004: Jan .....	1 646	41	-	-	-	3 115	4 803
Feb .....	4 247	43	-	-	-	650	4 940
Mar .....	1 322	43	-	-	-	3 882	5 246
Apr .....	1 203	42	-	-	-	6 122	7 367
May .....	1 350	42	-	-	-	6 245	7 637
Jun .....	1 371	42	-	-	-	6 251	7 664
Jul .....	1 397	42	-	-	-	6 684	8 123
Aug .....	1 410	43	-	-	-	6 251	7 704
Sep .....	1 432	43	-	-	-	5 693	7 168
Oct .....	1 463	42	-	-	-	8 172	9 678
Nov .....	1 467	42	-	-	-	6 781	8 290
Dec .....	1 473	42	-	-	-	7 219	8 734
2005: Jan .....	1 516	52	-	-	-	11 221	12 790
Feb .....	1 523	29	-	-	-	9 870	11 422
Mar .....	1 629	28	-	-	-	8 185	9 842
Apr .....	1 519	28	-	-	-	13 435	14 983
May .....	1 474	28	-	-	-	10 208	11 710
Jun .....	1 481	28	-	-	-	11 910	13 420
Jul .....	1 367	28	-	-	-	11 188	12 583
Aug .....	1 349	28	-	-	-	17 638	19 014
Sep .....	1 361	28	-	-	-	16 078	17 467
Oct .....	1 366	28	-	-	-	17 405	18 799
Nov .....	1 368	28	-	-	-	13 790	15 187
Dec .....	1 371	28	-	-	-	18 586	19 985

KB103

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

# Banks<sup>1</sup>

## Liabilities

R millions

End of	Deposits									Other	
	Cash managed, cheque and transmission (1070M)	Other demand (1071M)	Short-term savings (1072M)	Other short-term (1073M)	Medium-term savings (1074M)	Other medium-term (1075M)	Long-term (1076M)	Total (1077M)	Foreign currency deposits included in total (1078M)	Loans received under repurchase agreements	
										Reserve Bank (1500M)	Other (1501M)
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 .....	301 472	249 847	57 344	182 612	313	267 637	173 406	1 232 630	33 030	11 909	42 399
2003: Jan .....	184 557	189 689	36 707	119 199	22	184 806	113 344	828 324	31 495	11 328	26 634
Feb .....	180 178	186 432	36 888	109 302	20	200 380	113 907	827 107	34 593	11 416	26 845
Mar .....	183 748	194 767	36 954	106 400	17	197 327	116 283	835 498	31 832	11 715	24 159
Apr .....	179 706	181 884	37 638	134 520	18	197 596	108 270	839 632	28 410	11 890	32 515
May .....	174 107	180 324	40 119	132 339	18	219 728	110 447	857 081	28 052	11 897	35 234
Jun .....	189 385	188 973	40 750	136 209	17	219 911	117 894	893 139	28 841	10 920	31 558
Jul .....	191 346	174 110	41 708	144 698	2 001	213 315	115 630	882 808	27 503	10 872	34 161
Aug .....	196 527	174 970	42 092	148 741	14	205 757	108 868	876 971	27 976	11 719	34 607
Sep .....	206 480	182 670	42 516	145 922	13	201 569	109 278	888 450	25 261	13 663	33 778
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 .....	301 472	249 847	57 344	182 612	313	267 637	173 406	1 232 630	33 030	11 909	42 399

KB105

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

## Banks<sup>1</sup> Liabilities

R millions

Liabilities to the public					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 <sup>2</sup> (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	40 288	20 975	127 554	1 360 185	1 004	184 580	131 805	317 389	1 677 574	2005
1 923	12 553	29 223	22 765	104 427	932 751	1 946	195 162	99 915	297 022	1 229 773	2003: Jan.
1 497	11 898	26 691	25 040	103 386	930 493	2 169	199 999	100 022	302 190	1 232 683	Feb.
1 257	8 528	29 355	24 467	99 481	934 978	1 802	193 918	101 944	297 664	1 232 642	Mar.
792	7 979	25 764	19 485	98 425	938 057	2 853	254 350	101 267	358 470	1 296 527	Apr.
1 056	6 758	26 510	22 055	103 511	960 592	2 800	222 702	104 289	329 790	1 290 382	May
1 439	6 681	33 154	19 020	102 773	995 911	1 528	245 570	103 900	350 998	1 346 910	Jun.
1 419	6 718	27 739	20 685	101 593	984 401	1 904	240 015	104 020	345 938	1 330 339	Jul.
1 508	5 013	29 254	17 728	99 829	976 800	1 979	229 142	103 915	335 036	1 311 836	Aug.
1 371	3 876	31 866	21 473	106 027	994 477	734	264 174	106 689	371 596	1 366 073	Sep.
1 352	4 111	36 218	21 676	111 376	998 057	1 188	264 508	107 177	372 873	1 370 930	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	207 115	122 722	329 923	1 513 248	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	200 708	126 964	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	53 522	21 421	134 127	1 308 168	88	182 999	129 446	312 533	1 620 701	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	40 288	20 975	127 554	1 360 185	1 004	184 580	131 805	317 389	1 677 574	Dec.

KB106

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

## Banks Assets

R millions

End of	Central bank money and gold				Deposits,						
	Bank notes and subsidiary coin	Gold coin and bullion	Deposits with the Reserve Bank	Total	Bank group funding, including 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	182 794	521 694	31 207	30 133
2003: Jan .....	7 382	4	15 125	22 511	26 129	44 524	34 308	109 027	282 606	14 821	21 085
Feb .....	6 860	5	14 869	21 734	24 951	47 608	32 131	110 864	286 312	15 301	21 939
Mar .....	7 786	6	15 729	23 521	23 520	47 263	30 420	111 622	290 064	15 235	23 737
Apr .....	8 436	7	15 795	24 238	23 401	43 553	35 319	113 835	293 675	15 496	24 641
May .....	7 105	6	14 943	22 054	26 005	50 187	35 094	116 182	297 867	15 796	25 175
Jun .....	7 460	4	15 833	23 297	26 043	65 834	33 034	116 970	300 683	15 854	24 465
Jul .....	8 113	4	15 576	23 693	24 842	52 625	32 309	118 442	304 735	16 009	21 344
Aug .....	6 745	4	15 646	22 395	25 696	49 419	34 090	120 543	308 681	16 156	22 458
Sep .....	8 748	7	17 278	26 033	26 415	51 910	36 050	122 145	312 505	16 354	21 287
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	26 054	62 251	38 146	154 477	411 615	22 735	34 033
Feb .....	7 423	21	21 685	29 129	22 594	71 988	32 975	156 575	414 576	23 635	36 970
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	24 734	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	180 238	510 116	29 929	29 864
Dec .....	10 814	55	27 082	37 951	28 188	66 461	34 648	182 794	521 694	31 207	30 133

KB107

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

## Banks Assets

R millions

loans and advances					Investments					Fixed assets	Other assets	Total assets	End of
Foreign currency loans and advances <sup>1</sup>	Redeemable preference shares	Overdrafts and loans	Less: Specific provisions	Total	Investments other than shares		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	298 357	15 282	1 342 786	68 441	170 797	11 153	348	250 042	13 836	32 958	1 677 574	2005
110 698	17 771	249 011	17 403	892 578	51 085	183 670	13 238	385	247 609	12 758	54 317	1 229 773	2003: Jan.
107 025	16 809	246 209	17 326	891 824	51 746	184 437	14 368	397	250 154	12 351	56 621	1 232 683	Feb.
103 702	16 664	249 939	17 703	894 463	49 143	189 680	13 940	392	252 371	12 552	49 735	1 232 642	Mar.
92 496	16 897	265 275	18 720	905 870	54 930	246 320	12 930	372	313 808	12 086	40 524	1 296 527	Apr.
111 589	15 695	258 182	18 880	932 893	53 296	217 518	13 643	369	284 088	12 205	39 141	1 290 382	May
112 559	15 844	266 639	18 723	959 202	67 183	234 025	13 655	408	314 455	12 323	37 632	1 346 910	Jun.
112 946	16 558	263 068	18 711	944 167	66 980	234 507	13 682	388	314 780	12 373	35 326	1 330 339	Jul.
112 311	16 301	257 251	18 446	944 461	64 253	216 696	13 646	398	294 197	12 402	38 380	1 311 836	Aug.
106 555	17 166	259 231	19 015	950 602	70 018	260 676	13 595	412	343 876	12 337	33 225	1 366 073	Sep.
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	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	1 164 816	58 008	228 743	12 895	501	299 146	11 454	39 643	1 544 189	Feb.
123 781	16 097	287 535	18 114	1 172 424	57 062	194 653	13 069	634	264 150	11 844	31 656	1 513 248	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	291 467	16 389	1 290 464	64 961	171 475	13 445	333	249 548	12 132	34 866	1 620 701	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	294 483	15 698	1 326 808	66 445	165 901	12 633	347	244 631	13 099	36 905	1 659 495	Nov.
145 848	18 737	298 357	15 282	1 342 786	68 441	170 797	11 153	348	250 042	13 836	32 958	1 677 574	Dec.

KB108

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

## Banks

### Analysis of deposits by type of depositor

R millions

End of	Residents										Non-residents (1152M)	Total all deposits (1077M)	of which: denominated in foreign currency (1078M)
	Bank group deposits	Inter-bank deposits	Government deposits <sup>1</sup>	Local governments and regional services councils	Public enterprises/corporations <sup>2</sup>	Insurers and pension funds	Other companies and close corporations	Individuals	Other	Total			
	(1140M)	(1141M)	(1143M)	(1144M)	(1145M)	(1146M)	(1147M)	(1148M)	(1149M)	(1150M)			
2004: Oct.....	25 113	40 538	48 282	19 200	60 598	66 880	438 407	197 949	78 769	975 738	32 726	1 008 464	28 768
Nov.....	24 588	43 428	51 367	21 167	55 226	65 748	444 281	199 598	80 100	985 502	34 406	1 019 908	28 202
Dec.....	25 428	47 041	62 017	18 618	55 833	61 885	445 884	201 978	81 772	1 000 454	32 680	1 033 134	27 702
2005 Jan.....	26 686	47 616	71 408	21 664	58 314	65 793	444 585	200 574	80 373	1 017 011	34 743	1 051 755	26 457
Feb.....	22 542	50 695	41 054	23 161	68 517	66 168	460 931	201 897	81 609	1 016 576	43 607	1 060 184	26 043
Mar.....	21 593	44 387	55 563	23 762	65 711	65 668	462 883	203 261	81 651	1 024 477	49 212	1 073 689	27 282
Apr.....	23 071	47 275	43 399	25 905	73 754	63 002	476 230	206 994	83 081	1 042 712	41 110	1 083 822	25 604
May.....	23 893	45 717	44 507	26 040	71 122	64 854	478 167	208 246	86 740	1 049 287	42 822	1 092 109	28 985
Jun.....	24 491	52 117	48 191	24 868	69 955	68 697	490 960	211 313	87 051	1 077 643	43 676	1 121 319	30 059
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	49 506	66 381	25 220	72 318	77 650	554 407	226 501	92 571	1 193 014	39 616	1 232 630	33 030

KB109

## Banks

### Selected asset items

R millions

End of	NCD holdings / PNs (1160M)	Bills discounted			Advances				Investments					Foreign sector (1173M)
		Treasury bills (1161M)	Land Bank bills and promissory notes (1162M)	Other, including bankers' acceptances (1163M)	Government sector (excluding Provincial governments) (1510M)	Provincial governments (1174M)	Domestic private sector (1166M)	Foreign sector (1167M)	Government sector (1170M)			Private sector (1172M)		
									Short-term government stock (1168M)	Long-term government stock (1169M)	Other (1170M)	Stock of public enterprises/corporations (1171M)	Other (1172M)	
2004: Oct.....	15 250	17 497	13	8 442	737	3 187	824 620	130 243	41 126	22 981	13	789	28 156	26 628
Nov.....	18 009	22 103	14	8 240	699	2 586	842 829	120 096	45 200	28 760	26	871	29 892	29 967
Dec.....	17 801	22 845	16	9 563	862	3 227	848 585	116 913	44 947	27 563	43	848	30 507	29 212
2005 Jan.....	21 612	23 897	121	10 015	891	2 346	866 431	129 379	41 227	29 668	44	789	29 514	25 057
Feb.....	22 326	24 757	310	11 903	984	3 118	876 133	135 000	40 865	17 143	44	1 176	31 566	27 125
Mar.....	22 189	19 486	409	9 180	1 017	3 899	888 598	142 766	41 830	15 233	44	703	31 190	25 924
Apr.....	22 733	19 020	22	11 377	1 341	1 142	909 206	128 873	46 331	15 462	31	541	32 257	24 049
May.....	21 863	20 783	13	9 221	831	1 022	921 319	132 933	47 025	16 904	63	514	38 648	26 982
Jun.....	24 884	21 518	13	9 881	854	1 007	933 822	141 266	44 147	17 599	86	576	37 741	26 418
Jul.....	24 432	21 377	13	8 560	1 010	885	949 923	166 928	43 196	20 250	65	576	40 586	24 557
Aug.....	26 391	19 840	13	9 329	1 783	284	957 113	170 848	44 026	20 487	128	563	39 150	18 791
Sep.....	24 683	20 351	13	9 587	894	1 258	979 814	166 124	42 828	22 133	133	846	36 221	19 743
Oct.....	23 902	20 372	13	8 831	849	1 048	996 204	167 579	43 944	19 976	176	1 610	36 538	16 140
Nov.....	22 418	21 152	13	8 700	823	2 407	1 015 628	156 677	44 086	22 359	241	3 365	36 453	14 201
Dec.....	21 946	21 552	13	8 568	885	2 259	1 035 098	153 312	47 400	21 041	148	4 134	35 845	15 518

KB110

1. The Public Investment Commissioners was coporatised 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 transactions<sup>1</sup>

R millions

Quarter-end balances according to type of asset and agreement	Instalment sale credit (Hire-purchase credit)			Leasing finance						Total assets financed		
				Financial leases			Operating leases					
	2005/02	2005/03	2005/04	2005/02	2005/03	2005/04	2005/02	2005/03	2005/04	2005/02	2005/03	2005/04
Passenger cars:												
New	29543	31391	34396	13813	14970	16461	3631	4040	4512	46987	50401	55369
Used	35354	36389	36254	6678	7085	7425	1730	2053	2490	43762	45527	46169
Minibuses	826	841	949	100	106	122	7	7	10	933	954	1081
Trucks and other land transport equipment	26822	28007	30546	8235	8606	9031	1126	1280	1342	36183	37893	40919
Aircraft, ships and boats	3472	3011	3316	336	231	419	27	27	26	3835	3269	3761
Agricultural machinery and equipment	2819	2745	2710	185	185	182	20	20	24	3024	2950	2916
All household appliances such as furniture, television and radio sets, other electrical equipment, etc.	107	89	100	6	4	4	3	3	3	116	96	107
Industrial, commercial and office equipment	14861	14929	16088	6247	5973	5422	872	920	893	21980	21822	22403
Other goods	6968	7353	7542	2405	2272	1934	900	883	851	10273	10508	10327
All goods	120772	124755	131901	38005	39432	41000	8316	9233	10151	167093	173420	183052
According to type of purchaser/lessee	Non-incorporated farming			Individuals			Other			Total		
	2005/02	2005/03	2005/04	2005/02	2005/03	2005/04	2005/02	2005/03	2005/04	2005/02	2005/03	2005/04
Instalment sale balances	2139	2090	2674	66001	69850	73023	52632	52815	56205	120772	124755	131902
Leasing balances	375	386	375	24747	27029	29679	21199	21250	21096	46321	48665	51150

KB111

1. Unearned finance charges excluded.

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

Period	Term lending base rate <sup>1</sup> %	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
		(1180M)	(1181M)	(1182M)	(1183M)	(1184M)
2004: Oct.....	11.00	13.14	10.79	6 365	2 253	8 618
Nov.....	11.00	13.59	10.83	6 530	2 137	8 668
Dec.....	10.75	12.93	11.13	6 255	2 192	8 447
2005: Jan.....	-	12.40	10.81	5 474	1 681	7 155
Feb.....	-	12.29	10.84	6 368	2 097	8 466
Mar.....	-	12.13	10.86	6 604	2 262	8 866
Apr.....	-	11.75	10.30	6 521	1 996	8 517
May.....	-	11.79	10.33	7 054	2 326	9 380
Jun.....	-	11.76	10.26	7 427	2 364	9 790
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

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 <sup>1</sup>  (1190M)	Indemnities and guarantees  (1191M)	Irrevocable letters of credit and unutilised facilities  (1192M)	Underwriting exposures  (1193M)	Other contingent liabilities and risk exposures  (1194M)	Aggregate net open position in foreign currencies  (1195M)	Notional amount underlying all unexpired derivatives contracts  (1197M)
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	9 560	2 294	7 922 866
2003: Jan.....	333	61 568	35 448	30	2 700	2 227	6 151 913
Feb.....	331	61 243	36 930	110	3 703	1 746	7 147 085
Mar.....	308	61 424	36 545	3	3 134	2 180	6 845 731
Apr.....	306	60 796	37 931	3	3 033	2 019	6 716 388
May.....	305	62 196	35 149	3	3 690	2 533	7 311 219
Jun.....	304	62 857	36 316	0	3 745	2 116	6 786 810
Jul.....	317	73 558	40 075	0	4 048	2 125	6 792 329
Aug.....	317	60 896	37 500	0	4 630	1 782	6 880 058
Sep.....	251	61 585	40 728	0	4 950	2 073	6 941 022
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	9 120	2 029	6 820 302
Apr.....	1	64 027	68 338	25	9 505	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	9 980	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	10 181	2 252	7 880 843
Oct.....	2	76 175	94 497	50	9 928	2 906	7 956 149
Nov.....	2	71 965	93 444	46	8 877	2 036	7 951 298
Dec.....	2	76 404	97 012	46	9 560	2 294	7 922 866

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 <sup>1,2</sup>			Electronic magnetic tape transactions processed <sup>2</sup>		
	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: Jan .....	16.863	5 721	5 654	12.112	116 392	132 724	33.054	155 257	169 299
Feb .....	15.077	5 264	5 775	12.100	117 429	134 320	33.586	159 547	174 526
Mar .....	16.532	5 823	5 791	12.654	122 237	118 448	33.516	163 126	165 785
Apr .....	16.715	5 794	6 047	11.688	117 394	127 532	34.562	166 492	183 266
May .....	17.167	6 095	6 086	12.176	122 328	123 644	35.969	174 592	181 181
Jun .....	17.072	5 822	6 047	11.524	118 350	113 594	34.932	174 819	170 111
Jul .....	17.833	6 314	6 355	12.373	127 446	122 858	36.563	187 970	187 967
Aug .....	16.732	6 016	6 126	11.581	121 347	119 650	35.074	178 070	173 951
Sep .....	17.767	6 409	6 726	11.919	127 312	122 349	36.832	188 739	185 553
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

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 <sup>5</sup>			
	Bank notes and subsidiary coin (1240M)	Gold coin and bullion (1241M)	Reserve and clearing account balances held with the Reserve Bank <sup>1</sup> (1242M)	Treasury bills (1244M)	Government stock <sup>2</sup> (1245M)	Reserve Bank securities (1246M)	Land Bank bills (1247M)	Total holdings <sup>3</sup> (1250M)	Required holdings <sup>4</sup> (1251M)	Banks' liabilities as adjusted (1252M)	Rand requirement (2.5% of banks' liabilities) (1253M)	Less: Qualifying amount of SARB notes and coin held during reporting month (1254M)	Minimum reserve balance to be held with Reserve Bank <sup>6</sup> (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	65 470	972 313	24 308	-	24 308
2003: Jan .....	4 663	8	2	15 034	26 938	3 370	881	50 895	48 337	749 396	18 735	3 869	14 865
Feb .....	4 061	8	2	16 983	28 345	4 499	851	54 749	49 414	764 471	19 112	3 627	15 484
Mar .....	3 740	7	1	17 794	27 548	4 753	798	54 640	49 969	783 691	19 592	3 753	15 839
Apr .....	3 868	7	2	18 456	27 946	5 083	679	56 040	51 811	770 879	19 272	4 238	15 034
May .....	4 202	8	2	17 698	30 877	5 743	724	59 252	51 732	768 703	19 217	3 933	15 284
Jun .....	3 794	6	2	15 906	29 030	12 542	698	61 976	53 549	758 599	18 965	3 685	15 280
Jul.....	3 713	4	2	15 139	30 310	10 777	675	60 620	53 458	747 885	18 697	3 690	15 007
Aug.....	4 588	3	2	15 693	35 370	4 445	633	60 734	53 418	759 501	18 987	1 818	17 170
Sep.....	5 594	4	2	16 623	34 085	4 546	661	61 515	53 718	760 031	19 001	1 925	17 075
Oct .....	5 860	4	3	16 830	35 120	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	68 931	1 074 610	26 865	-	26 865

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- From April 1993 only that part of the reserve balance in excess of the minimum cash reserve requirement can be utilised as liquid assets.
- As from 18 October 2000 all government stock qualifies as liquid assets, irrespective of maturity.
- Total holdings include very small amounts of other liquid assets.
- From April 1993 the liquid asset requirement has been set at 5 per cent of banks' liabilities, as per notice R696 in Government Gazette 14763 of 28 April 1993.
- From April 1998 the minimum cash reserve requirement 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 Banks<sup>2</sup> and the Postbank Liabilities

R millions

End of	Mutual banks										Postbank
	Deposits					Other liabilities to the public (1205M)	Total liabilities to the public (1206M)	Gross capital and reserves (1207M)	Other liabilities (1208M)	Total liabilities (1210M)	Deposits <sup>1</sup> (1209M)
	Transmission (1200M)	Savings (1201M)	Other short and medium term (1202M)	Long term (1203M)	Total (1204M)						
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: Jan .....	1	154	183	199	538	1	539	72	13	625	1 763
Feb .....	1	154	188	203	545	2	547	73	13	633	1 815
Mar .....	1	156	196	205	558	2	560	73	14	646	1 841
Apr .....	1	159	211	202	574	2	575	74	14	663	1 865
May .....	1	164	221	199	586	2	588	74	14	676	1 895
Jun .....	1	167	220	208	596	2	598	75	14	686	1 907
Jul .....	1	169	224	209	603	2	605	83	13	701	1 928
Aug .....	1	170	224	222	618	2	620	83	14	717	1 954
Sep .....	1	174	223	224	622	2	624	84	13	721	1 973
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

KB114

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

## Mutual Banks<sup>1</sup> and The Postbank Assets

R millions

End of	Mutual banks										Postbank	
	Claims on the private sector				Claims on the government sector		Claims on the monetary sector			Other assets (1229M)	Total assets (1231M)	Claims on the private sector (1230M)
	Mortgage advances (1220M)	Other advances (1221M)	Bankers' acceptances (1222M)	Stocks and shares (1223M)	Treasury bills (1224M)	Government stock and other (1225M)	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: Jan .....	230	176	-	14	32	-	13	153	-	7	625	1 763
Feb .....	231	179	-	14	32	-	13	158	-	7	633	1 815
Mar .....	235	181	-	15	33	-	13	163	-	7	646	1 841
Apr .....	241	185	-	15	33	-	13	169	-	7	663	1 865
May .....	237	186	-	15	33	-	13	185	-	7	676	1 895
Jun .....	241	191	-	15	34	-	13	184	-	7	686	1 907
Jul .....	247	198	-	15	34	-	13	186	-	7	701	1 928
Aug .....	254	203	-	15	34	-	14	190	-	7	717	1 954
Sep .....	257	211	-	15	34	-	14	182	-	7	721	1 973
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

KB115

1. Mutual building societies until December 1993.

## Land and Agricultural Bank of South Africa Liabilities

R millions

End of	Deposits				Bank overdrafts and overnight loans (1274M)	Land Bank bills (1275M)	Land Bank promissory notes (1276M)	Land Bank debentures (1277M)	Capital and reserves (1278K)	Other liabilities (1279K)	Total liabilities (1280K)
	Call money (1270M)	Other short and medium term (1271M)	Long term (1272M)	Total (1273M)							
2001 .....	545	-	-	545	635	1 112	9 012	3 401	3 601	193	18 498
2002 .....	618	-	-	618	712	946	9 531	2 333	3 576	225	17 941
2003 .....	763	-	-	763	299	604	11 158	2 631	4 767	144	20 365
2004 .....	841	-	-	841	412	812	13 151	3 270	2 456	-	20 942
2005 .....	716	-	-	716	497	673	12 143	3 270	2 622	-	19 922
2003: Jan .....	643	-	-	643	790	934	9 631	2 336	...	...	...
Feb .....	697	-	-	697	639	909	9 614	2 376	...	...	...
Mar .....	735	-	-	735	635	859	9 942	2 400	3 486	249	18 306
Apr .....	662	-	-	662	635	693	10 479	2 410	...	...	...
May .....	601	-	-	601	627	744	10 476	2 489	...	...	...
Jun .....	806	-	-	806	627	608	10 811	2 623	2 812	175	18 462
Jul .....	808	-	-	808	427	707	10 884	2 624	...	...	...
Aug .....	802	-	-	802	325	643	12 041	2 819	...	...	...
Sep .....	806	-	-	806	310	646	11 545	2 505	3 740	144	19 695
Oct .....	857	-	-	857	291	689	11 047	2 387	...	...	...
Nov .....	773	-	-	773	291	703	11 128	2 603	...	...	...
Dec .....	763	-	-	763	299	604	11 158	2 631	4 767	144	20 365
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	4 599	145	20 991
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	4 579	122	19 934
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	2 631	-	20 122
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	2 456	-	20 942
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	2 622	-	20 870
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	2 422	-	19 536
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	2 622	-	19 111
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	2 622	-	19 922

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## Land and Agricultural Bank of South Africa

### Assets

R millions

End of	Loans and advances									Other assets (1299K)	Total assets (1300K)	Cash credit advances, seasonally adjusted (1301M)
	Short term				Long term							
	Cash credit advances				Mortgage loans		Other loans to individuals (1296M)	Total (1297M)	Total loans and advances (1298M)			
	Individuals (1290M)	Co-operatives (1291M)	Control boards (1292M)	Total (1293M)	Individuals (1294M)	Co-operatives (1295M)						
2001 .....	1 482	6 986	-	8 468	5 947	808	1 672	8 427	16 895	1 603	18 498	8 090
2002 .....	1 107	7 462	-	8 569	5 486	792	1 399	7 677	16 246	1 695	17 941	8 109
2003 .....	1 186	8 934	-	10 121	5 251	860	1 390	7 502	17 623	2 743	20 365	9 797
2004 .....	981	9 495	-	10 476	5 038	2 078	1 002	8 118	18 594	2 348	20 942	10 041
2005 .....	842	9 270	-	10 112	4 638	1 382	922	6 943	17 055	2 867	19 922	9 687
2003: Jan .....	1 135	7 030	-	8 165	5 490	794	1 393	7 676	15 841	...	...	8 209
Feb .....	1 140	6 872	-	8 012	5 486	793	1 394	7 673	15 685	...	...	8 247
Mar .....	1 139	7 180	-	8 320	5 509	786	1 398	7 692	16 012	2 294	18 306	8 175
Apr .....	1 108	7 389	-	8 497	5 536	794	1 406	7 735	16 233	...	...	8 407
May .....	1 119	7 286	-	8 406	5 530	809	1 411	7 750	16 156	...	...	8 141
Jun .....	1 086	8 210	-	9 296	5 467	823	1 390	7 679	16 975	1 486	18 462	8 700
Jul .....	1 068	8 109	-	9 177	5 421	825	1 394	7 640	16 817	...	...	9 149
Aug .....	1 230	8 309	-	9 539	5 377	834	1 399	7 610	17 149	...	...	9 583
Sep .....	1 201	7 927	-	9 129	5 354	836	1 393	7 582	16 711	2 985	19 695	9 417
Oct .....	1 174	7 826	-	9 000	5 327	843	1 390	7 560	16 560	...	...	9 612
Nov .....	1 194	8 221	-	9 415	5 309	870	1 390	7 570	16 985	...	...	9 722
Dec .....	1 186	8 934	-	10 121	5 251	860	1 390	7 502	17 623	2 743	20 365	9 797
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	4 808	20 991	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	2 842	19 934	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	2 538	20 122	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	2 348	20 942	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	2 192	20 870	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	2 328	19 737	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	1 723	18 910	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	2 867	19 922	9 687

KB119

## Monetary sector<sup>1</sup>

### Liabilities

R millions

End of	Coin and bank notes <sup>2</sup>			Deposits of domestic private sector, local authorities and public enterprises/corporations <sup>3</sup>							
	Coin (1310M)	Bank notes (1311M)	Total (1312M)	Cheque and transmission (1313M)	Other demand (1314M)	Short-term savings (1315M)	Other short-term (1316M)	Medium-term		Long-term (1319M)	Total (1320M)
								Savings (1317M)	Other (1318M)		
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	1 042 600
2003:Jan .....	1 647	27 504	29 151	156 207	161 686	37 023	93 098	44	162 311	82 651	693 020
Feb .....	1 681	28 007	29 689	158 484	157 047	37 211	87 556	44	176 316	84 292	700 949
Mar .....	1 581	27 517	29 098	158 248	165 516	37 294	88 430	45	172 390	87 177	709 100
Apr .....	1 457	28 198	29 655	155 682	161 633	38 023	112 808	45	173 468	82 874	724 533
May .....	1 743	28 645	30 389	148 865	156 603	40 456	110 651	46	193 394	80 861	730 877
Jun .....	1 783	28 222	30 005	157 664	149 082	41 097	114 579	47	192 002	83 888	738 360
Jul .....	1 773	28 132	29 905	156 142	150 363	42 144	121 170	50	189 200	83 580	742 649
Aug .....	1 800	30 165	31 965	159 020	148 708	42 578	124 211	50	183 492	76 676	734 735
Sep .....	1 803	29 028	30 831	173 723	157 517	43 131	124 927	51	176 520	77 519	753 388
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	1 026 606
Dec .....	3 268	40 151	43 419	248 533	211 101	57 626	163 012	235	237 051	135 264	1 052 821

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 sector<sup>1</sup>

### Liabilities

R millions

Government deposits <sup>4</sup> (1506M)	Foreign liabilities			Capital and reserves			Other liabilities (1509K)	Total liabilities (1338K)	End of
	Reserve Bank and CPD (1339M)	Other (1507M)	Total (1508M)	Domestic (1334K)	Foreign (1335K)	Total (1336K)			
35 789	48 893	98 811	147 704	83 443	1 486	84 929	205 843	1 080 541	2001
26 732	22 936	57 812	80 747	90 370	1 245	91 614	208 971	1 123 881	2002
58 396	20 883	66 947	87 830	94 473	2 734	97 207	307 779	1 359 259	2003
73 438	21 557	66 620	88 177	108 427	2 368	110 795	314 913	1 501 472	2004
105 344	24 638	77 945	102 583	119 780	2 330	122 110	280 411	1 706 688	2005
32 892	22 253	70 199	92 452	...	...	...	...	...	2003: Jan.
26 377	21 106	72 655	93 761	...	...	...	...	...	Feb.
34 377	20 290	66 907	87 197	90 701	1 710	92 411	290 548	1 242 731	Mar.
32 975	19 013	74 618	93 631	...	...	...	...	...	Apr.
39 361	21 436	64 453	85 889	...	...	...	...	...	May
52 983	23 701	74 219	97 920	93 636	1 885	95 521	320 727	1 335 516	Jun.
46 001	23 109	70 581	93 690	...	...	...	...	...	Jul.
52 023	22 627	68 591	91 217	...	...	...	...	...	Aug.
46 245	21 587	67 553	89 140	92 076	1 908	93 983	336 942	1 350 530	Sep.
48 141	21 439	64 468	85 907	...	...	...	...	...	Oct.
49 427	19 903	66 257	86 160	...	...	...	...	...	Nov.
58 396	20 883	66 947	87 830	94 473	2 734	97 207	307 779	1 359 259	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	98 919	2 738	101 657	270 441	1 344 037	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	102 608	3 398	106 006	265 616	1 362 057	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	104 854	2 412	107 266	264 428	1 406 746	Sep.
54 862	23 310	60 624	83 934	...	...	...	...	...	Oct.
57 761	21 873	67 931	89 803	...	...	...	...	...	Nov.
73 438	21 557	66 620	88 177	108 427	2 368	110 795	314 913	1 501 472	Dec.
80 562	22 547	71 269	93 816	...	...	...	...	...	2005: Jan.
48 768	21 798	88 597	110 395	...	...	...	...	...	Feb.
60 598	23 578	85 945	109 524	108 700	2 862	111 562	292 894	1 522 254	Mar.
52 975	23 440	78 232	101 673	...	...	...	...	...	Apr.
58 913	24 946	88 864	113 810	...	...	...	...	...	May
73 215	24 543	88 957	113 500	111 927	2 256	114 183	284 170	1 585 954	Jun.
81 468	24 624	82 207	106 831	...	...	...	...	...	Jul.
73 026	24 977	81 690	106 667	...	...	...	...	...	Aug.
85 143	23 228	81 665	104 893	115 043	2 234	117 277	290 438	1 646 027	Sep.
90 875	24 999	69 349	94 348	...	...	...	...	...	Oct.
95 585	24 383	78 584	102 967	...	...	...	...	...	Nov.
105 344	24 638	77 945	102 583	119 780	2 330	122 110	280 411	1 706 688	Dec.

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1. A consolidation of the balance sheets of institutions within the monetary sector, i.e. the South African Reserve Bank, the former National Finance Corporation, Corporation for Public Deposits (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 sector<sup>1</sup>

### Assets

R millions

End of	Foreign assets					Claims on the private sector of					
	Gold and foreign exchange			Long term (1342M)	Total foreign assets (1512M)	Reserve Bank (1344M)	CPD <sup>3</sup> (1345M)	Land Bank (1298M)	Other monetary institutions (1346M)	Total (1347M)	of which: local authorities (1348M)
	Reserve Bank <sup>2</sup> (1021M)	Other (1349M)	Total (1511M)								
2001 .....	90 591	67 380	157 972	25 692	183 663	803	-	16 895	656 044	673 742	2 813
2002 .....	65 977	84 554	150 530	16 480	167 010	362	-	16 246	686 773	703 381	3 061
2003 .....	52 905	127 477	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	153 709	284 175	17 182	301 357	387	-	17 055	1 123 490	1 140 932	4 223
2003: Jan .....	66 196	72 979	139 176	26 473	165 648	357	-	15 841	744 066	760 265	3 048
Feb .....	63 410	69 932	133 342	28 251	161 593	363	-	15 685	748 600	764 648	3 019
Mar .....	61 130	72 172	133 302	31 055	164 357	362	-	16 012	761 492	777 866	3 016
Apr .....	54 719	70 591	125 310	39 617	164 927	353	-	16 233	795 216	811 802	3 091
May .....	63 031	88 550	151 581	33 124	184 704	377	-	16 156	768 383	784 916	3 038
Jun .....	57 864	100 376	158 241	33 637	191 878	365	-	16 975	773 455	790 795	3 270
Jul .....	57 826	101 298	159 124	33 784	192 907	367	-	16 817	777 109	794 293	3 584
Aug .....	56 940	102 458	159 398	33 085	192 483	367	-	17 149	779 938	797 454	3 406
Sep .....	54 640	105 421	160 061	39 740	199 802	358	-	16 711	798 395	815 464	4 241
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	129 663	218 700	25 768	244 468	345	-	18 647	942 391	961 383	2 432
Feb .....	89 421	135 261	224 682	28 123	252 805	345	-	18 934	953 769	973 047	1 932
Mar .....	98 832	143 056	241 889	26 919	268 808	349	-	18 678	960 814	979 841	1 415
Apr .....	97 748	129 150	226 898	25 681	252 579	348	-	18 661	985 071	1 004 080	2 981
May .....	115 298	133 284	248 581	28 277	276 859	363	-	18 235	999 376	1 017 974	3 087
Jun .....	124 085	141 619	265 704	28 173	293 878	367	-	17 409	1 007 922	1 025 697	3 185
Jul .....	124 918	167 374	292 292	26 209	318 501	374	-	17 283	1 030 022	1 047 678	3 283
Aug .....	123 210	171 188	294 398	20 254	314 653	388	-	17 482	1 041 046	1 058 916	3 248
Sep .....	124 101	166 482	290 584	21 215	311 798	406	-	17 187	1 069 133	1 086 727	2 730
Oct .....	131 694	168 014	299 707	18 131	317 838	404	-	16 693	1 070 726	1 087 822	3 950
Nov .....	129 149	157 181	286 330	17 114	303 444	398	-	16 756	1 097 791	1 114 945	4 601
Dec .....	130 466	153 709	284 175	17 182	301 357	387	-	17 055	1 123 490	1 140 932	4 223

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

### Assets

R millions

Claims on the government sector				Total claims on the government sector (1359M)	Other assets (1513K)	Total assets (1358K)	End of
Credit							
Reserve Bank <sup>4</sup> (1350M)	CPD <sup>5</sup> (1351M)	Other monetary institutions (1352M)	Total (1353M)				
6 994	2 070	58 403	67 467	67 467	155 669	1 080 541	2001
14 373	2 178	68 386	84 937	84 937	168 553	1 123 881	2002
16 469	1 729	85 979	104 177	104 177	202 293	1 359 259	2003
15 057	1 515	99 519	116 092	116 092	201 793	1 501 472	2004
12 629	1 398	93 320	107 347	107 347	157 051	1 706 688	2005
14 530	1 405	62 919	78 853	78 853	...	...	2003: Jan.
14 535	3 806	66 260	84 601	84 601	...	...	Feb.
10 521	1 218	65 440	77 178	77 178	223 329	1 242 731	Mar.
10 570	1 501	71 084	83 155	83 155	...	...	Apr.
10 759	1 437	69 104	81 300	81 300	...	...	May
10 947	1 670	81 142	93 759	93 759	259 084	1 335 516	Jun.
10 904	1 238	79 206	91 348	91 348	...	...	Jul.
10 791	1 241	77 674	89 706	89 706	...	...	Aug.
11 000	1 234	83 417	95 651	95 651	239 613	1 350 530	Sep.
18 184	1 772	83 584	103 541	103 541	...	...	Oct.
18 136	1 758	85 879	105 773	105 773	...	...	Nov.
16 469	1 729	85 979	104 177	104 177	202 293	1 359 259	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	192 813	1 344 037	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	193 665	1 362 057	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	186 134	1 406 746	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	201 793	1 501 472	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	182 985	1 522 254	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	167 187	1 585 954	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	146 329	1 646 027	Sep.
12 240	1 394	86 398	100 033	100 033	...	...	Oct.
12 524	1 396	91 102	105 021	105 021	...	...	Nov.
12 629	1 398	93 320	107 347	107 347	157 051	1 706 688	Dec.

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

R millions

End of	Total credit extension <sup>2</sup> (1368M)	Net credit extended to the government sector (1367M)	Credit extended to the domestic private sector											
			Investments (1360M)	Bills discounted (1361M)	Instalment sale credit <sup>3</sup> (1362M)	Leasing finance <sup>3</sup> (1363M)	Mortgage advances (1364M)	Other loans and advances (1365M)	Total (P0) (1347M)	minus: Local authorities (1348M)	plus: Loans granted under resale agreements (1502M)	plus: Foreign finance on-lent to clients (1503M)	Total (P1) (1504M)	of which: to households (1505M)
2001 .....	705 409	31 667	50 018	8 742	64 901	30 069	259 162	260 852	673 742	2 813	6 539	8 693	686 161	315 071
2002 .....	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	333 265
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	378 568
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	478 779
2005 .....	1 142 923	1 991	81 293	5 006	131 797	51 141	526 656	345 040	1 140 932	4 223	12 180	2 579	1 151 468	606 776
2003: Jan .....	806 215	45 950	80 857	7 530	77 669	31 375	289 003	273 831	760 265	3 048	12 044	1 036	770 297	...
Feb .....	822 861	58 213	84 568	5 714	78 910	31 976	292 702	270 778	764 648	3 019	12 032	570	774 231	...
Mar .....	820 656	42 790	89 784	5 300	79 839	31 812	296 468	274 662	777 866	3 016	11 402	491	786 744	353 716
Apr .....	861 971	50 169	102 557	5 119	81 100	32 767	300 115	290 146	811 802	3 091	14 433	398	823 542	...
May .....	826 845	41 929	77 936	5 291	82 344	33 865	304 291	281 189	784 916	3 038	11 514	351	793 743	...
Jun .....	831 559	40 764	70 212	6 324	83 191	33 816	307 060	290 192	790 795	3 270	6 985	840	795 350	360 815
Jul .....	839 630	45 337	71 156	6 299	85 184	33 315	311 055	287 284	794 293	3 584	13 649	430	804 788	...
Aug .....	835 126	37 672	71 947	7 325	86 070	34 510	314 943	282 660	797 454	3 406	12 589	803	807 440	...
Sep .....	864 858	49 394	83 958	6 556	87 346	34 836	318 711	284 057	815 464	4 241	14 513	851	826 587	374 829
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	...
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	...
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	378 568
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	...
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	...
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	408 618
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	...
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	...
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	426 159
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	...
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	...
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	448 162
Oct .....	959 648	47 430	62 773	5 311	105 724	43 028	392 378	303 005	912 219	1 684	10 595	916	922 047	...
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	...
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	478 779
2005: Jan .....	995 686	34 303	68 741	5 326	111 306	43 271	418 868	313 871	961 383	2 432	9 750	1 416	970 117	...
Feb .....	1 020 559	47 512	69 870	5 818	112 607	44 069	421 872	318 812	973 047	1 932	12 946	1 114	985 176	...
Mar .....	1 009 851	30 011	65 096	5 140	114 377	44 725	430 376	320 126	979 841	1 415	8 093	1 981	988 500	505 985
Apr .....	1 048 274	44 194	68 530	5 321	116 411	45 041	438 980	329 796	1 004 080	2 981	9 667	1 989	1 012 756	...
May .....	1 059 468	41 494	70 928	5 088	118 569	45 771	449 180	328 439	1 017 974	3 087	11 694	2 282	1 028 863	...
Jun .....	1 051 661	25 964	67 460	4 577	120 665	46 311	459 520	327 165	1 025 697	3 185	10 382	2 003	1 034 897	534 199
Jul .....	1 066 980	19 302	73 423	4 579	122 855	46 957	470 005	329 858	1 047 678	3 283	8 150	2 302	1 054 847	...
Aug .....	1 086 121	27 205	77 559	4 241	125 028	47 902	481 480	322 705	1 058 916	3 248	8 468	2 181	1 066 317	...
Sep .....	1 102 744	16 017	82 621	4 534	124 654	48 655	494 062	332 201	1 086 727	2 730	10 362	1 980	1 096 339	569 664
Oct .....	1 096 968	9 146	67 456	4 830	126 549	49 543	501 286	338 159	1 087 822	3 950	9 958	2 634	1 096 464	...
Nov .....	1 124 369	9 424	75 173	4 742	129 579	50 803	515 224	339 423	1 114 945	4 601	13 903	2 648	1 126 895	...
Dec .....	1 142 923	1 991	81 293	5 006	131 797	51 141	526 656	345 040	1 140 932	4 223	12 180	2 579	1 151 468	606 776

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

Monetary aggregates<sup>1</sup>

R millions

End of	Coin and banknotes in circulation (1312M)	Cheque and transmission deposits (1313M)	M1A <sup>2</sup> (1370M)	Other demand deposits <sup>3</sup> (1314M)	M1 <sup>4</sup> (1371M)	Other short and medium-term deposits <sup>5</sup> (1372M)	M2 <sup>6</sup> (1373M)	Long-term deposits <sup>7</sup> (1319M)	M3 <sup>8</sup> (1374M)
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	1 086 020
2003:Jan .....	29 151	156 207	185 358	161 686	347 044	292 476	639 520	82 651	722 172
Feb .....	29 689	158 484	188 173	157 047	345 220	301 127	646 346	84 292	730 638
Mar .....	29 098	158 248	187 346	165 516	352 862	298 159	651 020	87 177	738 197
Apr .....	29 655	155 682	185 336	161 633	346 970	324 345	671 314	82 874	754 188
May .....	30 389	148 865	179 254	156 603	335 857	344 548	680 405	80 861	761 266
Jun .....	30 005	157 664	187 669	149 082	336 752	347 725	684 477	83 888	768 365
Jul .....	29 905	156 142	186 046	150 363	336 409	352 565	688 974	83 580	772 554
Aug .....	31 965	159 020	190 985	148 708	339 693	350 331	690 024	76 676	766 700
Sep .....	30 831	173 723	204 553	157 517	362 070	344 629	706 699	77 519	784 219
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	1 096 240

KB125

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

Monetary analysis<sup>1</sup>

R millions

End of	Not seasonally adjusted							Seasonally adjusted			
	M3 (1374M)	Counterparts						M3 (1374N)	Counterparts		
		Net foreign assets: Cumulative flow <sup>2</sup> (1380M)	Claims on the government sector			Claims on the private sector (1347M)	Net other assets and liabilities (1381M)		Net foreign assets: Cumulative flow (1380N)	Net claims on the government sector (1367N)	Claims on the private sector (1347N)
			Gross claims (1356M)	Government deposits (1330M)	Net claims (1367M)						
2004: Oct .....	909 578	138 391	102 291	54 862	47 430	912 219	-188 462	917 273	138 463	47 420	915 985
Nov.....	913 607	133 818	115 762	57 761	58 001	938 533	-216 745	915 252	133 885	57 938	934 666
Dec.....	914 150	135 358	116 080	73 438	42 643	954 024	-217 875	910 382	135 358	42 588	948 992
2005: Jan .....	919 190	141 496	114 866	80 562	34 303	961 383	-217 993	916 346	144 458	36 145	954 095
Feb.....	948 338	132 703	96 279	48 768	47 512	973 047	-204 924	939 950	137 836	42 306	963 372
Mar.....	947 676	142 699	90 609	60 598	30 011	979 841	-204 874	938 760	146 973	33 087	972 434
Apr.....	977 945	136 952	97 169	52 975	44 194	1 004 080	-207 281	969 189	140 006	41 845	1 003 519
May.....	983 088	143 473	100 407	58 913	41 494	1 017 974	-219 853	979 217	140 128	38 239	1 026 004
Jun.....	1 000 885	161 109	99 179	73 215	25 964	1 025 697	-211 885	998 515	157 842	31 074	1 033 765
Jul.....	1 027 430	194 093	100 769	81 468	19 302	1 047 678	-233 643	1 031 917	193 400	22 977	1 059 818
Aug.....	1 039 793	196 304	100 231	73 026	27 205	1 058 916	-242 632	1 050 787	199 349	33 383	1 066 819
Sep.....	1 048 275	191 382	101 160	85 143	16 017	1 086 727	-245 850	1 057 852	192 149	17 387	1 089 417
Oct.....	1 054 341	203 399	100 021	90 875	9 146	1 087 822	-246 026	1 060 572	210 200	9 180	1 089 105
Nov.....	1 063 825	188 737	105 009	95 585	9 424	1 114 945	-249 281	1 065 055	195 173	3 296	1 108 488
Dec.....	1 096 240	187 731	107 335	105 344	1 991	1 140 932	-234 414	1 098 866	187 732	-2 356	1 132 208

KB126

## Changes

R millions

Period	Not seasonally adjusted							Seasonally adjusted			
	M3 (1374H)	Counterparts						M3 (1374I)	Counterparts		
		Net foreign assets <sup>3</sup> (1380H)	Claims on the government sector			Claims on the private sector (1347H)	Net other assets and liabilities (1381H)		Net foreign assets (1380I)	Net claims on the government sector (1367I)	Claims on the private sector (1347I)
			Gross claims (1356H)	Government deposits <sup>4</sup> (1330H)	Net claims (1367H)						
2004: Oct.....	12 455	-3 989	4 770	-1 417	3 352	27 857	-14 765	13 658	-3 914	3 363	31 247
Nov.....	4 029	-4 574	13 471	-2 900	10 571	26 315	-28 283	-2 021	-4 577	10 518	18 681
Dec.....	543	1 540	318	-15 676	-15 358	15 490	-1 130	-4 870	1 473	-15 349	14 326
2005: Jan.....	5 040	6 139	-1 215	-7 125	-8 339	7 359	-118	5 963	9 100	-6 444	5 103
Feb.....	29 148	-8 794	-18 586	31 795	13 208	11 664	13 069	23 604	-6 621	6 161	9 277
Mar.....	-662	9 996	-5 670	-11 831	-17 501	6 793	50	-1 189	9 136	-9 219	9 063
Apr.....	30 270	-5 746	6 559	7 624	14 183	24 239	-2 407	30 429	-6 967	8 758	31 085
May.....	5 142	6 521	3 238	-5 938	-2 700	13 894	-12 572	10 028	122	-3 606	22 484
Jun.....	17 797	17 636	-1 228	-14 302	-15 530	7 724	7 968	19 298	17 714	-7 165	7 761
Jul.....	26 545	32 984	1 590	-8 252	-6 662	21 981	-21 758	33 401	35 558	-8 096	26 053
Aug.....	12 363	2 211	-538	8 441	7 903	11 238	-8 989	18 870	5 949	10 406	7 001
Sep.....	8 482	-4 923	929	-12 117	-11 188	27 811	-3 218	7 064	-7 200	-15 997	22 598
Oct.....	6 066	12 017	-1 140	-5 732	-6 872	1 095	-175	2 720	18 051	-8 207	-312
Nov.....	9 484	-14 663	4 989	-4 710	279	27 123	-3 255	4 483	-15 027	-5 883	19 383
Dec.....	32 416	-1 005	2 325	-9 758	-7 433	25 987	14 866	33 811	-7 442	-5 652	23 720

KB127

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

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

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

4. Increase -; decrease +.

## Banks and mutual banks

### Mortgage loans

R millions

Period	New mortgage loans and re-advances granted during period							Mortgage loans paid out during the period <sup>3</sup>	Advances granted but not yet paid out <sup>4</sup>	Capital repayments on advances during period <sup>3</sup>	Total mortgage loans outstanding <sup>4</sup>
	Gross amount <sup>1</sup>										
	Asset mortgaged			Total	Application						
	Dwellings and flats	Business premises, farms and churches	All other		For construction of buildings <sup>2</sup>	On existing buildings	On vacant land				
(2120M)	(2121M)	(2122M)	(2127M)	(2128M)	(2125M)	(2126M)	(2129M)	(2130M)	(2131M)	(2132M)	
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	521 970
2003: Jan .....	6 684	1 187	1 617	9 487	764	8 190	532	12 524	21 711	9 687	282 831
Feb .....	7 836	1 335	1 458	10 629	982	8 968	678	13 308	22 912	8 440	286 537
Mar .....	7 935	1 348	1 691	10 974	1 054	9 251	669	11 859	24 296	9 884	290 289
Apr .....	7 586	1 798	1 355	10 739	1 202	8 862	675	11 921	24 517	7 671	293 899
May .....	8 583	1 393	1 722	11 698	1 328	9 655	715	12 608	25 290	8 233	298 092
Jun .....	8 918	1 285	1 851	12 054	1 302	10 070	681	12 526	20 568	8 663	300 906
Jul .....	10 472	1 643	2 256	14 370	1 711	11 332	1 326	14 361	28 326	10 350	304 959
Aug .....	10 031	1 415	1 637	13 084	1 376	11 061	647	14 046	29 748	8 689	308 905
Sep .....	10 102	1 453	1 838	13 393	1 354	11 308	731	14 749	31 276	9 764	312 725
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	510 390
Dec .....	18 123	3 164	4 322	25 609	2 019	21 646	1 944	30 441	71 137	17 562	521 970

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 <sup>1</sup>	Government deposits <sup>2</sup>	Notes and coin in circulation <sup>3</sup>	Money market swaps with counter foreign-exchange deposits <sup>4</sup>	Total reverse repurchase transactions <sup>5</sup>	Total Reserve Bank debentures <sup>6</sup>	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 .....	11 543	238	37 268	-	5 220	3 233	8 453
2004 .....	12 834	89	43 187	-	7 600	11 904	19 504
2005 .....	13 256	50	48 003	-	-	5 306	5 306
2003: Jan .....	10 809	467	35 473	44 719	10 490	7 554	62 763
Feb .....	11 116	439	34 770	42 365	9 990	8 000	60 355
Mar .....	11 176	307	35 557	34 551	10 270	7 900	52 721
Apr .....	11 422	251	36 181	30 064	10 270	8 000	48 334
May .....	11 386	301	36 020	27 259	10 270	8 000	45 529
Jun .....	11 142	300	35 993	20 741	8 964	8 000	37 705
Jul .....	10 550	222	36 330	17 976	10 280	8 000	36 256
Aug .....	11 012	103	36 829	15 729	10 280	8 000	34 009
Sep .....	11 283	111	37 620	11 613	9 680	7 750	29 043
Oct .....	12 870	142	37 884	3 605	8 585	7 000	19 190
Nov .....	12 854	109	39 083	481	8 585	6 674	15 740
Dec .....	12 892	101	45 483	-	5 220	3 233	8 453
2004: Jan .....	12 911	111	40 898	-	3 370	6 891	10 261
Feb .....	12 900	105	40 250	-	1 800	5 043	6 843
Mar .....	12 826	111	41 331	-	3 450	6 300	9 750
Apr .....	12 597	109	42 882	-	6 000	4 800	10 800
May .....	12 897	106	41 879	-	8 500	5 900	14 400
Jun .....	12 910	103	42 217	-	10 500	5 105	15 605
Jul .....	12 813	104	42 789	-	12 000	9 096	21 096
Aug .....	12 753	66	43 139	-	11 000	9 000	20 000
Sep .....	12 747	62	43 463	-	9 500	7 800	17 300
Oct .....	12 889	75	43 861	-	10 500	8 200	18 700
Nov .....	12 886	57	44 923	-	11 300	9 900	21 200
Dec .....	12 872	54	50 611	-	7 600	11 904	19 504
2005: Jan .....	12 908	55	45 761	-	11 200	13 209	24 409
Feb .....	12 898	62	45 274	-	7 000	12 500	19 500
Mar .....	12 871	60	47 275	-	7 200	13 000	20 200
Apr .....	13 227	64	46 528	-	7 100	12 854	19 954
May .....	13 358	70	46 769	-	6 600	11 153	17 753
Jun .....	12 218	72	47 043	-	6 625	11 100	17 725
Jul .....	13 385	56	47 475	-	7 175	10 205	17 380
Aug .....	13 163	42	47 633	-	6 290	8 173	14 463
Sep .....	13 889	27	48 054	-	5 600	8 200	13 800
Oct .....	13 576	30	48 674	-	5 600	5 870	11 470
Nov .....	13 746	28	49 951	-	2 900	5 200	8 100
Dec .....	13 834	29	55 601	-	-	5 306	5 306

KB128

1. Accommodation at the discount window, up to 8 March 1998. As from 9 March 1998 total liquidity provided by Reserve Bank.
2. Government deposits in the Exchequer, Paymaster-General and Stabilisation Accounts.
3. Notes in circulation outside Reserve Bank.
4. Outstanding amounts as at month-end.
5. Total outstanding amounts on 28-day reverse repurchase transactions (first issued on 26 April 1999), 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.
6. 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 <sup>1</sup>  (223D)	Standing facilities <sup>2</sup>  (224D)	Cash reserve accounts		SAMOS penalty  (1434D)	
			Withdrawals  (1456D)	Deposits  (1457D)		
2005/11/09	12 400	0	222	448	9	12 183
2005/11/10	12 400	0	126	663	0	11 863
2005/11/11	12 400	0	126	771	0	11 755
2005/11/12	12 400	0	126	771	0	11 755
2005/11/14	12 400	0	126	819	0	11 707
2005/11/15	12 400	0	32	864	0	11 568
2005/11/16	11 600	0	152	718	6	11 040
2005/11/17	11 600	0	34	1 351	0	10 283
2005/11/18	11 600	-1 054	388	867	0	10 067
2005/11/19	11 600	0	389	867	0	11 122
2005/11/21	11 600	-963	308	1 335	0	9 610
2005/11/22	11 600	-1 257	407	587	0	10 163
2005/11/23	10 650	460	280	697	3	10 696
2005/11/24	10 650	0	301	927	0	10 024
2005/11/25	10 650	0	1 220	544	0	11 326
2005/11/26	10 650	0	1 220	544	0	11 326
2005/11/28	10 650	0	545	501	0	10 694
2005/11/29	10 650	873	212	731	1	11 005
2005/11/30	12 250	127	212	1 187	0	11 402
2005/12/01	12 250	0	855	353	0	12 752
2005/12/02	12 250	0	318	353	0	12 215
2005/12/03	12 250	0	318	353	0	12 215
2005/12/05	12 250	0	239	807	0	11 682
2005/12/06	12 250	-405	222	811	0	11 256
2005/12/07	11 200	0	243	815	0	10 628
2005/12/08	11 200	0	73	810	0	10 463
2005/12/09	11 200	0	71	875	1	10 397
2005/12/10	11 200	0	71	875	1	10 397
2005/12/12	11 200	-733	299	810	0	9 956
2005/12/13	11 200	0	299	751	0	10 748
2005/12/14	11 900	-443	299	850	0	10 906
2005/12/15	11 900	0	307	1 415	0	10 792
2005/12/17	11 900	0	307	1 415	0	10 792
2005/12/19	11 900	0	917	696	0	12 121
2005/12/20	11 900	0	577	662	0	11 815
2005/12/21	12 300	-830	1 364	662	0	12 172
2005/12/22	12 300	0	161	623	3	11 841
2005/12/23	12 300	0	220	389	0	12 131
2005/12/24	12 300	0	220	389	0	12 131
2005/12/27	12 300	0	15	427	0	11 888
2005/12/28	11 900	0	39	389	0	11 550
2005/12/29	11 900	0	15	775	0	11 140
2005/12/30	11 900	0	445	491	0	11 854
2005/12/31	11 900	0	445	491	0	11 854
2006/01/03	11 900	-732	140	651	0	10 657
2006/01/04	11 500	800	361	473	0	12 188
2006/01/05	11 500	492	29	482	4	11 543
2006/01/06	11 500	0	341	721	0	11 120
2006/01/07	11 500	0	341	721	0	11 120
2006/01/09	11 500	0	10	1 330	0	10 180
2006/01/10	11 500	0	10	1 021	0	10 489
2006/01/11	11 700	0	10	1 733	0	9 977
2006/01/12	11 700	0	54	381	0	11 373
2006/01/13	11 700	0	14	455	2	11 261
2006/01/14	11 700	0	14	455	0	11 259
2006/01/16	11 700	-330	14	904	2	10 482
2006/01/17	11 700	-1000	10	991	0	9 719
2006/01/18	11 100	0	117	888	4	10 333
2006/01/19	11 100	0	32	1 024	0	10 108
2006/01/20	11 100	-24	32	901	0	10 207
2006/01/21	11 100	0	32	901	0	10 231
2006/01/23	11 100	0	39	1 248	0	9 891
2006/01/24	11 100	0	40	914	0	10 226
2006/01/25	12 800	-200	40	1 255	0	11 385
2006/01/26	12 800	0	200	677	0	12 323
2006/01/27	12 800	0	111	677	0	12 234
2006/01/28	12 800	0	111	677	0	12 234
2006/01/30	12 800	0	223	624	0	12 399
2006/01/31	12 800	0	78	715	0	12 163
2006/02/01	13 150	0	126	1 087	0	12 189
2006/02/02	13 150	300	277	696	1	13 032
2006/02/03	13 150	0	471	749	10	12 882
2006/02/04	13 150	0	471	749	0	12 872
2006/02/06	13 150	0	530	1 455	0	12 225
2006/02/07	13 150	-351	362	1 223	0	11 938
2006/02/08	12 000	0	35	1 415	0	10 620

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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		Interbank rates					Negotiable certificates of deposit/promissory notes <sup>5</sup>		
Date	Repurchase rate %	SAMOS penalty rate	Date	%	Date	South African overnight interbank average <sup>1</sup> % (1444W)	Interbank carry rate <sup>2</sup> % (1445W)	Foreign exchange forward rate <sup>3</sup> % (1446W)	Rand overnight deposit rate <sup>4</sup> % (1447W)	3 months (1411W)	6 months (1412W)	12 months (1413W)
2000/01/14	11.75	16.75	1999/07/14	17.50	2005/10/14	6.67	6.47	7.20	6.70	7.05	7.24	7.49
2000/10/17	12.00	17.00	1999/08/08	16.50	2005/10/21	6.62	6.83	6.96	6.70	7.05	7.26	7.59
2001/06/15	11.00	16.00	1999/10/04	15.50	2005/10/28	6.41	6.64	6.95	6.70	7.14	7.28	7.73
2001/09/05	10.00	15.00	2000/01/24	14.50	2005/11/04	6.75	6.78	6.86	6.70	7.14	7.29	7.73
2001/09/21	9.50	14.50	2001/06/18	13.75	2005/11/11	6.41	6.40	6.91	6.70	7.16	7.29	7.74
2002/01/16	10.50	15.50	2001/07/16	13.50	2005/11/18	6.52	6.74	6.93	6.70	7.25	7.39	7.78
2002/03/15	11.50	16.50	2001/09/25	13.00	2005/11/25	6.63	6.94	6.94	6.70	7.16	7.31	7.58
2002/06/14	12.50	17.50	2002/01/16	14.00	2005/12/02	6.54	6.80	7.00	6.70	7.15	7.32	7.59
2002/09/13	13.50	18.50	2002/03/18	15.00	2005/12/09	6.52	6.80	6.91	6.70	7.09	7.23	7.39
2003/06/13	12.00	17.00	2002/06/14	16.00	2005/12/16	6.57	6.65	6.79	6.70	7.06	7.21	7.34
2003/08/15	11.00	16.00	2002/09/16	17.00	2005/12/23	6.58	6.70	6.92	6.70	7.05	7.21	7.34
2003/09/11	10.00	15.00	2003/06/13	15.50	2005/12/30	6.52	6.67	7.78	6.70	7.05	7.21	7.34
2003/10/17	8.50	13.50	2003/08/15	14.50	2006/01/06	6.67	6.67	6.87	6.70	7.05	7.14	7.27
2003/12/12	8.00	13.00	2003/09/11	13.50	2006/01/13	6.71	6.79	6.90	6.70	7.00	7.11	7.19
2004/08/13	7.50	12.50	2003/10/20	12.00	2006/01/20	6.64	6.83	6.92	6.75	7.04	7.14	7.25
2005/04/15	7.00	12.00	2003/12/15	11.50	2006/01/27	6.58	6.79	6.51	6.75	7.04	7.14	7.28
			2004/08/16	11.00	2006/02/03	6.56	6.71	6.96	6.75	7.04	7.14	7.34
			2005/04/15	10.50	2006/02/17	6.76	6.76	7.31	6.75	7.10	7.21	7.39

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Date	Other money-market interest rates							Date	Notice deposits with clearing banks <sup>10</sup>			12 months' fixed deposits with clearing banks <sup>10</sup> % (1417M)	Weighted average overdraft rate on current accounts % (1404M)
	Interbank call money <sup>6</sup> % (1410W)	SARB debentures <sup>7</sup>		91 day Treasury bills % (1405W)	3-month bankers' acceptances % (1406W)	3-month JIBAR <sup>8</sup> % (1450W)	9x12 FRA <sup>9</sup> % (1451W)		32 days % (1414M)	88-91 days % (1415M)	6 months % (1416M)		
		28 days % (1448W)	56 days % (1458W)										
2005/10/14	5.50	6.79	...	6.79	6.92	7.04	7.52	2004: Aug	5.90	6.37	7.14	7.23	14.53
2005/10/21	5.50	6.80	6.83	6.78	6.92	7.04	7.79	Sep	5.74	6.17	6.91	6.84	14.36
2005/10/28	5.50	6.80	6.83	6.84	7.00	7.12	7.82	Oct	5.57	6.05	6.73	6.76	14.24
2005/11/04	5.50	6.79	...	6.85	7.01	7.14	7.67	Nov	5.58	6.04	6.69	6.71	14.33
2005/11/11	5.50	6.79	6.82	6.86	7.01	7.14	7.78	Dec	5.54	6.05	6.66	6.67	14.34
2005/11/18	5.50	6.79	6.83	6.97	7.12	7.25	7.68						
2005/11/25	5.50	6.82	6.83	6.89	7.04	7.16	7.49	2005: Jan	5.59	6.08	6.67	6.72	14.46
2005/12/02	5.50	6.80	6.82	6.87	7.04	7.16	7.43	Feb	5.60	6.07	6.65	6.71	14.52
2005/12/09	5.50	6.79	6.81	6.82	6.98	7.11	7.19	Mar	5.60	6.08	6.67	6.77	14.46
2005/12/16	5.50	6.79	...	6.82	6.95	7.07	7.24	Apr	5.44	6.12	6.50	6.72	14.12
2005/12/23	5.50	6.77	6.78	6.78	6.93	7.05	7.17	May	5.38	5.96	6.37	6.48	14.04
2005/12/30	5.50	6.75	...	6.78	6.93	7.05	7.12	Jun	5.38	5.88	6.34	6.47	13.98
2006/01/06	5.50	6.80	6.79	6.77	6.93	7.05	6.90	Jul	5.38	5.87	6.34	6.48	14.09
2006/01/13	5.50	6.78	...	6.73	6.88	7.00	6.86	Aug	5.57	5.94	6.52	6.59	14.04
2006/01/20	5.50	6.77	...	6.72	6.92	7.04	6.96	Sep	5.57	5.92	6.52	6.66	14.01
2006/01/27	5.50	6.75	...	6.69	6.93	7.05	7.16	Oct	5.57	5.99	6.63	6.82	14.05
2006/02/03	5.50	6.78	6.80	6.69	6.93	7.05	7.14	Nov	5.70	6.02	5.06	7.06	14.05
2006/02/17	5.50	6.79	6.80	6.71	6.98	7.10	7.10	Dec	5.83	6.60	5.04	6.75	14.02

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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 <sup>1</sup>						Income velocity of circulation of money <sup>4</sup>			
	Monetary aggregates <sup>2</sup>				Credit <sup>3</sup>		V1(A) (1420K)	V1 (1421K)	V2 (1422K)	V3 (1423K)
	M1(A) (1370A)	M1 (1371A)	M2 (1373A)	M3 (1374A)	Private sector (1347A)	Total (1368A)				
1999 .....	28.76	20.78	13.49	10.45	8.69	8.07	6.35	3.47	1.99	1.81
2000 .....	0.33	1.87	6.21	7.21	10.77	9.87	6.42	3.51	2.07	1.88
2001 .....	15.32	15.02	14.57	16.44	14.18	11.58	6.65	3.54	2.04	1.83
2002 .....	11.83	13.53	16.28	18.07	4.40	7.96	6.46	3.40	1.99	1.75
2003 .....	11.16	8.24	15.94	12.88	19.18	16.08	6.53	3.59	1.85	1.65
2004 .....	11.65	8.69	11.63	13.13	13.80	12.74	6.15	3.43	1.81	1.61
2005 .....	19.43	19.35	17.37	19.92	19.59	14.67	5.81	3.30	1.72	1.52
2003: Jan .....	12.78	6.89	14.02	14.88	13.23	15.88	...	...	...	...
Feb .....	9.39	2.99	12.69	13.84	14.09	16.92	...	...	...	...
Mar .....	6.17	3.41	11.24	13.34	16.34	17.51	6.59	3.57	1.94	1.71
Apr .....	6.32	2.06	15.48	15.46	21.63	23.65	...	...	...	...
May .....	2.66	-4.05	14.46	13.12	16.88	17.60	...	...	...	...
Jun .....	4.02	-2.96	18.17	15.47	17.34	20.93	6.65	3.63	1.85	1.64
Jul .....	2.01	-0.88	19.97	15.51	17.66	19.78	...	...	...	...
Aug .....	-0.81	-2.65	16.60	12.71	16.19	15.80	...	...	...	...
Sep .....	5.72	0.77	18.12	14.57	17.97	17.26	6.53	3.65	1.81	1.63
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	6.36	3.50	1.80	1.62
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 .....	5.04	13.99	14.98	14.34	7.30	8.71	6.04	3.35	1.81	1.62
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	6.09	3.45	1.83	1.61
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	6.18	3.45	1.82	1.61
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	6.28	3.45	1.78	1.58
2005: Jan .....	10.74	6.50	11.49	12.95	15.75	13.22	...	...	...	...
Feb .....	5.73	4.26	11.26	12.60	17.56	13.86	...	...	...	...
Mar .....	12.53	7.94	11.77	12.28	17.40	13.19	6.11	3.49	1.78	1.58
Apr .....	18.61	15.25	15.91	14.99	20.74	17.00	...	...	...	...
May .....	15.67	14.67	15.73	16.27	23.27	18.90	...	...	...	...
Jun .....	15.84	13.63	17.02	17.08	22.42	17.47	5.73	3.30	1.73	1.53
Jul .....	22.84	18.14	19.95	19.86	24.17	18.38	...	...	...	...
Aug .....	19.43	20.36	19.45	19.00	22.73	18.10	...	...	...	...
Sep .....	20.04	19.01	17.27	16.85	22.88	18.77	5.62	3.18	1.68	1.49
Oct .....	20.79	18.43	15.14	15.92	19.25	14.31	...	...	...	...
Nov .....	19.13	18.45	16.10	16.44	18.80	12.83	...	...	...	...
Dec .....	19.43	19.35	17.37	19.92	19.59	14.67	5.79	3.23	1.70	1.50

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1. Measured over a twelve-month period.

2. Based on the consolidated liabilities of the monetary sector (as defined on pages S-18 and S-19).

3. Domestic credit extended by all monetary institutions.

4. The ratio of the gross domestic product at current prices, seasonally adjusted, to the average value of the relevant seasonally adjusted monetary aggregate.