

Statistical tables

Money and banking

Page "S"

South African Reserve Bank: Liabilities and assets	2-3
Corporation for Public Deposits: Liabilities and assets	4-5
Banks: Liabilities and assets	6-9
Banks: Analysis of deposits	10
Banks: Selected asset items	10
Banks and Mutual Banks: Instalment sale and leasing transactions	11
Term lending rates and amounts paid out by banks	11
Banks: Contingent liabilities	12
Banks: Credit cards, cheques and electronic transactions	13
Banks and mutual banks: Liquid assets and cash reserves	14
Mutual banks and the Postbank: Liabilities and assets	15
Land and Agricultural Bank of South Africa: Liabilities and assets	16-17
Monetary sector: Liabilities and assets	18-21
Credit extension by all monetary institutions	22
Monetary aggregates	23
Monetary analysis	24
Banks and Mutual Banks: Mortgage loans	25
Selected money market and related indicators	26
Money market accommodation: Selected daily indicators	27
Money market and related interest rates	28

Capital market

Capital market interest rates and yields	29
Capital market activity: Primary and secondary markets	30
Capital market activity: Non-resident and real-estate transactions	30
Derivative market activity	31
Share prices	32
Yields and stock exchange activity	33
Unit trusts	34
Public Investment Corporation: Liabilities and assets	35
Long-term insurers: Income statement	36
Long-term insurers: Liabilities and assets	37
Short-term insurers: Income statement	38
Short-term insurers: Liabilities and assets	39
Official pension and provident funds: Income statement	40
Official and private self-administered pension and provident funds: Assets and liabilities	41
Private self-administered pension and provident funds: Assets and income statement	42
Participation bond schemes	43

National financial account

Flows for the year 2005	44-45
-------------------------------	-------

Public finance

National government finance	46-47
Cash-flow statement of national government and financing according to instruments	48
National government financing according to ownership of government debt	49
National government debt	50-51
Ownership distribution of domestic marketable bonds	52-53
Redemption schedule of domestic marketable bonds of national government	54-55
Interest payment schedule of domestic marketable bonds of national government	56
Marketable bonds of national government by unexpired maturity	57
National government debt denominated in foreign currencies	58
Interest payment schedule of foreign debt of national government	59-60
Redemption schedule of foreign debt of national government	61
Ownership distribution of domestic marketable bonds of local governments	62
Ownership distribution of domestic marketable bonds of non-financial public enterprises	62
Government deposits	63
Government finance statistics of national government	64
Government finance statistics of extra-budgetary institutions	65
Government finance statistics of social security funds	66
Government finance statistics of consolidated central government	67
Government finance statistics of provincial governments	68
Government finance statistics of local governments	69
Government finance statistics of consolidated general government	70
Government finance statistics of non-financial public enterprises	71
Non-financial public-sector borrowing requirement	72
Government finance statistics of financial public enterprises	73

Total expenditure - consolidated general government (Functional classification)	74
Local governments: Liabilities and assets	75
Non-financial public enterprises: Liabilities and assets	76
Financial public enterprises: Liabilities and assets	77

International economic relations

Balance of payments: Annual figures	78
Balance of payments: Quarterly figures	79
Current account of the balance of payments	80
Foreign trade: Indices of volume and prices	81
Services, income and transfers	82-83
Capital movements	84-85
Foreign liabilities and assets of South Africa	86-87
Foreign liabilities and assets of South Africa by selected countries	88-95
Foreign liabilities of South Africa by kind of economic activity	96-97
Foreign debt of South Africa	98
Maturity structure of foreign-currency denominated debt	99
Ratios of selected data	99
Gold and other foreign reserves	100
Average daily turnover on the South African foreign exchange market	101
Exchange rates	102
Exchange rates, gold price and trade financing rates	103

National accounts

National income and production accounts of South Africa	104
Gross value added by kind of economic activity	105-106
Expenditure on gross domestic product	107-109
Final consumption expenditure by households	110-113
Gross fixed capital formation	114-120
Fixed capital stock	121
Change in inventories	122-123
Gross and net capital formation by type of organisation	124
Financing of gross capital formation	124
Production, distribution and accumulation accounts of South Africa	125-130
Current income and saving	131

General economic indicators

Labour: Employment in the non-agricultural sectors	132
Labour: Labour costs in the non-agricultural sectors	133
Manufacturing: Orders, production, sales and utilisation of production capacity	134
Indicators of real economic activity	135
Consumer prices - metropolitan areas	136,138
Consumer prices - metropolitan and other urban areas	137,139
Production prices	140
Composite business cycle indicators	141

Key information

Money and banking: Selected data	142
Capital market: Selected data	143
Public finance: Selected data	144-145
Balance of payments: Percentage changes in selected data	146
Balance of payments: Ratios of selected data	146
Terms of trade and exchange rates of the rand: Percentage changes	147
National accounts: Percentage changes in selected data at constant prices	148
National accounts: Selected data	149
National accounts: Ratios of selected data	150
Composite business cycle indicators: Percentage change	151
Labour in the non-agricultural sector: Percentage change	152
Prices: Percentage change	152
CPIX inflation expectations	153
Business cycle phases of South Africa since 1945	153

General notes

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

... denotes not available

– denotes a value equal to nil

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

South African Reserve Bank Liabilities

R millions

End of	Notes and coin in circulation ¹ (1000M)	Deposits								Reserve Bank securities (1015M)	Foreign loans ⁷ (1009M)	Capital and reserves (1010M)	Other liabilities (1011M)	Total liabilities (1012M)
		Central government		Banks and mutual banks ⁴			Other		Total deposits (1008M)					
		Exchequer and P.M.G. accounts ² (1001M)	Other ³ (1002M)	Required reserve balances ⁵ (1014M)	Excess cash reserves (1013M)	Other balances ⁶ (1005M)	Domestic (1006M)	Foreign (1007M)						
2002	39 487	868	6	16 449	13	2	1	75	17 414	7 679	21 453	338	55 635	142 006
2003	44 671	153	5 600	17 322	58	2	1	86	23 222	3 233	19 953	357	15 179	106 614
2004	48 831	45	6 391	22 270	258	79	4 063	85	33 191	11 904	19 687	364	16 236	130 213
2005	54 237	23	25 280	25 306	491	11	15 038	85	66 234	5 327	22 080	365	10 236	158 479
2006	63 575	-	42 437	32 345	628	27	9 812	65	85 315	3 011	19 190	367	31 705	203 164
2004: Apr.....	43 936	141	-	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	-	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	-	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	-	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	-	22 728	334	28	7 322	81	30 624	12 854	21 264	364	15 107	129 838
May.....	48 457	66	7 662	23 689	1 030	-	9 171	92	41 710	11 153	23 357	364	19 337	144 378
Jun.....	48 968	11	16 762	23 751	570	-	8 553	84	49 730	11 100	23 241	364	19 818	153 221
Jul.....	49 302	61	16 778	23 521	354	13	8 957	82	49 765	10 245	23 219	364	20 758	153 654
Aug.....	49 000	28	16 787	24 477	545	9	12 495	87	54 428	8 200	22 668	365	17 243	151 904
Sep.....	50 335	15	19 338	24 209	332	10	12 086	76	56 066	8 233	22 246	365	15 573	152 818
Oct.....	51 208	23	20 398	24 663	375	5	12 475	82	58 020	5 900	23 349	365	21 198	160 040
Nov.....	53 841	26	21 662	26 142	1 187	6	11 900	81	61 005	5 215	22 655	365	14 225	157 305
Dec.....	54 237	23	25 280	25 306	491	11	15 038	85	66 234	5 327	22 080	365	10 236	158 479
2006: Jan.....	51 301	5	31 958	26 595	715	6	15 261	83	74 624	6 226	21 309	365	10 303	164 128
Feb.....	52 407	27	34 353	26 298	559	-	11 307	67	72 611	6 229	21 599	365	11 705	164 916
Mar.....	52 823	28	35 965	27 518	880	15	10 529	74	75 009	6 368	21 740	365	11 784	168 088
Apr.....	54 297	42	36 056	27 273	739	-7	8 966	78	73 145	6 114	23 282	365	14 940	172 143
May.....	52 442	20	36 178	28 310	458	8	9 507	68	74 549	6 319	25 145	365	27 018	185 838
Jun.....	53 871	523	36 320	25 219	258	16	11 207	68	73 610	5 405	27 322	365	39 821	200 395
Jul.....	54 476	-	36 456	27 157	195	5	9 399	74	73 286	5 721	26 090	365	32 366	192 304
Aug.....	54 624	1	36 604	28 870	565	29	12 813	77	78 960	5 020	25 251	367	34 963	199 184
Sep.....	56 538	-	36 759	30 002	603	1 368	9 729	72	78 533	4 318	27 435	367	49 644	216 835
Oct.....	56 922	-	36 914	29 319	312	13	13 623	67	80 247	2 850	24 169	367	44 402	208 957
Nov.....	59 546	-	37 067	31 749	1 301	14	12 256	67	82 455	3 512	21 747	367	39 073	206 701
Dec.....	63 575	-	42 437	32 345	628	27	9 812	65	85 315	3 011	19 190	367	31 705	203 164
2007: Jan.....	56 986	-	43 694	33 009	1 068	21	15 220	66	93 078	4 912	19 597	367	40 452	215 393
Feb.....	57 130	-	45 644	34 711	1 351	81	11 215	66	93 066	4 912	19 539	367	42 362	217 376
Mar.....	58 469	-	45 856	34 230	1 537	1 378	10 258	67	93 325	4 914	19 584	367	43 266	219 926

KB101

- Including coin as from March 1994 onwards.
- P.M.G. means Paymaster General. Including deposits of provincial administrations with the Reserve Bank as from December 1992.
- Mainly comprising of government departments, and the Compensatory and Contingency Financing Facility of the IMF from December 1993 onwards. Exchequer balance includes uninvested part of the Stabilisation Account.
- Until October 1986 only banks, thereafter banks and building societies. Banks and mutual banks as from January 1994 onwards.
- From April 1998 the minimum cash reserve requirement was set at 2½ per cent of banks' liabilities but banks' vault cash holdings qualified in full as part of cash reserves, as per notice R572 in Government Gazette 18810 of April 1998. From September 2001, only 75 per cent of the banks' vault cash holdings qualified as cash reserves, and subsequently the qualifying portion was reduced by 25 percentage points each year. In September 2004 the concession was fully phased out.
- Not including deposits denominated in foreign currencies.
- Including loans of the South African government for which the Reserve Bank has assumed liability.

South African Reserve Bank

Assets

R millions

End of	Foreign assets		Liquidity provided ²				Advances, investments and overnight loans					Total (excluding foreign assets) (1029M)	Other assets (1030M)	Total assets (1031M)
	Gold coin and bullion ¹ (1020M)	Total (1021M)	Utilisation of cash reserves (1033M)	Loans granted to banks under:		Total (1036M)	Advances		Investments		Overnight loans ⁴ (1032M)			
				Resale agreements (1034M)	SAMOS penalty (1035M)		Banks (1025M)	Other ³ (1026M)	Government stock (1027M)	Other (1028M)				
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
2006	17 634	178 318	122	12 315	-	12 438	88	318	9 289	279	-	22 411	2 435	203 164
2004: 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	-	13 634	52	452	15 752	279	-	30 169	15 103	115 506
Jul	8 716	72 670	92	13 602	1	13 694	49	452	15 996	279	-	30 471	14 883	118 023
Aug	9 728	79 237	288	12 868	1 375	14 531	64	452	15 888	279	-	31 215	10 649	121 100
Sep	9 455	78 242	238	13 005	-	13 243	82	454	14 941	279	-	28 999	12 292	119 533
Oct	9 369	78 598	88	13 435	-	13 523	72	454	15 226	279	-	29 553	14 195	122 346
Nov	9 349	82 280	24	13 019	-	13 043	80	452	14 858	279	-	28 711	16 774	127 765
Dec	8 887	82 849	23	12 958	-	12 981	67	483	15 057	279	-	28 867	18 498	130 213
2005: Jan	9 091	89 037	155	13 347	-	13 503	68	523	15 204	279	-	29 577	14 995	133 609
Feb	9 020	89 421	887	13 216	-	14 103	68	526	7 796	279	-	22 772	16 706	128 899
Mar	10 637	98 832	165	13 310	-	13 476	72	512	7 422	279	-	21 761	8 339	128 932
Apr	10 516	97 748	154	14 138	-	14 292	71	464	12 273	279	-	27 379	4 711	129 838
May	11 096	115 298	48	13 218	3	13 269	86	464	12 256	279	-	26 354	2 727	144 378
Jun	11 599	124 085	151	13 105	4	13 260	90	466	12 436	279	-	26 530	2 606	153 221
Jul	11 343	124 918	829	12 012	-	12 841	97	343	12 570	279	-	26 129	2 606	153 654
Aug	11 211	123 210	103	13 303	-	13 405	111	347	12 285	279	-	26 427	2 267	151 904
Sep	12 007	124 101	584	12 957	-	13 541	129	349	12 151	279	-	26 450	2 266	152 818
Oct	12 593	131 694	509	12 514	-	13 023	127	353	12 240	279	-	26 022	2 325	160 040
Nov	12 781	129 149	212	12 379	-	12 592	121	357	12 524	279	-	25 872	2 284	157 305
Dec	12 970	130 466	445	11 909	-	12 354	110	360	12 629	279	-	25 733	2 280	158 479
2006: Jan	13 880	134 938	78	12 817	-	12 895	110	363	12 746	279	-	26 393	2 796	164 128
Feb	13 710	138 491	1 103	12 617	-	13 719	112	367	9 707	279	-	24 185	2 241	164 916
Mar	14 504	142 352	426	12 807	-	13 233	94	368	9 519	279	-	23 494	2 243	168 088
Apr	15 693	145 623	832	13 012	7	13 851	118	293	9 640	279	-	24 182	2 338	172 143
May	17 392	159 846	330	13 053	-	13 383	147	297	9 498	279	-	23 604	2 387	185 838
Jun	17 344	171 543	3 531	13 208	-	16 739	175	299	8 964	279	-	26 457	2 394	200 395
Jul	17 437	165 941	1 655	12 616	-	14 270	109	303	9 028	279	-	23 988	2 374	192 304
Aug	17 789	173 835	587	12 756	-	13 343	121	306	8 865	279	-	22 913	2 436	199 184
Sep	18 629	191 218	204	13 412	-	13 616	120	310	8 855	279	-	23 180	2 437	216 835
Oct	17 908	182 701	1 188	12 721	-	13 908	127	313	9 180	279	-	23 807	2 449	208 957
Nov	18 501	181 337	300	12 456	-	12 755	142	317	9 267	279	-	22 761	2 603	206 701
Dec	17 634	178 318	122	12 315	-	12 438	88	318	9 289	279	-	22 411	2 435	203 164
2007: Jan	18 690	187 696	732	14 704	-	15 435	126	320	9 122	279	-	25 282	2 414	215 393
Feb	19 531	191 171	148	13 703	-	13 851	170	324	9 108	279	-	23 733	2 473	217 376
Mar	19 224	192 709	1 140	13 914	-	15 053	163	338	8 918	279	-	24 752	2 464	219 926

KB102

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)				
	Central and provincial governments (1053M)	Public Investment Corporation (1052M)	Other public enterprises / corporations ¹ (1042M)	Insurance companies and pension funds (1043M)	Other (1045M)	Total (1046M)					
2002	3 048	-	111	44	49	3 252	1 408	4 660	81	241	4 982
2003	3 452	-	118	32	185	3 787	844	4 631	81	380	5 092
2004	4 981	-	220	21	1 059	6 281	1 784	8 065	81	588	8 734
2005	14 773	-	283	31	2 203	17 290	2 473	19 763	81	141	19 985
2006	12 368	-	891	23	908	14 190	2 512	16 702	81	162	16 945
2004: Apr	4 570	-	167	128	163	5 028	1 843	6 871	81	415	7 367
May	5 029	-	154	150	232	5 565	1 501	7 066	81	490	7 637
Jun	5 048	-	197	94	313	5 652	1 415	7 067	81	516	7 664
Jul	5 186	-	188	94	403	5 871	1 655	7 525	81	517	8 123
Aug	4 445	-	166	99	485	5 195	1 643	6 837	81	785	7 704
Sep	4 301	-	183	82	613	5 178	1 383	6 561	81	526	7 168
Oct	6 305	-	199	40	666	7 210	1 818	9 028	81	569	9 678
Nov	4 810	-	205	82	873	5 969	1 533	7 502	81	707	8 290
Dec	4 981	-	220	21	1 059	6 281	1 784	8 065	81	588	8 734
2005: Jan	9 017	-	217	36	1 196	10 467	1 645	12 112	81	597	12 790
Feb	7 631	-	225	33	1 362	9 252	1 452	10 704	81	637	11 422
Mar	5 933	-	186	94	1 527	7 740	1 688	9 428	81	333	9 842
Apr	10 369	-	188	134	1 779	12 469	2 096	14 565	81	336	14 983
May	7 538	-	178	33	2 058	9 807	1 497	11 303	81	326	11 710
Jun	9 230	-	170	31	2 339	11 770	1 218	12 989	81	350	13 420
Jul	9 089	-	194	32	1 516	10 831	1 323	12 155	81	347	12 583
Aug	14 237	-	229	148	1 713	16 327	2 222	18 549	81	384	19 014
Sep	14 017	-	229	23	1 834	16 104	906	17 010	81	376	17 467
Oct	14 393	-	266	26	1 999	16 683	1 568	18 251	81	467	18 799
Nov	10 456	-	284	164	2 122	13 026	1 647	14 673	81	432	15 187
Dec	14 773	-	283	31	2 203	17 290	2 473	19 763	81	141	19 985
2006: Jan	14 005	-	967	63	2 262	17 297	1 538	18 835	81	156	19 072
Feb	12 963	-	937	21	755	14 676	1 952	16 628	81	166	16 875
Mar	10 518	-	890	25	924	12 357	1 476	13 833	81	160	14 074
Apr	12 186	-	861	27	949	14 023	1 916	15 940	81	157	16 178
May	13 016	-	844	80	984	14 924	1 312	16 235	81	166	16 483
Jun	15 272	-	839	42	1 068	17 221	1 260	18 481	81	166	18 727
Jul	13 087	-	808	30	1 167	15 093	3 548	18 641	81	140	18 862
Aug	15 097	-	801	21	1 195	17 114	2 407	19 521	81	165	19 768
Sep	12 663	-	833	161	1 207	14 863	2 645	17 509	81	174	17 764
Oct	14 720	-	856	26	869	16 471	3 493	19 964	81	174	20 220
Nov	12 561	-	867	99	889	14 417	2 409	16 827	81	351	17 259
Dec	12 368	-	891	23	908	14 190	2 512	16 702	81	162	16 945
2007: Jan	15 526	-	891	192	927	17 536	3 518	21 054	81	146	21 281
Feb	12 156	-	865	163	883	14 067	2 507	16 574	81	181	16 836
Mar	7 126	-	739	95	866	8 826	3 921	12 747	81	218	13 045

KB104

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

Corporation for Public Deposits Assets

R millions

End of	Treasury bills (1061M)	Government stock (1062M)	Land Bank securities (1063M)	Other public-sector investments		Other assets (1065M)	Total assets (1066M)
				Bills ¹ (1068M)	Other (1069M)		
2002	2 137	41	-	-	-	2 804	4 982
2003	1 688	42	495	-	-	2 868	5 092
2004	1 473	42	717	-	-	6 502	8 734
2005	1 371	28	397	-	-	18 189	19 985
2006	3 893	-	99	-	-	12 953	16 945
2004: Apr	1 203	42	498	-	-	5 624	7 367
May	1 350	42	421	-	-	5 824	7 637
Jun	1 371	42	247	-	-	6 004	7 664
Jul	1 397	42	470	-	-	6 214	8 123
Aug	1 410	43	717	-	-	5 534	7 704
Sep	1 432	43	753	-	-	4 941	7 168
Oct	1 463	42	805	-	-	7 367	9 678
Nov	1 467	42	557	-	-	6 224	8 290
Dec	1 473	42	717	-	-	6 502	8 734
2005: Jan	1 516	52	887	-	-	10 334	12 790
Feb	1 523	29	790	-	-	9 080	11 422
Mar	1 629	28	544	-	-	7 640	9 842
Apr	1 519	28	396	-	-	13 040	14 983
May	1 474	28	495	-	-	9 713	11 710
Jun	1 481	28	546	-	-	11 364	13 420
Jul	1 367	28	446	-	-	10 741	12 583
Aug	1 349	28	717	-	-	16 920	19 014
Sep	1 361	28	1 017	-	-	15 061	17 467
Oct	1 366	28	1 121	-	-	16 284	18 799
Nov	1 368	28	596	-	-	13 194	15 187
Dec	1 371	28	397	-	-	18 189	19 985
2006: Jan	1 376	27	494	-	-	17 175	19 072
Feb	1 333	-	743	-	-	14 799	16 875
Mar	1 395	-	1 141	-	-	11 539	14 074
Apr	1 447	-	846	-	-	13 885	16 178
May	3 049	-	598	-	-	12 836	16 483
Jun	4 073	-	288	-	-	14 367	18 727
Jul	4 230	-	299	-	-	14 333	18 862
Aug	3 930	-	397	-	-	15 440	19 768
Sep	4 109	-	197	-	-	13 457	17 764
Oct	4 041	-	199	-	-	15 980	20 220
Nov	3 055	-	198	-	-	14 006	17 259
Dec	3 893	-	99	-	-	12 953	16 945
2007: Jan	4 493	-	149	-	-	16 640	21 281
Feb	4 217	-	196	-	-	12 423	16 836
Mar	1 286	-	198	-	-	11 562	13 045

KB103

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

Banks¹

Liabilities

R millions

End of	Deposits									Other	
	Cash managed, cheque and transmission (1070M)	Other demand (1071M)	Short-term savings (1072M)	Other short-term (1073M)	Medium-term savings (1074M)	Other medium-term (1075M)	Long-term (1076M)	Total (1077M)	Foreign currency deposits included in total (1078M)	Loans received under repurchase agreements	
										Reserve Bank (1500M)	Other (1501M)
2002	190 158	190 087	37 179	116 167	22	166 097	112 580	812 290	35 840	12 032	37 630
2003	225 876	196 151	45 095	146 518	15	190 881	106 749	911 284	24 837	13 006	43 841
2004	251 241	214 561	51 066	151 078	92	232 161	132 935	1 033 134	27 702	13 444	38 362
2005	301 469	249 847	57 344	183 328	313	269 513	175 811	1 237 624	33 030	11 909	42 399
2006	353 802	319 774	72 403	261 454	24	281 171	250 774	1 539 402	50 284	12 484	49 059
2004: 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.....	266 866	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	176 913	388	251 576	163 711	1 178 738	28 924	15 218	33 673
Oct	277 220	247 115	55 303	192 179	115	240 503	165 576	1 178 010	28 798	12 514	44 557
Nov.....	287 814	250 906	57 403	141 659	32	289 852	172 192	1 199 858	29 533	12 252	47 401
Dec.....	301 469	249 847	57 344	183 328	313	269 513	175 811	1 237 624	33 030	11 909	42 399
2006: Jan	301 248	248 422	56 319	187 596	108	269 333	181 972	1 244 999	30 491	12 816	53 358
Feb	280 244	258 033	62 078	196 258	200	281 501	205 501	1 283 815	33 884	12 616	54 480
Mar	291 545	272 841	63 305	185 589	17	301 641	223 625	1 338 563	35 981	12 807	42 000
Apr.....	280 946	272 969	63 466	191 157	14	294 982	231 508	1 335 042	34 438	13 012	45 999
May	281 983	285 275	64 644	215 163	569	283 295	232 594	1 363 523	41 551	13 265	53 496
Jun	302 503	302 116	65 483	208 609	184	281 748	246 016	1 406 659	48 834	13 409	51 002
Jul.....	309 666	316 634	67 481	221 934	29	245 929	243 355	1 405 027	47 930	12 650	49 668
Aug.....	313 213	302 453	69 719	223 082	62	271 871	244 870	1 425 270	44 926	12 755	47 039
Sep.....	329 160	315 185	70 105	253 601	212	261 103	238 440	1 467 806	47 290	13 411	47 077
Oct	329 818	318 589	70 587	244 084	99	282 295	247 704	1 493 176	48 597	12 810	54 781
Nov.....	338 079	310 108	73 365	223 925	24	306 607	260 352	1 512 461	45 786	13 010	45 492
Dec.....	353 802	319 774	72 403	261 454	24	281 171	250 774	1 539 402	50 284	12 484	49 059
2007: Jan	350 046	317 229	71 972	270 848	20	270 515	276 426	1 557 057	52 528	14 859	53 931
Feb	349 464	331 725	72 956	250 735	20	287 022	301 273	1 593 196	52 612	13 452	58 783
Mar	357 190	334 343	75 081	232 391	1	306 009	309 676	1 614 689	44 685	14 073	53 914

KB105

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

Banks¹

Liabilities

R millions

Liabilities to the public					Total liabilities to the public (1085M)	Capital and other liabilities				Total capital and liabilities (1090M)	End of
Foreign finance in Bank's own name on-lent to clients (1080M)	Other foreign loans and advances (1081M)	Other loans and advances (1082M)	Other (1083M)	Total (1084M)		Outstanding liabilities on behalf of clients, per contra ² (1086M)	Other liabilities (1087M)	Gross capital and reserves (1088M)	Total (1089M)		
1 430	13 447	39 826	18 608	122 973	935 262	2 131	64 633	100 833	167 597	1 102 860	2002
1 293	5 189	38 850	20 666	122 845	1 034 129	1 415	237 937	108 362	347 714	1 381 843	2003
1 344	6 002	32 881	13 942	105 976	1 139 111	481	236 021	123 007	359 509	1 498 619	2004
2 803	9 180	40 291	15 978	122 560	1 360 185	1 004	184 664	131 799	317 467	1 677 652	2005
2 242	20 740	51 675	19 291	155 491	1 694 894	294	216 190	163 806	380 290	2 075 184	2006
785	5 103	32 650	24 123	104 926	1 051 532	1 179	176 126	113 939	291 244	1 342 776	2004: Apr.
1 001	4 190	28 725	24 882	105 310	1 037 881	1 017	171 208	112 897	285 122	1 323 003	May
839	4 592	30 391	24 721	116 157	1 066 099	638	169 552	114 510	284 699	1 350 798	Jun.
1 002	5 469	26 662	11 325	101 842	1 051 336	1 001	184 420	114 847	300 268	1 351 604	Jul.
1 025	4 969	32 729	12 257	111 966	1 089 243	641	189 602	115 824	306 067	1 395 310	Aug.
733	2 570	31 387	11 489	98 994	1 108 043	403	181 073	116 819	298 295	1 406 338	Sep.
1 155	4 104	34 898	10 951	105 199	1 113 663	535	204 299	117 747	322 581	1 436 244	Oct.
1 532	2 920	31 289	14 565	108 071	1 127 979	569	235 612	120 608	356 789	1 484 767	Nov.
1 344	6 002	32 881	13 942	105 976	1 139 111	481	236 021	123 007	359 509	1 498 619	Dec.
1 511	11 419	32 404	12 992	113 734	1 165 489	424	239 470	124 017	363 910	1 529 400	2005: Jan.
1 173	11 695	33 377	13 645	114 915	1 175 098	301	245 371	123 418	369 090	1 544 189	Feb.
2 040	11 798	32 372	13 572	109 637	1 183 325	86	208 715	121 741	330 542	1 513 867	Mar.
2 029	9 749	35 136	15 713	118 637	1 202 458	568	201 934	122 553	325 055	1 527 513	Apr.
2 304	9 459	38 109	14 541	121 689	1 213 798	68	200 218	127 573	327 859	1 541 657	May
2 453	10 791	36 446	14 218	115 027	1 236 346	129	200 700	126 972	327 801	1 564 147	Jun.
2 304	8 279	45 936	15 158	118 837	1 277 791	129	212 415	127 645	340 190	1 617 981	Jul.
2 181	8 698	48 069	28 678	137 267	1 291 654	303	191 438	128 273	320 013	1 611 667	Aug.
2 103	8 191	53 515	16 724	129 423	1 308 161	88	182 967	129 588	312 643	1 620 804	Sep.
2 751	8 327	59 494	17 201	144 844	1 322 854	228	174 561	130 341	305 130	1 627 984	Oct.
2 765	8 420	56 867	17 312	145 017	1 344 876	575	182 198	131 845	314 619	1 659 495	Nov.
2 803	9 180	40 291	15 978	122 560	1 360 185	1 004	184 664	131 799	317 467	1 677 652	Dec.
2 904	10 572	49 220	17 541	146 411	1 391 410	281	197 967	132 661	330 909	1 722 319	2006: Jan.
3 270	9 763	53 072	18 864	152 065	1 435 880	482	201 425	134 223	336 130	1 772 011	Feb.
3 179	8 211	55 408	19 103	140 708	1 479 271	91	186 737	137 795	324 622	1 803 893	Mar.
3 149	10 171	47 226	17 557	137 114	1 472 156	92	194 530	145 787	340 409	1 812 565	Apr.
3 386	11 471	54 647	18 115	154 380	1 517 903	63	204 947	146 202	351 212	1 869 115	May
2 378	13 368	54 628	18 986	153 770	1 560 429	170	250 201	149 103	399 474	1 959 903	Jun.
2 575	16 152	55 850	18 758	155 652	1 560 679	347	228 183	150 142	378 672	1 939 351	Jul.
2 660	20 892	52 911	18 455	154 711	1 579 981	273	232 572	154 987	387 832	1 967 813	Aug.
2 619	25 715	55 545	19 720	164 087	1 631 894	122	277 442	154 647	432 212	2 064 106	Sep.
2 636	21 676	53 278	19 029	164 209	1 657 385	600	234 894	156 811	392 305	2 049 691	Oct.
2 147	25 130	52 956	19 908	158 642	1 671 104	825	232 009	158 090	390 925	2 062 028	Nov.
2 242	20 740	51 675	19 291	155 491	1 694 894	294	216 190	163 806	380 290	2 075 184	Dec.
2 078	21 233	44 921	19 842	156 865	1 713 922	339	216 510	166 447	383 296	2 097 218	2007: Jan.
2 070	24 368	53 296	20 373	172 342	1 765 538	580	223 650	170 512	394 742	2 160 280	Feb.
2 095	33 095	53 426	20 807	177 410	1 792 099	529	208 796	174 911	384 236	2 176 335	Mar.

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)
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	179 160	521 698	31 207	30 450
2006	13 620	593	32 458	46 670	39 763	76 289	55 581	207 411	680 064	43 940	39 096
2004: Apr	8 357	23	17 342	25 722	27 861	49 577	39 303	133 133	343 970	18 375	27 534
May	8 193	53	17 908	26 153	27 857	42 862	39 776	135 416	349 221	18 573	27 368
Jun	8 383	51	17 390	25 824	27 914	48 031	49 050	137 803	356 440	18 803	23 966
Jul	7 586	40	17 966	25 592	27 635	43 197	46 584	140 241	363 047	19 182	23 680
Aug	8 516	74	18 814	27 404	27 600	57 078	45 292	142 380	370 829	19 398	22 990
Sep	8 423	33	20 829	29 286	29 302	58 683	39 742	145 525	377 886	19 801	24 502
Oct	7 027	24	20 898	27 950	25 699	49 220	41 445	148 643	386 615	20 311	25 952
Nov	9 467	26	21 656	31 149	26 113	51 013	38 815	150 474	396 682	20 610	30 357
Dec	9 747	24	22 258	32 028	26 591	46 067	29 173	152 417	405 620	21 169	32 425
2005: Jan	8 710	40	22 555	31 305	28 532	59 773	38 146	151 920	411 615	22 735	34 033
Feb	7 423	21	21 685	29 129	25 219	69 363	32 975	153 842	414 576	23 635	32 905
Mar	10 533	25	22 616	33 175	22 335	69 024	35 107	156 143	424 348	24 223	29 074
Apr	8 591	26	23 099	31 716	23 605	58 543	39 321	158 588	432 637	24 992	30 420
May	9 324	37	23 679	33 039	22 580	62 899	38 927	161 456	442 932	25 437	30 016
Jun	9 054	35	24 223	33 312	23 062	65 586	37 339	163 884	454 140	25 851	31 411
Jul	7 030	32	24 733	31 796	25 235	69 847	38 351	166 770	464 667	26 587	29 949
Aug	8 963	37	25 384	34 384	24 195	81 442	33 033	169 876	476 168	27 166	29 182
Sep	8 231	37	25 423	33 691	22 910	73 486	31 807	170 366	488 736	28 113	29 951
Oct	8 851	44	25 864	34 759	23 192	63 707	39 827	173 075	495 992	28 770	29 216
Nov	10 619	39	27 394	38 052	28 083	64 232	40 442	176 473	510 120	29 929	30 172
Dec	10 814	55	27 082	37 951	28 188	66 461	34 648	179 160	521 698	31 207	30 450
2006: Jan	9 362	55	27 620	37 037	29 804	72 713	41 546	180 864	528 805	32 158	32 865
Feb	9 685	47	27 747	37 480	29 337	77 703	51 232	187 920	541 812	33 215	32 891
Mar	8 793	99	28 857	37 749	31 809	82 983	53 238	186 630	555 177	33 478	31 316
Apr	9 146	101	28 545	37 791	30 576	82 946	55 819	188 976	566 558	34 864	32 916
May	9 320	112	28 702	38 134	31 600	82 049	62 814	190 619	579 660	35 469	32 865
Jun	8 735	77	25 836	34 648	34 857	95 290	60 746	194 294	592 203	36 235	36 554
Jul	8 924	125	29 289	38 338	36 027	68 257	61 430	197 497	608 110	36 853	39 538
Aug	9 771	317	29 992	40 080	36 381	77 352	58 294	198 549	623 387	38 267	37 905
Sep	8 602	280	33 795	42 676	37 106	81 520	58 884	197 311	636 469	39 570	37 440
Oct	9 795	363	31 964	42 123	38 471	86 430	67 870	199 133	652 789	40 595	35 264
Nov	10 816	427	33 532	44 776	40 840	87 286	57 120	203 534	667 154	42 169	37 640
Dec	13 620	593	32 458	46 670	39 763	76 289	55 581	207 411	680 064	43 940	39 096
2007: Jan	10 163	631	34 274	45 068	41 673	78 780	65 581	210 166	691 241	45 795	43 485
Feb	9 658	648	36 531	46 837	42 464	89 644	65 738	214 328	704 765	47 201	45 104
Mar	8 497	1 915	36 700	47 112	46 190	81 248	66 242	218 787	712 498	48 116	43 647

KB107

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

Banks Assets

R millions

loans and advances					Investments					Fixed assets (1130M)	Other assets (1131M)	Total assets (1132M)	End of
Foreign currency loans and advances ¹ (1120M)	Redeemable preference shares (1121M)	Overdrafts and loans (1122M)	Less: Specific provisions (1123M)	Total (1124M)	Investments other than shares		Shares (1127M)	Less: Specific provisions (1128M)	Total (1129M)				
					Government stock (1125M)	Other (1126M)							
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	301 668	15 255	1 342 811	68 446	170 797	11 153	348	250 047	13 838	33 005	1 677 652	2005
192 131	23 790	383 571	13 724	1 727 912	67 124	176 599	11 920	120	255 523	14 712	30 366	2 075 184	2006
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	2004: 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	288 063	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	291 447	15 629	1 160 751	62 073	228 743	12 895	501	303 211	11 454	39 643	1 544 189	Feb.
123 781	16 097	290 495	18 114	1 172 513	57 062	194 643	13 069	634	264 140	12 351	31 688	1 513 867	Mar.
120 070	16 282	296 898	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	293 228	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	290 594	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	293 539	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	282 920	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	294 361	16 389	1 290 557	64 961	171 485	13 445	333	249 558	12 132	34 866	1 620 804	Sep.
163 153	17 807	296 724	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	297 932	15 698	1 326 803	66 450	165 901	12 633	347	244 636	13 099	36 905	1 659 495	Nov.
145 848	18 737	301 668	15 255	1 342 811	68 446	170 797	11 153	348	250 047	13 838	33 005	1 677 652	Dec.
137 707	20 002	315 511	15 410	1 376 564	71 595	177 164	11 557	348	259 968	13 557	35 192	1 722 319	2006: Jan.
168 129	19 321	321 859	15 515	1 447 903	54 182	169 683	11 626	349	235 142	13 379	38 107	1 772 011	Feb.
174 691	19 562	336 427	15 526	1 489 784	54 238	163 157	11 401	345	228 450	13 395	34 515	1 803 893	Mar.
161 829	22 640	330 678	15 917	1 491 885	55 090	171 957	11 510	346	238 212	13 418	31 259	1 812 565	Apr.
199 978	22 787	323 968	15 729	1 546 081	53 159	173 813	10 639	173	237 439	13 539	33 922	1 869 115	May
224 463	22 638	322 525	14 841	1 604 963	58 803	199 772	10 671	135	269 111	13 641	37 540	1 959 903	Jun.
206 376	23 979	337 131	15 345	1 599 854	58 855	179 280	10 678	135	248 678	13 675	38 807	1 939 351	Jul.
194 953	24 365	346 072	15 231	1 620 293	58 967	186 306	11 162	119	256 316	13 782	37 343	1 967 813	Aug.
218 770	25 034	359 648	15 298	1 676 456	61 921	225 822	11 729	119	299 352	13 889	31 732	2 064 106	Sep.
194 704	24 250	368 610	15 465	1 692 651	62 454	191 420	12 144	124	265 893	13 896	35 128	2 049 691	Oct.
187 723	24 395	373 341	14 267	1 706 935	59 580	186 270	12 290	124	258 016	14 136	38 165	2 062 028	Nov.
192 131	23 790	383 571	13 724	1 727 912	67 124	176 599	11 920	120	255 523	14 712	30 366	2 075 184	Dec.
181 377	24 242	390 534	13 952	1 758 923	64 739	166 690	12 059	120	243 368	14 654	35 204	2 097 218	2007: Jan.
184 304	25 686	412 230	13 847	1 817 617	62 507	163 844	12 554	120	238 785	14 551	42 490	2 160 280	Feb.
199 514	25 813	415 264	13 844	1 843 474	62 819	161 011	12 814	116	236 528	14 682	34 539	2 176 335	Mar.

KB108

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

Banks

Analysis of deposits by type of depositor

R millions

End of	Residents										Non-residents (1152M)	Total all deposits (1077M)	of which: denominated in foreign currency (1078M)
	Bank group deposits	Inter-bank deposits	Government deposits ¹	Local governments and regional services councils	Public enterprises/corporations ²	Insurers and pension funds	Other companies and close corporations	Individuals	Other	Total			
	(1140M)	(1141M)	(1143M)	(1144M)	(1145M)	(1146M)	(1147M)	(1148M)	(1149M)	(1150M)			
2006: Jan.....	30 130	43 426	67 918	28 120	71 734	86 711	561 896	218 933	94 997	1 203 865	41 135	1 244 999	30 491
Feb.....	34 052	50 071	36 806	29 134	85 169	97 783	580 611	222 970	96 291	1 232 888	50 927	1 283 815	33 884
Mar.....	30 094	53 882	41 193	34 026	87 291	99 239	613 170	228 862	98 104	1 285 861	52 702	1 338 563	35 981
Apr.....	29 782	54 733	36 584	27 013	89 379	98 715	622 099	231 115	95 387	1 284 808	50 235	1 335 042	34 438
May.....	31 174	51 821	42 444	26 791	90 529	95 616	639 447	233 066	94 542	1 305 431	58 092	1 363 523	41 551
Jun.....	32 136	55 842	60 662	26 550	89 049	93 370	643 320	238 381	95 961	1 335 271	71 388	1 406 659	48 834
Jul.....	33 965	53 307	65 264	28 006	89 188	85 753	652 509	240 303	98 019	1 346 315	58 712	1 405 027	47 930
Aug.....	34 734	59 891	59 905	27 076	88 922	85 545	664 267	245 999	100 638	1 366 976	58 294	1 425 270	44 926
Sep.....	36 622	66 081	75 206	25 720	88 209	86 169	682 505	247 041	99 759	1 407 311	60 495	1 467 806	47 290
Oct.....	37 029	60 673	77 947	25 988	89 271	85 075	705 710	251 139	99 967	1 432 798	60 378	1 493 176	48 597
Nov.....	39 884	61 175	71 983	28 013	90 238	83 555	719 774	257 659	105 171	1 457 452	55 009	1 512 461	45 786
Dec.....	37 602	64 137	86 964	26 285	93 898	86 698	720 868	259 028	104 086	1 479 566	59 836	1 539 402	50 284
2007: Jan.....	35 997	62 514	97 976	24 520	96 683	89 897	729 342	255 991	103 000	1 495 920	61 137	1 557 057	52 528
Feb.....	36 766	70 058	56 760	30 821	109 697	92 744	765 832	263 387	105 962	1 532 026	61 170	1 593 196	52 612
Mar.....	36 890	67 577	60 245	31 743	114 691	98 674	769 984	268 954	110 798	1 559 557	55 133	1 614 689	44 685

KB109

Banks

Selected asset items

R millions

End of	NCD holdings / PNs (1160M)	Bills discounted			Advances				Investments					
		Treasury bills (1161M)	Land Bank bills and promissory notes (1162M)	Other, including bankers' acceptances (1163M)	Government sector (excluding Provincial governments) (1510M)	Provincial governments (1174M)	Domestic private sector (1166M)	Foreign sector (1167M)	Government sector (1170M)			Private sector (1172M)		Foreign sector (1173M)
									Short-term government stock (1168M)	Long-term government stock (1169M)	Other (1170M)	Stock of public enterprises/corporations (1171M)	Other (1172M)	
2006: Jan.....	25 380	24 757	23	8 085	948	2 103	1 053 891	151 073	47 608	23 988	150	4 351	34 083	16 522
Feb.....	27 413	24 057	14	8 820	982	1 922	1 080 570	183 855	38 954	15 229	173	3 508	37 332	14 958
Mar.....	27 608	22 705	14	8 596	906	207	1 110 552	193 076	41 748	12 490	53	3 092	37 762	13 188
Apr.....	29 098	24 114	14	8 788	695	137	1 122 085	181 087	39 591	15 500	53	2 919	38 815	14 182
May.....	26 781	23 806	16	9 044	705	31	1 131 341	215 065	41 212	11 947	39	2 545	41 263	15 469
Jun.....	23 782	27 885	16	8 653	675	1	1 151 282	239 281	39 159	19 644	37	2 155	42 487	21 142
Jul.....	21 600	29 296	13	10 229	746	73	1 185 292	209 219	40 476	18 379	38	2 078	41 405	15 977
Aug.....	22 829	29 663	49	8 194	752	4	1 213 232	200 001	30 391	28 576	-	2 233	42 995	18 457
Sep.....	23 649	29 150	101	8 189	717	2	1 241 981	226 156	31 775	30 146	-	2 166	46 274	21 972
Oct.....	24 165	28 277	97	6 890	537	245	1 268 199	207 207	31 993	30 461	-	2 240	48 521	26 030
Nov.....	25 299	29 934	92	7 615	511	16	1 297 600	203 957	32 934	26 645	-	2 044	46 290	23 503
Dec.....	25 197	30 976	27	8 093	756	277	1 324 910	204 611	38 044	29 080	-	2 080	47 247	23 159
2007: Jan.....	28 054	35 547	21	7 917	528	188	1 345 151	196 731	36 453	28 285	-	2 184	46 399	20 842
Feb.....	29 461	38 011	37	7 056	538	387	1 385 375	201 419	33 595	28 912	-	2 382	47 314	22 117
Mar.....	27 754	35 291	66	8 290	718	1 173	1 403 740	204 153	30 780	32 039	-	2 430	49 574	21 520

KB110

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

Banks and mutual banks

Instalment sale and leasing transactions¹

R millions

Quarter-end balances according to type of asset and agreement	Instalment sale credit (Hire-purchase credit)			Leasing finance						Total assets financed		
				Financial leases			Operating leases					
	2006/03	2006/04	2007/01	2006/03	2006/04	2007/01	2006/03	2006/04	2007/01	2006/03	2006/04	2007/01
Passenger cars:												
New	37 922	38 666	40 916	20 177	20 568	21 483	5 754	5 972	6 225	63 853	65 206	68 624
Used	37 031	37 309	39 312	8 558	8 516	9 086	3 455	3 626	3 898	49 044	49 451	52 296
Minibuses	1 024	1 184	1 381	140	146	155	9	6	6	1 173	1 336	1 542
Trucks and other land transport equipment	34 336	35 718	37 902	10 597	10 668	11 510	1 774	1 849	1 985	46 707	48 235	51 397
Aircraft, ships and boats	3 742	3 673	3 825	306	284	248	26	25	25	4 074	3 982	4 098
Agricultural machinery and equipment	2 952	3 146	3 284	187	196	197	27	29	29	3 166	3 371	3 510
All household appliances such as furniture, television and radio sets, other electrical equipment, etc.	115	166	138	4	4	4	3	2	2	122	172	144
Industrial, commercial and office equipment	16 919	18 493	19 932	4 069	4 055	4 006	1 076	1 187	1 304	22 064	23 735	25 242
Other goods	8 709	9 150	9 524	2 013	2 169	1 760	838	864	841	11 560	12 183	12 125
All goods	142 750	147 505	156 214	46 051	46 606	48 449	12 962	13 560	14 315	201 763	207 671	218 978
According to type of purchaser/lessee	Non-incorporated farming			Individuals			Other			Total		
	2006/03	2006/04	2007/01	2006/03	2006/04	2007/01	2006/03	2006/04	2007/01	2006/03	2006/04	2007/01
Instalment sale balances	2 021	2 000	2 062	84 720	80 891	85 979	56 009	64 614	68 173	142 750	147 505	156 214
Leasing balances	330	350	347	36 856	38 657	40 873	21 827	21 160	21 544	59 013	60 167	62 764

KB111

1. Unearned finance charges excluded.

Term lending rates and amounts paid out by banks

Period	Average rates on instalment sale agreements		Paid out in respect of new business		
	New fixed rate agreements %	Adjustable rate agreements %	Instalment sale transactions Rm	Leasing transactions Rm	Total Rm
	(1181M)	(1182M)	(1183M)	(1184M)	(1185M)
2006: Jan.....	12.00	10.45	6 634	2 112	8 746
Feb.....	11.86	10.38	7 162	2 546	9 708
Mar.....	11.89	10.51	8 206	3 193	11 399
Apr.....	11.64	10.79	6 346	2 449	8 795
May.....	11.53	10.10	8 435	2 987	11 422
Jun.....	11.65	10.73	8 235	3 049	11 284
Jul.....	11.53	11.43	7 848	2 904	10 752
Aug.....	12.54	11.45	8 792	2 458	11 249
Sep.....	13.22	11.59	7 467	2 039	9 506
Oct.....	12.90	11.67	7 943	3 831	11 774
Nov.....	13.25	11.88	8 564	3 443	12 007
Dec.....	13.50	12.30	7 928	3 357	11 286
2007: Jan.....	13.23	12.13	7 396	3 077	10 474
Feb.....	13.57	12.27	7 772	3 176	10 948
Mar.....	13.47	12.43	8 832	3 712	12 544

KB112

Banks

Contingent liabilities

R millions

End of	Bills endorsed and rediscounted ¹ (1190M)	Indemnities and guarantees (1191M)	Irrevocable letters of credit and unutilised facilities (1192M)	Underwriting exposures (1193M)	Other contingent liabilities and risk exposures (1194M)	Aggregate net open position in foreign currencies (1195M)	Notional amount underlying all unexpired derivatives contracts (1197M)
2002	333	62 393	37 754	39	3 490	2 491	3 093 163
2003	275	62 700	45 375	-	5 227	1 516	6 925 718
2004	195	62 432	58 989	12	8 190	1 666	6 209 998
2005	2	76 404	97 012	46	8 708	2 294	7 903 331
2006	-	105 838	151 937	-	8 624	2 723	8 997 174
2004: Apr	212	79 925	53 622	-	7 149	2 418	6 448 588
May	212	76 680	52 884	-	6 973	2 780	6 423 059
Jun	210	68 172	48 836	-	7 577	2 400	6 368 319
Jul	210	77 110	51 588	-	7 988	2 468	6 508 860
Aug	210	67 862	52 469	-	7 774	2 754	6 771 299
Sep	195	67 310	57 501	-	7 562	1 841	6 683 486
Oct	194	64 220	56 767	-	7 681	1 677	6 911 117
Nov	195	63 102	57 061	-	8 220	1 354	6 757 212
Dec	195	62 432	58 989	12	8 190	1 666	6 209 998
2005: Jan	193	62 550	61 293	12	8 739	2 469	6 424 108
Feb	193	63 162	65 401	12	9 137	2 181	6 567 892
Mar	1	63 964	67 364	23	7 236	2 029	6 820 302
Apr	1	64 027	68 338	25	7 621	2 300	7 769 259
May	1	61 766	70 907	15	9 435	2 509	7 512 675
Jun	1	64 170	72 555	15	9 499	2 301	7 447 754
Jul	1	67 839	77 676	15	8 157	2 412	6 596 437
Aug	-	68 971	79 450	32	11 402	2 135	7 359 590
Sep	-	75 687	81 481	33	8 359	2 252	7 880 843
Oct	2	76 175	94 497	50	9 928	2 906	7 956 149
Nov	2	72 227	93 444	46	8 877	2 193	8 035 295
Dec	2	76 404	97 012	46	8 708	2 294	7 903 331
2006: Jan	2	76 134	96 202	46	8 772	2 178	7 680 352
Feb	2	80 576	115 704	30	8 956	1 981	7 808 286
Mar	2	82 580	121 691	27	9 107	1 849	7 703 903
Apr	2	84 225	122 950	27	9 187	2 360	7 534 869
May	2	90 316	128 925	15	8 228	2 100	8 073 476
Jun	-	98 655	131 606	4	8 487	3 388	8 747 811
Jul	-	99 328	140 965	4	7 663	3 460	9 021 992
Aug	-	104 829	140 875	4	8 655	3 919	9 221 052
Sep	-	104 497	141 818	4	8 706	4 069	9 444 966
Oct	-	130 311	144 945	3	8 668	3 777	9 390 550
Nov	-	129 429	151 165	1	8 726	3 151	9 382 002
Dec	-	105 838	151 937	-	8 624	2 723	8 997 174
2007: Jan	-	106 048	150 831	-	8 729	3 883	8 842 834
Feb	-	104 046	151 514	-	8 479	2 975	9 269 979
Mar	-	105 686	152 598	737	8 570	2 864	9 052 016

KB113

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

Banks

Credit cards, cheques and electronic transactions

Period	Credit cards			Cheques			Electronic transactions		
	Credit card purchases processed during the period			Cheques processed by the automated clearing bureau ^{1,2}			Electronic magnetic tape transactions processed ²		
	Number	Value	Value seasonally adjusted	Number	Value	Value seasonally adjusted	Number	Value	Value seasonally adjusted
	Millions (1260M)	R millions (1261M)	R millions (1261N)	Millions (1262M)	R millions (1263M)	R millions (1263N)	Millions (1264M)	R millions (1265M)	R millions (1265N)
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
2006	317.039	132 111	132 111	97.929	1 534 999	1 534 999	581.504	3 556 485	3 556 485
2004: Apr	19.102	6 855	7 095	10.006	112 647	122 082	39.132	195 098	215 652
May	19.071	6 994	6 992	10.993	120 107	121 738	40.249	207 896	218 108
Jun	19.484	7 123	7 449	10.783	122 465	119 781	39.870	212 395	214 342
Jul	20.440	7 628	7 612	10.606	127 164	122 759	41.008	219 795	213 606
Aug	20.263	7 541	7 707	10.495	122 962	120 063	39.965	217 777	215 864
Sep	20.273	7 534	7 876	10.374	123 135	117 841	40.834	220 559	213 533
Oct	20.601	7 758	7 646	10.437	124 565	106 918	41.412	222 513	194 736
Nov	21.173	8 310	8 240	10.872	134 446	131 582	42.401	241 116	227 137
Dec	24.169	9 570	7 906	10.237	132 847	133 396	43.409	246 860	228 808
2005: Jan	20.140	7 540	7 658	8.916	110 947	126 000	40.085	205 827	226 528
Feb	20.247	7 567	8 324	9.442	117 235	130 696	41.385	217 656	237 584
Mar	22.977	8 905	8 962	9.881	125 498	123 527	43.581	236 446	238 623
Apr	23.248	9 612	9 866	9.470	118 346	128 638	43.038	233 720	252 993
May	23.109	8 963	8 988	9.720	124 638	126 657	44.134	241 749	248 987
Jun	22.144	8 778	9 176	9.455	126 100	124 760	43.921	246 462	250 968
Jul	21.828	8 797	8 685	9.054	122 488	118 638	43.566	246 911	239 380
Aug	24.039	9 414	9 680	9.629	130 741	128 565	45.574	265 234	263 240
Sep	23.594	9 620	10 070	9.491	132 099	129 324	45.981	267 274	261 548
Oct	23.982	9 623	9 559	9.252	127 058	112 518	45.411	264 274	241 758
Nov	25.278	10 304	10 051	9.674	130 689	125 588	46.822	276 790	261 148
Dec	29.512	11 971	9 872	8.841	130 695	124 273	48.726	284 645	260 550
2006: Jan	24.713	9 587	9 757	7.844	113 025	127 002	43.715	243 845	268 678
Feb	22.813	10 544	11 720	8.301	118 711	128 015	46.680	259 985	279 391
Mar	24.883	10 336	10 300	9.119	135 190	134 048	49.213	292 970	296 680
Apr	25.155	9 924	10 173	7.311	106 945	113 991	45.288	251 221	264 849
May	26.658	10 683	10 768	8.922	132 401	133 508	50.449	299 730	302 252
Jun	25.616	10 470	10 969	8.284	128 688	128 622	49.147	301 654	303 765
Jul	25.820	10 747	10 589	7.974	128 221	125 702	48.533	300 600	294 690
Aug	27.483	11 365	11 658	8.349	137 365	134 589	49.805	313 842	308 903
Sep	25.294	10 776	11 000	7.862	130 174	125 363	48.559	303 663	295 723
Oct	27.758	11 605	11 716	8.315	136 872	129 819	49.990	324 768	311 770
Nov	28.525	12 098	11 733	8.268	136 229	130 412	50.337	335 131	319 955
Dec	32.322	13 975	11 714	7.381	131 176	123 140	49.788	329 073	302 254
2007: Jan	28.849	11 789	12 213	7.018	116 713	130 049	48.147	297 202	330 904
Feb	26.169	10 925	12 127	7.177	123 333	131 513	49.262	311 448	334 404
Mar	29.017	12 515	12 321	7.732	137 327	133 476	52.910	353 700	350 002

KB117

1. Including magnetic ink character recognition (M.I.C.R.), as well as code line clearing transactions from July 1997.

2. Risk reduction measures and changes in the processing of cheques and electronic transactions have affected the figures in these columns from January 2002.

Banks and mutual banks

Liquid assets and cash reserves

R millions

Period	Liquid assets									Cash reserves ⁵			
	Bank notes and subsidiary coin (1240M)	Gold coin and bullion (1241M)	Reserve and clearing account balances held with the Reserve Bank ¹ (1242M)	Treasury bills (1244M)	Government stock ² (1245M)	Reserve Bank securities (1246M)	Land Bank bills (1247M)	Total holdings ³ (1250M)	Required holdings ⁴ (1251M)	Banks' liabilities as adjusted (1252M)	Rand requirement (2,5% of banks' liabilities) (1253M)	Less: Qualifying amount of SARB notes and coin held during reporting month (1254M)	Minimum reserve balance to be held with Reserve Bank ⁶ (1255M)
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	0	6	24 445	35 445	6 515	750	75 731	65 469	972 286	24 307	-	24 307
2006	9 229	0	65	34 789	37 634	5 051	572	87 340	79 731	1 192 359	29 809	-	29 809
2004: Apr	6 399	1	3	21 419	34 066	1 605	697	64 190	55 285	804 946	20 123	2 298	17 825
May	6 875	1	4	18 981	34 334	5 400	648	66 243	54 530	799 505	19 987	2 018	17 969
Jun	6 190	1	4	18 351	35 443	6 331	645	66 964	54 537	803 681	20 092	2 019	18 073
Jul.....	6 115	20	4	17 140	39 396	5 025	596	68 295	55 980	827 715	20 693	1 967	18 726
Aug.....	6 294	0	-2	16 657	38 377	4 031	604	65 960	56 238	819 832	20 496	-	20 496
Sep.....	8 098	0	-1	16 814	35 384	3 523	613	64 432	57 006	825 811	20 645	-	20 645
Oct.....	7 915	0	1	17 157	36 362	2 655	728	64 818	58 686	856 507	21 413	-	21 413
Nov.....	7 816	0	14	18 133	38 840	4 138	755	69 698	60 536	882 216	22 055	-	22 055
Dec.....	7 971	0	7	19 350	37 447	5 139	808	70 722	61 983	897 668	22 442	-	22 442
2005: Jan	10 406	0	4	20 179	36 759	5 758	809	73 915	61 921	888 168	22 204	-	22 204
Feb.....	8 243	0	2	20 988	32 460	6 683	813	69 189	63 494	903 960	22 599	-	22 599
Mar.....	8 022	0	4	24 831	31 721	5 970	815	71 363	63 106	910 415	22 760	-	22 760
Apr.....	9 041	0	8	25 486	33 395	6 821	799	75 550	63 372	934 163	23 354	-	23 354
May.....	8 537	0	9	25 078	34 911	5 033	767	74 335	63 872	954 817	23 870	-	23 870
Jun.....	8 481	0	7	24 061	35 382	5 762	715	74 408	64 968	962 425	24 060	-	24 060
Jul.....	8 365	0	19	24 647	35 664	6 362	669	75 726	66 229	979 533	24 488	-	24 488
Aug.....	7 874	0	6	25 141	35 853	6 353	671	75 897	66 936	992 801	24 820	-	24 820
Sep.....	8 433	0	4	24 317	36 766	9 107	747	79 374	67 457	1 007 581	25 189	-	25 189
Oct.....	8 285	0	4	25 122	36 330	7 450	753	77 944	67 502	1 020 074	25 502	-	25 502
Nov.....	8 427	0	50	25 957	37 437	7 236	755	79 862	67 858	1 039 210	25 980	-	25 980
Dec.....	8 729	0	-42	27 530	38 661	5 650	684	81 213	68 915	1 074 287	26 857	-	26 857
2006: Jan	10 895	0	1	28 938	37 404	4 368	665	82 271	70 901	1 090 358	27 259	-	27 259
Feb.....	8 989	0	4	33 514	32 764	4 926	668	80 865	72 771	1 095 515	27 388	-	27 388
Mar.....	8 490	0	3	31 103	34 904	6 154	648	81 303	74 507	1 128 191	28 205	-	28 205
Apr.....	8 961	0	4	30 898	36 769	6 239	509	83 380	74 986	1 140 655	28 516	-	28 516
May.....	9 510	0	2	31 028	36 660	7 051	516	84 767	76 679	1 146 379	28 659	-	28 659
Jun.....	11 364	0	1	35 692	34 629	6 604	519	88 809	79 532	1 156 629	28 916	-	28 916
Jul.....	8 568	0	4	37 013	37 019	4 656	511	87 770	81 833	1 186 896	29 672	-	29 672
Aug.....	8 457	0	175	38 294	36 731	4 783	567	89 006	80 831	1 208 770	30 219	-	30 219
Sep.....	8 822	0	104	37 600	38 883	3 614	600	89 624	84 167	1 230 938	30 773	-	30 773
Oct.....	8 803	0	81	37 039	41 619	3 467	583	91 592	86 185	1 274 614	31 865	-	31 865
Nov.....	8 756	0	125	38 044	40 335	4 489	562	92 311	86 678	1 307 980	32 699	-	32 699
Dec.....	9 130	0	275	38 304	43 893	4 260	521	96 383	87 706	1 341 385	33 534	-	33 534
2007: Jan	11 490	0	85	39 263	43 350	4 483	520	99 191	87 631	1 354 365	33 859	-	33 859
Feb.....	9 691	0	19	41 177	38 806	4 669	536	94 899	89 728	1 379 357	34 484	-	34 484
Mar.....	11 487	0	55	50 312	49 568	6 250	553	118 226	112 204	1 785 010	44 625	-	44 625

KB116

- From April 1993 only that part of the reserve balance in excess of the minimum cash reserve requirement can be utilised as liquid assets.
- As from 18 October 2000 all government stock qualifies as liquid assets, irrespective of maturity.
- Total holdings include very small amounts of other liquid assets.
- From April 1993 the liquid asset requirement has been set at 5 per cent of banks' liabilities, as per notice R696 in Government Gazette 14763 of 28 April 1993.
- From April 1998 the minimum cash reserve requirement was set at 2½ per cent of banks' liabilities but banks' vault cash holdings qualified in full as part of cash reserves, as per notice R572 in Government Gazette 18810 of April 1998. From September 2001, only 75 per cent of the banks' vault cash holdings qualified as cash reserves, and subsequently the qualifying portion was reduced by 25 percentage points each year. In September 2004 the concession was fully phased out.
- The minimum reserve balance calculated in respect of a specific month and shown opposite that month has to be held on deposit with the Reserve Bank from the 15th working day of the following month. For example, the banks' liabilities and cash holdings during August give rise to a minimum reserve balance reported opposite August in the table but only held with the Reserve Bank from the 15th working day of September.

Mutual Banks² and the Postbank Liabilities

R millions

End of	Mutual banks										Postbank
	Deposits					Other liabilities to the public	Total liabilities to the public	Gross capital and reserves	Other liabilities	Total liabilities	Deposits ¹
	Transmission	Savings	Other short and medium term	Long term	Total						
(1200M)	(1201M)	(1202M)	(1203M)	(1204M)	(1205M)	(1206M)	(1207M)	(1208M)	(1210M)	(1209M)	
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
2006	1	167	229	291	688	2	690	94	15	799	1 943
2006: Apr	1	169	224	256	650	2	652	86	15	752	1 913
May	1	171	214	267	653	2	655	86	16	757	1 940
Jun	2	172	221	275	671	2	673	87	16	776	1 950
Jul	2	178	224	279	682	2	685	87	15	787	1 820
Aug	2	173	230	285	690	3	693	89	16	797	1 867
Sep	2	180	231	288	700	2	702	90	16	809	2 042
Oct	2	182	233	295	712	2	714	93	16	822	2 083
Nov	2	179	223	300	704	2	707	93	16	816	2 084
Dec	1	167	229	291	688	2	690	94	15	799	1 943
2007: Jan	1	162	233	296	693	2	695	96	17	807	1 896
Feb	1	162	234	298	696	2	698	97	17	812	1 950
Mar	1	168	242	313	725	2	727	101	16	845	1 992

KB114

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

Mutual Banks¹ and the Postbank Assets

R millions

End of	Mutual banks										Postbank	
	Claims on the private sector				Claims on the government sector		Claims on the monetary sector			Other assets	Total assets	Claims on the private sector
	Mortgage advances	Other advances	Bankers' acceptances	Stocks and shares	Treasury bills	Government stock and other	Central bank money & gold	Deposits with banks	Land Bank bills and promissory notes			
(1220M)	(1221M)	(1222M)	(1223M)	(1224M)	(1225M)	(1232M)	(1227M)	(1228M)	(1229M)	(1231M)	(1230M)	
2004	228	173	-	14	32	-	13	163	-	7	630	1 829
2005	276	216	-	15	34	-	16	157	-	8	722	1 879
2006	320	224	-	19	40	-	18	170	-	8	799	1 943
2006: Apr	290	218	-	19	36	-	16	165	-	8	752	1 913
May	293	219	-	19	36	-	17	166	-	8	757	1 940
Jun	302	223	-	19	39	-	17	167	-	8	776	1 950
Jul	303	224	-	19	40	-	17	175	-	8	787	1 820
Aug	310	220	-	19	41	-	17	181	-	8	797	1 867
Sep	312	220	-	19	41	-	17	191	-	8	809	2 042
Oct	311	220	-	19	42	-	17	205	-	8	822	2 083
Nov	317	221	-	19	42	-	17	192	-	8	816	2 084
Dec	320	224	-	19	40	-	18	170	-	8	799	1 943
2007: Jan	332	221	-	19	40	-	17	170	-	7	807	1 896
Feb	340	222	-	19	40	-	17	166	-	7	812	1 950
Mar	358	223	-	20	43	-	17	177	-	7	845	1 992

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)							
2002	618	-	-	618	712	946	9 531	2 333	3 532	225	17 897
2003	763	-	-	763	299	604	11 158	2 631	2 934	144	18 532
2004	841	-	-	841	412	812	13 151	3 270	1 943	-	20 429
2005	716	-	-	716	497	673	12 143	3 270	1 834	-	19 134
2006	910	-	-	910	500	518	9 833	3 408	1 323	440	16 932
2004: Apr	890	-	-	890	382	772	11 573	2 630	...	...	...
May	844	-	-	844	442	548	11 468	1 618	...	...	...
Jun	831	-	-	831	429	649	11 729	1 595	2 496	122	17 850
Jul	811	-	-	811	423	604	12 466	2 840	...	...	...
Aug	787	-	-	787	383	603	13 033	2 840	...	...	...
Sep	781	-	-	781	377	616	12 876	2 840	1 892	-	19 382
Oct	811	-	-	811	362	734	12 609	3 019	...	...	...
Nov	802	-	-	802	362	739	11 955	3 164	...	...	...
Dec	841	-	-	841	412	812	13 151	3 270	1 943	-	20 429
2005: Jan	817	-	-	817	412	819	13 021	3 270	...	...	...
Feb	893	-	-	893	412	821	12 969	3 270	...	...	...
Mar	856	-	-	856	412	819	12 890	3 270	1 473	-	19 720
Apr	994	-	-	994	415	813	12 058	3 270	...	...	...
May	975	-	-	975	415	803	11 804	3 270	...	...	...
Jun	1 030	-	-	1 030	415	718	11 682	3 270	1 517	-	18 632
Jul	831	-	-	831	415	677	10 884	3 270	...	...	...
Aug	756	-	-	756	415	677	10 849	3 270	...	...	...
Sep	737	-	-	737	424	766	11 291	3 270	1 770	-	18 258
Oct	759	-	-	759	450	762	10 746	3 270	...	...	...
Nov	733	-	-	733	438	762	10 026	3 270	...	...	...
Dec	716	-	-	716	497	673	12 143	3 270	1 834	-	19 134
2006: Jan	754	-	-	754	497	674	10 745	3 270	...	...	...
Feb	786	-	-	786	484	674	10 876	3 408	...	...	...
Mar	748	-	-	748	489	674	11 810	3 408	1 892	-	19 021
Apr	730	-	-	730	490	519	11 327	3 408	...	...	...
May	730	-	-	730	490	521	10 721	3 408	...	...	...
Jun	696	-	-	696	474	521	9 691	3 408	1 281	793	16 865
Jul	918	-	-	918	480	531	9 086	3 408	...	...	...
Aug	702	-	-	702	473	554	8 907	3 408	...	...	...
Sep	702	-	-	702	480	607	10 853	3 408	1 309	-	17 358
Oct	751	-	-	751	477	588	9 628	3 408	...	...	...
Nov	710	-	-	710	494	571	10 015	3 408	...	...	...
Dec	910	-	-	910	500	518	9 833	3 408	1 323	440	16 932
2007: Jan	748	-	-	748	494	516	10 468	3 408	...	...	...
Feb	813	-	-	813	600	572	11 265	3 408	...	...	...
Mar	822	-	-	822	583	562	11 619	2 839	1 008	267	17 701

KB118

Land and Agricultural Bank of South Africa

Assets

R millions

End of	Loans and advances									Other assets (1299K)	Total assets (1300K)	Cash credit advances, seasonally adjusted (1301M)
	Short term				Long term				Total loans and advances (1298M)			
	Cash credit advances				Mortgage loans		Other loans to individuals (1296M)	Total (1297M)				
	Individuals (1290M)	Co-operatives (1291M)	Control boards (1292M)	Total (1293M)	Individuals (1294M)	Co-operatives (1295M)						
2002	1 107	7 462	-	8 569	5 486	792	1 399	7 677	16 246	1 651	17 897	8 109
2003	1 186	8 934	-	10 121	5 251	860	1 390	7 502	17 623	909	18 532	9 797
2004	981	9 495	-	10 476	5 038	2 078	1 002	8 118	18 594	1 835	20 429	10 041
2005	842	9 270	-	10 112	4 638	1 382	922	6 943	17 055	2 079	19 134	9 687
2006	509	9 904	-	10 413	3 930	1 792	796	6 519	16 931	1	16 932	10 194
2004: Apr	1 179	9 200	-	10 379	4 904	689	927	6 521	16 899	...	...	10 198
May	1 172	9 385	-	10 557	4 886	724	924	6 534	17 092	...	...	10 467
Jun	1 172	9 385	-	10 557	4 886	724	924	6 534	17 092	759	17 850	9 852
Jul	818	9 521	-	10 339	4 818	650	929	6 397	16 736	...	...	10 407
Aug	1 142	9 234	-	10 376	4 832	648	935	6 415	16 791	...	...	10 381
Sep	1 148	9 716	-	10 864	4 822	949	948	6 719	17 584	1 798	19 382	11 462
Oct	1 227	9 171	-	10 398	4 809	926	961	6 697	17 095	...	...	11 078
Nov	1 275	8 469	-	9 744	4 821	2 135	990	7 946	17 691	...	...	10 128
Dec	981	9 495	-	10 476	5 038	2 078	1 002	8 118	18 594	1 835	20 429	10 041
2005: Jan	869	9 447	-	10 316	5 070	2 179	1 082	8 331	18 647	...	...	10 217
Feb	883	9 551	-	10 434	5 070	2 209	1 220	8 499	18 934	...	...	10 537
Mar	799	10 981	-	11 780	5 052	993	853	6 898	18 678	1 042	19 720	11 728
Apr	761	9 926	-	10 687	5 032	2 040	901	7 974	18 661	...	...	10 530
May	843	9 432	-	10 275	4 999	2 053	908	7 960	18 235	...	...	10 023
Jun	837	9 455	-	10 292	4 943	1 249	926	7 118	17 409	1 223	18 632	9 717
Jul	829	9 334	-	10 163	4 912	1 281	927	7 120	17 283	...	...	10 193
Aug	824	9 521	-	10 345	4 863	1 341	934	7 137	17 482	...	...	10 444
Sep	828	9 235	-	10 063	4 792	1 402	930	7 124	17 187	1 071	18 258	10 534
Oct	813	8 786	-	9 599	4 748	1 413	933	7 094	16 693	...	...	10 051
Nov	830	8 929	-	9 760	4 663	1 402	931	6 997	16 756	...	...	10 189
Dec	842	9 270	-	10 112	4 638	1 382	922	6 943	17 055	2 079	19 134	9 687
2006: Jan	866	8 920	-	9 786	4 590	1 419	917	6 926	16 711	...	...	9 714
Feb	872	9 468	-	10 340	4 521	1 405	907	6 834	17 174	...	...	10 457
Mar	819	8 009	-	8 829	4 423	1 406	875	6 703	15 532	3 489	19 021	8 763
Apr	796	9 330	-	10 126	4 416	1 457	870	6 744	16 870	...	...	9 889
May	745	9 328	-	10 073	4 358	1 487	857	6 703	16 776	...	...	9 947
Jun	628	9 607	-	10 235	4 299	1 485	846	6 630	16 865	-	16 865	9 898
Jul	641	9 510	-	10 151	4 253	1 589	839	6 681	16 831	...	...	10 150
Aug	561	9 352	-	9 913	4 198	1 704	826	6 728	16 641	...	...	9 817
Sep	545	9 423	-	9 967	4 162	1 754	821	6 736	16 704	654	17 358	10 231
Oct	531	8 980	-	9 511	4 096	1 766	817	6 678	16 190	...	...	9 948
Nov	514	10 118	-	10 632	4 028	1 820	804	6 652	17 283	...	...	11 048
Dec	509	9 904	-	10 413	3 930	1 792	796	6 519	16 931	1	16 932	10 194
2007: Jan	503	9 208	-	9 711	3 894	1 805	792	6 490	16 201	...	...	9 687
Feb	569	10 541	-	11 111	3 856	1 907	787	6 551	17 662	...	...	11 275
Mar	527	10 698	-	11 225	3 777	1 917	782	6 476	17 701	-	17 701	11 313

KB119

Monetary sector¹

Liabilities

R millions

End of	Coin and bank notes ²			Deposits of domestic private sector, local authorities and public enterprises/corporations ³							
	Coin (1310M)	Bank notes (1311M)	Total (1312M)	Cheque and transmission (1313M)	Other demand (1314M)	Short-term savings (1315M)	Other short-term (1316M)	Medium-term		Long-term (1319M)	Total (1320M)
								Savings (1317M)	Other (1318M)		
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	163 728	235	238 874	137 615	1 057 711
2006	2 541	47 410	49 951	288 041	267 687	72 639	222 713	53	255 758	192 450	1 299 342
2004: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	148 950	60	224 450	124 321	1 010 757
Oct	2 311	40 043	42 354	234 584	214 946	55 588	167 278	56	217 167	127 535	1 017 155
Nov	2 302	40 916	43 219	237 327	216 773	57 725	122 025	57	260 067	131 510	1 025 485
Dec	3 268	40 151	43 419	248 533	211 101	57 626	163 728	235	238 874	137 615	1 057 711
2006:Jan	2 382	39 552	41 934	248 666	217 036	56 927	164 154	47	236 336	140 000	1 063 166
Feb	2 380	40 337	42 718	250 225	230 583	62 346	167 746	233	246 350	152 656	1 110 139
Mar	2 428	41 598	44 027	257 458	239 039	63 455	165 771	51	262 787	173 327	1 161 886
Apr	2 406	42 742	45 148	252 234	244 767	63 886	167 415	52	253 404	180 492	1 162 248
May	2 409	40 708	43 118	251 799	249 547	64 921	191 285	54	243 432	179 935	1 180 973
Jun	2 542	42 591	45 132	262 867	250 004	66 214	177 885	87	248 091	184 147	1 189 294
Jul	2 543	43 005	45 548	261 770	274 096	67 484	194 634	59	217 676	185 280	1 200 998
Aug	2 561	42 288	44 850	266 016	261 396	69 814	190 752	93	245 868	187 023	1 220 962
Sep	2 589	45 344	47 933	270 780	259 978	70 420	224 361	61	232 777	177 668	1 236 046
Oct	2 592	44 531	47 123	271 640	270 298	70 812	213 827	158	251 848	185 029	1 263 613
Nov	2 659	46 067	48 726	285 627	265 634	73 447	194 916	64	277 682	196 751	1 293 122
Dec	2 541	47 410	49 951	288 041	267 687	72 639	222 713	53	255 758	192 450	1 299 342
2007:Jan	2 632	44 187	46 820	274 174	265 496	71 826	233 559	51	241 700	215 131	1 301 938
Feb	2 746	44 723	47 469	306 394	279 343	72 873	217 846	51	256 221	237 799	1 370 527
Mar	2 772	47 196	49 969	310 553	286 612	75 161	199 705	53	273 081	252 222	1 397 386

KB120

1. A consolidation of the balance sheets of institutions within the monetary sector, i.e. the South African Reserve Bank, the former National Finance Corporation, Corporation for Public Deposits and the so-called "pooled" funds of the former Public Debt Commissioners, the Land Bank, Postbank, private banking institutions (including the former banks, discount houses and equity building societies) and mutual building societies. Coin in circulation is included in this consolidation.
2. In circulation outside the monetary sector.
3. Deposits of the private non-monetary sector (including Public Investment Corporation from January 1996). Foreign deposits and government deposits are excluded.
4. "Government" consists of the South African Central Government (including the former Public Debt Commissioners up to December 1995, but excluding the Public Investment Corporation, Transnet, Sapos and Telkom) and provincial governments. All transfers to the Stabilisation Account are also included, as are deposits of the International Monetary Fund with the South African Reserve Bank arising from drawings on the super reserve tranche or reserve tranche.

Monetary sector¹

Liabilities

R millions

Government deposits ⁴ (1506M)	Foreign liabilities			Capital and reserves			Other liabilities (1509K)	Total liabilities (1338K)	End of
	Reserve Bank and CPD (1339M)	Other (1507M)	Total (1508M)	Domestic (1334K)	Foreign (1335K)	Total (1336K)			
26 732	22 936	57 812	80 747	90 326	1 245	91 570	208 971	1 123 837	2002
58 396	20 883	66 947	87 830	92 640	2 734	95 374	307 779	1 357 425	2003
73 438	21 557	66 620	88 177	107 914	2 368	110 282	314 913	1 500 959	2004
106 572	24 638	77 961	102 599	118 987	2 330	121 316	274 345	1 705 962	2005
141 803	21 767	113 729	135 496	145 307	3 527	148 834	330 881	2 106 307	2006
34 070	27 553	66 187	93 741	...	...	...	...	...	2004: Apr.
34 039	25 943	66 795	92 738	...	...	...	...	...	May
47 089	24 921	63 521	88 442	100 525	3 398	103 922	265 616	1 359 973	Jun.
51 852	23 565	65 977	89 542	...	...	...	...	...	Jul.
42 972	25 113	71 940	97 053	...	...	...	...	...	Aug.
53 444	24 026	60 460	84 486	104 114	2 412	106 526	264 428	1 406 006	Sep.
54 861	23 310	60 624	83 934	...	...	...	...	...	Oct.
57 761	21 873	67 931	89 803	...	...	...	...	...	Nov.
73 438	21 557	66 620	88 177	107 914	2 368	110 282	314 913	1 500 959	Dec.
80 562	22 547	71 269	93 816	...	...	...	...	...	2005: Jan.
48 768	21 798	88 597	110 395	...	...	...	...	...	Feb.
61 552	23 578	85 945	109 524	107 018	2 862	109 880	293 541	1 522 172	Mar.
53 969	23 440	78 232	101 673	...	...	...	...	...	Apr.
59 897	24 946	88 864	113 810	...	...	...	...	...	May
74 200	24 543	88 957	113 500	111 031	2 256	113 287	283 177	1 585 049	Jun.
82 475	24 624	82 207	106 831	...	...	...	...	...	Jul.
74 105	24 977	81 690	106 667	...	...	...	...	...	Aug.
85 258	23 228	81 665	104 893	114 333	2 234	116 567	285 702	1 645 277	Sep.
90 981	24 999	69 349	94 348	...	...	...	...	...	Oct.
96 807	24 383	78 584	102 967	...	...	...	...	...	Nov.
106 572	24 638	77 961	102 599	118 987	2 330	121 316	274 345	1 705 962	Dec.
114 946	22 930	85 120	108 050	...	...	...	...	...	2006: Jan.
84 210	23 618	94 713	118 331	...	...	...	...	...	Feb.
87 764	23 290	92 862	116 151	126 618	3 197	129 815	287 948	1 827 590	Mar.
85 013	25 276	85 780	111 056	...	...	...	...	...	Apr.
91 686	26 524	101 494	128 018	...	...	...	...	...	May
112 837	28 649	120 000	148 650	134 347	303	134 651	377 022	2 007 586	Jun.
114 918	29 712	111 974	141 687	...	...	...	...	...	Jul.
111 642	27 735	119 874	147 609	...	...	...	...	...	Aug.
124 656	30 152	137 168	167 320	136 148	3 901	140 049	378 408	2 094 413	Sep.
129 610	27 728	121 840	149 568	...	...	...	...	...	Oct.
121 646	24 223	110 267	134 491	...	...	...	...	...	Nov.
141 803	21 767	113 729	135 496	145 307	3 527	148 834	330 881	2 106 307	Dec.
157 231	23 181	115 044	138 225	...	...	...	...	...	2007: Jan.
114 597	22 112	125 840	147 952	...	...	...	...	...	Feb.
113 365	23 572	129 689	153 261	154 742	4 094	158 837	332 469	2 205 285	Mar.

KB121

1. A consolidation of the balance sheets of institutions within the monetary sector, i.e. the South African Reserve Bank, the former National Finance Corporation, Corporation for Public Deposits (CPD) and the so-called "pooled" funds of the former Public Debt Commissioners, the Land Bank, Postbank, private banking institutions (including the former banks, discount houses and equity building societies) and mutual building societies. Coin in circulation is included in this consolidation.
2. In circulation outside the monetary sector.
3. Deposits of the private non-monetary sector (including Public Investment Corporation from January 1996). Foreign deposits and government deposits are excluded.
4. "Government" consists of the South African Central Government (including the former Public Debt Commissioners up to December 1995, but excluding the Public Investment Corporation, Transnet, Sapos and Telkom) and provincial governments. All transfers to the Stabilisation Account are also included, as are deposits of the International Monetary Fund with the South African Reserve Bank arising from drawings on the super reserve tranche or reserve tranche.

Monetary sector¹

Assets

R millions

End of	Foreign assets					Claims on the private sector of					
	Gold and foreign exchange			Long term (1342M)	Total foreign assets (1512M)	Reserve Bank (1344M)	CPD ³ (1345M)	Land Bank (1298M)	Other monetary institutions (1346M)	Total (1347M)	of which: local authorities (1348M)
	Reserve Bank ² (1021M)	Other (1349M)	Total (1511M)								
2002	65 977	84 554	150 530	16 480	167 010	362	-	16 246	686 773	703 381	3 061
2003	52 905	127 477	180 382	34 107	214 489	341	-	17 623	820 336	838 300	4 442
2004	82 849	117 200	200 049	29 514	229 564	344	-	18 594	935 087	954 024	1 568
2005	130 466	150 108	280 574	17 195	297 769	387	-	17 055	1 122 553	1 139 995	4 223
2006	178 318	206 570	384 888	24 881	409 769	365	-	16 931	1 417 377	1 434 673	3 263
2004: Apr.....	68 556	142 822	211 378	23 901	235 279	334	-	16 899	814 402	831 635	2 833
May	66 856	139 551	206 407	23 906	230 314	334	-	17 092	808 354	825 779	2 311
Jun	70 233	130 620	200 854	25 177	226 030	329	-	17 092	820 400	837 820	2 145
Jul.....	72 670	127 496	200 165	24 446	224 612	327	-	16 736	826 698	843 761	2 239
Aug.....	79 237	140 986	220 223	24 243	244 466	341	-	16 791	845 650	862 782	2 224
Sep.....	78 242	137 740	215 982	22 736	238 718	359	-	17 584	866 418	884 361	1 685
Oct	78 598	130 514	209 112	27 118	236 230	349	-	17 095	894 775	912 219	1 684
Nov.....	82 280	120 369	202 649	30 567	233 216	357	-	17 691	920 486	938 533	2 102
Dec.....	82 849	117 200	200 049	29 514	229 564	344	-	18 594	935 087	954 024	1 568
2005: Jan	89 037	127 185	216 222	25 784	242 006	345	-	18 647	942 374	961 366	2 432
Feb	89 421	132 636	222 057	28 140	250 197	345	-	18 934	953 752	973 031	1 932
Mar.....	98 832	143 056	241 889	26 935	268 824	349	-	18 678	960 876	979 903	1 415
Apr.....	97 748	129 150	226 898	25 698	252 596	348	-	18 661	985 054	1 004 063	2 981
May	115 298	133 284	248 581	28 295	276 876	363	-	18 235	999 359	1 017 957	3 087
Jun	124 085	141 619	265 704	28 191	293 895	367	-	17 409	1 007 904	1 025 680	3 185
Jul.....	124 918	167 374	292 292	26 226	318 519	374	-	17 283	1 030 005	1 047 661	3 283
Aug.....	123 210	171 188	294 398	20 272	314 670	388	-	17 482	1 041 029	1 058 899	3 248
Sep.....	124 101	166 482	290 584	21 231	311 814	406	-	17 187	1 069 220	1 086 814	2 730
Oct	131 694	164 499	296 193	18 147	314 340	404	-	16 693	1 070 710	1 087 806	3 950
Nov.....	129 149	153 581	282 730	17 130	299 860	398	-	16 756	1 097 771	1 114 925	4 601
Dec.....	130 466	150 108	280 574	17 195	297 769	387	-	17 055	1 122 553	1 139 995	4 223
2006: Jan	134 938	151 462	286 400	18 276	304 676	387	-	16 711	1 140 914	1 158 013	6 481
Feb	138 491	184 317	322 808	16 779	339 587	389	-	17 174	1 164 443	1 182 006	7 333
Mar.....	142 352	193 639	335 991	15 824	351 814	371	-	15 532	1 200 452	1 216 355	8 980
Apr.....	145 623	181 661	327 284	16 493	343 777	395	-	16 870	1 216 180	1 233 445	2 365
May	159 846	215 762	375 609	17 645	393 254	424	-	16 776	1 228 193	1 245 393	2 744
Jun	171 543	240 901	412 445	23 787	436 231	453	-	16 865	1 248 345	1 265 662	3 093
Jul.....	165 941	210 982	376 923	18 941	395 864	386	-	16 831	1 286 927	1 304 144	3 147
Aug.....	173 835	201 852	375 687	21 773	397 460	398	-	16 641	1 306 884	1 323 923	3 186
Sep.....	191 218	228 008	419 227	25 319	444 546	398	-	16 704	1 344 513	1 361 614	3 169
Oct	182 701	209 195	391 896	29 252	421 147	404	-	16 190	1 370 182	1 386 776	3 151
Nov.....	181 337	205 817	387 154	25 846	413 000	420	-	17 283	1 395 714	1 413 417	3 238
Dec.....	178 318	206 570	384 888	24 881	409 769	365	-	16 931	1 417 377	1 434 673	3 263
2007: Jan	187 696	199 158	386 854	24 727	411 581	403	-	16 201	1 428 932	1 445 536	3 235
Feb	191 171	203 877	395 048	25 365	420 413	447	-	17 662	1 473 316	1 491 425	3 226
Mar.....	192 709	207 754	400 463	25 107	425 570	440	-	17 701	1 491 202	1 509 344	3 136

KB122

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.

Monetary sector¹

Assets

R millions

Claims on the government sector				Total claims on the government sector (1359M)	Other assets (1513K)	Total assets (1358K)	End of
Credit							
Reserve Bank ⁴ (1350M)	CPD ⁵ (1351M)	Other monetary institutions (1352M)	Total (1353M)				
14 373	2 178	68 386	84 937	84 937	168 509	1 123 837	2002
16 469	1 729	85 979	104 177	104 177	200 460	1 357 425	2003
15 057	1 515	99 519	116 092	116 092	201 280	1 500 959	2004
12 629	1 398	93 324	107 351	107 351	160 847	1 705 962	2005
9 289	3 893	99 172	112 354	112 354	149 511	2 106 307	2006
15 439	1 245	81 733	98 417	98 417	...	...	2004: Apr.
15 322	1 392	82 640	99 354	99 354	...	...	May
15 752	1 413	87 377	104 542	104 542	191 581	1 359 973	Jun.
15 996	1 440	91 951	109 387	109 387	...	...	Jul.
15 888	1 453	82 521	99 863	99 863	...	...	Aug.
14 941	1 475	81 117	97 533	97 533	185 395	1 406 006	Sep.
15 226	1 506	85 571	102 302	102 302	...	...	Oct.
14 858	1 509	99 406	115 773	115 773	...	...	Nov.
15 057	1 515	99 519	116 092	116 092	201 280	1 500 959	Dec.
15 204	1 568	98 105	114 878	114 878	...	...	2005: Jan.
7 796	1 552	86 943	96 291	96 291	...	...	Feb.
7 422	1 657	81 542	90 621	90 621	182 824	1 522 172	Mar.
12 273	1 547	83 360	97 181	97 181	...	...	Apr.
12 256	1 503	86 661	100 419	100 419	...	...	May
12 436	1 510	85 246	99 191	99 191	166 283	1 585 049	Jun.
12 570	1 395	86 817	100 781	100 781	...	...	Jul.
12 285	1 377	86 582	100 243	100 243	...	...	Aug.
12 151	1 389	87 632	101 172	101 172	145 477	1 645 277	Sep.
12 240	1 394	86 398	100 033	100 033	...	...	Oct.
12 524	1 396	91 106	105 026	105 026	...	...	Nov.
12 629	1 398	93 324	107 351	107 351	160 847	1 705 962	Dec.
12 746	1 403	99 589	113 739	113 739	...	...	2006: Jan.
9 707	1 333	81 350	92 390	92 390	...	...	Feb.
9 519	1 395	78 145	89 059	89 059	170 361	1 827 590	Mar.
9 640	1 447	80 125	91 212	91 212	...	...	Apr.
9 498	3 049	77 776	90 323	90 323	...	...	May
8 964	4 073	87 440	100 477	100 477	205 215	2 007 586	Jun.
9 028	4 230	89 047	102 305	102 305	...	...	Jul.
8 865	3 930	89 426	102 221	102 221	...	...	Aug.
8 855	4 109	91 831	104 795	104 795	183 458	2 094 413	Sep.
9 180	4 041	91 555	104 776	104 776	...	...	Oct.
9 267	3 055	90 082	102 405	102 405	...	...	Nov.
9 289	3 893	99 172	112 354	112 354	149 511	2 106 307	Dec.
9 122	4 493	101 041	114 656	114 656	...	...	2007: Jan.
9 108	4 217	101 483	114 808	114 808	...	...	Feb.
8 918	1 286	100 044	110 248	110 248	161 927	2 205 285	Mar.

KB123

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

Credit extension by all monetary institutions¹

R millions

End of	Total credit extension ² (1368M)	Net credit extended to the government sector (1367M)	Credit extended to the domestic private sector										Total (P1) (1504M)	of which: to households (1505M)
			Investments (1360M)	Bills discounted (1361M)	Instalment sale credit ³ (1362M)	Leasing finance ³ (1363M)	Mortgage advances (1364M)	Other loans and advances (1365M)	Total (P0) (1347M)	minus: Local authorities (1348M)	plus: Loans granted under resale agreements (1502M)	plus: Foreign finance on-lent to clients (1503M)		
2002	761 575	58 194	31 246	8 967	76 619	31 329	286 002	269 217	703 381	3 061	13 441	429	714 191	333 226
2003	884 070	45 770	84 310	7 785	89 208	37 166	331 842	287 988	838 300	4 442	18 840	506	853 204	378 530
2004	996 667	42 643	79 089	5 461	109 469	43 048	412 769	304 188	954 024	1 568	8 257	1 154	961 866	478 741
2005	1 140 763	768	81 293	5 323	129 701	49 603	526 647	347 428	1 139 995	4 223	15 781	2 579	1 154 132	585 541
2006	1 405 213	-29 460	85 589	4 669	147 399	60 157	684 593	452 267	1 434 673	3 263	21 872	1 246	1 454 529	727 647
2004: Apr	895 971	64 336	51 756	5 312	94 474	38 745	349 652	291 697	831 635	2 833	9 481	684	838 968	414 256
May	891 083	65 303	53 710	6 420	96 336	39 172	354 884	275 258	825 779	2 311	9 607	925	834 001	419 182
Jun	895 262	57 442	54 546	5 269	98 063	39 836	362 094	278 011	837 820	2 145	10 554	529	846 758	426 114
Jul	901 284	57 524	53 164	5 392	99 961	40 379	368 556	276 309	843 761	2 239	10 835	698	853 054	430 407
Aug	919 662	56 880	55 641	5 485	101 754	40 729	376 347	282 827	862 782	2 224	12 897	840	874 296	439 046
Sep	928 439	44 077	56 655	5 250	103 410	42 220	383 692	293 135	884 361	1 685	9 466	588	892 730	448 117
Oct	959 649	47 430	62 773	5 311	105 724	43 028	392 378	303 005	912 219	1 684	10 595	916	922 047	459 744
Nov	996 534	58 001	70 369	5 187	108 249	42 325	403 653	308 750	938 533	2 102	9 801	1 340	947 572	470 519
Dec	996 667	42 643	79 089	5 461	109 469	43 048	412 769	304 188	954 024	1 568	8 257	1 154	961 866	478 741
2005: Jan	995 670	34 303	68 741	5 326	110 064	41 956	418 851	316 428	961 366	2 432	9 750	1 416	970 101	471 414
Feb	1 020 542	47 512	69 870	5 818	111 279	42 664	421 855	321 544	973 031	1 932	12 946	1 114	985 159	477 156
Mar	1 008 960	29 057	65 086	5 140	112 978	43 254	430 359	323 086	979 903	1 415	8 093	1 981	988 562	489 497
Apr	1 047 263	43 200	68 530	5 321	115 068	43 629	438 963	332 551	1 004 063	2 981	9 667	1 989	1 012 739	497 568
May	1 058 466	40 510	70 928	5 088	117 220	44 348	449 163	331 210	1 017 957	3 087	11 694	2 282	1 028 846	505 591
Jun	1 050 660	24 979	67 460	4 577	119 214	44 786	459 502	330 141	1 025 680	3 185	10 382	2 003	1 034 880	516 468
Jul	1 065 956	18 294	73 423	4 579	121 431	45 460	469 988	332 779	1 047 661	3 283	8 150	2 302	1 054 830	528 597
Aug	1 085 025	26 126	77 559	4 241	123 597	46 408	481 463	325 631	1 058 899	3 248	8 468	2 181	1 066 300	540 321
Sep	1 102 717	15 902	82 631	4 534	123 281	47 227	494 046	335 095	1 086 814	2 730	10 362	1 980	1 096 426	550 333
Oct	1 096 846	9 040	67 456	4 830	125 141	48 077	501 270	341 033	1 087 806	3 950	13 472	2 634	1 099 962	561 912
Nov	1 123 131	8 207	75 173	5 050	127 434	49 183	515 212	342 872	1 114 925	4 601	17 503	2 648	1 130 475	573 231
Dec	1 140 763	768	81 293	5 323	129 701	49 603	526 647	347 428	1 139 995	4 223	15 781	2 579	1 154 132	585 541
2006: Jan	1 156 795	-1 218	80 119	4 885	131 031	49 976	533 672	358 331	1 158 013	6 481	17 457	2 696	1 171 685	597 347
Feb	1 190 175	8 169	76 846	4 930	135 457	52 603	546 500	365 670	1 182 006	7 333	22 661	2 862	1 200 196	612 941
Mar	1 217 639	1 284	83 272	4 497	134 493	52 278	559 607	382 209	1 216 355	8 980	22 333	2 775	1 232 483	624 129
Apr	1 235 772	2 327	87 469	4 482	136 173	52 946	570 913	381 461	1 233 445	2 365	22 228	2 851	1 256 158	632 617
May	1 244 018	-1 375	90 353	4 325	137 985	52 778	583 891	376 061	1 245 393	2 744	25 419	3 131	1 271 200	642 511
Jun	1 253 290	-12 372	90 251	4 615	140 721	53 717	596 283	380 075	1 265 662	3 093	26 108	1 113	1 289 790	656 947
Jul	1 291 519	-12 625	94 745	4 820	143 113	54 529	612 151	394 786	1 304 144	3 147	27 308	823	1 329 128	668 296
Aug	1 314 490	-9 433	87 050	4 483	143 075	55 614	627 412	406 291	1 323 923	3 186	25 334	1 023	1 347 094	684 087
Sep	1 341 740	-19 874	95 752	4 483	140 700	56 750	640 449	423 479	1 361 614	3 169	25 354	988	1 384 787	697 521
Oct	1 361 931	-24 846	95 026	4 620	141 672	57 599	656 379	431 479	1 386 776	3 151	29 688	986	1 414 299	708 464
Nov	1 394 163	-19 253	91 174	4 596	144 841	58 834	671 869	442 102	1 413 417	3 238	24 734	1 042	1 435 954	714 655
Dec	1 405 213	-29 460	85 589	4 669	147 399	60 157	684 593	452 267	1 434 673	3 263	21 872	1 246	1 454 529	727 647
2007: Jan	1 402 951	-42 586	76 948	4 662	149 498	60 809	694 120	459 499	1 445 536	3 235	24 628	757	1 467 685	749 090
Feb	1 491 625	200	80 959	4 747	152 829	61 642	708 211	483 036	1 491 425	3 226	28 890	750	1 517 839	760 694
Mar	1 506 216	-3 128	79 987	5 179	156 170	62 754	715 768	489 484	1 509 344	3 136	22 530	852	1 529 589	767 724

KB124

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

Monetary aggregates¹

R millions

End of	Coin and banknotes in circulation (1312M)	Cheque and transmission deposits (1313M)	M1A ² (1370M)	Other demand deposits ³ (1314M)	M1 ⁴ (1371M)	Other short and medium-term deposits ⁵ (1372M)	M2 ⁶ (1373M)	Long-term deposits ⁷ (1319M)	M3 ⁸ (1374M)
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	460 462	963 515	137 615	1 101 130
2006	49 951	288 041	337 992	267 687	605 679	551 163	1 156 842	192 450	1 349 293
2004: 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	428 498	928 537	124 321	1 052 858
Oct	42 354	234 584	276 938	214 946	491 884	440 090	931 975	127 535	1 059 509
Nov	43 219	237 327	280 545	216 773	497 319	439 874	937 193	131 510	1 068 703
Dec	43 419	248 533	291 952	211 101	503 053	460 462	963 515	137 615	1 101 130
2006: Jan	41 934	248 666	290 600	217 036	507 636	457 464	965 101	140 000	1 105 100
Feb	42 718	250 225	292 942	230 583	523 525	476 675	1 000 200	152 656	1 152 856
Mar	44 027	257 458	301 484	239 039	540 523	492 063	1 032 586	173 327	1 205 913
Apr	45 148	252 234	297 382	244 767	542 149	484 756	1 026 904	180 492	1 207 396
May	43 118	251 799	294 917	249 547	544 464	499 692	1 044 155	179 935	1 224 090
Jun	45 132	262 867	307 999	250 004	558 003	492 277	1 050 280	184 147	1 234 426
Jul	45 548	261 770	307 318	274 096	581 414	479 853	1 061 266	185 280	1 246 546
Aug	44 850	266 016	310 866	261 396	572 261	506 527	1 078 788	187 023	1 265 811
Sep	47 933	270 780	318 713	259 978	578 691	527 620	1 106 311	177 668	1 283 979
Oct	47 123	271 640	318 763	270 298	589 061	536 646	1 125 707	185 029	1 310 736
Nov	48 726	285 627	334 353	265 634	599 987	546 110	1 146 097	195 751	1 341 848
Dec	49 951	288 041	337 992	267 687	605 679	551 163	1 156 842	192 450	1 349 293
2007: Jan	46 820	274 174	320 994	265 496	586 490	547 137	1 133 627	215 131	1 348 758
Feb	47 469	306 394	353 863	279 343	633 206	546 990	1 180 197	237 799	1 417 996
Mar	49 969	310 553	360 521	286 612	647 133	548 000	1 195 133	252 222	1 447 355

KB125

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

Monetary analysis¹

R millions

End of	Not seasonally adjusted							Seasonally adjusted			
	M3 (1374M)	Counterparts						M3 (1374N)	Counterparts		
		Net foreign assets: Cumulative flow ² (1380M)	Claims on the government sector			Claims on the private sector (1347M)	Net other assets and liabilities (1381M)		Net foreign assets: Cumulative flow (1380N)	Net claims on the government sector (1367N)	Claims on the private sector (1347N)
			Gross claims (1356M)	Government deposits (1330M)	Net claims (1367M)						
2006: Jan	1 105 100	187 203	113 728	114 946	-1 218	1 158 013	-238 897	1 110 562	191 391	-1 157	1 148 353
Feb	1 152 856	210 845	92 379	84 210	8 169	1 182 006	-248 163	1 140 632	218 759	8 083	1 173 129
Mar	1 205 913	221 690	89 047	87 764	1 284	1 216 355	-233 416	1 202 128	226 465	1 328	1 211 858
Apr	1 207 396	222 992	87 341	85 013	2 327	1 233 445	-251 368	1 196 883	226 921	2 282	1 230 924
May	1 224 090	241 406	90 311	91 686	-1 375	1 245 393	-261 334	1 225 453	244 230	-1 402	1 256 358
Jun	1 234 426	250 673	100 465	112 837	-12 372	1 265 662	-269 537	1 237 184	250 144	-12 327	1 281 237
Jul	1 246 546	228 709	102 293	114 918	-12 625	1 304 144	-273 682	1 252 299	228 588	-12 583	1 323 532
Aug	1 265 811	222 075	102 209	111 642	-9 433	1 323 923	-270 754	1 271 414	220 934	-9 445	1 341 787
Sep	1 283 979	240 694	104 783	124 656	-19 874	1 361 614	-298 455	1 283 600	234 895	-19 880	1 364 139
Oct	1 310 736	226 243	104 764	129 610	-24 846	1 386 776	-277 438	1 315 292	224 718	-24 826	1 385 592
Nov	1 341 848	235 512	102 393	121 646	-19 253	1 413 417	-287 827	1 341 556	240 745	-19 294	1 396 691
Dec	1 349 293	242 168	112 343	141 803	-29 460	1 434 673	-298 088	1 350 994	242 168	-29 454	1 411 821
2007: Jan	1 348 758	232 065	114 645	157 231	-42 586	1 445 536	-286 257	1 360 691	235 636	-35 956	1 437 793
Feb	1 417 996	228 881	114 797	114 597	200	1 491 425	-302 511	1 404 618	235 282	-8 235	1 484 961
Mar	1 447 355	231 033	110 237	113 365	-3 128	1 509 344	-289 895	1 443 738	231 735	36	1 499 736

KB126

Changes

R millions

Period	Not seasonally adjusted							Seasonally adjusted			
	M3 (1374H)	Counterparts						M3 (1374I)	Counterparts		
		Net foreign assets ³ (1380H)	Claims on the government sector			Claims on the private sector (1347H)	Net other assets and liabilities (1381H)		Net foreign assets (1380I)	Net claims on the government sector (1367I)	Claims on the private sector (1347I)
			Gross claims (1356H)	Government deposits ⁴ (1330H)	Net claims (1367H)						
2006: Jan	3 971	3 072	6 388	-8 374	-1 986	18 018	-15 133	6 884	7 260	2 423	17 088
Feb	47 756	23 642	-21 349	30 736	9 387	23 993	-9 267	30 070	27 368	9 239	24 776
Mar	53 057	10 845	-3 332	-3 553	-6 885	34 349	14 747	61 496	7 706	-6 754	38 729
Apr	1 483	1 302	-1 707	2 750	1 044	17 089	-17 952	-5 244	456	954	19 067
May	16 694	18 414	2 970	-6 672	-3 703	11 948	-9 965	28 569	17 309	-3 685	25 433
Jun	10 336	9 267	10 154	-21 151	-10 997	20 270	-8 204	11 731	5 914	-10 925	24 880
Jul	12 120	-21 964	1 828	-2 081	-253	38 482	-4 145	15 116	-21 556	-256	42 295
Aug	19 265	-6 635	-84	3 276	3 192	19 779	2 929	19 114	-7 654	3 139	18 255
Sep	18 168	18 619	2 574	-13 014	-10 440	37 691	-27 701	12 187	13 961	-10 436	22 353
Oct	26 757	-14 450	-19	-4 953	-4 972	25 162	21 017	31 691	-10 177	-4 945	21 453
Nov	31 112	9 269	-2 371	7 964	5 593	26 640	-10 389	26 265	16 028	5 532	11 098
Dec	7 444	6 656	9 951	-20 157	-10 207	21 257	-10 261	9 438	1 423	-10 160	15 130
2007: Jan	-534	-10 103	2 302	-15 427	-13 126	10 863	11 832	9 697	-6 532	-6 502	25 972
Feb	69 237	-3 183	152	42 634	42 786	45 889	-16 254	43 926	-354	27 721	47 168
Mar	29 359	2 152	-4 560	1 232	-3 328	17 919	12 616	39 120	-3 547	8 271	14 775

KB127

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

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

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

4. Increase -; decrease +.

Banks and mutual banks

Mortgage loans

R millions

Period	New mortgage loans and re-advances granted during period							Mortgage loans paid out during the period ³	Advances granted but not yet paid out ⁴	Capital repayments on advances during period ³	Total mortgage loans outstanding ⁴
	Gross amount ¹										
	Asset mortgaged			Total	Application						
	Dwellings and flats	Business premises, farms and churches	All other		For construction of buildings ²	On existing buildings	On vacant land				
(2120M)	(2121M)	(2122M)	(2127M)	(2128M)	(2125M)	(2126M)	(2129M)	(2130M)	(2131M)	(2132M)	
2002	86 685	18 077	18 245	123 006	14 891	100 116	7 999	134 040	22 046	96 637	279 823
2003	111 472	18 673	22 467	152 613	15 897	127 638	9 078	166 518	32 770	113 948	325 976
2004	179 317	20 985	31 933	232 236	27 565	189 410	15 260	220 207	53 323	146 614	405 847
2005	248 801	30 291	56 255	335 348	32 446	277 697	25 205	313 887	71 137	183 526	521 974
2006	338 328	38 731	45 883	422 942	30 941	357 850	34 150	399 295	99 483	250 354	680 384
2004: Apr.....	11 693	1 318	1 828	14 839	1 735	12 105	999	15 055	37 954	11 394	344 191
May.....	14 999	1 618	2 141	18 758	2 586	15 137	1 036	16 319	41 045	12 715	349 442
Jun.....	14 766	2 426	4 040	21 232	2 620	17 111	1 501	19 225	43 472	13 692	356 662
Jul.....	15 556	1 810	2 361	19 726	2 494	16 086	1 147	18 105	44 167	11 101	363 273
Aug.....	15 441	1 864	2 788	20 093	2 522	16 054	1 517	18 372	46 562	11 451	371 056
Sep.....	16 925	1 703	3 080	21 708	2 529	17 649	1 530	19 362	48 274	12 118	378 112
Oct.....	17 490	1 913	3 041	22 444	2 555	18 381	1 509	20 507	47 895	13 500	386 842
Nov.....	19 038	1 429	3 940	24 408	2 391	20 268	1 748	23 037	50 968	13 787	396 912
Dec.....	16 140	2 835	3 345	22 320	2 588	17 939	1 793	21 905	53 323	14 893	405 847
2005: Jan.....	14 660	1 747	2 444	18 851	1 890	15 156	1 805	16 917	52 614	10 873	411 845
Feb.....	18 930	2 142	3 101	24 173	2 348	19 880	1 945	20 841	56 815	11 844	414 807
Mar.....	19 733	1 388	3 962	25 084	2 525	20 662	1 897	21 435	60 889	13 914	424 583
Apr.....	20 585	2 047	3 860	26 492	2 613	21 983	1 895	22 490	63 015	13 267	432 878
May.....	22 244	2 582	3 581	28 408	2 804	23 297	2 306	24 242	63 174	14 201	443 169
Jun.....	22 215	2 609	4 071	28 895	3 165	23 362	2 369	25 564	63 079	14 511	454 381
Jul.....	20 897	2 457	3 708	27 062	2 735	22 158	2 170	25 440	64 831	14 450	464 914
Aug.....	22 270	2 386	13 652	38 307	2 762	33 556	1 990	27 586	70 819	15 354	476 422
Sep.....	23 284	3 267	4 582	31 133	3 266	25 738	2 128	30 530	72 257	17 540	488 993
Oct.....	22 975	3 740	4 233	30 948	3 435	25 042	2 471	30 365	73 139	17 637	496 258
Nov.....	22 884	2 763	4 739	30 386	2 883	25 217	2 286	38 035	75 237	22 374	510 394
Dec.....	18 123	3 164	4 322	25 609	2 019	21 646	1 944	30 441	71 137	17 562	521 974
2006: Jan.....	18 614	1 689	2 302	22 605	1 582	19 304	1 719	23 512	70 958	15 463	529 085
Feb.....	23 008	1 388	5 532	29 928	2 474	25 249	2 205	27 585	76 523	16 052	542 098
Mar.....	29 173	3 536	3 784	36 493	2 633	31 175	2 685	31 504	83 905	19 402	555 468
Apr.....	23 763	3 334	2 804	29 901	2 550	25 022	2 328	25 317	85 580	16 278	566 848
May.....	32 135	3 819	3 314	39 268	2 950	32 824	3 494	33 667	90 308	20 504	579 954
Jun.....	30 335	4 436	4 603	39 373	2 782	33 416	3 175	38 102	93 597	25 332	592 505
Jul.....	29 332	4 147	3 587	37 066	2 881	31 132	3 054	32 580	93 198	20 938	608 414
Aug.....	32 540	3 492	3 883	39 915	2 931	33 185	3 799	38 784	95 931	23 501	623 698
Sep.....	27 773	3 232	3 894	34 899	2 491	29 380	3 028	33 967	96 752	20 612	636 782
Oct.....	32 760	3 535	4 559	40 854	2 947	34 837	3 070	37 736	104 363	23 140	653 101
Nov.....	33 672	3 135	3 955	40 761	2 711	34 902	3 148	40 858	104 787	26 005	667 472
Dec.....	25 222	2 990	3 666	31 878	2 009	27 425	2 444	35 683	99 483	23 129	680 384
2007: Jan.....	25 937	1 549	2 625	30 111	1 884	25 978	2 250	28 549	98 341	18 390	691 573
Feb.....	35 740	2 614	3 459	41 814	2 733	36 129	2 952	35 320	106 821	21 202	705 106
Mar.....	37 678	3 740	3 574	44 992	2 972	38 841	3 178	38 514	113 338	29 037	712 856

KB208

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

Selected money market and related indicators

R millions

Period	Average of daily values			Reserve Bank operations			
	Liquidity provided ¹	Government deposits ²	Notes and coin in circulation ³	Money market swaps with counter foreign-exchange deposits ⁴	Total reverse repurchase transactions ⁵	Total Reserve Bank debentures ⁶	Total
	(1390M)	(1391M)	(1392M)	(1441M)	(1442M)	(1455M)	(1449M)
2002	11 440	498	33 309	45 265	7 640	7 679	60 584
2003	11 617	238	37 268	-	7 384	3 233	10 617
2004	12 868	89	43 187	-	7 600	11 904	19 504
2005	13 065	50	48 003	-	-	5 306	5 306
2006	14 480	17	52 971	-	600	3 000	3 600
2004: Apr.....	12 635	109	42 882	-	9 283	4 800	14 083
May.....	12 998	106	41 879	-	10 500	5 900	16 400
Jun.....	12 906	103	42 217	-	14 300	5 105	19 405
Jul.....	12 721	104	42 789	-	15 300	9 096	24 396
Aug.....	12 766	66	43 139	-	14 600	9 000	23 600
Sep.....	12 783	62	43 463	-	9 500	7 800	17 300
Oct.....	12 879	75	43 861	-	10 500	8 200	18 700
Nov.....	13 094	57	44 923	-	11 300	9 900	21 200
Dec.....	12 952	54	50 611	-	7 600	11 904	19 504
2005: Jan.....	12 879	55	45 761	-	11 200	13 209	24 409
Feb.....	12 712	62	45 274	-	7 000	12 500	19 500
Mar.....	12 761	60	47 275	-	7 200	13 000	20 200
Apr.....	12 738	64	46 528	-	7 100	12 854	19 954
May.....	13 057	70	46 769	-	6 600	11 153	17 753
Jun.....	11 626	72	47 043	-	6 625	11 100	17 725
Jul.....	12 942	56	47 475	-	7 175	10 205	17 380
Aug.....	12 903	42	47 633	-	6 290	8 173	14 463
Sep.....	13 349	27	48 054	-	5 600	8 200	13 800
Oct.....	13 371	30	48 674	-	5 600	5 870	11 470
Nov.....	14 199	28	49 951	-	2 900	5 200	8 100
Dec.....	14 239	29	55 601	-	-	5 306	5 306
2006: Jan.....	14 238	29	50 184	-	2 000	6 200	8 200
Feb.....	15 520	28	49 564	-	2 000	6 205	8 205
Mar.....	15 901	29	50 962	-	1 500	6 350	7 850
Apr.....	16 205	31	52 272	-	3 250	6 100	9 350
May.....	15 432	24	50 982	-	3 750	6 300	10 050
Jun.....	15 964	41	51 152	-	2 000	5 385	7 385
Jul.....	15 783	22	52 099	-	2 250	5 700	7 950
Aug.....	15 509	-	52 753	-	2 000	5 000	7 000
Sep.....	15 661	1	53 745	-	3 000	4 300	7 300
Oct.....	13 922	-	54 237	-	2 750	2 841	5 591
Nov.....	9 552	-	55 512	-	2 250	3 500	5 750
Dec.....	10 076	-	62 196	-	600	3 000	3 600
2007: Jan.....	9 986	1	56 273	-	2 000	4 900	6 900
Feb.....	10 652	-	55 328	-	2 800	4 900	7 700
Mar.....	11 107	-	56 431	-	3 100	4 900	8 000

KB128

- Accommodation at the discount window, up to 8 March 1998. As from 9 March 1998 total liquidity provided by Reserve Bank.
- Government deposits in the Exchequer, Paymaster-General and Stabilisation Accounts.
- Notes in circulation outside Reserve Bank.
- Outstanding amounts as at month-end.
- Total outstanding amounts on 28-day reverse repurchase transactions (first issued on 26 April 1999), 91-day reverse repurchase transactions (first issued on 17 June 2002) and 56-day reverse repurchase transactions (first issued 24 March 2005), at month-ends.
- Total outstanding amounts on 28-day Reserve Bank debentures (first issued on 16 September 1998), 91-day Reserve Bank debentures (first issued on 14 August 2002) and 56-day Reserve Bank debentures (first issued 1 December 2004), at month-ends.

Money market accommodation

Selected daily indicators

R millions

Date	Total liquidity provided and outstanding repurchase agreements					Total (1440D)
	Main repurchase auction ¹ (1437D)	Standing facilities ² (1438D)	Cash reserve accounts		SAMOS penalty (1434D)	
			Withdrawals (1456D)	Deposits (1457D)		
2007/01/27.....	13 500	0	1 187	807	0	13 880
2007/01/29.....	13 500	0	323	695	0	13 128
2007/01/30.....	13 500	372	936	1 130	0	13 678
2007/01/31.....	14 700	-416	732	1 068	0	13 948
2007/02/01.....	14 700	0	382	896	0	14 186
2007/02/02.....	14 700	600	364	908	0	14 756
2007/02/03.....	14 700	0	364	908	0	14 156
2007/02/05.....	14 700	0	35	1 049	0	13 686
2007/02/06.....	14 700	-109	35	1 631	0	12 995
2007/02/07.....	12 400	546	35	1 266	0	11 715
2007/02/08.....	12 400	0	35	1 153	0	11 282
2007/02/09.....	12 400	227	49	1 237	0	11 439
2007/02/10.....	12 400	0	49	1 237	0	11 212
2007/02/12.....	12 400	0	35	1 357	0	11 078
2007/02/13.....	12 400	0	50	1 416	0	11 034
2007/02/14.....	12 200	0	50	972	0	11 278
2007/02/15.....	12 200	0	50	919	0	11 331
2007/02/16.....	12 200	0	50	1 395	0	10 855
2007/02/17.....	12 200	0	50	1 395	0	10 855
2007/02/19.....	12 200	0	50	2 017	0	10 233
2007/02/20.....	12 200	-128	441	752	0	11 761
2007/02/21.....	13 000	0	92	1 589	0	11 503
2007/02/22.....	13 000	0	547	365	0	13 182
2007/02/23.....	13 000	0	1 218	361	0	13 857
2007/02/24.....	13 000	0	1 218	361	0	13 857
2007/02/26.....	13 000	0	1 007	387	0	13 620
2007/02/27.....	13 000	0	98	506	0	12 592
2007/02/28.....	13 700	-380	148	1 351	0	12 117
2007/03/01.....	13 700	0	210	384	69	13 595
2007/03/02.....	13 700	0	1 082	424	0	14 358
2007/03/03.....	13 700	0	1 082	424	0	14 358
2007/03/05.....	13 700	0	111	727	0	13 084
2007/03/06.....	13 700	0	84	1 332	0	12 452
2007/03/07.....	13 050	0	184	653	0	12 581
2007/03/08.....	13 050	0	88	801	0	12 337
2007/03/09.....	13 050	0	364	794	0	12 620
2007/03/10.....	13 050	0	364	794	0	12 620
2007/03/12.....	13 050	0	79	1 233	0	11 896
2007/03/13.....	13 050	0	79	869	0	12 260
2007/03/14.....	12 600	0	79	935	0	11 744
2007/03/15.....	12 600	0	82	963	0	11 719
2007/03/16.....	12 600	0	96	706	0	11 990
2007/03/17.....	12 600	0	96	706	0	11 990
2007/03/19.....	12 600	0	67	987	0	11 680
2007/03/20.....	12 600	463	58	973	0	12 148
2007/03/22.....	13 400	0	157	965	0	12 592
2007/03/23.....	13 400	500	844	1 036	0	13 708
2007/03/24.....	13 400	0	844	1 120	0	13 124
2007/03/26.....	13 400	0	251	1 283	0	12 368
2007/03/27.....	13 400	0	251	1 581	0	12 070
2007/03/28.....	13 900	-1 266	180	823	0	11 991
2007/03/29.....	13 900	0	452	805	0	13 547
2007/03/30.....	13 900	0	1 155	1 537	0	13 518
2007/03/31.....	13 900	0	1 140	1 537	0	13 503
2007/04/02.....	13 900	0	210	692	0	13 418
2007/04/03.....	13 900	0	758	744	0	13 914
2007/04/04.....	14 050	0	74	1 099	0	13 025
2007/04/05.....	14 050	0	411	808	0	13 653
2007/04/07.....	14 050	0	411	808	0	13 653
2007/04/10.....	14 050	0	90	1 798	0	12 342
2007/04/11.....	12 700	0	732	732	0	12 700
2007/04/12.....	12 700	0	90	1 410	0	11 380
2007/04/13.....	12 700	0	122	1 472	0	11 350
2007/04/14.....	12 700	0	122	1 472	0	11 350
2007/04/16.....	12 700	-680	90	1 452	0	10 658
2007/04/17.....	12 700	0	71	904	0	11 867
2007/04/18.....	11 500	0	120	796	0	10 824
2007/04/19.....	11 500	0	427	666	0	11 261
2007/04/20.....	11 500	0	427	746	0	11 181
2007/04/21.....	11 500	0	427	746	0	11 181
2007/04/23.....	11 500	-453	427	995	0	10 479
2007/04/24.....	11 500	0	632	1 188	0	10 944
2007/04/25.....	13 400	0	41	1 092	0	12 349

KB131

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

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

Money market and related interest rates

Accommodation rates			Predominant prime over-draft rate of clearing banks		Date	Interbank rates			Negotiable certificates of deposit/ promissory notes ⁴			
Date	Repurchase rate %	SAMOS penalty rate	Date	%		South African Benchmark overnight rate on deposits (Sabor) ¹ %	Overnight foreign exchange rate ² %	Rand overnight deposit rate ³ %	2 months	3 months	6 months	12 months
						(1444W)	(1446W)	(1447W)	(1409W)	(1411W)	(1412W)	(1413W)
2001/06/15	11.00	16.00	2001/06/18	13.75	2007/01/26	8.71	8.97	8.60	9.20	9.25	9.45	9.63
2001/09/05	10.00	15.00	2001/07/16	13.50	2007/02/02	8.60	9.17	8.60	9.25	9.33	9.48	9.59
2001/09/21	9.50	14.50	2001/09/25	13.00	2007/02/09	8.73	9.02	8.60	9.33	9.38	9.48	9.61
2002/01/16	10.50	15.50	2002/01/16	14.00	2007/02/16	8.54	8.95	8.60	9.00	9.00	9.18	9.40
2002/03/15	11.50	16.50	2002/03/18	15.00	2007/02/23	8.56	8.96	8.50	9.05	9.08	9.29	9.46
2002/06/14	12.50	17.50	2002/06/14	16.00	2007/03/02	8.63	8.99	8.50	9.08	9.08	9.33	9.63
2002/09/13	13.50	18.50	2002/09/16	17.00	2007/03/09	8.77	9.02	8.50	9.10	9.08	9.34	9.61
2003/06/13	12.00	17.00	2003/06/13	15.50	2007/03/16	8.63	8.80	8.50	9.09	9.13	9.39	9.64
2003/08/15	11.00	16.00	2003/08/15	14.50	2007/03/23	8.64	8.96	8.50	9.13	9.13	9.40	9.68
2003/09/11	10.00	15.00	2003/09/11	13.50	2007/03/30	8.62	8.92	8.50	9.15	9.18	9.42	9.77
2003/10/13	8.50	13.50	2003/10/20	12.00	2007/04/06	8.59	8.86	8.60	9.18	9.18	9.42	9.71
2003/12/12	8.00	13.00	2003/12/15	11.50	2007/04/13	8.58	8.88	8.60	9.09	9.13	9.38	9.68
2004/08/13	7.50	12.50	2004/08/16	11.00	2007/04/20	8.59	8.78	8.50	9.15	9.18	9.38	9.70
2005/04/14	7.00	12.00	2005/04/15	10.50	2007/04/27	8.58	8.75	8.60	9.17	9.23	9.39	9.70
2006/06/08	7.50	12.50	2006/06/08	11.00	2007/05/04	8.59	8.80	8.60	9.18	9.23	9.40	9.72
2006/08/03	8.00	13.00	2006/08/03	11.50	2007/05/11	8.62	9.32	8.60	9.18	9.22	9.39	9.71
2006/10/13	8.50	13.50	2006/10/13	12.00	2007/05/18	8.61	8.86	8.60	9.18	9.23	9.39	9.71
2006/12/08	9.00	14.00	2006/12/08	12.50	2007/05/25	8.61	8.92	8.60	9.23	9.28	9.48	9.81

KB129

Date	Other money-market interest rates							Date	Notice deposits with clearing banks ⁹			12 months' fixed deposits with clearing banks ⁹ %	Weighted average overdraft rate on current accounts %
	Interbank call money ⁵ %	SARB debentures ⁶		91 day Treasury bills %	3-month bankers' acceptances %	3-month JIBAR ⁷ %	9x12 FRA ⁸ %		32 days %	88-91 days %	6 months %		
		28 days %	56 days %											(1410W)	(1448W)	(1458W)	(1405W)	(1406W)	(1450W)	(1451W)	(1414M)	(1415M)	(1416M)	(1417M)	(1404M)
2007/01/26	7.50	8.82	...	8.87	9.01	9.20	9.16	2005: Dec	5.83	6.60	5.04	6.75	14.02
2007/02/02	7.50	8.90	...	8.82	9.11	9.30	8.98						
2007/02/09	7.50	8.82	...	8.77	9.13	9.35	8.96	2006: Jan	5.83	6.70	6.81	6.59	13.99
2007/02/16	7.50	8.75	...	8.55	8.82	9.03	8.83	Feb	5.86	6.55	6.68	6.58	13.98
2007/02/23	7.50	8.56	...	8.41	8.87	9.08	8.87	Mar	5.86	6.67	6.75	6.62	13.62
2007/03/02	7.50	8.34	...	8.31	8.87	9.08	9.03	Apr	5.86	6.56	6.70	6.59	14.07
2007/03/09	7.50	8.28	8.30	8.28	8.88	9.09	8.98	May	5.85	6.57	6.72	6.75	14.13
2007/03/16	7.50	8.25	...	8.27	8.91	9.12	9.00	Jun	6.12	6.69	6.84	7.32	14.22
2007/03/23	7.50	0.00	...	8.25	8.93	9.13	9.14	Jul	6.34	6.83	7.17	7.46	13.45
2007/03/30	7.50	8.14	...	8.26	8.97	9.18	9.16	Aug	6.83	7.36	7.60	7.92	13.66
2007/04/06	7.50	8.13	...	8.27	8.97	9.18	9.09	Sep	6.92	7.64	7.86	8.08	13.70
2007/04/13	7.50	8.16	...	8.28	8.94	9.14	9.10	Oct	7.13	7.73	8.01	8.36	13.24
2007/04/20	7.50	8.22	8.95	8.29	8.97	9.17	9.11	Nov	7.37	8.03	8.33	8.57	13.52
2007/04/27	7.50	8.28	...	8.29	9.00	9.21	9.11	Dec	7.85	8.40	8.68	8.99	13.59
2007/05/04	7.50	8.28	...	8.34	9.00	9.21	9.09						
2007/05/11	7.50	8.29	8.47	8.38	9.01	9.21	9.14	2007: Jan	7.89	8.51	8.71	9.00	13.97
2007/05/18	7.50	8.58	8.75	8.64	9.00	9.21	9.19	Feb	8.01	8.59	8.73	8.85	13.96
2007/05/25	7.50	8.67	8.85	8.68	9.07	9.28	9.28	Mar	8.10	8.62	8.80	8.93	14.07

KB130

- The SAONIA rate (weighted average rate of unsecured interbank overnight transactions at market rates consistently worked back to September 2001) was discontinued and replaced by the South African Benchmark Overnight Rate on deposits (Sabor) from 27 March 2007.
- From 27 March 2007, the rate indicated the weighted average implied rate of both overnight call deposit rates and tomorrow next transactions raised in the forward foreign exchange market.
- 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.
- From 1 April 2004, the rate reflected related to negotiable certificates of deposits (instead of promissory notes).
- Predominant interbank call rate quoted by largest banks.
- Average tender rate on SARB debentures established at Wednesday auctions (see footnotes 5 and 6 on table S26 for dates of inception).
- Three-month interbank rate agreed upon in Johannesburg.
- Rate on 9x12-month forward rate agreements indicating market expectations of rates on three-month instruments in nine months' time.
- Weighted average as quoted by clearing banks on new deposits of more than R100 000 by the general public.

Money and banking

Selected data

End of	Percentage changes ¹						Income velocity of circulation of money ⁴			
	Monetary aggregates ²				Credit ³		V1(A) (1420K)	V1 (1421K)	V2 (1422K)	V3 (1423K)
	M1(A) (1370A)	M1 (1371A)	M2 (1373A)	M3 (1374A)	Private sector (1347A)	Total (1368A)				
2001	15.32	15.02	14.57	16.44	14.23	11.64	6.65	3.54	2.04	1.83
2002	11.83	13.53	16.28	18.07	4.35	7.92	6.46	3.40	1.99	1.75
2003	11.16	8.24	15.94	12.88	19.18	16.08	6.55	3.60	1.85	1.66
2004	11.65	8.69	11.63	13.13	13.80	12.74	6.20	3.45	1.83	1.62
2005	19.43	19.35	17.68	20.45	19.49	14.46	5.87	3.33	1.74	1.54
2006	15.77	20.40	20.06	22.54	25.85	23.18	5.62	3.10	1.63	1.40
2004: Apr	18.84	13.93	11.83	12.77	2.44	3.94	...	...	...	...
May	21.31	15.85	9.96	11.07	5.21	7.77	...	...	...	...
Jun	20.08	19.76	9.43	11.26	5.95	7.66	6.12	3.47	1.84	1.62
Jul.....	17.74	16.67	8.66	10.96	6.23	7.34	...	...	...	...
Aug.....	20.27	19.81	11.13	13.97	8.19	10.12	...	...	...	...
Sep.....	14.62	16.05	11.85	14.40	8.45	7.35	6.22	3.47	1.83	1.62
Oct	15.80	15.48	13.56	15.54	10.52	8.96	...	...	...	...
Nov.....	11.64	12.36	11.69	14.05	10.73	10.24	...	...	...	...
Dec.....	11.65	8.69	11.63	13.13	13.80	12.74	6.36	3.49	1.80	1.60
2005: Jan	10.74	6.50	11.49	12.95	15.75	13.22	...	...	...	...
Feb.....	5.73	4.26	11.26	12.60	17.55	13.86	...	...	...	...
Mar.....	12.53	7.94	11.77	12.28	17.40	13.09	6.16	3.52	1.80	1.59
Apr	18.61	15.25	15.91	14.99	20.73	16.89	...	...	...	...
May	15.67	14.67	15.73	16.27	23.27	18.78	...	...	...	...
Jun	15.84	13.63	17.02	17.08	22.42	17.36	5.80	3.34	1.75	1.55
Jul.....	22.84	18.14	19.95	19.86	24.17	18.27	...	...	...	...
Aug.....	19.43	20.36	19.45	19.00	22.73	17.98	...	...	...	...
Sep.....	20.04	19.01	17.47	17.36	22.89	18.77	5.68	3.21	1.70	1.50
Oct	20.79	18.43	15.41	16.48	19.25	14.30	...	...	...	...
Nov.....	19.13	18.45	16.37	16.98	18.79	12.70	...	...	...	...
Dec.....	19.43	19.35	17.68	20.45	19.49	14.46	5.86	3.26	1.72	1.51
2006: Jan	22.58	21.58	17.80	20.23	20.45	16.18	...	...	...	...
Feb.....	19.08	20.80	18.79	21.57	21.48	16.62	...	...	...	...
Mar.....	24.31	24.50	23.42	27.25	24.13	20.68	5.64	3.21	1.67	1.44
Apr	13.83	19.01	18.01	23.46	22.85	18.00	...	...	...	...
May	17.25	22.03	20.60	24.51	22.34	17.53	...	...	...	...
Jun	17.99	21.76	19.83	23.33	23.40	19.29	5.51	3.06	1.62	1.38
Jul.....	14.21	25.38	18.17	21.33	24.48	21.16	...	...	...	...
Aug.....	13.32	16.83	17.78	21.74	25.03	21.15	...	...	...	...
Sep.....	13.25	15.73	19.15	21.95	25.28	21.68	5.66	3.03	1.63	1.40
Oct	15.10	19.76	20.79	23.71	27.48	24.17	...	...	...	...
Nov.....	19.18	20.64	22.29	25.56	26.77	24.13	...	...	...	...
Dec.....	15.77	20.40	20.06	22.54	25.85	23.18	5.67	3.10	1.61	1.38
2007: Jan	10.46	15.53	17.46	22.05	24.83	21.28	...	...	...	...
Feb	20.80	20.95	18.00	23.00	26.18	25.33	...	...	...	...
Mar.....	19.58	19.72	15.74	20.02	24.09	23.70	5.54	3.08	1.62	1.35

KB800

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