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General notes

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

... denotes not available

– denotes a value equal to nil

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

South African Reserve Bank Liabilities

R millions

End of	Notes and coin in circulation ¹	Deposits								SARB securities	Foreign loans ⁷	Capital and reserves	Other liabilities	Total liabilities
		Central government		Banks and mutual banks ⁴			Other		Total deposits					
		Exchequer and PMG accounts ²	Other ³	Required reserve balances ⁵	Excess cash reserves	Other balances ⁶	Domestic	Foreign						
(1000M)	(1001M)	(1002M)	(1014M)	(1013M)	(1005M)	(1006M)	(1007M)	(1008M)	(1015M)	(1009M)	(1010M)	(1011M)	(1012M)	
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
2007	68 196	-	62 044	41 682	956	151	12 712	65	117 610	9 026	11 930	380	39 935	247 076
2005: 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
Apr	59 943	1	48 845	34 315	610	137	8 237	66	92 212	6 943	17 601	367	39 928	216 994
May	58 943	-	49 310	35 051	101	-	11 219	67	95 749	8 730	17 751	367	42 673	224 211
Jun.....	59 424	-	49 515	37 456	1 079	145	11 675	65	99 936	8 342	17 694	367	40 165	225 929
Jul	58 875	-	54 716	37 325	95	94	11 673	66	103 969	8 460	17 746	367	43 507	232 924
Aug	59 932	1	57 775	37 495	388	143	5 822	65	101 689	9 938	17 859	367	45 173	234 956
Sep	60 948	2	59 686	37 555	10	58	7 666	70	105 047	11 399	15 476	380	42 125	235 373
Oct.....	60 126	-	60 908	38 531	43	86	14 478	69	114 116	10 473	13 068	380	34 745	232 906
Nov	64 660	-	61 128	39 474	162	115	10 542	70	111 491	12 059	11 763	380	42 382	242 735
Dec	68 196	-	62 044	41 682	956	151	12 712	65	117 610	9 026	11 930	380	39 935	247 076
2008: Jan	61 281	-	61 978	41 447	125	151	16 858	62	120 622	12 077	11 154	380	67 278	272 791
Feb.....	62 879	-	63 738	43 069	68	99	12 191	61	119 226	13 306	11 624	380	79 551	286 966
Mar.....	63 372	1	64 443	44 405	164	104	6 772	62	115 951	15 678	11 310	380	94 004	300 694
Apr	66 914	1	63 426	42 715	138	119	7 325	62	113 785	18 437	10 558	380	74 989	285 062
May	63 400	-	63 493	43 737	102	111	8 357	63	115 862	19 285	8 681	380	75 819	283 426
Jun.....	63 801	-	63 603	45 087	623	84	8 807	70	118 274	18 400	8 941	380	81 021	290 816
Jul	63 681	1	63 816	45 027	408	-12	12 276	68	121 584	19 901	6 561	380	67 951	280 058
Aug	65 023	1	64 077	46 555	534	243	9 659	71	121 141	21 597	6 903	380	72 810	287 854
Sep	65 434	1	64 459	47 822	553	46	8 194	70	121 144	23 648	6 550	393	92 017	309 186

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- Including coin as from March 1994 onwards.
- PMG means Paymaster General. Including deposits of provincial administrations with the South African Reserve Bank as from December 1992.
- Mainly comprising government departments, and the Compensatory and Contingency Financing Facility of the IMF as 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.
- As from April 1998 the minimum cash reserve requirement was set at 2% 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 No. 18810 of April 1998. As from September 2001, only 75 per cent of 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 South African Reserve Bank has assumed liability.

South African Reserve Bank

Assets

R millions

End of	Foreign assets		Liquidity provided ²				Advances, investments and overnight loans					Total (excluding foreign assets) (1029M)	Other assets (1030M)	Total assets (1031M)
	Gold coin and bullion ¹ (1020M)	Total (1021M)	Utilisation of cash reserves (1033M)	Loans granted to banks under:		Total (1036M)	Advances		Investments		Overnight loans ⁴ (1032M)			
				Resale agree- ments (1034M)	SAMOS penalty (1035M)		Banks (1025M)	Other ³ (1026M)	Govern- ment 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
2007	22 843	224 313	101	10 866	-	10 967	118	283	8 698	279	...	20 346	2 418	247 076
2005: 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
Apr	19 184	190 689	751	13 420	-	14 171	147	262	9 059	279	...	23 918	2 387	216 994
May	18 729	198 102	965	13 056	-	14 021	152	265	8 958	279	...	23 675	2 434	224 211
Jun	18 333	199 561	111	14 406	-	14 517	135	266	8 641	279	...	23 839	2 529	225 929
Jul	18 902	207 743	112	13 285	-	13 397	151	269	8 671	279	...	22 767	2 415	232 924
Aug	19 186	212 637	302	10 308	-	10 610	158	271	8 578	279	...	19 896	2 424	234 956
Sep	20 311	209 439	452	13 719	-	14 171	149	274	8 635	279	...	23 509	2 426	235 373
Oct	20 527	207 455	244	13 304	-	13 548	139	277	8 780	279	...	23 023	2 428	232 906
Nov	21 425	217 934	450	12 611	-	13 061	132	280	8 648	279	...	22 400	2 401	242 735
Dec	22 843	224 313	101	10 866	-	10 967	118	283	8 698	279	...	20 346	2 418	247 076
2008: Jan	27 419	249 429	178	11 407	-	11 585	150	283	8 666	279	...	20 962	2 400	272 791
Feb	29 865	263 925	501	10 860	-	11 361	213	284	8 461	279	...	20 598	2 443	286 966
Mar	30 334	278 294	22	10 920	-	10 942	181	287	8 280	279	...	19 969	2 431	300 694
Apr	26 460	260 085	1 113	12 500	119	13 732	146	210	8 237	279	...	22 604	2 373	285 062
May	26 940	261 545	833	9 812	-	10 645	177	213	8 038	279	...	19 352	2 529	283 426
Jun	29 046	272 080	146	7 615	-	7 761	187	214	7 787	279	...	16 228	2 508	290 816
Jul	26 870	256 269	685	11 507	12	12 204	167	214	8 394	279	...	21 257	2 532	280 058
Aug	25 659	264 230	224	11 693	-	11 917	162	217	8 493	279	...	21 068	2 556	287 854
Sep	29 435	284 388	-	13 173	-	13 173	181	221	8 374	279	...	22 228	2 570	309 186

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1. Valued at a market-related price.

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

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

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

Corporation for Public Deposits Liabilities

R millions

End of	Deposits							Capital and reserves (1049M)	Other liabilities (1050M)	Total liabilities (1051M)	
	Domestic						Foreign (1047M)				Total deposits (1048M)
	Central and provincial governments (1053M)	Public Investment Corporation ¹ (1052M)	Other public enterprises/corporations (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
2007	13 808	-	733	31	1 205	15 776	5 735	21 511	81	169	21 761
2005: 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
Apr	11 740	-	674	108	888	13 410	3 280	16 690	81	179	16 950
May	13 127	-	642	35	914	14 718	1 841	16 559	81	171	16 811
Jun	16 178	-	634	31	944	17 786	3 581	21 367	81	254	21 702
Jul	13 876	-	645	35	979	15 535	4 044	19 579	81	174	19 834
Aug	8 430	-	671	69	994	10 164	3 838	14 002	81	174	14 257
Sep	12 894	-	658	73	1 076	14 701	4 899	19 599	81	169	19 850
Oct	13 951	-	679	24	1 128	15 781	6 894	22 675	81	171	22 927
Nov	10 884	-	650	305	1 171	13 010	6 398	19 407	81	152	19 640
Dec	13 808	-	733	31	1 205	15 776	5 735	21 511	81	169	21 761
2008: Jan	13 616	-	784	68	1 265	15 733	7 093	22 826	81	159	23 067
Feb	13 723	-	776	144	1 291	15 935	5 126	21 060	81	188	21 329
Mar	7 799	-	788	157	470	9 214	4 154	13 368	81	174	13 623
Apr	9 144	-	765	89	504	10 502	6 107	16 609	81	109	16 799
May	7 926	-	775	107	530	9 338	7 583	16 921	81	212	17 215
Jun	10 302	-	781	32	573	11 688	4 633	16 321	81	182	16 584
Jul	11 490	-	692	34	638	12 854	7 742	20 596	81	227	20 905
Aug	7 850	-	627	31	722	9 230	5 088	14 318	81	216	14 615
Sep	7 349	-	575	94	759	8 777	2 829	11 605	81	216	11 902

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1. The Public Investment Corporation Act came into effect on 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	-	-	200	2 604	4 982
2003	1 688	42	495	-	200	2 668	5 092
2004	1 473	42	717	-	200	6 302	8 734
2005	1 371	28	397	-	200	17 989	19 985
2006	3 893	-	99	-	200	12 753	16 945
2007	1 062	-	198	-	1 365	19 135	21 761
2005: Aug	1 349	28	717	-	200	16 720	19 014
Sep	1 361	28	1 017	-	200	14 861	17 467
Oct	1 366	28	1 121	-	200	16 084	18 799
Nov	1 368	28	596	-	200	12 994	15 187
Dec	1 371	28	397	-	200	17 989	19 985
2006: Jan	1 376	27	494	-	300	16 875	19 072
Feb	1 333	-	743	-	900	13 899	16 875
Mar	1 395	-	1 141	-	800	10 739	14 074
Apr	1 447	-	846	-	900	12 985	16 178
May	3 049	-	598	-	700	12 136	16 483
Jun	4 073	-	288	-	700	13 667	18 727
Jul	4 230	-	299	-	650	13 683	18 862
Aug	3 930	-	397	-	400	15 040	19 768
Sep	4 109	-	197	-	400	13 057	17 764
Oct	4 041	-	199	-	300	15 680	20 220
Nov	3 055	-	198	-	300	13 706	17 259
Dec	3 893	-	99	-	200	12 753	16 945
2007: Jan	4 493	-	149	-	150	16 490	21 281
Feb	4 217	-	196	-	255	12 168	16 836
Mar	1 286	-	198	-	379	11 183	13 045
Apr	1 422	-	249	-	379	14 900	16 950
May	1 373	-	196	-	424	14 818	16 811
Jun	1 114	-	197	-	1 010	19 381	21 702
Jul	1 161	-	398	-	1 711	16 564	19 834
Aug	1 137	-	835	-	2 061	10 224	14 257
Sep	1 114	-	1 139	-	2 177	15 420	19 850
Oct	1 180	-	995	-	1 946	18 806	22 927
Nov	1 161	-	449	-	1 547	16 483	19 640
Dec	1 062	-	198	-	1 365	19 135	21 761
2008: Jan	1 219	-	199	-	815	20 834	23 067
Feb	1 032	-	590	-	950	18 758	21 329
Mar	952	-	894	-	1 350	10 426	13 623
Apr	982	-	641	-	1 850	13 326	16 799
May	939	-	545	-	2 350	13 381	17 215
Jun	1 963	-	197	-	1 050	13 374	16 584
Jul	1 016	-	398	-	1 850	17 640	20 905
Aug	947	-	196	-	700	12 772	14 615
Sep	687	-	197	-	700	10 317	11 902

KB103

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

Banks¹

Liabilities

R millions

End of	Deposits ²								Other		
	Cash managed, cheque and transmission (1070M)	Other demand (1071M)	Savings (1072M)	Short term (1073M)	Medium term (1075M)	Long term (1076M)	Total (1077M)	Foreign-currency deposits included in total (1078M)	Loans received under repurchase agreements		
									SARB (1500M)	Other domestic (1501M)	Foreign (1514M)
2002	190 158	190 087	37 201	116 167	166 097	112 580	812 290	35 840	12 032	35 175	2 455
2003	225 876	196 151	45 110	146 518	190 881	106 749	911 284	24 837	13 006	37 161	6 680
2004	251 241	214 561	51 158	151 078	232 161	132 935	1 033 134	27 702	13 444	32 496	5 866
2005	301 469	249 847	57 657	183 328	269 513	175 811	1 237 624	33 030	11 909	29 160	13 239
2006	353 802	319 774	72 427	261 454	281 171	250 774	1 539 402	50 284	12 484	39 269	9 790
2007	401 169	412 910	90 079	305 630	324 378	327 509	1 861 675	54 936	11 964	53 938	23 285
2005: Aug	265 866	242 330	53 657	165 602	263 099	163 833	1 154 387	30 519	14 159	26 033	9 449
Sep	275 635	255 920	54 983	176 913	251 576	163 711	1 178 738	28 924	15 218	21 797	11 875
Oct	277 220	247 115	55 418	192 179	240 503	165 576	1 178 010	28 798	12 514	32 261	12 296
Nov	287 814	250 906	57 435	141 659	289 852	172 192	1 199 858	29 533	12 252	31 562	15 839
Dec	301 469	249 847	57 657	183 328	269 513	175 811	1 237 624	33 030	11 909	29 160	13 239
2006: Jan	301 248	248 422	56 427	187 596	269 333	181 972	1 244 999	30 491	12 816	36 491	16 868
Feb	280 244	258 033	62 278	196 258	281 501	205 501	1 283 815	33 884	12 616	35 206	19 274
Mar	291 545	272 841	63 321	185 589	301 641	223 625	1 338 563	35 981	12 807	22 204	19 796
Apr	280 946	272 969	63 480	191 157	294 982	231 508	1 335 042	34 438	13 012	34 436	11 564
May	281 983	285 275	65 213	215 163	283 295	232 594	1 363 523	41 551	13 265	38 956	14 540
Jun	302 503	302 116	65 667	208 609	281 748	246 016	1 406 659	48 834	13 409	35 359	15 643
Jul	309 666	316 634	67 510	221 934	245 929	243 355	1 405 027	47 930	12 650	33 601	16 066
Aug	313 213	302 453	69 782	223 082	271 871	244 870	1 425 270	44 926	12 755	33 258	13 781
Sep	329 160	315 185	70 317	253 601	261 103	238 440	1 467 806	47 290	13 411	30 199	16 877
Oct	329 818	318 589	70 686	244 084	282 295	247 704	1 493 176	48 597	12 810	37 705	17 076
Nov	338 079	310 108	73 390	223 925	306 607	260 352	1 512 461	45 786	13 010	35 298	10 194
Dec	353 802	319 774	72 427	261 454	281 171	250 774	1 539 402	50 284	12 484	39 269	9 790
2007: Jan	350 046	317 229	71 992	270 848	270 515	276 426	1 557 057	52 528	14 859	41 671	12 260
Feb	349 464	331 725	72 977	250 735	287 022	301 273	1 593 196	52 612	13 452	38 976	19 807
Mar	357 190	334 343	75 082	232 391	306 009	309 676	1 614 689	44 685	14 073	35 091	18 823
Apr	351 453	337 239	76 238	224 911	333 436	319 177	1 642 454	46 283	14 085	37 852	9 780
May	344 190	347 427	78 281	242 890	328 726	316 841	1 658 356	44 953	13 414	29 622	16 757
Jun	364 968	352 884	81 755	238 737	333 822	329 359	1 701 526	42 435	12 348	30 070	11 685
Jul	351 467	360 714	82 700	255 995	349 354	317 032	1 717 261	38 090	13 131	46 097	19 797
Aug	359 667	380 245	84 972	252 023	370 854	303 878	1 751 640	45 274	10 412	39 468	21 269
Sep	376 127	379 139	84 742	288 886	354 816	310 195	1 793 905	55 900	14 389	40 532	22 064
Oct	363 844	383 438	86 115	243 394	384 890	329 792	1 791 473	51 363	15 652	51 390	17 932
Nov	375 907	408 672	89 547	240 986	392 213	332 343	1 839 667	57 181	12 711	49 264	16 942
Dec	401 169	412 910	90 079	305 630	324 378	327 509	1 861 675	54 936	11 964	53 938	23 285
2008: Jan	392 436	480 954	87 185	273 920	315 787	369 652	1 919 934	68 918	11 885	54 336	25 921
Feb	383 326	485 674	90 579	276 017	353 303	391 987	1 980 885	72 741	11 274	53 274	25 518
Mar	400 132	437 475	90 014	335 893	338 855	396 615	1 998 984	71 097	9 714	58 264	26 322
Apr	380 345	381 531	93 298	392 544	366 554	400 586	2 014 858	68 931	12 546	58 545	22 861
May	371 117	398 784	95 588	432 657	332 226	404 606	2 034 978	73 481	9 898	68 056	29 841
Jun	410 167	430 924	98 343	352 536	348 147	434 488	2 074 604	69 079	7 857	77 277	30 910
Jul	374 832	412 703	101 538	386 795	361 121	448 780	2 085 769	78 570	11 535	76 004	30 966
Aug	382 365	411 313	102 303	354 183	376 252	460 495	2 086 912	78 134	11 692	74 881	30 072
Sep	396 877	433 270	104 180	349 584	392 572	449 354	2 125 837	79 741	13 132	83 650	44 878

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, as well as in January 2008.
2. Includes certain items previously classified as loans, as from January 2008.
3. Debentures and loans that formed part of secondary and tertiary capital prior to January 2008 are now included in subordinated debt securities.
4. Includes collateralised borrowing since January 2008. Prior to January 2008 it included items previously classified as loans and advances, and other funding-related liabilities.
5. Only outstanding acceptances up to December 1991.

Banks¹

Liabilities

R millions

liabilities to the public					Capital and other liabilities					Total equity and liabilities	End of
Foreign currency funding to:		Subordinated debt securities ³	Other ⁴	Total	Total liabilities to the public	Outstanding liabilities on behalf of clients, per contra ⁵	Other liabilities	Share capital and reserves ³	Total		
Domestic sector	Foreign sector										
(1080M)	(1081M)	(1082M)	(1083M)	(1084M)	(1085M)	(1086M)	(1087M)	(1088M)	(1089M)	(1090M)	
8 880	14 582	...	49 849	122 973	935 262	2 131	64 633	100 833	167 597	1 102 860	2002
7 940	6 117	...	51 941	122 845	1 034 129	1 415	237 937	108 362	347 714	1 381 843	2003
12 396	5 673	...	36 101	105 976	1 139 111	481	236 021	123 007	359 509	1 498 619	2004
13 145	10 625	...	44 483	122 560	1 360 185	1 004	184 664	131 799	317 467	1 677 652	2005
16 853	22 229	...	54 866	155 491	1 694 894	294	216 212	163 757	380 264	2 075 157	2006
15 678	53 866	...	68 133	226 864	2 088 539	364	255 743	202 142	458 249	2 546 788	2007
13 764	9 539	...	64 324	137 267	1 291 654	303	191 438	128 273	320 013	1 611 667	2005: Aug
14 541	8 855	...	57 137	129 423	1 308 161	88	182 967	129 588	312 643	1 620 804	Sep
18 176	9 832	...	59 764	144 844	1 322 854	228	174 561	130 341	305 130	1 627 984	Oct
14 670	9 875	...	60 819	145 017	1 344 876	575	182 198	131 845	314 619	1 659 495	Nov
13 145	10 625	...	44 483	122 560	1 360 185	1 004	184 664	131 799	317 467	1 677 652	Dec
13 288	12 029	...	54 919	146 411	1 391 410	281	197 967	132 661	330 909	1 722 319	2006: Jan
18 852	11 805	...	54 312	152 065	1 435 880	482	201 425	134 223	336 130	1 772 011	Feb
16 944	10 160	...	58 797	140 708	1 479 271	91	186 737	137 795	324 622	1 803 893	Mar
17 579	12 199	...	48 325	137 114	1 472 156	92	194 530	145 787	340 409	1 812 565	Apr
19 210	13 786	...	54 622	154 380	1 517 903	63	204 947	146 202	351 212	1 869 115	May
17 144	14 221	...	57 995	153 770	1 560 429	170	250 201	149 103	399 474	1 959 903	Jun
20 393	17 333	...	55 609	155 652	1 560 679	347	228 183	150 142	378 672	1 939 351	Jul
19 265	21 761	...	53 892	154 711	1 579 981	273	232 572	154 987	387 832	1 967 813	Aug
20 590	26 903	...	56 107	164 087	1 631 894	122	277 442	154 647	432 212	2 064 106	Sep
17 405	23 282	...	55 933	164 209	1 657 385	600	234 894	156 811	392 305	2 049 691	Oct
17 930	26 297	...	55 914	158 642	1 671 104	825	232 009	158 090	390 925	2 062 028	Nov
16 853	22 229	...	54 866	155 491	1 694 894	294	216 212	163 757	380 264	2 075 157	Dec
13 093	22 551	...	52 431	156 865	1 713 922	339	216 510	166 113	382 963	2 096 884	2007: Jan
16 690	25 668	...	57 750	172 342	1 765 538	580	223 650	170 512	394 742	2 160 280	Feb
19 311	34 516	...	55 596	177 410	1 792 099	529	208 969	174 932	384 430	2 176 530	Mar
21 715	28 607	...	57 624	169 664	1 812 118	392	215 313	177 585	393 290	2 205 408	Apr
20 886	28 795	...	58 818	168 292	1 826 648	306	214 464	179 888	394 658	2 221 307	May
22 551	45 547	...	61 252	183 453	1 884 979	368	242 283	180 470	423 121	2 308 100	Jun
28 090	50 311	...	65 167	222 593	1 939 854	348	238 425	182 485	421 258	2 361 112	Jul
26 643	53 805	...	70 448	222 045	1 973 685	321	243 564	186 323	430 208	2 403 893	Aug
18 096	50 773	...	71 158	217 013	2 010 918	210	257 485	187 403	445 098	2 456 016	Sep
20 073	47 561	...	76 977	229 586	2 021 059	227	281 814	188 491	470 532	2 491 591	Oct
22 000	48 599	...	68 572	218 087	2 057 754	328	284 740	192 443	477 510	2 535 264	Nov
15 678	53 866	...	68 133	226 864	2 088 539	364	255 743	202 142	458 249	2 546 788	Dec
10 912	46 143	61 404	32 295	242 897	2 162 831	9	338 829	155 075	493 913	2 656 743	2008: Jan
12 910	42 782	63 517	32 464	241 739	2 222 624	8	374 980	156 119	531 107	2 753 732	Feb
14 529	48 367	65 339	29 765	252 299	2 251 283	32	410 896	157 609	568 538	2 819 821	Mar
10 047	49 441	65 271	28 992	247 703	2 262 561	17	365 681	157 583	523 281	2 785 841	Apr
8 391	46 255	66 325	33 562	262 328	2 297 306	9	396 187	158 696	554 893	2 852 199	May
11 970	48 298	66 822	37 074	280 209	2 354 813	169	429 409	160 593	590 170	2 944 983	Jun
12 671	38 484	68 155	31 545	269 359	2 355 128	4	369 844	163 518	533 366	2 888 494	Jul
12 452	40 041	68 641	29 363	267 143	2 354 055	167	338 096	163 855	502 118	2 856 172	Aug
13 378	42 494	69 126	27 805	294 462	2 420 300	168	346 911	165 246	512 325	2 932 625	Sep

KB106

1. Banks registered under the Banks Act, Act No. 94 of 1990; it includes the former banks, discount houses and equity building societies. All series may not be strictly comparable due to changes in regulations and returns; distortions were concentrated in February and July 1991, as well as in January 2008.
2. Includes certain items previously classified as loans, as from January 2008.
3. Debentures and loans that formed part of secondary and tertiary capital prior to January 2008 are now included in subordinated debt securities.
4. Includes collateralised borrowing since January 2008. Prior to January 2008 it included items previously classified as loans and advances, and other funding-related liabilities.
5. Only outstanding acceptances up to December 1991.

Banks Assets

R millions

End of	Central bank money and gold				Deposits, loans						
	Banknotes and subsidiary coin	Gold coin and bullion	Deposits with the SARB	Total	Interbank and intragroup funding, including NCDs/PNs	Loans granted under resale agreements	Instalment debtors, suspensive sales and leases	Mortgage advances	Credit card debtors	Foreign-currency loans and advances	Redeemable preference shares
	(1100M)	(1101M)	(1102M)	(1104M)	(1113M)	(1107M)	(1108M)	(1109M)	(1110M)	(1120M)	(1121M)
2002	10 269	6	16 026	26 300	65 427	36 814	108 187	279 596	14 639	117 932	17 388
2003	10 953	6	17 543	28 501	77 843	46 417	126 373	325 752	16 950	115 091	15 904
2004	9 747	24	22 258	32 028	72 658	29 173	152 417	405 620	21 169	116 959	16 185
2005	10 814	55	27 082	37 951	94 649	34 648	179 160	521 698	31 207	145 848	18 737
2006	13 620	593	32 458	46 670	116 052	55 581	207 411	680 064	43 940	192 131	23 790
2007	14 586	49	43 377	58 011	149 584	91 917	234 203	852 271	55 135	190 938	28 968
2005: Aug.....	8 963	37	25 384	34 384	105 637	33 033	169 876	476 168	27 166	154 611	19 080
Sep.....	8 231	37	25 423	33 691	96 396	31 807	170 366	488 736	28 113	149 402	17 813
Oct.....	8 851	44	25 864	34 759	86 899	39 827	173 075	495 992	28 770	163 153	17 807
Nov.....	10 619	39	27 394	38 052	92 315	40 442	176 473	510 120	29 929	146 925	18 193
Dec.....	10 814	55	27 082	37 951	94 649	34 648	179 160	521 698	31 207	145 848	18 737
2006: Jan.....	9 362	55	27 620	37 037	102 517	41 546	180 864	528 805	32 158	137 707	20 002
Feb.....	9 685	47	27 747	37 480	107 039	51 232	187 920	541 812	33 215	168 129	19 321
Mar.....	8 793	99	28 857	37 749	114 791	53 238	186 630	555 177	33 478	174 691	19 562
Apr.....	9 146	101	28 545	37 791	113 522	55 819	188 976	566 558	34 864	161 829	22 640
May.....	9 320	112	28 702	38 134	113 650	62 814	190 619	579 660	35 469	199 978	22 787
Jun.....	8 735	77	25 836	34 648	130 147	60 746	194 294	592 203	36 235	224 463	22 638
Jul.....	8 924	125	29 289	38 338	104 284	61 430	197 497	608 110	36 853	206 376	23 979
Aug.....	9 771	317	29 992	40 080	113 733	58 294	198 549	623 387	38 267	194 953	24 365
Sep.....	8 602	280	33 795	42 676	118 626	58 884	197 311	636 469	39 570	218 770	25 034
Oct.....	9 795	363	31 964	42 123	124 901	67 870	199 133	652 789	40 595	194 704	24 250
Nov.....	10 816	427	33 532	44 776	128 125	57 120	203 534	667 154	42 169	187 723	24 395
Dec.....	13 620	593	32 458	46 670	116 052	55 581	207 411	680 064	43 940	192 131	23 790
2007: Jan.....	10 163	631	34 274	45 068	120 453	65 581	210 166	691 241	45 795	181 377	24 242
Feb.....	9 658	648	36 531	46 837	132 108	65 738	214 328	704 765	47 201	184 304	25 686
Mar.....	8 497	1 915	36 700	47 112	127 439	66 242	218 787	712 498	48 116	199 514	25 813
Apr.....	10 015	205	35 474	45 694	130 993	57 018	220 897	725 166	49 776	188 950	26 468
May.....	10 708	1 457	35 803	47 969	126 405	52 350	217 556	742 113	51 017	198 598	26 447
Jun.....	8 688	930	39 258	48 876	129 484	56 667	217 871	755 510	52 238	216 253	28 024
Jul.....	10 084	1 686	38 692	50 462	150 284	75 018	220 674	772 943	53 066	212 205	27 933
Aug.....	9 528	1 743	41 818	53 088	133 041	72 144	224 511	790 774	53 276	235 112	28 379
Sep.....	9 103	2 353	40 244	51 700	143 757	80 028	227 393	805 335	54 410	220 855	28 273
Oct.....	10 774	313	40 494	51 581	156 259	80 430	228 493	820 354	54 632	185 142	29 099
Nov.....	11 040	57	42 626	53 723	152 811	76 899	231 301	836 650	54 991	201 521	27 523
Dec.....	14 586	49	43 377	58 011	149 584	91 917	234 203	852 271	55 135	190 938	28 968
2008: Jan.....	10 947	1 053	43 756	55 756	144 045	94 926	238 871	860 844	55 950	184 317	47 441
Feb.....	10 245	40	46 284	56 569	153 840	96 592	241 902	868 159	56 689	224 939	49 639
Mar.....	10 654	41	48 784	59 479	152 168	98 552	244 251	878 916	56 452	213 190	49 077
Apr.....	13 586	1	44 981	58 568	164 711	91 780	246 719	884 757	57 381	177 356	47 739
May.....	9 271	0	46 835	56 107	159 366	115 780	247 196	895 191	57 584	185 221	47 329
Jun.....	10 204	1	47 846	58 052	160 393	109 225	248 299	905 860	57 504	188 545	47 536
Jul.....	11 546	1	47 986	59 534	169 225	114 711	249 255	920 622	57 613	162 611	50 512
Aug.....	9 555	65	49 869	59 489	171 487	99 204	249 956	930 665	58 060	159 358	51 586
Sep.....	11 612	1	51 732	63 346	178 351	113 871	251 635	940 776	58 041	179 596	56 020

KB107

1. Specific provisions up to December 2007. Includes specific and general provisions as from January 2008.

Banks Assets

R millions

and advances			Investments and bills discounted										End of
Overdrafts and loans (1122M)	Less: Credit impairments ¹ (1123M)	Total (1124M)	Investments other than shares		Shares (1127M)	Bills and acceptances discounted (1111M)	Less: Credit impairments ¹ (1128M)	Total (1129M)	Non-financial assets (1130M)	Other assets (1131M)	Total assets (1132M)		
			Government stock (1125M)	Other (1126M)									
244 437	17 233	867 187	56 840	60 728	11 479	19 477	400	148 124	12 564	48 685	1 102 860	2002	
262 294	18 517	968 107	71 564	236 584	14 619	20 830	534	343 063	12 279	29 893	1 381 843	2003	
278 937	16 047	1 077 071	72 510	235 123	12 736	28 322	578	348 114	11 642	29 765	1 498 619	2004	
301 668	15 255	1 312 361	68 446	170 797	11 153	26 888	348	276 935	13 838	36 568	1 677 652	2005	
383 571	13 724	1 688 816	67 124	176 599	11 920	35 673	120	291 195	14 706	33 770	2 075 157	2006	
474 408	17 854	2 059 570	68 624	232 639	13 786	42 071	87	357 033	18 769	53 404	2 546 788	2007	
282 920	16 607	1 251 884	64 513	172 741	14 351	24 094	316	275 383	12 113	37 903	1 611 667	2005: Aug	
294 361	16 389	1 260 606	64 961	171 485	13 445	24 899	333	274 457	12 132	39 919	1 620 804	Sep	
296 724	16 130	1 286 118	63 920	155 758	13 522	25 214	363	258 052	12 835	36 221	1 627 984	Oct	
297 932	15 698	1 296 631	66 450	165 901	12 633	26 214	347	270 850	13 099	40 862	1 659 495	Nov	
301 668	15 255	1 312 361	68 446	170 797	11 153	26 888	348	276 935	13 838	36 568	1 677 652	Dec	
315 511	15 410	1 343 699	71 595	177 164	11 557	29 665	348	289 633	13 557	38 393	1 722 319	2006: Jan	
321 859	15 515	1 415 012	54 182	169 683	11 626	29 001	349	264 143	13 379	41 997	1 772 011	Feb	
336 427	15 526	1 458 468	54 238	163 157	11 401	27 216	345	255 666	13 395	38 614	1 803 893	Mar	
330 678	15 917	1 458 969	55 090	171 957	11 510	28 610	346	266 822	13 418	35 565	1 812 565	Apr	
323 968	15 729	1 513 215	53 159	173 813	10 639	28 147	173	265 586	13 539	38 640	1 869 115	May	
322 525	14 841	1 568 409	58 803	199 772	10 671	32 515	135	301 626	13 641	41 579	1 959 903	Jun	
337 131	15 345	1 560 316	58 855	179 280	10 678	34 129	135	282 807	13 675	44 216	1 939 351	Jul	
346 072	15 231	1 582 388	58 967	186 306	11 162	34 194	119	290 510	13 782	41 054	1 967 813	Aug	
359 648	15 298	1 639 015	61 921	225 822	11 729	33 734	119	333 086	13 889	35 439	2 064 106	Sep	
368 610	15 465	1 657 386	62 454	191 420	12 144	32 994	124	298 888	13 896	37 398	2 049 691	Oct	
373 341	14 267	1 669 295	59 580	186 270	12 290	34 621	124	292 638	14 136	41 184	2 062 028	Nov	
383 571	13 724	1 688 816	67 124	176 599	11 920	35 673	120	291 195	14 706	33 770	2 075 157	Dec	
390 534	13 952	1 715 438	64 739	166 690	12 059	40 244	120	283 612	14 654	38 112	2 096 884	2007: Jan	
412 230	13 847	1 772 513	62 507	163 844	12 554	42 806	120	281 591	14 551	44 788	2 160 280	Feb	
415 264	13 846	1 799 825	62 819	161 217	12 608	40 548	116	277 076	14 682	37 834	2 176 530	Mar	
427 972	14 145	1 813 094	63 780	169 317	12 973	41 955	116	287 909	14 692	44 020	2 205 408	Apr	
424 547	14 361	1 824 671	65 080	165 450	12 905	42 536	116	285 854	14 861	47 951	2 221 307	May	
436 675	14 555	1 878 168	62 570	187 481	13 701	42 629	98	306 283	15 249	59 524	2 308 100	Jun	
440 579	14 945	1 937 756	60 359	188 613	13 095	41 518	98	303 486	15 599	53 809	2 361 112	Jul	
442 687	15 433	1 964 491	65 784	190 451	12 748	45 493	98	314 378	15 702	56 233	2 403 893	Aug	
460 255	16 020	2 004 288	67 976	199 682	13 301	45 771	98	326 631	15 916	57 481	2 456 016	Sep	
469 270	16 681	2 006 998	66 910	228 994	13 464	46 063	98	355 333	16 018	61 662	2 491 591	Oct	
472 755	17 141	2 037 311	66 099	240 169	13 066	44 792	86	364 041	16 585	63 605	2 535 264	Nov	
474 408	17 854	2 059 570	68 624	232 639	13 786	42 071	87	357 033	18 769	53 404	2 546 788	Dec	
502 423	26 072	2 102 744	74 584	260 429	38 071	52 722	0	425 806	19 248	53 189	2 656 743	2008: Jan	
511 585	27 489	2 175 857	63 143	295 019	39 094	62 029	0	459 285	19 303	42 718	2 753 732	Feb	
540 547	27 806	2 205 347	68 253	331 529	38 842	54 390	0	493 013	19 335	42 646	2 819 821	Mar	
548 120	28 737	2 189 826	70 161	303 249	38 738	59 243	0	471 390	20 698	45 359	2 785 841	Apr	
553 129	29 664	2 231 132	70 173	328 396	39 725	63 467	32	501 728	21 007	42 224	2 852 199	May	
579 995	31 357	2 266 000	80 247	358 842	37 963	66 671	36	543 687	21 931	55 313	2 944 983	Jun	
570 860	32 576	2 262 832	85 614	312 639	35 960	65 259	39	499 433	22 161	44 534	2 888 494	Jul	
579 199	34 136	2 265 377	88 856	283 229	35 398	66 856	42	474 297	22 760	34 249	2 856 172	Aug	
575 384	35 525	2 318 148	82 285	296 482	34 763	67 830	45	481 315	22 944	46 873	2 932 625	Sep	

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1. Specific provisions up to December 2007. Includes specific and general provisions as from January 2008.

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)
	Interbank and intragroup deposits (1153M)	Government deposits ¹ (1143M)	Local governments and regional services councils (1144M)	Public enterprises/corporations ² (1145M)	Insurers and pension funds (1146M)	Other companies and close corporations (1147M)	Households ³ (1154M)	Other monetary institutions (1155M)	Total (1150M)				
2005	77 964	66 489	25 456	73 014	79 424	556 567	319 095	...	1 198 008	39 616	1 237 624	33 030	
2006	101 739	86 964	26 285	93 898	86 698	720 868	363 113	...	1 479 566	59 836	1 539 402	50 284	
2007	120 654	73 106	27 258	113 440	111 296	925 374	423 700	...	1 794 829	66 846	1 861 675	54 936	
2007: Aug	112 981	44 239	29 812	114 020	104 275	870 753	414 664	...	1 690 744	60 895	1 751 640	45 274	
Sep	118 459	61 446	28 384	115 581	110 734	874 197	415 659	...	1 724 461	69 444	1 793 905	55 900	
Oct	111 889	51 384	29 442	124 097	99 546	892 012	418 594	...	1 726 963	64 510	1 791 473	51 363	
Nov	121 352	49 560	31 678	116 967	117 097	897 774	429 272	...	1 763 700	75 967	1 839 667	57 181	
Dec	120 654	73 106	27 258	113 440	111 296	925 374	423 700	...	1 794 829	66 846	1 861 675	54 936	
2008: Jan	113 054	63 405	35 620	119 179	98 145	945 701	434 051	17 980	1 827 134	92 801	1 919 934	68 918	
Feb	128 529	43 741	41 846	115 994	98 462	963 873	441 183	12 526	1 846 155	134 731	1 980 885	72 741	
Mar	131 091	54 796	42 729	125 194	102 728	980 613	445 313	13 390	1 895 855	103 129	1 998 984	71 097	
Apr	133 721	41 265	36 852	116 645	108 040	1 017 971	454 747	9 362	1 918 604	96 254	2 014 858	68 931	
May	135 627	40 482	36 339	117 304	106 221	1 035 162	458 174	5 038	1 934 347	100 631	2 034 978	73 481	
Jun	131 626	62 955	34 689	118 573	103 076	1 045 351	466 883	14 129	1 977 281	97 323	2 074 604	69 079	
Jul	150 385	45 079	40 393	110 581	108 178	1 038 460	482 312	10 045	1 985 433	100 336	2 085 769	78 570	
Aug	141 274	54 117	36 539	117 969	104 907	1 041 419	486 423	7 209	1 989 856	97 055	2 086 912	78 134	
Sep	156 745	59 516	33 892	129 384	108 949	1 035 502	489 652	11 408	2 025 049	100 788	2 125 837	79 741	

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Banks

Selected asset items

R millions

End of	Advances					Investments						Bills discounted		
	NCDs/PNs (1160M)	Central government (1510M)	Provincial governments (1174M)	Total loans and advances ⁴ (1166M)	Foreign sector (1167M)	Government sector			Private sector		Foreign sector (1173M)	Treasury bills (1161M)	Land Bank bills and promissory notes (1162M)	Other, including bankers' acceptances (1163M)
						Short-term government stock (1168M)	Long-term government stock (1169M)	Other (1170M)	Stock of public enterprises/corporations (1171M)	Other (1172M)				
2005	21 946	885	2 259	1 033 844	149 711	47 405	21 041	148	4 134	35 845	15 518	21 552	13	8 885
2006	25 197	756	277	1 324 910	204 611	38 044	29 080	-	2 080	47 247	23 159	30 976	27	8 093
2007	27 517	607	241	1 622 198	224 520	41 156	27 467	58	3 379	71 845	106 551	37 175	16	12 794
2007: Aug	28 128	155	93	1 523 459	231 198	39 424	26 360	-	2 799	59 883	32 271	40 714	37	10 898
Sep	28 969	483	98	1 557 688	234 591	45 167	22 809	-	2 931	59 491	36 607	41 086	42	12 217
Oct	33 081	499	170	1 582 332	209 226	42 177	24 733	-	2 873	60 581	46 480	41 219	187	11 523
Nov	33 318	512	102	1 602 929	222 500	40 671	25 427	188	3 501	66 313	50 948	39 952	25	12 559
Dec	27 518	607	241	1 622 198	224 520	41 156	27 467	58	3 379	71 845	106 551	37 175	16	12 794
2008: Jan	35 070	2 690	2 990	1 682 249	216 538	53 730	20 854	1 924	4 504	81 045	147 276	47 703	-	5 019
Feb	35 514	2 700	2 977	1 700 549	258 189	37 114	26 030	877	4 200	80 854	177 824	56 080	-	5 949
Mar	34 775	3 236	364	1 740 604	271 955	44 221	24 032	718	3 374	82 174	192 807	48 452	16	5 922
Apr	33 424	3 045	265	1 756 942	268 003	41 405	28 756	1 243	2 001	71 533	182 367	52 097	-	7 146
May	33 504	3 360	427	1 771 288	276 833	37 805	32 368	2 570	2 820	78 538	192 650	54 716	-	8 751
Jun	31 615	3 423	446	1 810 021	296 528	47 742	32 505	2 540	3 968	77 847	211 302	58 244	-	8 427
Jul	37 664	4 651	392	1 818 014	253 944	47 997	37 617	3 495	4 622	81 060	170 170	57 460	-	7 799
Aug	43 230	4 933	569	1 839 452	242 634	48 391	40 465	3 057	5 134	76 887	159 335	58 820	-	8 036
Sep	39 780	5 148	349	1 848 945	255 283	45 290	36 995	2 940	5 448	71 017	163 002	59 077	-	8 753

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1. The Public Investment Commissioners was corporatised 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 the Public Investment Corporation as from January 1996.
3. Includes individuals, unincorporated business enterprises of households and non-profit organisations serving households.
4. To the domestic private sector.

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					
	2008/01	2008/02	2008/03	2008/01	2008/02	2008/03	2008/01	2008/02	2008/03	2008/01	2008/02	2008/03
Passenger cars:												
New	50 361	51 683	51 996	21 851	20 210	18 616	1 726	1 622	1 408	73 937	73 514	72 020
Used	46 536	49 163	50 276	9 771	9 061	8 501	1 142	1 067	925	57 449	59 291	59 702
Minibuses	2 540	2 832	3 022	166	164	161	12	13	16	2 718	3 009	3 198
Trucks and other land transport equipment	47 709	49 348	48 886	12 086	11 406	10 784	909	795	856	60 703	61 549	60 526
Aircraft, ships and boats	4 348	4 004	4 130	145	149	223	-	-	-	4 493	4 154	4 353
Agricultural machinery and equipment	3 677	3 906	4 211	181	175	164	3	2	6	3 861	4 082	4 381
All household appliances, such as furniture, televisions, radio sets and other electrical equipment	66	60	74	1	1	2	0	0	0	67	61	76
Industrial, commercial and office equipment	20 643	21 403	24 719	6 335	5 698	5 070	731	512	1 505	27 709	27 613	31 295
Other goods	12 797	13 868	14 548	632	1 374	1 667	146	48	130	13 575	15 290	16 345
All goods	188 677	196 266	201 862	51 168	48 238	45 188	4 668	4 059	4 846	244 513	248 563	251 897
According to type of purchaser/lessee	Households ²			Other ³			Total					
	2008/01	2008/02	2008/03	2008/01	2008/02	2008/03	2008/01	2008/02	2008/03	2008/01	2008/02	2008/03
Instalment sale balances	113 007	117 782	116 873	75 670	78 483	84 989	188 677	196 266	201 862			
Leasing balances	38 595	35 992	31 936	17 241	16 305	18 098	55 836	52 297	50 034			

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1. Unearned finance charges excluded.

2. Includes individuals, unincorporated business enterprises of households, non-profit organisations serving households and non-incorporated farming.

3. Includes general government, financial corporate sector, non-financial corporate sector and foreign sector.

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 % (1181M)	Adjustable rate agreements % (1182M)	Instalment sale transactions Rm (1183M)	Leasing transactions Rm (1184M)	Total Rm (1185M)
2007: May	13.78	12.58	8 965	3 458	12 423
Jun	13.96	12.38	8 002	2 017	10 019
Jul	14.19	12.79	7 915	2 492	10 407
Aug	14.27	12.35	8 485	2 781	11 266
Sep	14.63	12.94	7 964	2 290	10 254
Oct	15.13	13.60	9 577	2 534	12 111
Nov	15.87	13.78	8 986	2 831	11 818
Dec	15.82	13.92	7 943	2 247	10 189
2008: Jan	14.76	13.78	9 414	1 028	10 443
Feb	15.11	13.85	10 800	1 199	11 999
Mar	15.28	13.86	10 532	1 071	11 602
Apr	15.37	14.13	10 319	940	11 259
May	15.53	14.27	9 538	1 060	10 597
Jun	15.74	14.91	9 514	1 177	10 691
Jul	16.20	15.21	9 224	1 590	10 815
Aug	16.65	15.14	8 265	1 423	9 687
Sep	15.68	14.85	8 902	2 006	10 908

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Banks

Contingent liabilities

R millions

End of	Guarantees on behalf of clients (1191M)	Letters of credit and committed undrawn facilities (1192M)	Bankers' acceptances (1198M)	Underwriting exposures (1193M)	Credit derivative instruments (1199M)	Committed capital expenditure (1211M)	Operating lease commitments (1212M)	Other contingent liabilities (1194M)	Portfolios managed:	
									By others on behalf of banks (1213M)	By banks on behalf of clients (1214M)
2002	62 393	37 754	...	39	...	302	...	3 490	...	...
2003	62 700	45 375	...	-	...	272	...	5 227	...	...
2004	62 432	58 989	...	12	...	354	...	8 190	...	...
2005	76 404	97 012	...	46	...	931	...	8 708	...	...
2006	105 838	151 937	...	-	...	1 318	...	8 624	...	...
2007	115 837	178 949	...	467	...	1 529	...	7 836	...	...
2005: Aug	68 971	79 450	...	32	...	1 370	...	11 402	...	...
Sep	75 687	81 481	...	33	...	1 457	...	8 359	...	...
Oct	76 175	94 497	...	50	...	1 522	...	9 928	...	...
Nov	72 227	93 444	...	46	...	1 557	...	8 877	...	...
Dec	76 404	97 012	...	46	...	931	...	8 708	...	...
2006: Jan	76 134	96 202	...	46	...	956	...	8 772	...	...
Feb	80 576	115 704	...	30	...	994	...	8 956	...	...
Mar	82 580	121 691	...	27	...	833	...	9 107	...	...
Apr	84 225	122 950	...	27	...	992	...	9 187	...	...
May	90 316	128 925	...	15	...	929	...	8 228	...	...
Jun	98 655	131 606	...	4	...	1 399	...	8 487	...	...
Jul	99 328	139 965	...	4	...	1 391	...	7 663	...	...
Aug	104 829	140 875	...	4	...	1 324	...	8 655	...	...
Sep	104 497	141 818	...	4	...	1 239	...	8 706	...	...
Oct	130 311	144 945	...	3	...	1 265	...	8 668	...	...
Nov	129 429	151 165	...	1	...	1 310	...	8 726	...	...
Dec	105 838	151 937	...	-	...	1 318	...	8 624	...	...
2007: Jan	106 048	150 831	...	-	...	1 224	...	8 729	...	...
Feb	104 046	151 514	...	-	...	1 275	...	8 479	...	...
Mar	105 686	152 598	...	737	...	1 377	...	8 570	...	...
Apr	103 226	153 502	...	737	...	1 405	...	8 476	...	...
May	103 555	162 889	...	700	...	1 372	...	8 446	...	...
Jun	101 224	176 560	...	678	...	1 536	...	8 253	...	...
Jul	109 012	177 367	...	700	...	1 487	...	7 810	...	...
Aug	114 916	176 448	...	467	...	1 448	...	7 840	...	...
Sep	114 886	181 686	...	467	...	1 480	...	7 688	...	...
Oct	117 453	187 155	...	467	...	1 584	...	8 387	...	...
Nov	118 104	184 680	...	467	...	1 633	...	8 008	...	...
Dec	115 837	178 949	...	467	...	1 529	...	7 836	...	...
2008: Jan	104 488	204 640	499	903	11 764	1 172	5 486	13 029	-	3 642
Feb	104 858	209 695	224	3 084	12 025	1 295	5 482	12 979	-	3 618
Mar	104 912	219 527	306	3 388	12 096	2 153	5 646	12 338	-	3 686
Apr	106 658	220 857	210	2 786	12 578	2 070	5 090	12 567	-	3 857
May	101 306	223 152	161	3 161	12 537	2 202	5 944	15 760	-	3 700
Jun	110 240	210 831	438	1 498	10 532	2 247	6 907	14 295	-	3 701
Jul	105 158	211 841	403	2 764	12 542	1 998	6 021	14 901	-	3 666
Aug	111 453	210 818	368	2 704	14 206	1 864	6 522	14 207	-	3 875
Sep	115 950	221 743	439	2 630	14 623	1 788	6 181	10 210	-	3 894

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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 fund transfers processed ^{2,3}		
	Number Millions (1260M)	Value R millions (1261M)	Value seasonally adjusted R millions (1261N)	Number Millions (1262M)	Value R millions (1263M)	Value seasonally adjusted R millions (1263N)	Number Millions (1264M)	Value R millions (1265M)	Value seasonally adjusted 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
2007	344.857	150 230	150 230	83.652	1 549 030	1 549 030	635.419	4 262 494	4 262 494
2005: Aug.....	24.039	9 414	9 697	9.629	130 741	128 338	45.574	265 234	263 565
Sep.....	23.594	9 620	10 088	9.491	132 099	129 095	45.981	267 274	261 871
Oct.....	23.982	9 623	9 577	9.252	127 058	112 319	45.411	264 274	242 056
Nov.....	25.278	10 304	10 069	9.674	130 689	125 366	46.822	276 790	261 470
Dec.....	29.512	11 971	9 890	8.841	130 695	124 054	48.726	284 645	260 871
2006: Jan.....	24.713	9 587	9 758	7.844	113 025	127 067	43.715	243 845	269 252
Feb.....	22.813	10 544	11 721	8.301	118 711	128 080	46.680	259 985	279 988
Mar.....	24.883	10 336	10 301	9.119	135 190	134 116	49.213	292 970	297 313
Apr.....	25.155	9 924	10 174	7.311	106 945	114 049	45.288	251 221	265 415
May.....	26.658	10 683	10 769	8.922	132 401	133 577	50.449	299 730	302 897
Jun.....	25.616	10 470	10 970	8.284	128 688	128 688	49.147	301 654	304 414
Jul.....	25.820	10 747	10 590	7.974	128 221	125 767	48.533	300 600	295 319
Aug.....	27.483	11 365	11 659	8.349	137 365	134 658	49.805	313 842	309 562
Sep.....	25.294	10 776	11 002	7.862	130 174	125 427	48.559	303 663	296 354
Oct.....	27.758	11 605	11 717	8.315	136 872	129 885	49.990	324 768	312 435
Nov.....	28.525	12 098	11 734	8.268	136 229	130 479	50.337	335 131	320 638
Dec.....	32.322	13 975	11 716	7.381	131 176	123 204	49.788	329 073	302 899
2007: Jan.....	28.849	11 789	12 207	7.018	116 713	130 043	48.147	297 202	331 523
Feb.....	26.169	10 925	12 122	7.177	123 333	131 507	49.262	311 448	335 030
Mar.....	29.017	12 515	12 315	7.732	137 327	133 470	52.910	353 700	350 657
Apr.....	27.374	11 560	12 016	6.417	115 229	123 598	50.168	314 909	329 849
May.....	30.792	13 148	13 267	7.652	138 270	138 059	53.816	359 377	359 608
Jun.....	28.122	12 458	12 928	6.846	128 688	129 156	52.832	347 937	347 490
Jul.....	28.576	12 420	12 384	6.970	135 583	134 219	54.394	369 629	366 665
Aug.....	28.782	12 452	12 507	7.037	133 909	129 706	55.231	379 386	371 675
Sep.....	27.480	12 084	12 346	6.452	126 429	123 236	51.115	342 572	338 039
Oct.....	29.406	13 359	13 433	7.286	139 058	134 082	56.904	398 633	388 151
Nov.....	29.118	13 227	12 725	7.015	133 100	126 244	56.098	405 109	384 792
Dec.....	31.172	14 292	11 980	6.050	121 391	115 711	54.541	382 592	359 016
2008: Jan.....	28.785	12 800	13 249	5.920	112 071	125 338	51.970	347 769	387 517
Feb.....	26.322	12 131	13 495	6.399	120 590	128 076	54.448	378 808	405 387
Mar.....	27.916	13 034	12 800	6.021	120 675	115 674	53.632	384 336	372 583
Apr.....	28.454	13 583	14 282	6.009	117 993	129 722	56.858	405 474	431 662
May.....	28.317	13 348	13 351	6.045	116 923	114 270	54.371	400 195	394 066
Jun.....	26.126	12 729	13 059	5.700	116 623	116 791	54.218	405 643	405 347
Jul.....	28.450	13 761	13 878	5.926	125 904	125 066	57.179	446 390	444 218
Aug.....	26.962	13 024	12 998	5.552	112 159	107 672	54.792	410 259	396 941
Sep.....	28.226	13 672	14 075	5.627	118 268	116 905	58.128	429 109	425 395

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1. Including magnetic ink character recognition (MICR), as well as code line clearing transactions as from July 1997.
2. Risk reduction measures and changes in the processing of cheques and electronic transactions have affected the figures in these columns as from January 2002.
3. Including all electronic transfers, such as electronic salary payments, and all debit and credit transactions settled among banks, excluding intrabank transactions.

Banks

Liquid assets and cash reserves¹

R millions

Period	Liquid assets									Cash reserves ⁶	
	Banknotes and subsidiary coin (1240M)	Gold coin and bullion (1241M)	Reserve and clearing account balances held with SARB ² (1242M)	Treasury bills (1244M)	Government stock ³ (1245M)	SARB securities (1246M)	Land Bank bills (1247M)	Total holdings ⁴ (1250M)	Required holdings ⁵ (1251M)	Banks' liabilities as adjusted (1252M)	Minimum reserve balance to be held with SARB ⁷ (1255M)
2002	2 427	9	6	13 710	25 962	3 186	1 043	46 342	42 615	774 713	14 733
2003	4 682	6	2	16 796	31 633	5 349	722	59 191	52 782	765 444	16 047
2004	6 976	3	4	18 963	36 243	3 812	698	66 699	56 791	820 939	19 314
2005	8 570	0	6	24 445	35 445	6 515	750	75 731	65 469	972 286	24 307
2006	9 229	0	65	34 789	37 634	5 051	572	87 340	79 731	1 192 359	29 809
2007	9 524	0	39	45 142	42 210	8 185	531	105 631	96 950	1 499 115	37 478
2005: Aug.....	7 874	0	6	25 141	35 853	6 353	671	75 897	66 936	992 801	24 820
Sep.....	8 433	0	4	24 317	36 766	9 107	747	79 374	67 457	1 007 581	25 189
Oct.....	8 285	0	4	25 122	36 330	7 450	753	77 944	67 502	1 020 074	25 502
Nov.....	8 427	0	50	25 957	37 437	7 236	755	79 862	67 858	1 039 210	25 980
Dec.....	8 729	0	-42	27 530	38 661	5 650	684	81 213	68 915	1 074 287	26 857
2006: Jan.....	10 895	0	1	28 938	37 404	4 368	665	82 271	70 901	1 090 358	27 259
Feb.....	8 989	0	4	33 514	32 764	4 926	668	80 865	72 771	1 095 515	27 388
Mar.....	8 490	0	3	31 103	34 904	6 154	648	81 303	74 507	1 128 191	28 205
Apr.....	8 961	0	4	30 898	36 769	6 239	509	83 380	74 986	1 140 655	28 516
May.....	9 510	0	2	31 028	36 660	7 051	516	84 767	76 679	1 146 379	28 659
Jun.....	11 364	0	1	35 692	34 629	6 604	519	88 809	79 532	1 156 629	28 916
Jul.....	8 568	0	4	37 013	37 019	4 656	511	87 770	81 833	1 186 896	29 672
Aug.....	8 457	0	175	38 294	36 731	4 783	567	89 006	80 831	1 208 770	30 219
Sep.....	8 822	0	104	37 600	38 883	3 614	600	89 624	84 167	1 230 938	30 773
Oct.....	8 803	0	81	37 039	41 619	3 467	583	91 592	86 185	1 274 614	31 865
Nov.....	8 756	0	125	38 044	40 335	4 489	562	92 311	86 678	1 307 980	32 699
Dec.....	9 130	0	275	38 304	43 893	4 260	521	96 383	87 706	1 341 385	33 534
2007: Jan.....	11 490	0	85	39 263	43 350	4 483	520	99 191	87 631	1 354 365	33 859
Feb.....	9 691	0	19	41 177	38 806	4 669	536	94 899	89 728	1 379 357	34 484
Mar.....	8 976	0	55	42 480	39 349	6 250	553	97 664	91 181	1 403 726	35 093
Apr.....	9 278	0	7	43 342	40 108	7 591	543	100 867	92 139	1 437 616	35 940
May.....	9 816	0	1	44 430	38 103	8 218	513	101 080	93 355	1 460 597	36 515
Jun.....	9 326	0	3	45 829	36 968	8 263	527	100 916	95 972	1 497 419	37 435
Jul.....	8 924	0	26	47 020	40 328	7 607	524	104 430	98 141	1 500 310	37 508
Aug.....	8 949	0	10	48 901	43 938	8 211	526	110 535	100 033	1 520 950	38 024
Sep.....	9 303	0	105	48 900	43 880	9 162	533	111 884	101 457	1 550 279	38 757
Oct.....	9 320	0	133	48 605	43 806	11 180	527	113 570	102 693	1 591 546	39 788
Nov.....	9 430	0	16	45 850	46 974	11 733	528	114 531	104 901	1 634 113	40 853
Dec.....	9 787	0	6	45 911	50 911	10 851	540	118 005	106 167	1 659 103	41 477
2008: Jan.....	12 707	0	6	46 207	52 949	11 900	532	124 301	111 855	1 741 335	43 533
Feb.....	10 627	1	8	48 999	48 499	15 355	535	124 023	114 812	1 747 011	43 675
Mar.....	10 955	1	8	48 763	48 900	17 580	539	126 744	118 425	1 748 150	43 704
Apr.....	11 416	1	11	51 058	50 262	19 440	509	132 696	120 558	1 779 246	44 481
May.....	11 295	0	9	54 286	51 130	17 074	504	134 299	121 772	1 784 841	44 621
Jun.....	10 157	1	10	54 499	50 517	17 305	492	132 980	123 633	1 821 690	45 542
Jul.....	10 256	1	25	53 564	52 986	18 365	548	135 746	125 093	1 849 966	46 249
Aug.....	10 372	1	10	54 092	52 558	21 715	488	139 234	125 462	1 887 377	47 184
Sep.....	10 712	1	12	55 045	50 438	23 689	492	140 388	125 331	1 906 909	47 673

KB116

1. Average amounts as from January 2008.
2. As from April 1993 only that part of the reserve balance in excess of the minimum cash reserve requirement can be utilised as liquid assets.
3. As from 18 October 2000 all government stock qualifies as liquid assets, irrespective of maturity.
4. Total holdings include very small amounts of other liquid assets.
5. As from April 1993 the liquid asset requirement has been set at 5 per cent of banks' liabilities, as per notice R696 in Government Gazette No. 14763 of 28 April 1993.
6. As 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 No. 18810 of April 1998. As 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.
7. The average daily minimum reserve balance calculated in respect of a specific month and shown opposite that month has to be held on deposit with the South African Reserve Bank as 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 South African Reserve Bank as from the 15th working day of September.

Mutual Banks¹ 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 ²
	Transmission	Savings	Other short and medium term	Long term	Total						
(1200M)	(1201M)	(1202M)	(1203M)	(1204M)	(1205M)	(1206M)	(1207M)	(1208M)	(1210M)	(1209M)	
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
2007	1	168	271	312	752	3	755	116	15	886	2 124
2007: Sep	1	188	259	313	762	3	764	115	16	895	2 681
Oct	1	184	257	320	762	3	765	115	15	896	2 227
Nov	1	182	255	323	762	3	765	116	15	896	2 261
Dec	1	168	271	312	752	3	755	116	15	886	2 124
2008: Jan	1	165	272	318	755	3	758	117	16	891	2 072
Feb	1	161	256	330	749	3	752	117	16	884	2 117
Mar	1	165	246	340	753	3	756	118	15	889	2 155
Apr	2	163	247	343	755	3	757	119	15	891	2 182
May	1	161	249	345	757	4	760	118	16	894	2 223
Jun	1	163	248	355	767	4	771	114	15	899	2 260
Jul	1	165	251	360	778	4	781	112	15	908	2 287
Aug	1	167	251	358	777	4	781	126	15	922	2 322
Sep	1	172	250	367	790	3	793	123	15	931	2 394

KB114

1. Mutual building societies until December 1993.

2. Deposits include the Savings Bank, Telebank, Savings Bank Certificate Accounts, National Savings Certificates and Senior Citizen deposits.

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 and gold	Deposits with banks	Land Bank bills and promissory notes			
(1220M)	(1221M)	(1222M)	(1223M)	(1224M)	(1225M)	(1232M)	(1227M)	(1228M)	(1229M)	(1231M)	(1230M)	
2005	276	216	-	15	34	-	16	157	-	8	722	1 879
2006	320	224	-	19	40	-	18	170	-	8	799	1 943
2007	367	222	-	20	48	-	19	201	-	8	886	2 124
2007: Sep	365	220	-	20	48	-	18	215	-	8	895	2 681
Oct	370	220	-	20	48	-	18	212	-	8	896	2 227
Nov	370	221	-	20	48	-	19	208	-	8	896	2 261
Dec	367	222	-	20	48	-	19	201	-	8	886	2 124
2008: Jan	371	218	-	20	45	-	19	209	-	9	891	2 072
Feb	377	221	-	20	45	-	19	193	-	10	884	2 117
Mar	382	221	-	17	45	-	19	196	-	10	889	2 155
Apr	387	223	-	22	45	-	19	186	-	9	891	2 182
May	384	225	-	22	45	-	19	190	-	10	894	2 223
Jun	387	222	-	23	47	-	19	192	-	10	899	2 260
Jul	394	219	-	23	47	-	19	198	-	10	908	2 287
Aug	393	224	-	23	47	-	19	207	-	10	922	2 322
Sep	391	223	-	23	49	-	19	217	-	10	931	2 394

KB115

1. Mutual building societies until December 1993.

Land and Agricultural Bank of South Africa

Liabilities

R millions

End of	Deposits				Bank overdrafts and overnight loans	Land Bank bills	Land Bank promissory notes	Land Bank debentures	Capital and reserves	Other liabilities	Total liabilities
	Call money	Other short and medium term	Long term	Total							
	(1270M)	(1271M)	(1272M)	(1273M)	(1274M)	(1275M)	(1276M)	(1277M)	(1278K)	(1279K)	(1280K)
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
2007	700	-	-	700	551	511	9 461	1 840	1 991	1 960	17 014
2005: 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
Apr.....	821	-	-	821	563	551	11 909	2 839	...	...	...
May.....	766	-	-	766	550	511	12 193	2 613	...	...	...
Jun.....	746	-	-	746	550	531	11 516	2 613	1 269	278	17 503
Jul.....	748	-	-	748	603	533	11 839	2 474	...	...	...
Aug.....	770	-	-	770	551	533	12 519	1 840	...	...	...
Sep.....	717	-	-	717	651	538	11 709	1 840	1 217	1 011	17 681
Oct.....	735	-	-	735	651	536	9 484	1 840	...	...	...
Nov.....	768	-	-	768	651	520	9 534	1 840	...	...	...
Dec.....	700	-	-	700	551	511	9 461	1 840	1 991	1 960	17 014
2008: Jan.....	741	-	-	741	651	542	10 100	1 840	...	...	...
Feb.....	799	-	-	799	550	511	10 979	1 880	...	...	...
Mar.....	748	-	-	748	550	495	10 555	1 840	1 710	695	16 594
Apr.....	748	-	-	748	550	495	10 136	1 840	...	...	...
May.....	691	-	-	691	550	541	10 031	1 840	...	...	...
Jun.....	726	-	-	726	550	495	9 019	1 840	1 916	1 205	15 752
Jul.....	639	-	-	639	550	495	8 886	1 840
Aug.....	633	-	-	633	550	495	8 476	1 840
Sep.....	623	-	-	623	550	495	8 359	1 840	1 944	1 062	14 872

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Land and Agricultural Bank of South Africa

Assets

R millions

End of	Loans and advances									Other assets (1299K)	Total assets (1300K)	Cash credit advances, seasonally adjusted (1301M)
	Short term				Long term							
	Cash credit advances				Mortgage loans		Other loans to individuals (1296M)	Total (1297M)	Total loans and advances (1298M)			
	Individuals (1290M)	Co-operatives (1291M)	Control boards (1292M)	Total (1293M)	Individuals (1294M)	Co-operatives (1295M)						
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
2007	481	10 333	-	10 814	3 397	2 090	714	6 201	17 014	-	17 014	10 615
2005: 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
Apr	502	10 380	-	10 882	3 756	1 963	769	6 488	17 370	...	...	10 605
May	490	10 557	-	11 046	3 708	1 977	761	6 445	17 492	...	...	10 929
Jun	453	10 652	-	11 104	3 675	1 966	757	6 398	17 503	-	17 503	10 830
Jul	439	10 866	-	11 306	3 586	2 033	744	6 363	17 668	...	...	11 189
Aug	462	10 736	-	11 198	3 543	2 094	742	6 378	17 576	...	...	11 066
Sep	458	10 838	-	11 296	3 525	2 117	743	6 385	17 681	-	17 681	11 386
Oct	470	9 944	-	10 414	3 471	2 141	727	6 340	16 754	...	...	10 880
Nov	471	10 588	-	11 059	3 436	2 148	720	6 304	17 362	...	...	11 454
Dec	481	10 333	-	10 814	3 397	2 090	714	6 201	17 014	-	17 014	10 615
2008: Jan	461	9 719	-	10 180	3 338	2 197	706	6 240	16 420	...	...	10 226
Feb	450	9 817	-	10 267	3 261	2 208	697	6 166	16 433	...	...	10 110
Mar	445	10 026	-	10 470	3 227	2 220	676	6 123	16 594	-	16 594	10 172
Apr	434	9 095	-	9 529	3 172	2 348	667	6 187	15 716	...	...	9 345
May	422	9 102	-	9 524	3 125	2 342	659	6 127	15 650	...	...	9 412
Jun	414	9 256	-	9 670	3 077	2 357	648	6 082	15 752	-	15 752	9 540
Jul	401	8 952	-	9 353	3 006	2 377	629	6 013	15 366	...	...	9 276
Aug	318	8 966	-	9 284	2 947	2 382	616	5 945	15 229	...	...	9 273
Sep	312	8 670	-	8 982	2 897	2 390	603	5 890	14 872	-	14 872	9 026

KB119

Monetary sector¹

Liabilities

R millions

End of	Banknotes and coin ² (1312M)	Deposits of domestic private sector, local authorities and public enterprises/corporations ³						
		Cheque and transmission (1313M)	Other demand (1314M)	Savings (1321M)	Short term (1316M)	Medium term (1322M)	Long term (1319M)	Total (1320M)
2002	29 216	167 765	161 271	37 571	94 270	142 529	83 196	686 602
2003	33 715	185 240	168 833	45 422	130 529	169 714	74 594	774 332
2004	39 080	205 378	177 036	51 234	135 789	210 222	95 410	875 069
2005	43 419	248 533	211 101	57 861	163 728	238 874	137 615	1 057 711
2006	49 951	288 041	267 687	72 692	222 713	255 758	192 450	1 299 342
2007	53 606	347 040	337 672	90 026	266 267	301 715	271 255	1 613 974
2005: Aug	40 035	234 288	215 508	53 917	144 003	228 190	123 852	999 759
Sep	42 101	239 327	218 610	55 099	148 950	224 450	124 321	1 010 757
Oct	42 354	234 584	214 946	55 645	167 278	217 167	127 535	1 017 155
Nov	43 219	237 327	216 773	57 783	122 025	260 067	131 510	1 025 485
Dec	43 419	248 533	211 101	57 861	163 728	238 874	137 615	1 057 711
2006: Jan	41 934	248 666	217 036	56 974	164 154	236 336	140 000	1 063 166
Feb	42 718	250 225	230 583	62 579	167 746	246 350	152 656	1 110 139
Mar	44 027	257 458	239 039	63 505	165 771	262 787	173 327	1 161 886
Apr	45 148	252 234	244 767	63 937	167 415	253 404	180 492	1 162 248
May	43 118	251 799	249 547	64 975	191 285	243 432	179 935	1 180 973
Jun	45 132	262 867	250 004	66 300	177 885	248 091	184 147	1 189 294
Jul	45 548	261 770	274 096	67 543	194 634	217 676	185 280	1 200 998
Aug	44 850	266 016	261 396	69 907	190 752	245 868	187 023	1 220 962
Sep	47 933	270 780	259 978	70 481	224 361	232 777	177 668	1 236 046
Oct	47 123	271 640	270 298	70 971	213 827	251 848	185 029	1 263 613
Nov	48 726	285 627	265 634	73 512	194 916	277 682	195 751	1 293 122
Dec	49 951	288 041	267 687	72 692	222 713	255 758	192 450	1 299 342
2007: Jan	46 820	274 174	265 496	71 877	233 559	241 700	215 131	1 301 938
Feb	47 469	306 394	279 433	72 924	217 846	256 221	237 799	1 370 617
Mar	49 968	310 553	286 612	75 214	199 705	273 081	252 222	1 397 386
Apr	49 925	310 172	285 837	76 551	198 069	294 627	261 098	1 426 353
May	48 231	311 299	301 293	78 993	212 360	289 170	260 283	1 453 398
Jun	50 733	317 579	297 561	81 505	205 107	296 906	273 974	1 472 631
Jul	48 787	312 332	308 241	82 946	225 230	312 692	261 263	1 502 705
Aug	50 400	329 927	332 907	85 141	211 771	331 766	250 479	1 541 991
Sep	51 841	333 571	317 253	84 995	239 667	323 009	253 877	1 552 372
Oct	49 348	324 454	325 037	86 487	208 890	352 142	270 257	1 567 268
Nov	53 616	331 687	346 326	89 868	200 904	359 238	270 523	1 598 547
Dec	53 606	347 040	337 672	90 026	266 267	301 715	271 255	1 613 974
2008: Jan	50 330	330 755	388 667	87 754	243 023	277 555	301 260	1 629 013
Feb	52 630	341 367	375 684	91 035	223 448	309 594	316 392	1 657 519
Mar	52 715	344 889	349 608	90 475	293 166	299 688	312 748	1 690 576
Apr	53 323	343 507	314 396	93 767	329 192	323 698	325 180	1 729 740
May	54 124	340 903	347 619	96 060	356 332	287 246	329 352	1 757 512
Jun	53 593	355 647	352 051	98 898	314 413	299 644	351 247	1 771 900
Jul	52 132	341 597	326 770	101 993	326 667	319 941	363 197	1 780 165
Aug	55 464	339 255	335 603	102 931	305 835	329 693	369 213	1 782 529
Sep	53 818	344 669	336 267	104 471	306 009	342 384	360 878	1 794 678

KB120

1. A consolidation of the balance sheets of institutions within the monetary sector, that is 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 the Public Investment Corporation as 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	Foreign liabilities			Capital and reserves			Other liabilities	Total liabilities	End of
	SARB and CPD	Other	Total	Domestic	Foreign	Total			
(1506M)	(1339M)	(1507M)	(1508M)	(1334K)	(1335K)	(1336K)	(1509K)	(1338K)	
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	113 737	135 504	145 258	3 527	148 786	330 190	2 105 576	2006
148 983	17 729	239 445	257 174	178 090	9 308	187 398	265 766	2 526 901	2007
74 105	24 977	81 690	106 667	...	...	...	...	...	2005: 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	287 723	1 827 365	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	376 664	2 007 227	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	378 020	2 094 025	Sep
129 610	27 728	121 840	149 568	...	...	...	...	...	Oct
121 646	24 223	110 267	134 491	...	...	...	...	...	Nov
141 803	21 767	113 737	135 504	145 258	3 527	148 786	330 190	2 105 576	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	155 097	4 095	159 192	334 446	2 207 618	Mar
108 366	20 947	122 831	143 779	...	...	...	...	...	Apr
102 643	19 658	124 223	143 882	...	...	...	...	...	May
127 816	21 341	145 865	167 206	160 877	2 877	163 754	344 408	2 326 548	Jun
117 417	21 857	158 716	180 573	...	...	...	...	...	Jul
110 474	21 762	166 822	188 584	...	...	...	...	...	Aug
134 056	20 444	180 436	200 880	165 936	9 880	175 815	371 833	2 486 797	Sep
126 272	20 031	176 251	196 282	...	...	...	...	...	Oct
121 598	18 230	185 236	203 466	...	...	...	...	...	Nov
148 983	17 729	239 445	257 174	178 090	9 308	187 398	265 766	2 526 901	Dec
139 005	18 309	272 470	290 780	...	...	...	...	...	2008: Jan
121 207	16 811	348 103	364 914	...	...	...	...	...	Feb
127 044	15 526	335 805	351 331	129 302	7 007	136 308	458 636	2 816 609	Mar
113 841	16 727	323 346	340 072	...	...	...	...	...	Apr
111 906	16 327	345 715	362 041	...	...	...	...	...	May
136 866	13 643	359 712	373 356	133 248	5 607	138 855	459 287	2 933 857	Jun
120 392	14 372	321 853	336 225	...	...	...	...	...	Jul
126 051	12 062	310 358	322 420	Aug
131 330	9 448	328 540	337 989	134 904	6 711	141 615	441 132	2 900 562	Sep

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1. A consolidation of the balance sheets of institutions within the monetary sector, that is 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 the Public Investment Corporation as 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							
	Gold and foreign exchange			Long term ³	Total foreign assets	SARB	CPD ⁴	Land Bank	Other monetary institutions	Total	of which: Local authorities		
	SARB ²	Other	Total									(1021M)	(1349M)	(1511M)	(1342M)	(1512M)	(1344M)	(1345M)	(1298M)	(1346M)	(1347M)	(1348M)
2002	65 977	84 554	150 530	16 480	167 010	362	200	16 246	686 773	703 581	3 061		
2003	52 905	127 477	180 382	34 107	214 489	341	200	17 623	820 336	838 500	4 442		
2004	82 849	117 200	200 049	29 514	229 564	344	200	18 594	935 087	954 224	1 568		
2005	130 466	150 108	280 574	17 195	297 769	387	200	17 055	1 122 553	1 140 195	4 223		
2006	178 318	206 570	384 888	24 881	409 769	365	200	16 931	1 417 377	1 434 873	3 263		
2007	224 313	225 784	450 097	111 599	561 696	395	1 365	17 014	1 725 084	1 743 858	4 495		
2005: Aug.....	123 210	171 188	294 398	20 272	314 670	388	200	17 482	1 041 029	1 059 099	3 248		
Sep.....	124 101	166 482	290 584	21 231	311 814	406	200	17 187	1 069 220	1 087 014	2 730		
Oct.....	131 694	164 499	296 193	18 147	314 340	404	200	16 693	1 070 710	1 088 006	3 950		
Nov.....	129 149	153 581	282 730	17 130	299 860	398	200	16 756	1 097 771	1 115 125	4 601		
Dec.....	130 466	150 108	280 574	17 195	297 769	387	200	17 055	1 122 553	1 140 195	4 223		
2006: Jan.....	134 938	151 462	286 400	18 276	304 676	387	300	16 711	1 140 914	1 158 313	6 481		
Feb.....	138 491	184 317	322 808	16 779	339 587	389	900	17 174	1 164 443	1 182 906	7 333		
Mar.....	142 352	193 639	335 991	15 824	351 814	371	800	15 532	1 200 452	1 217 155	8 980		
Apr.....	145 623	181 661	327 284	16 493	343 777	395	900	16 870	1 216 180	1 234 345	2 365		
May.....	159 846	215 762	375 609	17 645	393 254	424	700	16 776	1 228 193	1 246 093	2 744		
Jun.....	171 543	240 901	412 445	23 787	436 231	453	700	16 865	1 248 345	1 266 362	3 093		
Jul.....	165 941	210 982	376 923	18 941	395 864	386	650	16 831	1 286 927	1 304 794	3 147		
Aug.....	173 835	201 852	375 687	21 773	397 460	398	400	16 641	1 306 884	1 324 323	3 186		
Sep.....	191 218	228 008	419 227	25 319	444 546	398	400	16 704	1 344 513	1 362 014	3 169		
Oct.....	182 701	209 195	391 896	29 252	421 147	404	300	16 190	1 370 182	1 387 076	3 151		
Nov.....	181 337	205 817	387 154	25 846	413 000	420	300	17 283	1 395 714	1 413 717	3 238		
Dec.....	178 318	206 570	384 888	24 881	409 769	365	200	16 931	1 417 377	1 434 873	3 263		
2007: Jan.....	187 696	199 158	386 854	24 727	411 581	403	150	16 201	1 428 932	1 445 686	3 235		
Feb.....	191 171	203 877	395 048	25 365	420 413	447	255	17 662	1 473 316	1 491 680	3 226		
Mar.....	192 709	207 754	400 463	25 107	425 570	440	379	17 701	1 491 407	1 509 927	3 136		
Apr.....	190 689	197 113	387 803	29 161	416 964	424	379	17 370	1 524 973	1 543 146	3 185		
May.....	198 102	206 198	404 301	27 743	432 043	429	424	17 492	1 536 771	1 555 116	3 197		
Jun.....	199 561	219 898	419 459	36 317	455 776	412	1 010	17 503	1 561 568	1 580 492	4 036		
Jul.....	207 743	221 920	429 663	36 925	466 588	428	1 711	17 668	1 587 674	1 607 481	4 116		
Aug.....	212 637	234 182	446 819	36 524	483 343	435	2 061	17 576	1 612 546	1 632 618	2 958		
Sep.....	209 439	238 187	447 626	41 182	488 808	426	2 177	17 681	1 649 401	1 669 685	3 944		
Oct.....	207 455	210 616	418 071	51 577	469 649	416	1 946	16 754	1 678 377	1 697 493	3 991		
Nov.....	217 934	223 788	441 722	57 058	498 780	409	1 547	17 362	1 715 290	1 734 608	4 248		
Dec.....	224 313	225 784	450 097	111 599	561 696	395	1 365	17 014	1 725 084	1 743 858	4 495		
2008: Jan.....	249 429	245 044	494 473	139 807	634 280	427	815	16 420	1 760 737	1 778 399	7 921		
Feb.....	263 925	293 064	556 989	169 257	726 245	490	950	16 433	1 783 197	1 801 070	8 509		
Mar.....	278 294	271 342	549 635	186 212	735 848	458	1 350	16 594	1 827 664	1 846 065	4 809		
Apr.....	260 085	247 954	508 039	174 664	682 703	423	1 850	15 716	1 831 322	1 849 310	6 353		
May.....	261 545	254 985	516 530	185 195	701 725	454	2 350	15 650	1 853 271	1 871 726	6 959		
Jun.....	272 080	259 020	531 100	204 008	735 108	464	1 050	15 752	1 890 043	1 907 308	6 790		
Jul.....	256 269	235 342	491 611	163 314	654 925	444	1 850	15 366	1 902 215	1 919 875	7 776		
Aug.....	264 230	231 438	495 668	152 505	648 173	439	700	15 229	1 918 677	1 935 045	7 097		
Sep.....	284 388	262 129	546 516	155 445	701 962	458	700	14 872	1 925 441	1 941 471	7 638		

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

Monetary sector¹

Assets

R millions

Claims on the government sector				Total claims on the government sector	Other assets	Total assets	End of
Credit							
SARB ⁵	CPD ⁶	Other monetary institutions	Total	(1359M)	(1513K)	(1358K)	
(1350M)	(1351M)	(1352M)	(1353M)				
14 373	2 178	68 386	84 937	84 937	168 309	1 123 837	2002
16 469	1 729	85 979	104 177	104 177	200 260	1 357 425	2003
15 057	1 515	99 519	116 092	116 092	201 080	1 500 959	2004
12 629	1 398	93 324	107 351	107 351	160 647	1 705 962	2005
9 289	3 893	99 172	112 354	112 354	148 579	2 105 576	2006
8 698	1 062	106 753	116 513	116 513	104 833	2 526 901	2007
12 285	1 377	86 582	100 243	100 243	...	...	2005: Aug
12 151	1 389	87 632	101 172	101 172	145 277	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	160 647	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	169 336	1 827 365	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	204 157	2 007 227	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	182 670	2 094 025	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	148 579	2 105 576	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	161 873	2 207 618	Mar
9 059	1 422	101 827	112 309	112 309	...	...	Apr
8 958	1 373	103 295	113 627	113 627	...	...	May
8 641	1 114	100 846	110 602	110 602	179 678	2 326 548	Jun
8 671	1 161	97 652	107 484	107 484	...	...	Jul
8 578	1 137	106 792	116 507	116 507	...	...	Aug
8 635	1 114	109 690	119 438	119 438	208 866	2 486 797	Sep
8 780	1 180	108 845	118 805	118 805	...	...	Oct
8 648	1 161	106 900	116 709	116 709	...	...	Nov
8 698	1 062	106 753	116 513	116 513	104 833	2 526 901	Dec
8 666	1 219	129 935	139 820	139 820	...	...	2008: Jan
8 461	1 032	125 822	135 315	135 315	...	...	Feb
8 280	952	121 067	130 300	130 300	104 397	2 816 609	Mar
8 237	982	126 856	136 075	136 075	...	...	Apr
8 038	939	131 290	140 267	140 267	...	...	May
7 787	1 963	144 946	154 696	154 696	136 744	2 933 857	Jun
8 394	1 016	151 658	161 067	161 067	...	...	Jul
8 493	947	156 281	165 721	165 721	Aug
8 374	687	149 847	158 909	158 909	98 220	2 900 562	Sep

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1. See footnote 1 on pages S-18 and S-19.
2. The gold component of the South African Reserve Bank's foreign assets is valued at a market-related price.
3. Including investments and bills.
4. Including investments in private-sector securities of the so-called "pooled funds" administered up to March 1984 by the former Public Debt Commissioners.
5. Consisting of the South African Reserve Bank's holdings of SA Treasury bills, SA government securities, loans to the government sector and investments of the Stabilisation Account.
6. 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	Credit extended to the domestic private sector										Memorandum items			
	Investments (1360M)	Bills discounted (1361M)	Loans and advances						Total credit extended to the private sector ⁴ (1347M)	Net credit extended to the government sector (1367M)	Total domestic credit extension ⁵ (1368M)	Claims on local authorities (1348M)	Loans granted under resale agreements (1502M)	Assets securitised ⁶ (1375M)
			Instalment sale credit (1362M)	Leasing finance ² (1363M)	Mortgage advances (1364M)	Other loans and advances (1365M)	Total loans and advances ³ (1369M)	of which: To households (1505M)						
2002	31 446	8 967	76 619	31 329	286 002	269 217	663 167	333 226	703 581	58 194	761 775	3 061	13 441	1 000
2003	84 510	7 785	89 208	37 166	331 842	287 988	746 204	378 530	838 500	45 770	884 270	4 442	18 840	5 070
2004	79 289	5 461	109 469	43 048	412 769	304 188	869 474	478 741	954 224	42 643	996 867	1 568	8 257	-
2005	81 493	5 323	129 701	49 603	526 647	347 428	1 053 380	585 541	1 140 195	768	1 140 963	4 223	15 781	9 800
2006	85 789	4 669	147 399	60 157	684 593	452 267	1 344 416	726 270	1 434 873	-29 460	1 405 413	3 263	21 872	20 100
2007	96 949	4 867	176 725	57 613	853 819	553 886	1 642 043	867 635	1 743 858	-32 482	1 711 376	4 495	21 123	33 760
2005: Aug	77 759	4 241	123 597	46 408	481 463	325 631	977 099	540 321	1 059 099	26 126	1 085 225	3 248	8 468	2 300
Sep	82 831	4 534	123 281	47 227	494 046	335 095	999 649	550 333	1 087 014	15 902	1 102 917	2 730	10 362	3 000
Oct	67 656	4 830	125 141	48 077	501 270	341 033	1 015 520	561 912	1 088 006	9 040	1 097 046	3 950	13 472	4 500
Nov	75 373	5 050	127 434	49 183	515 212	342 872	1 034 702	573 231	1 115 125	8 207	1 123 331	4 601	17 503	-
Dec	81 493	5 323	129 701	49 603	526 647	347 428	1 053 380	585 541	1 140 195	768	1 140 963	4 223	15 781	-
2006: Jan	80 419	4 885	131 031	49 976	533 672	358 331	1 073 010	596 259	1 158 313	-1 218	1 157 095	6 481	17 457	-
Feb	77 746	4 930	135 457	52 603	546 500	365 670	1 100 230	611 809	1 182 906	8 169	1 191 075	7 333	22 661	-
Mar	84 072	4 497	134 493	52 278	559 607	382 209	1 128 587	622 975	1 217 155	1 284	1 218 439	8 980	22 333	2 000
Apr	88 369	4 482	136 173	52 946	570 913	381 461	1 141 494	631 453	1 234 345	2 327	1 236 672	2 365	22 228	-
May	91 053	4 325	137 985	52 778	583 891	376 061	1 150 715	641 330	1 246 093	-1 375	1 244 718	2 744	25 419	-
Jun	90 951	4 615	140 721	53 717	596 283	380 075	1 170 797	655 747	1 266 362	-12 372	1 253 990	3 093	26 108	3 000
Jul	95 395	4 820	143 113	54 529	612 151	394 786	1 204 579	667 083	1 304 794	-12 625	1 292 169	3 147	27 308	-
Aug	87 450	4 483	143 075	55 614	627 412	406 291	1 232 391	682 826	1 324 323	-9 433	1 314 890	3 186	25 334	3 000
Sep	96 152	4 483	140 700	56 750	640 449	423 479	1 261 379	697 521	1 362 014	-19 874	1 342 140	3 169	25 354	4 900
Oct	95 326	4 620	141 672	57 599	656 379	431 479	1 287 130	707 128	1 387 076	-24 846	1 362 231	3 151	29 688	2 100
Nov	91 474	4 596	144 841	58 834	671 869	442 102	1 317 647	713 319	1 413 717	-19 253	1 394 463	3 238	24 734	3 100
Dec	85 789	4 669	147 399	60 157	684 593	452 267	1 344 416	726 270	1 434 873	-29 460	1 405 413	3 263	21 872	2 000
2007: Jan	77 098	4 662	149 498	60 809	694 120	459 499	1 363 926	746 770	1 445 686	-42 586	1 403 101	3 235	24 628	-
Feb	81 214	4 747	152 829	61 642	708 211	483 036	1 405 718	757 968	1 491 680	200	1 491 880	3 226	28 890	-
Mar	80 572	5 179	156 170	62 754	715 768	489 483	1 424 175	765 449	1 509 927	-3 128	1 506 799	3 136	22 530	8 700
Apr	83 878	5 384	157 881	63 151	728 367	504 485	1 453 884	780 511	1 543 146	3 932	1 547 078	3 185	21 905	-
May	83 601	5 044	153 554	64 138	744 803	503 976	1 466 471	789 087	1 555 116	10 972	1 566 088	3 197	20 406	8 000
Jun	79 783	5 104	154 188	63 822	758 080	519 515	1 495 605	798 043	1 580 492	-17 227	1 563 266	4 036	22 106	2 728
Jul	83 206	4 801	157 629	63 185	775 369	523 291	1 519 473	812 240	1 607 481	-9 945	1 597 536	4 116	22 026	-
Aug	83 999	4 725	162 090	62 558	793 085	526 161	1 543 894	825 455	1 632 618	6 021	1 638 639	2 958	21 109	2 100
Sep	86 256	4 643	165 679	61 849	807 536	543 721	1 578 786	838 472	1 669 685	-14 630	1 655 055	3 944	20 710	728
Oct	90 795	4 657	167 786	60 840	822 356	551 060	1 602 041	849 570	1 697 493	-7 478	1 690 015	3 991	19 452	2 621
Nov	106 527	4 805	173 145	58 290	838 436	553 405	1 623 276	856 613	1 734 608	-4 901	1 729 707	4 248	19 236	4 700
Dec	96 949	4 867	176 725	57 613	853 819	553 886	1 642 043	867 635	1 743 858	-32 482	1 711 376	4 495	21 123	4 183
2008: Jan	86 661	3 074	181 959	57 033	864 526	585 147	1 688 664	926 233	1 778 399	803	1 779 202	7 921	18 682	354
Feb	86 302	4 294	184 961	57 067	871 532	596 915	1 710 475	942 178	1 801 070	14 096	1 815 166	8 509	21 974	340
Mar	87 193	4 713	188 559	55 827	882 061	627 712	1 754 159	952 021	1 846 065	3 243	1 849 309	4 809	23 026	386
Apr	75 684	5 606	192 052	54 800	887 939	633 231	1 768 021	955 581	1 849 310	22 222	1 871 533	6 353	23 047	-
May	84 007	5 851	193 535	53 802	898 274	636 257	1 781 868	960 482	1 871 726	28 350	1 900 076	6 959	29 126	202
Jun	83 165	4 561	196 147	52 292	908 848	662 296	1 819 583	965 429	1 907 308	17 819	1 925 128	6 790	26 279	163
Jul	87 832	4 683	198 005	51 382	923 534	654 438	1 827 360	973 588	1 919 875	40 664	1 960 538	7 776	31 012	140
Aug	83 021	4 581	199 758	50 334	932 668	664 683	1 847 443	979 413	1 935 045	39 658	1 974 703	7 097	26 090	-
Sep	77 465	6 334	201 741	50 029	941 733	664 169	1 857 672	984 871	1 941 471	27 568	1 969 039	7 638	28 029	-

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1. Monetary sector as defined on pages S-18 and S-19.
2. Unearned finance charges excluded.
3. Total of instalment sale credit, leasing finance, mortgage advances and other loans and advances.
4. Total of investments, bills discounted, instalment sale credit, leasing finance, mortgage advances and other loans and advances.
5. Total of credit extended to the private sector and net credit extended to the government sector.
6. During the period.

Monetary aggregates¹

R millions

End of	Banknotes and coin 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
2007	53 606	347 040	400 645	337 672	738 317	658 008	1 396 325	271 255	1 667 580
2005: 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	279 433	633 296	546 990	1 180 287	237 799	1 418 086
Mar	49 968	310 553	360 521	286 612	647 133	548 000	1 195 132	252 222	1 447 355
Apr	49 925	310 172	360 096	285 837	645 933	569 247	1 215 180	261 098	1 476 278
May	48 231	311 299	359 530	301 293	660 823	580 523	1 241 347	260 283	1 501 629
Jun	50 733	317 579	368 312	297 561	665 872	583 517	1 249 390	273 974	1 523 363
Jul	48 787	312 332	361 120	308 241	669 361	620 869	1 290 230	261 263	1 551 493
Aug	50 400	329 927	380 327	332 907	713 234	628 678	1 341 912	250 479	1 592 391
Sep	51 841	333 571	385 412	317 253	702 665	647 671	1 350 336	253 877	1 604 213
Oct	49 348	324 454	373 803	325 037	698 840	647 519	1 346 359	270 257	1 616 616
Nov	53 616	331 687	385 303	346 326	731 629	650 010	1 381 640	270 523	1 652 163
Dec	53 606	347 040	400 645	337 672	738 317	658 008	1 396 325	271 255	1 667 580
2008: Jan	50 330	330 755	381 085	388 667	769 751	608 332	1 378 083	301 260	1 679 343
Feb	52 630	341 367	393 997	375 684	769 681	624 077	1 393 758	316 392	1 710 150
Mar	52 715	344 889	397 604	349 608	747 212	683 330	1 430 542	312 748	1 743 290
Apr	53 323	343 507	396 830	314 396	711 226	746 657	1 457 883	325 180	1 783 064
May	54 124	340 903	395 028	347 619	742 647	739 637	1 482 285	329 352	1 811 636
Jun	53 593	355 647	409 239	352 051	761 290	712 955	1 474 245	351 247	1 825 493
Jul	52 132	341 597	393 728	326 770	720 498	748 601	1 469 100	363 197	1 832 296
Aug	55 464	339 255	394 718	335 603	730 321	738 459	1 468 780	369 213	1 837 993
Sep	53 818	344 669	398 487	336 267	734 754	752 864	1 487 618	360 878	1 848 496

KB125

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

Monetary 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)						
2007: May.....	1 501 629	247 961	113 615	102 643	10 972	1 555 116	-312 420	1 499 896	245 616	6 155	1 568 069
Jun	1 523 363	251 079	110 590	127 816	-17 227	1 580 492	-290 981	1 523 347	243 532	-14 043	1 599 407
Jul.....	1 551 493	243 634	107 472	117 417	-9 945	1 607 481	-289 677	1 552 398	238 424	-7 772	1 623 889
Aug.....	1 592 391	251 962	116 495	110 474	6 021	1 632 618	-298 210	1 592 996	247 101	2 325	1 652 093
Sep.....	1 604 213	252 021	119 426	134 056	-14 630	1 669 685	-302 862	1 603 237	242 407	-13 741	1 671 689
Oct	1 616 616	242 788	118 793	126 272	-7 478	1 697 493	-316 188	1 620 618	238 874	-3 326	1 694 825
Nov.....	1 652 163	249 965	116 697	121 598	-4 901	1 734 608	-327 509	1 656 153	250 670	-7 043	1 716 861
Dec.....	1 667 580	254 059	116 501	148 983	-32 482	1 743 858	-297 856	1 681 338	254 060	-27 372	1 722 550
2008: Jan	1 679 343	245 158	139 808	139 005	803	1 778 399	-345 017	1 704 739	249 057	8 927	1 771 341
Feb	1 710 150	260 581	135 303	121 207	14 096	1 801 070	-365 597	1 696 292	269 046	5 069	1 795 097
Mar	1 743 290	267 045	130 288	127 044	3 243	1 846 065	-373 064	1 733 130	269 860	4 079	1 841 127
Apr.....	1 783 064	254 195	136 064	113 841	22 222	1 849 310	-342 664	1 765 541	258 351	13 283	1 843 327
May.....	1 811 636	251 240	140 256	111 906	28 350	1 871 726	-339 680	1 805 221	246 988	19 254	1 881 648
Jun	1 825 493	259 905	154 685	136 866	17 819	1 907 308	-359 540	1 825 190	249 013	19 453	1 924 657
Jul.....	1 832 296	246 006	161 055	120 392	40 664	1 919 875	-374 248	1 833 162	240 932	43 683	1 929 904
Aug.....	1 837 993	242 865	165 709	126 051	39 658	1 935 045	-379 575	1 834 985	237 809	33 021	1 948 875
Sep.....	1 848 496	262 449	158 898	131 330	27 568	1 941 471	-382 993	1 850 088	257 271	32 085	1 939 385

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)						
2007: May.....	25 351	12 753	1 317	5 723	7 040	11 970	-6 411	37 648	7 263	8 135	29 210
Jun	21 734	3 118	-3 025	-25 174	-28 199	25 376	21 439	23 452	-2 084	-20 198	31 339
Jul.....	28 129	-7 445	-3 118	10 400	7 282	26 988	1 304	29 050	-5 108	6 271	24 482
Aug.....	40 899	8 328	9 023	6 943	15 966	25 137	-8 533	40 599	8 678	10 097	28 204
Sep.....	11 822	59	2 932	-23 582	-20 651	37 067	-4 653	10 241	-4 694	-16 066	19 596
Oct	12 403	-9 232	-633	7 785	7 151	27 808	-13 325	17 381	-3 533	10 415	23 136
Nov.....	35 547	7 177	-2 096	4 674	2 578	37 115	-11 322	35 535	11 796	-3 718	22 037
Dec.....	15 417	4 094	-196	-27 386	-27 581	9 250	29 654	25 185	3 390	-20 329	5 688
2008: Jan	11 763	-8 902	23 307	9 979	33 285	34 541	-47 162	23 401	-5 003	36 299	48 791
Feb	30 807	15 423	-4 505	17 797	13 293	22 671	-20 580	-8 447	19 989	-3 858	23 756
Mar	33 140	6 464	-5 015	-5 837	-10 852	44 995	-7 467	36 838	814	-990	46 030
Apr.....	39 774	-12 850	5 776	13 203	18 979	3 245	30 400	32 412	-11 508	9 203	2 199
May.....	28 573	-2 955	4 192	1 936	6 128	22 416	2 985	39 680	-11 363	5 971	38 321
Jun	13 856	8 665	14 429	-24 960	-10 531	35 582	-19 860	19 969	2 025	200	43 010
Jul.....	6 804	-13 899	6 370	16 474	22 844	12 566	-14 708	7 972	-8 081	24 230	5 247
Aug.....	5 697	-3 141	4 654	-5 659	-1 005	15 170	-5 327	1 823	-3 123	-10 662	18 971
Sep.....	10 502	19 584	-6 811	-5 279	-12 090	6 426	-3 417	15 104	19 463	-936	-9 491

KB127

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

2. Cumulative change owing to balance of payments transactions as 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	Capital repayments on advances during period	Total mortgage loans outstanding ³
	Gross amount ¹										
	Assets mortgaged				Total	Application					
	Residential		Farms	Commercial and other		For construction of buildings ²	On existing buildings	On vacant land			
	Total	of which: Re-advances									
(2120M)	(2133M)	(2134M)	(2135M)	(2127M)	(2128M)	(2125M)	(2126M)	(2129M)	(2131M)	(2132M)	
2002	86 685	-	1 383	34 939	123 006	14 891	100 116	7 999	134 040	96 637	279 823
2003	111 472	-	1 505	39 635	152 613	15 897	127 638	9 078	166 518	113 948	325 976
2004	179 317	-	3 250	49 668	232 236	27 565	189 410	15 260	220 207	146 614	405 847
2005	248 801	-	4 374	82 173	335 348	32 446	277 697	25 205	313 887	183 526	521 974
2006	338 328	-	5 124	79 490	422 942	30 941	357 850	34 150	399 295	250 357	680 384
2007	364 575	-	3 628	73 207	441 409	28 574	384 051	28 784	461 727	297 876	852 639
2005: Aug	22 270	-	398	15 639	38 307	2 762	33 556	1 990	27 586	15 354	476 422
Sep	23 284	-	509	7 340	31 133	3 266	25 738	2 128	30 530	17 540	488 993
Oct	22 975	-	414	7 559	30 948	3 435	25 042	2 471	30 365	17 637	496 258
Nov	22 884	-	371	7 131	30 386	2 883	25 217	2 286	38 035	22 374	510 394
Dec	18 123	-	306	7 179	25 609	2 019	21 646	1 944	30 441	17 562	521 974
2006: Jan	18 614	-	181	3 811	22 605	1 582	19 304	1 719	23 512	15 463	529 085
Feb	23 008	-	379	6 541	29 928	2 474	25 249	2 205	27 585	16 052	542 098
Mar	29 173	-	222	7 098	36 493	2 633	31 175	2 685	31 504	19 402	555 468
Apr	23 763	-	421	5 716	29 901	2 550	25 022	2 328	25 317	16 278	566 848
May	32 135	-	253	6 880	39 268	2 950	32 824	3 494	33 667	20 504	579 954
Jun	30 335	-	1 059	7 980	39 373	2 782	33 416	3 175	38 102	25 332	592 505
Jul	29 332	-	1 368	6 366	37 066	2 881	31 132	3 054	32 580	20 938	608 414
Aug	32 540	-	235	7 140	39 915	2 931	33 185	3 799	38 784	23 501	623 698
Sep	27 773	-	331	6 795	34 899	2 491	29 380	3 028	33 967	20 612	636 782
Oct	32 760	-	320	7 773	40 854	2 947	34 837	3 070	37 736	23 140	653 101
Nov	33 672	-	189	6 901	40 761	2 711	34 902	3 148	40 858	26 005	667 472
Dec	25 222	-	167	6 490	31 878	2 009	27 425	2 444	35 683	23 132	680 384
2007: Jan	25 937	-	108	4 066	30 111	1 884	25 978	2 250	28 549	18 390	691 573
Feb	35 740	-	152	5 921	41 814	2 733	36 129	2 952	35 320	21 202	705 106
Mar	37 678	-	855	6 458	44 992	2 972	38 841	3 178	38 514	29 037	712 856
Apr	32 163	-	102	4 186	36 451	2 354	31 685	2 413	34 462	21 660	725 525
May	39 511	-	138	6 865	46 514	3 087	40 532	2 896	42 857	26 769	742 477
Jun	27 249	-	332	6 364	33 945	2 297	29 629	2 018	37 951	22 039	755 882
Jul	28 963	-	349	7 482	36 793	2 628	31 936	2 230	43 517	24 850	773 307
Aug	30 233	-	363	6 171	36 767	2 469	31 772	2 526	43 676	26 556	791 142
Sep	26 364	-	241	5 298	31 903	2 158	27 729	2 016	36 987	23 468	805 701
Oct	31 237	-	351	6 012	37 600	2 494	32 691	2 414	40 334	26 863	820 725
Nov	29 628	-	351	6 298	36 277	2 137	31 889	2 251	43 426	27 843	837 021
Dec	19 872	-	284	8 086	28 243	1 361	25 241	1 640	36 134	29 200	852 639
2008: Jan	23 702	6 460	261	2 435	26 398	2 667	22 513	1 217	28 187	22 226	861 215
Feb	30 681	8 745	323	2 845	33 848	3 710	28 491	1 648	31 032	23 328	868 537
Mar	28 719	8 212	259	2 356	31 334	3 143	26 820	1 371	29 471	18 640	879 299
Apr	27 358	8 524	326	2 527	30 210	3 164	25 588	1 459	29 041	16 094	885 145
May	24 627	7 845	364	1 708	26 699	3 024	22 558	1 118	23 101	12 346	895 576
Jun	18 923	6 524	361	2 533	21 817	2 330	18 499	987	22 019	10 376	906 248
Jul	18 874	6 536	464	2 115	21 452	2 423	18 128	902	26 520	12 372	921 017
Aug	19 211	5 859	322	1 765	21 299	2 351	18 276	671	18 733	8 778	931 058
Sep	21 776	6 208	248	1 447	23 470	2 457	20 052	961	16 874	7 009	941 168

KB208

- As from October 1988 only gross amounts are available due to a change in the banking regulations. "Gross amount" refers to mortgage loans granted before deducting the mortgage balances outstanding on the property purchased.
- Building loans for the construction of buildings.
- As at the end of the period.

Selected money market and related indicators

R millions

Period	Average of daily values			SARB operations			
	Liquidity provided ¹ (1390M)	Government deposits ² (1391M)	Notes and coin in circulation ³ (1392M)	Money-market swaps with counter foreign-exchange deposits ⁴ (1441M)	Total reverse repurchase transactions ⁵ (1442M)	Total SARB debentures ⁶ (1455M)	Total (1449M)
2002	12 995	498	33 309	45 265	7 640	7 679	60 584
2003	12 941	238	37 268	-	7 384	3 233	10 617
2004	14 143	89	43 187	-	7 600	11 904	19 504
2005	13 789	50	48 003	-	-	5 306	5 306
2006	13 981	17	52 971	-	600	3 000	3 600
2007	10 107	0	57 900	-	3 000	8 987	11 987
2005: Aug	13 679	42	47 633	-	6 290	8 173	14 463
Sep	14 143	27	48 054	-	5 600	8 200	13 800
Oct	14 059	30	48 674	-	5 600	5 870	11 470
Nov	13 685	28	49 951	-	2 900	5 200	8 100
Dec	13 738	29	55 601	-	-	5 306	5 306
2006: Jan	13 793	29	50 184	-	2 000	6 200	8 200
Feb	15 136	28	49 564	-	2 000	6 205	8 205
Mar	15 243	29	50 962	-	1 500	6 350	7 850
Apr	15 594	31	52 272	-	3 250	6 100	9 350
May	14 954	24	50 982	-	3 750	6 300	10 050
Jun	15 461	41	51 152	-	2 000	5 385	7 385
Jul	15 217	22	52 099	-	2 250	5 700	7 950
Aug	15 055	0	52 753	-	2 000	5 000	7 000
Sep	15 080	1	53 745	-	3 000	4 300	7 300
Oct	13 407	0	54 237	-	2 750	2 841	5 591
Nov	9 184	0	55 512	-	2 250	3 500	5 750
Dec	9 654	0	62 196	-	600	3 000	3 600
2007: Jan	9 491	1	56 273	-	2 000	4 900	6 900
Feb	10 314	0	55 328	-	2 800	4 900	7 700
Mar	10 711	0	56 431	-	3 100	4 900	8 000
Apr	10 153	1	57 513	-	3 100	6 920	10 020
May	9 603	0	56 612	-	4 800	8 700	13 500
Jun	9 378	0	56 693	-	5 300	8 300	13 600
Jul	10 136	0	56 749	-	5 900	8 420	14 320
Aug	10 313	0	57 053	-	6 100	9 900	16 000
Sep	10 240	1	57 796	-	6 600	11 350	17 950
Oct	10 845	0	57 805	-	6 600	10 425	17 025
Nov	10 585	0	59 230	-	6 800	12 004	18 804
Dec	9 519	1	67 320	-	3 000	8 987	11 987
2008: Jan	9 394	0	59 999	-	6 300	12 010	18 310
Feb	9 142	0	59 211	-	6 500	13 212	19 712
Mar	8 671	0	61 701	-	7 500	15 557	23 057
Apr	8 428	0	60 520	-	7 500	18 317	25 817
May	8 190	0	60 807	-	7 500	19 173	26 673
Jun	6 661	0	61 103	-	5 000	18 255	23 255
Jul	6 985	1	61 104	-	7 500	19 785	27 285
Aug	8 187	1	61 452	-	7 500	21 421	28 921
Sep	9 291	1	62 350	-	7 500	23 466	30 966

KB128

- Accommodation at the discount window, up to 8 March 1998. As from 9 March 1998 total liquidity provided by the South African Reserve Bank.
- Government deposits in the Exchequer, Paymaster-General and Stabilisation Accounts.
- Notes in circulation outside the South African 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 SARB debentures (first issued on 16 September 1998), 91-day SARB debentures (first issued on 14 August 2002) and 56-day SARB 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)		
2008/07/11.....	9 600	-	382	134	-	9 848
2008/07/12.....	9 600	-	382	134	-	9 848
2008/07/14.....	9 600	-	84	791	-	8 893
2008/07/15.....	9 600	-	307	2 136	-	7 771
2008/07/16.....	9 050	-	1 178	589	-	9 639
2008/07/17.....	9 050	-	854	589	-	9 315
2008/07/18.....	9 050	505	256	589	-	9 222
2008/07/19.....	9 050	-	256	589	-	8 717
2008/07/21.....	9 050	-330	11	539	-	8 192
2008/07/22.....	9 050	-780	21	690	-	7 601
2008/07/23.....	8 000	-350	39	1 089	-	6 600
2008/07/24.....	8 000	-	142	216	-	7 926
2008/07/25.....	8 000	-	926	8	-	8 918
2008/07/26.....	8 000	-	1 057	8	-	9 049
2008/07/28.....	8 000	-	201	458	-	7 743
2008/07/29.....	8 000	-	832	19	-	8 813
2008/07/30.....	10 800	-	215	572	-	10 443
2008/07/31.....	10 800	700	685	408	12	11 789
2008/08/01.....	10 800	-	1 512	439	-	11 873
2008/08/02.....	10 800	-	1 512	439	-	11 873
2008/08/04.....	10 800	-	85	621	-	10 264
2008/08/05.....	10 800	-	86	1 429	12	9 469
2008/08/06.....	10 000	-	72	1 499	23	8 596
2008/08/07.....	10 000	-	85	518	-	9 567
2008/08/08.....	10 000	-	13	747	17	9 283
2008/08/11.....	10 000	-1 367	178	591	-	8 220
2008/08/12.....	10 000	-	13	701	-	9 312
2008/08/13.....	10 000	-	497	342	-	10 155
2008/08/14.....	10 000	-	423	522	-	9 901
2008/08/15.....	10 000	-	13	852	-	9 161
2008/08/16.....	10 000	-	13	852	-	9 161
2008/08/18.....	10 000	-	13	1 715	-	8 298
2008/08/19.....	10 000	-	572	2 296	-	8 276
2008/08/20.....	10 300	-1 398	1 631	847	-	9 686
2008/08/21.....	10 300	-	2 485	65	-	12 720
2008/08/22.....	10 300	-	1 945	48	-	12 197
2008/08/23.....	10 300	-	1 945	48	-	12 197
2008/08/25.....	10 300	-	293	162	4	10 435
2008/08/26.....	10 300	-	675	162	-	10 813
2008/08/27.....	9 925	-	1 525	221	-	11 229
2008/08/28.....	9 925	400	1 641	181	-	11 785
2008/08/29.....	9 925	1 750	224	534	-	11 365
2008/08/30.....	9 925	-	224	534	-	9 615
2008/09/01.....	9 925	-	1 038	442	-	10 521
2008/09/02.....	9 925	-	377	496	-	9 806
2008/09/03.....	9 975	-	913	411	-	10 477
2008/09/04.....	9 975	-	378	183	-	10 170
2008/09/05.....	9 975	-	754	550	-	10 179
2008/09/06.....	9 975	-	754	550	-	10 179
2008/09/08.....	9 975	-	31	550	-	9 456
2008/09/09.....	9 975	-	-	1 638	-	8 337
2008/09/10.....	12 000	-	-	1 256	-	10 744
2008/09/11.....	12 000	-	-	1 248	4	10 756
2008/09/12.....	12 000	-	4	1 014	-	10 990
2008/09/13.....	12 000	-	4	1 014	-	10 990
2008/09/15.....	12 000	-701	241	1 039	-	10 501
2008/09/16.....	12 000	-470	-	1 730	-	9 800
2008/09/17.....	12 400	-790	289	1 905	-	9 994
2008/09/18.....	12 400	-166	589	1 287	-	11 536
2008/09/19.....	12 400	-	555	9	-	12 946
2008/09/20.....	12 400	-	555	9	-	12 946
2008/09/22.....	12 400	-	-	51	-	12 349
2008/09/23.....	12 400	-	679	9	-	13 070
2008/09/25.....	13 000	-	792	148	-	13 644
2008/09/26.....	13 000	965	260	177	-	14 048
2008/09/27.....	13 000	-	260	177	-	13 083
2008/09/29.....	13 000	-	6	426	-	12 580
2008/09/30.....	13 000	-	-	553	-	12 447
2008/10/01.....	14 000	-	251	37	-	14 214
2008/10/02.....	14 000	-	708	37	-	14 671
2008/10/03.....	14 000	-	1 546	181	-	15 365
2008/10/04.....	14 000	-	1 546	181	-	15 365
2008/10/06.....	14 000	-	22	781	-	13 241
2008/10/07.....	14 000	-1 395	54	494	66	12 231

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1. Liquidity provided by the South African Reserve Bank on a weekly basis every Wednesday as from 5 September 2001.

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

Money market and related interest rates

Accommodation rates			Predominant prime over-draft rate of clearing banks		Interbank rates				Negotiable certificates of deposit/ promissory notes ⁴			
Date	Repurchase rate %	SAMOS penalty rate	Date	%	Date	South African Benchmark Overnight Rate (Sabor) on deposits ¹ % (1444W)	Overnight foreign exchange rate ² % (1446W)	Rand overnight deposit rate ³ % (1447W)	2 months (1409W)	3 months (1411W)	6 months (1412W)	12 months (1413W)
2003/06/13	12.00	17.00	2003/06/13	15.50	2008/07/11	11.71	11.89	11.60	12.35	12.41	12.86	13.58
2003/08/15	11.00	16.00	2003/08/15	14.50	2008/07/18	11.67	11.81	11.60	12.35	12.33	12.71	13.28
2003/09/11	10.00	15.00	2003/09/11	13.50	2008/07/25	11.71	11.96	11.60	12.15	12.23	12.66	13.18
2003/10/17	8.50	13.50	2003/10/20	12.00	2008/08/01	11.71	11.85	11.60	12.13	12.20	12.59	13.00
2003/12/12	8.00	13.00	2003/12/15	11.50	2008/08/08	11.72	11.79	11.60	12.15	12.20	12.58	12.98
2004/08/13	7.50	12.50	2004/08/16	11.00	2008/08/15	11.68	11.94	11.60	12.02	12.08	12.38	12.74
2005/04/14	7.00	12.00	2005/04/15	10.50	2008/08/22	11.67	11.98	11.60	12.05	12.09	12.44	12.78
2006/06/08	7.50	12.50	2006/06/08	11.00	2008/08/29	11.69	12.02	11.60	12.05	12.08	12.41	12.69
2006/08/03	8.00	13.00	2006/08/03	11.50	2008/09/05	11.69	11.87	11.60	12.20	12.15	12.48	12.88
2006/10/13	8.50	13.50	2006/10/13	12.00	2008/09/12	11.71	11.92	11.60	12.14	12.14	12.44	12.86
2006/12/08	9.00	14.00	2006/12/08	12.50	2008/09/19	11.72	11.76	11.60	12.14	12.08	12.26	12.53
2007/06/08	9.50	14.50	2007/06/08	13.00	2008/09/26	11.73	12.08	11.60	12.13	12.06	12.26	12.50
2007/08/17	10.00	15.00	2007/08/17	13.50	2008/10/03	11.79	12.55	11.60	12.14	12.20	12.38	12.58
2007/10/12	10.50	15.50	2007/10/12	14.00	2008/10/10	11.78	13.02	11.70	12.14	12.22	12.29	12.34
2007/12/07	11.00	16.00	2007/12/07	14.50	2008/10/17	11.78	12.96	11.60	12.14	12.28	12.39	12.45
2008/04/11	11.50	16.50	2008/04/11	15.00	2008/10/24	11.77	12.55	11.60	12.14	12.38	12.89	13.18
2008/06/13	12.00	17.00	2008/06/13	15.50	2008/10/31	11.75	11.73	11.60	12.14	12.36	12.46	12.47

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Date	Other money-market interest rates						Date	Notice deposits with clearing banks ³				Weighted average overdraft rate on current accounts % (1404M)	Interbank call money ¹² % (1402M)
	SARB debentures ⁵		91-day Treasury bills % (1405W)	3-month bankers' acceptances % (1406W)	3-month JIBAR ⁶ % (1450W)	9x12 FRA ⁷ % (1451W)		1 to 32 days ⁹ % (1414M)	More than 32 days up to 91 days ¹⁰ % (1415M)	More than 91 days up to 185 days ¹¹ % (1416M)	12-month fixed deposits ⁸ % (1417M)		
	28 days % (1448W)	56 days % (1458W)											
2008/07/11	11.73	...	11.42	12.05	12.42	12.29	2007: Jun	8.37	8.88	9.13	8.84	14.87	9.24
2008/07/18	11.69	...	11.33	11.96	12.33	11.79	Jul	8.48	8.97	9.22	8.98	15.00	9.35
2008/07/25	11.82	...	11.35	11.86	12.23	11.67	Aug	8.93	9.37	9.67	9.22	15.12	9.60
2008/08/01	11.87	...	11.52	11.83	12.19	11.36	Sep	9.08	9.43	9.69	9.29	15.27	9.63
2008/08/08	11.91	...	11.45	11.84	12.20	11.47	Oct	9.40	9.84	10.00	9.43	15.67	10.11
2008/08/15	11.84	...	11.33	11.72	12.08	11.05	Nov	9.54	10.00	10.25	9.73	16.31	10.10
2008/08/22	11.68	...	11.18	11.73	12.08	10.98	Dec	9.97	10.35	10.61	9.88	15.99	10.61
2008/08/29	11.64	...	11.16	11.72	12.08	10.96							
2008/09/05	11.59	...	11.18	11.79	12.15	11.18	2008: Jan	9.42	10.83	9.85	10.63	14.96	10.64
2008/09/12	11.59	...	11.16	11.78	12.14	11.08	Feb	9.56	11.00	10.32	10.89	14.83	10.67
2008/09/19	11.66	...	11.12	11.73	12.08	10.58	Mar	9.86	11.05	10.28	10.82	14.70	10.67
2008/09/26	11.70	...	11.11	11.70	12.05	10.54	Apr	10.13	11.28	10.46	11.00	14.23	11.19
2008/10/03	11.70	...	11.09	11.84	12.20	10.58	May	10.46	11.39	10.30	11.60	14.40	11.23
2008/10/10	11.65	...	10.98	11.85	12.21	9.93	Jun	10.82	11.74	10.99	11.83	15.04	11.69
2008/10/17	11.51	...	10.88	11.91	12.28	10.06	Jul	11.11	12.01	11.14	12.02	15.21	11.73
2008/10/24	11.39	...	10.74	12.00	12.37	11.16	Aug	10.67	11.93	10.93	11.91	15.45	11.69
2008/10/31	11.33	...	10.70	11.98	12.35	10.16	Sep	10.65	12.08	10.99	11.99	15.93	11.80

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- The SAONIA rate (weighted average rate of unsecured interbank overnight transactions at market rates consistently worked back to September 2001) was discontinued and replaced with the South African Benchmark Overnight Rate (Sabor) on deposits as from 27 March 2007.
- As 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.
- As from 1 April 2004, the rate reflected related to negotiable certificates of deposits (instead of promissory notes).
- Average tender rate on South African Reserve Bank debentures established at Wednesday auctions (see footnotes 5 and 6 on page S-26 for dates of inception).
- Three-month interbank rate agreed upon in Johannesburg.
- Rate on 9x12-month forward rate agreements indicating market expectations of rate on three-month instruments in nine months' time.
- Weighted average on new deposits.
- Prior to January 2008 this category related to 32-day deposits.
- Prior to January 2008 this category related to 88 to 91-day deposits.
- Prior to January 2008 this category related to 6-month deposits.
- South African Benchmark Overnight Rate on deposits as at month-end.

Money and banking

Selected data

Period	Percentage changes ¹							Income velocity of circulation of money ⁶			
	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		Total domestic credit extention (1368A)				
					Total loans and advances ⁴ (1369A)	Total claims ⁵ (1347A)					
2002	11.83	13.53	16.28	18.07	7.78	4.38	7.94	6.46	3.40	1.99	1.75
2003	11.16	8.24	15.94	12.88	12.52	19.18	16.08	6.55	3.60	1.85	1.66
2004	11.65	8.69	11.63	13.13	16.52	13.80	12.73	6.19	3.45	1.82	1.62
2005	19.43	19.35	17.68	20.45	21.15	19.49	14.45	5.89	3.34	1.75	1.54
2006	15.77	20.40	20.06	22.54	27.63	25.84	23.18	5.68	3.13	1.65	1.42
2007	18.54	21.90	20.70	23.59	22.14	21.53	21.77	5.48	2.99	1.58	1.32
2005: Aug	19.43	20.36	19.45	19.00	21.89	22.73	17.98	...	...	...	...
Sep	20.04	19.01	17.47	17.36	21.54	22.89	18.77	5.70	3.22	1.71	1.51
Oct	20.79	18.43	15.41	16.48	20.30	19.24	14.29	...	...	...	...
Nov	19.13	18.45	16.37	16.98	19.90	18.79	12.70	...	...	...	...
Dec	19.43	19.35	17.68	20.45	21.15	19.49	14.45	5.88	3.27	1.73	1.51
2006: Jan	22.58	21.58	17.80	20.23	20.93	20.46	16.19	...	...	...	...
Feb	19.08	20.80	18.79	21.57	22.61	21.54	16.69	...	...	...	...
Mar	24.31	24.50	23.42	27.25	24.06	24.19	20.74	5.69	3.24	1.69	1.46
Apr	13.83	19.01	18.01	23.46	22.71	22.91	18.06	...	...	...	...
May	17.25	22.03	20.60	24.51	22.16	22.39	17.57	...	...	...	...
Jun	17.99	21.76	19.83	23.33	22.77	23.44	19.33	5.54	3.07	1.62	1.39
Jul	14.21	25.38	18.17	21.33	24.23	24.52	21.20	...	...	...	...
Aug	13.32	16.83	17.78	21.74	26.13	25.04	21.16	...	...	...	...
Sep	13.25	15.73	19.15	21.95	26.18	25.30	21.69	5.75	3.08	1.65	1.42
Oct	15.10	19.76	20.79	23.71	26.75	27.49	24.17	...	...	...	...
Nov	19.18	20.64	22.29	25.56	27.35	26.78	24.14	...	...	...	...
Dec	15.77	20.40	20.06	22.54	27.63	25.84	23.18	5.74	3.13	1.63	1.40
2007: Jan	10.46	15.53	17.46	22.05	27.11	24.81	21.26	...	...	...	...
Feb	20.80	20.97	18.01	23.01	27.77	26.10	25.25	...	...	...	...
Mar	19.58	19.72	15.74	20.02	26.19	24.05	23.67	5.66	3.14	1.66	1.38
Apr	21.09	19.14	18.33	22.27	27.37	25.02	25.10	...	...	...	...
May	21.91	21.37	18.89	22.67	27.44	24.80	25.82	...	...	...	...
Jun	19.58	19.33	18.96	23.41	27.74	24.81	24.66	5.29	2.95	1.58	1.31
Jul	17.51	15.13	21.57	24.46	26.14	23.20	23.63	...	...	...	...
Aug	22.34	24.63	24.39	25.80	25.28	23.28	24.62	...	...	...	...
Sep	20.93	21.42	22.06	24.94	25.16	22.59	23.31	5.42	2.91	1.53	1.29
Oct	17.27	18.64	19.60	23.34	24.47	22.38	24.06	...	...	...	...
Nov	15.24	21.94	20.55	23.13	23.20	22.70	24.04	...	...	...	...
Dec	18.54	21.90	20.70	23.59	22.14	21.53	21.77	5.56	2.97	1.55	1.29
2008: Jan	18.72	31.25	21.56	24.51	23.81	23.01	26.81	...	...	...	...
Feb	11.34	21.54	18.09	20.60	21.68	20.74	21.67	...	...	...	...
Mar	10.29	15.47	19.70	20.45	23.17	22.26	22.73	5.65	2.89	1.58	1.29
Apr	10.20	10.11	19.97	20.78	21.61	19.84	20.97	...	...	...	...
May	9.87	12.38	19.41	20.64	21.51	20.36	21.33	...	...	...	...
Jun	11.11	14.33	18.00	19.83	21.66	20.68	23.15	5.66	3.07	1.55	1.27
Jul	9.03	7.64	13.86	18.10	20.26	19.43	22.72	...	...	...	...
Aug	3.78	2.40	9.45	15.42	19.66	18.52	20.51
Sep	3.39	4.57	10.17	15.23	17.66	16.28	18.97	5.89	3.19	1.58	1.28

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1. Measured over a twelve-month period.
2. Based on the consolidated liabilities of the monetary sector (as defined on pages S-18 and S-19).
3. Domestic credit extended by all monetary institutions.
4. Total of instalment sale credit, leasing finance, mortgage advances and other loans and advances.
5. Total of investments, bills discounted, instalment sale credit, leasing finance, mortgage advances and other loans and advances.
6. The ratio of the gross domestic product at current prices, seasonally adjusted, to the average value of the relevant seasonally adjusted monetary aggregate.