

## Statistical tables

### Money and banking

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### General notes

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

... denotes not available

– denotes a value equal to nil

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

## South African Reserve Bank Liabilities

R millions

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

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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 <sup>2</sup>				Advances, investments and overnight loans					Total (excluding foreign assets) (1029M)	Other assets (1030M)	Total assets (1031M)
	Gold coin and bullion <sup>1</sup> (1020M)	Total (1021M)	Utilisation of cash reserves (1033M)	Loans granted to banks under:		Total (1036M)	Advances		Investments		Overnight loans <sup>4</sup> (1032M)			
				Resale agree- ments (1034M)	SAMOS penalty (1035M)		Banks (1025M)	Other <sup>3</sup> (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: May .....	11 096	115 298	48	13 218	3	13 269	86	464	12 256	279	-	26 354	2 727	144 378
Jun .....	11 599	124 085	151	13 105	4	13 260	90	466	12 436	279	-	26 530	2 606	153 221
Jul .....	11 343	124 918	829	12 012	-	12 841	97	343	12 570	279	-	26 129	2 606	153 654
Aug .....	11 211	123 210	103	13 303	-	13 405	111	347	12 285	279	-	26 427	2 267	151 904
Sep .....	12 007	124 101	584	12 957	-	13 541	129	349	12 151	279	-	26 450	2 266	152 818
Oct .....	12 593	131 694	509	12 514	-	13 023	127	353	12 240	279	-	26 022	2 325	160 040
Nov .....	12 781	129 149	212	12 379	-	12 592	121	357	12 524	279	-	25 872	2 284	157 305
Dec .....	12 970	130 466	445	11 909	-	12 354	110	360	12 629	279	-	25 733	2 280	158 479
2006: Jan .....	13 880	134 938	78	12 817	-	12 895	110	363	12 746	279	-	26 393	2 796	164 128
Feb .....	13 710	138 491	1 103	12 617	-	13 719	112	367	9 707	279	-	24 185	2 241	164 916
Mar .....	14 504	142 352	426	12 807	-	13 233	94	368	9 519	279	-	23 494	2 243	168 088
Apr .....	15 693	145 623	832	13 012	7	13 851	118	293	9 640	279	-	24 182	2 338	172 143
May .....	17 392	159 846	330	13 053	-	13 383	147	297	9 498	279	-	23 604	2 387	185 838
Jun .....	17 344	171 543	3 531	13 208	-	16 739	175	299	8 964	279	-	26 457	2 394	200 395
Jul .....	17 437	165 941	1 655	12 616	-	14 270	109	303	9 028	279	-	23 988	2 374	192 304
Aug .....	17 789	173 835	587	12 756	-	13 343	121	306	8 865	279	-	22 913	2 436	199 184
Sep .....	18 629	191 218	204	13 412	-	13 616	120	310	8 855	279	-	23 180	2 437	216 835
Oct .....	17 908	182 701	1 188	12 721	-	13 908	127	313	9 180	279	-	23 807	2 449	208 957
Nov .....	18 501	181 337	300	12 456	-	12 755	142	317	9 267	279	-	22 761	2 603	206 701
Dec .....	17 634	178 318	122	12 315	-	12 438	88	318	9 289	279	-	22 411	2 435	203 164
2007: Jan .....	18 690	187 696	732	14 704	-	15 435	126	320	9 122	279	-	25 282	2 414	215 393
Feb .....	19 531	191 171	148	13 703	-	13 851	170	324	9 108	279	-	23 733	2 473	217 376
Mar .....	19 224	192 709	1 140	13 914	-	15 053	163	338	8 918	279	-	24 752	2 464	219 926
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

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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 (1052M)	Other public enterprises/corporations <sup>1</sup> (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: May	7 538	-	178	33	2 058	9 807	1 497	11 303	81	326	11 710
Jun	9 230	-	170	31	2 339	11 770	1 218	12 989	81	350	13 420
Jul	9 089	-	194	32	1 516	10 831	1 323	12 155	81	347	12 583
Aug	14 237	-	229	148	1 713	16 327	2 222	18 549	81	384	19 014
Sep	14 017	-	229	23	1 834	16 104	906	17 010	81	376	17 467
Oct	14 393	-	266	26	1 999	16 683	1 568	18 251	81	467	18 799
Nov	10 456	-	284	164	2 122	13 026	1 647	14 673	81	432	15 187
Dec	14 773	-	283	31	2 203	17 290	2 473	19 763	81	141	19 985
2006: Jan	14 005	-	967	63	2 262	17 297	1 538	18 835	81	156	19 072
Feb	12 963	-	937	21	755	14 676	1 952	16 628	81	166	16 875
Mar	10 518	-	890	25	924	12 357	1 476	13 833	81	160	14 074
Apr	12 186	-	861	27	949	14 023	1 916	15 940	81	157	16 178
May	13 016	-	844	80	984	14 924	1 312	16 235	81	166	16 483
Jun	15 272	-	839	42	1 068	17 221	1 260	18 481	81	166	18 727
Jul	13 087	-	808	30	1 167	15 093	3 548	18 641	81	140	18 862
Aug	15 097	-	801	21	1 195	17 114	2 407	19 521	81	165	19 768
Sep	12 663	-	833	161	1 207	14 863	2 645	17 509	81	174	17 764
Oct	14 720	-	856	26	869	16 471	3 493	19 964	81	174	20 220
Nov	12 561	-	867	99	889	14 417	2 409	16 827	81	351	17 259
Dec	12 368	-	891	23	908	14 190	2 512	16 702	81	162	16 945
2007: Jan	15 526	-	891	192	927	17 536	3 518	21 054	81	146	21 281
Feb	12 156	-	865	163	883	14 067	2 507	16 574	81	181	16 836
Mar	7 126	-	739	95	866	8 826	3 921	12 747	81	218	13 045
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

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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 <sup>1</sup> (1068M)	Other (1069M)		
2002 .....	2 137	41	-	-	-	2 804	4 982
2003 .....	1 688	42	495	-	-	2 868	5 092
2004 .....	1 473	42	717	-	-	6 502	8 734
2005 .....	1 371	28	397	-	-	18 189	19 985
2006 .....	3 893	-	99	-	-	12 953	16 945
2007 .....	1 062	-	198	-	-	20 500	21 761
2005: May .....	1 474	28	495	-	-	9 713	11 710
Jun .....	1 481	28	546	-	-	11 364	13 420
Jul .....	1 367	28	446	-	-	10 741	12 583
Aug .....	1 349	28	717	-	-	16 920	19 014
Sep .....	1 361	28	1 017	-	-	15 061	17 467
Oct .....	1 366	28	1 121	-	-	16 284	18 799
Nov .....	1 368	28	596	-	-	13 194	15 187
Dec .....	1 371	28	397	-	-	18 189	19 985
2006: Jan .....	1 376	27	494	-	-	17 175	19 072
Feb .....	1 333	-	743	-	-	14 799	16 875
Mar .....	1 395	-	1 141	-	-	11 539	14 074
Apr .....	1 447	-	846	-	-	13 885	16 178
May .....	3 049	-	598	-	-	12 836	16 483
Jun .....	4 073	-	288	-	-	14 367	18 727
Jul .....	4 230	-	299	-	-	14 333	18 862
Aug .....	3 930	-	397	-	-	15 440	19 768
Sep .....	4 109	-	197	-	-	13 457	17 764
Oct .....	4 041	-	199	-	-	15 980	20 220
Nov .....	3 055	-	198	-	-	14 006	17 259
Dec .....	3 893	-	99	-	-	12 953	16 945
2007: Jan .....	4 493	-	149	-	-	16 640	21 281
Feb .....	4 217	-	196	-	-	12 423	16 836
Mar .....	1 286	-	198	-	-	11 562	13 045
Apr .....	1 422	-	249	-	-	15 279	16 950
May .....	1 373	-	196	-	-	15 242	16 811
Jun .....	1 114	-	197	-	-	20 391	21 702
Jul .....	1 161	-	398	-	-	18 275	19 834
Aug .....	1 137	-	835	-	-	12 285	14 257
Sep .....	1 114	-	1 139	-	-	17 597	19 850
Oct .....	1 180	-	995	-	-	20 752	22 927
Nov .....	1 161	-	449	-	-	18 030	19 640
Dec .....	1 062	-	198	-	-	20 500	21 761
2008: Jan .....	1 219	-	199	-	-	21 649	23 067
Feb .....	1 032	-	590	-	-	19 708	21 329
Mar .....	952	-	894	-	-	11 776	13 623
Apr .....	982	-	641	-	-	15 176	16 799
May .....	939	-	545	-	-	15 731	17 215
Jun .....	1 963	-	197	-	-	14 424	16 584

KB103

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

# Banks<sup>1</sup>

## Liabilities

R millions

End of	Deposits <sup>2</sup>								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: May	245 292	221 763	51 094	168 896	251 077	153 986	1 092 109	28 985	13 796	29 506	13 973
Jun	250 761	233 812	53 496	165 462	254 129	163 659	1 121 319	30 059	13 716	25 271	12 132
Jul	269 717	229 194	53 042	178 309	260 142	168 549	1 158 954	30 830	12 879	24 899	9 382
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	1 405 277	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	19 717
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	392 430	480 953	87 185	273 943	317 931	371 532	1 923 975	68 889	11 885	54 336	25 921
Feb	383 326	485 700	90 579	276 038	354 718	394 612	1 984 973	72 564	11 274	53 274	25 518
Mar	400 132	437 499	90 014	335 914	340 978	402 297	2 006 833	70 927	9 714	58 264	26 322
Apr	380 345	381 531	93 298	392 513	368 581	403 282	2 019 550	68 768	12 546	58 545	22 861
May	371 117	399 859	93 852	431 472	333 898	408 272	2 038 469	73 248	9 898	68 056	29 841
Jun	410 334	430 570	98 343	351 504	348 599	439 513	2 078 862	68 884	7 857	77 277	30 910

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.

# Banks<sup>1</sup>

## Liabilities

R millions

liabilities to the public					Capital and other liabilities					Total equity and liabilities	End of
Foreign currency funding to:		Subordinated debt securities <sup>3</sup>	Other <sup>4</sup>	Total	Total liabilities to the public	Outstanding liabilities on behalf of clients, per contra <sup>5</sup>	Other liabilities	Share capital and reserves <sup>3</sup>	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	2 088 562	364	255 743	202 142	458 249	2 546 747	2007
10 807	10 337	-	43 270	121 689	1 213 798	68	200 218	127 573	327 859	1 541 657	2005: May
10 363	11 907	-	41 638	115 027	1 236 346	129	200 700	126 972	327 801	1 564 147	Jun
16 409	9 248	-	46 020	118 837	1 277 791	129	212 415	127 645	340 190	1 617 981	Jul
13 764	9 539	-	64 324	137 267	1 291 654	303	191 438	128 273	320 013	1 611 667	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	2 176 532	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	2 010 915	210	257 485	187 403	445 098	2 455 973	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	2 088 562	364	255 743	202 142	458 249	2 546 747	Dec
10 912	46 143	61 404	32 301	242 903	2 166 878	9	339 279	155 086	494 374	2 661 251	2008: Jan
12 910	42 782	63 513	32 464	241 735	2 226 707	8	375 011	156 136	531 155	2 757 863	Feb
14 529	48 367	63 028	29 754	249 978	2 256 812	32	413 245	157 391	570 668	2 827 479	Mar
10 047	49 441	65 271	30 041	248 752	2 268 302	17	364 629	157 606	522 253	2 790 554	Apr
8 391	46 255	66 325	33 562	262 328	2 300 797	9	396 062	158 133	554 204	2 855 002	May
11 970	48 298	66 244	35 270	277 827	2 356 689	169	434 378	160 577	595 125	2 951 814	Jun

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: May .....	9 324	37	23 679	33 039	85 479	38 927	161 456	442 932	25 437	119 115	19 294
Jun .....	9 054	35	24 223	33 312	88 648	37 339	163 884	454 140	25 851	131 678	19 319
Jul .....	7 030	32	24 733	31 796	95 081	38 351	166 770	464 667	26 587	156 721	19 221
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	147 703	94 926	238 871	860 844	55 950	184 479	47 441
Feb .....	10 245	40	46 284	56 569	152 780	96 592	241 902	868 159	56 689	225 477	49 639
Mar .....	10 654	41	48 784	59 479	149 199	98 552	244 251	878 917	56 452	213 752	49 077
Apr .....	13 587	1	44 981	58 568	167 008	91 780	246 719	884 757	57 381	177 502	47 739
May .....	9 212	0	46 823	56 035	165 904	115 780	247 196	895 191	57 584	185 229	47 123
Jun .....	10 203	1	47 846	58 051	166 695	109 708	248 299	906 296	57 504	188 546	47 451

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 <sup>1</sup> (1123M)	Total (1124M)	Investments other than shares		Shares (1127M)	Bills and acceptances discounted (1111M)	Less: Credit impairments <sup>1</sup> (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	17 461	54 672	2 546 747	2007	
293 228	17 919	1 167 949	63 929	189 393	14 299	25 883	638	292 865	11 833	35 970	1 541 657	2005: May	
290 594	17 005	1 194 447	61 746	186 615	14 080	26 107	332	288 217	12 159	36 013	1 564 147	Jun	
293 539	16 869	1 244 068	63 445	192 211	14 447	25 969	332	295 740	12 115	34 261	1 617 981	Jul	
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	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	13 844	1 799 825	62 819	161 217	12 608	40 548	116	277 076	14 682	37 837	2 176 532	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	57 438	2 455 973	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	17 461	54 672	2 546 747	Dec	
503 104	26 060	2 107 257	74 595	260 423	38 071	52 637	0	425 725	19 247	53 266	2 661 251	2008: Jan	
516 232	27 471	2 179 998	63 154	295 015	39 094	61 912	0	459 174	19 303	42 818	2 757 863	Feb	
550 594	27 785	2 213 008	68 251	331 479	38 905	54 250	0	492 885	19 330	42 777	2 827 479	Mar	
550 490	28 713	2 194 662	70 161	303 121	38 738	59 119	0	471 138	20 697	45 488	2 790 554	Apr	
550 432	29 545	2 234 893	70 173	327 426	39 724	62 523	32	499 813	20 956	43 305	2 855 002	May	
579 141	31 394	2 272 247	81 370	359 190	37 035	66 676	36	544 236	21 882	55 397	2 951 814	Jun	

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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 <sup>1</sup> (1143M)	Local governments and regional services councils (1144M)	Public enterprises/corporations <sup>2</sup> (1145M)	Insurers and pension funds (1146M)	Other companies and close corporations (1147M)	Households <sup>3</sup> (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: May .....	109 212	40 169	30 596	112 121	103 490	813 678	392 591	-	1 601 857	56 499	1 658 356	44 953	
Jun .....	111 108	62 096	28 919	108 942	105 071	826 964	401 364	-	1 644 464	57 062	1 701 526	42 435	
Jul .....	110 646	48 796	30 716	104 377	107 078	845 169	411 790	-	1 658 572	58 689	1 717 261	38 090	
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 .....	113 107	63 405	35 620	118 946	98 145	949 687	434 294	17 974	1 831 177	92 798	1 923 975	68 889	
Feb .....	128 770	43 741	41 846	115 637	98 462	967 874	441 543	12 526	1 850 399	134 573	1 984 973	72 564	
Mar .....	131 138	54 803	42 729	124 854	102 728	988 568	445 489	13 383	1 903 693	103 140	2 006 833	70 927	
Apr .....	133 716	41 265	36 852	116 967	108 040	1 022 193	454 901	9 362	1 923 298	96 252	2 019 550	68 768	
May .....	135 804	40 481	36 339	117 067	106 221	1 040 792	456 329	5 038	1 938 072	100 397	2 038 469	73 248	
Jun .....	131 987	62 955	34 689	118 420	103 076	1 049 681	467 036	14 129	1 981 971	96 891	2 078 862	68 884	

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## Banks

## Selected asset items

R millions

End of	NCDs/PNs (1160M)	Advances				Investments						Bills discounted		
		Central government (1510M)	Provincial governments (1174M)	Total loans and advances <sup>4</sup> (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	0	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: May .....	30 420	668	60	1 446 193	203 303	35 930	29 150	0	2 434	53 561	23 308	37 445	31	11 208
Jun .....	28 565	621	123	1 475 303	217 562	33 457	29 113	0	2 383	55 983	32 139	37 489	35	10 213
Jul .....	29 359	459	119	1 499 153	219 014	34 157	26 201	0	2 565	59 683	32 651	36 672	37	11 161
Aug .....	28 128	155	93	1 523 459	231 198	39 424	26 360	0	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	0	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	0	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 .....	35 060	2 690	2 990	1 679 869	218 648	40 826	33 769	1 924	4 504	81 043	147 387	47 703	0	4 934
Feb .....	35 503	2 700	2 977	1 702 093	258 426	24 567	38 587	877	4 200	80 861	177 888	56 080	0	5 832
Mar .....	34 779	3 236	364	1 750 913	272 236	25 594	42 657	718	3 374	82 240	192 913	48 436	16	5 798
Apr .....	33 424	3 045	265	1 755 229	268 049	24 517	45 643	1 243	2 001	71 549	182 414	52 097	0	7 022
May .....	33 351	3 360	427	1 764 413	276 798	20 373	49 800	2 570	2 820	78 533	192 616	54 705	0	7 818
Jun .....	31 615	3 423	446	1 803 002	296 536	29 991	51 379	2 540	3 986	77 325	211 310	58 244	0	8 432

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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 transactions<sup>1</sup>

R millions

Quarter-end balances according to type of asset and agreement	Instalment sale credit (Hire-purchase credit)			Leasing finance						Total assets financed		
				Financial leases			Operating leases					
	2007/04	2008/01	2008/02	2007/04	2008/01	2008/02	2007/04	2008/01	2008/02	2007/04	2008/01	2008/02
Passenger cars:												
New .....	45 397	49 092	50 473	22 366	21 678	20 090	1 811	1 726	1 622	69 574	72 496	72 185
Used .....	40 183	43 558	45 765	10 370	9 623	8 887	1 180	1 142	1 067	51 734	54 322	55 720
Minibuses .....	2 188	2 540	2 835	152	166	164	6	12	13	2 346	2 718	3 012
Trucks and other land transport equipment ....	46 460	51 957	53 970	12 362	12 407	11 701	869	909	795	59 691	65 272	66 467
Aircraft, ships and boats .....	4 294	4 351	4 006	140	145	149	0	0	0	4 434	4 496	4 155
Agricultural machinery and equipment .....	3 749	3 677	3 904	231	181	175	2	3	2	3 982	3 861	4 081
All household appliances, such as furniture, televisions, radio sets and other electrical equipment .....	182	66	60	4	1	1	0	0	0	186	67	61
Industrial, commercial and office equipment ....	22 637	20 643	21 403	5 029	6 335	5 699	852	731	512	28 518	27 709	27 614
Other goods .....	11 750	12 794	13 850	1 918	632	1 371	328	146	48	13 997	13 572	15 270
All goods .....	176 841	188 677	196 266	52 572	51 168	48 238	5 049	4 668	4 059	234 462	244 513	248 563
According to type of purchaser/lessee	Households <sup>2</sup>			Other <sup>3</sup>			Total					
	2007/04	2008/01	2008/02	2007/04	2008/01	2008/02	2007/04	2008/01	2008/02	2007/04	2008/01	2008/02
Instalment sale balances .....	97 679	113 007	117 782	79 162	75 670	78 484	176 841	188 677	196 266			
Leasing balances .....	38 399	38 595	35 992	19 223	17 241	16 305	57 622	55 836	52 297			

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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: Feb .....	13.57	12.27	7 772	3 176	10 948
Mar .....	13.47	12.43	8 832	3 712	12 544
Apr .....	13.17	12.16	7 039	2 656	9 695
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 .....	15.69	13.50	8 365	1 058	9 423
Feb .....	15.94	13.53	9 726	1 233	10 959
Mar .....	15.94	13.62	9 723	1 209	10 933
Apr .....	16.33	13.80	9 328	974	10 302
May .....	16.38	13.88	8 407	1 036	9 443
Jun .....	16.50	14.10	8 387	1 168	9 554

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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: May	61 766	70 907	-	15	-	606	-	9 435	-	-
Jun	64 170	72 555	-	15	-	3 444	-	9 499	-	-
Jul	67 839	77 676	-	15	-	3 305	-	8 157	-	-
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	104 434	204 616	499	903	11 764	1 172	5 486	13 009	-	3 642
Feb	104 858	209 691	228	3 084	12 025	1 295	5 482	12 979	-	3 618
Mar	104 912	219 515	307	3 388	12 096	2 153	5 646	12 338	-	3 686
Apr	105 944	220 716	210	2 786	12 578	2 070	5 090	12 567	-	3 857
May	101 306	223 144	161	3 161	12 537	2 200	5 944	15 760	-	3 700
Jun	107 426	231 599	438	1 498	11 502	2 074	5 826	14 363	-	3 701

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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 <sup>1,2</sup>			Electronic fund transfers processed <sup>2,3</sup>		
	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: May.....	23.109	8 963	9 005	9.720	124 638	126 433	44.134	241 749	249 294
Jun .....	22.144	8 778	9 193	9.455	126 100	124 539	43.921	246 462	251 278
Jul.....	21.828	8 797	8 700	9.054	122 488	118 428	43.566	246 911	239 675
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

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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 reserves<sup>1</sup>

R millions

Period	Liquid assets									Cash reserves <sup>6</sup>	
	Banknotes and subsidiary coin (1240M)	Gold coin and bullion (1241M)	Reserve and clearing account balances held with SARB <sup>2</sup> (1242M)	Treasury bills (1244M)	Government stock <sup>3</sup> (1245M)	SARB securities (1246M)	Land Bank bills (1247M)	Total holdings <sup>4</sup> (1250M)	Required holdings <sup>5</sup> (1251M)	Banks' liabilities as adjusted (1252M)	Minimum reserve balance to be held with SARB <sup>7</sup> (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: May.....	8 537	0	9	25 078	34 911	5 033	767	74 335	63 872	954 817	23 870
Jun .....	8 481	0	7	24 061	35 382	5 762	715	74 408	64 968	962 425	24 060
Jul.....	8 365	0	19	24 647	35 664	6 362	669	75 726	66 229	979 533	24 488
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	111 854	1 741 329	43 533
Feb .....	10 627	1	8	48 999	48 499	15 355	535	124 023	114 811	1 746 989	43 675
Mar .....	10 955	1	8	48 893	48 753	17 580	539	126 727	118 427	1 748 185	43 705
Apr.....	11 416	1	11	51 058	50 262	19 440	509	132 696	120 557	1 779 213	44 480
May.....	11 295	0	9	54 286	51 130	17 074	504	134 299	121 770	1 784 797	44 620
Jun .....	10 157	1	10	54 499	50 517	17 305	492	132 980	123 652	1 812 537	45 313

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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 Banks<sup>1</sup> 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 <sup>2</sup>
	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: Jun.....	1	175	257	319	751	3	754	104	15	873	2 073
Jul.....	1	180	274	316	772	2	774	104	16	894	1 919
Aug.....	1	184	259	316	760	3	763	107	17	887	2 115
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	90	15	899	2 260

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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 Banks<sup>1</sup> and the Postbank Assets

R millions

End of	Mutual banks										Postbank	
	Claims on the private sector				Claims on the government sector		Claims on the monetary sector			Other assets	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: Jun.....	371	220	-	20	43	-	18	188	-	11	873	2 073
Jul.....	362	221	-	20	43	-	18	221	-	8	894	1 919
Aug.....	367	220	-	20	46	-	18	207	-	8	887	2 115
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

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 .....	1 440	-	-	1 440	551	511	9 461	1 840	2 025	1 186	17 014
2005: May .....	975	-	-	975	415	803	11 804	3 270	...	...	...
Jun .....	1 030	-	-	1 030	415	718	11 682	3 270	1 517	-	18 632
Jul .....	831	-	-	831	415	677	10 884	3 270	...	...	...
Aug .....	756	-	-	756	415	677	10 849	3 270	...	...	...
Sep .....	737	-	-	737	424	766	11 291	3 270	1 770	-	18 258
Oct .....	759	-	-	759	450	762	10 746	3 270	...	...	...
Nov .....	733	-	-	733	438	762	10 026	3 270	...	...	...
Dec .....	716	-	-	716	497	673	12 143	3 270	1 834	-	19 134
2006: Jan .....	754	-	-	754	497	674	10 745	3 270	...	...	...
Feb .....	786	-	-	786	484	674	10 876	3 408	...	...	...
Mar .....	748	-	-	748	489	674	11 810	3 408	1 892	-	19 021
Apr .....	730	-	-	730	490	519	11 327	3 408	...	...	...
May .....	730	-	-	730	490	521	10 721	3 408	...	...	...
Jun .....	696	-	-	696	474	521	9 691	3 408	1 281	793	16 865
Jul .....	918	-	-	918	480	531	9 086	3 408	...	...	...
Aug .....	702	-	-	702	473	554	8 907	3 408	...	...	...
Sep .....	702	-	-	702	480	607	10 853	3 408	1 309	-	17 358
Oct .....	751	-	-	751	477	588	9 628	3 408	...	...	...
Nov .....	710	-	-	710	494	571	10 015	3 408	...	...	...
Dec .....	910	-	-	910	500	518	9 833	3 408	1 323	440	16 932
2007: Jan .....	748	-	-	748	494	516	10 468	3 408	...	...	...
Feb .....	813	-	-	813	600	572	11 265	3 408	...	...	...
Mar .....	822	-	-	822	583	562	11 619	2 839	1 008	267	17 701
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 .....	1 435	-	-	1 435	651	536	9 484	1 840	...	...	...
Nov .....	1 468	-	-	1 468	651	520	9 534	1 840	...	...	...
Dec .....	1 440	-	-	1 440	551	511	9 461	1 840	2 025	1 186	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	2 066	339	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

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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: May.....	843	9 432	-	10 275	4 999	2 053	908	7 960	18 235	...	...	10 023
Jun .....	837	9 455	-	10 292	4 943	1 249	926	7 118	17 409	1 223	18 632	9 717
Jul.....	829	9 334	-	10 163	4 912	1 281	927	7 120	17 283	...	...	10 193
Aug.....	824	9 521	-	10 345	4 863	1 341	934	7 137	17 482	...	...	10 444
Sep.....	828	9 235	-	10 063	4 792	1 402	930	7 124	17 187	1 071	18 258	10 534
Oct .....	813	8 786	-	9 599	4 748	1 413	933	7 094	16 693	...	...	10 051
Nov.....	830	8 929	-	9 760	4 663	1 402	931	6 997	16 756	...	...	10 189
Dec.....	842	9 270	-	10 112	4 638	1 382	922	6 943	17 055	2 079	19 134	9 687
2006: Jan .....	866	8 920	-	9 786	4 590	1 419	917	6 926	16 711	...	...	9 714
Feb .....	872	9 468	-	10 340	4 521	1 405	907	6 834	17 174	...	...	10 457
Mar.....	819	8 009	-	8 829	4 423	1 406	875	6 703	15 532	3 489	19 021	8 763
Apr.....	796	9 330	-	10 126	4 416	1 457	870	6 744	16 870	...	...	9 889
May.....	745	9 328	-	10 073	4 358	1 487	857	6 703	16 776	...	...	9 947
Jun .....	628	9 607	-	10 235	4 299	1 485	846	6 630	16 865	-	16 865	9 898
Jul.....	641	9 510	-	10 151	4 253	1 589	839	6 681	16 831	...	...	10 150
Aug.....	561	9 352	-	9 913	4 198	1 704	826	6 728	16 641	...	...	9 817
Sep.....	545	9 423	-	9 967	4 162	1 754	821	6 736	16 704	654	17 358	10 231
Oct .....	531	8 980	-	9 511	4 096	1 766	817	6 678	16 190	...	...	9 948
Nov.....	514	10 118	-	10 632	4 028	1 820	804	6 652	17 283	...	...	11 048
Dec.....	509	9 904	-	10 413	3 930	1 792	796	6 519	16 931	1	16 932	10 194
2007: Jan .....	503	9 208	-	9 711	3 894	1 805	792	6 490	16 201	...	...	9 687
Feb .....	569	10 541	-	11 111	3 856	1 907	787	6 551	17 662	...	...	11 275
Mar.....	527	10 698	-	11 225	3 777	1 917	782	6 476	17 701	-	17 701	11 313
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

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

### Liabilities

R millions

End of	Banknotes and coin <sup>2</sup> (1312M)	Deposits of domestic private sector, local authorities and public enterprises/corporations <sup>3</sup>						Total (1320M)
		Cheque and transmission (1313M)	Other demand (1314M)	Savings (1321M)	Short term (1316M)	Medium term (1322M)	Long term (1319M)	
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	338 412	90 026	266 267	301 715	271 255	1 614 714
2005: May	39 130	212 399	194 638	51 562	148 959	219 140	117 258	943 957
Jun	39 911	221 136	197 238	53 963	144 418	219 826	124 394	960 974
Jul	42 269	226 817	194 618	53 277	151 013	230 053	129 383	985 161
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	325 737	86 487	208 890	352 142	270 257	1 567 968
Nov	53 616	331 687	347 026	89 868	200 904	359 238	270 523	1 599 247
Dec	53 606	347 040	338 412	90 026	266 267	301 715	271 255	1 614 714
2008: Jan	50 330	330 755	388 619	87 754	243 046	279 608	303 238	1 633 019
Feb	52 630	341 367	375 628	91 035	223 468	311 120	318 917	1 661 534
Mar	52 715	344 889	349 586	90 475	293 176	302 554	317 681	1 698 362
Apr	53 323	343 507	314 380	93 767	329 189	324 934	328 663	1 734 439
May	54 184	340 903	347 615	94 324	356 284	289 231	332 857	1 761 215
Jun	53 594	355 536	352 142	98 898	313 500	300 232	355 923	1 776 230

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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 sector<sup>1</sup>

### Liabilities

R millions

Government deposits <sup>4</sup>	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	330 887	2 106 273	2006
148 983	17 729	239 445	257 174	178 124	9 308	187 432	264 992	2 526 901	2007
59 897	24 946	88 864	113 810	...	...	...	...	...	2005: May
74 200	24 543	88 957	113 500	111 031	2 256	113 287	283 177	1 585 049	Jun
82 475	24 624	82 207	106 831	...	...	...	...	...	Jul
74 105	24 977	81 690	106 667	...	...	...	...	...	Aug
85 258	23 228	81 665	104 893	114 333	2 234	116 567	285 702	1 645 277	Sep
90 981	24 999	69 349	94 348	...	...	...	...	...	Oct
96 807	24 383	78 584	102 967	...	...	...	...	...	Nov
106 572	24 638	77 961	102 599	118 987	2 330	121 316	274 345	1 705 962	Dec
114 946	22 930	85 120	108 050	...	...	...	...	...	2006: Jan
84 210	23 618	94 713	118 331	...	...	...	...	...	Feb
87 764	23 290	92 862	116 151	126 618	3 197	129 815	287 948	1 827 590	Mar
85 013	25 276	85 780	111 056	...	...	...	...	...	Apr
91 686	26 524	101 494	128 018	...	...	...	...	...	May
112 837	28 649	120 000	148 650	134 347	303	134 651	377 022	2 007 586	Jun
114 918	29 712	111 974	141 687	...	...	...	...	...	Jul
111 642	27 735	119 874	147 609	...	...	...	...	...	Aug
124 656	30 152	137 168	167 320	136 148	3 901	140 049	378 408	2 094 413	Sep
129 610	27 728	121 840	149 568	...	...	...	...	...	Oct
121 646	24 223	110 267	134 491	...	...	...	...	...	Nov
141 803	21 767	113 737	135 504	145 258	3 527	148 786	330 887	2 106 273	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	178 124	9 308	187 432	264 992	2 526 901	Dec
139 005	18 309	272 517	290 826	...	...	...	...	...	2008: Jan
121 207	16 811	348 740	365 552	...	...	...	...	...	Feb
127 051	15 526	335 634	351 160	129 439	7 991	137 430	364 960	2 731 678	Mar
113 841	16 727	323 365	340 092	...	...	...	...	...	Apr
111 904	16 327	345 495	361 822	...	...	...	...	...	May
136 866	13 643	359 457	373 101	133 208	5 607	138 816	358 592	2 837 198	Jun

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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 sector<sup>1</sup>

## Assets

R millions

End of	Foreign assets					Claims on the private sector					
	Gold and foreign exchange			Long term <sup>3</sup>	Total foreign assets	SARB	CPD <sup>4</sup>	Land Bank	Other monetary institutions	Total	of which: Local authorities
	SARB <sup>2</sup>	Other	Total								
2002	65 977	84 554	150 530	16 480	167 010	362	-	16 246	686 773	703 381	3 061
2003	52 905	127 477	180 382	34 107	214 489	341	-	17 623	820 336	838 300	4 442
2004	82 849	117 200	200 049	29 514	229 564	344	-	18 594	935 087	954 024	1 568
2005	130 466	150 108	280 574	17 195	297 769	387	-	17 055	1 122 553	1 139 995	4 223
2006	178 318	206 570	384 888	24 881	409 769	365	-	16 931	1 417 377	1 434 673	3 263
2007	224 313	225 784	450 097	111 599	561 696	395	-	17 014	1 725 084	1 742 493	4 495
2005: May	115 298	133 284	248 581	28 295	276 876	363	-	18 235	999 359	1 017 957	3 087
Jun	124 085	141 619	265 704	28 191	293 895	367	-	17 409	1 007 904	1 025 680	3 185
Jul	124 918	167 374	292 292	26 226	318 519	374	-	17 283	1 030 005	1 047 661	3 283
Aug	123 210	171 188	294 398	20 272	314 670	388	-	17 482	1 041 029	1 058 899	3 248
Sep	124 101	166 482	290 584	21 231	311 814	406	-	17 187	1 069 220	1 086 814	2 730
Oct	131 694	164 499	296 193	18 147	314 340	404	-	16 693	1 070 710	1 087 806	3 950
Nov	129 149	153 581	282 730	17 130	299 860	398	-	16 756	1 097 771	1 114 925	4 601
Dec	130 466	150 108	280 574	17 195	297 769	387	-	17 055	1 122 553	1 139 995	4 223
2006: Jan	134 938	151 462	286 400	18 276	304 676	387	-	16 711	1 140 914	1 158 013	6 481
Feb	138 491	184 317	322 808	16 779	339 587	389	-	17 174	1 164 443	1 182 006	7 333
Mar	142 352	193 639	335 991	15 824	351 814	371	-	15 532	1 200 452	1 216 355	8 980
Apr	145 623	181 661	327 284	16 493	343 777	395	-	16 870	1 216 180	1 233 445	2 365
May	159 846	215 762	375 609	17 645	393 254	424	-	16 776	1 228 193	1 245 393	2 744
Jun	171 543	240 901	412 445	23 787	436 231	453	-	16 865	1 248 345	1 265 662	3 093
Jul	165 941	210 982	376 923	18 941	395 864	386	-	16 831	1 286 927	1 304 144	3 147
Aug	173 835	201 852	375 687	21 773	397 460	398	-	16 641	1 306 884	1 323 923	3 186
Sep	191 218	228 008	419 227	25 319	444 546	398	-	16 704	1 344 513	1 361 614	3 169
Oct	182 701	209 195	391 896	29 252	421 147	404	-	16 190	1 370 182	1 386 776	3 151
Nov	181 337	205 817	387 154	25 846	413 000	420	-	17 283	1 395 714	1 413 417	3 238
Dec	178 318	206 570	384 888	24 881	409 769	365	-	16 931	1 417 377	1 434 673	3 263
2007: Jan	187 696	199 158	386 854	24 727	411 581	403	-	16 201	1 428 932	1 445 536	3 235
Feb	191 171	203 877	395 048	25 365	420 413	447	-	17 662	1 473 316	1 491 425	3 226
Mar	192 709	207 754	400 463	25 107	425 570	440	-	17 701	1 491 407	1 509 548	3 136
Apr	190 689	197 113	387 803	29 161	416 964	424	-	17 370	1 524 973	1 542 767	3 185
May	198 102	206 198	404 301	27 743	432 043	429	-	17 492	1 536 771	1 554 692	3 197
Jun	199 561	219 898	419 459	36 317	455 776	412	-	17 503	1 561 568	1 579 482	4 036
Jul	207 743	221 920	429 663	36 925	466 588	428	-	17 668	1 587 674	1 605 770	4 116
Aug	212 637	234 182	446 819	36 524	483 343	435	-	17 576	1 612 546	1 630 557	2 958
Sep	209 439	238 187	447 626	41 182	488 808	426	-	17 681	1 649 401	1 667 508	3 944
Oct	207 455	210 616	418 071	51 577	469 649	416	-	16 754	1 678 377	1 695 547	3 991
Nov	217 934	223 788	441 722	57 058	498 780	409	-	17 362	1 715 290	1 733 061	4 248
Dec	224 313	225 784	450 097	111 599	561 696	395	-	17 014	1 725 084	1 742 493	4 495
2008: Jan	249 429	231 149	480 579	155 898	636 476	427	-	16 420	1 758 270	1 775 117	7 921
Feb	263 925	276 841	540 766	186 010	726 776	490	-	16 433	1 784 632	1 801 555	8 509
Mar	278 294	259 388	537 682	198 717	736 399	458	-	16 594	1 833 915	1 850 966	8 809
Apr	260 085	233 252	493 337	189 560	682 897	423	-	15 716	1 829 501	1 845 639	6 353
May	261 545	239 727	501 272	200 426	701 698	454	-	15 650	1 845 460	1 861 565	6 959
Jun	272 080	244 915	516 995	218 123	735 118	464	-	15 752	1 883 531	1 899 747	6 790

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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 sector<sup>1</sup>

## Assets

R millions

Claims on the government sector				Total claims on the government sector (1359M)	Other assets (1513K)	Total assets (1358K)	End of
Credit							
SARB <sup>5</sup> (1350M)	CPD <sup>6</sup> (1351M)	Other monetary institutions (1352M)	Total (1353M)				
14 373	2 178	68 386	84 937	84 937	168 509	1 123 837	2002
16 469	1 729	85 979	104 177	104 177	200 460	1 357 425	2003
15 057	1 515	99 519	116 092	116 092	201 280	1 500 959	2004
12 629	1 398	93 324	107 351	107 351	160 847	1 705 962	2005
9 289	3 893	99 172	112 354	112 354	149 476	2 106 273	2006
8 698	1 062	106 753	116 513	116 513	106 198	2 526 901	2007
12 256	1 503	86 661	100 419	100 419	...	...	2005: May
12 436	1 510	85 246	99 191	99 191	166 283	1 585 049	Jun
12 570	1 395	86 817	100 781	100 781	...	...	Jul
12 285	1 377	86 582	100 243	100 243	...	...	Aug
12 151	1 389	87 632	101 172	101 172	145 477	1 645 277	Sep
12 240	1 394	86 398	100 033	100 033	...	...	Oct
12 524	1 396	91 106	105 026	105 026	...	...	Nov
12 629	1 398	93 324	107 351	107 351	160 847	1 705 962	Dec
12 746	1 403	99 589	113 739	113 739	...	...	2006: Jan
9 707	1 333	81 350	92 390	92 390	...	...	Feb
9 519	1 395	78 145	89 059	89 059	170 361	1 827 590	Mar
9 640	1 447	80 125	91 212	91 212	...	...	Apr
9 498	3 049	77 776	90 323	90 323	...	...	May
8 964	4 073	87 440	100 477	100 477	205 215	2 007 586	Jun
9 028	4 230	89 047	102 305	102 305	...	...	Jul
8 865	3 930	89 426	102 221	102 221	...	...	Aug
8 855	4 109	91 831	104 795	104 795	183 458	2 094 413	Sep
9 180	4 041	91 555	104 776	104 776	...	...	Oct
9 267	3 055	90 082	102 405	102 405	...	...	Nov
9 289	3 893	99 172	112 354	112 354	149 476	2 106 273	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	162 252	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	180 688	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	211 043	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	106 198	2 526 901	Dec
8 666	1 219	129 946	139 830	139 830	...	...	2008: Jan
8 461	1 032	125 833	135 325	135 325	...	...	Feb
8 280	952	121 050	130 282	130 282	14 031	2 731 678	Mar
8 237	982	126 856	136 075	136 075	...	...	Apr
8 038	939	131 279	140 255	140 255	...	...	May
7 787	1 963	146 070	155 819	155 819	46 514	2 837 198	Jun

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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 institutions<sup>1</sup>

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 <sup>4</sup> (1347M)	Net credit extended to the government sector (1367M)	Total domestic credit extension <sup>5</sup> (1368M)	Claims on local authorities (1348M)	Loans granted under resale agreements (1502M)	Assets securitised (1375M)	
			Instalment sale credit (1362M)	Leasing finance <sup>2</sup> (1363M)	Mortgage advances (1364M)	Other loans and advances (1365M)	Total loans and advances <sup>3</sup> (1369M)	of which: To households (1505M)							
2002	31 246	8 967	76 619	31 329	286 002	269 217	663 167	333 226	703 381	58 194	761 575	3 061	13 441	1 000	
2003	84 310	7 785	89 208	37 166	331 842	287 988	746 204	378 530	838 300	45 770	884 070	4 442	18 840	5 070	
2004	79 089	5 461	109 469	43 048	412 769	304 188	869 474	478 741	954 024	42 643	996 667	1 568	8 257	-	
2005	81 293	5 323	129 701	49 603	526 647	347 428	1 053 380	585 541	1 139 995	768	1 140 763	4 223	15 781	9 800	
2006	85 589	4 669	147 399	60 157	684 593	452 267	1 344 416	726 270	1 434 673	-29 460	1 405 213	3 263	21 872	20 100	
2007	95 584	4 867	176 725	57 613	853 819	553 886	1 642 043	867 635	1 742 493	-32 482	1 710 011	4 495	21 123	33 760	
2005: May	70 928	5 088	117 220	44 348	449 163	331 210	941 941	505 591	1 017 957	40 510	1 058 466	3 087	11 694	-	
Jun	67 460	4 577	119 214	44 786	459 502	330 141	953 643	516 468	1 025 680	24 979	1 050 660	3 185	10 382	-	
Jul	73 423	4 579	121 431	45 460	469 988	332 779	969 658	528 597	1 047 661	18 294	1 065 956	3 283	8 150	-	
Aug	77 559	4 241	123 597	46 408	481 463	325 631	977 099	540 321	1 058 899	26 126	1 085 025	3 248	8 468	2 300	
Sep	82 631	4 534	123 281	47 227	494 046	335 095	999 649	550 333	1 086 814	15 902	1 102 717	2 730	10 362	3 000	
Oct	67 456	4 830	125 141	48 077	501 270	341 033	1 015 520	561 912	1 087 806	9 040	1 096 846	3 950	13 472	4 500	
Nov	75 173	5 050	127 434	49 183	515 212	342 872	1 034 702	573 231	1 114 925	8 207	1 123 131	4 601	17 503	-	
Dec	81 293	5 323	129 701	49 603	526 647	347 428	1 053 380	585 541	1 139 995	768	1 140 763	4 223	15 781	-	
2006: Jan	80 119	4 885	131 031	49 976	533 672	358 331	1 073 010	596 259	1 158 013	-1 218	1 156 795	6 481	17 457	-	
Feb	76 846	4 930	135 457	52 603	546 500	365 670	1 100 230	611 809	1 182 006	8 169	1 190 175	7 333	22 661	-	
Mar	83 272	4 497	134 493	52 278	559 607	382 209	1 128 587	622 975	1 216 355	1 284	1 217 639	8 980	22 333	2 000	
Apr	87 469	4 482	136 173	52 946	570 913	381 461	1 141 494	631 453	1 233 445	2 327	1 235 772	2 365	22 228	-	
May	90 353	4 325	137 985	52 778	583 891	376 061	1 150 715	641 330	1 245 393	-1 375	1 244 018	2 744	25 419	-	
Jun	90 251	4 615	140 721	53 717	596 283	380 075	1 170 797	655 747	1 265 662	-12 372	1 253 290	3 093	26 108	3 000	
Jul	94 745	4 820	143 113	54 529	612 151	394 786	1 204 579	667 083	1 304 144	-12 625	1 291 519	3 147	27 308	-	
Aug	87 050	4 483	143 075	55 614	627 412	406 291	1 232 391	682 826	1 323 923	-9 433	1 314 490	3 186	25 334	3 000	
Sep	95 752	4 483	140 700	56 750	640 449	423 279	1 261 379	697 521	1 361 614	-19 874	1 341 740	3 169	25 354	4 900	
Oct	95 026	4 620	141 672	57 599	656 379	431 479	1 287 130	707 128	1 386 776	-24 846	1 361 931	3 151	29 688	2 100	
Nov	91 174	4 596	144 841	58 834	671 869	442 102	1 317 647	713 319	1 413 417	-19 253	1 394 163	3 238	24 734	3 100	
Dec	85 589	4 669	147 399	60 157	684 593	452 267	1 344 416	726 270	1 434 673	-29 460	1 405 213	3 263	21 872	2 000	
2007: Jan	76 948	4 662	149 498	60 809	694 120	459 499	1 363 926	746 770	1 445 536	-42 586	1 402 951	3 235	24 628	-	
Feb	80 959	4 747	152 829	61 642	708 211	483 036	1 405 718	757 968	1 491 425	200	1 491 625	3 226	28 890	-	
Mar	80 193	5 179	156 170	62 754	715 768	489 483	1 424 175	765 449	1 509 548	-3 128	1 506 420	3 136	22 530	8 700	
Apr	83 499	5 384	157 881	63 151	728 367	504 485	1 453 884	780 511	1 542 767	3 932	1 546 699	3 185	21 905	-	
May	83 177	5 044	153 554	64 138	744 803	503 976	1 466 471	789 087	1 554 692	10 972	1 565 664	3 197	20 406	8 000	
Jun	78 773	5 104	154 188	63 822	758 080	519 515	1 495 605	798 043	1 579 482	-17 227	1 562 256	4 036	22 106	2 728	
Jul	81 495	4 801	157 629	63 185	775 369	523 291	1 519 473	812 240	1 605 770	-9 945	1 595 825	4 116	22 026	-	
Aug	81 938	4 725	162 090	62 558	793 085	526 161	1 543 894	825 455	1 630 557	6 021	1 636 578	2 958	21 109	2 100	
Sep	84 079	4 643	165 679	61 849	807 536	543 721	1 578 786	838 472	1 667 508	-14 630	1 652 878	3 944	20 710	728	
Oct	88 849	4 657	167 786	60 840	822 356	551 060	1 602 041	849 570	1 695 547	-7 478	1 688 069	3 991	19 452	2 621	
Nov	104 980	4 805	173 145	58 290	838 436	553 405	1 623 276	856 613	1 733 061	-4 901	1 728 160	4 248	19 236	4 700	
Dec	95 584	4 867	176 725	57 613	853 819	553 886	1 642 043	867 635	1 742 493	-32 482	1 710 011	4 495	21 123	4 183	
2008: Jan	85 844	2 989	181 945	57 047	864 526	582 767	1 686 284	926 325	1 775 117	814	1 775 930	7 921	18 682	354	
Feb	85 359	4 177	184 961	57 067	871 532	598 459	1 712 020	942 227	1 801 555	14 106	1 815 662	8 509	21 974	340	
Mar	85 908	4 590	188 559	55 827	882 062	634 020	1 760 468	952 021	1 850 966	3 219	1 854 185	8 809	23 026	386	
Apr	73 849	5 482	192 052	54 800	887 939	631 518	1 766 308	955 626	1 845 639	22 222	1 867 862	6 353	23 047	-	
May	81 653	4 918	193 535	53 802	898 274	629 383	1 774 994	959 951	1 861 565	28 339	1 889 904	6 959	23 920	202	
Jun	81 611	4 566	196 147	52 292	909 285	655 846	1 813 569	965 859	1 899 747	18 943	1 918 689	6 790	26 762	163	

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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.

Monetary aggregates<sup>1</sup>

R millions

End of	Banknotes and coin in circulation (1312M)	Cheque and transmission deposits (1313M)	M1A <sup>2</sup> (1370M)	Other demand deposits <sup>3</sup> (1314M)	M1 <sup>4</sup> (1371M)	Other short- and medium-term deposits <sup>5</sup> (1372M)	M2 <sup>6</sup> (1373M)	Long-term deposits <sup>7</sup> (1319M)	M3 <sup>8</sup> (1374M)
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	338 412	739 057	658 008	1 397 065	271 255	1 668 320
2005: May	39 130	212 399	251 530	194 638	446 168	419 661	865 829	117 258	983 088
Jun	39 911	221 136	261 046	197 238	458 285	418 207	876 491	124 394	1 000 885
Jul	42 269	226 817	269 087	194 618	463 705	434 342	898 047	129 383	1 027 430
Aug	40 035	234 288	274 323	215 508	489 831	426 110	915 941	123 852	1 039 793
Sep	42 101	239 327	281 428	218 610	500 038	428 498	928 537	124 321	1 052 858
Oct	42 354	234 584	276 938	214 946	491 884	440 090	931 975	127 535	1 059 509
Nov	43 219	237 327	280 545	216 773	497 319	439 874	937 193	131 510	1 068 703
Dec	43 419	248 533	291 952	211 101	503 053	460 462	963 515	137 615	1 101 130
2006: Jan	41 934	248 666	290 600	217 036	507 636	457 464	965 101	140 000	1 105 100
Feb	42 718	250 225	292 942	230 583	523 525	476 675	1 000 200	152 656	1 152 856
Mar	44 027	257 458	301 484	239 039	540 523	492 063	1 032 586	173 327	1 205 913
Apr	45 148	252 234	297 382	244 767	542 149	484 756	1 026 904	180 492	1 207 396
May	43 118	251 799	294 917	249 547	544 464	499 692	1 044 155	179 935	1 224 090
Jun	45 132	262 867	307 999	250 004	558 003	492 277	1 050 280	184 147	1 234 426
Jul	45 548	261 770	307 318	274 096	581 414	479 853	1 061 266	185 280	1 246 546
Aug	44 850	266 016	310 866	261 396	572 261	506 527	1 078 788	187 023	1 265 811
Sep	47 933	270 780	318 713	259 978	578 691	527 620	1 106 311	177 668	1 283 979
Oct	47 123	271 640	318 763	270 298	589 061	536 646	1 125 707	185 029	1 310 736
Nov	48 726	285 627	334 353	265 634	599 987	546 110	1 146 097	195 751	1 341 848
Dec	49 951	288 041	337 992	267 687	605 679	551 163	1 156 842	192 450	1 349 293
2007: Jan	46 820	274 174	320 994	265 496	586 490	547 137	1 133 627	215 131	1 348 758
Feb	47 469	306 394	353 863	279 433	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	325 737	699 540	647 519	1 347 059	270 257	1 617 316
Nov	53 616	331 687	385 303	347 026	732 329	650 010	1 382 340	270 523	1 652 863
Dec	53 606	347 040	400 645	338 412	739 057	658 008	1 397 065	271 255	1 668 320
2008: Jan	50 330	330 755	381 085	388 619	769 703	610 408	1 380 112	303 238	1 683 349
Feb	52 630	341 367	393 997	375 628	769 625	625 623	1 395 247	318 917	1 714 164
Mar	52 715	344 889	397 604	349 586	747 190	686 205	1 433 396	317 681	1 751 077
Apr	53 323	343 507	396 830	314 380	711 209	747 890	1 459 099	328 663	1 787 762
May	54 184	340 903	395 088	347 615	742 703	739 839	1 482 542	332 857	1 815 399
Jun	53 594	355 536	409 129	352 142	761 271	712 629	1 473 900	355 923	1 829 823

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



Monetary analysis<sup>1</sup>

R millions

End of	Not seasonally adjusted							Seasonally adjusted			
	M3 (1374M)	Counterparts						M3 (1374N)	Counterparts		
		Net foreign assets: Cumulative flow <sup>2</sup> (1380M)	Claims on the government sector			Claims on the private sector (1347M)	Net other assets and liabilities (1381M)		Net foreign assets: Cumulative flow (1380N)	Net claims on the government sector (1367N)	Claims on the private sector (1347N)
			Gross claims (1356M)	Government deposits (1330M)	Net claims (1367M)						
2007: Feb .....	1 418 086	228 881	114 797	114 597	200	1 491 425	-302 421	1 404 163	237 224	-8 291	1 485 012
Mar .....	1 447 355	231 033	110 237	113 365	-3 128	1 509 548	-290 099	1 443 529	234 183	36	1 499 962
Apr .....	1 476 278	235 209	112 298	108 366	3 932	1 542 767	-305 630	1 462 304	239 622	-1 979	1 538 477
May .....	1 501 629	247 961	113 615	102 643	10 972	1 554 692	-311 996	1 499 953	246 298	6 155	1 567 638
Jun .....	1 523 363	251 079	110 590	127 816	-17 227	1 579 482	-289 971	1 523 406	244 382	-14 043	1 598 382
Jul .....	1 551 493	243 634	107 472	117 417	-9 945	1 605 770	-287 966	1 552 457	239 686	-7 772	1 622 158
Aug .....	1 592 391	251 962	116 495	110 474	6 021	1 630 557	-296 149	1 593 058	247 663	2 325	1 650 005
Sep .....	1 604 213	252 021	119 426	134 056	-14 630	1 667 508	-300 685	1 603 299	243 348	-13 741	1 669 506
Oct .....	1 617 316	242 788	118 793	126 272	-7 478	1 695 547	-313 542	1 621 147	240 100	-3 326	1 692 878
Nov .....	1 652 863	249 965	116 697	121 598	-4 901	1 733 061	-325 262	1 656 679	250 943	-7 043	1 715 327
Dec .....	1 668 320	254 059	116 501	148 983	-32 482	1 742 493	-295 751	1 681 906	254 060	-27 372	1 721 198
2008: Jan .....	1 683 349	239 142	139 818	139 005	814	1 775 117	-331 723	1 708 806	243 041	8 937	1 768 071
Feb .....	1 714 164	250 930	135 313	121 207	14 106	1 801 555	-352 428	1 700 274	259 396	5 080	1 795 580
Mar .....	1 751 077	260 674	130 270	127 051	3 219	1 850 966	-363 782	1 740 871	263 488	4 055	1 846 015
Apr .....	1 787 762	244 153	136 064	113 841	22 222	1 845 639	-324 253	1 770 194	248 310	13 283	1 839 668
May .....	1 815 399	243 738	140 244	111 904	28 339	1 861 565	-318 243	1 808 971	239 487	19 243	1 871 432
Jun .....	1 829 823	253 133	155 808	136 866	18 943	1 899 747	-341 999	1 829 520	242 242	20 576	1 917 027

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## Changes

R millions

Period	Not seasonally adjusted							Seasonally adjusted			
	M3 (1374H)	Counterparts						M3 (1374I)	Counterparts		
		Net foreign assets <sup>3</sup> (1380H)	Claims on the government sector			Claims on the private sector (1347H)	Net other assets and liabilities (1381H)		Net foreign assets (1380I)	Net claims on the government sector (1367I)	Claims on the private sector (1347I)
			Gross claims (1356H)	Government deposits <sup>4</sup> (1330H)	Net claims (1367H)						
2007: Feb .....	69 327	-3 183	152	42 634	42 786	45 889	-16 164	43 998	-254	27 909	47 169
Mar .....	29 269	2 152	-4 560	1 232	-3 328	18 123	12 322	39 366	-3 041	8 327	14 949
Apr .....	28 923	4 175	2 061	4 999	7 060	33 219	-15 531	18 775	5 439	-2 016	38 516
May .....	25 351	12 753	1 317	5 723	7 040	11 925	-6 366	37 650	6 676	8 135	29 161
Jun .....	21 734	3 118	-3 025	-25 174	-28 199	24 790	22 025	23 453	-1 916	-20 198	30 744
Jul .....	28 129	-7 445	-3 118	10 400	7 282	26 287	2 005	29 051	-4 696	6 271	23 776
Aug .....	40 899	8 328	9 023	6 943	15 966	24 787	-8 183	40 600	7 977	10 097	27 847
Sep .....	11 822	59	2 932	-23 582	-20 651	36 951	-4 537	10 241	-4 315	-16 066	19 502
Oct .....	13 103	-9 232	-633	7 785	7 151	28 039	-12 856	17 849	-3 248	10 415	23 372
Nov .....	35 547	7 177	-2 096	4 674	2 578	37 514	-11 721	35 531	10 843	-3 718	22 448
Dec .....	15 457	4 094	-196	-27 386	-27 581	9 432	29 512	25 227	3 116	-20 329	5 871
2008: Jan .....	15 030	-14 917	23 317	9 979	33 296	32 624	-35 972	26 900	-11 019	36 309	46 873
Feb .....	30 815	11 788	-4 505	17 797	13 293	26 439	-20 705	-8 532	16 355	-3 858	27 509
Mar .....	36 913	9 743	-5 043	-5 844	-10 887	49 411	-11 354	40 598	4 092	-1 025	50 435
Apr .....	36 685	-16 520	5 794	13 210	19 004	-5 327	39 528	29 322	-15 178	9 228	-6 347
May .....	27 637	-415	4 180	1 937	6 117	15 925	6 010	38 777	-8 823	5 961	31 765
Jun .....	14 425	9 395	15 564	-24 961	-9 397	38 182	-23 756	20 549	2 755	1 333	45 594

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 <sup>3</sup>	Capital repayments on advances during period <sup>3</sup>	Total mortgage loans outstanding <sup>3</sup>
	Gross amount <sup>1</sup>										
	Assets mortgaged				Total	Application					
	Residential		Farms	Commercial and other		For construction of buildings <sup>2</sup>	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: May	22 244	-	392	5 771	28 408	2 804	23 297	2 306	24 242	14 201	443 169
Jun	22 215	-	471	6 209	28 895	3 165	23 362	2 369	25 564	14 511	454 381
Jul	20 897	-	230	5 935	27 062	2 735	22 158	2 170	25 440	14 450	464 914
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	24 086	5 198	261	1 953	26 300	2 172	22 784	1 344	25 532	27 177	861 215
Feb	28 620	7 365	323	2 157	32 904	2 438	28 711	1 756	30 604	22 901	868 537
Mar	28 289	7 476	259	2 260	30 808	2 319	27 011	1 478	29 035	18 204	879 300
Apr	26 176	7 181	328	1 768	28 216	2 148	24 546	1 522	27 695	14 758	885 145
May	23 866	7 155	356	1 359	25 581	2 026	22 465	1 089	22 756	12 000	895 576
Jun	17 699	5 893	361	1 838	19 898	1 599	17 337	962	21 469	9 889	906 685

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- 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 <sup>1</sup> (1390M)	Government deposits <sup>2</sup> (1391M)	Notes and coin in circulation <sup>3</sup> (1392M)	Money-market swaps with counter foreign-exchange deposits <sup>4</sup> (1441M)	Total reverse repurchase transactions <sup>5</sup> (1442M)	Total SARB debentures <sup>6</sup> (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: May .....	13 825	70	46 769	-	6 600	11 153	17 753
Jun .....	12 471	72	47 043	-	6 625	11 100	17 725
Jul .....	13 778	56	47 475	-	7 175	10 205	17 380
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

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1. Accommodation at the discount window, up to 8 March 1998. As from 9 March 1998 total liquidity provided by the South African Reserve Bank.
2. Government deposits in the Exchequer, Paymaster-General and Stabilisation Accounts.
3. Notes in circulation outside the South African Reserve Bank.
4. Outstanding amounts as at month-end.
5. Total outstanding amounts on 28-day reverse repurchase transactions (first issued on 26 April 1999), 91-day reverse repurchase transactions (first issued on 17 June 2002) and 56-day reverse repurchase transactions (first issued 24 March 2005), at month-ends.
6. Total outstanding amounts on 28-day 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 <sup>1</sup> (1437D)	Standing facilities <sup>2</sup> (1438D)	Cash reserve accounts		SAMOS penalty (1434D)	
			Withdrawals (1456D)	Deposits (1457D)		
2008/04/11	10 700	-407	221	120	-	10 394
2008/04/12	10 700	-	221	120	-	10 801
2008/04/14	10 700	-	222	128	-	10 794
2008/04/15	10 700	-	222	299	-	10 623
2008/04/16	9 600	-	517	94	-	10 023
2008/04/17	9 600	-	404	331	-	9 673
2008/04/18	9 600	281	158	113	-	9 926
2008/04/19	9 600	-	158	113	-	9 645
2008/04/21	9 600	-	15	315	-	9 300
2008/04/22	9 600	-1 062	37	148	-	8 427
2008/04/23	10 450	-1 255	47	219	-	9 023
2008/04/24	10 450	-	60	170	-	10 340
2008/04/25	10 450	-	807	14	-	11 243
2008/04/26	10 450	-	807	14	-	11 243
2008/04/29	10 450	-	2 160	142	-	12 468
2008/04/30	12 500	-	1 113	138	-	13 475
2008/05/03	12 500	-	1 113	138	-	13 475
2008/05/05	12 500	-	823	405	-	12 918
2008/05/06	12 500	-	29	1 186	-	11 343
2008/05/07	11 000	-	76	368	-	10 708
2008/05/08	11 000	-1 029	77	620	-	9 428
2008/05/09	11 000	-	16	1 613	-	9 403
2008/05/10	11 000	-	16	1 613	-	9 403
2008/05/12	11 000	-	211	888	-	10 323
2008/05/13	11 000	-	444	1 504	-	9 940
2008/05/14	10 900	-	295	778	-	10 417
2008/05/15	10 900	-	432	252	-	11 080
2008/05/16	10 900	-	1 098	448	-	11 550
2008/05/17	10 900	-	1 098	448	-	11 550
2008/05/19	10 900	-	444	1 102	-	10 242
2008/05/20	10 900	-	444	2 096	-	9 248
2008/05/21	9 300	-927	791	1 176	-	7 988
2008/05/22	9 300	1 106	791	1 330	-	9 867
2008/05/23	9 300	-	902	6	-	10 196
2008/05/24	9 300	-	902	6	-	10 196
2008/05/26	9 300	-	6	189	-	9 117
2008/05/27	9 300	-	4	98	-	9 206
2008/05/28	9 800	-1 973	43	102	-	7 768
2008/05/29	9 800	-998	43	76	-	8 769
2008/05/30	9 800	-	833	102	-	10 531
2008/05/31	9 800	-	833	102	-	10 531
2008/06/02	9 800	-	1 104	337	-	10 567
2008/06/03	9 800	-	699	257	-	10 242
2008/06/04	10 200	-	861	226	-	10 835
2008/06/05	10 200	-	366	195	-	10 371
2008/06/06	10 200	-	225	268	-	10 157
2008/06/07	10 200	-	225	268	-	10 157
2008/06/09	10 200	-	-	1 206	111	9 105
2008/06/10	10 200	-350	-	1 421	-	8 429
2008/06/11	8 800	-	658	213	-	9 245
2008/06/12	8 800	-	35	356	4	8 483
2008/06/13	8 800	-	857	249	-	9 408
2008/06/14	8 800	-	857	249	-	9 408
2008/06/17	8 800	-	-	855	-	7 945
2008/06/18	8 800	-	-	1 034	-	7 766
2008/06/19	8 800	-	-	1 817	-	6 983
2008/06/20	8 800	-1 138	9	646	-	7 025
2008/06/21	8 800	-	9	646	-	8 163
2008/06/23	8 800	-1 200	27	461	-	7 166
2008/06/24	8 800	-1 100	112	572	-	7 240
2008/06/25	7 600	-	188	6	-	7 782
2008/06/26	7 600	-	969	5	-	8 564
2008/06/27	7 600	-	1 711	23	-	9 288
2008/06/28	7 600	-	1 711	14	-	9 297
2008/06/30	7 600	-	146	623	-	7 123
2008/07/01	7 600	-	107	764	141	7 084
2008/07/02	10 100	-	77	305	68	9 940
2008/07/03	10 100	-	1 039	248	-	10 891
2008/07/04	10 100	-	666	107	-	10 659
2008/07/05	10 100	-	666	107	-	10 659
2008/07/07	10 100	-778	57	473	4	8 910
2008/07/08	10 100	-430	97	1 329	-	8 438
2008/07/09	9 600	-270	44	1 818	-	7 556
2008/07/10	9 600	-	84	1 326	-	8 358

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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 <sup>4</sup>			
Date	Repurchase rate %	SAMOS penalty rate	Date	%	Date	South African Benchmark Overnight Rate (Sabor) on deposits <sup>1</sup> % (1444W)	Overnight foreign exchange rate <sup>2</sup> % (1446W)	Rand overnight deposit rate <sup>3</sup> % (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	2008/04/11	11.11	10.86	11.10	11.60	11.63	11.93	12.63
2003/08/15	11.00	16.00	2003/08/15	14.50	2008/04/18	11.19	11.47	11.10	11.73	11.73	12.03	12.78
2003/09/11	10.00	15.00	2003/09/11	13.50	2008/04/25	11.18	11.31	11.10	11.75	11.83	12.31	13.01
2003/10/17	8.50	13.50	2003/10/20	12.00	2008/05/02	11.19	11.50	11.10	11.75	11.88	12.41	13.18
2003/12/12	8.00	13.00	2003/12/15	11.50	2008/05/09	11.18	11.06	11.10	11.80	11.91	12.43	13.18
2004/08/13	7.50	12.50	2004/08/16	11.00	2008/05/16	11.20	11.48	11.10	11.87	12.03	12.63	13.38
2005/04/14	7.00	12.00	2005/04/15	10.50	2008/05/23	11.20	11.51	11.10	11.88	12.08	12.63	13.43
2006/06/08	7.50	12.50	2006/06/08	11.00	2008/05/30	11.23	11.66	11.10	12.40	12.58	13.16	13.98
2006/08/03	8.00	13.00	2006/08/03	11.50	2008/06/06	11.22	11.42	11.10	12.40	12.58	13.14	13.93
2006/10/13	8.50	13.50	2006/10/13	12.00	2008/06/13	11.62	11.74	11.10	12.15	12.19	12.64	13.56
2006/12/08	9.00	14.00	2006/12/08	12.50	2008/06/20	11.69	11.93	11.60	12.25	12.33	12.83	13.70
2007/06/08	9.50	14.50	2007/06/08	13.00	2008/06/27	11.70	12.09	11.60	12.27	12.38	12.91	13.88
2007/08/17	10.00	15.00	2007/08/17	13.50	2008/07/04	11.67	11.87	11.60	12.35	12.43	12.93	13.76
2007/10/12	10.50	15.50	2007/10/12	14.00	2008/07/11	11.71	11.89	11.60	12.35	12.41	12.86	13.58
2007/12/07	11.00	16.00	2007/12/07	14.50	2008/07/18	11.67	11.81	11.60	12.35	12.33	12.71	13.28
2008/04/11	11.50	16.50	2008/04/11	15.00	2008/07/25	11.71	11.96	11.60	12.15	12.23	12.66	13.18
2008/06/13	12.00	17.00	2008/06/13	15.50	2008/08/01	11.71	11.85	11.60	12.13	12.20	12.59	13.00

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Date	Other money-market interest rates						Date	Notice deposits with clearing banks <sup>8</sup>				Weighted average overdraft rate on current accounts % (1404M)	Interbank call money <sup>12</sup> % (1402M)
	SARB debentures <sup>5</sup>		91-day Treasury bills % (1405W)	3-month bankers' acceptances % (1406W)	3-month JIBAR <sup>6</sup> % (1450W)	9x12 FRA <sup>7</sup> % (1451W)		1 to 32 days <sup>9</sup> % (1414M)	More than 32 days up to 91 days <sup>10</sup> % (1415M)	More than 91 days up to 185 days <sup>11</sup> % (1416M)	12-month fixed deposits <sup>8</sup> % (1417M)		
	28 days % (1448W)	56 days % (1458W)											
2008/04/11	10.31	...	10.31	11.30	11.63	11.67	2007: Mar	8.10	8.62	8.80	8.93	14.07	8.62
2008/04/18	10.44	...	10.42	11.38	11.72	11.77	Apr	8.11	8.64	8.83	9.22	14.50	8.58
2008/04/25	10.63	...	10.46	11.48	11.81	12.18	May	8.11	8.66	8.84	9.23	14.76	8.63
2008/05/02	10.67	...	10.46	11.53	11.87	12.26	Jun	8.37	8.88	9.13	9.59	14.87	9.24
2008/05/09	10.67	...	10.50	11.57	11.92	12.17	Jul	8.48	8.97	9.22	9.93	15.00	9.35
2008/05/16	10.66	...	10.53	11.67	12.02	12.24	Aug	8.93	9.37	9.67	10.15	15.12	9.60
2008/05/23	10.70	...	10.55	11.72	12.08	12.37	Sep	9.08	9.43	9.69	10.11	15.27	9.63
2008/05/30	10.87	...	11.55	12.19	12.58	12.86	Oct	9.40	9.84	10.00	10.39	15.67	10.11
2008/06/06	11.17	...	11.66	12.19	12.58	12.77	Nov	9.54	10.00	10.25	10.65	16.31	10.10
2008/06/13	11.26	...	11.17	11.81	12.17	12.76	Dec	9.97	10.35	10.61	10.92	15.99	10.61
2008/06/20	11.40	...	11.32	11.96	12.33	12.65							
2008/06/27	11.62	...	11.38	12.00	12.37	12.85	2008: Jan	10.01	11.17	11.40	10.82	16.78	10.64
2008/07/04	11.74	...	11.41	12.05	12.43	12.65	Feb	10.98	11.01	11.36	10.32	17.63	10.67
2008/07/11	11.73	...	11.42	12.05	12.42	12.29	Mar	10.27	11.00	11.19	10.99	16.89	10.67
2008/07/18	11.69	...	11.33	11.96	12.33	11.79	Apr	10.29	11.32	11.24	11.05	17.47	11.19
2008/07/25	11.82	...	11.35	11.86	12.23	11.67	May	10.88	11.43	11.62	11.51	16.34	11.23
2008/08/01	11.87	...	11.52	11.83	12.19	11.36	Jun	10.78	11.49	11.51	11.20	15.20	11.69

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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 <sup>1</sup>							Income velocity of circulation of money <sup>6</sup>			
	Monetary aggregates <sup>2</sup>				Credit <sup>3</sup>			V1(A) (1420K)	V1 (1421K)	V2 (1422K)	V3 (1423K)
	M1(A) (1370A)	M1 (1371A)	M2 (1373A)	M3 (1374A)	Private sector		Total domestic credit extention (1368A)				
					Total loans and advances <sup>4</sup> (1369A)	Total claims <sup>5</sup> (1347A)					
2002 .....	11.83	13.53	16.28	18.07	7.78	4.35	7.92	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	12.74	6.19	3.45	1.82	1.62
2005 .....	19.43	19.35	17.68	20.45	21.15	19.49	14.46	5.88	3.34	1.74	1.54
2006 .....	15.77	20.40	20.06	22.54	27.63	25.85	23.18	5.67	3.12	1.65	1.41
2007 .....	18.54	22.02	20.77	23.64	22.14	21.46	21.69	5.48	2.99	1.58	1.32
2005: May .....	15.67	14.67	15.73	16.27	23.03	23.27	18.78	...	...	...	...
Jun .....	15.84	13.63	17.02	17.08	22.58	22.42	17.36	5.81	3.35	1.75	1.55
Jul .....	22.84	18.14	19.95	19.86	23.49	24.17	18.27	...	...	...	...
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	5.69	3.22	1.70	1.51
Oct .....	20.79	18.43	15.41	16.48	20.30	19.25	14.30	...	...	...	...
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	14.46	5.87	3.27	1.72	1.51
2006: Jan .....	22.58	21.58	17.80	20.23	20.93	20.45	16.18	...	...	...	...
Feb .....	19.08	20.80	18.79	21.57	22.61	21.48	16.62	...	...	...	...
Mar .....	24.31	24.50	23.42	27.25	24.06	24.13	20.68	5.70	3.24	1.69	1.46
Apr .....	13.83	19.01	18.01	23.46	22.71	22.85	18.00	...	...	...	...
May .....	17.25	22.03	20.60	24.51	22.16	22.16	17.53	...	...	...	...
Jun .....	17.99	21.76	19.83	23.33	22.77	23.40	19.29	5.56	3.09	1.63	1.39
Jul .....	14.21	25.38	18.17	21.33	24.23	24.48	21.16	...	...	...	...
Aug .....	13.32	16.83	17.78	21.74	26.13	25.03	21.15	...	...	...	...
Sep .....	13.25	15.73	19.15	21.95	26.18	25.28	21.68	5.71	3.06	1.64	1.41
Oct .....	15.10	19.76	20.79	23.71	26.75	27.48	24.17	...	...	...	...
Nov .....	19.18	20.64	22.29	25.56	27.35	26.77	24.13	...	...	...	...
Dec .....	15.77	20.40	20.06	22.54	27.63	25.85	23.18	5.70	3.11	1.62	1.39
2007: Jan .....	10.46	15.53	17.46	22.05	27.11	24.83	21.28	...	...	...	...
Feb .....	20.80	20.97	18.01	23.01	27.77	26.18	25.33	...	...	...	...
Mar .....	19.58	19.72	15.74	20.02	26.19	24.10	23.72	5.67	3.15	1.66	1.39
Apr .....	21.09	19.14	18.33	22.27	27.37	25.08	25.16	...	...	...	...
May .....	21.91	21.37	18.89	22.67	27.44	24.84	25.86	...	...	...	...
Jun .....	19.58	19.33	18.96	23.41	27.74	24.79	24.65	5.34	2.98	1.60	1.32
Jul .....	17.51	15.13	21.57	24.46	26.14	23.13	23.56	...	...	...	...
Aug .....	22.34	24.63	24.39	25.80	25.28	23.16	24.50	...	...	...	...
Sep .....	20.93	21.42	22.06	24.94	25.16	22.47	23.19	5.39	2.89	1.52	1.28
Oct .....	17.27	18.76	19.66	23.39	24.47	22.27	23.95	...	...	...	...
Nov .....	15.24	22.06	20.61	23.18	23.20	22.62	23.96	...	...	...	...
Dec .....	18.54	22.02	20.77	23.64	22.14	21.46	21.69	5.52	2.94	1.54	1.28
2008: Jan .....	18.72	31.24	21.74	24.81	23.63	22.80	26.59	...	...	...	...
Feb .....	11.34	21.53	18.21	20.88	21.79	20.79	21.72	...	...	...	...
Mar .....	10.29	15.46	19.94	20.98	23.61	22.62	23.09	5.63	2.88	1.57	1.28
Apr .....	10.20	10.11	20.07	21.10	21.49	19.63	20.76	...	...	...	...
May .....	9.89	12.39	19.43	20.90	21.04	19.74	20.71	...	...	...	...
Jun .....	11.08	14.33	17.97	20.12	21.26	20.28	22.82	5.65	3.07	1.54	1.27

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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.