

Statistical tables

Money and banking

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General notes

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

... denotes not available

– denotes a value equal to nil

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

South African Reserve Bank Liabilities

R millions

End of	Notes and coin in circulation ¹	Deposits								SARB securities	Foreign loans ⁷	Capital and reserves	Other liabilities	Total liabilities
		Central government		Banks and mutual banks ⁴			Other		Total deposits					
		Exchequer and PMG accounts ²	Other ³	Required reserve balances ⁵	Excess cash reserves	Other balances ⁶	Domestic	Foreign						
(1000M)	(1001M)	(1002M)	(1014M)	(1013M)	(1005M)	(1006M)	(1007M)	(1008M)	(1015M)	(1009M)	(1010M)	(1011M)	(1012M)	
2002	39 487	868	6	16 449	13	2	1	75	17 414	7 679	21 453	338	55 635	142 006
2003	44 671	153	5 600	17 322	58	2	1	86	23 222	3 233	19 953	357	15 179	106 614
2004	48 831	45	6 391	22 270	258	79	4 063	85	33 191	11 904	19 687	364	16 236	130 213
2005	54 237	23	25 280	25 306	491	11	15 038	85	66 234	5 327	22 080	365	10 236	158 479
2006	63 575	-	42 437	32 345	628	27	9 812	65	85 315	3 011	19 190	367	31 705	203 164
2007	68 196	-	62 044	41 682	956	151	12 712	65	117 610	9 026	11 930	380	39 935	247 076
2004: Nov	48 526	62	1 323	21 507	412	32	5 323	92	28 751	9 900	20 248	364	19 976	127 765
2004: Dec	48 831	45	6 391	22 270	258	79	4 063	85	33 191	11 904	19 687	364	16 236	130 213
2005: Jan	47 710	51	-0	22 278	47	85	8 810	72	31 343	13 209	20 830	364	20 153	133 609
2005: Feb	46 764	76	1	21 677	554	94	8 003	83	30 489	12 500	20 263	364	18 519	128 899
2005: Mar	49 440	50	1	22 547	708	59	5 969	84	29 417	13 000	21 806	364	14 904	128 932
2005: Apr	49 624	133	-0	22 728	334	28	7 322	81	30 624	12 854	21 264	364	15 107	129 838
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
2005: Jun	48 968	11	16 762	23 751	570	-	8 553	84	49 730	11 100	23 241	364	19 818	153 221
2005: Jul	49 302	61	16 778	23 521	354	13	8 957	82	49 765	10 245	23 219	364	20 758	153 654
2005: Aug	49 000	28	16 787	24 477	545	9	12 495	87	54 428	8 200	22 668	365	17 243	151 904
2005: Sep	50 335	15	19 338	24 209	332	10	12 086	76	56 066	8 233	22 246	365	15 573	152 818
2005: Oct	51 208	23	20 398	24 663	375	5	12 475	82	58 020	5 900	23 349	365	21 198	160 040
2005: 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
2005: 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
2006: Feb	52 407	27	34 353	26 298	559	-	11 307	67	72 611	6 229	21 599	365	11 705	164 916
2006: Mar	52 823	28	35 965	27 518	880	15	10 529	74	75 009	6 368	21 740	365	11 784	168 088
2006: Apr	54 297	42	36 056	27 273	739	-7	8 966	78	73 145	6 114	23 282	365	14 940	172 143
2006: May	52 442	20	36 178	28 310	458	8	9 507	68	74 549	6 319	25 145	365	27 018	185 838
2006: Jun	53 871	523	36 320	25 219	258	16	11 207	68	73 610	5 405	27 322	365	39 821	200 395
2006: Jul	54 476	-	36 456	27 157	195	5	9 399	74	73 286	5 721	26 090	365	32 366	192 304
2006: Aug	54 624	1	36 604	28 870	565	29	12 813	77	78 960	5 020	25 251	367	34 963	199 184
2006: Sep	56 538	-	36 759	30 002	603	1 368	9 729	72	78 533	4 318	27 435	367	49 644	216 835
2006: Oct	56 922	-	36 914	29 319	312	13	13 623	67	80 247	2 850	24 169	367	44 402	208 957
2006: Nov	59 546	-	37 067	31 749	1 301	14	12 256	67	82 455	3 512	21 747	367	39 073	206 701
2006: 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
2007: Feb	57 130	-	45 644	34 711	1 351	81	11 215	66	93 066	4 912	19 539	367	42 362	217 376
2007: 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
2007: Apr	59 943	1	48 845	34 315	610	137	8 237	66	92 212	6 943	17 601	367	39 928	216 994
2007: May	58 943	-	49 310	35 051	101	-	11 219	67	95 749	8 730	17 751	367	42 673	224 211
2007: Jun	59 424	-	49 515	37 456	1 079	145	11 675	65	99 936	8 342	17 694	367	40 165	225 929
2007: Jul	58 875	-	54 716	37 325	95	94	11 673	66	103 969	8 460	17 746	367	43 507	232 924
2007: Aug	59 932	1	57 775	37 495	388	143	5 822	65	101 689	9 938	17 859	367	45 173	234 956
2007: Sep	60 948	2	59 686	37 555	10	58	7 666	70	105 047	11 399	15 476	380	42 125	235 373
2007: Oct	60 126	-	60 908	38 531	43	86	14 478	69	114 116	10 473	13 068	380	34 745	232 906
2007: Nov	64 660	-	61 128	39 474	162	115	10 542	70	111 491	12 059	11 763	380	42 382	242 735
2007: Dec	68 196	-	62 044	41 682	956	151	12 712	65	117 610	9 026	11 930	380	39 935	247 076

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- Including coin as from March 1994 onwards.
- PMG means Paymaster General. Including deposits of provincial administrations with the South African Reserve Bank as from December 1992.
- Mainly comprising government departments, and the Compensatory and Contingency Financing Facility of the IMF as from December 1993 onwards. Exchequer balance includes uninvested part of the Stabilisation Account.
- Until October 1986 only banks, thereafter banks and building societies. Banks and mutual banks as from January 1994 onwards.
- As from April 1998 the minimum cash reserve requirement was set at 2% per cent of banks' liabilities but banks' vault cash holdings qualified in full as part of cash reserves, as per notice R572 in Government Gazette No. 18810 of April 1998. As from September 2001, only 75 per cent of banks' vault cash holdings qualified as cash reserves, and subsequently the qualifying portion was reduced by 25 percentage points each year. In September 2004 the concession was fully phased out.
- Not including deposits denominated in foreign currencies.
- Including loans of the South African government for which the South African Reserve Bank has assumed liability.

South African Reserve Bank

Assets

R millions

End of	Foreign assets		Liquidity provided ²				Advances, investments and overnight loans					Total (excluding foreign assets) (1029M)	Other assets (1030M)	Total assets (1031M)
	Gold coin and bullion ¹ (1020M)	Total (1021M)	Utilisation of cash reserves (1033M)	Loans granted to banks under:		Total (1036M)	Advances		Investments		Overnight loans ⁴ (1032M)			
				Resale agree- ments (1034M)	SAMOS penalty (1035M)		Banks (1025M)	Other ³ (1026M)	Govern- ment stock (1027M)	Other (1028M)				
2002	14 990	65 977	330	12 000	-	12 330	85	594	14 373	279	-	27 661	48 368	142 006
2003	9 799	52 905	81	13 000	1	13 082	64	579	16 469	279	-	30 474	23 235	106 614
2004	8 887	82 849	23	12 958	-	12 981	67	483	15 057	279	-	28 867	18 498	130 213
2005	12 970	130 466	445	11 909	-	12 354	110	360	12 629	279	-	25 733	2 280	158 479
2006	17 634	178 318	122	12 315	-	12 438	88	318	9 289	279	-	22 411	2 435	203 164
2007	22 843	224 313	101	10 866	-	10 967	118	283	8 698	279	-	20 346	2 418	247 076
2004: Nov	9 349	82 280	24	13 019	-	13 043	80	452	14 858	279	-	28 711	16 774	127 765
Dec	8 887	82 849	23	12 958	-	12 981	67	483	15 057	279	-	28 867	18 498	130 213
2005: Jan	9 091	89 037	155	13 347	-	13 503	68	523	15 204	279	-	29 577	14 995	133 609
Feb	9 020	89 421	887	13 216	-	14 103	68	526	7 796	279	-	22 772	16 706	128 899
Mar	10 637	98 832	165	13 310	-	13 476	72	512	7 422	279	-	21 761	8 339	128 932
Apr	10 516	97 748	154	14 138	-	14 292	71	464	12 273	279	-	27 379	4 711	129 838
May	11 096	115 298	48	13 218	3	13 269	86	464	12 256	279	-	26 354	2 727	144 378
Jun	11 599	124 085	151	13 105	4	13 260	90	466	12 436	279	-	26 530	2 606	153 221
Jul	11 343	124 918	829	12 012	-	12 841	97	343	12 570	279	-	26 129	2 606	153 654
Aug	11 211	123 210	103	13 303	-	13 405	111	347	12 285	279	-	26 427	2 267	151 904
Sep	12 007	124 101	584	12 957	-	13 541	129	349	12 151	279	-	26 450	2 266	152 818
Oct	12 593	131 694	509	12 514	-	13 023	127	353	12 240	279	-	26 022	2 325	160 040
Nov	12 781	129 149	212	12 379	-	12 592	121	357	12 524	279	-	25 872	2 284	157 305
Dec	12 970	130 466	445	11 909	-	12 354	110	360	12 629	279	-	25 733	2 280	158 479
2006: Jan	13 880	134 938	78	12 817	-	12 895	110	363	12 746	279	-	26 393	2 796	164 128
Feb	13 710	138 491	1 103	12 617	-	13 719	112	367	9 707	279	-	24 185	2 241	164 916
Mar	14 504	142 352	426	12 807	-	13 233	94	368	9 519	279	-	23 494	2 243	168 088
Apr	15 693	145 623	832	13 012	7	13 851	118	293	9 640	279	-	24 182	2 338	172 143
May	17 392	159 846	330	13 053	-	13 383	147	297	9 498	279	-	23 604	2 387	185 838
Jun	17 344	171 543	3 531	13 208	-	16 739	175	299	8 964	279	-	26 457	2 394	200 395
Jul	17 437	165 941	1 655	12 616	-	14 270	109	303	9 028	279	-	23 988	2 374	192 304
Aug	17 789	173 835	587	12 756	-	13 343	121	306	8 865	279	-	22 913	2 436	199 184
Sep	18 629	191 218	204	13 412	-	13 616	120	310	8 855	279	-	23 180	2 437	216 835
Oct	17 908	182 701	1 188	12 721	-	13 908	127	313	9 180	279	-	23 807	2 449	208 957
Nov	18 501	181 337	300	12 456	-	12 755	142	317	9 267	279	-	22 761	2 603	206 701
Dec	17 634	178 318	122	12 315	-	12 438	88	318	9 289	279	-	22 411	2 435	203 164
2007: Jan	18 690	187 696	732	14 704	-	15 435	126	320	9 122	279	-	25 282	2 414	215 393
Feb	19 531	191 171	148	13 703	-	13 851	170	324	9 108	279	-	23 733	2 473	217 376
Mar	19 224	192 709	1 140	13 914	-	15 053	163	338	8 918	279	-	24 752	2 464	219 926
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

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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 ¹ (1042M)	Insurance companies and pension funds (1043M)	Other (1045M)	Total (1046M)					
2002	3 048	-	111	44	49	3 252	1 408	4 660	81	241	4 982
2003	3 452	-	118	32	185	3 787	844	4 631	81	380	5 092
2004	4 981	-	220	21	1 059	6 281	1 784	8 065	81	588	8 734
2005	14 773	-	283	31	2 203	17 290	2 473	19 763	81	141	19 985
2006	12 368	-	891	23	908	14 190	2 512	16 702	81	162	16 945
2007	13 808	-	733	31	1 205	15 776	5 735	21 511	81	169	21 761
2004: Nov	4 810	-	205	82	873	5 969	1 533	7 502	81	707	8 290
Dec	4 981	-	220	21	1 059	6 281	1 784	8 065	81	588	8 734
2005: Jan	9 017	-	217	36	1 196	10 467	1 645	12 112	81	597	12 790
Feb	7 631	-	225	33	1 362	9 252	1 452	10 704	81	637	11 422
Mar	5 933	-	186	94	1 527	7 740	1 688	9 428	81	333	9 842
Apr	10 369	-	188	134	1 779	12 469	2 096	14 565	81	336	14 983
May	7 538	-	178	33	2 058	9 807	1 497	11 303	81	326	11 710
Jun	9 230	-	170	31	2 339	11 770	1 218	12 989	81	350	13 420
Jul	9 089	-	194	32	1 516	10 831	1 323	12 155	81	347	12 583
Aug	14 237	-	229	148	1 713	16 327	2 222	18 549	81	384	19 014
Sep	14 017	-	229	23	1 834	16 104	906	17 010	81	376	17 467
Oct	14 393	-	266	26	1 999	16 683	1 568	18 251	81	467	18 799
Nov	10 456	-	284	164	2 122	13 026	1 647	14 673	81	432	15 187
Dec	14 773	-	283	31	2 203	17 290	2 473	19 763	81	141	19 985
2006: Jan	14 005	-	967	63	2 262	17 297	1 538	18 835	81	156	19 072
Feb	12 963	-	937	21	755	14 676	1 952	16 628	81	166	16 875
Mar	10 518	-	890	25	924	12 357	1 476	13 833	81	160	14 074
Apr	12 186	-	861	27	949	14 023	1 916	15 940	81	157	16 178
May	13 016	-	844	80	984	14 924	1 312	16 235	81	166	16 483
Jun	15 272	-	839	42	1 068	17 221	1 260	18 481	81	166	18 727
Jul	13 087	-	808	30	1 167	15 093	3 548	18 641	81	140	18 862
Aug	15 097	-	801	21	1 195	17 114	2 407	19 521	81	165	19 768
Sep	12 663	-	833	161	1 207	14 863	2 645	17 509	81	174	17 764
Oct	14 720	-	856	26	869	16 471	3 493	19 964	81	174	20 220
Nov	12 561	-	867	99	889	14 417	2 409	16 827	81	351	17 259
Dec	12 368	-	891	23	908	14 190	2 512	16 702	81	162	16 945
2007: Jan	15 526	-	891	192	927	17 536	3 518	21 054	81	146	21 281
Feb	12 156	-	865	163	883	14 067	2 507	16 574	81	181	16 836
Mar	7 126	-	739	95	866	8 826	3 921	12 747	81	218	13 045
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

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

Corporation for Public Deposits

Assets

R millions

End of	Treasury bills (1061M)	Government stock (1062M)	Land Bank securities (1063M)	Other public-sector investments		Other assets (1065M)	Total assets (1066M)
				Bills ¹ (1068M)	Other (1069M)		
2002	2 137	41	0	-	-	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
2004: Nov.....	1 467	42	557	-	-	6 224	8 290
Dec.....	1 473	42	717	-	-	6 502	8 734
2005: Jan.....	1 516	52	887	-	-	10 334	12 790
Feb.....	1 523	29	790	-	-	9 080	11 422
Mar.....	1 629	28	544	-	-	7 640	9 842
Apr.....	1 519	28	396	-	-	13 040	14 983
May.....	1 474	28	495	-	-	9 713	11 710
Jun.....	1 481	28	546	-	-	11 364	13 420
Jul.....	1 367	28	446	-	-	10 741	12 583
Aug.....	1 349	28	717	-	-	16 920	19 014
Sep.....	1 361	28	1 017	-	-	15 061	17 467
Oct.....	1 366	28	1 121	-	-	16 284	18 799
Nov.....	1 368	28	596	-	-	13 194	15 187
Dec.....	1 371	28	397	-	-	18 189	19 985
2006: Jan.....	1 376	27	494	-	-	17 175	19 072
Feb.....	1 333	-	743	-	-	14 799	16 875
Mar.....	1 395	-	1 141	-	-	11 539	14 074
Apr.....	1 447	-	846	-	-	13 885	16 178
May.....	3 049	-	598	-	-	12 836	16 483
Jun.....	4 073	-	288	-	-	14 367	18 727
Jul.....	4 230	-	299	-	-	14 333	18 862
Aug.....	3 930	-	397	-	-	15 440	19 768
Sep.....	4 109	-	197	-	-	13 457	17 764
Oct.....	4 041	-	199	-	-	15 980	20 220
Nov.....	3 055	-	198	-	-	14 006	17 259
Dec.....	3 893	-	99	-	-	12 953	16 945
2007: Jan.....	4 493	-	149	-	-	16 640	21 281
Feb.....	4 217	-	196	-	-	12 423	16 836
Mar.....	1 286	-	198	-	-	11 562	13 045
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

KB103

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

Banks¹

Liabilities

R millions

End of	Deposits									Other	
	Cash managed, cheque and transmission (1070M)	Other demand (1071M)	Short-term savings (1072M)	Other short term (1073M)	Medium-term savings (1074M)	Other medium term (1075M)	Long term (1076M)	Total (1077M)	Foreign-currency deposits included in total (1078M)	Loans received under repurchase agreements	
										SARB (1500M)	Other (1501M)
2002	190 158	190 087	37 179	116 167	22	166 097	112 580	812 290	35 840	12 032	37 630
2003	225 876	196 151	45 095	146 518	15	190 881	106 749	911 284	24 837	13 006	43 841
2004	251 241	214 561	51 066	151 078	92	232 161	132 935	1 033 134	27 702	13 444	38 362
2005	301 469	249 847	57 344	183 328	313	269 513	175 811	1 237 624	33 030	11 909	42 399
2006	353 802	319 774	72 403	261 454	24	281 171	250 774	1 539 402	50 284	12 484	49 059
2007	401 169	412 910	90 041	306 968	38	319 504	331 046	1 861 675	54 936	11 964	77 222
2004: Nov	237 739	211 596	50 827	99 406	260	276 649	143 431	1 019 908	28 202	13 436	44 329
Dec	251 241	214 561	51 066	151 078	92	232 161	132 935	1 033 134	27 702	13 444	38 362
2005: Jan	254 986	213 977	49 811	149 620	150	246 708	136 503	1 051 755	26 457	13 866	41 542
Feb	240 954	215 996	50 267	153 758	147	256 761	142 300	1 060 184	26 043	13 718	41 307
Mar	251 423	218 578	50 588	165 387	293	239 792	147 629	1 073 689	27 282	14 219	35 636
Apr	253 571	219 036	50 376	164 924	110	249 609	146 196	1 083 822	25 604	14 842	41 168
May	245 292	221 763	51 031	168 896	62	251 077	153 986	1 092 109	28 985	13 796	43 479
Jun	250 761	233 812	53 418	165 462	78	254 129	163 659	1 121 319	30 059	13 716	37 403
Jul	269 717	229 194	52 742	178 309	300	260 142	168 549	1 158 954	30 830	12 879	34 281
Aug	265 866	242 330	53 508	165 602	148	263 099	163 833	1 154 387	30 519	14 159	35 481
Sep	275 635	255 920	54 596	176 913	388	251 576	163 711	1 178 738	28 924	15 218	33 673
Oct	277 220	247 115	55 303	192 179	115	240 503	165 576	1 178 010	28 798	12 514	44 557
Nov	287 814	250 906	57 403	141 659	32	289 852	172 192	1 199 858	29 533	12 252	47 401
Dec	301 469	249 847	57 344	183 328	313	269 513	175 811	1 237 624	33 030	11 909	42 399
2006: Jan	301 248	248 422	56 319	187 596	108	269 333	181 972	1 244 999	30 491	12 816	53 358
Feb	280 244	258 033	62 078	196 258	200	281 501	205 501	1 283 815	33 884	12 616	54 480
Mar	291 545	272 841	63 305	185 589	17	301 641	223 625	1 338 563	35 981	12 807	42 000
Apr	280 946	272 969	63 466	191 157	14	294 982	231 508	1 335 042	34 438	13 012	45 999
May	281 983	285 275	64 644	215 163	569	283 295	232 594	1 363 523	41 551	13 265	53 496
Jun	302 503	302 116	65 483	208 609	184	281 748	246 016	1 406 659	48 834	13 409	51 002
Jul	309 666	316 634	67 481	221 934	29	245 929	243 355	1 405 027	47 930	12 650	49 668
Aug	313 213	302 453	69 719	223 082	62	271 871	244 870	1 425 270	44 926	12 755	47 039
Sep	329 160	315 185	70 105	253 601	212	261 103	238 440	1 467 806	47 290	13 411	47 077
Oct	329 818	318 589	70 587	244 084	99	282 295	247 704	1 493 176	48 597	12 810	54 781
Nov	338 079	310 108	73 365	223 925	24	306 607	260 352	1 512 461	45 786	13 010	45 492
Dec	353 802	319 774	72 403	261 454	24	281 171	250 774	1 539 402	50 284	12 484	49 059
2007: Jan	350 046	317 229	71 972	270 848	20	270 515	276 426	1 557 057	52 528	14 859	53 931
Feb	349 464	331 725	72 956	250 735	20	287 022	301 273	1 593 196	52 612	13 452	58 783
Mar	357 190	334 343	75 081	232 391	1	306 009	309 676	1 614 689	44 685	14 073	53 914
Apr	351 453	337 239	76 237	224 911	1	333 436	319 177	1 642 454	46 283	14 085	47 633
May	344 190	347 427	78 101	242 890	180	328 726	316 841	1 658 356	44 953	13 414	46 378
Jun	364 968	352 884	81 577	238 737	178	333 822	329 359	1 701 526	42 435	12 348	41 755
Jul	351 467	360 714	82 691	255 995	9	349 354	317 032	1 717 261	38 090	13 131	65 894
Aug	359 667	380 245	84 780	252 023	192	370 854	303 878	1 751 640	45 274	10 412	60 737
Sep	376 127	379 139	84 731	288 886	12	354 816	310 195	1 793 905	55 900	14 389	62 596
Oct	363 844	383 438	86 054	243 394	61	384 890	329 792	1 791 473	51 363	15 652	69 322
Nov	375 907	408 672	89 529	240 986	18	392 213	332 343	1 839 667	57 181	12 711	66 206
Dec	401 169	412 910	90 041	306 968	38	319 504	331 046	1 861 675	54 936	11 964	77 222

KB105

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

Banks¹

Liabilities

R millions

liabilities to the public					Total liabilities to the public (1085M)	Capital and other liabilities				Total capital and liabilities (1090M)	End of
Foreign finance in bank's own name on-lent to clients (1080M)	Other foreign loans and advances (1081M)	Other loans and advances (1082M)	Other (1083M)	Total (1084M)		Outstanding liabilities on behalf of clients, per contra ² (1086M)	Other liabilities (1087M)	Gross capital and reserves (1088M)	Total (1089M)		
1 430	13 447	39 826	18 608	122 973	935 262	2 131	64 633	100 833	167 597	1 102 860	2002
1 293	5 189	38 850	20 666	122 845	1 034 129	1 415	237 937	108 362	347 714	1 381 843	2003
1 344	6 002	32 881	13 942	105 976	1 139 111	481	236 021	123 007	359 509	1 498 619	2004
2 803	9 180	40 291	15 978	122 560	1 360 185	1 004	184 664	131 799	317 467	1 677 652	2005
2 242	20 740	51 675	19 291	155 491	1 694 894	294	216 212	163 757	380 264	2 075 157	2006
1 569	52 310	64 424	19 398	226 887	2 088 562	364	257 308	200 513	458 185	2 546 747	2007
1 532	2 920	31 289	14 565	108 071	1 127 979	569	235 612	120 608	356 789	1 484 767	2004: Nov
1 344	6 002	32 881	13 942	105 976	1 139 111	481	236 021	123 007	359 509	1 498 619	Dec
1 511	11 419	32 404	12 992	113 734	1 165 489	424	239 470	124 017	363 910	1 529 400	2005: Jan
1 173	11 695	33 377	13 645	114 915	1 175 098	301	245 371	123 418	369 090	1 544 189	Feb
2 040	11 798	32 372	13 572	109 637	1 183 325	86	208 715	121 741	330 542	1 513 867	Mar
2 029	9 749	35 136	15 713	118 637	1 202 458	568	201 934	122 553	325 055	1 527 513	Apr
2 304	9 459	38 109	14 541	121 689	1 213 798	68	200 218	127 573	327 859	1 541 657	May
2 453	10 791	36 446	14 218	115 027	1 236 346	129	200 700	126 972	327 801	1 564 147	Jun
2 304	8 279	45 936	15 158	118 837	1 277 791	129	212 415	127 645	340 190	1 617 981	Jul
2 181	8 698	48 069	28 678	137 267	1 291 654	303	191 438	128 273	320 013	1 611 667	Aug
2 103	8 191	53 515	16 724	129 423	1 308 161	88	182 967	129 588	312 643	1 620 804	Sep
2 751	8 327	59 494	17 201	144 844	1 322 854	228	174 561	130 341	305 130	1 627 984	Oct
2 765	8 420	56 867	17 312	145 017	1 344 876	575	182 198	131 845	314 619	1 659 495	Nov
2 803	9 180	40 291	15 978	122 560	1 360 185	1 004	184 664	131 799	317 467	1 677 652	Dec
2 904	10 572	49 220	17 541	146 411	1 391 410	281	197 967	132 661	330 909	1 722 319	2006: Jan
3 270	9 763	53 072	18 864	152 065	1 435 880	482	201 425	134 223	336 130	1 772 011	Feb
3 179	8 211	55 408	19 103	140 708	1 479 271	91	186 737	137 795	324 622	1 803 893	Mar
3 149	10 171	47 226	17 557	137 114	1 472 156	92	194 530	145 787	340 409	1 812 565	Apr
3 386	11 471	54 647	18 115	154 380	1 517 903	63	204 947	146 202	351 212	1 869 115	May
2 378	13 368	54 628	18 986	153 770	1 560 429	170	250 201	149 103	399 474	1 959 903	Jun
2 575	16 152	55 850	18 758	155 652	1 560 679	347	228 183	150 142	378 672	1 939 351	Jul
2 660	20 892	52 911	18 455	154 711	1 579 981	273	232 572	154 987	387 832	1 967 813	Aug
2 619	25 715	55 545	19 720	164 087	1 631 894	122	277 442	154 647	432 212	2 064 106	Sep
2 636	21 676	53 278	19 029	164 209	1 657 385	600	234 894	156 811	392 305	2 049 691	Oct
2 147	25 130	52 956	19 908	158 642	1 671 104	825	232 009	158 090	390 925	2 062 028	Nov
2 242	20 740	51 675	19 291	155 491	1 694 894	294	216 212	163 757	380 264	2 075 157	Dec
2 078	21 233	44 921	19 842	156 865	1 713 922	339	216 510	166 113	382 963	2 096 884	2007: Jan
2 070	24 368	53 296	20 373	172 342	1 765 538	580	223 650	170 512	394 742	2 160 280	Feb
2 095	33 095	53 426	20 807	177 410	1 792 099	529	208 971	174 933	384 433	2 176 532	Mar
2 065	27 222	58 478	20 181	169 664	1 812 118	392	215 313	177 585	393 290	2 205 408	Apr
1 753	27 727	61 509	17 511	168 292	1 826 648	306	214 464	179 888	394 658	2 221 307	May
2 060	44 079	65 823	17 389	183 453	1 884 979	368	242 283	180 470	423 121	2 308 100	Jun
1 379	49 529	72 701	19 959	222 593	1 939 854	348	238 425	182 485	421 258	2 361 112	Jul
1 028	53 381	76 940	19 547	222 045	1 973 685	321	243 564	186 323	430 208	2 403 893	Aug
1 161	50 127	69 314	19 422	217 010	2 010 915	210	257 506	187 342	445 058	2 455 973	Sep
1 325	46 755	74 650	21 882	229 586	2 021 059	227	281 814	188 491	470 532	2 491 591	Oct
1 246	47 356	68 523	22 046	218 087	2 057 754	328	284 740	192 443	477 510	2 535 264	Nov
1 569	52 310	64 424	19 398	226 887	2 088 562	364	257 308	200 513	458 185	2 546 747	Dec

KB106

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

Banks Assets

R millions

End of	Central bank money and gold				Deposits, loans						
	Bank notes and subsidiary coin	Gold coin and bullion	Deposits with the SARB	Total	Bank group funding, including NCDs/PNs	Interbank funding, including NCDs/PNs	Loans granted under resale agreements	Instalment debtors, suspensive sales and leases	Mortgage advances	Credit card debtors	Bills and acceptances discounted
	(1100M)	(1101M)	(1102M)	(1104M)	(1105M)	(1112M)	(1107M)	(1108M)	(1109M)	(1110M)	(1111M)
2002	10 269	6	16 026	26 300	28 685	36 742	36 814	108 187	279 596	14 639	23 024
2003	10 953	6	17 543	28 501	28 370	49 473	46 417	126 373	325 752	16 950	22 134
2004	9 747	24	22 258	32 028	26 591	46 067	29 173	152 417	405 620	21 169	32 425
2005	10 814	55	27 082	37 951	28 188	66 461	34 648	179 160	521 698	31 207	30 450
2006	13 620	593	32 458	46 670	39 763	76 289	55 581	207 411	680 064	43 940	39 096
2007	14 586	49	43 377	58 011	40 023	109 306	91 917	234 203	852 271	55 135	49 985
2004: Nov	9 467	26	21 656	31 149	26 113	51 013	38 815	150 474	396 682	20 610	30 357
Dec	9 747	24	22 258	32 028	26 591	46 067	29 173	152 417	405 620	21 169	32 425
2005: Jan	8 710	40	22 555	31 305	28 532	59 773	38 146	151 920	411 615	22 735	34 033
Feb	7 423	21	21 685	29 129	25 219	69 363	32 975	153 842	414 576	23 635	32 905
Mar	10 533	25	22 616	33 175	22 335	69 024	35 107	156 143	424 348	24 223	29 074
Apr	8 591	26	23 099	31 716	23 605	58 543	39 321	158 588	432 637	24 992	30 420
May	9 324	37	23 679	33 039	22 580	62 899	38 927	161 456	442 932	25 437	30 016
Jun	9 054	35	24 223	33 312	23 062	65 586	37 339	163 884	454 140	25 851	31 411
Jul	7 030	32	24 733	31 796	25 235	69 847	38 351	166 770	464 667	26 587	29 949
Aug	8 963	37	25 384	34 384	24 195	81 442	33 033	169 876	476 168	27 166	29 182
Sep	8 231	37	25 423	33 691	22 910	73 486	31 807	170 366	488 736	28 113	29 951
Oct	8 851	44	25 864	34 759	23 192	63 707	39 827	173 075	495 992	28 770	29 216
Nov	10 619	39	27 394	38 052	28 083	64 232	40 442	176 473	510 120	29 929	30 172
Dec	10 814	55	27 082	37 951	28 188	66 461	34 648	179 160	521 698	31 207	30 450
2006: Jan	9 362	55	27 620	37 037	29 804	72 713	41 546	180 864	528 805	32 158	32 865
Feb	9 685	47	27 747	37 480	29 337	77 703	51 232	187 920	541 812	33 215	32 891
Mar	8 793	99	28 857	37 749	31 809	82 983	53 238	186 630	555 177	33 478	31 316
Apr	9 146	101	28 545	37 791	30 576	82 946	55 819	188 976	566 558	34 864	32 916
May	9 320	112	28 702	38 134	31 600	82 049	62 814	190 619	579 660	35 469	32 865
Jun	8 735	77	25 836	34 648	34 857	95 290	60 746	194 294	592 203	36 235	36 554
Jul	8 924	125	29 289	38 338	36 027	68 257	61 430	197 497	608 110	36 853	39 538
Aug	9 771	317	29 992	40 080	36 381	77 352	58 294	198 549	623 387	38 267	37 905
Sep	8 602	280	33 795	42 676	37 106	81 520	58 884	197 311	636 469	39 570	37 440
Oct	9 795	363	31 964	42 123	38 471	86 430	67 870	199 133	652 789	40 595	35 264
Nov	10 816	427	33 532	44 776	40 840	87 286	57 120	203 534	667 154	42 169	37 640
Dec	13 620	593	32 458	46 670	39 763	76 289	55 581	207 411	680 064	43 940	39 096
2007: Jan	10 163	631	34 274	45 068	41 673	78 780	65 581	210 166	691 241	45 795	43 485
Feb	9 658	648	36 531	46 837	42 464	89 644	65 738	214 328	704 765	47 201	45 104
Mar	8 497	1 915	36 700	47 112	46 190	81 248	66 242	218 787	712 498	48 116	43 647
Apr	10 015	205	35 474	45 694	46 250	84 743	57 018	220 897	725 166	49 776	46 968
May	10 708	1 457	35 803	47 969	43 694	82 711	52 350	217 556	742 113	51 017	48 684
Jun	8 688	930	39 258	48 876	42 799	86 684	56 667	217 871	755 510	52 238	47 738
Jul	10 084	1 686	38 692	50 462	40 164	110 119	75 018	220 674	772 943	53 066	47 870
Aug	9 528	1 743	41 818	53 088	36 953	96 089	72 144	224 511	790 774	53 276	51 649
Sep	9 103	2 353	40 244	51 700	38 994	104 763	80 028	227 393	805 335	54 410	53 344
Oct	10 774	313	40 494	51 581	43 184	113 074	80 430	228 493	820 354	54 632	52 928
Nov	11 040	57	42 626	53 723	43 766	109 045	76 899	231 301	836 650	54 991	52 535
Dec	14 586	49	43 377	58 011	40 023	109 306	91 917	234 203	852 271	55 135	49 985

KB107

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

Banks Assets

R millions

and advances					Investments					Fixed assets (1130M)	Other assets (1131M)	Total assets (1132M)	End of
Foreign-currency loans and advances ¹ (1120M)	Redeemable preference shares (1121M)	Overdrafts and loans (1122M)	Less: Specific provisions (1123M)	Total (1124M)	Investments other than shares		Shares (1127M)	Less: Specific provisions (1128M)	Total (1129M)				
					Government stock (1125M)	Other (1126M)							
117 932	17 388	244 437	17 233	890 210	56 840	60 728	11 479	400	128 647	12 564	45 139	1 102 860	2002
115 091	15 904	262 294	18 517	990 241	71 564	236 584	14 619	534	322 233	12 279	28 589	1 381 843	2003
116 959	16 185	278 937	16 047	1 109 496	72 510	235 123	12 736	578	319 791	11 642	25 663	1 498 619	2004
145 848	18 737	301 668	15 255	1 342 811	68 446	170 797	11 153	348	250 047	13 838	33 005	1 677 652	2005
192 131	23 790	383 571	13 724	1 727 912	67 124	176 599	11 920	120	255 523	14 706	30 346	2 075 157	2006
190 938	28 968	474 625	17 854	2 109 517	68 624	234 122	13 752	87	316 410	17 461	45 348	2 546 747	2007
106 894	15 764	283 049	16 181	1 103 590	73 960	218 876	12 923	547	305 212	11 528	33 289	1 484 767	2004: Nov
116 959	16 185	278 937	16 047	1 109 496	72 510	235 123	12 736	578	319 791	11 642	25 663	1 498 619	Dec
115 752	15 898	288 063	15 985	1 150 481	70 895	220 479	12 734	578	303 530	11 407	32 676	1 529 400	2005: Jan
116 789	15 629	291 447	15 629	1 160 751	62 073	228 743	12 895	501	303 211	11 454	39 643	1 544 189	Feb
123 781	16 097	290 495	18 114	1 172 513	57 062	194 643	13 069	634	264 140	12 351	31 688	1 513 867	Mar
120 070	16 282	296 898	17 956	1 183 401	61 793	194 249	13 829	634	269 236	11 829	31 331	1 527 513	Apr
119 115	19 294	293 228	17 919	1 197 965	63 929	189 393	14 299	638	266 982	11 833	31 837	1 541 657	May
131 678	19 319	290 594	17 005	1 225 858	61 746	186 615	14 080	332	262 109	12 159	30 709	1 564 147	Jun
156 721	19 221	293 539	16 869	1 274 018	63 445	192 211	14 447	332	269 771	12 115	30 281	1 617 981	Jul
154 611	19 080	282 920	16 607	1 281 066	64 513	172 741	14 351	316	251 289	12 113	32 815	1 611 667	Aug
149 402	17 813	294 361	16 389	1 290 557	64 961	171 485	13 445	333	249 558	12 132	34 866	1 620 804	Sep
163 153	17 807	296 724	16 130	1 315 334	63 920	155 758	13 522	363	232 837	12 835	32 219	1 627 984	Oct
146 925	18 193	297 932	15 698	1 326 803	66 450	165 901	12 633	347	244 636	13 099	36 905	1 659 495	Nov
145 848	18 737	301 668	15 255	1 342 811	68 446	170 797	11 153	348	250 047	13 838	33 005	1 677 652	Dec
137 707	20 002	315 511	15 410	1 376 564	71 595	177 164	11 557	348	259 968	13 557	35 192	1 722 319	2006: Jan
168 129	19 321	321 859	15 515	1 447 903	54 182	169 683	11 626	349	235 142	13 379	38 107	1 772 011	Feb
174 691	19 562	336 427	15 526	1 489 784	54 238	163 157	11 401	345	228 450	13 395	34 515	1 803 893	Mar
161 829	22 640	330 678	15 917	1 491 885	55 090	171 957	11 510	346	238 212	13 418	31 259	1 812 565	Apr
199 978	22 787	323 968	15 729	1 496 081	53 159	173 813	10 639	173	237 439	13 539	33 922	1 869 115	May
224 463	22 638	322 525	14 841	1 604 963	58 803	199 772	10 671	135	269 111	13 641	37 540	1 959 903	Jun
206 376	23 979	337 131	15 345	1 599 854	58 855	179 280	10 678	135	248 678	13 675	38 807	1 939 351	Jul
194 953	24 365	346 072	15 231	1 620 293	58 967	186 306	11 162	119	256 316	13 782	37 343	1 967 813	Aug
218 770	25 034	359 648	15 298	1 676 456	61 921	225 822	11 729	119	299 352	13 889	31 732	2 064 106	Sep
194 704	24 250	368 610	15 465	1 692 651	62 454	191 420	12 144	124	265 893	13 896	35 128	2 049 691	Oct
187 723	24 395	373 341	14 267	1 706 935	59 580	186 270	12 290	124	258 016	14 136	38 165	2 062 028	Nov
192 131	23 790	383 571	13 724	1 727 912	67 124	176 599	11 920	120	255 523	14 706	30 346	2 075 157	Dec
181 377	24 242	390 534	13 952	1 758 923	64 739	166 690	12 059	120	243 368	14 654	34 871	2 096 884	2007: Jan
184 304	25 686	412 230	13 847	1 817 617	62 507	163 844	12 554	120	238 785	14 551	42 490	2 160 280	Feb
199 514	25 813	415 264	13 844	1 843 474	62 819	161 217	12 608	116	236 528	14 682	34 736	2 176 532	Mar
188 950	26 468	427 972	14 145	1 860 062	63 780	169 317	12 973	116	245 954	14 692	39 006	2 205 408	Apr
198 598	26 447	424 547	14 361	1 873 356	65 080	165 450	12 905	116	243 319	14 861	41 803	2 221 307	May
216 253	28 024	436 675	14 555	1 925 905	62 570	187 481	13 701	98	263 654	15 249	54 416	2 308 100	Jun
212 205	27 933	440 579	14 945	1 985 626	60 359	188 613	13 095	98	261 968	15 599	47 457	2 361 112	Jul
235 112	28 379	442 687	15 433	2 016 140	65 784	190 451	12 748	98	268 885	15 702	50 077	2 403 893	Aug
220 855	28 273	460 255	16 020	2 057 632	67 976	199 638	13 301	98	280 817	15 916	49 908	2 455 973	Sep
185 142	29 099	469 270	16 681	2 059 926	66 910	228 994	13 464	98	309 271	16 018	54 796	2 491 591	Oct
201 521	27 523	472 755	17 141	2 089 846	66 099	240 169	13 066	86	319 248	16 585	55 862	2 535 264	Nov
190 938	28 968	474 625	17 854	2 109 517	68 624	234 122	13 752	87	316 410	17 461	45 348	2 546 747	Dec

KB108

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

Banks

Analysis of deposits by type of depositor

R millions

End of	Residents											Non-residents (1152M)	Total all deposits (1077M)	of which: Denominated in foreign currency (1078M)
	Bank group deposits	Interbank deposits	Government deposits ¹	Local governments and regional services councils	Public enterprises/corporations ²	Insurers and pension funds	Other companies and close corporations	Individuals	Other	Total				
	(1140M)	(1141M)	(1143M)	(1144M)	(1145M)	(1146M)	(1147M)	(1148M)	(1149M)	(1150M)				
2006: Aug.....	34 734	59 891	59 905	27 076	88 922	85 545	664 267	245 999	100 638	1 366 976	58 294	1 425 270	44 926	
Sep.....	36 622	66 081	75 206	25 720	88 209	86 169	682 505	247 041	99 759	1 407 311	60 495	1 467 806	47 290	
Oct.....	37 029	60 673	77 947	25 988	89 271	85 075	705 710	251 139	99 967	1 432 798	60 378	1 493 176	48 597	
Nov.....	39 884	61 175	71 983	28 013	90 238	83 555	719 774	257 659	105 171	1 457 452	55 009	1 512 461	45 786	
Dec.....	37 602	64 137	86 964	26 285	93 898	86 698	720 868	259 028	104 086	1 479 566	59 836	1 539 402	50 284	
2007: Jan.....	35 997	62 514	97 976	24 520	96 683	89 897	729 342	255 991	103 000	1 495 920	61 137	1 557 057	52 528	
Feb.....	36 766	69 968	56 760	30 821	109 697	92 744	765 922	263 387	105 962	1 532 026	61 170	1 593 196	52 612	
Mar.....	36 890	67 577	60 245	31 743	114 691	98 674	769 984	268 954	110 798	1 559 557	55 133	1 614 689	44 685	
Apr.....	39 964	71 122	47 742	30 070	118 432	100 743	791 178	272 709	111 091	1 583 053	59 401	1 642 454	46 283	
May.....	40 026	69 187	40 169	30 596	112 121	103 490	813 678	280 101	112 490	1 601 857	56 499	1 658 356	44 953	
Jun.....	37 807	73 301	62 096	28 919	108 942	105 071	826 964	284 277	117 087	1 644 464	57 062	1 701 526	42 435	
Jul.....	38 664	71 982	48 796	30 716	104 377	107 078	845 169	289 170	122 620	1 658 572	58 689	1 717 261	38 090	
Aug.....	39 061	73 920	44 239	29 812	114 020	104 275	870 753	292 675	121 988	1 690 744	60 895	1 751 640	45 274	
Sep.....	39 257	79 202	61 446	28 384	115 581	110 734	874 197	294 293	121 366	1 724 461	69 444	1 793 905	55 900	
Oct.....	40 618	71 270	51 384	29 442	124 097	99 546	892 012	296 052	122 541	1 726 963	64 510	1 791 473	51 363	
Nov.....	42 993	78 359	49 560	31 678	116 967	117 097	897 774	305 250	124 022	1 763 700	75 967	1 839 667	57 181	
Dec.....	42 303	78 351	73 106	27 258	113 440	111 296	925 289	306 088	117 697	1 794 829	66 846	1 861 675	54 936	

KB109

Banks

Selected asset items

R millions

End of	NCDs/PNs (1160M)	Bills discounted				Advances				Investments				
		Treasury bills (1161M)	Land Bank bills and promissory notes (1162M)	Other, including bankers' acceptances (1163M)	Government sector (excluding provincial governments) (1510M)	Provincial governments (1174M)	Domestic private sector (1166M)	Foreign sector (1167M)	Government sector			Private sector		Foreign sector (1173M)
									Short-term government stock (1168M)	Long-term government stock (1169M)	Other (1170M)	Stock of public enterprises/corporations (1171M)	Other (1172M)	
2006: Aug.....	22 829	29 663	49	8 194	752	4	1 213 232	200 001	30 391	28 576	-	2 233	42 995	18 457
Sep.....	23 649	29 150	101	8 189	717	2	1 241 981	226 156	31 775	30 146	-	2 166	46 274	21 972
Oct.....	24 165	28 277	97	6 890	537	245	1 268 199	207 207	31 993	30 461	-	2 240	48 521	26 030
Nov.....	25 299	29 934	92	7 615	511	16	1 297 600	203 957	32 934	26 645	-	2 044	46 290	23 503
Dec.....	25 197	30 976	27	8 093	756	277	1 324 910	204 611	38 044	29 080	-	2 080	47 247	23 159
2007: Jan.....	28 054	35 547	21	7 917	528	188	1 345 151	196 731	36 453	28 285	-	2 184	46 399	20 842
Feb.....	29 461	38 011	37	7 056	538	387	1 385 375	201 419	33 595	28 912	-	2 382	47 314	22 117
Mar.....	27 754	35 291	66	8 290	718	1 173	1 403 740	204 153	30 780	32 039	-	2 430	49 780	21 520
Apr.....	29 371	36 501	56	10 411	868	599	1 433 776	195 360	33 043	30 737	36	2 711	51 587	25 452
May.....	30 420	37 445	31	11 208	668	60	1 446 193	203 303	35 930	29 150	-	2 434	53 561	23 308
Jun.....	28 565	37 489	35	10 213	621	123	1 475 303	217 562	33 457	29 113	-	2 383	55 983	32 139
Jul.....	29 359	36 672	37	11 161	459	119	1 499 153	219 014	34 157	26 201	-	2 565	59 683	32 651
Aug.....	28 128	40 714	37	10 898	155	93	1 523 459	231 198	39 424	26 360	-	2 799	59 883	32 271
Sep.....	28 969	41 086	42	12 217	483	98	1 557 688	234 591	45 167	22 809	-	2 931	59 478	36 607
Oct.....	33 081	41 219	187	11 523	499	170	1 582 332	209 226	42 177	24 733	-	2 873	60 581	46 480
Nov.....	33 318	39 952	25	12 559	512	102	1 602 929	222 500	40 671	25 427	188	3 501	66 313	50 948
Dec.....	27 518	37 175	16	12 794	607	241	1 622 415	224 520	41 156	27 467	58	3 379	71 804	106 551

KB110

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.

Banks and mutual banks

Instalment sale and leasing transactions¹

R millions

Quarter-end balances according to type of asset and agreement	Instalment sale credit (Hire-purchase credit)			Leasing finance						Total assets financed		
				Financial leases			Operating leases					
	2007/02	2007/03	2007/04	2007/02	2007/03	2007/04	2007/02	2007/03	2007/04	2007/02	2007/03	2007/04
Passenger cars:												
New	38 384	42 256	45 397	21 350	24 423	22 366	6 145	1 965	1 811	65 879	68 644	69 574
Used	35 133	37 717	40 183	9 148	11 275	10 370	3 973	1 275	1 180	48 254	50 267	51 733
Minibuses	1 560	1 863	2 188	160	161	152	7	6	6	1 727	2 030	2 346
Trucks and other land transport equipment	40 660	43 486	46 460	12 318	12 986	12 362	1 963	928	869	54 941	57 400	59 691
Aircraft, ships and boats	4 014	4 211	4 294	178	182	140	24	0	0	4 216	4 393	4 434
Agricultural machinery and equipment	3 460	3 550	3 749	226	250	231	35	3	2	3 721	3 803	3 982
All household appliances such as furniture, television and radio sets, other electrical equipment, etc.	158	192	182	4	5	4	2	0	0	164	197	186
Industrial, commercial and office equipment ...	21 298	22 252	22 637	4 347	5 382	5 029	1 349	737	852	26 994	28 371	28 518
Other goods	10 225	10 266	11 751	1 797	2 014	1 918	802	266	329	12 824	12 546	13 998
All goods	154 892	165 793	176 841	49 528	56 678	52 572	14 300	5 180	5 049	218 720	227 651	234 462
According to type of purchaser/lessee	Non-incorporated farming			Individuals			Other			Total		
	2007/02	2007/03	2007/04	2007/02	2007/03	2007/04	2007/02	2007/03	2007/04	2007/02	2007/03	2007/04
Instalment sale balances	2 047	2 029	1 822	82 498	89 511	95 857	70 347	74 253	79 162	154 892	165 793	176 841
Leasing balances	347	345	307	41 339	40 076	38 092	22 142	21 437	19 222	63 828	61 858	57 621

KB111

1. Unearned finance charges excluded.

Term lending rates and amounts paid out by banks

Period	Average rates on instalment sale agreements		Paid out in respect of new business		
	New fixed rate agreements %	Adjustable rate agreements %	Instalment sale transactions Rm	Leasing transactions Rm	Total Rm
	(1181M)	(1182M)	(1183M)	(1184M)	(1185M)
2006: Aug	12.54	11.45	8 792	2 458	11 249
Sep	13.22	11.59	7 467	2 039	9 506
Oct	12.90	11.67	7 943	3 831	11 774
Nov	13.25	11.88	8 564	3 443	12 007
Dec	13.50	12.30	7 928	3 357	11 286
2007: Jan	13.23	12.13	7 396	3 077	10 474
Feb	13.57	12.27	7 772	3 176	10 948
Mar	13.47	12.43	8 832	3 712	12 544
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

KB112

Banks

Contingent liabilities

R millions

End of	Bills endorsed and rediscounted ¹ (1190M)	Indemnities and guarantees (1191M)	Irrevocable letters of credit and unutilised facilities (1192M)	Underwriting exposures (1193M)	Other contingent liabilities and risk exposures (1194M)	Aggregate net open position in foreign currencies (1195M)	Notional amount underlying all unexpired derivatives contracts (1197M)
2002	333	62 393	37 754	39	3 490	2 491	3 093 163
2003	275	62 700	45 375	-	5 227	1 516	6 925 718
2004	195	62 432	58 989	12	8 190	1 666	6 209 998
2005	2	76 404	97 012	46	8 708	2 294	7 903 331
2006	0	105 838	151 937	-	8 624	2 723	8 997 174
2007	0	115 837	178 726	467	7 836	2 711	13 869 767
2004: Nov.....	195	63 102	57 061	-	8 220	1 354	6 757 212
Dec.....	195	62 432	58 989	12	8 190	1 666	6 209 998
2005: Jan	193	62 550	61 293	12	8 739	2 469	6 424 108
Feb.....	193	63 162	65 401	12	9 137	2 181	6 567 892
Mar.....	1	63 964	67 364	23	7 236	2 029	6 820 302
Apr.....	1	64 027	68 338	25	7 621	2 300	7 769 259
May.....	1	61 766	70 907	15	9 435	2 509	7 512 675
Jun.....	1	64 170	72 555	15	9 499	2 301	7 447 754
Jul.....	1	67 839	77 676	15	8 157	2 412	6 596 437
Aug.....	0	68 971	79 450	32	11 402	2 135	7 359 590
Sep.....	0	75 687	81 481	33	8 359	2 252	7 880 843
Oct.....	2	76 175	94 497	50	9 928	2 906	7 956 149
Nov.....	2	72 227	93 444	46	8 877	2 193	8 035 295
Dec.....	2	76 404	97 012	46	8 708	2 294	7 903 331
2006: Jan	2	76 134	96 202	46	8 772	2 178	7 680 352
Feb.....	2	80 576	115 704	30	8 956	1 981	7 808 286
Mar.....	2	82 580	121 691	27	9 107	1 849	7 703 903
Apr.....	2	84 225	122 950	27	9 187	2 360	7 534 869
May.....	2	90 316	128 925	15	8 228	2 100	8 073 476
Jun.....	-	98 655	131 606	4	8 487	3 388	8 747 811
Jul.....	-	99 328	139 965	4	7 663	3 460	9 021 992
Aug.....	-	104 829	140 875	4	8 655	3 919	9 221 052
Sep.....	-	104 497	141 818	4	8 706	4 069	9 444 966
Oct.....	-	130 311	144 945	3	8 668	3 777	9 390 550
Nov.....	-	129 429	151 165	1	8 726	3 151	9 382 002
Dec.....	-	105 838	151 937	-	8 624	2 723	8 997 174
2007: Jan	-	106 048	150 831	-	8 729	3 883	8 842 834
Feb.....	-	104 046	151 514	-	8 479	2 975	9 269 979
Mar.....	-	105 686	152 598	737	8 570	2 864	9 052 016
Apr.....	-	103 226	153 502	737	8 476	3 175	9 372 156
May.....	-	103 555	162 889	700	8 446	2 488	9 520 028
Jun.....	-	101 224	176 560	678	8 253	2 134	10 845 814
Jul.....	-	109 012	177 367	700	7 810	3 968	11 378 495
Aug.....	-	114 916	176 448	467	7 840	3 716	11 887 166
Sep.....	-	114 886	181 686	467	7 688	2 819	12 180 282
Oct.....	-	117 453	187 155	467	8 387	2 107	13 319 934
Nov.....	-	118 104	184 680	467	8 008	3 695	13 958 323
Dec.....	-	115 837	178 726	467	7 836	2 711	13 869 767

KB113

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

Banks

Credit cards, cheques and electronic transactions

Period	Credit cards			Cheques			Electronic transactions		
	Credit card purchases processed during the period			Cheques processed by the automated clearing bureau ^{1,2}			Electronic magnetic tape transactions processed ²		
	Number 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
2004: Nov	21.173	8 310	8 240	10.872	134 446	131 582	42.401	241 116	227 137
Dec	24.169	9 570	7 906	10.237	132 847	133 396	43.409	246 860	228 808
2005: Jan	20.140	7 540	7 658	8.916	110 947	126 000	40.085	205 827	226 528
Feb	20.247	7 567	8 324	9.442	117 235	130 696	41.385	217 656	237 584
Mar	22.977	8 905	8 962	9.881	125 498	123 527	43.581	236 446	238 623
Apr	23.248	9 612	9 866	9.470	118 346	128 638	43.038	233 720	252 993
May	23.109	8 963	8 988	9.720	124 638	126 657	44.134	241 749	248 987
Jun	22.144	8 778	9 176	9.455	126 100	124 760	43.921	246 462	250 968
Jul	21.828	8 797	8 685	9.054	122 488	118 638	43.566	246 911	239 380
Aug	24.039	9 414	9 680	9.629	130 741	128 565	45.574	265 234	263 240
Sep	23.594	9 620	10 070	9.491	132 099	129 324	45.981	267 274	261 548
Oct	23.982	9 623	9 559	9.252	127 058	112 518	45.411	264 274	241 758
Nov	25.278	10 304	10 051	9.674	130 689	125 588	46.822	276 790	261 148
Dec	29.512	11 971	9 872	8.841	130 695	124 273	48.726	284 645	260 550
2006: Jan	24.713	9 587	9 757	7.844	113 025	127 002	43.715	243 845	268 678
Feb	22.813	10 544	11 720	8.301	118 711	128 015	46.680	259 985	279 391
Mar	24.883	10 336	10 300	9.119	135 190	134 048	49.213	292 970	296 680
Apr	25.155	9 924	10 173	7.311	106 945	113 991	45.288	251 221	264 849
May	26.658	10 683	10 768	8.922	132 401	133 508	50.449	299 730	302 252
Jun	25.616	10 470	10 969	8.284	128 688	128 622	49.147	301 654	303 765
Jul	25.820	10 747	10 589	7.974	128 221	125 702	48.533	300 600	294 690
Aug	27.483	11 365	11 658	8.349	137 365	134 589	49.805	313 842	308 903
Sep	25.294	10 776	11 000	7.862	130 174	125 363	48.559	303 663	295 723
Oct	27.758	11 605	11 716	8.315	136 872	129 819	49.990	324 768	311 770
Nov	28.525	12 098	11 733	8.268	136 229	130 412	50.337	335 131	319 955
Dec	32.322	13 975	11 714	7.381	131 176	123 140	49.788	329 073	302 254
2007: Jan	28.849	11 789	12 213	7.018	116 713	130 049	48.147	297 202	330 904
Feb	26.169	10 925	12 127	7.177	123 333	131 513	49.262	311 448	334 404
Mar	29.017	12 515	12 321	7.732	137 327	133 476	52.910	353 700	350 002
Apr	27.374	11 560	12 021	6.417	115 229	123 603	50.168	314 909	329 233
May	30.792	13 148	13 273	7.652	138 270	138 065	53.816	359 377	358 936
Jun	28.122	12 458	12 934	6.846	128 688	129 162	52.832	347 937	346 840
Jul	28.576	12 420	12 389	6.970	135 583	134 225	54.394	369 629	365 979
Aug	28.782	12 452	12 513	7.037	133 909	129 712	55.231	379 386	370 980
Sep	27.480	12 084	12 351	6.452	126 429	123 242	51.115	342 572	337 408
Oct	29.406	13 359	13 439	7.286	139 058	134 088	56.904	398 633	387 425
Nov	29.118	13 227	12 731	7.015	133 100	126 249	56.098	405 109	384 073
Dec	31.172	14 292	11 985	6.050	121 391	115 717	54.541	382 592	358 345

KB117

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.

Banks and mutual banks

Liquid assets and cash reserves

R millions

Period	Liquid assets									Cash reserves ⁵			
	Bank notes and subsidiary coin	Gold coin and bullion	Reserve and clearing account balances held with SARB ¹	Treasury bills	Government stock ²	SARB securities	Land Bank bills	Total holdings ³	Required holdings ⁴	Banks' liabilities as adjusted	Rand requirement (2.5% of banks' liabilities)	Less: Qualifying amount of SARB notes and coin held during reporting month	Minimum reserve balance to be held with SARB ⁶
	(1240M)	(1241M)	(1242M)	(1244M)	(1245M)	(1246M)	(1247M)	(1250M)	(1251M)	(1252M)	(1253M)	(1254M)	(1255M)
2002	2 427	9	6	13 710	25 962	3 186	1 043	46 342	42 615	774 713	19 368	4 634	14 733
2003	4 682	6	2	16 796	31 633	5 349	722	59 191	52 782	765 444	19 136	3 089	16 047
2004	6 976	3	4	18 963	36 243	3 812	698	66 699	56 791	820 939	20 523	1 209	19 314
2005	8 570	-	6	24 445	35 445	6 515	750	75 731	65 469	972 286	24 307	-	24 307
2006	9 229	-	65	34 789	37 634	5 051	572	87 340	79 731	1 192 359	29 809	-	29 809
2007	9 524	-	39	45 142	42 210	8 185	531	105 631	96 950	1 499 115	37 478	-	37 478
2004: Nov	7 816	-	14	18 133	38 840	4 138	755	69 698	60 536	882 216	22 055	-	22 055
Dec	7 971	-	7	19 350	37 447	5 139	808	70 722	61 983	897 668	22 442	-	22 442
2005: Jan	10 406	-	4	20 179	36 759	5 758	809	73 915	61 921	888 168	22 204	-	22 204
Feb	8 243	-	2	20 988	32 460	6 683	813	69 189	63 494	903 960	22 599	-	22 599
Mar	8 022	-	4	24 831	31 721	5 970	815	71 363	63 106	910 415	22 760	-	22 760
Apr	9 041	-	8	25 486	33 395	6 821	799	75 550	63 372	934 163	23 354	-	23 354
May	8 537	-	9	25 078	34 911	5 033	767	74 335	63 872	954 817	23 870	-	23 870
Jun	8 481	-	7	24 061	35 382	5 762	715	74 408	64 968	962 425	24 060	-	24 060
Jul	8 365	-	19	24 647	35 664	6 362	669	75 726	66 229	979 533	24 488	-	24 488
Aug	7 874	-	6	25 141	35 853	6 353	671	75 897	66 936	992 801	24 820	-	24 820
Sep	8 433	-	4	24 317	36 766	9 107	747	79 374	67 457	1 007 581	25 189	-	25 189
Oct	8 285	-	4	25 122	36 330	7 450	753	77 944	67 502	1 020 074	25 502	-	25 502
Nov	8 427	-	50	25 957	37 437	7 236	755	79 862	67 858	1 039 210	25 980	-	25 980
Dec	8 729	-	-42	27 530	38 661	5 650	684	81 213	68 915	1 074 287	26 857	-	26 857
2006: Jan	10 895	-	1	28 938	37 404	4 368	665	82 271	70 901	1 090 358	27 259	-	27 259
Feb	8 989	-	4	33 514	32 764	4 926	668	80 865	72 771	1 095 515	27 388	-	27 388
Mar	8 490	-	3	31 103	34 904	6 154	648	81 303	74 507	1 128 191	28 205	-	28 205
Apr	8 961	-	4	30 898	36 769	6 239	509	83 380	74 986	1 140 655	28 516	-	28 516
May	9 510	-	2	31 028	36 660	7 051	516	84 767	76 679	1 146 379	28 659	-	28 659
Jun	11 364	-	1	35 692	34 629	6 604	519	88 809	79 532	1 156 629	28 916	-	28 916
Jul	8 568	-	4	37 013	37 019	4 656	511	87 770	81 833	1 186 896	29 672	-	29 672
Aug	8 457	-	175	38 294	36 731	4 783	567	89 006	80 831	1 208 770	30 219	-	30 219
Sep	8 822	-	104	37 600	38 883	3 614	600	89 624	84 167	1 230 938	30 773	-	30 773
Oct	8 803	-	81	37 039	41 619	3 467	583	91 592	86 185	1 274 614	31 865	-	31 865
Nov	8 756	-	125	38 044	40 335	4 489	562	92 311	86 678	1 307 980	32 699	-	32 699
Dec	9 130	-	275	38 304	43 893	4 260	521	96 383	87 706	1 341 385	33 534	-	33 534
2007: Jan	11 490	-	85	39 263	43 350	4 483	520	99 191	87 631	1 354 365	33 859	-	33 859
Feb	9 691	-	19	41 177	38 806	4 669	536	94 899	89 728	1 379 357	34 484	-	34 484
Mar	8 976	-	55	42 480	39 349	6 250	553	97 664	91 181	1 403 726	35 093	-	35 093
Apr	9 278	-	7	43 342	40 108	7 591	543	100 867	92 139	1 437 616	35 940	-	35 940
May	9 816	-	1	44 430	38 103	8 218	513	101 080	93 355	1 460 597	36 515	-	36 515
Jun	9 326	-	3	45 829	36 968	8 263	527	100 916	95 972	1 497 419	37 435	-	37 435
Jul	8 924	-	26	47 020	40 328	7 607	524	104 430	98 141	1 500 310	37 508	-	37 508
Aug	8 949	-	10	48 901	43 938	8 211	526	110 535	100 033	1 520 950	38 024	-	38 024
Sep	9 303	-	105	48 900	43 880	9 162	533	111 884	101 457	1 550 279	38 757	-	38 757
Oct	9 320	-	133	48 605	43 806	11 180	527	113 570	102 693	1 591 546	39 788	-	39 788
Nov	9 430	-	16	45 850	46 974	11 733	528	114 531	104 901	1 634 113	40 853	-	40 853
Dec	9 787	-	6	45 911	50 911	10 851	540	118 005	106 167	1 659 103	41 477	-	41 477

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- 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.
- As from 18 October 2000 all government stock qualifies as liquid assets, irrespective of maturity.
- Total holdings include very small amounts of other liquid assets.
- 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.
- 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.
- The minimum reserve balance calculated in respect of a specific month and shown opposite that month has to be held on deposit with the South African Reserve Bank as from the 15th working day of the following month. For example, the banks' liabilities and cash holdings during August give rise to a minimum reserve balance reported opposite August in the table but only held with the South African Reserve Bank as from the 15th working day of September.

Mutual Banks¹ and the Postbank Liabilities

R millions

End of	Mutual banks										Postbank
	Deposits					Other liabilities to the public	Total liabilities to the public	Gross capital and reserves	Other liabilities	Total liabilities	Deposits ²
	Transmission	Savings	Other short and medium term	Long term	Total						
(1200M)	(1201M)	(1202M)	(1203M)	(1204M)	(1205M)	(1206M)	(1207M)	(1208M)	(1210M)	(1209M)	
2005	1	164	231	226	622	1	624	85	14	722	1 879
2006	1	167	229	291	688	2	690	94	15	799	1 943
2007	1	168	271	312	752	3	755	116	15	886	2 124
2006: Dec	1	167	229	291	688	2	690	94	15	799	1 943
2007: Jan	1	162	233	296	693	2	695	96	17	807	1 896
Feb	1	162	234	298	696	2	698	97	17	812	1 950
Mar	1	168	242	313	725	2	727	102	16	845	1 992
Apr	1	171	255	305	732	3	735	102	16	854	2 014
May	1	173	259	306	739	3	741	103	17	861	2 051
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

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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 Banks¹ and the Postbank Assets

R millions

End of	Mutual banks										Postbank	
	Claims on the private sector				Claims on the government sector		Claims on the monetary sector			Other assets	Total assets	Claims on the private sector
	Mortgage advances	Other advances	Bankers' acceptances	Stocks and shares	Treasury bills	Government stock and other	Central bank money and gold	Deposits with banks	Land Bank bills and promissory notes			
(1220M)	(1221M)	(1222M)	(1223M)	(1224M)	(1225M)	(1232M)	(1227M)	(1228M)	(1229M)	(1231M)	(1230M)	
2005	276	216	-	15	34	-	16	157	-	8	722	1 879
2006	320	224	-	19	40	-	18	170	-	8	799	1 943
2007	367	222	-	20	48	-	19	201	-	8	886	2 124
2006: Dec	320	224	-	19	40	-	18	170	-	8	799	1 943
2007: Jan	332	221	-	19	40	-	17	170	-	7	807	1 896
Feb	340	222	-	19	40	-	17	166	-	7	812	1 950
Mar	358	223	-	19	43	-	17	177	-	8	845	1 992
Apr	358	219	-	20	43	-	18	187	-	8	854	2 014
May	362	220	-	20	43	-	18	190	-	8	861	2 051
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

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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
2004: Nov	802	-	-	802	362	739	11 955	3 164	...	...	...
Dec	841	-	-	841	412	812	13 151	3 270	1 943	-	20 429
2005: Jan	817	-	-	817	412	819	13 021	3 270	...	...	...
Feb	893	-	-	893	412	821	12 969	3 270	...	...	...
Mar	856	-	-	856	412	819	12 890	3 270	1 473	-	19 720
Apr	994	-	-	994	415	813	12 058	3 270	...	...	...
May	975	-	-	975	415	803	11 804	3 270	...	...	...
Jun	1 030	-	-	1 030	415	718	11 682	3 270	1 517	-	18 632
Jul	831	-	-	831	415	677	10 884	3 270	...	...	...
Aug	756	-	-	756	415	677	10 849	3 270	...	...	...
Sep	737	-	-	737	424	766	11 291	3 270	1 770	-	18 258
Oct	759	-	-	759	450	762	10 746	3 270	...	...	...
Nov	733	-	-	733	438	762	10 026	3 270	...	...	...
Dec	716	-	-	716	497	673	12 143	3 270	1 834	-	19 134
2006: Jan	754	-	-	754	497	674	10 745	3 270	...	...	...
Feb	786	-	-	786	484	674	10 876	3 408	...	...	...
Mar	748	-	-	748	489	674	11 810	3 408	1 892	-	19 021
Apr	730	-	-	730	490	519	11 327	3 408	...	...	...
May	730	-	-	730	490	521	10 721	3 408	...	...	...
Jun	696	-	-	696	474	521	9 691	3 408	1 281	793	16 865
Jul	918	-	-	918	480	531	9 086	3 408	...	...	...
Aug	702	-	-	702	473	554	8 907	3 408	...	...	...
Sep	702	-	-	702	480	607	10 853	3 408	1 309	-	17 358
Oct	751	-	-	751	477	588	9 628	3 408	...	...	...
Nov	710	-	-	710	494	571	10 015	3 408	...	...	...
Dec	910	-	-	910	500	518	9 833	3 408	1 323	440	16 932
2007: Jan	748	-	-	748	494	516	10 468	3 408	...	...	...
Feb	813	-	-	813	600	572	11 265	3 408	...	...	...
Mar	822	-	-	822	583	562	11 619	2 839	1 008	267	17 701
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

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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
2004: Nov	1 275	8 469	-	9 744	4 821	2 135	990	7 946	17 691	...	...	10 128
Dec	981	9 495	-	10 476	5 038	2 078	1 002	8 118	18 594	1 835	20 429	10 041
2005: Jan	869	9 447	-	10 316	5 070	2 179	1 082	8 331	18 647	...	...	10 217
Feb	883	9 551	-	10 434	5 070	2 209	1 220	8 499	18 934	...	...	10 537
Mar	799	10 981	-	11 780	5 052	993	853	6 898	18 678	1 042	19 720	11 728
Apr	761	9 926	-	10 687	5 032	2 040	901	7 974	18 661	...	...	10 530
May	843	9 432	-	10 275	4 999	2 053	908	7 960	18 235	...	...	10 023
Jun	837	9 455	-	10 292	4 943	1 249	926	7 118	17 409	1 223	18 632	9 717
Jul	829	9 334	-	10 163	4 912	1 281	927	7 120	17 283	...	...	10 193
Aug	824	9 521	-	10 345	4 863	1 341	934	7 137	17 482	...	...	10 444
Sep	828	9 235	-	10 063	4 792	1 402	930	7 124	17 187	1 071	18 258	10 534
Oct	813	8 786	-	9 599	4 748	1 413	933	7 094	16 693	...	...	10 051
Nov	830	8 929	-	9 760	4 663	1 402	931	6 997	16 756	...	...	10 189
Dec	842	9 270	-	10 112	4 638	1 382	922	6 943	17 055	2 079	19 134	9 687
2006: Jan	866	8 920	-	9 786	4 590	1 419	917	6 926	16 711	...	...	9 714
Feb	872	9 468	-	10 340	4 521	1 405	907	6 834	17 174	...	...	10 457
Mar	819	8 009	-	8 829	4 423	1 406	875	6 703	15 532	3 489	19 021	8 763
Apr	796	9 330	-	10 126	4 416	1 457	870	6 744	16 870	...	...	9 889
May	745	9 328	-	10 073	4 358	1 487	857	6 703	16 776	...	...	9 947
Jun	628	9 607	-	10 235	4 299	1 485	846	6 630	16 865	-	16 865	9 898
Jul	641	9 510	-	10 151	4 253	1 589	839	6 681	16 831	...	...	10 150
Aug	561	9 352	-	9 913	4 198	1 704	826	6 728	16 641	...	...	9 817
Sep	545	9 423	-	9 967	4 162	1 754	821	6 736	16 704	654	17 358	10 231
Oct	531	8 980	-	9 511	4 096	1 766	817	6 678	16 190	...	...	9 948
Nov	514	10 118	-	10 632	4 028	1 820	804	6 652	17 283	...	...	11 048
Dec	509	9 904	-	10 413	3 930	1 792	796	6 519	16 931	1	16 932	10 194
2007: Jan	503	9 208	-	9 711	3 894	1 805	792	6 490	16 201	...	...	9 687
Feb	569	10 541	-	11 111	3 856	1 907	787	6 551	17 662	...	...	11 275
Mar	527	10 698	-	11 225	3 777	1 917	782	6 476	17 701	-	17 701	11 313
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

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Monetary sector¹

Liabilities

R millions

End of	Coin and bank notes ²			Deposits of domestic private sector, local authorities and public enterprises/corporations ³							
	Coin (1310M)	Bank notes (1311M)	Total (1312M)	Cheque and transmission (1313M)	Other demand (1314M)	Short-term savings (1315M)	Other short term (1316M)	Medium term		Long term (1319M)	Total (1320M)
								Savings (1317M)	Other (1318M)		
2002	1 444	27 771	29 216	167 765	161 271	37 526	94 270	45	142 529	83 196	686 602
2003	1 791	31 924	33 715	185 240	168 833	45 377	130 529	45	169 714	74 594	774 332
2004	1 957	37 123	39 080	205 378	177 036	51 191	135 789	43	210 222	95 410	875 069
2005	3 268	40 151	43 419	248 533	211 101	57 626	163 728	235	238 874	137 615	1 057 711
2006	2 541	47 410	49 951	288 041	267 687	72 639	222 713	53	255 758	192 450	1 299 342
2007	2 789	50 817	53 606	347 040	338 412	89 937	267 405	89	297 040	274 791	1 614 714
2004: Nov	2 018	37 038	39 056	196 434	184 382	51 167	86 226	45	248 027	108 271	874 551
Dec	1 957	37 123	39 080	205 378	177 036	51 191	135 789	43	210 222	95 410	875 069
2005: Jan	1 997	37 000	38 997	198 080	180 465	50 027	129 500	45	222 166	99 910	880 193
Feb	2 267	37 071	39 338	206 657	187 383	50 504	135 866	43	222 215	106 331	909 000
Mar	2 167	36 737	38 904	203 618	191 633	50 969	140 692	82	210 743	111 036	908 772
Apr	2 231	38 799	41 030	220 230	194 303	50 580	145 648	83	218 323	107 748	936 915
May	2 206	36 925	39 130	212 399	194 638	51 471	148 959	91	219 140	117 258	943 957
Jun	2 239	37 672	39 911	221 136	197 238	53 854	144 418	108	219 826	124 394	960 974
Jul	2 295	39 974	42 269	226 817	194 618	53 164	151 013	113	230 053	129 383	985 161
Aug	2 260	37 775	40 035	234 288	215 508	53 860	144 003	58	228 190	123 852	999 759
Sep	2 305	39 796	42 101	239 327	218 610	55 039	148 950	60	224 450	124 321	1 010 757
Oct	2 311	40 043	42 354	234 584	214 946	55 588	167 278	56	217 167	127 535	1 017 155
Nov	2 302	40 916	43 219	237 327	216 773	57 725	122 025	57	260 067	131 510	1 025 485
Dec	3 268	40 151	43 419	248 533	211 101	57 626	163 728	235	238 874	137 615	1 057 711
2006: Jan	2 382	39 552	41 934	248 666	217 036	56 927	164 154	47	236 336	140 000	1 063 166
Feb	2 380	40 337	42 718	250 225	230 583	62 346	167 746	233	246 350	152 656	1 110 139
Mar	2 428	41 598	44 027	257 458	239 039	63 455	165 771	51	262 787	173 327	1 161 886
Apr	2 406	42 742	45 148	252 234	244 767	63 886	167 415	52	253 404	180 492	1 162 248
May	2 409	40 708	43 118	251 799	249 547	64 921	191 285	54	243 432	179 935	1 180 973
Jun	2 542	42 591	45 132	262 867	250 004	66 214	177 885	87	248 091	184 147	1 189 294
Jul	2 543	43 005	45 548	261 770	274 096	67 484	194 634	59	217 676	185 280	1 200 998
Aug	2 561	42 288	44 850	266 016	261 396	69 814	190 752	93	245 868	187 023	1 220 962
Sep	2 589	45 344	47 933	270 780	259 978	70 420	224 361	61	232 777	177 668	1 236 046
Oct	2 592	44 531	47 123	271 640	270 298	70 812	213 827	158	251 848	185 029	1 263 613
Nov	2 659	46 067	48 726	285 627	265 634	73 447	194 916	64	277 682	195 751	1 293 122
Dec	2 541	47 410	49 951	288 041	267 687	72 639	222 713	53	255 758	192 450	1 299 342
2007: Jan	2 632	44 187	46 820	274 174	265 496	71 826	233 559	51	241 700	215 131	1 301 938
Feb	2 746	44 723	47 469	306 394	279 433	72 873	217 846	51	256 221	237 799	1 370 617
Mar	2 772	47 196	49 968	310 553	286 612	75 161	199 705	53	273 081	252 222	1 397 386
Apr	2 738	47 187	49 925	310 172	285 837	76 496	198 069	55	294 627	261 098	1 426 353
May	2 748	45 483	48 231	311 299	301 293	78 803	212 360	190	289 170	260 283	1 453 398
Jun	2 804	47 929	50 733	317 579	297 561	81 313	205 107	192	296 906	273 974	1 472 631
Jul	2 862	45 925	48 787	312 332	308 241	82 886	225 230	61	312 692	261 263	1 502 705
Aug	2 847	47 553	50 400	329 927	332 907	84 935	211 771	206	331 766	250 479	1 541 991
Sep	2 855	48 986	51 841	333 571	317 253	84 929	239 667	66	323 009	253 877	1 552 372
Oct	2 888	46 460	49 348	324 454	325 737	86 382	208 890	104	352 142	270 257	1 567 968
Nov	2 886	50 730	53 616	331 687	347 026	89 802	200 904	66	359 238	270 523	1 599 247
Dec	2 789	50 817	53 606	347 040	338 412	89 937	267 405	89	297 040	274 791	1 614 714

KB120

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

Monetary sector¹

Liabilities

R millions

Government deposits ⁴ (1506M)	Foreign liabilities			Capital and reserves			Other liabilities (1509K)	Total liabilities (1338K)	End of
	SARB and CPD (1339M)	Other (1507M)	Total (1508M)	Domestic (1334K)	Foreign (1335K)	Total (1336K)			
26 732	22 936	57 812	80 747	90 326	1 245	91 570	208 971	1 123 837	2002
58 396	20 883	66 947	87 830	92 640	2 734	95 374	307 779	1 357 425	2003
73 438	21 557	66 620	88 177	107 914	2 368	110 282	314 913	1 500 959	2004
106 572	24 638	77 961	102 599	118 987	2 330	121 316	274 345	1 705 962	2005
141 803	21 767	113 737	135 504	145 258	3 527	148 786	330 887	2 106 273	2006
148 983	17 729	239 445	257 174	177 484	9 308	186 793	266 581	2 527 850	2007
57 761	21 873	67 931	89 803	...	...	...	...	...	2004: Nov
73 438	21 557	66 620	88 177	107 914	2 368	110 282	314 913	1 500 959	Dec
80 562	22 547	71 269	93 816	...	...	...	...	...	2005: Jan
48 768	21 798	88 597	110 395	...	...	...	...	...	Feb
61 552	23 578	85 945	109 524	107 018	2 862	109 880	293 541	1 522 172	Mar
53 969	23 440	78 232	101 673	...	...	...	...	...	Apr
59 897	24 946	88 864	113 810	...	...	...	...	...	May
74 200	24 543	88 957	113 500	111 031	2 256	113 287	283 177	1 585 049	Jun
82 475	24 624	82 207	106 831	...	...	...	...	...	Jul
74 105	24 977	81 690	106 667	...	...	...	...	...	Aug
85 258	23 228	81 665	104 893	114 333	2 234	116 567	285 702	1 645 277	Sep
90 981	24 999	69 349	94 348	...	...	...	...	...	Oct
96 807	24 383	78 584	102 967	...	...	...	...	...	Nov
106 572	24 638	77 961	102 599	118 987	2 330	121 316	274 345	1 705 962	Dec
114 946	22 930	85 120	108 050	...	...	...	...	...	2006: Jan
84 210	23 618	94 713	118 331	...	...	...	...	...	Feb
87 764	23 290	92 862	116 151	126 618	3 197	129 815	287 948	1 827 590	Mar
85 013	25 276	85 780	111 056	...	...	...	...	...	Apr
91 686	26 524	101 494	128 018	...	...	...	...	...	May
112 837	28 649	120 000	148 650	134 347	303	134 651	377 022	2 007 586	Jun
114 918	29 712	111 974	141 687	...	...	...	...	...	Jul
111 642	27 735	119 874	147 609	...	...	...	...	...	Aug
124 656	30 152	137 168	167 320	136 148	3 901	140 049	378 408	2 094 413	Sep
129 610	27 728	121 840	149 568	...	...	...	...	...	Oct
121 646	24 223	110 267	134 491	...	...	...	...	...	Nov
141 803	21 767	113 737	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	155 095	4 095	159 190	334 447	2 207 617	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	165 337	9 880	175 217	371 851	2 486 217	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	177 484	9 308	186 793	266 581	2 527 850	Dec

KB121

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

Monetary sector¹

Assets

R millions

End of	Foreign assets					Claims on the private sector of					
	Gold and foreign exchange			Long term	Total foreign assets	SARB	CPD ³	Land Bank	Other monetary institutions	Total	of which: Local authorities
	SARB ²	Other	Total									(1021M)	(1349M)	(1511M)	(1344M)	(1345M)	(1298M)	(1346M)	(1347M)	(1348M)
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	1 726 748	1 744 158	4 495
2004: Nov	82 280	120 369	202 649	30 567	233 216	357	-	17 691	920 486	938 533	2 102
Dec	82 849	117 200	200 049	29 514	229 564	344	-	18 594	935 087	954 024	1 568
2005: Jan	89 037	127 185	216 222	25 784	242 006	345	-	18 647	942 374	961 366	2 432
Feb	89 421	132 636	222 057	28 140	250 197	345	-	18 934	953 752	973 031	1 932
Mar	98 832	143 056	241 889	26 935	268 824	349	-	18 678	960 876	979 903	1 415
Apr	97 748	129 150	226 898	25 698	252 596	348	-	18 661	985 054	1 004 063	2 981
May	115 298	133 284	248 581	28 295	276 876	363	-	18 235	999 359	1 017 957	3 087
Jun	124 085	141 619	265 704	28 191	293 895	367	-	17 409	1 007 904	1 025 680	3 185
Jul	124 918	167 374	292 292	26 226	318 519	374	-	17 283	1 030 005	1 047 661	3 283
Aug	123 210	171 188	294 398	20 272	314 670	388	-	17 482	1 041 029	1 058 899	3 248
Sep	124 101	166 482	290 584	21 231	311 814	406	-	17 187	1 069 220	1 086 814	2 730
Oct	131 694	164 499	296 193	18 147	314 340	404	-	16 693	1 070 710	1 087 806	3 950
Nov	129 149	153 581	282 730	17 130	299 860	398	-	16 756	1 097 771	1 114 925	4 601
Dec	130 466	150 108	280 574	17 195	297 769	387	-	17 055	1 122 553	1 139 995	4 223
2006: Jan	134 938	151 462	286 400	18 276	304 676	387	-	16 711	1 140 914	1 158 013	6 481
Feb	138 491	184 317	322 808	16 779	339 587	389	-	17 174	1 164 443	1 182 006	7 333
Mar	142 352	193 639	335 991	15 824	351 814	371	-	15 532	1 200 452	1 216 355	8 980
Apr	145 623	181 661	327 284	16 493	343 777	395	-	16 870	1 216 180	1 233 445	2 365
May	159 846	215 762	375 609	17 645	393 254	424	-	16 776	1 228 193	1 245 393	2 744
Jun	171 543	240 901	412 445	23 787	436 231	453	-	16 865	1 248 345	1 265 662	3 093
Jul	165 941	210 982	376 923	18 941	395 864	386	-	16 831	1 286 927	1 304 144	3 147
Aug	173 835	201 852	375 687	21 773	397 460	398	-	16 641	1 306 884	1 323 923	3 186
Sep	191 218	228 008	419 227	25 319	444 546	398	-	16 704	1 344 513	1 361 614	3 169
Oct	182 701	209 195	391 896	29 252	421 147	404	-	16 190	1 370 182	1 386 776	3 151
Nov	181 337	205 817	387 154	25 846	413 000	420	-	17 283	1 395 714	1 413 417	3 238
Dec	178 318	206 570	384 888	24 881	409 769	365	-	16 931	1 417 377	1 434 673	3 263
2007: Jan	187 696	199 158	386 854	24 727	411 581	403	-	16 201	1 428 932	1 445 536	3 235
Feb	191 171	203 877	395 048	25 365	420 413	447	-	17 662	1 473 316	1 491 425	3 226
Mar	192 709	207 754	400 463	25 107	425 570	440	-	17 701	1 491 408	1 509 549	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	1 649 357	1 667 465	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	1 726 748	1 744 158	4 495

KB122

- 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 in private-sector securities of the so-called "pooled funds" administered up to March 1984 by the former Public Debt Commissioners.
- Consisting of the South African Reserve Bank's holdings of SA Treasury bills, SA government securities, loans to the government sector and investments of the Stabilisation Account.
- Including investments in government securities of the so-called "pooled funds" administered up to March 1984 by the former Public Debt Commissioners.

Monetary sector¹

Assets

R millions

Claims on the government sector				Total claims on the government sector (1359M)	Other assets (1513K)	Total assets (1358K)	End of
Credit							
SARB ⁴ (1350M)	CPD ⁵ (1351M)	Other monetary institutions (1352M)	Total (1353M)				
14 373	2 178	68 386	84 937	84 937	168 509	1 123 837	2002
16 469	1 729	85 979	104 177	104 177	200 460	1 357 425	2003
15 057	1 515	99 519	116 092	116 092	201 280	1 500 959	2004
12 629	1 398	93 324	107 351	107 351	160 847	1 705 962	2005
9 289	3 893	99 172	112 354	112 354	149 476	2 106 273	2006
8 698	1 062	106 753	116 513	116 513	105 483	2 527 850	2007
14 858	1 509	99 406	115 773	115 773	...	...	2004: Nov
15 057	1 515	99 519	116 092	116 092	201 280	1 500 959	Dec
15 204	1 568	98 105	114 878	114 878	...	...	2005: Jan
7 796	1 552	86 943	96 291	96 291	...	...	Feb
7 422	1 657	81 542	90 621	90 621	182 824	1 522 172	Mar
12 273	1 547	83 360	97 181	97 181	...	...	Apr
12 256	1 503	86 661	100 419	100 419	...	...	May
12 436	1 510	85 246	99 191	99 191	166 283	1 585 049	Jun
12 570	1 395	86 817	100 781	100 781	...	...	Jul
12 285	1 377	86 582	100 243	100 243	...	...	Aug
12 151	1 389	87 632	101 172	101 172	145 477	1 645 277	Sep
12 240	1 394	86 398	100 033	100 033	...	...	Oct
12 524	1 396	91 106	105 026	105 026	...	...	Nov
12 629	1 398	93 324	107 351	107 351	160 847	1 705 962	Dec
12 746	1 403	99 589	113 739	113 739	...	...	2006: Jan
9 707	1 333	81 350	92 390	92 390	...	...	Feb
9 519	1 395	78 145	89 059	89 059	170 361	1 827 590	Mar
9 640	1 447	80 125	91 212	91 212	...	...	Apr
9 498	3 049	77 776	90 323	90 323	...	...	May
8 964	4 073	87 440	100 477	100 477	205 215	2 007 586	Jun
9 028	4 230	89 047	102 305	102 305	...	...	Jul
8 865	3 930	89 426	102 221	102 221	...	...	Aug
8 855	4 109	91 831	104 795	104 795	183 458	2 094 413	Sep
9 180	4 041	91 555	104 776	104 776	...	...	Oct
9 267	3 055	90 082	102 405	102 405	...	...	Nov
9 289	3 893	99 172	112 354	112 354	149 476	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	162 249	2 207 617	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	210 506	2 486 217	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	105 483	2 527 850	Dec

KB123

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 in private-sector securities of the so-called "pooled funds" administered up to March 1984 by the former Public Debt Commissioners.
4. Consisting of the South African Reserve Bank's holdings of SA Treasury bills, SA government securities, loans to the government sector and investments of the Stabilisation Account.
5. Including investments in government securities of the so-called "pooled funds" administered up to March 1984 by the former Public Debt Commissioners.

Credit extension by all monetary institutions¹

R millions

End of	Credit extended to the domestic private sector										Memorandum items			
	Investments (1360M)	Bills discounted (1361M)	Loans and advances						Total credit extended to the private sector ⁴ (1347M)	Net credit extended to the government sector (1367M)	Total domestic credit extension ⁵ (1368M)	Claims on local authorities (1348M)	Loans granted under resale agreements (1502M)	Foreign finance on-lent to clients (1503M)
			Instalment sale credit (1362M)	Leasing finance ² (1363M)	Mortgage advances (1364M)	Other loans and advances (1365M)	Total loans and advances ³ (1369M)	Of which: To households (1505M)						
2002	31 246	8 967	76 619	31 329	286 002	269 217	663 167	333 226	703 381	58 194	761 575	3 061	13 441	429
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	506
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	1 154
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	2 579
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	1 246
2007	97 032	4 867	176 725	57 613	853 819	554 103	1 642 259	867 635	1 744 158	-32 482	1 711 676	4 495	21 123	887
2004: Nov	70 369	5 187	108 249	42 325	403 653	308 750	862 977	470 519	938 533	58 001	996 534	2 102	9 801	1 340
Dec	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	1 154
2005: Jan	68 741	5 326	110 064	41 956	418 851	316 428	887 299	471 414	961 366	34 303	995 670	2 432	9 750	1 416
Feb	69 870	5 818	111 279	42 664	421 855	321 544	897 343	477 156	973 031	47 512	1 020 542	1 932	12 946	1 114
Mar	65 086	5 140	112 978	43 254	430 359	323 086	909 677	489 497	979 903	29 057	1 008 960	1 415	8 093	1 981
Apr	68 530	5 321	115 068	43 629	438 963	332 551	930 212	497 568	1 004 063	43 200	1 047 263	2 981	9 667	1 989
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	2 282
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	2 003
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	2 302
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	2 181
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	1 980
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	2 634
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	2 648
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	2 579
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	2 696
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	2 862
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	2 775
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	2 851
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	3 131
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	1 113
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	823
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	1 023
Sep	95 752	4 483	140 700	56 750	640 449	423 479	1 261 379	697 521	1 361 614	-19 874	1 341 740	3 169	25 354	988
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	986
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	1 042
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	1 246
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	757
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	750
Mar	80 193	5 179	156 170	62 754	715 768	489 484	1 424 177	765 449	1 509 549	-3 128	1 506 422	3 136	22 530	852
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	937
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	773
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	935
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	639
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	275
Sep	84 036	4 643	165 679	61 849	807 536	543 721	1 578 786	838 472	1 667 465	-14 630	1 652 835	3 944	20 710	446
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	654
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	581
Dec	97 032	4 867	176 725	57 613	853 819	554 103	1 642 259	867 635	1 744 158	-32 482	1 711 676	4 495	21 123	887

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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 aggregates¹

R millions

End of	Coin and banknotes in circulation (1312M)	Cheque and transmission deposits (1313M)	M1A ² (1370M)	Other demand deposits ³ (1314M)	M1 ⁴ (1371M)	Other short and medium-term deposits ⁵ (1372M)	M2 ⁶ (1373M)	Long-term deposits ⁷ (1319M)	M3 ⁸ (1374M)
2002	29 216	167 765	196 980	161 271	358 251	274 370	632 621	83 196	715 817
2003	33 715	185 240	218 955	168 833	387 788	345 665	733 453	74 594	808 047
2004	39 080	205 378	244 458	177 036	421 494	397 246	818 740	95 410	914 150
2005	43 419	248 533	291 952	211 101	503 053	460 462	963 515	137 615	1 101 130
2006	49 951	288 041	337 992	267 687	605 679	551 163	1 156 842	192 450	1 349 293
2007	53 606	347 040	400 645	338 412	739 057	654 471	1 393 528	274 791	1 668 320
2004: Nov	39 056	196 434	235 490	184 382	419 871	385 465	805 336	108 271	913 607
Dec	39 080	205 378	244 458	177 036	421 494	397 246	818 740	95 410	914 150
2005: Jan	38 997	198 080	237 077	180 465	417 542	401 738	819 280	99 910	919 190
Feb	39 338	206 657	245 995	187 383	433 378	408 628	842 007	106 331	948 338
Mar	38 904	203 618	242 522	191 633	434 154	402 486	836 640	111 036	947 676
Apr	41 030	220 230	261 260	194 303	455 563	414 634	870 197	107 748	977 945
May	39 130	212 399	251 530	194 638	446 168	419 661	865 829	117 258	983 088
Jun	39 911	221 136	261 046	197 238	458 285	418 207	876 491	124 394	1 000 885
Jul	42 269	226 817	269 087	194 618	463 705	434 342	898 047	129 383	1 027 430
Aug	40 035	234 288	274 323	215 508	489 831	426 110	915 941	123 852	1 039 793
Sep	42 101	239 327	281 428	218 610	500 038	428 498	928 537	124 321	1 052 858
Oct	42 354	234 584	276 938	214 946	491 884	440 090	931 975	127 535	1 059 509
Nov	43 219	237 327	280 545	216 773	497 319	439 874	937 193	131 510	1 068 703
Dec	43 419	248 533	291 952	211 101	503 053	460 462	963 515	137 615	1 101 130
2006: Jan	41 934	248 666	290 600	217 036	507 636	457 464	965 101	140 000	1 105 100
Feb	42 718	250 225	292 942	230 583	523 525	476 675	1 000 200	152 656	1 152 856
Mar	44 027	257 458	301 484	239 039	540 523	492 063	1 032 586	173 327	1 205 913
Apr	45 148	252 234	297 382	244 767	542 149	484 756	1 026 904	180 492	1 207 396
May	43 118	251 799	294 917	249 547	544 464	499 692	1 044 155	179 935	1 224 090
Jun	45 132	262 867	307 999	250 004	558 003	492 277	1 050 280	184 147	1 234 426
Jul	45 548	261 770	307 318	274 096	581 414	479 853	1 061 266	185 280	1 246 546
Aug	44 850	266 016	310 866	261 396	572 261	506 527	1 078 788	187 023	1 265 811
Sep	47 933	270 780	318 713	259 978	578 691	527 620	1 106 311	177 668	1 283 979
Oct	47 123	271 640	318 763	270 298	589 061	536 646	1 125 707	185 029	1 310 736
Nov	48 726	285 627	334 353	265 634	599 987	546 110	1 146 097	195 751	1 341 848
Dec	49 951	288 041	337 992	267 687	605 679	551 163	1 156 842	192 450	1 349 293
2007: Jan	46 820	274 174	320 994	265 496	586 490	547 137	1 133 627	215 131	1 348 758
Feb	47 469	306 394	353 863	279 433	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	654 471	1 393 528	274 791	1 668 320

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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 analysis¹

R millions

End of	Not seasonally adjusted							Seasonally adjusted			
	M3 (1374M)	Counterparts						M3 (1374N)	Counterparts		
		Net foreign assets: Cumulative flow ² (1380M)	Claims on the government sector			Claims on the private sector (1347M)	Net other assets and liabilities (1381M)		Net foreign assets: Cumulative flow (1380N)	Net claims on the government sector (1367N)	Claims on the private sector (1347N)
			Gross claims (1356M)	Government deposits (1330M)	Net claims (1367M)						
2006: Aug	1 265 811	222 075	102 209	111 642	-9 433	1 323 923	-270 754	1 271 414	220 937	-9 444	1 341 776
Sep	1 283 979	240 694	104 783	124 656	-19 874	1 361 614	-298 455	1 283 600	234 900	-19 880	1 364 129
Oct	1 310 736	226 243	104 764	129 610	-24 846	1 386 776	-277 438	1 315 292	224 722	-24 825	1 385 582
Nov	1 341 848	235 512	102 393	121 646	-19 253	1 413 417	-287 827	1 341 556	240 751	-19 294	1 396 680
Dec	1 349 293	242 168	112 343	141 803	-29 460	1 434 673	-298 088	1 350 994	242 168	-29 455	1 411 931
2007: Jan	1 348 758	232 065	114 645	157 231	-42 586	1 445 536	-286 257	1 360 361	236 699	-36 148	1 437 821
Feb	1 418 086	228 881	114 797	114 597	200	1 491 425	-302 421	1 404 366	236 402	-8 279	1 484 990
Mar	1 447 355	231 033	110 237	113 365	-3 128	1 509 549	-290 100	1 443 388	233 432	36	1 499 969
Apr	1 476 278	235 209	112 298	108 366	3 932	1 542 767	-305 630	1 462 161	238 744	-1 987	1 538 483
May	1 501 629	247 961	113 615	102 643	10 972	1 554 692	-311 996	1 499 807	245 263	6 179	1 567 644
Jun	1 523 363	251 079	110 590	127 816	-17 227	1 579 482	-289 971	1 523 257	243 392	-14 098	1 598 388
Jul	1 551 493	243 634	107 472	117 417	-9 945	1 605 770	-287 966	1 552 305	238 807	-7 803	1 622 164
Aug	1 592 391	251 962	116 495	110 474	6 021	1 630 557	-296 149	1 592 902	246 596	2 334	1 650 011
Sep	1 604 213	252 021	119 426	134 056	-14 630	1 667 465	-300 642	1 603 142	242 382	-13 795	1 669 470
Oct	1 617 316	242 788	118 793	126 272	-7 478	1 695 547	-313 542	1 621 347	238 913	-3 322	1 692 885
Nov	1 652 863	249 965	116 697	121 598	-4 901	1 733 061	-325 262	1 656 883	250 497	-7 035	1 715 334
Dec	1 668 320	254 059	116 501	148 983	-32 482	1 744 158	-297 415	1 682 146	254 060	-27 334	1 722 849

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Changes

R millions

Period	Not seasonally adjusted							Seasonally adjusted			
	M3 (1374H)	Counterparts						M3 (1374I)	Counterparts		
		Net foreign assets ³ (1380H)	Claims on the government sector			Claims on the private sector (1347H)	Net other assets and liabilities (1381H)		Net foreign assets (1380I)	Net claims on the government sector (1367I)	Claims on the private sector (1347I)
			Gross claims (1356H)	Government deposits ⁴ (1330H)	Net claims (1367H)						
2006: Aug	19 265	-6 635	-84	3 276	3 192	19 779	2 929	19 114	-7 655	3 139	18 255
Sep	18 168	18 619	2 574	-13 014	-10 440	37 691	-27 701	12 187	13 963	-10 436	22 352
Oct	26 757	-14 450	-19	-4 953	-4 972	25 162	21 017	31 691	-10 178	-4 945	21 453
Nov	31 112	9 269	-2 371	7 964	5 593	26 640	-10 389	26 265	16 029	5 532	11 098
Dec	7 444	6 656	9 951	-20 157	-10 207	21 257	-10 261	9 438	1 417	-10 161	15 251
2007: Jan	-534	-10 103	2 302	-15 427	-13 126	10 863	11 832	9 367	-5 469	-6 693	25 890
Feb	69 327	-3 183	152	42 634	42 786	45 889	-16 164	44 005	-297	27 869	47 169
Mar	29 269	2 152	-4 560	1 232	-3 328	18 125	12 320	39 022	-2 970	8 315	14 980
Apr	28 923	4 175	2 061	4 999	7 060	33 218	-15 529	18 773	5 311	-2 024	38 514
May	25 351	12 753	1 317	5 723	7 040	11 925	-6 366	37 646	6 519	8 166	29 161
Jun	21 734	3 118	-3 025	-25 174	-28 199	24 790	22 025	23 450	-1 871	-20 277	30 744
Jul	28 129	-7 445	-3 118	10 400	7 282	26 287	2 005	29 049	-4 585	6 295	23 776
Aug	40 899	8 328	9 023	6 943	15 966	24 787	-8 183	40 596	7 789	10 136	27 847
Sep	11 822	59	2 932	-23 582	-20 651	36 908	-4 494	10 240	-4 214	-16 129	19 458
Oct	13 103	-9 232	-633	7 785	7 151	28 083	-12 899	18 206	-3 470	10 473	23 416
Nov	35 547	7 177	-2 096	4 674	2 578	37 514	-11 721	35 536	11 584	-3 713	22 448
Dec	15 457	4 094	-196	-27 386	-27 581	11 097	27 847	25 263	3 563	-20 299	7 516

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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 ³	Advances granted but not yet paid out ⁴	Capital repayments on advances during period ³	Total mortgage loans outstanding ⁴
	Gross amount ¹										
	Assets mortgaged			Total	Application						
	Dwellings and flats	Business premises, farms and churches	All other		For construction of buildings ²	On existing buildings	On vacant land				
(2120M)	(2121M)	(2122M)	(2127M)	(2128M)	(2125M)	(2126M)	(2129M)	(2130M)	(2131M)	(2132M)	
2002	86 685	18 077	18 245	123 006	14 891	100 116	7 999	134 040	265 082	96 637	279 823
2003	111 472	18 673	22 467	152 613	15 897	127 638	9 078	166 518	327 763	113 948	325 976
2004	179 317	20 985	31 933	232 236	27 565	189 410	15 260	220 207	519 528	146 614	405 847
2005	248 801	30 291	56 255	335 348	32 446	277 697	25 205	313 887	787 005	183 526	521 974
2006	338 328	38 731	45 883	422 942	30 941	357 850	34 150	399 295	1 095 386	250 357	680 384
2007	364 575	36 628	40 207	441 409	28 574	384 051	28 784	461 727	1 252 713	297 876	852 639
2004: Nov	19 038	1 429	3 940	24 408	2 391	20 268	1 748	23 037	50 968	13 787	396 912
Dec	16 140	2 835	3 345	22 320	2 588	17 939	1 793	21 905	53 323	14 893	405 847
2005: Jan	14 660	1 747	2 444	18 851	1 890	15 156	1 805	16 917	52 614	10 873	411 845
Feb	18 930	2 142	3 101	24 173	2 348	19 880	1 945	20 841	56 815	11 844	414 807
Mar	19 733	1 388	3 962	25 084	2 525	20 662	1 897	21 435	60 889	13 914	424 583
Apr	20 585	2 047	3 860	26 492	2 613	21 983	1 895	22 490	63 015	13 267	432 878
May	22 244	2 582	3 581	28 408	2 804	23 297	2 306	24 242	63 174	14 201	443 169
Jun	22 215	2 609	4 071	28 895	3 165	23 362	2 369	25 564	63 079	14 511	454 381
Jul	20 897	2 457	3 708	27 062	2 735	22 158	2 170	25 440	64 831	14 450	464 914
Aug	22 270	2 386	13 652	38 307	2 762	33 556	1 990	27 586	70 819	15 354	476 422
Sep	23 284	3 267	4 582	31 133	3 266	25 738	2 128	30 530	72 257	17 540	488 993
Oct	22 975	3 740	4 233	30 948	3 435	25 042	2 471	30 365	73 139	17 637	496 258
Nov	22 884	2 763	4 739	30 386	2 883	25 217	2 286	38 035	75 237	22 374	510 394
Dec	18 123	3 164	4 322	25 609	2 019	21 646	1 944	30 441	71 137	17 562	521 974
2006: Jan	18 614	1 689	2 302	22 605	1 582	19 304	1 719	23 512	70 958	15 463	529 085
Feb	23 008	1 388	5 532	29 928	2 474	25 249	2 205	27 585	76 523	16 052	542 098
Mar	29 173	3 536	3 784	36 493	2 633	31 175	2 685	31 504	83 905	19 402	555 468
Apr	23 763	3 334	2 804	29 901	2 550	25 022	2 328	25 317	85 580	16 278	566 848
May	32 135	3 819	3 314	39 268	2 950	32 824	3 494	33 667	90 308	20 504	579 954
Jun	30 335	4 436	4 603	39 373	2 782	33 416	3 175	38 102	93 597	25 332	592 505
Jul	29 332	4 147	3 587	37 066	2 881	31 132	3 054	32 580	93 198	20 938	608 414
Aug	32 540	3 492	3 883	39 915	2 931	33 185	3 799	38 784	95 931	23 501	623 698
Sep	27 773	3 232	3 894	34 899	2 491	29 380	3 028	33 967	96 752	20 612	636 782
Oct	32 760	3 535	4 559	40 854	2 947	34 837	3 070	37 736	104 363	23 140	653 101
Nov	33 672	3 135	3 955	40 761	2 711	34 902	3 148	40 858	104 787	26 005	667 472
Dec	25 222	2 990	3 666	31 878	2 009	27 425	2 444	35 683	99 483	23 132	680 384
2007: Jan	25 937	1 549	2 625	30 111	1 884	25 978	2 250	28 549	98 341	18 390	691 573
Feb	35 740	2 614	3 459	41 814	2 733	36 129	2 952	35 320	106 821	21 202	705 106
Mar	37 678	3 740	3 574	44 992	2 972	38 841	3 178	38 514	113 338	29 037	712 856
Apr	32 163	1 090	3 198	36 451	2 354	31 685	2 413	34 462	111 547	21 660	725 525
May	39 511	3 258	3 745	46 514	3 087	40 532	2 896	42 857	113 987	26 769	742 477
Jun	27 249	3 095	3 601	33 945	2 297	29 629	2 018	37 951	109 166	22 039	755 882
Jul	28 963	4 098	3 732	36 793	2 628	31 936	2 230	43 517	109 778	24 850	773 307
Aug	30 233	3 634	2 900	36 767	2 469	31 772	2 526	43 676	110 343	26 556	791 142
Sep	26 364	3 005	2 535	31 903	2 158	27 729	2 016	36 987	99 417	23 468	805 701
Oct	31 237	3 607	2 757	37 600	2 494	32 691	2 414	40 334	97 643	26 863	820 725
Nov	29 628	3 614	3 035	36 277	2 137	31 889	2 251	43 426	95 068	27 843	837 021
Dec	19 872	3 324	5 047	28 243	1 361	25 241	1 640	36 134	87 266	29 200	852 639

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

Selected money market and related indicators

R millions

Period	Average of daily values			SARB operations			
	Liquidity provided ¹	Government deposits ²	Notes and coin in circulation ³	Money-market swaps with counter foreign-exchange deposits ⁴	Total reverse repurchase transactions ⁵	Total SARB debentures ⁶	Total
	(1390M)	(1391M)	(1392M)	(1441M)	(1442M)	(1455M)	(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
2004: Nov.....	14 254	57	44 923	-	11 300	9 900	21 200
Dec.....	14 145	54	50 611	-	7 600	11 904	19 504
2005: Jan	14 225	55	45 761	-	11 200	13 209	24 409
Feb.....	13 938	62	45 274	-	7 000	12 500	19 500
Mar.....	14 154	60	47 275	-	7 200	13 000	20 200
Apr.....	13 778	64	46 528	-	7 100	12 854	19 954
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

KB128

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

Money market accommodation

Selected daily indicators

R millions

Date	Total liquidity provided and outstanding repurchase agreements					Total (1440D)
	Main repurchase auction ¹ (1437D)	Standing facilities ² (1438D)	Cash reserve accounts		SAMOS penalty (1434D)	
			Withdrawals (1456D)	Deposits (1457D)		
2007/10/17	12300	-	441	1123	-	11618
2007/10/18	12300	-	1128	783	-	12645
2007/10/19	12300	-	380	683	-	11997
2007/10/20	12300	-	442	9	-	12733
2007/10/22	12300	-	0	130	-	12170
2007/10/23	12300	-215	3	626	-	11462
2007/10/24	12600	-	21	1525	-	11096
2007/10/25	12600	-	65	362	-	12303
2007/10/26	12600	-	746	26	-	13320
2007/10/27	12600	-	746	26	-	13320
2007/10/29	12600	-	706	26	-	13280
2007/10/30	12600	-	30	26	-	12604
2007/10/31	13300	-	244	43	-	13501
2007/11/01	13300	-	25	169	-	13156
2007/11/02	13300	-	712	31	-	13981
2007/11/03	13300	-	712	31	-	13981
2007/11/05	13300	-	39	829	-	12510
2007/11/06	13300	-	38	1036	-	12302
2007/11/07	12100	-	303	8	-	12395
2007/11/08	12100	-	233	352	-	11981
2007/11/09	12100	-	306	131	-	12275
2007/11/10	12100	-	306	131	-	12275
2007/11/12	12100	-	64	486	-	11678
2007/11/13	12100	-	165	850	-	11415
2007/11/14	11800	430	194	573	-	11851
2007/11/15	11800	-	160	802	-	11158
2007/11/16	11800	220	270	586	-	11704
2007/11/17	11800	-	270	586	-	11484
2007/11/19	11800	-	236	621	-	11415
2007/11/20	11800	-	293	590	-	11503
2007/11/21	13400	-1234	13	1033	-	11146
2007/11/22	13400	-	325	504	-	13221
2007/11/23	13400	-	1196	9	-	14587
2007/11/24	13400	-	1196	9	-	14587
2007/11/26	13400	-	866	9	-	14257
2007/11/27	13400	-	159	158	-	13401
2007/11/28	12600	-	30	620	-	12010
2007/11/29	12600	-	1456	133	-	13923
2007/11/30	12600	-	450	162	-	12888
2007/12/01	12600	-	450	162	-	12888
2007/12/03	12600	-	93	319	-	12374
2007/12/04	12600	-	-	318	10	12292
2007/12/05	12000	-	35	314	-	11721
2007/12/06	12000	-	892	163	6	12735
2007/12/07	12000	-	55	444	-	11611
2007/12/08	12000	-	55	444	-	11611
2007/12/10	12000	-440	55	444	-	11171
2007/12/11	12000	-	41	779	-	11262
2007/12/12	12000	-	63	1355	-	10708
2007/12/13	12000	-	142	588	-	11554
2007/12/14	12000	527	458	300	-	12685
2007/12/15	12000	-	458	300	-	12158
2007/12/18	12000	-	127	587	-	11540
2007/12/19	12625	-	20	960	-	11685
2007/12/20	12625	-	0	926	-	11699
2007/12/21	12625	-2194	443	537	-	10337
2007/12/22	12625	-	443	537	-	12531
2007/12/24	12625	-	116	1521	-	11220
2007/12/27	10850	-	229	6	-	11073
2007/12/28	10850	-	127	13	-	10964
2007/12/29	10850	-	127	13	-	10964
2007/12/31	10850	-	101	956	-	9995
2008/01/02	11500	-	166	30	-	11636
2008/01/03	11500	-	499	16	-	11983
2008/01/04	11500	-	112	526	-	11086
2008/01/05	11500	-	112	526	-	11086
2008/01/07	11500	-	104	1423	-	10181
2008/01/08	11500	-	94	66	-	11528
2008/01/09	11300	-	709	23	-	11986
2008/01/10	11300	-	220	85	-	11435
2008/01/11	11300	-	397	629	-	11068
2008/01/12	11300	-	397	629	-	11068
2008/01/14	11300	-	292	403	-	11189

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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 overdraft rate of clearing banks		Interbank rates				Negotiable certificates of deposit/ promissory notes ⁴			
Date	Repurchase rate %	SAMOS penalty rate	Date	%	Date	South African Benchmark Overnight Rate on deposits (Sabor) ¹ % (1444W)	Overnight foreign exchange rate ² % (1446W)	Rand overnight deposit rate ³ % (1447W)	2 months (1409W)	3 months (1411W)	6 months (1412W)	12 months (1413W)
2002/03/15	11.50	16.50	2002/03/18	15.00	2007/10/19	10.12	10.36	10.00	10.49	10.68	10.83	11.18
2002/06/14	12.50	17.50	2002/06/14	16.00	2007/10/26	10.10	10.06	10.00	10.51	10.73	10.93	11.28
2002/09/13	13.50	18.50	2002/09/16	17.00	2007/11/02	10.11	10.14	10.00	10.59	10.73	10.96	11.33
2003/06/13	12.00	17.00	2003/06/13	15.50	2007/11/09	10.12	10.36	10.00	10.68	10.78	11.08	11.43
2003/08/15	11.00	16.00	2003/08/15	14.50	2007/11/16	10.13	10.41	10.00	10.78	10.88	11.16	11.58
2003/09/11	10.00	15.00	2003/09/11	13.50	2007/11/23	10.13	10.55	10.00	10.88	10.98	11.28	11.68
2003/10/17	8.50	13.50	2003/10/20	12.00	2007/11/30	10.10	10.49	10.00	11.00	11.08	11.38	11.81
2003/12/12	8.00	13.00	2003/12/15	11.50	2007/12/07	10.56	10.64	10.00	11.15	11.21	11.46	11.86
2004/08/13	7.50	12.50	2004/08/16	11.00	2007/12/14	10.57	10.81	10.60	11.20	11.23	11.48	11.88
2005/04/14	7.00	12.00	2005/04/15	10.50	2007/12/21	10.54	10.68	10.60	11.25	11.24	11.55	11.98
2006/06/08	7.50	12.50	2006/06/08	11.00	2007/12/28	10.63	10.74	10.60	11.25	11.25	11.55	11.98
2006/08/03	8.00	13.00	2006/08/03	11.50	2008/01/04	10.63	10.78	10.60	11.32	11.31	11.56	11.94
2006/10/13	8.50	13.50	2006/10/13	12.00	2008/01/11	10.64	10.99	10.60	11.34	11.35	11.58	11.96
2006/12/08	9.00	14.00	2006/12/08	12.50	2008/01/18	10.65	10.93	10.60	11.35	11.38	11.59	11.98
2007/06/08	9.50	14.50	2007/06/08	13.00	2008/01/25	10.64	10.84	10.60	11.28	11.29	11.43	11.73
2007/08/17	10.00	15.00	2007/08/17	13.50	2008/02/01	10.64	10.95	10.60	11.10	11.18	11.46	11.78
2007/10/12	10.50	15.50	2007/10/12	14.00	2008/02/08	10.65	10.80	10.60	11.05	11.13	11.51	11.87
2007/12/07	11.00	16.00	2007/12/07	14.50	2008/02/15	10.68	11.01	10.60	11.15	11.18	11.54	11.90

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Date	Other money-market interest rates							Notice deposits with clearing banks ⁹			12 months' fixed deposits with clearing banks ⁹ % (1417M)	Weighted average overdraft rate on current accounts % (1404M)	
	Interbank call money ⁵ % (1410W)	SARB debentures ⁶		91-day Treasury bills % (1405W)	3-month bankers' acceptances % (1406W)	3-month JIBAR ⁷ % (1450W)	9x12 FRA ⁸ % (1451W)	Date	32 days % (1414M)	88 – 91 days % (1415M)			6 months % (1416M)
		28 days % (1448W)	56 days % (1458W)										
2007/10/19	9.00	10.17	10.20	9.96	10.35	10.62	10.26	2006: Aug	6.83	7.36	7.60	7.92	13.66
2007/10/26	9.00	10.16	10.21	9.96	10.43	10.71	10.25	Sep	6.92	7.64	7.86	8.08	13.70
2007/11/02	9.00	10.14	10.18	9.96	10.43	10.71	10.48	Oct	7.13	7.73	8.01	8.36	13.24
2007/11/09	9.00	10.16	10.18	10.06	10.50	10.77	10.65	Nov	7.37	8.03	8.33	8.57	13.52
2007/11/16	9.00	10.38	...	10.43	10.58	10.87	10.76	Dec	7.85	8.40	8.68	8.99	13.59
2007/11/23	9.00	10.38	...	10.43	10.68	10.97	10.86						
2007/11/30	9.00	10.36	...	10.43	10.78	11.07	10.97	2007: Jan	7.89	8.51	8.71	9.00	13.97
2007/12/07	9.50	10.40	...	10.43	10.88	11.18	10.87	Feb	8.01	8.59	8.73	8.85	13.96
2007/12/14	9.50	10.75	10.91	10.43	10.92	11.23	10.94	Mar	8.10	8.62	8.80	8.93	14.07
2007/12/21	9.50	10.83	10.94	10.54	10.93	11.23	11.05	Apr	8.11	8.64	8.83	9.22	14.50
2007/12/28	9.50	...	...	10.52	10.93	11.23	11.04	May	8.11	8.66	8.84	9.23	14.76
2008/01/04	9.50	10.77	10.92	10.52	11.00	11.31	10.94	Jun	8.37	8.88	9.13	9.59	14.87
2008/01/11	9.50	10.84	10.95	10.50	11.02	11.33	10.88	Jul	8.48	8.97	9.22	9.93	15.00
2008/01/18	9.50	10.89	10.86	10.49	11.05	11.37	10.95	Aug	8.93	9.37	9.67	10.15	15.12
2008/01/25	9.50	10.95	10.88	10.37	10.99	11.30	10.65	Sep	9.08	9.43	9.69	10.11	15.27
2008/02/01	9.50	10.86	10.97	10.31	10.87	11.18	10.58	Oct	9.40	9.84	10.00	10.39	15.67
2008/02/08	9.50	10.79	10.95	10.36	10.83	11.13	10.88	Nov	9.54	10.00	10.25	10.65	16.31
2008/02/15	9.50	10.75	10.90	10.33	10.87	11.17	10.76	Dec	9.97	10.35	10.61	10.92	15.99

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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 by the South African Benchmark Overnight Rate on deposits (Sabor) 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).
- Predominant interbank call rate quoted by largest banks.
- 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 rates on three-month instruments in nine months' time.
- Weighted average as quoted by clearing banks on new deposits of more than R100 000 by the general public.

Money and banking

Selected data

Period	Percentage changes ¹							Income velocity of circulation of money ⁶			
	Monetary aggregates ²				Credit ³			V1(A) (1420K)	V1 (1421K)	V2 (1422K)	V3 (1423K)
	M1(A) (1370A)	M1 (1371A)	M2 (1373A)	M3 (1374A)	Private sector		Total domestic credit extention (1368A)				
					Total loans and advances ⁴ (1369A)	Total claims ⁵ (1347A)					
2002	11.83	13.53	16.28	18.07	7.78	4.35	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	20.46	23.64	22.15	21.57	21.81	5.47	2.99	1.58	1.31
2004: Nov	11.64	12.36	11.69	14.05	15.97	10.73	10.24	...	...	...	...
Dec	11.65	8.69	11.63	13.13	16.52	13.80	12.74	6.34	3.48	1.80	1.60
2005: Jan	10.74	6.50	11.49	12.95	17.61	15.75	13.22	...	...	...	...
Feb	5.73	4.26	11.26	12.60	18.24	17.55	13.86	...	...	...	...
Mar	12.53	7.94	11.77	12.28	18.56	17.40	13.09	6.15	3.52	1.80	1.59
Apr	18.61	15.25	15.91	14.99	20.09	20.73	16.89	...	...	...	...
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	22.34	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	5.66	3.14	1.66	1.38
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	5.30	2.96	1.59	1.31
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	22.46	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	20.46	23.64	22.15	21.57	21.81	5.53	2.95	1.54	1.28

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