

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						
2004	48 831	45	6 391	22 035	258	79	4 063	85	32 956	11 904	19 687	364	16 472	130 213
2005	54 237	23	25 280	25 260	491	11	15 038	108	66 211	5 327	22 080	365	10 259	158 479
2006	63 575	-	42 437	31 840	628	27	9 812	73	84 817	3 011	19 190	367	32 203	203 164
2007	68 196	-	62 044	40 826	956	151	12 712	71	116 761	9 026	11 930	380	40 784	247 076
2008	72 697	-	65 861	47 605	84	128	6 316	73	120 066	24 199	6 040	393	117 696	341 090
2009	77 679	-	69 914	48 963	34	205	16 398	70	135 584	20 091	2 588	397	78 103	314 442
2006: Nov	59 546	-	37 067	30 748	1 301	14	12 256	76	81 463	3 512	21 747	367	40 066	206 701
Dec	63 575	-	42 437	31 840	628	27	9 812	73	84 817	3 011	19 190	367	32 203	203 164
2007: Jan	56 986	-	43 694	32 673	1 068	21	15 220	75	92 751	4 912	19 597	367	40 779	215 393
Feb	57 130	-	45 644	33 508	1 351	81	11 215	76	91 873	4 912	19 539	367	43 555	217 376
Mar	58 469	-	45 856	33 832	1 537	1 378	10 258	77	92 938	4 914	19 584	367	43 653	219 926
Apr	59 943	1	48 845	34 457	610	137	8 237	76	92 363	6 943	17 601	367	39 777	216 994
May	58 943	-	49 310	35 915	101	-	11 219	78	96 623	8 730	17 751	367	41 798	224 211
Jun	59 424	-	49 515	36 488	1 079	145	11 675	69	98 972	8 342	17 694	367	41 130	225 929
Jul	58 875	-	54 716	37 342	95	94	11 673	72	103 992	8 460	17 746	367	43 485	232 924
Aug	59 932	1	57 775	37 409	388	143	5 822	71	101 609	9 938	17 859	367	45 252	234 956
Sep	60 948	2	59 686	37 997	10	58	7 666	80	105 500	11 399	15 476	380	41 672	235 373
Oct	60 126	-	60 908	38 732	43	86	14 478	80	114 327	10 473	13 068	380	34 534	232 906
Nov	64 660	-	61 128	39 762	162	115	10 542	82	111 791	12 059	11 763	380	42 082	242 735
Dec	68 196	-	62 044	40 826	956	151	12 712	71	116 761	9 026	11 930	380	40 784	247 076
2008: Jan	61 281	-	61 978	41 500	125	151	16 858	67	120 680	12 077	11 154	380	67 220	272 791
Feb	62 879	-	63 738	43 502	68	99	12 191	104	119 701	13 306	11 624	380	79 076	286 966
Mar	63 372	1	64 443	44 262	164	104	6 772	67	115 814	15 678	11 310	380	94 141	300 694
Apr	66 914	1	63 426	43 691	138	119	7 325	75	114 775	18 437	10 558	380	73 999	285 062
May	63 400	-	63 493	44 468	102	111	8 357	77	116 607	19 285	8 681	380	75 073	283 426
Jun	63 801	-	63 603	44 610	623	84	8 807	74	117 801	18 400	8 941	380	81 494	290 816
Jul	63 681	1	63 816	45 303	408	-12	12 276	71	121 863	19 901	6 561	380	67 672	280 058
Aug	65 023	1	64 077	46 246	534	243	9 659	77	120 837	21 597	6 903	380	73 114	287 854
Sep	65 434	1	64 459	47 269	553	46	8 194	73	120 595	23 648	6 550	393	92 566	309 186
Oct	68 079	-	64 948	47 660	16	199	5 438	73	118 334	24 384	8 011	393	138 204	357 405
Nov	70 920	1	65 449	47 644	50	123	1 516	70	114 852	25 831	6 559	393	141 927	360 483
Dec	72 697	-	65 861	47 605	84	128	6 316	73	120 066	24 199	6 040	393	117 696	341 090
2009: Jan	68 419	-	66 012	47 529	89	67	6 765	75	120 538	25 138	6 520	393	145 738	366 747
Feb	68 259	1	66 094	47 621	135	-	4 805	79	118 735	27 610	6 468	393	142 784	364 249
Mar	68 979	1	66 294	47 778	22	56	1 996	73	116 222	28 109	6 198	393	125 692	345 594
Apr	71 203	1	66 402	48 165	144	64	1 988	71	115 045	28 157	5 428	393	90 813	311 039
May	69 198	-	71 581	48 553	51	39	1 888	72	122 183	28 795	5 237	393	82 432	308 237
Jun	68 556	-	70 390	48 711	1 073	24	2 822	71	123 091	26 480	4 998	393	72 708	296 226
Jul	69 762	-	69 727	49 254	113	115	5 388	61	124 657	27 452	5 073	393	76 434	303 771
Aug	69 783	-	69 681	48 696	33	131	5 365	71	123 976	26 073	5 070	393	91 146	316 441
Sep	69 214	-	73 516	48 843	89	74	5 412	71	128 005	28 830	2 604	397	83 984	313 034
Oct	71 231	-	72 130	48 843	298	90	6 709	71	128 141	31 191	2 700	397	96 416	330 077
Nov	75 154	-	70 719	48 849	216	114	3 522	72	123 493	32 697	2 604	397	90 473	324 816
Dec	77 679	-	69 914	48 963	34	205	16 398	70	135 584	20 091	2 588	397	78 103	314 442

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1. Including coin as from March 1994 onwards.

2. PMG means Paymaster General. Including deposits of provincial administrations with the South African Reserve Bank as from December 1992. Exchequer balance includes uninvested part of the Stabilisation Account.

3. Mainly comprising government departments, and the Compensatory and Contingency Financing Facility of the IMF as from December 1993 onwards.

4. Until October 1986 only banks, thereafter banks and building societies. Banks and mutual banks as from January 1994 onwards.

5. 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.

6. Not including deposits denominated in foreign currencies.

7. 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 and investments				Total (excluding foreign assets)	Other assets	Total assets
	Gold coin and bullion ¹	Total	Utilisation of cash reserves	Loans granted to banks under:		Total	Advances		Investments				
				Resale agree- ments	SAMOS penalty		Banks ⁴	Other ³	Govern- ment stock	Other			
	(1020M)	(1021M)	(1033M)	(1034M)	(1035M)	(1036M)	(1025M)	(1026M)	(1027M)	(1028M)	(1029M)	(1030M)	(1031M)
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	497	12 629	279	25 870	2 143	158 479
2006	17 634	178 318	122	12 315	-	12 438	88	457	9 289	279	22 549	2 297	203 164
2007	22 843	224 313	101	10 866	-	10 967	118	412	8 698	279	20 475	2 288	247 076
2008	32 426	316 991	953	10 753	-	11 707	153	458	9 067	279	21 664	2 436	341 090
2009	32 753	292 701	2 589	7 603	-	10 192	133	305	8 303	279	19 212	2 529	314 442
2006: Nov	18 501	181 337	300	12 456	-	12 755	142	633	9 267	279	23 078	2 286	206 701
Dec	17 634	178 318	122	12 315	-	12 438	88	457	9 289	279	22 549	2 297	203 164
2007: Jan	18 690	187 696	732	14 704	-	15 435	126	440	9 122	279	25 403	2 294	215 393
Feb.....	19 531	191 171	148	13 703	-	13 851	170	474	9 108	279	23 882	2 323	217 376
Mar	19 224	192 709	1 140	13 914	-	15 053	163	514	8 918	279	24 927	2 289	219 926
Apr	19 184	190 689	751	13 420	-	14 171	147	396	9 059	279	24 052	2 252	216 994
May.....	18 729	198 102	965	13 056	-	14 021	152	391	8 958	279	23 801	2 308	224 211
Jun.....	18 333	199 561	111	14 406	-	14 517	135	471	8 641	279	24 044	2 324	225 929
Jul	18 902	207 743	112	13 285	-	13 397	151	390	8 671	279	22 888	2 294	232 924
Aug	19 186	212 637	302	10 308	-	10 610	158	409	8 578	279	20 033	2 286	234 956
Sep	20 311	209 439	452	13 719	-	14 171	149	406	8 635	279	23 641	2 294	235 373
Oct.....	20 527	207 455	244	13 304	-	13 548	139	411	8 780	279	23 156	2 295	232 906
Nov	21 425	217 934	450	12 611	-	13 061	132	394	8 648	279	22 513	2 288	242 735
Dec	22 843	224 313	101	10 866	-	10 967	118	412	8 698	279	20 475	2 288	247 076
2008: Jan	27 419	249 429	178	11 407	-	11 585	150	401	8 666	279	21 080	2 282	272 791
Feb.....	29 865	263 925	501	10 860	-	11 361	213	427	8 461	279	20 740	2 300	286 966
Mar	30 334	278 294	22	10 920	-	10 942	181	416	8 280	279	20 097	2 303	300 694
Apr	26 460	260 085	1 113	12 500	119	13 732	146	277	8 237	279	22 671	2 307	285 062
May.....	26 940	261 545	833	9 812	-	10 645	177	373	8 038	279	19 512	2 369	283 426
Jun	29 046	272 080	146	7 615	-	7 761	187	343	7 787	279	16 357	2 378	290 816
Jul	26 870	256 269	685	11 507	12	12 204	167	386	8 394	279	21 430	2 360	280 058
Aug	25 659	264 230	224	11 693	-	11 917	162	373	8 493	279	21 225	2 399	287 854
Sep	29 435	284 388	0	13 173	-	13 173	181	379	8 374	279	22 386	2 413	309 186
Oct.....	29 758	332 403	829	12 272	-	13 101	137	720	8 353	279	22 590	2 412	357 405
Nov	32 934	336 342	473	11 619	-	12 092	175	460	8 716	279	21 722	2 419	360 483
Dec	32 426	316 991	953	10 753	-	11 707	153	458	9 067	279	21 664	2 436	341 090
2009: Jan	37 702	343 794	854	9 812	-	10 666	157	441	8 943	279	20 486	2 467	366 747
Feb.....	38 387	339 183	152	10 412	2 556	13 120	142	372	8 706	279	22 620	2 447	364 249
Mar	35 175	323 554	293	10 018	-	10 311	121	428	8 437	279	19 576	2 463	345 594
Apr	29 953	287 904	228	10 906	-	11 134	97	357	8 506	279	20 373	2 762	311 039
May.....	31 044	284 633	1 181	10 428	-	11 609	108	325	8 498	279	20 819	2 785	308 237
Jun.....	29 004	274 502	193	9 989	-	10 183	106	324	8 345	279	19 236	2 488	296 226
Jul	29 269	278 695	2 126	11 307	-	13 433	118	155	8 451	279	22 435	2 641	303 771
Aug	29 565	295 154	547	8 960	-	9 508	128	306	8 573	279	18 794	2 493	316 441
Sep	29 973	290 899	109	10 502	-	10 611	130	300	8 312	279	19 631	2 504	313 034
Oct.....	32 281	306 436	1 693	10 508	-	12 201	135	316	8 318	279	21 250	2 391	330 077
Nov	34 887	300 500	509	12 214	-	12 723	138	308	8 355	279	21 803	2 513	324 816
Dec	32 753	292 701	2 589	7 603	-	10 192	133	305	8 303	279	19 212	2 529	314 442

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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. Including overnight loans, 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	Other liabilities	Total liabilities
	Domestic					Foreign	Total deposits			
	Central and provincial governments	Public enterprises/ corporations ¹	Insurance companies and pension funds	Other	Total					
	(1053M)	(1042M)	(1043M)	(1045M)	(1046M)	(1047M)	(1048M)	(1049M)	(1050M)	(1051M)
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
2008	6 782	461	76	935	8 255	3 517	11 772	81	207	12 060
2009	14 775	371	73	1 779	16 998	3 343	20 341	81	182	20 604
2006: Nov.....	12 561	867	99	889	14 417	2 409	16 827	81	351	17 259
Dec.....	12 368	891	23	908	14 190	2 512	16 702	81	162	16 945
2007: Jan	15 526	891	192	927	17 536	3 518	21 054	81	146	21 281
Feb.....	12 156	865	163	883	14 067	2 507	16 574	81	181	16 836
Mar.....	7 126	739	95	866	8 826	3 921	12 747	81	218	13 045
Apr.....	11 740	674	108	888	13 410	3 280	16 690	81	179	16 950
May.....	13 127	642	35	914	14 718	1 841	16 559	81	171	16 811
Jun.....	16 178	634	31	944	17 786	3 581	21 367	81	254	21 702
Jul.....	13 876	645	35	979	15 535	4 044	19 579	81	174	19 834
Aug.....	8 430	671	69	994	10 164	3 838	14 002	81	174	14 257
Sep.....	12 894	658	73	1 076	14 701	4 899	19 599	81	169	19 850
Oct.....	13 951	679	24	1 128	15 781	6 894	22 675	81	171	22 927
Nov.....	10 884	650	305	1 171	13 010	6 398	19 407	81	152	19 640
Dec.....	13 808	733	31	1 205	15 776	5 735	21 511	81	169	21 761
2008: Jan	13 616	784	68	1 265	15 733	7 093	22 826	81	159	23 067
Feb.....	13 723	776	144	1 291	15 935	5 126	21 060	81	188	21 329
Mar.....	7 799	788	157	470	9 214	4 154	13 368	81	174	13 623
Apr.....	9 144	765	89	504	10 502	6 107	16 609	81	109	16 799
May.....	7 926	775	107	530	9 338	7 583	16 921	81	212	17 215
Jun.....	10 302	781	32	573	11 688	4 633	16 321	81	182	16 584
Jul.....	11 490	692	34	638	12 854	7 742	20 596	81	227	20 905
Aug.....	7 850	627	31	722	9 230	5 088	14 318	81	216	14 615
Sep.....	7 349	575	94	759	8 777	2 829	11 605	81	216	11 902
Oct.....	6 156	576	142	841	7 715	4 021	11 735	81	454	12 270
Nov.....	5 492	526	165	889	7 072	2 920	9 993	81	190	10 264
Dec.....	6 782	461	76	935	8 255	3 517	11 772	81	207	12 060
2009: Jan	7 198	422	64	998	8 682	3 148	11 830	81	233	12 145
Feb.....	7 373	444	38	1 089	8 944	3 210	12 154	81	175	12 410
Mar.....	5 582	403	28	1 114	7 127	2 658	9 785	81	242	10 108
Apr.....	4 919	391	33	1 157	6 499	3 873	10 372	81	281	10 734
May.....	5 893	337	525	1 177	7 932	3 010	10 942	81	270	11 292
Jun.....	6 737	288	67	1 161	8 253	3 979	12 232	81	430	12 743
Jul.....	5 918	262	311	1 289	7 781	4 182	11 962	81	263	12 306
Aug.....	3 852	288	275	1 570	5 985	4 470	10 455	81	264	10 800
Sep.....	4 742	332	271	1 668	7 013	3 674	10 686	81	176	10 943
Oct.....	6 530	372	183	1 688	8 773	3 028	11 801	81	254	12 136
Nov.....	6 328	397	102	2 001	8 829	3 006	11 835	81	121	12 037
Dec.....	14 775	371	73	1 779	16 998	3 343	20 341	81	182	20 604

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1. Including the Public Investment Corporation.

Corporation for Public Deposits

Assets

R millions

End of	Call deposits		Promissory notes ¹	NCD's	Treasury bills	Government stock	Other public sector securities	Other assets	Total assets
	SARB (1067M)	Banks (1091M)							
2004	4 190	-	717	-	1 473	42	200	2 112	8 734
2005	14 961	1 167	397	237	1 371	28	200	1 624	19 985
2006	9 722	1 447	99	707	3 893	-	200	877	16 945
2007	12 602	2 264	198	2 953	1 062	-	1 365	1 316	21 761
2008	6 300	2 092	198	1 416	750	-	800	505	12 060
2009	16 219	740	254	406	295	-	100	2 590	20 604
2006: Nov.....	12 160	8	198	810	3 055	-	300	728	17 259
Dec.....	9 722	1 447	99	707	3 893	-	200	877	16 945
2007: Jan.....	15 107	210	149	660	4 493	-	150	513	21 281
Feb.....	11 120	4	196	508	4 217	-	255	536	16 836
Mar.....	10 167	4	198	870	1 286	-	379	142	13 045
Apr.....	8 162	5 017	249	924	1 422	-	379	797	16 950
May.....	11 136	2 167	196	1 018	1 373	-	424	497	16 811
Jun.....	11 587	5 500	197	1 115	1 114	-	1 010	1 179	21 702
Jul.....	11 558	1 774	398	2 171	1 161	-	1 711	1 061	19 834
Aug.....	5 720	3 362	835	943	1 137	-	2 061	199	14 257
Sep.....	7 594	4 110	1 139	2 015	1 114	-	2 177	1 701	19 850
Oct.....	14 367	4	995	3 060	1 180	-	1 946	1 375	22 927
Nov.....	10 421	3 871	449	1 983	1 161	-	1 547	208	19 640
Dec.....	12 602	2 264	198	2 953	1 062	-	1 365	1 316	21 761
2008: Jan.....	16 702	2 714	199	918	1 219	-	815	500	23 067
Feb.....	12 057	3 941	590	2 062	1 032	-	950	698	21 329
Mar.....	6 680	4	894	3 580	952	-	1 350	162	13 623
Apr.....	7 325	1 342	641	3 396	982	-	1 850	1 263	16 799
May.....	8 271	1 006	545	2 943	939	-	2 350	1 161	17 215
Jun.....	8 720	1 508	197	1 897	1 963	-	1 050	1 249	16 584
Jul.....	12 166	1 232	398	2 910	1 016	-	1 850	1 332	20 905
Aug.....	9 557	4	196	1 608	947	-	700	1 603	14 615
Sep.....	8 113	183	197	1 775	687	-	700	246	11 902
Oct.....	5 370	601	298	2 325	733	-	600	2 343	12 270
Nov.....	1 465	3 498	296	3 182	749	-	800	275	10 264
Dec.....	6 300	2 092	198	1 416	750	-	800	505	12 060
2009: Jan.....	6 664	491	199	1 377	710	-	1 257	1 446	12 145
Feb.....	4 764	2 190	296	1 701	790	-	1 409	1 261	12 410
Mar.....	1 964	1 599	198	2 485	27	-	852	2 983	10 108
Apr.....	179	4 612	347	2 460	27	-	862	2 247	10 734
May.....	1 879	922	346	2 321	3 522	-	894	1 409	11 292
Jun.....	2 801	2 697	348	1 918	153	-	844	3 982	12 743
Jul.....	5 355	1 709	200	2 045	105	-	837	2 056	12 306
Aug.....	5 325	1 741	197	1 542	100	-	861	1 034	10 800
Sep.....	5 383	14	198	1 999	95	-	1 210	2 043	10 943
Oct.....	6 671	14	200	2 807	107	-	1 207	1 130	12 136
Nov.....	3 488	1 154	253	3 931	227	-	501	2 484	12 037
Dec.....	16 219	740	254	406	295	-	100	2 590	20 604

KB103

1. Including Land Bank securities.

Banks¹

Liabilities

R millions

End of	Deposits ²								Other		
	Cash managed cheque and transmission (1070M)	Other demand (1071M)	Savings (1072M)	Short term (1073M)	Medium term (1075M)	Long term (1076M)	Total (1077M)	Foreign-currency deposits included in total (1078M)	Loans received under repurchase agreements		
									SARB (1500M)	Other domestic (1501M)	Foreign (1514M)
2004	251 241	214 561	51 158	151 078	232 161	132 935	1 033 134	27 702	13 444	32 496	5 866
2005	301 469	249 847	57 657	183 328	269 513	175 811	1 237 624	33 030	11 909	29 160	13 239
2006	353 802	319 774	72 427	261 454	281 171	250 774	1 539 402	50 284	12 484	39 269	9 790
2007	401 169	412 910	90 079	305 630	324 378	327 509	1 861 675	54 936	11 964	53 938	23 285
2008	410 793	408 702	112 484	377 807	423 975	438 182	2 171 942	78 269	10 753	77 183	29 667
2009	397 117	440 195	119 485	291 958	482 847	449 414	2 181 016	56 429	7 590	73 620	18 760
2006: Nov	338 079	310 108	73 390	223 925	306 607	260 352	1 512 461	45 786	13 010	35 298	10 194
Dec	353 802	319 774	72 427	261 454	281 171	250 774	1 539 402	50 284	12 484	39 269	9 790
2007: Jan	350 046	317 229	71 992	270 848	270 515	276 426	1 557 057	52 528	14 859	41 671	12 260
Feb	349 464	331 725	72 977	250 735	287 022	301 273	1 593 196	52 612	13 452	38 976	19 807
Mar	357 190	334 343	75 082	232 391	306 009	309 676	1 614 689	44 685	14 073	35 091	18 823
Apr	351 453	337 239	76 238	224 911	333 436	319 177	1 642 454	46 283	14 085	37 852	9 780
May	344 190	347 427	78 281	242 890	328 726	316 841	1 658 356	44 953	13 414	29 622	16 757
Jun	364 968	352 884	81 755	238 737	333 822	329 359	1 701 526	42 435	12 348	30 070	11 685
Jul	351 467	360 714	82 700	255 995	349 354	317 032	1 717 261	38 090	13 131	46 097	19 797
Aug	359 667	380 245	84 972	252 023	370 854	303 878	1 751 640	45 274	10 412	39 468	21 269
Sep	376 127	379 139	84 742	288 886	354 816	310 195	1 793 905	55 900	14 389	40 532	22 064
Oct	363 844	383 438	86 115	243 394	384 890	329 792	1 791 473	51 363	15 652	51 390	17 932
Nov	375 907	408 672	89 547	240 986	392 213	332 343	1 839 667	57 181	12 711	49 264	16 942
Dec	401 169	412 910	90 079	305 630	324 378	327 509	1 861 675	54 936	11 964	53 938	23 285
2008: Jan	392 436	480 954	87 185	273 920	315 787	369 652	1 919 934	68 918	11 885	70 589	34 248
Feb	383 326	485 674	90 579	276 017	353 303	391 987	1 980 885	72 741	11 274	68 327	32 527
Mar	400 119	437 435	90 017	335 868	338 862	396 614	1 998 916	71 058	9 714	72 780	35 698
Apr	380 369	381 667	93 218	392 510	366 456	400 590	2 014 811	68 851	12 546	69 856	28 285
May	371 117	398 784	95 588	432 657	332 226	404 606	2 034 978	73 481	9 898	81 592	37 688
Jun	410 167	430 924	98 343	352 536	348 046	434 589	2 074 604	69 079	7 857	91 456	41 322
Jul	374 832	412 716	101 538	386 794	361 109	448 780	2 085 769	78 570	11 535	89 087	36 851
Aug	382 365	411 326	102 303	354 072	376 247	460 598	2 086 912	78 134	11 692	86 857	36 393
Sep	396 877	433 276	104 180	349 482	392 467	449 555	2 125 837	79 741	13 132	91 504	52 413
Oct	394 377	439 157	108 716	370 348	395 815	474 188	2 182 600	102 281	12 357	82 933	41 626
Nov	391 046	430 446	111 731	321 583	458 964	471 719	2 185 488	90 649	11 697	78 127	32 402
Dec	410 793	408 702	112 484	377 807	423 975	438 182	2 171 942	78 269	10 753	77 183	29 667
2009: Jan	385 673	403 897	111 399	370 878	477 946	432 173	2 181 967	77 490	9 812	70 206	28 369
Feb	377 345	387 076	113 082	367 701	497 433	430 214	2 172 850	74 598	11 110	65 551	26 859
Mar	399 074	418 956	114 278	387 250	453 340	435 839	2 208 736	79 561	11 652	72 917	28 552
Apr	383 134	407 885	115 869	388 844	446 223	444 695	2 186 650	71 318	11 995	61 489	20 203
May	377 352	424 593	116 411	399 882	413 412	451 079	2 182 730	63 550	10 412	62 095	22 948
Jun	402 427	417 456	116 903	353 696	391 052	489 120	2 170 654	56 399	12 489	67 031	23 305
Jul	397 985	401 582	118 291	345 804	395 780	514 313	2 173 755	56 157	11 306	74 319	30 564
Aug	396 937	416 867	117 749	341 255	397 807	503 065	2 173 680	55 315	8 960	84 349	23 142
Sep	394 507	407 143	117 621	328 647	413 611	504 353	2 165 882	51 805	11 502	82 299	25 898
Oct	394 996	403 074	117 684	333 179	408 017	510 420	2 167 370	54 022	10 508	84 620	25 267
Nov	399 812	423 806	119 658	252 702	482 358	500 005	2 178 341	55 641	13 877	79 156	21 482
Dec	397 117	440 195	119 485	291 958	482 847	449 414	2 181 016	56 429	7 590	73 620	18 760

KB105

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

Banks¹ Liabilities

R millions

liabilities to the public					Total liabilities to the public (1085M)	Capital and other liabilities				Total equity and liabilities (1090M)	End of
Foreign currency funding		Subordinated debt securities ³ (1082M)	Other ⁴ (1083M)	Total (1084M)		Outstanding liabilities on behalf of clients per contra ⁵ (1086M)	Other liabilities (1087M)	Share capital and reserves ³ (1088M)	Total (1089M)		
Domestic sector (1080M)	Foreign sector (1081M)										
12 396	5 673	...	36 101	105 976	1 139 111	481	236 021	123 007	359 509	1 498 619	2004
13 145	10 625	...	44 483	122 560	1 360 185	1 004	184 664	131 799	317 467	1 677 652	2005
16 853	22 229	...	54 866	155 491	1 694 894	294	216 212	163 757	380 264	2 075 157	2006
15 678	53 866	...	68 133	226 864	2 088 539	364	255 743	202 142	458 249	2 546 788	2007
9 357	64 699	67 179	12 300	271 136	2 443 079	132	547 415	175 878	723 425	3 166 504	2008
5 317	57 384	84 572	18 178	265 421	2 446 437	3	318 059	198 113	516 175	2 962 612	2009
17 930	26 297	...	55 914	158 642	1 671 104	825	232 009	158 090	390 925	2 062 028	2006: Nov Dec
16 853	22 229	...	54 866	155 491	1 694 894	294	216 212	163 757	380 264	2 075 157	
13 093	22 551	...	52 431	156 865	1 713 922	339	216 510	166 113	382 963	2 096 884	2007: Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec
16 690	25 668	...	57 750	172 342	1 765 538	580	223 650	170 512	394 742	2 160 280	
19 311	34 516	...	55 596	177 410	1 792 099	529	208 969	174 932	384 430	2 176 530	
21 715	28 607	...	57 624	169 664	1 812 118	392	215 313	177 585	393 290	2 205 408	
20 886	28 795	...	58 818	168 292	1 826 648	306	214 464	179 888	394 658	2 221 307	
22 551	45 547	...	61 252	183 453	1 884 979	368	242 283	180 470	423 121	2 308 100	
28 090	50 311	...	65 167	222 593	1 939 854	348	238 425	182 485	421 258	2 361 112	
26 643	53 805	...	70 448	222 045	1 973 685	321	243 564	186 323	430 208	2 403 893	
18 096	50 773	...	71 158	217 013	2 010 918	210	257 485	187 403	445 098	2 456 016	
20 073	47 561	...	76 977	229 586	2 021 059	227	281 814	188 491	470 532	2 491 591	
22 000	48 599	...	68 572	218 087	2 057 754	328	284 740	192 443	477 510	2 535 264	
15 678	53 866	...	68 133	226 864	2 088 539	364	255 743	202 142	458 249	2 546 788	
10 912	46 143	61 404	7 715	242 897	2 162 831	9	339 122	155 073	494 204	2 657 035	2008: Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec
12 910	42 782	63 517	10 403	241 739	2 222 624	8	375 258	156 119	531 385	2 754 009	
14 529	48 367	65 339	5 873	252 299	2 251 215	32	411 212	157 601	568 845	2 820 060	
10 047	49 413	65 271	12 195	247 613	2 262 424	17	366 014	157 575	523 606	2 786 030	
8 391	46 255	66 325	11 616	261 766	2 296 745	9	397 152	158 694	555 855	2 852 600	
11 970	48 298	66 822	11 679	279 404	2 354 008	169	430 590	160 591	591 350	2 945 358	
12 671	38 484	68 155	11 242	268 024	2 353 793	4	371 567	163 518	535 088	2 888 882	
12 452	40 041	68 641	11 066	267 143	2 354 055	167	338 517	163 853	502 537	2 856 591	
13 378	42 494	69 126	12 416	294 462	2 420 300	168	347 416	165 246	512 829	2 933 129	
11 726	53 480	68 054	12 204	282 381	2 464 981	5	604 895	167 420	772 320	3 237 301	
11 825	46 193	66 536	12 756	259 536	2 445 024	31	603 958	173 260	777 249	3 222 273	
9 357	64 699	67 179	12 300	271 136	2 443 079	132	547 415	175 878	723 425	3 166 504	
10 488	76 140	67 709	14 757	277 480	2 459 447	131	559 974	184 003	744 108	3 203 555	2009: Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec
13 916	72 764	67 280	17 041	274 520	2 447 370	20	509 590	182 314	691 925	3 139 295	
12 063	65 203	67 416	16 608	274 410	2 483 146	20	476 693	182 446	659 159	3 142 305	
14 008	48 614	68 010	14 243	238 562	2 425 212	2	461 455	184 104	645 561	3 070 773	
10 863	43 700	67 551	17 050	234 619	2 417 348	-	461 193	184 041	645 234	3 062 582	
12 456	52 021	66 931	15 593	249 826	2 420 480	160	412 198	186 761	599 119	3 019 599	
14 249	50 566	71 374	16 578	268 956	2 442 711	1	390 404	188 497	578 902	3 021 613	
13 349	47 738	73 450	18 461	269 449	2 443 129	4	383 396	187 951	571 350	3 014 480	
9 341	51 168	72 551	17 617	270 375	2 436 257	123	368 018	190 961	559 101	2 995 359	
11 266	61 232	73 312	18 243	284 448	2 451 818	123	347 045	192 589	539 756	2 991 574	
5 933	56 831	83 131	19 288	279 697	2 458 038	3	340 274	194 161	534 438	2 992 476	
5 317	57 384	84 572	18 178	265 421	2 446 437	3	318 059	198 113	516 175	2 962 612	

KB106

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

Banks Assets

R millions

End of	Central bank money and gold				Deposits, loans						
	Banknotes and subsidiary coin	Gold coin and bullion	Deposits with the SARB	Total	Interbank and intragroup funding, including NCDs/PNs	Loans granted under resale agreements	Instalment debtors, suspensive sales and leases	Mortgage advances	Credit card debtors	Foreign-currency loans and advances	Redeemable preference shares
	(1100M)	(1101M)	(1102M)	(1104M)	(1113M)	(1107M)	(1108M)	(1109M)	(1110M)	(1120M)	(1121M)
2004	9 747	24	22 258	32 028	72 658	29 173	152 417	405 620	21 169	116 959	16 185
2005	10 814	55	27 082	37 951	94 649	34 648	179 160	521 698	31 207	145 848	18 737
2006	13 620	593	32 458	46 670	116 052	55 581	207 411	680 064	43 940	192 131	23 790
2007	14 586	49	43 377	58 011	149 584	91 917	234 203	852 271	55 135	190 938	28 968
2008	15 330	7	50 520	65 857	181 613	92 732	251 866	969 374	57 345	177 488	55 337
2009	15 889	1	48 835	64 724	156 106	79 819	236 719	1 002 161	55 736	163 775	57 126
2006: Nov	10 816	427	33 532	44 776	128 125	57 120	203 534	667 154	42 169	187 723	24 395
Dec	13 620	593	32 458	46 670	116 052	55 581	207 411	680 064	43 940	192 131	23 790
2007: Jan	10 163	631	34 274	45 068	120 453	65 581	210 166	691 241	45 795	181 377	24 242
Feb	9 658	648	36 531	46 837	132 108	65 738	214 328	704 765	47 201	184 304	25 686
Mar	8 497	1 915	36 700	47 112	127 439	66 242	218 787	712 498	48 116	199 514	25 813
Apr	10 015	205	35 474	45 694	130 993	57 018	220 897	725 166	49 776	188 950	26 468
May	10 708	1 457	35 803	47 969	126 405	52 350	217 556	742 113	51 017	198 598	26 447
Jun	8 688	930	39 258	48 876	129 484	56 667	217 871	755 510	52 238	216 253	28 024
Jul	10 084	1 686	38 692	50 462	150 284	75 018	220 674	772 943	53 066	212 205	27 933
Aug	9 528	1 743	41 818	53 088	133 041	72 144	224 511	790 774	53 276	235 112	28 379
Sep	9 103	2 353	40 244	51 700	143 757	80 028	227 393	805 335	54 410	220 855	28 273
Oct	10 774	313	40 494	51 581	156 259	80 430	228 493	820 354	54 632	185 142	29 099
Nov	11 040	57	42 626	53 723	152 811	76 899	231 301	836 650	54 991	201 521	27 523
Dec	14 586	49	43 377	58 011	149 584	91 917	234 203	852 271	55 135	190 938	28 968
2008: Jan	10 947	1 053	43 756	55 756	137 050	97 025	238 871	860 844	55 950	186 457	47 441
Feb	10 245	40	46 284	56 569	145 143	100 887	241 902	868 159	56 689	227 816	49 639
Mar	10 656	41	48 758	59 455	141 734	102 593	244 251	878 894	56 452	217 022	49 077
Apr	13 586	1	44 976	58 563	152 421	95 794	246 719	884 757	57 381	182 065	47 739
May	9 271	0	46 835	56 107	147 608	118 257	247 196	895 191	57 584	189 519	47 329
Jun	10 204	1	47 846	58 052	147 084	112 739	248 299	905 860	57 504	193 643	47 536
Jul	11 546	1	47 986	59 534	159 545	117 856	249 255	920 622	57 613	166 611	50 512
Aug	9 555	65	49 869	59 489	161 870	102 266	249 956	930 665	58 060	163 169	51 586
Sep	11 612	1	51 732	63 346	166 195	116 260	251 635	940 776	58 041	183 105	56 020
Oct	11 767	1	49 899	61 667	164 833	99 921	252 566	954 707	58 085	207 745	55 198
Nov	10 382	1	50 777	61 160	159 953	96 287	252 544	965 381	57 967	197 924	55 580
Dec	15 330	7	50 520	65 857	181 613	92 732	251 866	969 374	57 345	177 488	55 337
2009: Jan	10 449	13	49 850	60 312	188 018	99 296	250 813	970 599	57 719	186 006	55 953
Feb	9 303	22	48 308	57 632	172 188	85 813	249 303	978 494	57 925	190 879	55 176
Mar	11 948	100	50 496	62 543	189 824	85 229	248 147	985 343	57 170	187 275	53 835
Apr	13 813	30	50 987	64 829	172 009	76 082	246 261	986 531	57 493	155 767	54 341
May	9 992	113	49 601	59 706	175 388	81 081	244 750	987 972	57 713	155 405	53 987
Jun	11 438	115	52 656	64 209	154 091	86 129	242 925	989 678	56 428	162 084	54 544
Jul	12 066	938	49 607	62 610	161 224	90 624	241 329	989 498	56 253	166 213	55 636
Aug	11 414	804	51 807	64 024	160 142	93 775	239 544	992 152	56 701	171 010	57 014
Sep	12 058	836	52 265	65 159	170 771	88 852	238 583	993 854	56 881	153 743	56 841
Oct	10 287	1	49 664	59 952	166 694	87 093	238 018	996 681	56 864	172 477	57 632
Nov	12 649	1	51 448	64 098	168 962	79 009	237 105	999 341	55 953	163 073	57 346
Dec	15 889	1	48 835	64 724	156 106	79 819	236 719	1 002 161	55 736	163 775	57 126

KB107

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

Banks Assets

R millions

and advances			Investments and bills discounted										
Overdrafts and loans	Less: Credit impairments ¹	Total	Investments other than shares		Shares	Bills and acceptances discounted	Less: Credit impairments ¹	Total	Non-financial assets	Other assets	Total assets	End of	
			Government stock	Other									
(1122M)	(1123M)	(1124M)	(1125M)	(1126M)	(1127M)	(1111M)	(1128M)	(1129M)	(1130M)	(1131M)	(1132M)		
278 937	16 047	1 077 071	72 510	235 123	12 736	28 322	578	348 114	11 642	29 765	1 498 619	2004	
301 668	15 255	1 312 361	68 446	170 797	11 153	26 888	348	276 935	13 838	36 568	1 677 652	2005	
383 571	13 724	1 688 816	67 124	176 599	11 920	35 673	120	291 195	14 706	33 770	2 075 157	2006	
474 408	17 854	2 059 570	68 624	232 639	13 786	42 071	87	357 033	18 769	53 404	2 546 788	2007	
566 812	39 647	2 312 921	99 963	524 068	41 561	72 704	52	738 243	25 332	24 150	3 166 504	2008	
552 714	51 698	2 252 457	118 410	332 374	41 557	98 159	28	590 470	30 192	24 768	2 962 612	2009	
373 341	14 267	1 669 295	59 580	186 270	12 290	34 621	124	292 638	14 136	41 184	2 062 028	2006: Nov Dec	
383 571	13 724	1 688 816	67 124	176 599	11 920	35 673	120	291 195	14 706	33 770	2 075 157		
390 534	13 952	1 715 438	64 739	166 690	12 059	40 244	120	283 612	14 654	38 112	2 096 884	2007: Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec	
412 230	13 847	1 772 513	62 507	163 844	12 554	42 806	120	281 591	14 551	44 788	2 160 280		
415 264	13 846	1 799 825	62 819	161 217	12 608	40 548	116	277 076	14 682	37 834	2 176 530		
427 972	14 145	1 813 094	63 780	169 317	12 973	41 955	116	287 909	14 692	44 020	2 205 408		
424 547	14 361	1 824 671	65 080	165 450	12 905	42 536	116	285 854	14 861	47 951	2 221 307		
436 675	14 555	1 878 168	62 570	187 481	13 701	42 629	98	306 283	15 249	59 524	2 308 100		
440 579	14 945	1 937 756	60 359	188 613	13 095	41 518	98	303 486	15 599	53 809	2 361 112		
442 687	15 433	1 964 491	65 784	190 451	12 748	45 493	98	314 378	15 702	56 233	2 403 893		
460 255	16 020	2 004 288	67 976	199 682	13 301	45 771	98	326 631	15 916	57 481	2 456 016		
469 270	16 681	2 006 998	66 910	228 994	13 464	46 063	98	355 333	16 018	61 662	2 491 591		
472 755	17 141	2 037 311	66 099	240 169	13 066	44 792	86	364 041	16 585	63 605	2 535 264		
474 408	17 854	2 059 570	68 624	232 639	13 786	42 071	87	357 033	18 769	53 404	2 546 788		
501 976	26 073	2 099 539	71 792	271 119	38 071	52 521	0	433 503	19 248	48 989	2 657 035	2008: Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec	
511 138	27 489	2 173 884	62 695	305 715	39 094	61 338	0	468 843	19 303	35 411	2 754 009		
540 131	27 808	2 202 344	64 512	345 314	38 842	54 150	0	502 818	19 336	36 108	2 820 060		
547 549	28 739	2 185 686	67 918	317 762	38 738	57 850	0	482 268	20 698	38 815	2 786 030		
552 682	29 666	2 225 700	67 832	343 703	39 725	61 210	32	512 437	21 007	37 349	2 852 600		
579 548	31 359	2 260 854	78 276	374 528	37 963	64 864	36	555 596	21 931	48 925	2 945 358		
570 413	32 576	2 259 850	83 491	328 741	35 960	63 003	39	511 156	22 161	36 181	2 888 882		
578 752	34 138	2 262 184	86 411	301 200	35 398	63 156	42	486 124	22 760	26 034	2 856 591		
574 937	35 525	2 311 442	82 190	308 763	34 763	67 830	45	493 501	22 944	41 896	2 933 129		
580 534	37 244	2 336 344	79 814	589 331	37 111	72 925	47	779 134	23 221	36 936	3 237 301		
583 662	37 415	2 331 885	96 666	567 246	36 142	72 852	50	772 856	23 628	32 745	3 222 273		
566 812	39 647	2 312 921	99 963	524 068	41 561	72 704	52	738 243	25 332	24 150	3 166 504		
577 053	41 216	2 344 243	101 665	526 406	38 388	72 836	30	739 266	24 506	35 228	3 203 555	2009: Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec	
578 204	43 195	2 324 786	96 546	490 499	38 147	75 148	31	700 309	24 769	31 799	3 139 295		
574 067	44 665	2 336 225	97 722	468 042	38 227	77 585	31	681 545	25 366	36 625	3 142 305		
573 448	46 111	2 275 820	99 943	456 459	37 571	80 803	30	674 747	25 480	29 896	3 070 773		
549 625	47 367	2 258 553	94 452	464 774	41 548	85 079	30	685 823	25 669	32 832	3 062 582		
560 489	47 945	2 258 422	92 346	418 164	40 254	89 906	29	640 640	26 771	29 556	3 019 599		
568 242	49 092	2 279 928	101 399	395 959	40 365	88 280	28	625 975	27 531	25 569	3 021 613		
560 133	50 118	2 280 352	95 831	386 072	37 837	92 340	30	612 050	27 631	30 423	3 014 480		
552 861	51 263	2 261 124	106 065	375 344	37 048	92 389	31	610 815	28 571	29 690	2 995 359		
554 177	52 357	2 277 282	106 450	364 872	36 398	92 332	29	600 024	28 404	25 913	2 991 574		
552 426	51 778	2 261 437	115 704	362 371	38 179	94 801	28	611 028	29 861	26 053	2 992 476		
552 714	51 698	2 252 457	118 410	332 374	41 557	98 159	28	590 470	30 192	24 768	2 962 612		

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

Banks

Analysis of deposits by type of depositor

R millions

End of	Residents									Non-residents	Total all deposits	of which: Denominated in foreign currency
	Interbank and intragroup deposits	Government deposits ¹	Local governments and regional services councils	Public enterprises/corporations ²	Insurers and pension funds	Other companies and close corporations	Households ³	Other monetary institutions	Total			
	(1153M)	(1143M)	(1144M)	(1145M)	(1146M)	(1147M)	(1154M)	(1155M)	(1150M)	(1152M)	(1077M)	(1078M)
2007	120 654	73 106	27 258	113 440	111 296	925 374	423 700	...	1 794 829	66 846	1 861 675	54 936
2008	140 094	62 108	32 469	132 480	105 139	1 086 949	501 878	7 870	2 068 986	102 956	2 171 942	78 269
2009	157 374	53 397	26 803	112 885	112 210	1 123 208	516 419	5 534	2 107 831	73 185	2 181 016	56 429
2008: Nov	142 895	41 396	34 675	136 611	107 137	1 108 495	498 935	9 151	2 079 294	106 194	2 185 488	90 649
Dec	140 094	62 108	32 469	132 480	105 139	1 086 949	501 878	7 870	2 068 986	102 956	2 171 942	78 269
2009: Jan	151 246	58 628	30 740	137 934	108 867	1 082 789	500 616	5 834	2 076 655	105 312	2 181 967	77 490
Feb	148 794	35 405	42 776	138 376	107 640	1 086 466	502 595	9 169	2 071 221	101 629	2 172 850	74 598
Mar	179 912	57 509	36 797	137 242	103 534	1 085 017	508 165	6 900	2 115 076	93 660	2 208 736	79 561
Apr	163 414	45 433	32 338	133 246	103 979	1 099 360	510 710	7 780	2 096 261	90 389	2 186 650	71 318
May	151 308	46 299	31 240	133 009	111 112	1 114 045	510 076	4 354	2 101 443	81 287	2 182 730	63 550
Jun	143 527	62 527	28 837	124 390	112 928	1 107 871	511 718	7 216	2 099 015	71 639	2 170 654	56 399
Jul	150 762	49 172	32 274	119 185	111 452	1 120 744	513 602	5 821	2 103 011	70 744	2 173 755	56 157
Aug	150 611	44 008	29 136	120 518	113 628	1 122 158	512 550	6 354	2 098 962	74 719	2 173 680	55 315
Sep	150 065	56 797	29 406	120 491	121 720	1 105 994	511 282	4 560	2 100 315	65 567	2 165 882	51 805
Oct	155 900	54 609	27 577	112 083	119 111	1 115 954	511 818	3 879	2 100 933	66 437	2 167 370	54 022
Nov	152 493	51 221	27 421	111 950	116 106	1 127 226	515 976	6 320	2 108 712	69 628	2 178 341	55 641
Dec	157 374	53 397	26 803	112 885	112 210	1 123 208	516 419	5 534	2 107 831	73 185	2 181 016	56 429

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Banks

Selected asset items

R millions

End of	NCDs/PNs	Advances				Investments						Bills discounted		
		Central government	Provincial governments	Total loans and advances ⁴	Foreign sector	Government sector			Private sector		Foreign sector	Treasury bills	Land Bank bills and promissory notes	Other including bankers' acceptances
						Short-term government stock	Long-term government stock	Other	Stock of public enterprises/corporations	Other				
	(1160M)	(1510M)	(1174M)	(1166M)	(1167M)	(1168M)	(1169M)	(1170M)	(1171M)	(1172M)	(1173M)	(1161M)	(1162M)	(1163M)
2007	27 518	607	241	1 622 198	224 520	41 156	27 467	58	3 379	71 845	106 551	37 175	16	12 794
2008	44 543	2 116	1 889	1 853 693	377 822	51 772	48 190	2 839	6 250	95 901	300 794	62 821	-	9 883
2009	54 407	1 141	2 566	1 835 240	246 406	33 684	84 726	1 797	7 565	104 686	182 627	91 286	-	6 873
2008: Nov	48 101	1 939	661	1 874 177	386 124	55 350	41 317	1 978	5 962	93 634	307 995	61 572	-	11 280
Dec	44 543	2 116	1 889	1 853 693	377 822	51 772	48 190	2 839	6 250	95 901	300 794	62 821	-	9 883
2009: Jan	54 776	2 240	1 700	1 863 488	381 800	49 071	52 594	813	9 537	95 211	304 652	62 840	-	9 996
Feb	59 144	1 893	1 477	1 867 428	357 180	37 065	59 481	1 885	9 722	98 767	286 612	64 136	-	11 012
Mar	58 659	1 610	1 741	1 863 820	329 568	39 350	58 372	2 461	9 653	109 417	261 446	67 638	-	9 947
Apr	59 634	1 246	965	1 860 392	309 813	40 763	59 181	1 966	8 993	114 575	243 807	72 110	-	8 693
May	56 566	1 492	910	1 832 083	311 300	36 705	57 747	2 508	8 123	117 285	245 066	77 504	-	7 575
Jun	56 229	1 594	1 072	1 841 314	277 960	38 735	53 611	634	7 782	113 202	214 603	80 758	-	9 147
Jul	50 798	1 541	964	1 847 172	280 068	40 953	60 446	685	8 628	107 120	205 442	79 400	-	8 879
Aug	53 554	1 508	709	1 844 008	274 258	31 548	64 283	325	8 901	107 665	202 288	84 223	-	8 117
Sep	54 154	1 028	772	1 836 115	268 159	34 080	71 985	1 029	7 687	103 656	197 320	84 031	-	8 358
Oct	56 349	1 050	1 076	1 836 139	264 806	34 931	71 520	1 053	8 279	99 860	193 104	85 139	-	7 192
Nov	54 553	1 123	685	1 835 758	265 332	39 636	76 068	631	8 473	104 017	194 623	87 585	-	7 216
Dec	54 407	1 141	2 566	1 835 240	246 406	33 684	84 726	1 797	7 565	104 686	182 627	91 286	-	6 873

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1. The Public Investment Commissioners was corporatised in April 2005 and the name changed to Public Investment Corporation, resulting in the exclusion of the Corporation from the government sector. The figures were revised back to January 1996.
2. Including the Public Investment Corporation as from January 1996.
3. Includes individuals, unincorporated business enterprises of households and non-profit organisations serving households.
4. To the domestic private sector.

Banks and mutual banks

Instalment sale and leasing transactions¹

R millions

Quarter-end balances according to type of asset and agreement	Instalment sale credit (Hire-purchase credit)			Leasing finance						Total assets financed		
				Financial leases			Operating leases					
	2009/02	2009/03	2009/04	2009/02	2009/03	2009/04	2009/02	2009/03	2009/04	2009/02	2009/03	2009/04
Passenger cars:												
New	51 496	50 756	52 522	14 331	13 681	12 465	1 038	881	892	66 865	65 318	65 879
Used	55 091	56 897	58 845	6 979	6 473	6 034	704	611	546	62 774	63 982	65 425
Minibuses	3 379	3 406	3 454	159	156	170	14	4	12	3 552	3 567	3 636
Trucks and other land transport equipment	46 014	44 928	43 935	8 865	8 031	7 424	599	544	517	55 478	53 503	51 876
Aircraft, ships and boats	3 926	3 775	3 661	256	260	264	-	-	-	4 181	4 035	3 926
Agricultural machinery and equipment	4 922	4 831	4 823	206	183	173	1	1	2	5 129	5 016	4 997
All household appliances, such as furniture, televisions, radio sets and other electrical equipment	64	58	51	2	2	2	-	-	-	66	59	53
Industrial, commercial and office equipment	27 855	26 958	25 816	4 559	4 254	3 770	910	963	948	33 324	32 175	30 534
Other goods	9 263	8 823	8 423	2 513	2 264	2 128	60	62	60	11 837	11 149	10 612
All goods	202 009	200 431	201 530	37 871	35 304	32 431	3 328	3 067	2 976	243 207	238 803	236 937
According to type of purchaser/lessee	Households ²			Other ³			Total					
	2009/02	2009/03	2009/04	2009/02	2009/03	2009/04	2009/02	2009/03	2009/04	2009/02	2009/03	2009/04
Instalment sale balances	121 823	123 041	127 086	80 185	77 390	74 444	202 009	200 431	201 530	202 009	200 431	201 530
Leasing balances	25 436	23 564	21 895	15 763	14 808	13 512	41 199	38 372	35 407	41 199	38 372	35 407

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1. Unearned finance charges excluded.

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

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

Term lending rates and amounts paid out by banks

Period	Average rates on instalment sale agreements		Paid out in respect of new business		
	New fixed rate agreements %	Adjustable rate agreements %	Instalment sale transactions Rm	Leasing transactions Rm	Total Rm
	(1181M)	(1182M)	(1183M)	(1184M)	(1185M)
2008: Sep	15.68	14.85	8 902	2 006	10 908
Oct	16.21	14.88	8 981	1 618	10 598
Nov	15.97	14.98	7 689	1 162	8 850
Dec	16.07	14.44	7 284	1 218	8 503
2009: Jan	15.86	14.41	6 411	1 177	7 588
Feb	15.85	13.73	5 981	874	6 855
Mar	15.42	13.12	6 738	1 176	7 913
Apr	15.44	13.09	6 165	984	7 149
May	15.25	11.35	6 182	881	7 064
Jun	14.74	11.34	6 311	884	7 194
Jul	14.32	11.37	7 098	862	7 960
Aug	13.62	11.15	6 346	818	7 164
Sep	14.68	11.29	6 997	770	7 767
Oct	14.23	10.99	7 585	982	8 567
Nov	14.09	10.85	7 316	692	8 008
Dec	14.08	10.69	8 114	1 107	9 221

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Banks

Contingent liabilities

R millions

End of	Guarantees on behalf of clients (1191M)	Letters of credit and committed undrawn facilities (1192M)	Bankers' acceptances (1198M)	Underwriting exposures (1193M)	Credit derivative instruments (1199M)	Committed capital expenditure (1211M)	Operating lease commitments (1212M)	Other contingent liabilities (1194M)	Portfolios managed:	
									By others on behalf of banks (1213M)	By banks on behalf of clients (1214M)
2004	62 432	58 989	...	12	...	354	...	8 190	...	...
2005	76 404	97 012	...	46	...	931	...	8 708	...	...
2006	105 838	151 937	...	-	...	1 318	...	8 624	...	...
2007	115 837	178 949	...	467	...	1 529	...	7 836	...	...
2008	108 250	221 967	572	1 889	18 281	2 189	7 429	8 216	-	4 326
2009	103 490	255 276	559	1 578	12 386	2 875	9 540	10 967	-	4 760
2006: Nov.....	129 429	151 165	...	1	...	1 310	...	8 726	...	...
Dec.....	105 838	151 937	...	-	...	1 318	...	8 624	...	...
2007: Jan	106 048	150 831	...	-	...	1 224	...	8 729	...	...
Feb.....	104 046	151 514	...	-	...	1 275	...	8 479	...	...
Mar.....	105 686	152 598	...	737	...	1 377	...	8 570	...	...
Apr.....	103 226	153 502	...	737	...	1 405	...	8 476	...	...
May.....	103 555	162 889	...	700	...	1 372	...	8 446	..	...
Jun	101 224	176 560	...	678	...	1 536	...	8 253	...	...
Jul.....	109 012	177 367	...	700	...	1 487	...	7 810	...	...
Aug.....	114 916	176 448	...	467	...	1 448	...	7 840	...	...
Sep.....	114 886	181 686	...	467	...	1 480	...	7 688	...	...
Oct	117 453	187 155	...	467	...	1 584	...	8 387	...	...
Nov.....	118 104	184 680	...	467	...	1 633	...	8 008	...	...
Dec.....	115 837	178 949	...	467	...	1 529	...	7 836	...	...
2008: Jan	104 509	204 640	499	903	11 764	1 172	5 487	13 029	-	3 642
Feb.....	104 879	209 695	224	3 084	12 025	1 295	5 483	12 979	-	3 618
Mar.....	104 898	219 517	306	3 388	12 096	2 153	5 647	12 338	-	3 686
Apr.....	106 592	220 779	210	2 786	12 578	2 070	5 090	12 567	-	3 857
May.....	101 327	223 152	161	3 161	12 537	2 202	5 946	15 760	-	3 700
Jun	110 260	210 831	2 155	1 498	10 532	2 247	6 912	14 295	-	3 701
Jul.....	105 178	211 841	1 845	2 764	12 542	1 998	6 026	14 901	-	3 666
Aug.....	111 474	210 818	368	2 704	14 206	1 864	6 526	14 207	-	3 875
Sep.....	115 970	221 743	439	2 630	14 623	1 788	6 185	10 210	-	3 894
Oct	116 044	225 046	267	2 465	15 510	1 583	6 008	8 125	-	3 894
Nov.....	112 377	219 159	246	2 459	15 507	1 571	6 283	7 876	-	4 327
Dec.....	108 250	221 967	572	1 889	18 281	2 189	7 429	8 216	-	4 326
2009: Jan	109 096	218 599	1 255	1 171	19 509	3 268	8 863	8 638	-	4 197
Feb.....	110 422	219 208	1 115	952	16 709	3 146	8 761	8 384	-	4 152
Mar.....	112 475	212 764	976	1 181	14 933	3 141	8 187	12 197	-	4 235
Apr.....	106 336	208 159	843	759	15 783	3 222	8 273	11 830	-	4 350
May.....	105 839	215 183	1 003	1 294	16 127	3 016	8 371	11 562	-	4 398
Jun	104 391	224 733	1 001	1 655	13 480	4 072	8 902	12 294	-	4 662
Jul.....	101 500	228 152	862	1 672	16 283	3 820	8 244	11 619	-	4 814
Aug.....	103 046	233 092	696	994	17 321	3 888	7 841	12 888	-	5 084
Sep.....	103 121	236 652	810	1 249	12 915	3 721	8 365	14 411	-	5 284
Oct	104 680	228 132	896	1 141	12 545	3 474	8 333	14 959	-	4 735
Nov.....	106 789	236 550	521	1 417	13 214	3 217	8 417	9 801	-	4 735
Dec.....	103 490	255 276	559	1 578	12 386	2 875	9 540	10 967	-	4 760

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Banks

Credit cards, cheques and electronic transactions

Period	Credit cards			Cheques			Electronic transactions		
	Credit card purchases processed during the period			Cheques processed by the automated clearing bureau ^{1,2}			Electronic fund transfers processed ^{2,3}		
	Number Millions (1260M)	Value R millions (1261M)	Value seasonally adjusted R millions (1261N)	Number Millions (1262M)	Value R millions (1263M)	Value seasonally adjusted R millions (1263N)	Number Millions (1264M)	Value R millions (1265M)	Value seasonally adjusted R millions (1265N)
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
2008	337.170	160 719	160 719	69.390	1 399 938	1 399 938	670.399	4 915 220	4 915 220
2009	285.743	142 198	142 198	53.500	1 109 114	1 109 114	702.116	4 919 958	4 919 958
2006: Nov.....	28.525	12 098	11 734	8.268	136 229	130 479	50.337	335 131	320 638
Dec.....	32.322	13 975	11 716	7.381	131 176	123 204	49.788	329 073	302 899
2007: Jan	28.849	11 789	12 207	7.018	116 713	130 043	48.147	297 202	331 523
Feb.....	26.169	10 925	12 122	7.177	123 333	131 507	49.262	311 448	335 030
Mar.....	29.017	12 515	12 315	7.732	137 327	133 470	52.910	353 700	350 657
Apr.....	27.374	11 560	12 016	6.417	115 229	123 598	50.168	314 909	329 849
May.....	30.792	13 148	13 267	7.652	138 270	138 059	53.816	359 377	359 608
Jun.....	28.122	12 458	12 928	6.846	128 688	129 156	52.832	347 937	347 490
Jul.....	28.576	12 420	12 384	6.970	135 583	134 219	54.394	369 629	366 665
Aug.....	28.782	12 452	12 507	7.037	133 909	129 706	55.231	379 386	371 675
Sep.....	27.480	12 084	12 346	6.452	126 429	123 236	51.115	342 572	338 039
Oct.....	29.406	13 359	13 433	7.286	139 058	134 082	56.904	398 633	388 151
Nov.....	29.118	13 227	12 725	7.015	133 100	126 244	56.098	405 109	384 792
Dec.....	31.172	14 292	11 980	6.050	121 391	115 711	54.541	382 592	359 016
2008: Jan	28.785	12 800	13 236	5.920	112 071	124 912	51.970	347 769	387 398
Feb.....	26.322	12 131	13 482	6.399	120 590	127 640	54.448	378 808	405 263
Mar.....	27.916	13 034	12 787	6.021	120 675	115 280	53.632	384 336	372 469
Apr.....	28.454	13 583	14 268	6.009	117 993	129 280	56.858	405 474	431 529
May.....	28.317	13 348	13 338	6.045	116 923	113 881	54.371	400 195	393 946
Jun.....	26.126	12 729	13 047	5.700	116 623	116 394	54.218	405 643	405 223
Jul.....	28.450	13 761	13 864	5.926	125 904	124 640	57.179	446 390	444 082
Aug.....	26.962	13 024	12 985	5.552	112 159	107 306	54.792	410 259	396 820
Sep.....	28.226	13 672	14 061	5.627	118 268	116 507	58.128	429 109	425 264
Oct.....	28.410	13 920	13 880	5.817	122 421	116 107	59.543	450 471	435 933
Nov.....	26.825	13 024	12 430	5.183	102 447	96 419	54.951	409 494	385 442
Dec.....	32.379	15 693	13 339	5.192	113 864	111 570	60.308	447 272	431 849
2009: Jan	24.296	11 498	11 860	4.563	91 658	101 695	54.314	363 926	404 339
Feb.....	22.048	10 507	11 575	4.793	99 681	104 092	55.418	380 325	401 647
Mar.....	24.044	11 802	11 764	5.114	106 011	102 331	59.228	419 805	409 648
Apr.....	23.737	11 356	11 532	4.270	88 135	96 670	57.971	386 771	413 960
May.....	23.189	11 457	11 340	4.595	90 340	87 844	55.351	390 100	385 050
Jun.....	23.395	11 604	12 015	4.483	93 895	93 826	59.377	407 481	408 817
Jul.....	23.580	11 863	12 007	4.521	97 873	96 420	60.454	430 147	421 697
Aug.....	22.745	11 449	11 622	4.172	85 317	82 138	57.139	400 882	390 581
Sep.....	23.272	11 950	12 322	4.285	90 039	88 471	59.088	415 605	412 369
Oct.....	24.242	12 341	12 115	4.486	90 282	84 266	62.205	435 102	414 763
Nov.....	23.559	11 984	11 666	4.144	85 154	81 336	58.800	432 693	409 633
Dec.....	27.636	14 387	12 380	4.074	90 728	90 024	62.773	457 121	447 453

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1. Including magnetic ink character recognition (MICR), as well as code line clearing transactions as from July 1997.

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

3. Including all electronic transfers, such as electronic salary payments, and all debit and credit transactions settled among banks, excluding intrabank transactions.

Banks**Liquid assets and cash reserves¹**

R millions

Period	Liquid assets									Cash reserves ⁶	
	Banknotes and subsidiary coin (1240M)	Gold coin and bullion (1241M)	Reserve and clearing account balances held with SARB ² (1242M)	Treasury bills (1244M)	Government stock ³ (1245M)	SARB securities (1246M)	Land Bank bills (1247M)	Total holdings ⁴ (1250M)	Required holdings ⁵ (1251M)	Banks' liabilities as adjusted (1252M)	Minimum reserve balance to be held with SARB ⁷ (1255M)
2004	6 976	3	4	18 963	36 243	3 812	698	66 699	56 791	820 939	19 314
2005	8 570	0	6	24 445	35 445	6 515	750	75 731	65 469	972 286	24 307
2006	9 229	0	65	34 789	37 634	5 051	572	87 340	79 731	1 192 359	29 809
2007	9 524	0	39	45 142	42 210	8 185	531	105 631	96 950	1 499 115	37 478
2008	11 042	1	14	52 646	53 880	19 800	509	137 890	124 375	1 831 617	45 790
2009	12 056	14	74	67 380	64 059	24 411	490	168 484	132 506	1 941 355	48 534
2006: Nov	8 756	0	125	38 044	40 335	4 489	562	92 311	86 678	1 307 980	32 699
Dec	9 130	0	275	38 304	43 893	4 260	521	96 383	87 706	1 341 385	33 534
2007: Jan	11 490	0	85	39 263	43 350	4 483	520	99 191	87 631	1 354 365	33 859
Feb	9 691	0	19	41 177	38 806	4 669	536	94 899	89 728	1 379 357	34 484
Mar	8 976	0	55	42 480	39 349	6 250	553	97 664	91 181	1 403 726	35 093
Apr	9 278	0	7	43 342	40 108	7 591	543	100 867	92 139	1 437 616	35 940
May	9 816	0	1	44 430	38 103	8 218	513	101 080	93 355	1 460 597	36 515
Jun	9 326	0	3	45 829	36 968	8 263	527	100 916	95 972	1 497 419	37 435
Jul	8 924	0	26	47 020	40 328	7 607	524	104 430	98 141	1 500 310	37 508
Aug	8 949	0	10	48 901	43 938	8 211	526	110 535	100 033	1 520 950	38 024
Sep	9 303	0	105	48 900	43 880	9 162	533	111 884	101 457	1 550 279	38 757
Oct	9 320	0	133	48 605	43 806	11 180	527	113 570	102 693	1 591 546	39 788
Nov	9 430	0	16	45 850	46 974	11 733	528	114 531	104 901	1 634 113	40 853
Dec	9 787	0	6	45 911	50 911	10 851	540	118 005	106 167	1 659 103	41 477
2008: Jan	12 707	0	6	46 207	52 949	11 900	532	124 301	111 855	1 741 335	43 533
Feb	10 627	1	8	48 999	48 499	15 355	535	124 023	114 812	1 747 011	43 675
Mar	10 955	1	8	48 763	48 900	17 580	539	126 744	118 425	1 748 150	43 704
Apr	11 416	1	11	51 058	50 262	19 440	509	132 696	120 558	1 779 246	44 481
May	11 295	0	9	54 286	51 130	17 074	504	134 299	121 772	1 784 841	44 621
Jun	10 157	1	10	54 499	50 517	17 305	492	132 980	123 633	1 821 690	45 542
Jul	10 256	1	25	53 564	52 986	18 365	548	135 746	125 093	1 849 966	46 249
Aug	10 372	1	10	54 092	52 558	21 715	488	139 234	125 462	1 887 377	47 184
Sep	10 712	1	12	55 045	50 438	23 689	492	140 388	125 331	1 906 909	47 673
Oct	11 050	1	11	54 387	55 400	25 147	485	146 480	130 422	1 906 273	47 657
Nov	11 519	1	28	55 214	67 626	25 915	488	160 790	135 882	1 904 912	47 623
Dec	11 434	1	27	55 638	65 297	24 112	492	157 001	139 254	1 901 692	47 542
2009: Jan	13 358	1	12	55 772	64 499	24 336	485	158 463	138 787	1 905 365	47 634
Feb	11 414	1	23	58 744	60 544	23 746	489	154 961	137 532	1 911 634	47 791
Mar	11 179	1	31	62 759	60 346	23 809	492	158 617	136 838	1 927 065	48 177
Apr	11 173	1	26	63 968	64 138	22 063	487	161 857	134 712	1 942 579	48 564
May	12 211	163	273	65 469	64 633	18 437	490	161 677	133 278	1 948 650	48 716
Jun	10 796	1	164	66 351	63 437	17 704	493	158 946	131 616	1 948 288	48 707
Jul	11 502	1	123	66 430	64 975	24 332	488	167 850	130 966	1 943 255	48 581
Aug	12 370	1	23	69 118	62 541	25 053	491	169 597	130 369	1 949 554	48 739
Sep	12 352	1	115	71 245	61 152	28 572	491	173 929	129 910	1 948 468	48 712
Oct	12 295	1	28	76 770	62 409	31 731	488	183 722	129 299	1 951 316	48 783
Nov	11 376	1	32	76 909	65 060	29 991	491	183 860	128 779	1 957 671	48 942
Dec	14 646	1	33	75 030	74 973	23 157	493	188 333	127 991	1 962 413	49 060

KB116

1. Average amounts as from January 2008.

2. As from April 1993 only that part of the reserve balance in excess of the minimum cash reserve requirement can be utilised as liquid assets.

3. As from 18 October 2000 all government stock qualifies as liquid assets, irrespective of maturity.

4. Total holdings include very small amounts of other liquid assets.

5. As from April 1993 the liquid asset requirement has been set at 5 per cent of banks' liabilities, as per notice R696 in Government Gazette No. 14763 of 28 April 1993.

6. As from April 1998 the minimum cash reserve requirement was set at 2½ per cent of banks' liabilities but banks' vault cash holdings qualified in full as part of cash reserves, as per notice R572 in Government Gazette No. 18810 of April 1998. As from September 2001, only 75 per cent of the banks' vault cash holdings qualified as cash reserves, and subsequently the qualifying portion was reduced by 25 percentage points each year. In September 2004 the concession was fully phased out.

7. The average daily minimum reserve balance calculated in respect of a specific month and shown opposite that month has to be held on deposit with the South African Reserve Bank as from the 15th working day of the following month. For example, the banks' liabilities and cash holdings during August give rise to a minimum reserve balance reported opposite August in the table but only held with the South African Reserve Bank as from the 15th working day of September.

Mutual Banks¹ and the Postbank Liabilities

R millions

End of	Mutual banks										Postbank
	Deposits					Other liabilities to the public	Total liabilities to the public	Gross capital and reserves	Other liabilities	Total liabilities	Deposits ²
	Transmission (1200M)	Savings (1201M)	Other short and medium term (1202M)	Long term (1203M)	Total (1204M)						
2007	1	168	271	312	752	3	755	116	15	886	2 124
2008	1	157	273	380	810	3	813	124	16	952	2 333
2009	1	164	314	370	849	2	851	135	14	1 000	2 407
2008: Dec	1	157	273	380	810	3	813	124	16	952	2 333
2009: Jan	1	158	262	388	809	3	812	124	16	952	2 269
Feb	1	159	279	384	823	3	825	125	16	966	2 307
Mar	1	163	279	384	827	2	829	125	14	968	2 357
Apr	1	164	282	380	828	2	830	127	14	971	2 395
May	1	168	277	387	833	3	836	126	14	976	2 424
Jun	1	173	285	383	842	2	844	126	14	983	2 456
Jul	1	178	288	388	856	2	858	126	13	997	2 479
Aug	1	179	283	400	863	2	865	126	13	1 004	2 502
Sep	1	183	284	395	864	2	866	135	14	1 015	2 523
Oct	1	186	301	387	875	3	878	135	14	1 027	2 601
Nov	1	172	327	380	880	3	883	135	15	1 032	2 626
Dec	1	164	314	370	849	2	851	135	14	1 000	2 407

KB114

1. Mutual building societies until December 1993.

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

Mutual Banks¹ and the Postbank Assets

R millions

End of	Mutual banks											Postbank
	Claims on the private sector				Claims on the government sector		Claims on the monetary sector			Other assets	Total assets	Claims on the private sector
	Mortgage advances (1220M)	Other advances (1221M)	Bankers' acceptances (1222M)	Stocks and shares (1223M)	Treasury bills (1224M)	Government stock and other (1225M)	Central bank money and gold (1232M)	Deposits with banks (1227M)	Land Bank bills and promissory notes (1228M)			
2007	367	222	-	20	48	-	19	201	-	8	886	2 124
2008	400	228	-	23	51	-	20	220	-	10	952	2 333
2009	501	244	-	14	49	-	23	159	-	10	1 000	2 407
2008: Dec	400	228	-	23	51	-	20	220	-	10	952	2 333
2009: Jan	399	223	-	24	56	-	20	221	-	10	952	2 269
Feb	402	223	-	24	48	-	19	240	-	10	966	2 307
Mar	406	238	-	24	50	-	19	220	-	11	968	2 357
Apr	411	244	-	24	50	-	20	212	-	11	971	2 395
May	429	247	-	14	49	-	20	207	-	11	976	2 424
Jun	439	246	-	14	48	-	20	205	-	11	983	2 456
Jul	454	246	-	14	48	-	20	204	-	11	997	2 479
Aug	468	250	-	14	48	-	21	194	-	10	1 004	2 502
Sep	479	247	-	14	50	-	21	194	-	10	1 015	2 523
Oct	484	244	-	14	50	-	21	205	-	10	1 027	2 601
Nov	494	243	-	14	51	-	23	198	-	10	1 032	2 626
Dec	501	244	-	14	49	-	23	159	-	10	1 000	2 407

KB115

1. Mutual building societies until December 1993.

Land and Agricultural Bank of South Africa

Liabilities

R millions

End of	Deposits (1273M)	Bank overdrafts and overnight loans (1274M)	Land Bank bills (1275M)	Land Bank promissory notes (1276M)	Land Bank debentures (1277M)	Capital and reserves (1278K)	Other liabilities (1279K)	Total liabilities (1280K)
2004	841	412	812	13 151	3 270	1 943	-	20 429
2005	716	497	673	12 143	3 270	1 834	-	19 134
2006	910	500	518	9 833	3 408	1 323	440	16 932
2007	700	551	511	9 461	1 840	1 991	1 960	17 014
2008	642	400	495	10 211	1 840	1 749	-	15 337
2009	536	323	495	8 674	1 840	3 042	-	14 910
2006: Nov.....	710	494	571	10 015	3 408	...	...	...
Dec.....	910	500	518	9 833	3 408	1 323	440	16 932
2007: Jan.....	748	494	516	10 468	3 408	...	...	...
Feb.....	813	600	572	11 265	3 408	...	...	...
Mar.....	822	583	562	11 619	2 839	1 008	267	17 701
Apr.....	821	563	551	11 909	2 839	...	...	...
May.....	766	550	511	12 193	2 613	...	...	...
Jun.....	746	550	531	11 516	2 613	1 269	278	17 503
Jul.....	748	603	533	11 839	2 474	...	...	...
Aug.....	770	551	533	12 519	1 840	...	...	...
Sep.....	717	651	538	11 709	1 840	1 217	1 011	17 681
Oct.....	735	651	536	9 484	1 840	...	...	...
Nov.....	768	651	520	9 534	1 840	...	...	...
Dec.....	700	551	511	9 461	1 840	1 991	1 960	17 014
2008: Jan.....	741	651	542	10 100	1 840	...	...	...
Feb.....	799	550	511	10 979	1 880	...	...	...
Mar.....	748	550	495	10 555	1 840	1 710	695	16 594
Apr.....	748	550	495	10 136	1 840	...	...	...
May.....	691	550	541	10 031	1 840	...	...	...
Jun.....	726	550	495	9 019	1 840	1 916	1 205	15 752
Jul.....	639	550	495	8 886	1 840	...	...	...
Aug.....	633	550	495	8 476	1 840	...	...	...
Sep.....	623	550	495	8 359	1 840	1 944	1 062	14 872
Oct.....	636	550	495	10 001	1 840	...	...	...
Nov.....	624	550	495	10 114	1 840	...	...	...
Dec.....	642	400	495	10 211	1 840	1 749	-	15 337
2009: Jan.....	660	400	495	9 836	1 840	...	...	...
Feb.....	713	400	495	9 508	1 840	...	...	...
Mar.....	743	400	495	10 777	1 840	1 780	-	16 036
Apr.....	679	250	495	10 649	1 840	...	...	...
May.....	673	250	495	9 996	1 840	...	...	...
Jun.....	676	250	495	9 337	1 840	2 032	389	15 020
Jul.....	673	250	495	8 704	1 840	...	...	...
Aug.....	650	250	495	8 599	1 840	...	...	...
Sep.....	596	350	495	8 024	1 840	2 096	925	14 327
Oct.....	520	385	495	8 435	1 840	...	...	...
Nov.....	515	475	495	8 299	1 840	...	...	...
Dec.....	536	323	495	8 674	1 840	3 042	-	14 910

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Land and Agricultural Bank of South Africa

Assets

R millions

End of	Loans and advances										Cash credit advances, seasonally adjusted
	Short term			Long term				Total loans and advances			
	Cash credit advances			Mortgage loans		Other loans to individuals	Total				
	Individuals	Co-operatives ¹	Total	Individuals	Co-operatives						
	(1290M)	(1291M)	(1293M)	(1294M)	(1295M)	(1296M)	(1297M)	(1298M)	(1299K)	(1300K)	(1301M)
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
2008	388	8 874	9 262	2 736	2 355	583	5 675	14 937	400	15 337	9 307
2009	543	8 982	9 525	2 545	2 289	543	5 377	14 902	8	14 910	9 459
2006: Nov.....	514	10 118	10 632	4 028	1 820	804	6 652	17 283	...	...	11 048
Dec.....	509	9 904	10 413	3 930	1 792	796	6 519	16 931	1	16 932	10 194
2007: Jan	503	9 208	9 711	3 894	1 805	792	6 490	16 201	...	...	9 687
Feb.....	569	10 541	11 111	3 856	1 907	787	6 551	17 662	...	...	11 275
Mar.....	527	10 698	11 225	3 777	1 917	782	6 476	17 701	-	17 701	11 313
Apr.....	502	10 380	10 882	3 756	1 963	769	6 488	17 370	...	...	10 605
May	490	10 557	11 046	3 708	1 977	761	6 445	17 492	...	...	10 929
Jun	453	10 652	11 104	3 675	1 966	757	6 398	17 503	-	17 503	10 830
Jul.....	439	10 866	11 306	3 586	2 033	744	6 363	17 668	...	...	11 189
Aug.....	462	10 736	11 198	3 543	2 094	742	6 378	17 576	...	...	11 066
Sep.....	458	10 838	11 296	3 525	2 117	743	6 385	17 681	-	17 681	11 386
Oct	470	9 944	10 414	3 471	2 141	727	6 340	16 754	...	...	10 880
Nov.....	471	10 588	11 059	3 436	2 148	720	6 304	17 362	...	...	11 454
Dec.....	481	10 333	10 814	3 397	2 090	714	6 201	17 014	-	17 014	10 615
2008: Jan	461	9 719	10 180	3 338	2 197	706	6 240	16 420	...	...	10 226
Feb.....	450	9 817	10 267	3 261	2 208	697	6 166	16 433	...	...	10 110
Mar.....	445	10 026	10 470	3 227	2 220	676	6 123	16 594	-	16 594	10 172
Apr.....	434	9 095	9 529	3 172	2 348	667	6 187	15 716	...	...	9 345
May	422	9 102	9 524	3 125	2 342	659	6 127	15 650	...	...	9 412
Jun	414	9 256	9 670	3 077	2 357	648	6 082	15 752	-	15 752	9 540
Jul.....	401	8 952	9 353	3 006	2 377	629	6 013	15 366	...	...	9 276
Aug.....	318	8 966	9 284	2 947	2 382	616	5 945	15 229	...	...	9 273
Sep.....	312	8 670	8 982	2 897	2 390	603	5 890	14 872	-	14 872	9 026
Oct	309	8 799	9 108	2 844	2 398	592	5 834	14 942	...	...	9 690
Nov.....	385	8 688	9 073	2 781	2 349	587	5 717	14 789	...	...	9 315
Dec.....	388	8 874	9 262	2 736	2 355	583	5 675	14 937	400	15 337	9 307
2009: Jan	393	8 667	9 060	2 702	2 406	581	5 690	14 750	...	...	9 240
Feb.....	395	8 675	9 071	2 669	2 375	571	5 615	14 686	...	...	8 882
Mar.....	388	8 682	9 070	2 632	2 399	570	5 601	14 671	1 365	16 036	8 764
Apr.....	531	9 160	9 691	2 603	2 461	566	5 630	15 321	...	...	9 710
May	530	9 070	9 601	2 578	2 134	564	5 275	14 876	...	...	9 616
Jun	527	9 228	9 755	2 548	2 158	560	5 265	15 020	-	15 020	9 630
Jul.....	530	8 994	9 524	2 528	2 074	558	5 160	14 684	...	...	9 454
Aug.....	675	8 680	9 355	2 543	1 996	550	5 089	14 443	...	...	9 361
Sep.....	530	8 560	9 090	2 542	2 150	545	5 237	14 327	-	14 327	9 163
Oct	538	8 406	8 944	2 545	2 241	540	5 325	14 269	...	...	9 415
Nov.....	539	8 658	9 196	2 530	2 266	541	5 336	14 533	...	...	9 208
Dec.....	543	8 982	9 525	2 545	2 289	543	5 377	14 902	8	14 910	9 459

KB119

1. Including control boards.

Monetary sector¹

Liabilities

R millions

End of	Banknotes and coin ² (1312M)	Deposits of domestic private sector, local authorities and public enterprises/corporations ³						
		Cheque and transmission (1313M)	Other demand (1314M)	Savings (1321M)	Short term (1316M)	Medium term (1322M)	Long term (1319M)	Total (1320M)
2004	39 080	205 378	177 036	51 234	135 789	210 222	95 410	875 069
2005	43 419	248 533	211 101	57 861	163 728	238 874	137 615	1 057 711
2006	49 951	288 041	267 687	72 692	222 713	255 758	192 450	1 299 342
2007	53 606	347 040	337 672	90 026	266 267	301 715	271 255	1 613 974
2008	57 362	362 492	333 774	112 778	332 540	362 665	352 589	1 856 838
2009	61 784	359 580	384 087	120 453	246 601	415 211	357 105	1 883 036
2006: Nov	48 726	285 627	265 634	73 512	194 916	277 682	195 751	1 293 122
Dec	49 951	288 041	267 687	72 692	222 713	255 758	192 450	1 299 342
2007: Jan	46 820	274 174	265 496	71 877	233 559	241 700	215 131	1 301 938
Feb	47 469	306 394	279 433	72 924	217 846	256 221	237 799	1 370 617
Mar	49 968	310 553	286 612	75 214	199 705	273 081	252 222	1 397 386
Apr	49 925	310 172	285 837	76 551	198 069	294 627	261 098	1 426 353
May	48 231	311 299	301 293	78 993	212 360	289 170	260 283	1 453 398
Jun	50 733	317 579	297 561	81 505	205 107	296 906	273 974	1 472 631
Jul	48 787	312 332	308 241	82 946	225 230	312 692	261 263	1 502 705
Aug	50 400	329 927	332 907	85 141	211 771	331 766	250 479	1 541 991
Sep	51 841	333 571	317 253	84 995	239 667	323 009	253 877	1 552 372
Oct	49 348	324 454	325 037	86 487	208 890	352 142	270 257	1 567 268
Nov	53 616	331 687	346 326	89 868	200 904	359 238	270 523	1 598 547
Dec	53 606	347 040	337 672	90 026	266 267	301 715	271 255	1 613 974
2008: Jan	50 330	330 755	387 945	87 754	243 023	277 555	301 260	1 628 292
Feb	52 630	341 367	375 156	91 035	223 448	309 594	316 392	1 656 991
Mar	52 712	344 876	349 463	90 475	293 038	299 698	312 747	1 690 298
Apr	53 323	343 532	313 885	93 695	329 293	323 688	325 185	1 729 278
May	54 124	340 903	347 044	96 060	356 306	287 246	329 352	1 756 910
Jun	53 593	355 625	351 952	98 898	314 399	299 644	351 247	1 771 766
Jul	52 132	340 332	342 664	101 993	326 865	319 929	363 196	1 794 979
Aug	55 464	339 912	348 066	102 931	305 901	329 688	369 213	1 795 711
Sep	53 818	344 317	354 814	104 471	305 888	342 379	360 877	1 812 746
Oct	56 309	350 353	347 403	109 069	316 632	343 028	366 064	1 832 548
Nov	60 533	357 909	353 005	112 078	280 500	400 886	376 780	1 881 160
Dec	57 362	362 492	333 774	112 778	332 540	362 665	352 589	1 856 838
2009: Jan	57 966	340 718	324 145	111 701	324 144	407 193	346 720	1 854 621
Feb	58 953	350 778	320 033	113 363	316 218	425 614	349 844	1 875 850
Mar	57 028	355 023	319 787	114 639	342 544	384 428	353 893	1 870 314
Apr	57 387	351 215	336 050	115 889	325 081	387 971	360 268	1 876 474
May	59 202	347 077	361 559	116 513	349 081	362 217	356 622	1 893 070
Jun	57 114	356 379	358 643	117 449	313 533	342 590	390 410	1 879 004
Jul	57 693	361 623	343 883	118 864	307 139	350 314	412 803	1 894 625
Aug	58 366	363 220	358 011	118 176	301 706	353 949	399 371	1 894 433
Sep	57 152	355 210	349 261	118 160	296 628	366 638	398 106	1 884 003
Oct	60 941	357 684	346 948	118 759	290 356	361 336	403 254	1 878 337
Nov	62 499	366 102	362 294	120 736	221 135	415 884	404 369	1 890 520
Dec	61 784	359 580	384 087	120 453	246 601	415 211	357 105	1 883 036

KB120

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

Monetary sector¹

Liabilities

R millions

Government deposits ⁴ (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)			
73 438	21 557	66 620	88 177	107 914	2 368	110 282	314 890	1 500 937	2004
106 572	24 661	77 961	102 622	118 987	2 330	121 316	273 877	1 705 517	2005
141 803	21 775	113 737	135 512	145 258	3 527	148 786	330 059	2 105 453	2006
148 983	17 736	239 445	257 180	178 090	9 308	187 398	265 659	2 526 800	2007
134 756	9 630	447 251	456 882	141 138	7 496	148 634	405 817	3 060 289	2008
138 091	6 001	323 932	329 934	162 373	8 938	171 312	317 179	2 901 336	2009
121 646	24 232	110 267	134 500	...	...	...	...	...	2006: Nov
141 803	21 775	113 737	135 512	145 258	3 527	148 786	330 059	2 105 453	Dec
157 231	23 190	115 044	138 234	...	...	...	...	...	2007: Jan
114 597	22 122	125 840	147 962	...	...	...	...	...	Feb
113 365	23 583	129 689	153 271	155 097	4 095	159 192	333 296	2 206 478	Mar
108 366	20 957	122 831	143 789	...	...	...	...	...	Apr
102 643	19 669	124 223	143 893	...	...	...	...	...	May
127 816	21 345	145 865	167 210	160 877	2 877	163 754	344 293	2 326 437	Jun
117 417	21 862	158 716	180 578	...	...	...	...	...	Jul
110 474	21 768	166 822	188 590	...	...	...	...	...	Aug
134 056	20 455	180 436	200 890	165 936	9 880	175 815	371 370	2 486 345	Sep
126 272	20 041	176 251	196 293	...	...	...	...	...	Oct
121 598	18 242	185 236	203 478	...	...	...	...	...	Nov
148 983	17 736	239 445	257 180	178 090	9 308	187 398	265 659	2 526 800	Dec
139 005	18 314	280 478	298 792	...	...	...	...	...	2008: Jan
121 207	16 854	354 928	371 782	...	...	...	...	...	Feb
127 044	15 531	344 657	360 188	129 300	7 000	136 300	376 392	2 742 935	Mar
113 841	16 740	329 102	345 842	...	...	...	...	...	Apr
111 906	16 341	354 117	370 458	...	...	...	...	...	May
136 866	13 648	370 169	383 817	133 246	5 607	138 853	373 221	2 858 115	Jun
120 392	14 374	327 950	342 324	...	...	...	...	...	Jul
126 051	12 068	316 741	328 808	...	...	...	...	...	Aug
131 330	9 452	335 828	345 280	134 904	6 711	141 615	368 248	2 853 038	Sep
122 366	12 104	488 701	500 805	...	...	...	...	...	Oct
112 343	9 550	445 065	454 615	...	...	...	...	...	Nov
134 756	9 630	447 251	456 882	141 138	7 496	148 634	405 817	3 060 289	Dec
131 843	9 744	469 678	479 423	...	...	...	...	...	2009: Jan
108 878	9 757	447 583	457 340	...	...	...	...	...	Feb
129 392	8 930	423 787	432 717	147 078	7 596	154 674	393 232	3 037 357	Mar
116 761	9 371	392 536	401 907	...	...	...	...	...	Apr
123 778	8 318	378 384	386 702	...	...	...	...	...	May
139 665	9 047	346 066	355 113	150 564	7 864	158 428	331 422	2 920 746	Jun
124 827	9 316	346 185	355 501	...	...	...	...	...	Jul
117 550	9 611	338 615	348 225	...	...	...	...	...	Aug
135 066	6 349	331 496	337 845	154 468	8 593	163 061	348 026	2 925 153	Sep
133 279	5 800	325 714	331 513	...	...	...	...	...	Oct
128 279	5 682	320 593	326 275	...	...	...	...	...	Nov
138 091	6 001	323 932	329 934	162 373	8 938	171 312	317 179	2 901 336	Dec

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

Monetary sector¹

Assets

R millions

End of	Foreign assets					Claims on the private sector					
	Gold and foreign exchange			Long term ³	Total foreign assets	SARB	CPD ⁴	Land Bank	Other monetary institutions	Total	of which: Local authorities
	SARB ²	Other	Total								
	(1021M)	(1349M)	(1511M)	(1342M)	(1512M)	(1344M)	(1345M)	(1298M)	(1346M)	(1347M)	(1348M)
2004	82 849	117 200	200 049	29 514	229 564	344	200	18 594	935 087	954 224	1 568
2005	130 466	150 108	280 574	17 195	297 769	387	200	17 055	1 122 553	1 140 195	4 223
2006	178 318	206 570	384 888	24 881	409 769	365	200	16 931	1 417 377	1 434 873	3 263
2007	224 313	225 784	450 097	111 599	561 696	395	1 365	17 014	1 725 084	1 743 858	4 495
2008	316 991	246 173	563 164	284 189	847 353	430	800	14 937	1 964 883	1 981 050	8 080
2009	292 701	224 072	516 774	163 230	680 004	410	100	14 902	1 954 715	1 970 128	9 304
2006: Nov	181 337	205 817	387 154	25 846	413 000	420	300	17 283	1 395 714	1 413 717	3 238
Dec	178 318	206 570	384 888	24 881	409 769	365	200	16 931	1 417 377	1 434 873	3 263
2007: Jan	187 696	199 158	386 854	24 727	411 581	403	150	16 201	1 428 932	1 445 686	3 235
Feb	191 171	203 877	395 048	25 365	420 413	447	255	17 662	1 473 316	1 491 680	3 226
Mar	192 709	207 754	400 463	25 107	425 570	440	379	17 701	1 491 407	1 509 927	3 136
Apr	190 689	197 113	387 803	29 161	416 964	424	379	17 370	1 524 973	1 543 146	3 185
May	198 102	206 198	404 301	27 743	432 043	429	424	17 492	1 536 771	1 555 116	3 197
Jun	199 561	219 898	419 459	36 317	455 776	412	1 010	17 503	1 561 568	1 580 492	4 036
Jul	207 743	221 920	429 663	36 925	466 588	428	1 711	17 668	1 587 674	1 607 481	4 116
Aug	212 637	234 182	446 819	36 524	483 343	435	2 061	17 576	1 612 546	1 632 618	2 958
Sep	209 439	238 187	447 626	41 182	488 808	426	2 177	17 681	1 649 401	1 669 685	3 944
Oct	207 455	210 616	418 071	51 577	469 649	416	1 946	16 754	1 678 377	1 697 493	3 991
Nov	217 934	223 788	441 722	57 058	498 780	409	1 547	17 362	1 715 290	1 734 608	4 248
Dec	224 313	225 784	450 097	111 599	561 696	395	1 365	17 014	1 725 084	1 743 858	4 495
2008: Jan	249 429	244 288	493 717	139 807	633 524	427	815	16 420	1 764 325	1 781 987	7 921
Feb	263 925	292 233	556 158	169 257	725 414	490	950	16 433	1 784 460	1 802 333	8 509
Mar	278 294	270 971	549 265	186 212	735 477	458	1 350	16 594	1 832 317	1 850 718	4 809
Apr	260 085	247 066	507 150	174 664	681 815	423	1 850	15 716	1 834 196	1 852 184	6 353
May	261 545	253 824	515 369	185 195	700 564	454	2 350	15 650	1 856 597	1 875 051	6 959
Jun	272 080	257 756	529 836	204 008	733 844	464	1 050	15 752	1 893 390	1 910 655	6 790
Jul	256 269	234 452	490 721	163 314	654 035	444	1 850	15 366	1 905 662	1 923 322	7 776
Aug	264 230	230 249	494 479	152 505	646 984	439	700	15 229	1 922 384	1 938 752	7 097
Sep	284 388	260 670	545 058	155 445	700 503	458	700	14 872	1 926 717	1 942 746	7 638
Oct	332 403	270 948	603 351	294 600	897 952	414	600	14 942	1 960 289	1 976 245	7 372
Nov	336 342	259 217	595 559	295 229	890 788	452	800	14 789	1 985 118	2 001 159	7 627
Dec	316 991	246 173	563 164	284 189	847 353	430	800	14 937	1 964 883	1 981 050	8 080
2009: Jan	343 794	258 171	601 964	287 110	889 075	434	1 257	14 750	1 976 736	1 993 176	7 188
Feb	339 183	251 973	591 155	269 481	860 636	419	1 409	14 686	1 985 062	2 001 576	8 953
Mar	323 554	244 105	567 659	244 728	812 387	398	852	14 671	1 992 234	2 008 154	7 072
Apr	287 904	212 907	500 811	228 156	728 968	374	862	15 321	1 992 481	2 009 038	7 316
May	284 633	217 990	502 623	230 060	732 683	385	894	14 876	1 964 886	1 981 042	8 251
Jun	274 502	216 364	490 865	200 200	691 066	383	844	15 020	1 970 475	1 986 722	8 175
Jul	278 695	231 100	509 795	190 471	700 266	395	837	14 684	1 971 063	1 986 979	8 475
Aug	295 154	232 740	527 894	187 534	715 428	405	861	14 443	1 968 446	1 984 156	8 383
Sep	290 899	219 797	510 696	182 319	693 015	407	1 210	14 327	1 955 667	1 971 611	6 950
Oct	306 436	234 694	541 130	177 665	718 795	412	1 207	14 269	1 952 001	1 967 889	7 539
Nov	300 500	229 634	530 134	177 419	707 553	415	501	14 533	1 956 294	1 971 742	7 647
Dec	292 701	224 072	516 774	163 230	680 004	410	100	14 902	1 954 715	1 970 128	9 304

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- See footnote 1 on pages S-18 and S-19.
- The gold component of the South African Reserve Bank's foreign assets is valued at a market-related price.
- Including investments and bills.
- Including investments in private-sector securities of the so-called "pooled funds" administered up to March 1984 by the former Public Debt Commissioners.
- Consisting of the South African Reserve Bank's holdings of SA Treasury bills, SA government securities, loans to the government sector and investments of the Stabilisation Account.
- Including investments in government securities of the so-called "pooled funds" administered up to March 1984 by the former Public Debt Commissioners.
- Including coin responsibility of the Treasury up to February 1994.

Monetary sector¹

Assets

R millions

Claims on the government sector					Other assets (1513K)	Total assets (1358K)	End of
Credit				Total claims on the government sector ⁷ (1359M)			
SARB ⁵ (1350M)	CPD ⁶ (1351M)	Other monetary institutions (1352M)	Total (1353M)				
15 057	1 515	99 519	116 092	116 092	201 057	1 500 937	2004
12 629	1 398	93 324	107 351	107 351	160 201	1 705 517	2005
9 289	3 893	99 172	112 354	112 354	148 457	2 105 453	2006
8 698	1 062	106 753	116 513	116 513	104 733	2 526 800	2007
9 067	750	169 678	179 495	179 495	52 390	3 060 289	2008
8 303	295	215 248	223 846	223 846	27 358	2 901 336	2009
9 267	3 055	90 082	102 405	102 405	...	...	2006: Nov
9 289	3 893	99 172	112 354	112 354	148 457	2 105 453	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	160 733	2 206 478	Mar
9 059	1 422	101 827	112 309	112 309	...	...	Apr
8 958	1 373	103 295	113 627	113 627	...	...	May
8 641	1 114	100 846	110 602	110 602	179 567	2 326 437	Jun
8 671	1 161	97 652	107 484	107 484	...	...	Jul
8 578	1 137	106 792	116 507	116 507	...	...	Aug
8 635	1 114	109 690	119 438	119 438	208 413	2 486 345	Sep
8 780	1 180	108 845	118 805	118 805	...	...	Oct
8 648	1 161	106 900	116 709	116 709	...	...	Nov
8 698	1 062	106 753	116 513	116 513	104 733	2 526 800	Dec
8 666	1 219	126 942	136 826	136 826	...	...	2008: Jan
8 461	1 032	124 684	134 176	134 176	...	...	Feb
8 280	952	117 088	126 320	126 320	30 420	2 742 935	Mar
8 237	982	123 196	132 415	132 415	...	...	Apr
8 038	939	126 692	135 669	135 669	...	...	May
7 787	1 963	141 169	150 919	150 919	62 697	2 858 115	Jun
8 394	1 016	147 279	156 688	156 688	...	...	Jul
8 493	947	150 137	159 577	159 577	...	...	Aug
8 374	687	149 752	158 814	158 814	50 975	2 853 038	Sep
8 353	733	149 094	158 180	158 180	...	...	Oct
8 716	749	162 867	172 332	172 332	...	...	Nov
9 067	750	169 678	179 495	179 495	52 390	3 060 289	Dec
8 943	710	169 315	178 968	178 968	...	...	2009: Jan
8 706	790	165 985	175 481	175 481	...	...	Feb
8 437	27	171 222	179 686	179 686	37 130	3 037 357	Mar
8 506	27	176 280	184 814	184 814	...	...	Apr
8 498	3 522	176 915	188 935	188 935	...	...	May
8 345	153	176 452	184 950	184 950	58 008	2 920 746	Jun
8 451	105	184 037	192 592	192 592	...	...	Jul
8 573	100	182 645	191 318	191 318	...	...	Aug
8 312	95	192 975	201 382	201 382	59 146	2 925 153	Sep
8 318	107	194 819	203 244	203 244	...	...	Oct
8 355	227	205 779	214 361	214 361	...	...	Nov
8 303	295	215 248	223 846	223 846	27 358	2 901 336	Dec

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1. See footnote 1 on pages S–18 and S–19.

2. The gold component of the South African Reserve Bank's foreign assets is valued at a market-related price.

3. Including investments and bills.

4. Including investments in private-sector securities of the so-called "pooled funds" administered up to March 1984 by the former Public Debt Commissioners.

5. Consisting of the South African Reserve Bank's holdings of SA Treasury bills, SA government securities, loans to the government sector and investments of the Stabilisation Account.

6. Including investments in government securities of the so-called "pooled funds" administered up to March 1984 by the former Public Debt Commissioners.

7. Including coin responsibility of the Treasury up to February 1994.

Credit extension by all monetary institutions¹

R millions

End of	Credit extended to the domestic private sector									Net credit extended to the government sector	Total domestic credit extension ⁵	Memorandum items		
	Investments	Bills discounted	Loans and advances						Total credit extended to the private sector ⁴			Claims on local authorities	Loans granted under resale agreements	Assets securitised ⁶
			Instalment sale credit	Leasing finance ²	Mortgage advances	Other loans and advances	Total loans and advances ³	of which: To households						
	(1360M)	(1361M)	(1362M)	(1363M)	(1364M)	(1365M)	(1369M)	(1505M)	(1347M)	(1367M)	(1368M)	(1348M)	(1502M)	(1375M)
2004	79 289	5 461	109 469	43 048	412 769	304 188	869 474	478 741	954 224	42 643	996 867	1 568	8 257	-
2005	81 493	5 323	129 701	49 603	526 647	347 428	1 053 380	585 541	1 140 195	768	1 140 963	4 223	15 781	9 800
2006	85 789	4 669	147 399	60 157	684 593	452 267	1 344 416	726 270	1 434 873	-29 460	1 405 413	3 263	21 872	20 100
2007	96 949	4 867	176 725	57 613	853 819	553 886	1 642 043	867 635	1 743 858	-32 482	1 711 376	4 495	21 123	33 760
2008	103 252	6 055	204 520	47 486	966 921	652 817	1 871 744	1 002 020	1 981 050	44 728	2 025 779	8 080	32 560	2 027
2009	112 641	4 059	201 490	35 403	994 100	622 434	1 853 428	1 023 432	1 970 128	85 743	2 055 870	9 304	24 885	-
2006: Nov	91 474	4 596	144 841	58 834	671 869	442 102	1 317 647	713 319	1 413 717	-19 253	1 394 463	3 238	24 734	3 100
Dec	85 789	4 669	147 399	60 157	684 593	452 267	1 344 416	726 270	1 434 873	-29 460	1 405 413	3 263	21 872	2 000
2007: Jan	77 098	4 662	149 498	60 809	694 120	459 499	1 363 926	746 770	1 445 686	-42 586	1 403 101	3 235	24 628	-
Feb	81 214	4 747	152 829	61 642	708 211	483 036	1 405 718	757 968	1 491 680	200	1 491 880	3 226	28 890	-
Mar	80 572	5 179	156 170	62 754	715 768	489 483	1 424 175	765 449	1 509 927	-3 128	1 506 799	3 136	22 530	8 700
Apr	83 878	5 384	157 881	63 151	728 367	504 485	1 453 884	780 511	1 543 146	3 932	1 547 078	3 185	21 905	-
May	83 601	5 044	153 554	64 138	744 803	503 976	1 466 471	789 087	1 555 116	10 972	1 566 088	3 197	20 406	8 000
Jun	79 783	5 104	154 188	63 822	758 080	519 515	1 495 605	798 043	1 580 492	-17 227	1 563 266	4 036	22 106	2 728
Jul	83 206	4 801	157 629	63 185	775 369	523 291	1 519 473	812 240	1 607 481	-9 945	1 597 536	4 116	22 026	-
Aug	83 999	4 725	162 090	62 558	793 085	526 161	1 543 894	825 455	1 632 618	6 021	1 638 639	2 958	21 109	2 100
Sep	86 256	4 643	165 679	61 849	807 536	543 721	1 578 786	838 472	1 669 685	-14 630	1 655 055	3 944	20 710	728
Oct	90 795	4 657	167 786	60 840	822 356	551 060	1 602 041	849 570	1 697 493	-7 478	1 690 015	3 991	19 452	2 621
Nov	106 527	4 805	173 145	58 290	838 436	553 405	1 623 276	856 613	1 734 608	-4 901	1 729 707	4 248	19 236	4 700
Dec	96 949	4 867	176 725	57 613	853 819	553 886	1 642 043	867 635	1 743 858	-32 482	1 711 376	4 495	21 123	4 183
2008: Jan	90 698	3 074	181 959	57 033	864 526	584 697	1 688 215	928 912	1 781 987	-2 190	1 779 796	7 921	20 781	354
Feb	88 011	4 294	184 961	57 067	871 532	596 468	1 710 028	944 832	1 802 333	12 957	1 815 290	8 509	26 269	340
Mar	92 321	4 713	188 559	55 830	882 039	627 255	1 753 684	954 611	1 850 718	-736	1 849 982	4 809	27 066	386
Apr	79 330	5 631	192 052	54 800	887 939	632 433	1 767 224	957 979	1 852 184	18 563	1 870 747	6 353	27 061	-
May	87 782	5 851	193 535	53 802	898 274	635 808	1 781 419	962 819	1 875 051	23 752	1 898 803	6 959	31 604	202
Jun	86 961	4 561	196 147	52 291	908 848	661 846	1 819 134	967 645	1 910 655	14 042	1 924 697	6 790	29 794	163
Jul	91 726	4 683	198 005	51 382	923 534	653 991	1 826 913	975 599	1 923 322	36 284	1 959 606	7 776	34 157	140
Aug	87 178	4 581	199 758	50 334	932 668	664 234	1 846 994	981 510	1 938 752	33 514	1 972 267	7 097	29 151	-
Sep	79 187	6 334	201 741	50 029	941 733	663 721	1 857 224	986 973	1 942 746	27 473	1 970 219	7 638	30 418	-
Oct	92 910	7 679	203 441	49 260	954 794	668 160	1 875 656	995 964	1 976 245	35 802	2 012 047	7 372	27 961	-
Nov	100 697	8 243	204 215	48 466	963 240	676 299	1 892 220	1 000 555	2 001 159	59 978	2 061 137	7 627	27 820	-
Dec	103 252	6 055	204 520	47 486	966 921	652 817	1 871 744	1 002 020	1 981 050	44 728	2 025 779	8 080	32 560	442
2009: Jan	106 306	5 585	204 605	46 340	967 627	662 713	1 881 286	1 007 190	1 993 176	47 114	2 040 291	7 188	34 684	-
Feb	110 198	6 190	204 173	45 265	974 904	660 845	1 885 187	1 011 937	2 001 576	66 593	2 068 168	8 953	29 483	-
Mar	120 222	6 320	203 817	44 474	981 192	652 129	1 881 612	1 013 684	2 008 154	50 283	2 058 437	7 072	24 730	-
Apr	124 730	5 447	203 074	43 337	982 059	650 391	1 878 861	1 014 519	2 009 038	68 042	2 077 080	7 316	21 844	-
May	126 593	4 282	202 485	42 418	982 229	623 035	1 850 166	1 013 605	1 981 042	65 146	2 046 188	8 251	23 452	-
Jun	122 118	5 023	201 887	41 195	983 387	633 112	1 859 581	1 012 116	1 986 722	45 275	2 031 997	8 175	28 749	-
Jul	116 876	4 951	201 233	40 264	982 819	640 835	1 865 152	1 014 223	1 986 979	67 754	2 054 733	8 475	27 353	-
Aug	117 719	4 637	200 360	39 352	985 225	636 862	1 861 800	1 017 133	1 984 156	73 757	2 057 913	8 383	29 454	-
Sep	112 844	4 944	200 375	38 368	986 765	628 314	1 853 822	1 018 680	1 971 611	66 305	2 037 916	6 950	28 801	-
Oct	109 637	4 378	200 736	37 444	989 369	626 324	1 853 873	1 019 002	1 967 889	69 954	2 037 843	7 539	25 773	-
Nov	113 282	4 669	200 963	36 300	991 754	624 774	1 853 791	1 018 709	1 971 742	86 071	2 057 813	7 647	24 965	-
Dec	112 641	4 059	201 490	35 403	994 100	622 434	1 853 428	1 023 432	1 970 128	85 743	2 055 870	9 304	24 885	-

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1. Monetary sector as defined on pages S-18 and S-19.

2. Unearned finance charges excluded.

3. Total of instalment sale credit, leasing finance, mortgage advances and other loans and advances.

4. Total of investments, bills discounted, instalment sale credit, leasing finance, mortgage advances and other loans and advances.

5. Total of credit extended to the private sector and net credit extended to the government sector.

6. During the period.

Monetary aggregates¹

R millions

End of	Banknotes and coin in circulation (1312M)	Cheque and transmission deposits (1313M)	M1A ² (1370M)	Other demand deposits ³ (1314M)	M1 ⁴ (1371M)	Other short- and medium-term deposits ⁵ (1372M)	M2 ⁶ (1373M)	Long-term deposits ⁷ (1319M)	M3 ⁸ (1374M)
2004	39 080	205 378	244 458	177 036	421 494	397 246	818 740	95 410	914 150
2005	43 419	248 533	291 952	211 101	503 053	460 462	963 515	137 615	1 101 130
2006	49 951	288 041	337 992	267 687	605 679	551 163	1 156 842	192 450	1 349 293
2007	53 606	347 040	400 645	337 672	738 317	658 008	1 396 325	271 255	1 667 580
2008	57 362	362 492	419 854	333 774	753 628	807 983	1 561 612	352 589	1 914 200
2009	61 784	359 580	421 364	384 087	805 451	782 264	1 587 715	357 105	1 944 820
2006: Nov	48 726	285 627	334 353	265 634	599 987	546 110	1 146 097	195 751	1 341 848
Dec	49 951	288 041	337 992	267 687	605 679	551 163	1 156 842	192 450	1 349 293
2007: Jan	46 820	274 174	320 994	265 496	586 490	547 137	1 133 627	215 131	1 348 758
Feb	47 469	306 394	353 863	279 433	633 296	546 990	1 180 287	237 799	1 418 086
Mar	49 968	310 553	360 521	286 612	647 133	548 000	1 195 132	252 222	1 447 355
Apr	49 925	310 172	360 096	285 837	645 933	569 247	1 215 180	261 098	1 476 278
May	48 231	311 299	359 530	301 293	660 823	580 523	1 241 347	260 283	1 501 629
Jun	50 733	317 579	368 312	297 561	665 872	583 517	1 249 390	273 974	1 523 363
Jul	48 787	312 332	361 120	308 241	669 361	620 869	1 290 230	261 263	1 551 493
Aug	50 400	329 927	380 327	332 907	713 234	628 678	1 341 912	250 479	1 592 391
Sep	51 841	333 571	385 412	317 253	702 665	647 671	1 350 336	253 877	1 604 213
Oct	49 348	324 454	373 803	325 037	698 840	647 519	1 346 359	270 257	1 616 616
Nov	53 616	331 687	385 303	346 326	731 629	650 010	1 381 640	270 523	1 652 163
Dec	53 606	347 040	400 645	337 672	738 317	658 008	1 396 325	271 255	1 667 580
2008: Jan	50 330	330 755	381 085	387 945	769 030	608 332	1 377 362	301 260	1 678 622
Feb	52 630	341 367	393 997	375 156	769 153	624 077	1 393 230	316 392	1 709 622
Mar	52 712	344 876	397 588	349 463	747 052	683 211	1 430 263	312 747	1 743 010
Apr	53 323	343 532	396 856	313 885	710 741	746 676	1 457 417	325 185	1 782 601
May	54 124	340 903	395 028	347 044	742 071	739 612	1 481 683	329 352	1 811 035
Jun	53 593	355 625	409 218	351 952	761 170	712 941	1 474 111	351 247	1 825 358
Jul	52 132	340 332	392 463	342 664	735 127	748 787	1 483 915	363 196	1 847 111
Aug	55 464	339 912	395 375	348 066	743 441	738 521	1 481 962	369 213	1 851 175
Sep	53 818	344 317	398 135	354 814	752 949	752 738	1 505 687	360 877	1 866 564
Oct	56 309	350 353	406 661	347 403	754 064	768 728	1 522 792	366 064	1 888 856
Nov	60 533	357 909	418 442	353 005	771 448	793 465	1 564 913	376 780	1 941 693
Dec	57 362	362 492	419 854	333 774	753 628	807 983	1 561 612	352 589	1 914 200
2009: Jan	57 966	340 718	398 684	324 145	722 829	843 038	1 565 867	346 720	1 912 587
Feb	58 953	350 778	409 731	320 033	729 764	855 195	1 584 958	349 844	1 934 803
Mar	57 028	355 023	412 051	319 787	731 838	841 611	1 573 449	353 893	1 927 342
Apr	57 387	351 215	408 602	336 050	744 651	828 941	1 573 593	360 268	1 933 861
May	59 202	347 077	406 279	361 559	767 839	827 811	1 595 650	356 622	1 952 272
Jun	57 114	356 379	413 494	358 643	772 136	773 571	1 545 708	390 410	1 936 118
Jul	57 693	361 623	419 316	343 883	763 199	776 317	1 539 516	412 803	1 952 319
Aug	58 366	363 220	421 586	358 011	779 597	773 831	1 553 428	399 371	1 952 799
Sep	57 152	355 210	412 362	349 261	761 623	781 426	1 543 049	398 106	1 941 155
Oct	60 941	357 684	418 625	346 948	765 573	770 451	1 536 024	403 254	1 939 278
Nov	62 499	366 102	428 600	362 294	790 895	757 755	1 548 650	404 369	1 953 019
Dec	61 784	359 580	421 364	384 087	805 451	782 264	1 587 715	357 105	1 944 820

KB125

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

Monetary analysis¹

R millions

End of	Not seasonally adjusted							Seasonally adjusted			
	M3 (1374M)	Counterparts						M3 (1374N)	Counterparts		
		Net foreign assets: Cumulative flow ² (1380M)	Claims on the government sector			Claims on the private sector (1347M)	Net other assets and liabilities (1381M)		Net foreign assets: Cumulative flow (1380N)	Net claims on the government sector (1367N)	Claims on the private sector (1347N)
			Gross claims (1356M)	Government deposits (1330M)	Net claims (1367M)						
2008: Aug.....	1 851 175	235 288	159 565	126 051	33 514	1 938 752	-356 380	1 847 945	229 934	26 845	1 952 367
Sep.....	1 866 564	253 699	158 803	131 330	27 473	1 942 746	-357 354	1 867 971	248 452	31 953	1 940 418
Oct	1 888 856	230 480	158 168	122 366	35 802	1 976 245	-353 670	1 897 900	233 358	40 979	1 976 212
Nov.....	1 941 693	263 357	172 321	112 343	59 978	2 001 159	-382 801	1 944 378	263 648	60 901	1 987 848
Dec.....	1 914 200	239 198	179 484	134 756	44 728	1 981 050	-350 776	1 927 620	239 198	54 371	1 971 346
2009: Jan	1 912 587	236 554	178 957	131 843	47 114	1 993 176	-364 258	1 941 654	236 620	55 641	1 986 792
Feb	1 934 803	238 472	175 470	108 878	66 593	2 001 576	-371 837	1 931 758	238 490	56 941	1 996 217
Mar	1 927 342	246 821	179 675	129 392	50 283	2 008 154	-377 916	1 919 986	246 789	51 382	2 001 330
Apr	1 933 861	244 981	184 803	116 761	68 042	2 009 038	-388 201	1 915 029	245 006	57 616	2 003 162
May	1 952 272	268 347	188 924	123 778	65 146	1 981 042	-362 263	1 936 355	268 303	53 048	1 988 264
Jun	1 936 118	267 391	184 939	139 665	45 275	1 986 722	-363 270	1 928 718	267 285	47 398	2 001 812
Jul.....	1 952 319	270 683	192 581	124 827	67 754	1 986 979	-373 098	1 947 975	270 697	69 610	1 990 303
Aug.....	1 952 799	277 946	191 307	117 550	73 757	1 984 156	-383 060	1 948 015	277 984	67 513	1 994 032
Sep.....	1 941 155	274 849	201 371	135 066	66 305	1 971 611	-371 610	1 946 705	274 781	72 911	1 970 696
Oct	1 939 278	285 520	203 233	133 279	69 954	1 967 889	-384 085	1 949 984	285 592	76 363	1 966 538
Nov.....	1 953 019	287 019	214 350	128 279	86 071	1 971 742	-391 813	1 952 505	287 039	86 178	1 959 922
Dec.....	1 944 820	280 345	223 834	138 091	85 743	1 970 128	-391 395	1 961 688	280 345	97 437	1 973 145

KB126

Changes

R millions

Period	Not seasonally adjusted							Seasonally adjusted			
	M3 (1374H)	Counterparts						M3 (1374I)	Counterparts		
		Net foreign assets ³ (1380H)	Claims on the government sector			Claims on the private sector (1347H)	Net other assets and liabilities (1381H)		Net foreign assets (1380I)	Net claims on the government sector (1367I)	Claims on the private sector (1347I)
			Gross claims (1356H)	Government deposits ⁴ (1330H)	Net claims (1367H)						
2008: Aug.....	4 064	-3 728	2 889	-5 659	-2 770	15 431	-4 869	161	-3 757	-12 413	19 238
Sep.....	15 390	18 411	-762	-5 279	-6 041	3 994	-974	20 026	18 518	5 107	-11 949
Oct	22 292	-23 220	-635	8 964	8 329	33 499	3 684	29 930	-15 094	9 026	35 793
Nov.....	52 837	32 877	14 153	10 023	24 176	24 914	-29 131	46 477	30 290	19 922	11 636
Dec.....	-27 493	-24 159	7 164	-22 413	-15 250	-20 109	32 025	-16 757	-24 450	-6 529	-16 502
2009: Jan	-1 614	-2 644	-527	2 913	2 386	12 126	-13 482	14 034	-2 578	1 270	15 446
Feb.....	22 216	1 918	-3 487	22 965	19 478	8 399	-7 579	-9 896	1 870	1 299	9 425
Mar.....	-7 461	8 349	4 205	-20 514	-16 309	6 578	-6 078	-11 772	8 298	-5 558	5 113
Apr	6 518	-1 840	5 128	12 631	17 759	884	-10 285	-4 957	-1 783	6 234	1 832
May	18 411	23 366	4 121	-7 017	-2 896	-27 996	25 938	21 327	23 297	-4 569	-14 899
Jun	-16 154	-956	-3 985	-15 887	-19 871	5 680	-1 007	-7 637	-1 018	-5 650	13 549
Jul.....	16 201	3 292	7 642	14 838	22 480	257	-9 828	19 257	3 413	22 212	-11 509
Aug.....	480	7 263	-1 274	7 277	6 003	-2 823	-9 961	40	7 286	-2 097	3 730
Sep.....	-11 644	-3 097	10 064	-17 515	-7 452	-12 545	11 449	-1 310	-3 202	5 398	-23 336
Oct	-1 877	10 671	1 862	1 787	3 649	-3 722	-12 474	3 279	10 811	3 453	-4 158
Nov.....	13 741	1 499	11 116	5 001	16 117	3 854	-7 729	2 521	1 447	9 815	-6 617
Dec.....	-8 199	-6 673	9 484	-9 813	-328	-1 615	418	9 184	-6 693	11 258	13 223

KB127

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

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

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

4. Increase -; decrease +.

Banks and mutual banks

Mortgage loans

R millions

Period	New mortgage loans and re-advances granted during period								Mortgage loans paid out during the period	Capital repayments on advances during period	Total mortgage loans outstanding ³
	Gross amount ¹										
	Assets mortgaged				Total	Application					
	Residential		Farms	Commercial and other		For construction of buildings ²	On existing buildings	On vacant land			
	Total	of which: Re-advances									
	(2120M)	(2133M)									
2004	179 317	...	3 250	49 668	232 236	27 565	189 410	15 260	220 207	146 614	405 847
2005	248 801	...	4 374	82 173	335 348	32 446	277 697	25 205	313 887	183 526	521 974
2006	338 328	...	5 124	79 490	422 942	30 941	357 850	34 150	399 295	250 357	680 384
2007	364 575	...	3 628	73 207	441 409	28 574	384 051	28 784	461 727	297 876	852 639
2008	271 275	81 585	3 793	23 576	298 644	29 928	256 669	12 048	276 269	156 193	969 775
2009	174 303	55 152	2 376	18 177	194 856	16 064	174 936	3 855	118 249	93 457	1 002 663
2006: Nov	33 672	...	189	6 901	40 761	2 711	34 902	3 148	40 858	26 005	667 472
Dec	25 222	...	167	6 490	31 878	2 009	27 425	2 444	35 683	23 132	680 384
2007: Jan	25 937	...	108	4 066	30 111	1 884	25 978	2 250	28 549	18 390	691 573
Feb.....	35 740	...	152	5 921	41 814	2 733	36 129	2 952	35 320	21 202	705 106
Mar.....	37 678	...	855	6 458	44 992	2 972	38 841	3 178	38 514	29 037	712 856
Apr	32 163	...	102	4 186	36 451	2 354	31 685	2 413	34 462	21 660	725 525
May	39 511	...	138	6 865	46 514	3 087	40 532	2 896	42 857	26 769	742 477
Jun.....	27 249	...	332	6 364	33 945	2 297	29 629	2 018	37 951	22 039	755 882
Jul	28 963	...	349	7 482	36 793	2 628	31 936	2 230	43 517	24 850	773 307
Aug	30 233	...	363	6 171	36 767	2 469	31 772	2 526	43 676	26 556	791 142
Sep	26 364	...	241	5 298	31 903	2 158	27 729	2 016	36 987	23 468	805 701
Oct	31 237	...	351	6 012	37 600	2 494	32 691	2 414	40 334	26 863	820 725
Nov	29 628	...	351	6 298	36 277	2 137	31 889	2 251	43 426	27 843	837 021
Dec	19 872	...	284	8 086	28 243	1 361	25 241	1 640	36 134	29 200	852 639
2008: Jan	23 702	6 460	261	2 435	26 398	2 667	22 513	1 217	28 187	22 226	861 215
Feb.....	30 681	8 745	323	2 845	33 848	3 710	28 491	1 648	31 032	23 328	868 537
Mar.....	28 719	8 212	259	2 416	31 394	3 143	26 880	1 371	29 531	18 722	879 277
Apr	27 358	8 524	326	2 527	30 210	3 164	25 588	1 459	29 041	16 094	885 145
May	24 627	7 845	364	1 708	26 699	3 024	22 558	1 118	23 101	12 346	895 576
Jun.....	18 923	6 524	361	2 533	21 817	2 330	18 499	987	22 019	10 376	906 248
Jul	18 874	6 536	464	2 115	21 452	2 423	18 128	902	26 520	12 871	921 017
Aug	19 211	5 859	322	1 765	21 299	2 351	18 276	671	18 733	8 779	931 058
Sep	21 782	6 208	248	1 447	23 476	2 457	20 058	961	16 874	7 009	941 168
Oct	27 293	6 887	414	1 278	28 984	2 434	25 832	718	21 939	8 172	955 097
Nov	18 860	5 449	263	1 451	20 573	1 322	18 702	549	15 445	5 382	965 770
Dec	11 246	4 336	189	1 058	12 493	902	11 143	448	13 849	10 887	969 775
2009: Jan	8 945	3 390	132	1 244	10 322	971	9 011	339	8 705	8 292	970 999
Feb.....	12 543	4 345	200	1 171	13 914	911	12 695	308	10 191	2 964	978 897
Mar.....	13 859	5 509	226	2 352	16 438	1 875	14 210	353	10 949	5 038	985 750
Apr	10 346	3 299	160	1 089	11 594	1 166	10 151	277	9 195	8 781	986 943
May	11 611	3 487	164	1 516	13 290	1 618	11 294	378	9 010	8 092	988 402
Jun.....	13 761	4 614	173	1 587	15 522	1 401	13 823	298	10 191	9 101	990 119
Jul	13 867	5 054	192	1 701	15 760	1 685	13 826	248	9 636	10 747	989 953
Aug	13 932	4 056	173	1 442	15 547	1 135	14 182	231	9 123	7 013	992 621
Sep	18 777	5 996	204	1 279	20 260	1 276	18 735	249	9 416	8 262	994 334
Oct	20 443	4 964	215	1 854	22 512	1 687	20 480	345	10 800	8 570	997 167
Nov	19 729	5 625	297	1 934	21 961	1 434	20 072	455	10 404	8 268	999 836
Dec	16 490	4 813	238	1 008	17 736	906	16 457	374	10 628	8 328	1 002 663

KB208

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

Selected money market and related indicators

R millions

Period	Average of daily values			SARB operations			
	Liquidity provided ¹	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)
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
2008	8 672	1	62 570	-	2 700	24 028	26 728
2009	8 157	0	67 456	-	3 600	19 985	23 585
2006: Nov	9 184	0	55 512	-	2 250	3 500	5 750
Dec	9 654	0	62 196	-	600	3 000	3 600
2007: Jan	9 491	1	56 273	-	2 000	4 900	6 900
Feb	10 314	0	55 328	-	2 800	4 900	7 700
Mar	10 711	0	56 431	-	3 100	4 900	8 000
Apr	10 153	1	57 513	-	3 100	6 920	10 020
May	9 603	0	56 612	-	4 800	8 700	13 500
Jun	9 378	0	56 693	-	5 300	8 300	13 600
Jul	10 136	0	56 749	-	5 900	8 420	14 320
Aug	10 313	0	57 053	-	6 100	9 900	16 000
Sep	10 240	1	57 796	-	6 600	11 350	17 950
Oct	10 845	0	57 805	-	6 600	10 425	17 025
Nov	10 585	0	59 230	-	6 800	12 004	18 804
Dec	9 519	1	67 320	-	3 000	8 987	11 987
2008: Jan	9 394	0	59 999	-	6 300	12 010	18 310
Feb	9 142	0	59 211	-	6 500	13 212	19 712
Mar	8 671	0	61 701	-	7 500	15 557	23 057
Apr	8 428	0	60 520	-	7 500	18 317	25 817
May	8 190	0	60 807	-	7 500	19 173	26 673
Jun	6 661	0	61 103	-	5 000	18 255	23 255
Jul	6 985	1	61 104	-	7 500	19 785	27 285
Aug	8 187	1	61 452	-	7 500	21 421	28 921
Sep	9 291	1	62 350	-	7 500	23 466	30 966
Oct	10 216	1	63 328	-	7 050	24 190	31 240
Nov	9 211	1	65 267	-	6 790	25 645	32 435
Dec	9 690	1	74 003	-	2 700	24 028	26 728
2009: Jan	8 050	1	65 928	-	5 000	24 984	29 984
Feb	7 853	1	64 798	-	7 300	27 441	34 741
Mar	8 578	1	66 198	-	7 500	27 944	35 444
Apr	8 419	1	68 060	-	7 600	28 014	35 614
May	8 146	1	66 351	-	8 150	28 646	36 796
Jun	7 455	0	65 876	-	8 150	26 361	34 511
Jul	8 811	-	65 867	-	8 125	27 352	35 477
Aug	7 671	-	66 183	-	7 025	25 940	32 965
Sep	7 562	-	66 409	-	6 925	28 742	35 667
Oct	8 070	-	66 995	-	6 925	31 068	37 993
Nov	8 255	-	69 164	-	6 925	32 557	39 482
Dec	9 015	-	77 646	-	3 600	19 985	23 585

KB128

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

Money-market accommodation

Selected daily indicators

R millions

Date	Total liquidity provided and outstanding repurchase agreements					
	Main repurchase auction ¹ (1437D)	Standing facilities ² (1438D)	Cash reserve accounts		SAMOS penalty (1434D)	Total (1440D)
			Withdrawals (1456D)	Deposits (1457D)		
2009/10/01.....	10 500	-	258	92	-	10 666
2009/10/02.....	10 500	-	1 021	92	-	11 429
2009/10/03.....	10 500	-	1 021	92	-	11 429
2009/10/05.....	10 500	-	34	275	-	10 259
2009/10/06.....	10 500	-794	3	842	-	8 867
2009/10/07.....	9 900	-	774	67	-	10 606
2009/10/08.....	9 900	-	30	667	-	9 263
2009/10/09.....	9 900	-	59	387	-	9 571
2009/10/10.....	9 900	-	59	387	-	9 571
2009/10/12.....	9 900	-	29	697	-	9 232
2009/10/13.....	9 900	-	29	2 136	-	7 793
2009/10/14.....	9 700	-	578	452	-	9 826
2009/10/15.....	9 700	-	364	1 700	-	8 365
2009/10/16.....	9 700	-	817	59	-	10 459
2009/10/17.....	9 700	-	817	59	-	10 459
2009/10/19.....	9 700	-	335	660	-	9 375
2009/10/20.....	9 700	-701	335	1 159	-	8 175
2009/10/21.....	9 700	-379	150	1 187	-	8 284
2009/10/22.....	9 700	-	-	516	-	9 184
2009/10/23.....	9 700	-	1 299	25	-	10 974
2009/10/24.....	9 700	-	1 299	25	-	10 974
2009/10/26.....	9 700	-	1 186	25	-	10 861
2009/10/27.....	9 700	-	961	25	-	10 636
2009/10/28.....	10 500	-	644	25	-	11 119
2009/10/29.....	10 500	-	510	25	-	10 985
2009/10/30.....	10 500	-	634	25	-	11 109
2009/10/31.....	10 500	-	1 693	298	-	11 895
2009/11/02.....	10 500	-	44	753	-	9 791
2009/11/03.....	10 500	-	-	682	-	9 818
2009/11/04.....	9 800	-	287	126	-	9 961
2009/11/05.....	9 800	-	506	378	-	9 928
2009/11/06.....	9 800	-	374	420	-	9 754
2009/11/07.....	9 800	-	374	420	-	9 754
2009/11/09.....	9 800	-	-	666	-	9 134
2009/11/10.....	9 800	-	2	1 870	-	7 933
2009/11/11.....	9 800	-	-	967	-	8 833
2009/11/12.....	9 800	-	152	728	-	9 225
2009/11/13.....	9 800	-	90	704	-	9 186
2009/11/14.....	9 800	-	90	704	-	9 186
2009/11/16.....	9 800	-230	90	1 353	-	8 307
2009/11/17.....	9 800	-	465	1 701	-	8 564
2009/11/18.....	9 600	-500	409	168	-	9 341
2009/11/19.....	9 600	-206	2 093	87	-	11 400
2009/11/20.....	9 600	-	1 113	53	-	10 660
2009/11/21.....	9 600	-	1 113	53	249	10 909
2009/11/23.....	9 600	-	1 337	91	-	10 846
2009/11/24.....	9 600	-	782	125	-	10 256
2009/11/25.....	12 200	-	0	1 105	-	11 095
2009/11/26.....	12 200	-	895	157	-	12 938
2009/11/27.....	12 200	-	1 208	224	-	13 184
2009/11/28.....	12 200	-	1 208	224	-	13 184
2009/11/30.....	12 200	-	509	216	-	12 493
2009/12/01.....	12 200	-	502	313	-	12 389
2009/12/02.....	12 600	-	44	641	-	12 003
2009/12/03.....	12 600	-	341	366	-	12 575
2009/12/04.....	12 600	-	-	578	-	12 022
2009/12/05.....	12 600	-	-	578	-	12 022
2009/12/07.....	12 600	-	22	620	-	12 002
2009/12/08.....	12 600	-782	66	410	-	11 473
2009/12/09.....	13 000	-	-	2 266	-	10 734
2009/12/10.....	13 000	-	-	2 995	-	10 005
2009/12/11.....	13 000	-	285	1 856	-	11 429
2009/12/12.....	13 000	-	285	1 856	-	11 429
2009/12/14.....	13 000	-	769	934	-	12 835
2009/12/15.....	13 000	-	582	2 217	10	11 375
2009/12/17.....	12 300	-	582	1 946	-	10 936
2009/12/18.....	12 300	-2 061	2 482	221	-	12 499
2009/12/19.....	12 300	-	2 482	221	-	14 560
2009/12/21.....	12 300	-3 521	2 494	221	-	11 052
2009/12/22.....	12 300	-	378	1 759	-	10 919
2009/12/23.....	10 800	-	-	2 459	-	8 341
2009/12/24.....	10 800	-	11	1 495	-	9 317
2009/12/28.....	10 800	-	11	3 194	-	7 617

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

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

Money market and related interest rates

Accommodation rates			Predominant prime over-draft rate of clearing banks		Date	Interbank rates			Negotiable certificates of deposit/ promissory notes ⁴			
Date	Repurchase rate %	SAMOS penalty rate	Date	%		South African Benchmark Overnight Rate (Sabor) on deposits ¹	Overnight foreign exchange rate ²	Rand overnight deposit rate ³	2 months	3 months	6 months	12 months
						%	%	%				
2005/04/14	7.00	12.00	2005/04/15	10.50	2009/09/04	6.75	7.00	6.68	6.98	7.09	7.53	7.98
2006/06/08	7.50	12.50	2006/06/08	11.00	2009/09/11	6.77	7.13	6.68	6.98	7.06	7.52	7.94
2006/08/03	8.00	13.00	2006/08/03	11.50	2009/09/18	6.75	6.94	6.68	6.97	6.99	7.51	7.93
2006/10/13	8.50	13.50	2006/10/13	12.00	2009/09/25	6.76	7.00	6.67	6.97	6.98	7.53	8.05
2006/12/08	9.00	14.00	2006/12/08	12.50	2009/10/02	6.73	6.87	6.68	6.90	7.03	7.56	8.19
2007/06/08	9.50	14.50	2007/06/08	13.00	2009/10/09	6.76	6.90	6.68	7.02	7.14	7.63	8.24
2007/08/17	10.00	15.00	2007/08/17	13.50	2009/10/16	6.77	6.95	6.68	7.02	7.18	7.63	8.23
2007/10/12	10.50	15.50	2007/10/12	14.00	2009/10/23	6.77	6.99	6.68	7.02	7.22	7.68	8.33
2007/12/07	11.00	16.00	2007/12/07	14.50	2009/10/30	6.76	6.94	6.68	7.00	7.24	7.70	8.26
2008/04/11	11.50	16.50	2008/04/11	15.00	2009/11/06	6.76	7.05	6.68	6.98	7.14	7.62	8.16
2008/06/13	12.00	17.00	2008/06/13	15.50	2009/11/13	6.77	6.97	6.68	6.98	7.13	7.61	8.21
2008/12/12	11.50	16.50	2008/12/12	15.00	2009/11/20	6.78	6.95	6.68	7.00	7.13	7.60	8.21
2009/02/06	10.50	15.50	2009/02/06	14.00	2009/11/27	6.79	7.04	6.69	7.10	7.23	7.69	8.29
2009/03/25	9.50	14.50	2009/03/25	13.00	2009/12/04	6.79	7.13	6.69	7.10	7.23	7.69	8.23
2009/05/04	8.50	13.50	2009/05/04	12.00	2009/12/11	6.79	7.10	6.69	7.10	7.23	7.66	8.21
2009/05/29	7.50	12.50	2009/05/29	11.00	2009/12/18	6.81	7.69	6.68	7.10	7.23	7.66	8.21
2009/08/14	7.00	12.00	2009/08/14	10.50	2009/12/24	6.79	7.02	6.69	7.10	7.23	7.66	8.21

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Date	Other money-market interest rates						Date	1 to 32 days ⁹ %	Notice deposits with clearing banks ⁸			Weighted average overdraft rate on current accounts % (1404M)	Interbank call money ¹² %	
	SARB debentures ⁵		91-day Treasury bills % (1405W)	3-month bankers' acceptances % (1406W)	3-month JIBAR ⁶ % (1450W)	9x12 FRA ⁷ % (1451W)			More than 32 days up to 91 days ¹⁰ % (1415M)	More than 91 days up to 185 days ¹¹ % (1416M)	12-month fixed deposits ⁸ % (1417M)			
	28 days % (1448W)	58 days % (1458W)												
2009/09/04	6.95	6.92	6.98	7.00	7.12	7.02	2008: Sep	10.65	12.08	10.99	11.99	15.93	11.80	
2009/09/11	6.97	6.92	6.96	6.97	7.09	6.99	Oct	10.73	12.25	11.06	12.00	15.78	11.75	
2009/09/18	6.97	6.95	6.88	6.88	7.00	6.99	Nov	10.61	12.08	10.90	11.95	15.48	11.87	
2009/09/25	6.98	6.98	6.90	6.89	7.01	7.32	Dec	10.49	11.72	10.12	11.61	15.98	11.36	
2009/10/02	6.96	6.89	6.87	6.90	7.03	7.38	2009: Jan							
2009/10/09	6.92	6.80	6.89	7.02	7.14	7.39		Feb	10.19	11.34	10.01	11.32	16.70	11.23
2009/10/16	6.95	6.91	6.97	7.03	7.15	7.45		Mar	9.76	10.59	8.94	10.49	15.16	10.25
2009/10/23	6.96	6.93	7.03	7.10	7.23	7.47		Apr	9.10	10.70	8.71	10.11	15.23	9.32
2009/10/30	6.97	6.98	7.03	7.11	7.24	7.38		May	8.61	9.21	7.86	9.43	14.86	9.26
2009/11/06	6.95	6.93	7.01	7.04	7.16	7.26		Jun	7.48	8.32	6.93	8.85	14.10	7.35
2009/11/13	6.97	6.97	6.99	7.01	7.13	7.39		Jul	6.87	7.91	6.45	8.29	12.99	7.25
2009/11/20	6.97	6.99	7.01	7.01	7.13	7.41		Aug	6.84	7.88	6.42	8.22	13.24	7.21
2009/11/27	6.99	6.99	7.03	7.09	7.22	7.28		Sep	6.41	7.56	6.53	8.00	12.84	6.76
2009/12/04	6.98	6.99	7.07	7.10	7.23	7.25		Oct	6.46	7.18	6.47	7.75	12.92	6.73
2009/12/11	6.97	6.97	7.02	7.10	7.23	7.32	Nov	6.31	7.25	6.40	7.68	12.87	6.76	
2009/12/18	6.98	6.99	7.08	7.10	7.23	7.28	Dec	6.20	7.30	6.55	7.44	13.02	6.79	
2009/12/24	6.99	6.94	7.14	7.10	7.23	7.31		6.11	7.20	6.33	7.40	11.41	6.78	

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- The SAONIA rate (weighted average rate of unsecured interbank overnight transactions at market rates consistently worked back to September 2001) was discontinued and replaced with the South African Benchmark Overnight Rate (Sabor) on deposits as from 27 March 2007.
- As from 27 March 2007, the rate indicated the weighted average implied rate of both overnight call deposit rates and tomorrow next transactions raised in the forward foreign-exchange market.
- Weighted average of the overnight call deposit rates paid by A1-rated local and F1-rated foreign financial institutions where Safex places its daily margin deposits received by members.
- As from 1 April 2004, the rate reflected related to negotiable certificates of deposits (instead of promissory notes).
- Average tender rate on South African Reserve Bank debentures established at Wednesday auctions (see footnotes 5 and 6 on page S-26 for dates of inception).
- Three-month interbank rate agreed upon in Johannesburg.
- Rate on 9x12-month forward rate agreements indicating market expectations of rate on three-month instruments in 9 months' time.
- Weighted average on new deposits.
- Prior to January 2008 this category related to 32-day deposits.
- Prior to January 2008 this category related to 88 to 91-day deposits.
- Prior to January 2008 this category related to 6-month deposits.
- South African Benchmark Overnight Rate on deposits as at month-end.

Money and banking

Selected data

Period	Percentage changes ¹							Income velocity of circulation of money ⁶			
	Monetary aggregates ²				Credit ³						
	M1(A) (1370A)	M1 (1371A)	M2 (1373A)	M3 (1374A)	Private sector		Total domestic credit extention (1368A)	V1(A) (1420K)	V1 (1421K)	V2 (1422K)	V3 (1423K)
					Total loans and advances ⁴ (1369A)	Total claims ⁵ (1347A)					
2004	11.65	8.69	11.63	13.13	16.52	13.80	12.73	6.28	3.50	1.85	1.64
2005	19.43	19.35	17.68	20.45	21.15	19.49	14.45	5.99	3.40	1.78	1.57
2006	15.77	20.40	20.06	22.54	27.63	25.84	23.18	5.75	3.17	1.67	1.43
2007	18.54	21.90	20.70	23.59	22.14	21.53	21.77	5.53	3.02	1.60	1.33
2008	4.79	2.07	11.84	14.79	13.99	13.60	18.37	5.72	3.05	1.55	1.26
2009	0.36	6.88	1.67	1.60	-0.98	-0.55	1.49	5.85	3.19	1.55	1.25
2006: Nov	19.18	20.64	22.29	25.56	27.35	26.78	24.14	...	...	...	...
Dec	15.77	20.40	20.06	22.54	27.63	25.84	23.18	5.80	3.17	1.65	1.41
2007: Jan	10.46	15.53	17.46	22.05	27.11	24.81	21.26	...	...	...	...
Feb	20.80	20.97	18.01	23.01	27.77	26.10	25.25	...	...	...	...
Mar	19.58	19.72	15.74	20.02	26.19	24.05	23.67	5.73	3.18	1.68	1.40
Apr	21.09	19.14	18.33	22.27	27.37	25.02	25.10	...	...	...	...
May	21.91	21.37	18.89	22.67	27.44	24.80	25.82	...	...	...	...
Jun	19.58	19.33	18.96	23.41	27.74	24.81	24.66	5.37	3.00	1.61	1.33
Jul	17.51	15.13	21.57	24.46	26.14	23.20	23.63	...	...	...	...
Aug	22.34	24.63	24.39	25.80	25.28	23.28	24.62	...	...	...	...
Sep	20.93	21.42	22.06	24.94	25.16	22.59	23.31	5.44	2.92	1.54	1.29
Oct	17.27	18.64	19.60	23.34	24.47	22.38	24.06	...	...	...	...
Nov	15.24	21.94	20.55	23.13	23.20	22.70	24.04	...	...	...	...
Dec	18.54	21.90	20.70	23.59	22.14	21.53	21.77	5.60	2.99	1.56	1.30
2008: Jan	18.72	31.12	21.50	24.46	23.78	23.26	26.85	...	...	...	...
Feb	11.34	21.45	18.04	20.56	21.65	20.83	21.68	...	...	...	...
Mar	10.28	15.44	19.67	20.43	23.14	22.57	22.78	5.66	2.90	1.58	1.29
Apr	10.21	10.03	19.93	20.75	21.55	20.03	20.92	...	...	...	...
May	9.87	12.29	19.36	20.60	21.48	20.57	21.24	...	...	...	...
Jun	11.11	14.31	17.99	19.82	21.63	20.89	23.12	5.65	3.07	1.55	1.27
Jul	8.68	9.83	15.01	19.05	20.23	19.65	22.66	...	...	...	...
Aug	3.96	4.24	10.44	16.25	19.63	18.75	20.36	...	...	...	...
Sep	3.30	7.16	11.50	16.35	17.64	16.35	19.04	5.84	3.11	1.56	1.26
Oct	8.79	7.90	13.10	16.84	17.08	16.42	19.05	...	...	...	...
Nov	8.60	5.44	13.26	17.52	16.57	15.37	19.16	...	...	...	...
Dec	4.79	2.07	11.84	14.79	13.99	13.60	18.37	5.70	3.09	1.53	1.23
2009: Jan	4.62	-6.01	13.69	13.94	11.44	11.85	14.64	...	...	...	...
Feb	3.99	-5.12	13.76	13.17	10.24	11.05	13.93	...	...	...	...
Mar	3.64	-2.04	10.01	10.58	7.29	8.51	11.27	5.79	3.22	1.49	1.22
Apr	2.96	4.77	7.97	8.49	6.32	8.47	11.03	...	...	...	...
May	2.85	3.47	7.69	7.80	3.86	5.65	7.76	...	...	...	...
Jun	1.04	1.44	4.86	6.07	2.22	3.98	5.57	5.83	3.17	1.52	1.24
Jul	6.84	3.82	3.75	5.70	2.09	3.31	4.85	...	...	...	...
Aug	6.63	4.86	4.82	5.49	0.80	2.34	4.34	...	...	...	...
Sep	3.57	1.15	2.48	4.00	-0.18	1.49	3.44	5.84	3.16	1.58	1.26
Oct	2.94	1.53	0.87	2.67	-1.16	-0.42	1.28	...	...	...	...
Nov	2.43	2.52	-1.04	0.58	-2.03	-1.47	-0.16	...	...	...	...
Dec	0.36	6.88	1.67	1.60	-0.98	-0.55	1.49	5.95	3.21	1.62	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.

Inflation expectations^{1,3}

Per cent

	Quarter during which expectations were surveyed						
	2008/02	2008/03	2008/04	2009/01	2009/02	2009/03	2009/04
Financial analysts							
Current year ² (7114K)	9.6	11.3	11.4	6.1	6.9	7.2	7.2
One year ahead ² (7115K)	7.0	7.3	7.1	5.4	5.7	5.6	5.7
Two years ahead ² (7116K)	5.8	5.9	5.9	5.5	5.6	5.5	5.9
Business representatives							
Current year ² (7117K)	8.8	9.7	9.7	9.2	9.4	9.1	8.9
One year ahead ² (7118K)	8.7	8.8	8.8	8.6	8.6	8.7	8.6
Two years ahead ² (7119K)	8.3	7.8	7.8	8.3	8.3	8.5	8.7
Trade union representatives							
Current year ² (7120K)	8.4	9.6	11.0	9.7	9.7	8.3	8.3
One year ahead ² (7121K)	8.1	8.2	8.7	10.1	10.1	8.2	8.2
Two years ahead ² (7122K)	7.4	8.5	7.7	9.6	9.9	8.3	8.5
All surveyed participants							
Current year ² (7123K)	8.9	10.2	10.7	8.3	8.7	8.2	8.1
One year ahead ² (7124K)	7.9	8.1	8.2	8.0	8.1	7.5	7.5
Two years ahead ² (7125K)	7.2	7.4	7.2	7.8	7.9	7.5	7.7

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1. Source: Bureau for Economic Research, University of Stellenbosch. In each instance the annual average inflation rate for the calendar year which is expected by the participant is asked.
2. In relation to the reference quarter when the expectations were surveyed.
3. CPIX up to the fourth quarter of 2008. Headline CPI from the first quarter of 2009 onwards.

Business cycle phases of South Africa since 1945

Upward phase			Duration in months	Downward phase			Duration in months
Post war	–	July 1946	7	August 1946	–	April 1947	9
May 1947	–	November 1948	19	December 1948	–	February 1950	15
March 1950	–	December 1951	22	January 1952	–	March 1953	15
April 1953	–	April 1955	25	May 1955	–	September 1956	17
October 1956	–	January 1958	16	February 1958	–	March 1959	14
April 1959	–	April 1960	13	May 1960	–	August 1961	16
September 1961	–	April 1965	44	May 1965	–	December 1965	8
January 1966	–	May 1967	17	June 1967	–	December 1967	7
January 1968	–	December 1970	36	January 1971	–	August 1972	20
September 1972	–	August 1974	24	September 1974	–	December 1977	40
January 1978	–	August 1981	44	September 1981	–	March 1983	19
April 1983	–	June 1984	15	July 1984	–	March 1986	21
April 1986	–	February 1989	35	March 1989	–	May 1993	51
June 1993	–	November 1996	42	December 1996	–	August 1999	33
September 1999	–	November 2007	99	December 2007	–		