

## Statistical tables

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Owing to the rounding off of figures, the sum of the separate items will sometimes differ from the total shown.	
... denotes not available	
- denotes a value equal to nil	
0 denotes a value between nil and half of the measuring unit	

## South African Reserve Bank

### Liabilities

R millions

End of	Notes and coin in circulation <sup>1</sup> (1000M)	Deposits								SARB securities (1015M)	Foreign loans <sup>7</sup> (1009M)	Capital and reserves (1010M)	Other liabilities (1011M)	Total liabilities (1012M)					
		Central government		Banks and mutual banks <sup>4</sup>			Other												
		Exchequer and PMG accounts <sup>2</sup> (1001M)	Other <sup>3</sup> (1002M)	Required reserve balances <sup>5</sup> (1014M)	Excess cash reserves (1013M)	Other balances <sup>6</sup> (1005M)	Domestic (1006M)	Foreign (1007M)	Total deposits (1008M)										
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					
2007: 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	198	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					
2010: Jan .....	72 547	-	70 901	49 047	1 695	110	14 530	70	136 353	23 286	2 652	397	84 740	319 976					
Feb .....	72 304	-	73 392	49 118	42	103	14 639	70	137 364	23 161	2 703	397	88 337	324 267					
Mar .....	75 588	-	91 971	49 311	6 292	93	10 981	71	158 719	22 167	2 573	397	71 418	330 862					

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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 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 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 <sup>2</sup>				Advances and investments				Total (excluding foreign assets)	Other assets	Total assets			
	Gold coin and bullion <sup>1</sup>	Total	Utilisation of cash reserves	Loans granted to banks under:		Total	Advances		Investments							
				Resale agree- ments	SAMOS penalty		Banks <sup>4</sup>	Other <sup>3</sup>	Government 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			
2007: 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	-	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			
2010: Jan.....	32 899	298 017	318	10 010	-	10 328	134	312	8 352	279	19 405	2 554	319 976			
Feb.....	34 358	303 949	781	7 757	-	8 539	140	298	8 494	279	17 749	2 569	324 267			
Mar .....	32 772	307 798	16	11 417	-	11 432	133	309	8 362	279	20 516	2 549	330 862			

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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 (1049M)	Other liabilities (1050M)	Total liabilities (1051M)			
	Domestic					Foreign (1047M)						
	Central and provincial governments (1053M)	Public enterprises/corporations <sup>1</sup> (1042M)	Insurance companies and pension funds (1043M)	Other (1045M)	Total (1046M)							
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		
2007: 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		
2010: Jan .....	7 515	431	292	1 794	10 032	6 669	16 701	81	198	16 980		
Feb .....	9 380	423	625	792	11 219	5 926	17 144	81	183	17 408		
Mar .....	10 329	452	604	840	12 225	3 669	15 894	81	201	16 177		

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1. Including the Public Investment Corporation.

## Corporation for Public Deposits

### Assets

R millions

End of	Call deposits		Promissory notes <sup>1</sup>	NCD's	Treasury bills	Government stock	Other public sector securities	Other assets	Total assets
	SARB	Banks							
	(1067M)	(1091M)	(1063M)	(1092M)	(1061M)	(1062M)	(1069M)	(1065M)	(1066M)
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
2007: 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
2010: Jan.....	14 261	5	256	409	302	-	200	1 547	16 980
Feb.....	14 415	105	256	819	365	-	300	1 147	17 408
Mar.....	10 736	2 556	258	1 334	258	-	300	735	16 177

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1. Including Land Bank securities.

# Banks<sup>1</sup>

## Liabilities

R millions

End of	Deposits <sup>2</sup>								Other		
	Cash managed cheque and transmission	Other demand	Savings	Short term	Medium term	Long term	Total	Foreign- currency deposits included in total	SARB	Other domestic	Foreign
	(1070M)	(1071M)	(1072M)	(1073M)	(1075M)	(1076M)	(1077M)	(1078M)	(1500M)	(1501M)	(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 .....	397 017	440 218	119 485	289 323	482 749	452 366	2 181 158	56 649	7 590	73 620	18 760
2007: 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 .....	400 132	437 475	90 014	335 893	338 855	396 615	1 998 984	71 097	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	379 443	113 082	362 671	496 487	430 187	2 159 214	70 302	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	328 874	413 611	504 353	2 166 109	52 032	11 502	82 288	25 909
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 .....	397 017	440 218	119 485	289 323	482 749	452 366	2 181 158	56 649	7 590	73 620	18 760
2010: Jan .....	390 305	458 944	117 305	314 738	450 353	453 599	2 185 243	62 786	10 016	69 621	13 982
Feb .....	407 020	457 389	117 278	300 917	456 156	470 401	2 209 161	55 815	7 757	72 081	12 818
Mar .....	420 402	449 213	115 722	298 793	449 429	482 406	2 215 965	54 657	11 402	68 527	15 216

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

# Banks<sup>1</sup>

## Liabilities

R millions

liabilities to the public				Total liabilities to the public	Capital and other liabilities				Total equity and liabilities	End of		
Foreign currency funding		Subordinated debt securities <sup>3</sup>	Other <sup>4</sup>		Outstanding liabilities on behalf of clients per contra <sup>5</sup>	Other liabilities	Share capital and reserves <sup>3</sup>	Total				
Domestic sector	Foreign sector							(1086M)	(1087M)	(1088M)	(1089M)	(1090M)
(1080M)	(1081M)	(1082M)	(1083M)	(1084M)	(1085M)	(1086M)	(1087M)	(1088M)	(1089M)	(1090M)		
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	547 408	175 883	723 423	3 166 502	2008	
5 096	57 384	84 572	18 178	265 201	2 446 359	3	318 182	198 095	516 280	2 962 639	2009	
16 690	25 668	...	57 750	172 342	1 765 538	580	223 650	170 512	394 742	2 160 280	2007: Feb	
19 311	34 516	...	55 596	177 410	1 792 099	529	208 969	174 932	384 430	2 176 530	Mar	
21 715	28 607	...	57 624	169 664	1 812 118	392	215 313	177 585	393 290	2 205 408	Apr	
20 886	28 795	...	58 818	168 292	1 826 648	306	214 464	179 888	394 658	2 221 307	May	
22 551	45 547	...	61 252	183 453	1 884 979	368	242 283	180 470	423 121	2 308 100	Jun	
28 090	50 311	...	65 167	222 593	1 939 854	348	238 425	182 485	421 258	2 361 112	Jul	
26 643	53 805	...	70 448	222 045	1 973 685	321	243 564	186 323	430 208	2 403 893	Aug	
18 096	50 773	...	71 158	217 013	2 010 918	210	257 485	187 403	445 098	2 456 016	Sep	
20 073	47 561	...	76 977	229 586	2 021 059	227	281 814	188 491	470 532	2 491 591	Oct	
22 000	48 599	...	68 572	218 087	2 057 754	328	284 740	192 443	477 510	2 535 264	Nov	
15 678	53 866	...	68 133	226 864	2 088 539	364	255 743	202 142	458 249	2 546 788	Dec	
10 912	46 143	61 404	7 715	242 897	2 162 831	9	339 122	155 073	494 204	2 657 035	2008: Jan	
12 910	42 782	63 517	10 403	241 739	2 222 624	8	375 258	156 119	531 385	2 754 009	Feb	
14 529	48 367	65 339	5 873	252 299	2 251 283	32	411 214	157 607	568 853	2 820 136	Mar	
10 047	49 413	65 271	12 195	247 613	2 262 424	17	366 014	157 575	523 606	2 786 030	Apr	
8 391	46 255	66 325	11 616	261 766	2 296 745	9	397 152	158 694	555 855	2 852 600	May	
11 970	48 298	66 822	11 679	279 404	2 354 008	169	430 590	160 591	591 350	2 945 358	Jun	
12 671	38 484	68 155	11 242	268 024	2 353 793	4	371 567	163 518	535 088	2 888 882	Jul	
12 452	40 041	68 641	11 066	267 143	2 354 055	167	338 517	163 853	502 537	2 856 591	Aug	
13 378	42 494	69 126	12 416	294 462	2 420 300	168	347 416	165 246	512 829	2 933 129	Sep	
11 726	53 480	68 054	12 204	282 381	2 464 981	5	604 895	167 420	772 320	3 237 301	Oct	
11 825	46 193	66 536	12 756	259 536	2 445 024	31	603 958	173 260	777 249	3 222 273	Nov	
9 357	64 699	67 179	12 300	271 136	2 443 079	132	547 408	175 883	723 423	3 166 502	Dec	
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	
13 916	72 764	67 280	17 041	274 520	2 433 735	20	506 165	181 552	687 737	3 121 471	Feb	
12 063	65 203	67 416	16 608	274 410	2 483 146	20	476 693	182 446	659 159	3 142 305	Mar	
14 008	48 614	68 010	14 243	238 562	2 425 212	2	461 455	184 104	645 561	3 070 773	Apr	
10 863	43 700	67 551	17 050	234 619	2 417 348	-	461 193	184 041	645 234	3 062 582	May	
12 456	52 021	66 931	15 593	249 826	2 420 480	160	412 198	186 761	599 119	3 019 599	Jun	
14 249	50 566	71 374	16 578	268 956	2 442 711	1	390 404	188 497	578 902	3 021 613	Jul	
13 349	47 738	73 450	18 461	269 449	2 443 129	4	383 396	187 951	571 350	3 014 480	Aug	
9 114	51 168	72 551	17 617	270 149	2 436 257	123	368 018	190 961	559 101	2 995 359	Sep	
11 266	61 232	73 312	18 243	284 448	2 451 818	123	347 066	192 590	539 779	2 991 596	Oct	
5 933	56 831	83 131	19 288	279 697	2 458 038	3	340 274	194 161	534 438	2 992 476	Nov	
5 096	57 384	84 572	18 178	265 201	2 446 359	3	318 182	198 095	516 280	2 962 639	Dec	
6 425	58 377	87 198	18 156	263 775	2 449 018	3	316 683	200 087	516 772	2 965 791	2010: Jan	
8 014	57 448	97 537	14 119	269 774	2 478 935	-	321 446	200 727	522 173	3 001 108	Feb	
7 973	50 812	99 508	14 387	267 823	2 483 788	-	336 250	200 472	536 721	3 020 509	Mar	

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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 (1100M)	Gold coin and bullion (1101M)	Deposits with the SARB (1102M)	Total (1104M)	Interbank and intragroup funding, including NCDs/PNs (1113M)	Loans granted under resale agreements (1107M)	Instalment debtors, suspensive sales and leases (1108M)	Mortgage advances (1109M)	Credit card debtors (1110M)	Foreign-currency loans and advances (1120M)	Redeemable preference shares (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	156 108	79 819	236 719	1 002 161	55 736	163 827	57 126
2007: 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 .....	10 654	41	48 784	59 479	141 740	102 593	244 251	878 916	56 452	217 066	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	48 230	57 554	170 213	84 300	249 303	978 494	57 925	182 665	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	166 699	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	156 108	79 819	236 719	1 002 161	55 736	163 827	57 126
2010: Jan .....	10 412	0	52 881	63 294	158 452	77 357	235 867	1 005 629	56 151	166 093	56 386
Feb .....	9 483	0	54 165	63 649	170 378	81 488	235 869	1 012 505	57 082	165 988	57 203
Mar .....	14 860	0	57 220	72 080	165 843	82 827	235 896	1 016 401	55 883	164 448	56 548

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

## Banks

### Assets

R millions

and advances			Investments and bills discounted								End of	
Overdrafts and loans (1122M)	Less: Credit impairments <sup>1</sup> (1123M)	Total (1124M)	Investments other than shares		Shares (1127M)	Bills and acceptances discounted (1111M)	Less: Credit impairments <sup>1</sup> (1128M)	Total (1129M)	Non-financial assets (1130M)	Other assets (1131M)	Total assets (1132M)	
			Government stock (1125M)	Other (1126M)								
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	39 648	2 312 920	99 963	524 068	41 561	72 704	52	738 243	25 332	24 150	3 166 502	2008
552 664	51 698	2 252 461	118 352	332 371	41 488	98 159	28	590 342	30 254	24 858	2 962 639	2009
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	2007: Feb
415 264	13 846	1 799 825	62 819	161 217	12 608	40 548	116	277 076	14 682	37 834	2 176 530	Mar
427 972	14 145	1 813 094	63 780	169 317	12 973	41 955	116	287 909	14 692	44 020	2 205 408	Apr
424 547	14 361	1 824 671	65 080	165 450	12 905	42 536	116	285 854	14 861	47 951	2 221 307	May
436 675	14 555	1 878 168	62 570	187 481	13 701	42 629	98	306 283	15 249	59 524	2 308 100	Jun
440 579	14 945	1 937 756	60 359	188 613	13 095	41 518	98	303 486	15 599	53 809	2 361 112	Jul
442 687	15 433	1 964 491	65 784	190 451	12 748	45 493	98	314 378	15 702	56 233	2 403 893	Aug
460 255	16 020	2 004 288	67 976	199 682	13 301	45 771	98	326 631	15 916	57 481	2 456 016	Sep
469 270	16 681	2 006 998	66 910	228 994	13 464	46 063	98	355 333	16 018	61 662	2 491 591	Oct
472 755	17 141	2 037 311	66 099	240 169	13 066	44 792	86	364 041	16 585	63 605	2 535 264	Nov
474 408	17 854	2 059 570	68 624	232 639	13 786	42 071	87	357 033	18 769	53 404	2 546 788	Dec
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
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	Feb
540 100	27 808	2 202 386	64 512	345 320	38 842	54 149	0	502 823	19 335	36 113	2 820 136	Mar
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	Apr
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	May
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	Jun
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	Jul
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	Aug
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	Sep
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	Oct
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	Nov
566 812	39 648	2 312 920	99 963	524 068	41 561	72 704	52	738 243	25 332	24 150	3 166 502	Dec
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
575 323	43 195	2 310 203	95 820	488 541	38 147	75 021	31	697 498	24 763	31 453	3 121 471	Feb
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	Mar
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	Apr
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	May
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	Jun
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	Jul
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	Aug
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	Sep
554 213	52 372	2 277 307	106 450	364 872	36 398	92 332	29	600 024	28 404	25 910	2 991 596	Oct
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	Nov
552 664	51 698	2 252 461	118 352	332 371	41 488	98 159	28	590 342	30 254	24 858	2 962 639	Dec
556 422	52 755	2 259 602	119 133	326 220	41 534	95 024	30	581 881	30 569	30 445	2 965 791	2010: Jan
557 703	54 025	2 284 192	123 306	326 173	43 796	101 179	31	594 422	30 713	28 133	3 001 108	Feb
556 402	54 102	2 280 146	128 698	337 689	41 686	97 722	30	605 766	31 005	31 513	3 020 509	Mar

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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 (1153M)	Govern- ment deposits <sup>1</sup> (1143M)	Local govern- ments and regional services councils (1144M)	Public enterpris- es/corpora- tions <sup>2</sup> (1145M)	Insurers and pension funds (1146M)	Other companies and close corpora- tions (1147M)	Households <sup>3</sup> (1154M)	Other monetary institutions (1155M)	Total (1150M)			
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 .....	154 717	53 397	26 460	112 885	112 223	1 126 630	516 419	5 534	2 108 265	72 893	2 181 158	56 649
2009: Feb.....	148 792	35 405	42 776	138 174	106 991	1 079 607	502 595	8 762	2 063 103	96 111	2 159 214	70 302
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.....	150 000	56 797	29 406	120 491	121 720	1 106 101	511 282	4 560	2 100 357	65 751	2 166 109	52 032
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.....	154 717	53 397	26 460	112 885	112 223	1 126 630	516 419	5 534	2 108 265	72 893	2 181 158	56 649
2010: Jan.....	174 513	60 254	24 373	114 064	111 851	1 108 990	507 861	2 956	2 104 863	80 380	2 185 243	62 786
Feb.....	169 153	75 543	25 078	112 454	114 625	1 120 334	510 980	3 577	2 131 744	77 417	2 209 161	55 815
Mar.....	160 710	69 414	33 512	116 005	122 597	1 122 982	512 332	6 329	2 143 881	72 083	2 215 965	54 657

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**Banks****Selected asset items**

R millions

End of	NCDs/ PNs (1160M)	Advances				Investments					Bills discounted			
		Central government (1510M)	Provincial governments (1174M)	Total loans and advances <sup>4</sup> (1166M)	Foreign sector (1167M)	Government sector			Private sector		Foreign sector (1170M)	Treasury bills (1161M)	Land Bank bills and promissory notes (1162M)	Other including bankers' acceptances (1163M)
						Short-term govern- ment stock (1168M)	Long-term govern- ment stock (1169M)	Other (1170M)	Stock of public enterprises/corporations (1171M)	Other (1172M)				
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	1 853 691	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	1 843 089	237 416	33 684	84 668	1 797	7 565	105 077	181 483	91 286	-	6 873
2009: Feb.....	59 144	1 893	1 477	1 864 197	354 654	36 490	59 330	1 885	9 722	98 521	284 919	64 010	-	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	1 843 062	259 809	34 080	71 985	1 029	7 687	104 263	195 902	84 031	-	8 358
Oct.....	56 349	1 050	1 076	1 843 409	257 556	34 931	71 520	1 053	8 279	99 860	193 104	85 139	-	7 192
Nov.....	54 553	1 123	685	1 843 356	257 733	39 636	76 068	631	8 473	104 017	194 623	87 585	-	7 216
Dec.....	54 407	1 141	2 566	1 843 089	237 416	33 684	84 668	1 797	7 565	105 077	181 483	91 286	-	6 873
2010: Jan.....	56 844	1 135	1 495	1 848 602	236 091	35 424	83 710	310	8 042	99 578	181 685	87 973	-	7 051
Feb.....	56 842	1 310	630	1 858 149	238 480	37 336	85 970	235	8 193	101 129	182 783	94 169	-	7 010
Mar.....	59 074	1 309	2 127	1 857 245	245 250	51 640	77 058	238	8 161	105 893	185 793	91 829	-	5 893

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

**Banks and Mutual banks****Instalment sale and leasing transactions<sup>1</sup>**

R millions

Quarter-end balances according to type of asset and agreement	Instalment sale credit (Hire-purchase credit)			Leasing finance						Total assets financed		
				Financial leases			Operating leases					
2009/03	2009/04	2010/01	2009/03	2009/04	2010/01	2009/03	2009/04	2010/01	2009/03	2009/04	2010/01	
Passenger cars:												
New.....	50 756	52 522	53 536	13 681	12 465	11 264	881	892	1 013	65 318	65 879	65 813
Used.....	56 897	58 845	61 137	6 473	6 034	5 706	611	546	558	63 982	65 425	67 401
Minibuses .....	3 406	3 454	3 476	156	170	165	4	12	24	3 567	3 636	3 665
Trucks and other land transport equipment ....	44 928	43 935	43 227	8 031	7 424	6 877	544	517	495	53 503	51 876	50 599
Aircraft, ships and boats.....	3 775	3 661	3 507	260	264	294	-	-	-	4 035	3 926	3 801
Agricultural machinery and equipment .....	4 831	4 823	4 938	183	173	161	1	2	1	5 016	4 997	5 101
All household appliances, such as furniture, televisions, radio sets and other electrical equipment.....	58	51	47	2	2	2	-	-	-	59	53	48
Industrial, commercial and office equipment ....	26 958	25 816	25 068	4 254	3 770	3 581	963	948	913	32 175	30 534	29 562
Other goods .....	8 823	8 423	8 165	2 264	2 128	1 887	62	60	61	11 149	10 612	10 114
All goods .....	200 431	201 530	203 100	35 304	32 431	29 938	3 067	2 976	3 065	238 803	236 937	236 104
According to type of purchaser/lessee	Households <sup>2</sup>			Other <sup>3</sup>			Total					
	2009/03	2009/04	2010/01	2009/03	2009/04	2010/01	2009/03	2009/04	2010/01	2009/03	2009/04	2010/01
Instalment sale balances .....	123 041	127 086	130 453	77 390	74 444	72 647	200 431	201 530	203 100			
Leasing balances .....	23 564	21 895	20 525	14 808	13 512	12 478	38 372	35 407	33 003			

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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: 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
2010: Jan .....	13.68	10.77	6 395	542	6 936
Feb.....	14.04	10.67	7 565	903	8 468
Mar.....	14.60	10.43	9 008	1 126	10 135

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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	7 457	8 208	-	4 326
2009 .....	102 868	249 508	559	1 578	12 386	2 874	9 530	8 086	-	4 760
2007: 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 .....	104 933	219 527	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	7 457	8 208	-	4 326
2009: Jan .....	109 096	219 086	1 255	1 171	19 509	3 268	8 894	8 325	-	4 197
Feb .....	109 137	218 732	1 115	952	16 709	3 146	8 791	8 384	-	4 152
Mar .....	112 475	212 927	976	1 181	14 933	3 141	8 217	12 197	-	4 235
Apr .....	106 336	208 228	843	759	15 783	3 222	8 301	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 .....	101 882	236 615	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 .....	102 868	249 508	559	1 578	12 386	2 874	9 530	8 086	-	4 760
2010: Jan .....	107 922	262 469	529	1 282	12 355	2 765	9 359	7 256	-	3 886
Feb .....	109 703	266 428	560	1 310	12 324	2 746	9 421	10 013	-	3 924
Mar .....	112 419	267 115	533	960	12 028	2 380	9 506	10 903	-	3 985

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**Banks****Credit cards, cheques and electronic transactions**

Period	Credit cards			Cheques			Electronic transactions		
	Credit card purchases processed during the period			Cheques processed by the automated clearing bureau <sup>1,2</sup>			Electronic fund transfers processed <sup>2,3</sup>		
	Number Millions (1260M)	Value R millions (1261M)	Value seasonally adjusted R millions (1261N)	Number Millions (1262M)	Value R millions (1263M)	Value seasonally adjusted R millions (1263N)	Number Millions (1264M)	Value R millions (1265M)	Value seasonally adjusted R millions (1265N)
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
2007: 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	52.822	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
2010: Jan .....	23.129	11 521	12 026	3.449	71 987	81 015	54.238	369 853	414 641
Feb .....	22.063	11 203	12 558	3.771	83 601	87 121	57.232	409 284	436 355
Mar .....	24.452	12 813	12 930	4.113	90 229	86 589	64.772	465 311	450 260

KB1117

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

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

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

**Banks****Liquid assets and cash reserves<sup>1</sup>**

R millions

Period	Liquid assets								Cash reserves <sup>6</sup>		
	Banknotes and subsidiary coin (1240M)	Gold coin and bullion (1241M)	Reserve and clearing account balances held with SARB <sup>2</sup> (1242M)	Treasury bills (1244M)	Government stock <sup>3</sup> (1245M)	SARB securities (1246M)	Land Bank bills (1247M)	Total holdings <sup>4</sup> (1250M)	Required holdings <sup>5</sup> (1251M)	Banks' liabilities as adjusted (1252M)	Minimum reserve balance to be held with SARB <sup>7</sup> (1255M)
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 .....	12 052	14	74	67 380	64 059	24 402	490	168 472	132 502	1 941 262	48 532
2007: 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 .....	13 311	1	12	55 772	64 499	24 233	485	158 314	138 731	1 904 247	47 606
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
2010: Jan .....	14 878	0	27	71 501	76 220	24 743	488	187 857	127 308	1 964 011	49 100
Feb .....	12 294	0	29	70 059	77 796	27 993	490	188 662	127 064	1 971 749	49 294
Mar .....	12 362	0	27	74 268	78 414	30 371	493	195 934	127 762	1 987 559	49 689

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1. Average amounts as from January 2008.
2. As from April 1993 only that part of the reserve balance in excess of the minimum cash reserve requirement can be utilised as liquid assets.
3. As from 18 October 2000 all government stock qualifies as liquid assets, irrespective of maturity.
4. Total holdings include very small amounts of other liquid assets.
5. As from April 1993 the liquid asset requirement has been set at 5 per cent of banks' liabilities, as per notice R696 in Government Gazette No. 14763 of 28 April 1993.
6. As from April 1998 the minimum cash reserve requirement was set at 2½ per cent of banks' liabilities but banks' vault cash holdings qualified in full as part of cash reserves, as per notice R572 in Government Gazette No. 18810 of April 1998. As from September 2001, only 75 per cent of the banks' vault cash holdings qualified as cash reserves, and subsequently the qualifying portion was reduced by 25 percentage points each year. In September 2004 the concession was fully phased out.
7. The average daily minimum reserve balance calculated in respect of a specific month and shown opposite that month has to be held on deposit with the South African Reserve Bank as from the 15th working day of the following month. For example, the banks' liabilities and cash holdings during August give rise to a minimum reserve balance reported opposite August in the table but only held with the South African Reserve Bank as from the 15th working day of September.

## Mutual banks<sup>1</sup> and the Postbank Liabilities

R millions

End of	Mutual banks										Postbank Deposits <sup>2</sup> (1209M)	
	Deposits					Other liabilities to the public (1205M)	Total liabilities to the public (1206M)	Gross capital and reserves (1207M)	Other liabilities (1208M)	Total liabilities (1210M)		
	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	
2009: 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	
2010: Jan .....	1	164	320	364	849	2	851	135	16	1 002	2 480	
Feb .....	1	166	336	353	856	2	858	135	15	1 008	2 512	
Mar .....	1	174	346	347	868	2	870	135	15	1 020	2 558	

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

R millions

End of	Mutual banks										Postbank Claims on the private sector (1230M)	
	Claims on the private sector				Claims on the government sector		Claims on the monetary sector			Other assets (1229M)	Total assets (1231M)	
	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
2009: 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
2010: Jan .....	500	239	-	14	49	-	22	170	-	9	1 002	2 480
Feb .....	506	235	-	19	51	-	21	167	-	9	1 008	2 512
Mar .....	503	232	-	20	51	-	21	185	-	10	1 020	2 558

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
2007: 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
2010: Jan .....	539	148	495	9 441	1 840	...	...	...
Feb .....	562	218	495	9 413	1 040	...	...	...
Mar .....	711	165	495	9 224	1 040	3 156	232	15 023

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## Land and Agricultural Bank of South Africa

### Assets

R millions

End of	Loans and advances										Total assets (1300K)	Cash credit advances, seasonally adjusted (1301M)							
	Short term			Long term				Total loans and advances (1298M)	Other assets (1299K)										
	Cash credit advances			Mortgage loans		Other loans to individuals (1296M)	Total (1297M)												
	Individuals (1290M)	Co- operatives <sup>1</sup> (1291M)	Total (1293M)	Individuals (1294M)	Co- operatives (1295M)														
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								
2007: 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								
2010: Jan .....	549	8 634	9 183	2 550	2 383	545	5 479	14 662	...	...	9 345								
Feb .....	550	8 060	8 610	2 545	2 745	547	5 837	14 447	...	...	8 541								
Mar .....	542	8 651	9 193	2 572	2 715	544	5 831	15 023	-	15 023	9 151								

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1. Including control boards.

**Monetary sector<sup>1</sup>****Liabilities**

R millions

End of	Banknotes and coin <sup>2</sup> (1312M)	Deposits of domestic private sector, local authorities and public enterprises/corporations <sup>3</sup>						
		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	384 561	120 453	246 463	415 112	359 957	1 886 127
2007: 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 .....	52 715	344 889	349 503	90 475	293 061	299 688	312 748	1 690 365
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	314 102	113 363	315 126	424 954	349 818	1 868 141
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	349 368	118 160	296 573	366 692	398 106	1 884 109
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	384 561	120 453	246 463	415 112	359 957	1 886 127
2010: Jan .....	62 131	346 459	388 013	118 253	263 586	390 467	355 051	1 861 830
Feb .....	62 818	350 647	382 873	118 213	257 098	393 900	371 965	1 874 695
Mar .....	60 725	369 811	385 138	116 766	260 588	384 061	380 056	1 896 420

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, Saps and Telkom) and provincial governments. All transfers to the Stabilisation Account are also included, as are deposits of the International Monetary Fund with the South African Reserve Bank arising from drawings on the super reserve tranche or reserve tranche.

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

### Liabilities

R millions

Government deposits <sup>4</sup> (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	141 143	7 496	148 639	405 811	3 060 288	2008
138 091	6 001	310 986	316 988	162 355	8 988	171 344	329 453	2 903 787	2009
114 597	22 122	125 840	147 962	...	...	...	...	...	2007: 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	344 659	360 190	129 300	7 007	136 306	376 395	2 743 015	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	141 143	7 496	148 639	405 811	3 060 288	Dec
131 843	9 744	469 678	479 423	...	...	...	...	...	2009: Jan
108 878	9 757	440 205	449 962	...	...	...	...	...	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	331 692	338 040	154 468	8 643	163 111	348 015	2 925 494	Sep
133 279	5 800	325 714	331 513	...	...	...	...	...	Oct
128 279	5 682	320 593	326 275	...	...	...	...	...	Nov
138 091	6 001	310 986	316 988	162 355	8 988	171 344	329 453	2 903 787	Dec
138 676	9 391	326 533	335 923	...	...	...	...	...	2010: Jan
158 319	8 699	322 638	331 337	...	...	...	...	...	Feb
171 719	6 313	317 683	323 997	163 187	9 350	172 537	330 511	2 955 908	Mar

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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, Saps and Telkom) and provincial governments. All transfers to the Stabilisation Account are also included, as are deposits of the International Monetary Fund with the South African Reserve Bank arising from drawings on the super reserve tranche or reserve tranche.

**Monetary sector<sup>1</sup>****Assets**

R millions

End of	Foreign assets					Claims on the private sector					
	Gold and foreign exchange			Long term <sup>3</sup>	Total foreign assets	SARB	CPD <sup>4</sup>	Land Bank	Other monetary institutions	Total	
	SARB <sup>2</sup>	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	1 964 882	1 981 049	8 080
2009 .....	292 701	215 078	507 779	163 233	671 011	410	100	14 902	1 962 956	1 978 368	9 304
2007: 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	270 978	549 271	186 212	735 484	458	1 350	16 594	1 832 346	1 850 747	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	1 964 882	1 981 049	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	244 339	583 522	267 788	851 310	419	1 409	14 686	1 981 585	1 998 099	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	211 779	502 678	181 971	684 649	407	1 210	14 327	1 963 220	1 979 164	6 950
Oct .....	306 436	227 445	533 881	177 665	711 545	412	1 207	14 269	1 959 270	1 975 158	7 539
Nov .....	300 500	222 036	522 536	177 419	699 955	415	501	14 533	1 963 892	1 979 340	7 647
Dec .....	292 701	215 078	507 779	163 233	671 011	410	100	14 902	1 962 956	1 978 368	9 304
2010: Jan .....	298 017	218 518	516 535	160 359	676 894	411	200	14 662	1 963 853	1 979 126	9 218
Feb .....	303 949	220 166	524 115	161 906	686 021	417	300	14 447	1 974 947	1 990 111	8 821
Mar .....	307 798	224 039	531 837	162 793	694 629	410	300	15 023	1 978 542	1 994 276	10 199

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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.

**Monetary sector<sup>1</sup>****Assets**

R millions

Claims on the government sector				Total claims on the government sector <sup>7</sup>	Other assets	Total assets	End of				
Credit			Total								
SARB <sup>5</sup> (1350M)	CPD <sup>6</sup> (1351M)	Other monetary institutions (1352M)									
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	3 060 288	2008				
8 303	295	215 190	223 788	223 788	30 619	2 903 787	2009				
9 108	4 217	101 483	114 808	114 808	...	...	2007: 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	117 086	126 319	126 319	30 466	2 743 015	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	3 060 288	Dec				
8 943	710	169 315	178 968	178 968	...	...	2009: Jan				
8 706	790	165 132	174 628	174 628	...	...	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	60 298	2 925 494	Sep				
8 318	107	194 819	203 244	203 244	...	...	Oct				
8 355	227	205 779	214 361	214 361	...	...	Nov				
8 303	295	215 190	223 788	223 788	30 619	2 903 787	Dec				
8 352	302	210 095	218 749	218 749	...	...	2010: Jan				
8 494	365	219 701	228 560	228 560	...	...	Feb				
8 362	258	224 252	232 872	232 872	34 131	2 955 908	Mar				

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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 institutions<sup>1</sup>

R millions

End of	Credit extended to the domestic private sector										Net credit extended to the government sector	Total domestic credit extension <sup>5</sup>	Memorandum items				
	Investments	Bills discounted	Loans and advances						Total credit extended to the private sector <sup>4</sup>				Claims on local authorities	Loans granted under resale agreements	Assets securitised <sup>6</sup>		
			Instalment sale credit	Leasing finance <sup>2</sup>	Mortgage advances	Other loans and advances	Total loans and advances <sup>3</sup>	of which: To households									
	(1360M)	(1361M)	(1362M)	(1363M)	(1364M)	(1365M)	(1366M)	(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	0			
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	652 815	1 871 742	1 002 020	1 981 049	44 728	2 025 778	8 080	32 560	2 027			
2009 .....	113 033	4 059	201 490	35 403	1 001 946	622 438	1 861 277	1 031 277	1 978 368	85 685	2 064 053	9 304	24 885	0			
2007: 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	882 061	627 263	1 753 713	954 618	1 850 747	-738	1 850 010	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	652 815	1 871 742	1 002 020	1 981 049	44 728	2 025 778	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 .....	109 953	6 190	204 173	45 265	974 904	657 615	1 881 957	1 011 937	1 998 099	65 740	2 063 839	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	0			
Sep .....	113 451	4 944	200 375	38 368	993 696	628 330	1 860 769	1 025 610	1 979 164	66 305	2 045 470	6 950	28 801	-			
Oct .....	109 637	4 378	200 736	37 444	996 619	626 344	1 861 142	1 026 287	1 975 158	69 954	2 045 113	7 539	25 773	-			
Nov .....	113 282	4 669	200 963	36 300	999 352	624 774	1 861 389	1 026 307	1 979 340	86 071	2 065 412	7 647	24 965	0			
Dec .....	113 033	4 059	201 490	35 403	1 001 946	622 438	1 861 277	1 031 277	1 978 368	85 685	2 064 053	9 304	24 885	0			
2010: Jan .....	108 111	4 399	201 662	34 374	1 005 530	625 050	1 866 616	1 036 227	1 979 126	80 062	2 059 188	9 218	24 928	-			
Feb .....	109 918	4 204	202 285	33 752	1 012 749	627 203	1 875 989	1 047 560	1 990 111	70 230	2 060 341	8 821	25 574	-			
Mar .....	114 650	3 932	203 061	32 999	1 016 617	623 017	1 875 694	1 050 363	1 994 276	61 142	2 055 418	10 199	29 103	-			

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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 aggregates<sup>1</sup>

R millions

End of	Banknotes and coin in circulation (1312M)	Cheque and transmission deposits (1313M)	M1A <sup>2</sup> (1370M)	Other demand deposits <sup>3</sup> (1314M)	M1 <sup>4</sup> (1371M)	Other short- and medium-term deposits <sup>5</sup> (1372M)	M2 <sup>6</sup> (1373M)	Long-term deposits <sup>7</sup> (1319M)	M3 <sup>8</sup> (1374M)
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	384 561	805 925	782 029	1 587 954	359 957	1 947 911
2007: 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 .....	52 715	344 889	397 604	349 503	747 107	683 224	1 430 331	312 748	1 743 080
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	314 102	723 833	853 443	1 577 276	349 818	1 927 094
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	349 368	761 730	781 426	1 543 156	398 106	1 941 262
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	384 561	805 925	782 029	1 587 954	359 957	1 947 911
2010: Jan .....	62 131	346 459	408 590	388 013	796 603	772 307	1 568 910	355 051	1 923 961
Feb .....	62 818	350 647	413 465	382 873	796 338	769 210	1 565 548	371 965	1 937 513
Mar .....	60 725	369 811	430 536	385 138	815 674	761 415	1 577 089	380 056	1 957 145

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

## Monetary analysis<sup>1</sup>

R millions

End of	Not seasonally adjusted							Seasonally adjusted			
	M3	Net foreign assets: Cumulative flow <sup>2</sup>	Counterparts				M3	Counterparts			
			Gross claims	Government deposits	Net claims	Claims on the private sector		Net foreign assets: Cumulative flow	Net claims on the government sector	Claims on the private sector	
	(1374M)	(1380M)	(1356M)	(1330M)	(1367M)	(1347M)	(1381M)	(1374N)	(1380N)	(1367N)	
2008: Nov.....	1 941 693	263 357	172 321	112 343	59 978	2 001 159	-382 801	1 944 417	263 755	60 904	1 987 894
Dec.....	1 914 200	239 198	179 484	134 756	44 728	1 981 049	-350 775	1 927 660	239 198	54 375	1 971 391
2009: Jan .....	1 912 587	236 554	178 957	131 843	47 114	1 993 176	-364 258	1 941 750	236 620	55 672	1 986 911
Feb.....	1 927 094	236 369	174 617	108 878	65 740	1 998 099	-373 114	1 924 156	236 386	56 120	1 992 870
Mar.....	1 927 342	246 821	179 675	129 392	50 283	2 008 154	-377 916	1 920 081	246 789	51 411	2 001 451
Apr.....	1 933 861	244 981	184 803	116 761	68 042	2 009 038	-388 201	1 915 123	245 006	57 649	2 003 283
May.....	1 952 272	268 347	188 924	123 778	65 146	1 981 042	-362 263	1 936 451	268 303	53 077	1 988 383
Jun.....	1 936 118	267 391	184 939	139 665	45 275	1 986 722	-363 270	1 928 814	267 285	47 424	2 001 933
Jul.....	1 952 319	270 683	192 581	124 827	67 754	1 986 979	-373 098	1 948 071	270 697	69 649	1 990 423
Aug.....	1 952 799	277 946	191 307	117 550	73 757	1 984 156	-383 060	1 947 873	277 985	67 476	1 993 869
Sep.....	1 941 262	266 636	201 371	135 066	66 305	1 979 164	-370 844	1 946 670	266 568	72 871	1 978 084
Oct.....	1 939 278	278 270	203 233	133 279	69 954	1 975 158	-384 105	1 949 843	278 344	76 321	1 973 641
Nov.....	1 953 019	279 420	214 350	128 279	86 071	1 979 340	-391 813	1 952 363	279 442	86 131	1 967 313
Dec.....	1 947 911	271 641	223 776	138 091	85 685	1 978 368	-387 783	1 964 664	271 641	97 326	1 981 236
2010: Jan .....	1 923 961	268 552	218 737	138 676	80 062	1 979 126	-403 779	1 945 306	278 883	87 236	1 977 528
Feb.....	1 937 513	279 043	228 549	158 319	70 230	1 990 111	-401 871	1 935 400	283 572	58 638	1 987 065
Mar.....	1 957 145	314 842	232 861	171 719	61 142	1 994 276	-413 115	1 955 431	315 523	63 574	1 987 892

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## Changes

R millions

Period	Not seasonally adjusted							Seasonally adjusted			
	M3	Net foreign assets <sup>3</sup>	Counterparts				M3	Counterparts			
			Gross claims	Government deposits <sup>4</sup>	Net claims	Claims on the private sector		Net foreign assets	Net claims on the government sector	Claims on the private sector	
	(1374H)	(1380H)	(1356H)	(1330H)	(1367H)	(1347H)	(1381H)	(1374I)	(1380I)	(1367I)	
2008: Nov.....	52 837	32 877	14 153	10 023	24 176	24 914	-29 131	46 478	30 422	19 923	11 636
Dec.....	-27 493	-24 159	7 164	-22 413	-15 250	-20 110	32 026	-16 758	-24 557	-6 530	-16 503
2009: Jan .....	-1 614	-2 644	-527	2 913	2 386	12 127	-13 483	14 091	-2 578	1 298	15 520
Feb.....	14 507	-185	-4 340	22 965	18 625	4 923	-8 856	-17 594	-233	448	5 959
Mar.....	248	10 452	5 058	-20 514	-15 457	10 055	-4 802	-4 076	10 402	-4 709	8 581
Apr.....	6 518	-1 840	5 128	12 631	17 759	884	-10 285	-4 957	-1 783	6 238	1 832
May.....	18 411	23 366	4 121	-7 017	-2 896	-27 996	25 938	21 328	23 297	-4 571	-14 900
Jun.....	-16 154	-956	-3 985	-15 887	-19 871	5 680	-1 007	-7 637	-1 018	-5 653	13 550
Jul.....	16 201	3 292	7 642	14 838	22 480	257	-9 828	19 258	3 413	22 225	-11 510
Aug.....	480	7 263	-1 274	7 277	6 003	-2 823	-9 961	-198	7 288	-2 173	3 447
Sep.....	-11 537	-11 309	10 064	-17 515	-7 452	-4 991	12 215	-1 203	-11 417	5 395	-15 785
Oct.....	-1 984	11 634	1 862	1 787	3 649	-4 006	-13 260	3 172	11 776	3 451	-4 443
Nov.....	13 741	1 150	11 116	5 001	16 117	4 182	-7 709	2 520	1 098	9 810	-6 328
Dec.....	-5 108	-7 780	9 426	-9 813	-386	-972	4 030	12 301	-7 801	11 194	13 923
2010: Jan .....	-23 950	-3 089	-5 039	-584	-5 623	757	-15 996	-19 358	7 242	-10 090	-3 708
Feb.....	13 552	10 491	9 812	-19 644	-9 832	10 985	1 908	-9 905	4 689	-28 597	9 537
Mar.....	19 632	35 799	4 312	-13 399	-9 087	4 165	-11 244	20 031	31 950	4 935	828

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- Calculated from the consolidated liabilities and assets of the monetary sector.
- Cumulative change owing to balance of payments transactions as from 1 March 1965.
- 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.
- 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 <sup>3</sup>		
	Gross amount <sup>1</sup>														
	Assets mortgaged				Total	Application			For construction of buildings <sup>2</sup>	On existing buildings	On vacant land				
	Residential		Farms	Commercial and other		(2128M)	(2125M)	(2126M)			(2131M)	(2132M)			
	Total	of which: Re-advances	(2120M)	(2133M)	(2134M)	(2135M)	(2127M)	(2129M)	(2120M)	(2121M)			(2122M)		
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	23 517	298 585	29 928	256 609	12 048	276 209	156 111	969 775				
2009 .....	170 670	54 849	2 376	18 177	191 222	15 907	171 549	3 766	116 277	91 486	1 002 663				
2007: Feb.....	35 740	...	152	5 921	41 814	2 733	36 129	2 952	35 320	21 202	705 106				
Mar.....	37 678	...	855	6 458	44 992	2 972	38 841	3 178	38 514	29 037	712 856				
Apr.....	32 163	...	102	4 186	36 451	2 354	31 685	2 413	34 462	21 660	725 525				
May.....	39 511	...	138	6 865	46 514	3 087	40 532	2 896	42 857	26 769	742 477				
Jun.....	27 249	...	332	6 364	33 945	2 297	29 629	2 018	37 951	22 039	755 882				
Jul.....	28 963	...	349	7 482	36 793	2 628	31 936	2 230	43 517	24 850	773 307				
Aug.....	30 233	...	363	6 171	36 767	2 469	31 772	2 526	43 676	26 556	791 142				
Sep.....	26 364	...	241	5 298	31 903	2 158	27 729	2 016	36 987	23 468	805 701				
Oct.....	31 237	...	351	6 012	37 600	2 494	32 691	2 414	40 334	26 863	820 725				
Nov.....	29 628	...	351	6 298	36 277	2 137	31 889	2 251	43 426	27 843	837 021				
Dec.....	19 872	...	284	8 086	28 243	1 361	25 241	1 640	36 134	29 200	852 639				
2008: Jan.....	23 702	6 460	261	2 435	26 398	2 667	22 513	1 217	28 187	22 226	861 215				
Feb.....	30 681	8 745	323	2 845	33 848	3 710	28 491	1 648	31 032	23 328	868 537				
Mar.....	28 719	8 212	259	2 356	31 334	3 143	26 820	1 371	29 471	18 640	879 299				
Apr.....	27 358	8 524	326	2 527	30 210	3 164	25 588	1 459	29 041	16 094	885 145				
May.....	24 627	7 845	364	1 708	26 699	3 024	22 558	1 118	23 101	12 346	895 576				
Jun.....	18 923	6 524	361	2 533	21 817	2 330	18 499	987	22 019	10 376	906 248				
Jul.....	18 874	6 536	464	2 115	21 452	2 423	18 128	902	26 520	12 871	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.....	12 856	4 510	238	1 008	14 102	749	13 069	284	8 657	6 357	1 002 663				
2010: Jan.....	13 415	3 320	115	1 173	14 703	1 021	13 413	269	7 902	4 954	1 006 129				
Feb.....	19 690	5 077	183	1 135	21 007	973	19 616	419	9 810	3 595	1 013 012				
Mar.....	24 097	6 004	190	1 392	25 679	1 044	24 154	480	11 989	8 619	1 016 905				

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1. 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.
2. Building loans for the construction of buildings.
3. As at the end of the period.

## Selected money market and related indicators

R millions

Period	Average of daily values			SARB operations			
	Liquidity provided <sup>1</sup> (1390M)	Government deposits <sup>2</sup> (1391M)	Notes and coin in circulation <sup>3</sup> (1392M)	Money-market swaps with counter foreign-exchange deposits <sup>4</sup> (1441M)	Total reverse repurchase transactions <sup>5</sup> (1442M)	Total SARB debentures <sup>6</sup> (1455M)	Total (1449M)
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
2007: 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
2010: Jan.....	7 214	-	70 240	-	6 300	23 200	29 500
Feb.....	6 438	-	69 552	-	6 850	23 061	29 911
Mar .....	6 568	-	71 020	-	5 250	22 074	27 324

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

## Money-market accommodation

### Selected daily indicators

R millions

Date	Total liquidity provided and outstanding repurchase agreements					
	Main repurchase auction <sup>1</sup> (1437D)	Standing facilities <sup>2</sup> (1438D)	Cash reserve accounts		SAMOS penalty (1434D)	Total (1440D)
			Withdrawals (1456D)	Deposits (1457D)		
2009/12/29.....	10 800	-	11	548	-	10 264
2009/12/30.....	7 600	-	324	34	-	7 890
2009/12/31.....	7 600	-	2 589	34	-	10 155
2010/01/02.....	7 600	-	2 589	34	655	10 810
2010/01/04.....	7 600	-	446	157	-	7 889
2010/01/05.....	7 600	-	313	1 969	-	5 944
2010/01/06.....	8 300	-	927	26	-	9 201
2010/01/07.....	8 300	-	1 024	261	-	9 062
2010/01/08.....	8 300	-	925	261	-	8 963
2010/01/09.....	8 300	-	925	261	-	8 963
2010/01/11.....	8 300	-	324	392	-	8 232
2010/01/12.....	8 300	-	572	1 951	-	6 920
2010/01/13.....	8 600	-	184	1 575	-	7 210
2010/01/14.....	8 600	-	880	1 110	-	8 369
2010/01/15.....	8 600	-	973	808	-	8 765
2010/01/16.....	8 600	-	973	808	-	8 765
2010/01/18.....	8 600	-	1 083	698	-	8 985
2010/01/19.....	8 600	-	899	1 692	-	7 807
2010/01/20.....	9 850	-	974	796	-	10 027
2010/01/21.....	9 850	-1 299	3 140	183	-	11 508
2010/01/22.....	9 850	-	987	15	-	10 823
2010/01/23.....	9 850	-	987	15	-	10 823
2010/01/25.....	9 850	-	672	129	-	10 393
2010/01/26.....	9 850	-	365	80	-	10 134
2010/01/27.....	10 000	-	1 149	10	-	11 138
2010/01/28.....	10 000	722	987	184	-	11 525
2010/01/29.....	10 000	-	318	1 695	-	8 623
2010/01/30.....	10 000	-	318	1 695	-	8 623
2010/02/01.....	10 000	-	167	935	67	9 299
2010/02/02.....	10 000	-	13	1 056	-	8 957
2010/02/03.....	10 050	-	1 759	278	-	11 531
2010/02/04.....	10 050	-	689	304	-	10 435
2010/02/05.....	10 050	-	465	294	-	10 221
2010/02/06.....	10 050	-	465	294	-	10 221
2010/02/08.....	10 050	-	323	561	-	9 812
2010/02/09.....	10 050	-550	372	2 096	-	7 776
2010/02/10.....	7 400	-	102	2 266	-	5 235
2010/02/11.....	7 400	-	199	3 255	-	4 344
2010/02/12.....	7 400	-	521	3 858	-	4 062
2010/02/13.....	7 400	-	521	3 858	-	4 062
2010/02/15.....	7 400	-	1 634	1 474	-	7 560
2010/02/16.....	7 400	-	1 451	1 800	-	7 051
2010/02/17.....	8 050	-787	4 760	355	-	11 668
2010/02/18.....	8 050	-6 015	9 826	211	-	11 650
2010/02/19.....	8 050	-	227	2	-	8 275
2010/02/20.....	8 050	-	227	2	-	8 275
2010/02/22.....	8 050	-	199	1 992	-	6 258
2010/02/23.....	8 050	-	44	2 551	-	5 543
2010/02/24.....	7 750	-	1	1 823	-	5 927
2010/02/25.....	7 750	-	2 127	1 812	-	8 065
2010/02/26.....	7 750	-	781	42	-	8 489
2010/02/27.....	7 750	-	781	42	-	8 489
2010/03/01.....	7 750	-	1 243	172	-	8 822
2010/03/02.....	7 750	-	539	1 717	-	6 572
2010/03/03.....	8 950	-	1 362	145	-	10 166
2010/03/04.....	8 950	-	853	290	-	9 513
2010/03/05.....	8 950	-	631	226	-	9 355
2010/03/06.....	8 950	-	631	226	-	9 355
2010/03/08.....	8 950	-	286	388	-	8 849
2010/03/09.....	8 950	-	42	1 933	-	7 059
2010/03/10.....	6 650	-	42	1 283	-	5 409
2010/03/11.....	6 650	-	685	2 440	-	4 895
2010/03/12.....	6 650	-	335	2 240	-	4 745
2010/03/13.....	6 650	-	335	2 240	-	4 745
2010/03/15.....	6 650	-	2 641	2 653	-	6 638
2010/03/16.....	6 650	-	3 025	3 864	-	5 811
2010/03/17.....	7 150	-	4 508	1 023	-	10 635
2010/03/18.....	7 150	-4 752	8 146	152	-	10 392
2010/03/19.....	7 150	-	2 436	3	-	9 583
2010/03/20.....	7 150	-	2 436	3	-	9 583
2010/03/23.....	7 150	-	1 756	4	-	8 902
2010/03/24.....	9 450	-	2	1 803	-	7 648
2010/03/25.....	9 450	-	290	1 719	-	8 021

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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 <sup>4</sup>				
Date	Repurchase rate %	SAMOS penalty rate	Date	%		South African Benchmark Overnight Rate (Sabor) on deposits <sup>1</sup>	Overnight foreign exchange rate <sup>2</sup>	Rand overnight deposit rate <sup>3</sup>	2 months	3 months	6 months	12 months	
						(1444W)	(1446W)	(1447W)					
2006/06/08	7.50	12.50	2006/06/08	11.00	2009/12/31	6.78	7.60	6.69	7.10	7.23	7.68	8.18	
2006/08/03	8.00	13.00	2006/08/03	11.50	2010/01/08	6.79	7.24	6.69	7.10	7.23	7.71	8.16	
2006/10/13	8.50	13.50	2006/10/13	12.00	2010/01/15	6.78	7.07	6.70	7.10	7.23	7.73	8.16	
2006/12/08	9.00	14.00	2006/12/08	12.50	2010/01/22	6.77	6.95	6.71	7.10	7.24	7.70	8.13	
2007/06/08	9.50	14.50	2007/06/08	13.00	2010/01/29	6.76	7.44	6.71	7.08	7.18	7.58	7.94	
2007/08/17	10.00	15.00	2007/08/17	13.50	2010/02/05	6.78	7.37	6.73	7.08	7.18	7.58	7.98	
2007/10/12	10.50	15.50	2007/10/12	14.00	2010/02/12	6.78	7.15	6.74	7.08	7.18	7.60	8.04	
2007/12/07	11.00	16.00	2007/12/07	14.50	2010/02/19	6.76	6.87	6.74	7.10	7.19	7.61	8.10	
2008/04/11	11.50	16.50	2008/04/11	15.00	2010/02/26	6.74	7.50	6.78	7.08	7.18	7.61	8.11	
2008/06/13	12.00	17.00	2008/06/13	15.50	2010/03/05	6.78	6.99	6.78	7.07	7.15	7.57	8.04	
2008/12/12	11.50	16.50	2008/12/12	15.00	2010/03/12	6.79	7.16	6.86	7.07	7.15	7.54	8.03	
2009/02/06	10.50	15.50	2009/02/06	14.00	2010/03/19	6.77	7.10	6.74	7.05	7.15	7.54	8.06	
2009/03/25	9.50	14.50	2009/03/25	13.00	2010/03/26	6.39	6.98	6.29	6.53	6.66	6.89	7.48	
2009/05/04	8.50	13.50	2009/05/04	12.00	2010/04/01	6.33	6.85	6.28	6.53	6.64	6.89	7.48	
2009/05/29	7.50	12.50	2009/05/29	11.00	2010/04/09	6.27	6.45	6.29	6.53	6.64	6.89	7.48	
2009/08/14	7.00	12.00	2009/08/14	10.50	2010/04/16	6.26	6.44	6.21	6.51	6.59	6.81	7.32	
2010/03/26	6.50	11.50	2010/03/26	10.00	2010/04/23	6.27	6.48	6.20	6.51	6.59	6.83	7.40	

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Date	Other money-market interest rates					Date	Notice deposits with clearing banks <sup>8</sup>			Weighted average overdraft rate on current accounts %	Interbank call money <sup>12</sup> %		
	SARB debentures <sup>5</sup>		91-day Treasury bills %	3-month bankers' acceptances %	3-month JIBAP <sup>6</sup> %		More than 32 days up to 91 days <sup>10</sup>	More than 91 days up to 185 days <sup>11</sup>	12-month fixed deposits <sup>8</sup> %				
	28 days %	58 days %					(1405W)	(1406W)	(1450W)	(1451W)	(1414M)	(1415M)	(1416M)
2009/12/31	7.00	6.96	7.14	7.10	7.23	7.31	2009: Jan	10.19	11.34	10.01	11.32	16.70	11.23
2010/01/08	6.99	7.00	7.11	7.10	7.23	7.25	Feb	9.76	10.59	8.94	10.49	15.16	10.25
2010/01/15	6.99	6.98	7.10	7.10	7.23	7.26	Mar	9.10	10.70	8.71	10.11	15.23	9.32
2010/01/22	6.99	6.98	7.10	7.10	7.23	7.25	Apr	8.61	9.21	7.86	9.43	14.86	9.26
2010/01/29	6.99	7.00	7.07	7.06	7.19	7.02	May	7.48	8.32	6.93	8.85	14.10	7.35
2010/02/05	6.99	6.98	7.08	7.06	7.19	7.00	Jun	6.87	7.91	6.45	8.29	12.99	7.25
2010/02/12	7.00	6.99	7.08	7.06	7.19	7.09	Jul	6.84	7.88	6.42	8.22	13.24	7.21
2010/02/19	7.00	7.00	7.08	7.06	7.19	7.15	Aug	6.41	7.56	6.53	8.00	12.84	6.76
2010/02/26	6.99	6.96	7.05	7.06	7.19	7.10	Sep	6.46	7.18	6.47	7.75	12.92	6.73
2010/03/05	6.99	6.98	7.02	7.02	7.15	7.09	Oct	6.31	7.25	6.40	7.68	12.87	6.76
2010/03/12	6.99	7.00	7.04	7.02	7.15	7.10	Nov	6.20	7.30	6.55	7.44	13.02	6.79
2010/03/19	7.00	7.00	7.04	7.03	7.16	7.11	Dec	6.11	7.20	6.33	7.40	11.41	6.78
2010/03/26	6.49	6.49	6.60	6.56	6.67	6.58							
2010/04/01	6.50	6.50	6.59	6.55	6.66	6.65	2010: Jan	6.09	7.22	6.52	7.31	10.74	6.76
2010/04/09	6.50	6.50	6.59	6.53	6.64	6.65	Feb	5.92	7.22	6.29	7.42	11.51	6.74
2010/04/16	6.50	6.48	6.57	6.49	6.60	6.47	Mar	5.74	7.06	6.53	7.23	11.21	6.34
2010/04/23	6.50	6.49	6.60	6.51	6.62	6.65							

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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 <sup>1</sup>							Income velocity of circulation of money <sup>6</sup>			
	Monetary aggregates <sup>2</sup>				Credit <sup>3</sup>						
	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 <sup>4</sup> (1369A)	Total claims <sup>5</sup> (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	6.94	1.69	1.76	-0.56	-0.14	1.89	5.81	3.17	1.54	1.24
2007: 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.....	10.29	15.45	19.68	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	-5.89	13.21	12.72	10.05	10.86	13.69	...	...	...	...
Mar.....	3.63	-2.04	10.01	10.57	7.29	8.51	11.27	5.79	3.23	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	5.77	3.14	1.50	1.23
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	1.17	2.49	4.00	0.19	1.87	3.82	5.78	3.13	1.56	1.25
Oct.....	2.94	1.53	0.87	2.67	-0.77	-0.05	1.64	...	...	...	...
Nov.....	2.43	2.52	-1.04	0.58	-1.63	-1.09	0.21	...	...	...	...
Dec.....	0.36	6.94	1.69	1.76	-0.56	-0.14	1.89	5.92	3.19	1.61	1.28
2010: Jan.....	2.48	10.21	0.19	0.59	-0.78	-0.70	0.93	...	...	...	...
Feb.....	0.91	10.02	-0.74	0.54	-0.32	-0.40	-0.17	...	...	...	...
Mar.....	4.49	11.46	0.23	1.55	-0.31	-0.69	-0.15	6.12	3.17	1.62	1.31

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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.