

Statistical tables

Money and banking

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General notes

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

... denotes not available

– denotes a value equal to nil

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

South African Reserve Bank Liabilities

R millions

End of	Notes and coin in circulation ¹	Deposits								SARB securities	Foreign loans ⁷	Capital and reserves	Other liabilities	Total liabilities
		Central government		Banks and mutual banks ⁴			Other		Total deposits					
		Exchequer and PMG accounts ²	Other ³	Required reserve balances ⁵	Excess cash reserves	Other balances ⁶	Domestic	Foreign						
(1000M)	(1001M)	(1002M)	(1014M)	(1013M)	(1005M)	(1006M)	(1007M)	(1008M)	(1015M)	(1009M)	(1010M)	(1011M)	(1012M)	
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: 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
Apr	75 781	-	92 889	49 709	714	121	12 824	72	156 328	26 175	2 574	397	72 513	333 768
May	74 510	-	93 115	50 436	2 338	108	14 573	69	160 640	31 074	2 690	397	76 462	345 774
Jun	73 562	-	98 185	50 963	1 101	109	12 587	70	163 015	32 765	4	397	75 249	344 993

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

South African Reserve Bank

Assets

R millions

End of	Foreign assets		Liquidity provided ²				Advances and investments				Total (excluding foreign assets) (1029M)	Other assets (1030M)	Total assets (1031M)
	Gold coin and bullion ¹ (1020M)	Total (1021M)	Utilisation of cash reserves (1033M)	Loans granted to banks under:		Total (1036M)	Advances		Investments				
				Resale agree- ments (1034M)	SAMOS penalty (1035M)		Banks ⁴ (1025M)	Other ³ (1026M)	Govern- ment stock (1027M)	Other (1028M)			
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: 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
Apr	34 553	310 039	115	11 906	-	12 021	140	246	8 467	279	21 154	2 575	333 768
May	37 461	318 959	391	14 490	-	14 881	152	355	8 435	279	24 102	2 713	345 774
Jun	37 965	322 111	82	11 202	-	11 284	154	180	8 356	279	20 253	2 629	344 993

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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)	Total deposits (1048M)			
	Central and provincial governments (1053M)	Public enterprises/corporations ¹ (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: 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
Apr.....	17 498	416	369	874	19 157	4 465	23 622	81	202	23 904
May.....	16 833	391	559	947	18 730	5 449	24 179	81	309	24 569
Jun.....	11 205	437	189	985	12 816	4 602	17 418	81	136	17 635

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1. Including the Public Investment Corporation.

Corporation for Public Deposits

Assets

R millions

End of	Call deposits		Promissory notes ¹	NCD's	Treasury bills	Government stock	Other public sector securities	Other assets	Total assets
	SARB	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: 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
Apr	12 581	5 219	259	2 990	47	-	200	2 607	23 904
May	14 217	4 351	252	4 085	47	-	390	1 226	24 569
Jun	12 420	257	254	2 332	47	-	100	2 224	17 635

KB103

1. Including Land Bank securities.

Banks¹

Liabilities

R millions

End of	Deposits ²								Other		
	Cash managed cheque and transmission (1070M)	Other demand (1071M)	Savings (1072M)	Short term (1073M)	Medium term (1075M)	Long term (1076M)	Total (1077M)	Foreign-currency deposits included in total (1078M)	Loans received under repurchase agreements		
									SARB (1500M)	Other domestic (1501M)	Foreign (1514M)
2004	251 241	214 561	51 158	151 078	232 161	132 935	1 033 134	27 702	13 444	32 496	5 866
2005	301 469	249 847	57 657	183 328	269 513	175 811	1 237 624	33 030	11 909	29 160	13 239
2006	353 802	319 774	72 427	261 454	281 171	250 774	1 539 402	50 284	12 484	39 269	9 790
2007	401 169	412 910	90 079	305 630	324 378	327 509	1 861 675	54 936	11 964	53 938	23 285
2008	410 793	408 702	112 484	377 807	423 975	438 182	2 171 942	78 269	10 753	77 183	29 667
2009	396 866	440 218	119 485	289 323	482 749	452 366	2 181 007	56 471	7 590	73 620	18 760
2007: 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	396 866	440 218	119 485	289 323	482 749	452 366	2 181 007	56 471	7 590	73 620	18 760
2010: Jan	390 305	458 944	117 305	314 738	450 353	453 599	2 185 243	62 815	10 016	69 621	13 982
Feb	407 020	457 389	117 278	300 917	456 156	470 401	2 209 161	55 856	7 757	72 081	12 818
Mar	420 402	449 213	115 722	298 816	449 429	482 406	2 215 988	54 690	11 402	68 527	15 216
Apr	413 877	446 383	118 729	295 096	466 103	485 919	2 226 107	56 893	11 906	72 722	12 388
May	413 163	470 568	118 960	320 810	417 223	502 747	2 243 470	54 672	12 488	74 610	14 417
Jun	445 784	450 690	120 615	293 262	404 944	539 264	2 254 560	54 759	11 202	78 310	16 203

KB105

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

Banks¹

Liabilities

R millions

liabilities to the public					Capital and other liabilities					Total equity and liabilities	End of
Foreign currency funding		Subordinated debt securities ³	Other ⁴	Total	Total liabilities to the public	Outstanding liabilities on behalf of clients per contra ⁵	Other liabilities	Share capital and reserves ³	Total		
Domestic sector	Foreign sector										
(1080M)	(1081M)											(1082M)	(1083M)	(1084M)	(1085M)	(1086M)	(1087M)	(1088M)	(1089M)	(1090M)
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	2 446 208	3	318 231	198 170	516 405	2 962 612	2009
20 886	28 795	...	58 818	168 292	1 826 648	306	214 464	179 888	394 658	2 221 307	2007: 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	2 446 208	3	318 231	198 170	516 405	2 962 612	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	-	321 426	200 637	522 063	3 000 998	Feb
7 973	50 812	99 508	14 387	267 823	2 483 811	-	336 120	200 397	536 517	3 020 328	Mar
9 371	53 449	103 207	16 356	279 399	2 505 506	-	290 478	200 154	490 632	2 996 138	Apr
9 165	51 499	100 487	16 119	278 785	2 522 255	-	274 714	201 694	476 408	2 998 663	May
7 786	49 515	101 025	17 738	281 779	2 536 339	-	263 570	204 727	468 297	3 004 636	Jun

KB106

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

Banks Assets

R millions

End of	Central bank money and gold				Deposits, loans						
	Banknotes and subsidiary coin	Gold coin and bullion	Deposits with the SARB	Total	Interbank and intragroup funding, including NCDs/PNs	Loans granted under resale agreements	Instalment debtors, suspensive sales and leases	Mortgage advances	Credit card debtors	Foreign-currency loans and advances	Redeemable preference shares
	(1100M)	(1101M)	(1102M)	(1104M)	(1113M)	(1107M)	(1108M)	(1109M)	(1110M)	(1120M)	(1121M)
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	159 187	79 833	236 719	1 002 161	55 736	160 539	57 126
2007: 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	159 187	79 833	236 719	1 002 161	55 736	160 539	57 126
2010: Jan.....	10 412	0	52 881	63 294	158 423	77 357	235 867	1 005 629	56 151	166 121	56 386
Feb.....	9 482	0	54 165	63 648	170 337	81 488	235 869	1 012 505	57 082	166 030	57 203
Mar.....	14 860	0	57 220	72 080	165 811	82 827	235 896	1 016 401	55 978	164 480	56 548
Apr.....	13 906	0	54 323	68 229	171 801	87 809	235 524	1 018 140	56 266	151 383	57 022
May.....	14 129	0	55 592	69 721	165 846	97 438	236 134	1 021 227	56 068	157 502	55 374
Jun.....	13 883	0	55 964	69 847	160 301	104 507	236 656	1 023 000	55 963	149 722	58 430

KB107

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

Banks Assets

R millions

and advances			Investments and bills discounted										End of
Overdrafts and loans (1122M)	Less: Credit impairments ¹ (1123M)	Total (1124M)	Investments other than shares		Shares (1127M)	Bills and acceptances discounted (1111M)	Less: Credit impairments ¹ (1128M)	Total (1129M)	Non-financial assets (1130M)	Other assets (1131M)	Total assets (1132M)		
			Government stock (1125M)	Other (1126M)									
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	
552 721	51 698	2 252 323	118 243	332 541	41 488	98 154	28	590 397	30 248	24 920	2 962 612	2009	
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	2007: 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	
552 721	51 698	2 252 323	118 243	332 541	41 488	98 154	28	590 397	30 248	24 920	2 962 612	Dec	
556 422	52 755	2 259 602	115 873	329 481	41 534	95 024	30	581 881	30 569	30 445	2 965 791	2010: Jan	
557 696	54 151	2 284 059	119 981	329 498	43 796	101 179	31	594 423	30 713	28 155	3 000 998	Feb	
556 088	54 101	2 279 927	122 644	343 743	41 687	97 722	30	605 766	31 005	31 550	3 020 328	Mar	
550 961	54 536	2 274 371	137 585	311 805	40 495	99 078	33	588 930	31 963	32 645	2 996 138	Apr	
556 144	54 859	2 290 875	123 178	307 633	40 266	108 241	33	579 285	32 328	26 454	2 998 663	May	
560 768	55 089	2 294 259	122 881	304 391	38 798	112 276	32	578 313	33 804	28 413	3 004 636	Jun	

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

Banks

Analysis of deposits by type of depositor

R millions

End of	Residents									Non-residents (1152M)	Total all deposits (1077M)	of which: Denominated in foreign currency (1078M)
	Interbank and intragroup deposits (1153M)	Government deposits ¹ (1143M)	Local governments and regional services councils (1144M)	Public enterprises/corporations ² (1145M)	Insurers and pension funds (1146M)	Other companies and close corporations (1147M)	Households ³ (1154M)	Other monetary institutions (1155M)	Total (1150M)			
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	112 887	112 223	1 126 938	516 419	5 534	2 108 575	72 431	2 181 007	56 471
2009: 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	112 887	112 223	1 126 938	516 419	5 534	2 108 575	72 431	2 181 007	56 471
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	62 815
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	55 856
Mar	160 710	69 414	33 512	116 005	122 597	1 123 005	512 332	6 329	2 143 904	72 083	2 215 988	54 690
Apr	170 879	62 702	29 623	106 052	128 445	1 134 228	515 695	8 306	2 155 931	70 176	2 226 107	56 893
May	171 446	63 759	27 928	104 192	123 255	1 151 504	518 327	9 114	2 169 526	73 944	2 243 470	54 672
Jun	166 479	89 291	22 546	114 218	134 023	1 135 855	519 388	4 181	2 185 980	68 580	2 254 560	54 759

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Banks

Selected asset items

R millions

End of	Advances					Investments						Bills discounted		
	NCDs/PNs (1160M)	Central government (1510M)	Provincial governments (1174M)	Total loans and advances ⁴ (1166M)	Foreign sector (1167M)	Government sector			Private sector		Foreign sector (1173M)	Treasury bills (1161M)	Land Bank bills and promissory notes (1162M)	Other including bankers' acceptances (1163M)
						Short-term government stock (1168M)	Long-term government stock (1169M)	Other (1170M)	Stock of public enterprises/corporations (1171M)	Other (1172M)				
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	1 843 175	237 218	33 681	84 562	1 797	7 565	105 070	181 314	91 286	-	6 868
2009: May	56 566	1 492	910	1 837 589	305 793	36 705	57 747	2 508	8 123	117 285	245 066	77 504	-	7 575
Jun	56 229	1 594	1 072	1 847 389	271 885	38 735	53 611	634	7 782	113 202	214 603	80 758	-	9 147
Jul	50 798	1 541	964	1 853 590	273 650	40 953	60 446	685	8 628	107 120	205 442	79 400	-	8 879
Aug	53 554	1 508	709	1 850 617	267 649	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	1 843 175	237 218	33 681	84 562	1 797	7 565	105 070	181 314	91 286	-	6 868
2010: Jan	56 844	1 135	1 495	1 848 630	236 063	32 163	83 710	310	8 042	99 578	181 685	87 973	-	7 051
Feb	56 842	1 310	630	1 858 057	238 439	34 011	85 970	235	8 193	101 130	182 783	94 169	-	7 010
Mar	59 074	1 309	2 127	1 857 058	245 217	45 587	77 058	238	8 161	105 893	185 793	91 829	-	5 893
Apr	56 986	1 310	506	1 855 084	208 757	55 525	82 059	300	7 269	105 061	150 437	92 102	-	6 976
May	53 233	1 253	490	1 862 313	210 496	57 014	66 164	1 656	7 653	107 327	150 735	100 368	-	7 873
Jun	49 359	1 288	821	1 869 939	211 662	57 748	65 133	2 118	7 431	108 741	144 558	104 095	-	8 181

KB110

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

Banks and Mutual banks

Instalment sale and leasing transactions¹

R millions

Quarter-end balances according to type of asset and agreement	Instalment sale credit (Hire-purchase credit)			Leasing finance						Total assets financed		
				Financial leases			Operating leases					
	2009/04	2010/01	2010/02	2009/04	2010/01	2010/02	2009/04	2010/01	2010/02	2009/04	2010/01	2010/02
Passenger cars:												
New	52 522	53 536	55 902	12 465	11 264	10 471	892	1 013	1 088	65 879	65 813	67 461
Used	58 845	61 137	62 990	6 034	5 706	5 383	546	558	430	65 425	67 401	68 803
Minibuses	3 454	3 476	3 552	170	165	164	12	24	2	3 636	3 665	3 719
Trucks and other land transport equipment	43 935	43 227	43 105	7 424	6 877	6 352	517	495	449	51 876	50 599	49 906
Aircraft, ships and boats	3 661	3 507	3 359	264	294	283	-	-	-	3 926	3 801	3 642
Agricultural machinery and equipment	4 823	4 938	4 979	173	161	149	2	1	1	4 997	5 101	5 130
All household appliances, such as furniture, televisions, radio sets and other electrical equipment	51	47	41	2	2	2	-	-	-	53	48	43
Industrial, commercial and office equipment	25 817	25 068	24 291	3 770	3 581	3 442	948	913	783	30 534	29 562	28 516
Other goods	8 423	8 165	7 818	2 128	1 887	1 772	60	61	57	10 612	10 114	9 646
All goods	201 530	203 100	206 038	32 431	29 938	28 018	2 976	3 065	2 809	236 937	236 104	236 865
According to type of purchaser/lessee	Households ²			Other ³			Total					
	2009/04	2010/01	2010/02	2009/04	2010/01	2010/02	2009/04	2010/01	2010/02	2009/04	2010/01	2010/02
Instalment sale balances	127 086	130 453	134 649	74 444	72 647	71 388	201 530	203 100	206 038	201 530	203 100	206 038
Leasing balances	21 895	20 525	19 131	13 512	12 478	11 697	35 407	33 003	30 827	35 407	33 003	30 827

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1. Unearned finance charges excluded.

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

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

Term lending rates and amounts paid out by banks

Period	Average rates on instalment sale agreements		Paid out in respect of new business		
	New fixed rate agreements % (1181M)	Adjustable rate agreements % (1182M)	Instalment sale transactions Rm (1183M)	Leasing transactions Rm (1184M)	Total Rm (1185M)
2009: 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
Apr	13.83	10.23	7 188	648	7 835
May	13.86	10.33	8 374	752	9 126
Jun	14.03	10.28	8 495	739	9 234

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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 ¹ (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	108 221	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: 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	108 221	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	8 967	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	106 053	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	102 675	225 134	1 001	1 655	13 480	4 040	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	103 146	232 986	696	994	17 321	3 888	8 498	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	246 648	529	1 282	12 355	2 765	9 359	7 256	-	3 886
Feb	109 703	248 052	560	1 310	12 324	2 746	9 441	10 013	-	3 924
Mar	112 484	245 255	533	960	12 028	2 380	9 526	10 903	-	3 985
Apr	118 551	239 903	479	1 234	11 118	2 344	9 324	315 676	-	4 141
May	118 076	238 387	453	2 205	11 555	2 115	9 650	367 539	-	7 992
Jun	119 381	233 673	401	1 753	11 354	3 449	11 784	406 807	-	7 731

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1. Including amounts related to revocable undrawn facilities as from April 2010.

Banks

Credit cards, cheques and electronic transactions

Period	Credit cards			Cheques			Electronic transactions		
	Credit card purchases processed during the period			Cheques processed by the automated clearing bureau ^{1,2}			Electronic fund transfers processed ^{2,3}		
	Number Millions (1260M)	Value R millions (1261M)	Value seasonally adjusted R millions (1261N)	Number Millions (1262M)	Value R millions (1263M)	Value seasonally adjusted R millions (1263N)	Number Millions (1264M)	Value R millions (1265M)	Value seasonally adjusted R millions (1265N)
2004	240.965	89 396	89 396	127.496	1 474 893	1 474 893	481.384	2 561 657	2 561 657
2005	280.097	111 094	111 094	112.826	1 496 533	1 496 533	532.225	2 986 988	2 986 988
2006	317.039	132 111	132 111	97.929	1 534 999	1 534 999	581.504	3 556 485	3 556 485
2007	344.857	150 230	150 230	83.652	1 549 030	1 549 030	635.419	4 262 494	4 262 494
2008	337.170	160 719	160 719	69.390	1 399 938	1 399 938	670.399	4 915 220	4 915 220
2009	285.743	142 198	142 198	53.500	1 109 114	1 109 114	702.116	4 919 958	4 919 958
2007: May	30.792	13 148	13 267	7.652	138 270	138 059	53.816	359 377	359 608
Jun	28.122	12 458	12 928	6.846	128 688	129 156	52.832	347 937	347 490
Jul	28.576	12 420	12 384	6.970	135 583	134 219	54.394	369 629	366 665
Aug	28.782	12 452	12 507	7.037	133 909	129 706	55.231	379 386	371 675
Sep	27.480	12 084	12 346	6.452	126 429	123 236	51.115	342 572	338 039
Oct	29.406	13 359	13 433	7.286	139 058	134 082	56.904	398 633	388 151
Nov	29.118	13 227	12 725	7.015	133 100	126 244	56.098	405 109	384 792
Dec	31.172	14 292	11 980	6.050	121 391	115 711	54.541	382 592	359 016
2008: Jan	28.785	12 800	13 236	5.920	112 071	124 912	51.970	347 769	387 398
Feb	26.322	12 131	13 482	6.399	120 590	127 640	54.448	378 808	405 263
Mar	27.916	13 034	12 787	6.021	120 675	115 280	53.632	384 336	372 469
Apr	28.454	13 583	14 268	6.009	117 993	129 280	56.858	405 474	431 529
May	28.317	13 348	13 338	6.045	116 923	113 881	54.371	400 195	393 946
Jun	26.126	12 729	13 047	5.700	116 623	116 394	54.218	405 643	405 223
Jul	28.450	13 761	13 864	5.926	125 904	124 640	57.179	446 390	444 082
Aug	26.962	13 024	12 985	5.552	112 159	107 306	54.792	410 259	396 820
Sep	28.226	13 672	14 061	5.627	118 268	116 507	58.128	429 109	425 264
Oct	28.410	13 920	13 880	5.817	122 421	116 107	59.543	450 471	435 933
Nov	26.825	13 024	12 430	5.183	102 447	96 419	54.951	409 494	385 442
Dec	32.379	15 693	13 339	5.192	113 864	111 570	60.308	447 272	431 849
2009: Jan	24.296	11 498	11 860	4.563	91 658	101 695	54.314	363 926	404 339
Feb	22.048	10 507	11 575	4.793	99 681	104 092	55.418	380 325	401 647
Mar	24.044	11 802	11 764	5.114	106 011	102 331	59.228	419 805	409 648
Apr	23.737	11 356	11 532	4.270	88 135	96 670	57.971	386 771	413 960
May	23.189	11 457	11 340	4.595	90 340	87 844	55.351	390 100	385 050
Jun	23.395	11 604	12 015	4.483	93 895	93 826	59.377	407 481	408 817
Jul	23.580	11 863	12 007	4.521	97 873	96 420	60.454	430 147	421 697
Aug	22.745	11 449	11 622	4.172	85 317	82 138	57.139	400 882	390 581
Sep	23.272	11 950	12 322	4.285	90 039	88 471	59.088	415 605	412 369
Oct	24.242	12 341	12 115	4.486	90 282	84 266	62.205	435 102	414 763
Nov	23.559	11 984	11 666	4.144	85 154	81 336	58.800	432 693	409 633
Dec	27.636	14 387	12 380	4.074	90 728	90 024	62.773	457 121	447 453
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
Apr	23.417	11 830	12 232	3.212	69 510	78 045	60.747	424 678	456 628
May	23.726	12 156	12 260	3.888	84 063	84 455	60.296	440 649	444 649
Jun	24.090	11 962	12 324	3.404	78 174	78 759	61.141	442 828	447 093

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

Banks

Liquid assets and cash reserves¹

R millions

Period	Liquid assets									Cash reserves ⁶	
	Banknotes and subsidiary coin	Gold coin and bullion	Reserve and clearing account balances held with SARB ²	Treasury bills	Government stock ³	SARB securities	Land Bank bills	Total holdings ⁴	Required holdings ⁵	Banks' liabilities as adjusted	Minimum reserve balance to be held with SARB ⁷
	(1240M)	(1241M)	(1242M)	(1244M)	(1245M)	(1246M)	(1247M)	(1250M)	(1251M)	(1252M)	(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: 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	12 293	0	29	70 058	77 796	27 991	490	188 657	127 062	1 971 702	49 293
Mar	12 394	0	26	74 361	78 414	30 242	493	195 930	127 759	1 987 517	49 688
Apr	12 844	0	30	82 331	80 662	33 003	489	209 358	128 093	2 016 752	50 419
May	13 130	0	35	86 045	85 316	35 359	491	220 377	128 124	2 037 845	50 946
Jun	12 834	0	32	88 136	87 270	36 300	471	225 042	127 988	2 057 898	51 447

KB116

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

Mutual banks¹ and the Postbank Liabilities

R millions

End of	Mutual banks										Postbank
	Deposits					Other liabilities to the public	Total liabilities to the public	Gross capital and reserves	Other liabilities	Total liabilities	Deposits ²
	Transmission	Savings	Other short and medium term	Long term	Total						
(1200M)	(1201M)	(1202M)	(1203M)	(1204M)	(1205M)	(1206M)	(1207M)	(1208M)	(1210M)	(1209M)	
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: 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	8	876	135	15	1 026	2 558
Apr.....	1	171	329	354	855	8	864	137	15	1 016	2 624
May.....	1	172	318	366	857	8	865	137	16	1 017	2 653
Jun	1	178	309	378	867	7	874	136	15	1 025	2 684

KB114

1. Mutual building societies until December 1993.

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

Mutual banks¹ and the Postbank Assets

R millions

End of	Mutual banks										Postbank	
	Claims on the private sector				Claims on the government sector		Claims on the monetary sector			Other assets	Total assets	Claims on the private sector
	Mortgage advances	Other advances	Bankers' acceptances	Stocks and shares	Treasury bills	Government stock and other	Central bank money and gold	Deposits with banks	Land Bank bills and promissory notes			
(1220M)	(1221M)	(1222M)	(1223M)	(1224M)	(1225M)	(1232M)	(1227M)	(1228M)	(1229M)	(1231M)	(1230M)	
2007	367	222	0	20	48	0	19	201	0	8	886	2 124
2008	400	228	0	23	51	0	20	220	0	10	952	2 333
2009	501	244	0	14	49	0	23	159	0	10	1 000	2 407
2009: Jun.....	439	246	0	14	48	0	20	205	0	11	983	2 456
Jul.....	454	246	0	14	48	0	20	204	0	11	997	2 479
Aug.....	468	250	0	14	48	0	21	194	0	10	1 004	2 502
Sep.....	479	247	0	14	50	0	21	194	0	10	1 015	2 523
Oct.....	484	244	0	14	50	0	21	205	0	10	1 027	2 601
Nov.....	494	243	0	14	51	0	23	198	0	10	1 032	2 626
Dec.....	501	244	0	14	49	0	23	159	0	10	1 000	2 407
2010: Jan.....	500	239	0	14	49	0	22	170	0	9	1 002	2 480
Feb	506	235	0	19	51	0	21	167	0	9	1 008	2 512
Mar	503	232	0	20	51	0	21	191	0	10	1 026	2 558
Apr.....	509	232	0	20	51	0	21	174	0	10	1 016	2 624
May.....	511	233	0	20	51	0	21	171	0	10	1 017	2 653
Jun	519	232	0	20	51	0	21	172	0	11	1 025	2 684

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: 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
Apr	706	321	495	9 714	1 040	...	...	...
May	696	466	495	10 793	610	...	...	...
Jun	644	362	495	11 726	-	2 931	-	16 158

KB118

Land and Agricultural Bank of South Africa Assets

R millions

End of	Loans and advances								Total loans and advances (1298M)	Other assets (1299K)	Total assets (1300K)	Cash credit advances, seasonally adjusted (1301M)
	Short term			Long term								
	Cash credit advances			Mortgage loans		Other loans to individuals (1296M)	Total (1297M)					
	Individuals (1290M)	Co- operatives ¹ (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: 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	
Apr	332	8 916	9 248	2 564	2 315	557	5 436	14 685	...	...	9 200
May	352	8 760	9 112	2 570	2 771	555	5 896	15 008	...	...	9 068
Jun	351	8 726	9 077	2 599	3 020	558	6 177	15 254	904	16 158	8 896	

KB119

1. Including control boards.

Monetary sector¹

Liabilities

R millions

End of	Banknotes and coin ² (1312M)	Deposits of domestic private sector, local authorities and public enterprises/corporations ³						
		Cheque and transmission (1313M)	Other demand (1314M)	Savings (1321M)	Short term (1316M)	Medium term (1322M)	Long term (1319M)	Total (1320M)
2004	39 080	205 378	177 036	51 234	135 789	210 222	95 410	875 069
2005	43 419	248 533	211 101	57 861	163 728	238 874	137 615	1 057 711
2006	49 951	288 041	267 687	72 692	222 713	255 758	192 450	1 299 342
2007	53 606	347 040	337 672	90 026	266 267	301 715	271 255	1 613 974
2008	57 362	362 492	333 774	112 778	332 540	362 665	352 589	1 856 838
2009	61 784	359 637	384 840	120 453	246 438	415 112	359 957	1 886 438
2007: 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	359 637	384 840	120 453	246 438	415 112	359 957	1 886 438
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	260 611	384 061	380 056	1 896 443
Apr	61 872	369 001	379 077	119 790	251 549	399 278	385 503	1 904 199
May	60 377	367 957	393 748	120 097	276 152	360 971	400 227	1 919 152
Jun	59 677	377 073	386 204	121 778	256 149	349 485	432 285	1 922 975

KB120

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

Monetary sector¹

Liabilities

R millions

Government deposits ⁴ (1506M)	Foreign liabilities			Capital and reserves			Other liabilities (1509K)	Total liabilities (1338K)	End of
	SARB and CPD (1339M)	Other (1507M)	Total (1508M)	Domestic (1334K)	Foreign (1335K)	Total (1336K)			
73 438	21 557	66 620	88 177	107 914	2 368	110 282	314 890	1 500 937	2004
106 572	24 661	77 961	102 622	118 987	2 330	121 316	273 877	1 705 517	2005
141 803	21 775	113 737	135 512	145 258	3 527	148 786	330 059	2 105 453	2006
148 983	17 736	239 445	257 180	178 090	9 308	187 398	265 659	2 526 800	2007
134 756	9 630	447 251	456 882	141 143	7 496	148 639	405 811	3 060 288	2008
138 091	6 001	310 652	316 653	162 355	9 064	171 419	329 513	2 903 898	2009
102 643	19 669	124 223	143 893	...	...	...	...	...	2007: 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	310 652	316 653	162 355	9 064	171 419	329 513	2 903 898	Dec
138 676	9 391	326 533	335 924	...	...	...	...	...	2010: Jan
158 319	8 699	322 638	331 337	...	...	...	...	...	Feb
171 719	6 313	317 684	323 997	163 112	9 350	172 463	330 387	2 955 733	Mar
173 094	7 111	279 640	286 751	...	...	...	...	...	Apr
173 712	8 208	281 167	289 375	May
198 689	4 675	273 594	278 269	167 131	8 546	175 677	340 207	2 975 493	Jun

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

Monetary sector¹

Assets

R millions

End of	Foreign assets					Claims on the private sector							
	Gold and foreign exchange			Long term ³	Total foreign assets	SARB	CPD ⁴	Land Bank	Other monetary institutions	Total	of which: Local authorities		
	SARB ²	Other	Total									(1021M)	(1349M)	(1511M)	(1342M)	(1512M)	(1344M)	(1345M)	(1298M)	(1346M)	(1347M)	(1348M)
2004	82 849	117 200	200 049	29 514	229 564	344	200	18 594	935 087	954 224	1 568		
2005	130 466	150 108	280 574	17 195	297 769	387	200	17 055	1 122 553	1 140 195	4 223		
2006	178 318	206 570	384 888	24 881	409 769	365	200	16 931	1 417 377	1 434 873	3 263		
2007	224 313	225 784	450 097	111 599	561 696	395	1 365	17 014	1 725 084	1 743 858	4 495		
2008	316 991	246 173	563 164	284 189	847 353	430	800	14 937	1 964 882	1 981 049	8 080		
2009	292 701	215 049	507 750	163 064	670 814	410	100	14 902	1 963 030	1 978 442	9 304		
2007: 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	212 483	497 116	230 060	727 176	385	894	14 876	1 970 393	1 986 548	8 251		
Jun	274 502	210 288	484 790	200 200	684 991	383	844	15 020	1 976 550	1 992 797	8 175		
Jul	278 695	224 682	503 377	190 471	693 847	395	837	14 684	1 977 482	1 993 397	8 475		
Aug	295 154	226 132	521 286	187 534	708 820	405	861	14 443	1 975 054	1 990 764	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	215 049	507 750	163 064	670 814	410	100	14 902	1 963 030	1 978 442	9 304		
2010: Jan	298 017	218 490	516 507	160 359	676 865	411	200	14 662	1 963 882	1 979 154	9 218		
Feb	303 949	220 125	524 074	161 906	685 980	417	300	14 447	1 974 855	1 990 019	8 821		
Mar	307 798	224 007	531 805	162 793	694 597	410	300	15 023	1 978 356	1 994 090	10 199		
Apr	310 039	211 629	521 668	127 039	648 707	417	200	14 685	1 975 576	1 990 878	11 048		
May	318 959	216 467	535 425	126 030	661 455	429	390	15 008	1 985 806	2 001 633	11 304		
Jun	322 111	214 282	536 393	124 461	660 855	431	100	15 254	1 994 803	2 010 587	12 577		

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

Monetary sector¹

Assets

R millions

Claims on the government sector				Total claims on the government sector ⁷	Other assets	Total assets	End of
Credit							
SARB ⁵	CPD ⁶	Other monetary institutions	Total	(1359M)	(1513K)	(1358K)	
(1350M)	(1351M)	(1352M)	(1353M)				
15 057	1 515	99 519	116 092	116 092	201 057	1 500 937	2004
12 629	1 398	93 324	107 351	107 351	160 201	1 705 517	2005
9 289	3 893	99 172	112 354	112 354	148 457	2 105 453	2006
8 698	1 062	106 753	116 513	116 513	104 733	2 526 800	2007
9 067	750	169 678	179 495	179 495	52 390	3 060 288	2008
8 303	295	215 081	223 679	223 679	30 964	2 903 898	2009
8 958	1 373	103 295	113 627	113 627	...	...	2007: 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	215 081	223 679	223 679	30 964	2 903 898	Dec
8 352	302	206 834	215 489	215 489	...	...	2010: Jan
8 494	365	216 375	225 235	225 235	...	...	Feb
8 362	258	218 199	226 818	226 818	40 228	2 955 733	Mar
8 467	47	231 853	240 367	240 367	...	...	Apr
8 435	47	226 995	235 478	235 478	May
8 356	47	231 253	239 657	239 657	64 395	2 975 493	Jun

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

Credit extension by all monetary institutions¹

R millions

End of	Credit extended to the domestic private sector										Memorandum items			
	Investments (1360M)	Bills discounted (1361M)	Loans and advances						Total credit extended to the private sector ⁴ (1347M)	Net credit extended to the government sector (1367M)	Total domestic credit extension ⁵ (1368M)	Claims on local authorities (1348M)	Loans granted under resale agreements (1502M)	Assets securitised ⁶ (1375M)
			Instalment sale credit (1362M)	Leasing finance ² (1363M)	Mortgage advances (1364M)	Other loans and advances (1365M)	Total loans and advances ³ (1369M)	of which: To households (1505M)						
			2004	79 289	5 461	109 469	43 048	412 769							304 188	869 474	478 741	954 224	42 643	996 867	1 568	8 257	-
2005	81 493	5 323	129 701	49 603	526 647	347 428	1 053 380	585 541	1 140 195	768	1 140 963	4 223	15 781	9 800
2006	85 789	4 669	147 399	60 157	684 593	452 267	1 344 416	726 270	1 434 873	-29 460	1 405 413	3 263	21 872	20 100
2007	96 949	4 867	176 725	57 613	853 819	553 886	1 642 043	867 635	1 743 858	-32 482	1 711 376	4 495	21 123	33 760
2008	103 252	6 055	204 520	47 486	966 921	652 815	1 871 742	1 002 020	1 981 049	44 728	2 025 778	8 080	32 560	2 027
2009	113 025	4 054	201 490	35 403	1 001 946	622 523	1 861 363	1 031 277	1 978 442	85 576	2 064 018	9 304	24 885	0
2007: 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	987 735	623 035	1 855 673	1 019 112	1 986 548	65 146	2 051 694	8 251	23 452	-
Jun	122 118	5 023	201 887	41 195	989 462	633 112	1 865 656	1 018 191	1 992 797	45 275	2 038 072	8 175	28 749	-
Jul	116 876	4 951	201 233	40 264	989 238	640 835	1 871 570	1 020 641	1 993 397	67 754	2 061 152	8 475	27 353	0
Aug	117 719	4 637	200 360	39 352	991 834	636 862	1 868 408	1 023 742	1 990 764	73 757	2 064 521	8 383	29 454	-
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	113 025	4 054	201 490	35 403	1 001 946	622 523	1 861 363	1 031 277	1 978 442	85 576	2 064 018	9 304	24 885	0
2010: Jan	108 111	4 399	201 662	34 374	1 005 530	625 078	1 866 644	1 036 227	1 979 154	76 801	2 055 955	9 218	24 928	-
Feb	109 918	4 204	202 285	33 752	1 012 749	627 111	1 875 897	1 047 535	1 990 019	66 904	2 056 923	8 821	25 574	-
Mar	114 651	3 932	203 061	32 999	1 016 617	622 831	1 875 507	1 050 359	1 994 090	55 088	2 049 178	10 199	29 103	-
Apr	112 827	4 778	203 575	32 113	1 017 851	619 734	1 873 274	1 053 502	1 990 878	67 263	2 058 141	11 048	30 218	-
May	115 666	5 097	204 882	31 420	1 021 373	623 196	1 880 871	1 057 902	2 001 633	61 755	2 063 388	11 304	42 855	-
Jun	116 569	5 236	206 001	30 823	1 023 395	628 562	1 888 782	1 061 577	2 010 587	40 957	2 051 544	12 577	48 645	-

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

Monetary aggregates¹

R millions

End of	Banknotes and coin in circulation (1312M)	Cheque and transmission deposits (1313M)	M1A ² (1370M)	Other demand deposits ³ (1314M)	M1 ⁴ (1371M)	Other short- and medium-term deposits ⁵ (1372M)	M2 ⁶ (1373M)	Long-term deposits ⁷ (1319M)	M3 ⁸ (1374M)
2004	39 080	205 378	244 458	177 036	421 494	397 246	818 740	95 410	914 150
2005	43 419	248 533	291 952	211 101	503 053	460 462	963 515	137 615	1 101 130
2006	49 951	288 041	337 992	267 687	605 679	551 163	1 156 842	192 450	1 349 293
2007	53 606	347 040	400 645	337 672	738 317	658 008	1 396 325	271 255	1 667 580
2008	57 362	362 492	419 854	333 774	753 628	807 983	1 561 612	352 589	1 914 200
2009	61 784	359 637	421 421	384 840	806 261	782 004	1 588 265	359 957	1 948 222
2007: 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	359 637	421 421	384 840	806 261	782 004	1 588 265	359 957	1 948 222
2010: Jan	62 131	346 459	408 590	388 013	796 603	772 307	1 568 909	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	761 438	1 577 112	380 056	1 957 168
Apr	61 872	369 001	430 873	379 077	809 950	770 617	1 580 567	385 503	1 966 071
May	60 377	367 957	428 334	393 748	822 083	757 219	1 579 302	400 227	1 979 529
Jun	59 677	377 073	436 750	386 204	822 954	727 413	1 550 367	432 285	1 982 652

KB125

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

Monetary analysis¹

R millions

End of	Not seasonally adjusted							Seasonally adjusted				
	M3 (1374M)	Counterparts						M3 (1374N)	Counterparts			
		Net foreign assets: Cumulative flow ² (1380M)	Claims on the government sector			Claims on the private sector (1347M)	Net other assets and liabilities (1381M)		Net foreign assets: Cumulative flow (1380N)	Net claims on the government sector (1367N)	Claims on the private sector (1347N)	
			Gross claims (1356M)	Government deposits (1330M)	Net claims (1367M)							
2009: Feb	1 927 094	236 369	174 617	108 878	65 740	1 998 099	-373 114	1 924 144	236 387	56 116	1 992 845	
Mar	1 927 342	246 821	179 675	129 392	50 283	2 008 154	-377 916	1 920 068	246 788	51 407	2 001 426	
Apr	1 933 861	244 981	184 803	116 761	68 042	2 009 038	-388 201	1 915 111	245 006	57 644	2 003 259	
May	1 952 272	262 840	188 924	123 778	65 146	1 986 548	-362 263	1 936 438	262 794	53 073	1 993 886	
Jun	1 936 118	261 316	184 939	139 665	45 275	1 992 797	-363 270	1 928 801	261 207	47 420	2 008 030	
Jul.....	1 952 319	264 265	192 581	124 827	67 754	1 993 397	-373 098	1 948 058	264 276	69 644	1 996 828	
Aug.....	1 952 799	271 338	191 307	117 550	73 757	1 990 764	-383 060	1 947 861	271 374	67 471	2 000 485	
Sep.....	1 941 262	266 636	201 371	135 066	66 305	1 979 164	-370 844	1 946 658	266 566	72 865	1 978 060	
Oct	1 939 278	278 270	203 233	133 279	69 954	1 975 158	-384 105	1 949 830	278 342	76 316	1 973 617	
Nov.....	1 953 019	279 420	214 350	128 279	86 071	1 979 340	-391 813	1 952 350	279 440	86 125	1 967 289	
Dec.....	1 948 222	272 126	223 667	138 091	85 576	1 978 442	-387 922	1 965 115	272 126	97 268	1 981 466	
2010 Jan	1 923 961	268 523	215 477	138 676	76 801	1 979 154	-400 518	1 945 305	278 855	83 975	1 977 556	
Feb.....	1 937 513	279 002	225 224	158 319	66 904	1 990 019	-398 412	1 935 401	283 531	55 313	1 986 973	
Mar.....	1 957 168	314 810	226 807	171 719	55 088	1 994 090	-406 820	1 955 454	315 490	57 520	1 987 707	
Apr	1 966 071	304 773	240 356	173 094	67 263	1 990 878	-396 843	1 956 538	309 271	56 767	1 986 156	
May	1 979 529	304 740	235 467	173 712	61 755	2 001 633	-388 599	1 964 724	299 681	52 421	2 013 177	
Jun	1 982 652	315 327	239 646	198 689	40 957	2 010 587	-384 219	1 981 023	308 666	50 647	2 018 776	

KB126

Changes

R millions

Period	Not seasonally adjusted							Seasonally adjusted				
	M3 (1374H)	Counterparts						M3 (1374I)	Counterparts			
		Net foreign assets ³ (1380H)	Claims on the government sector			Claims on the private sector (1347H)	Net other assets and liabilities (1381H)		Net foreign assets (1380I)	Net claims on the government sector (1367I)	Claims on the private sector (1347I)	
			Gross claims (1356H)	Government deposits ⁴ (1330H)	Net claims (1367H)							
2009: Feb	14 507	-185	-4 340	22 965	18 625	4 923	-8 856	-17 594	-233	448	5 958	
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	6 237	1 832	
May	18 411	17 859	4 121	-7 017	-2 896	-22 490	25 938	21 327	17 788	-4 571	-9 373	
Jun	-16 154	-1 524	-3 985	-15 887	-19 871	6 249	-1 007	-7 637	-1 587	-5 653	14 144	
Jul.....	16 201	2 949	7 642	14 838	22 480	600	-9 828	19 258	3 069	22 223	-11 202	
Aug.....	480	7 073	-1 274	7 277	6 003	-2 634	-9 961	-198	7 097	-2 172	3 658	
Sep.....	-11 537	-4 701	10 064	-17 515	-7 452	-11 600	12 215	-1 203	-4 807	5 394	-22 425	
Oct	-1 984	11 634	1 862	1 787	3 649	-4 006	-13 260	3 172	11 776	3 450	-4 443	
Nov.....	13 741	1 150	11 116	5 001	16 117	4 182	-7 709	2 520	1 098	9 809	-6 328	
Dec.....	-4 797	-7 295	9 317	-9 813	-496	-899	3 892	12 765	-7 314	11 143	14 177	
2010 Jan	-24 261	-3 602	-8 190	-584	-8 775	712	-12 597	-19 810	6 729	-13 293	-3 910	
Feb.....	13 552	10 478	9 747	-19 644	-9 897	10 865	2 106	-9 905	4 676	-28 662	9 417	
Mar.....	19 655	35 808	1 583	-13 399	-11 816	4 071	-8 408	20 053	31 960	2 207	734	
Apr	8 903	-10 037	13 549	-1 375	12 174	-3 212	9 977	1 084	-6 219	-753	-1 550	
May	13 458	-33	-4 890	-618	-5 508	10 755	8 244	8 187	-9 590	-4 347	27 021	
Jun	3 123	10 587	4 179	-24 977	-20 798	8 954	4 380	16 298	8 985	-1 774	5 599	

KB127

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

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

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

4. Increase -; decrease +.

Banks and Mutual banks

Mortgage loans

R millions

Period	New mortgage loans and re-advances granted during period								Mortgage loans paid out during the period	Capital repayments on advances during period	Total mortgage loans outstanding ³
	Gross amount ¹										
	Assets mortgaged				Total	Application					
	Residential		Farms	Commercial and other		For construction of buildings ²	On existing buildings	On vacant land			
	Total	of which: Re-advances									
(2120M)	(2133M)	(2134M)	(2135M)	(2127M)	(2128M)	(2125M)	(2126M)	(2129M)	(2131M)	(2132M)	
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	156 017	969 775
2009	189 628	55 152	2 376	18 177	210 181	17 164	188 841	4 177	118 249	93 457	1 002 663
2007: 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	8 079	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	15 833	5 509	226	2 352	18 411	2 012	16 006	393	10 949	5 038	985 750
Apr	11 639	3 299	160	1 089	12 888	1 242	11 346	300	9 195	8 781	986 943
May	13 026	3 487	164	1 516	14 706	1 696	12 595	414	9 010	8 092	988 402
Jun	15 271	4 614	173	1 587	17 032	1 487	15 217	328	10 191	9 101	990 119
Jul	15 608	5 054	192	1 701	17 501	1 815	15 413	272	9 636	10 747	989 953
Aug	15 403	4 056	173	1 442	17 019	1 268	15 487	264	9 123	7 013	992 621
Sep	20 111	5 996	204	1 279	21 594	1 377	19 939	278	9 416	8 262	994 334
Oct	22 013	4 964	215	1 854	24 082	1 822	21 882	378	10 800	8 570	997 167
Nov	21 424	5 625	297	1 934	23 655	1 582	21 578	495	10 404	8 268	999 836
Dec	17 813	4 813	238	1 008	19 059	980	17 672	406	10 628	8 328	1 002 663
2010: Jan	14 595	3 320	115	1 173	15 884	1 108	14 482	293	7 902	4 954	1 006 129
Feb	21 267	5 077	183	1 135	22 584	1 077	21 056	451	9 810	3 595	1 013 012
Mar	25 981	6 004	190	1 392	27 563	1 216	25 828	519	11 989	8 619	1 016 905
Apr	22 085	4 814	206	1 259	23 550	1 008	22 201	342	9 684	8 695	1 018 650
May	20 839	3 182	269	1 386	22 494	1 149	20 888	458	9 615	7 221	1 021 739
Jun	18 972	2 430	351	2 679	22 002	1 094	20 525	383	9 659	8 796	1 023 520

KB208

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

Selected money market and related indicators

R millions

Period	Average of daily values			SARB operations			
	Liquidity provided ¹ (1390M)	Government deposits ² (1391M)	Notes and coin in circulation ³ (1392M)	Money-market swaps with counter foreign-exchange deposits ⁴ (1441M)	Total reverse repurchase transactions ⁵ (1442M)	Total SARB debentures ⁶ (1455M)	Total (1449M)
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: 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	1	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
Apr	8 014	-	71 670	-	5 450	26 090	31 540
May	9 374	-	71 356	-	1 550	30 935	32 485
Jun	9 188	-	71 484	-	-	32 656	32 656

KB128

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

Money-market accommodation

Selected daily indicators

R millions

Date	Total liquidity provided and outstanding repurchase agreements					Total (1440D)
	Main repurchase auction ¹ (1437D)	Standing facilities ² (1438D)	Cash reserve accounts		SAMOS penalty (1434D)	
			Withdrawals (1456D)	Deposits (1457D)		
2010/03/26.....	9 450	-	470	1 180	-	8 739
2010/03/27.....	9 450	-	470	1 180	-	8 739
2010/03/29.....	9 450	-	1 007	231	-	10 226
2010/03/30.....	9 450	-	187	1 212	-	8 425
2010/03/31.....	11 400	-	16	6 292	-	5 124
2010/04/01.....	11 400	-	158	5 015	-	6 542
2010/04/03.....	11 400	-	158	5 015	-	6 542
2010/04/06.....	11 400	-	274	4 830	-	6 845
2010/04/07.....	8 250	-	817	32	-	9 035
2010/04/08.....	8 250	-	654	454	-	8 451
2010/04/09.....	8 250	-541	467	831	-	7 345
2010/04/10.....	8 250	-	467	831	-	7 886
2010/04/12.....	8 250	-	1 942	2 191	-	8 001
2010/04/13.....	8 250	-	890	1 917	-	7 222
2010/04/14.....	7 450	-1 675	3 406	5	-	9 177
2010/04/15.....	7 450	-	2 959	2 326	-	8 083
2010/04/16.....	7 450	-1 918	3 163	5	-	8 691
2010/04/17.....	7 450	-	3 163	5	-	10 609
2010/04/19.....	7 450	-2 881	4 275	118	-	8 725
2010/04/20.....	7 450	-2 988	3 809	331	-	7 940
2010/04/21.....	10 500	-1 665	4 614	118	-	13 330
2010/04/22.....	10 500	-1 710	4 614	118	-	13 285
2010/04/23.....	10 500	-	1 576	4	-	12 071
2010/04/24.....	10 500	-	1 576	4	-	12 071
2010/04/26.....	10 500	-	2 249	4	-	12 745
2010/04/28.....	11 900	-	652	167	-	12 386
2010/04/29.....	11 900	-	37	276	-	11 661
2010/04/30.....	11 900	-	115	714	-	11 301
2010/05/03.....	11 900	-	0	571	-	11 329
2010/05/04.....	11 900	-	193	698	-	11 394
2010/05/05.....	11 750	-	839	160	-	12 429
2010/05/06.....	11 750	-	77	430	-	11 396
2010/05/07.....	11 750	-	16	1 153	-	10 612
2010/05/08.....	11 750	-	16	1 153	-	10 612
2010/05/10.....	11 750	-	89	1 055	-	10 784
2010/05/11.....	11 750	-	105	2 326	-	9 529
2010/05/12.....	9 750	-	1 223	265	-	10 708
2010/05/13.....	9 750	-	41	489	-	9 303
2010/05/14.....	9 750	-	509	754	-	9 505
2010/05/15.....	9 750	-	509	754	-	9 505
2010/05/17.....	9 750	-	331	602	-	9 480
2010/05/18.....	9 750	-	235	1 929	-	8 056
2010/05/19.....	10 350	-1 246	1 490	298	-	10 295
2010/05/20.....	10 350	-2 453	1 049	504	-	8 443
2010/05/21.....	10 350	-	53	941	-	9 462
2010/05/22.....	10 350	-	293	451	-	10 192
2010/05/24.....	10 350	-	853	8	-	11 195
2010/05/25.....	10 350	-	108	525	-	9 933
2010/05/26.....	14 475	-	46	996	-	13 525
2010/05/27.....	14 475	-	145	1 377	-	13 242
2010/05/28.....	14 475	-	88	1 170	-	13 393
2010/05/29.....	14 475	-	88	1 170	-	13 393
2010/05/31.....	14 475	-	391	2 338	-	12 527
2010/06/01.....	14 475	-2 495	288	395	-	11 873
2010/06/02.....	11 050	-	1 223	546	-	11 727
2010/06/03.....	11 050	-	164	982	-	10 233
2010/06/04.....	11 050	-	164	1 164	-	10 051
2010/06/05.....	11 050	-	164	1 164	-	10 051
2010/06/07.....	11 050	-	164	1 164	-	10 051
2010/06/08.....	11 050	-	160	1 951	-	9 260
2010/06/09.....	11 700	-	54	2 667	-	9 087
2010/06/10.....	11 700	-	344	2 144	-	9 899
2010/06/11.....	11 700	-	1 280	2 892	-	10 088
2010/06/12.....	11 700	-	1 280	2 892	-	10 088
2010/06/14.....	11 700	-3 300	3 035	7	-	11 428
2010/06/15.....	11 700	-	2 893	3 950	-	10 643
2010/06/17.....	10 000	-475	4 068	328	-	13 265
2010/06/18.....	10 000	-2 207	4 515	328	-	11 980
2010/06/19.....	10 000	-	4 515	328	-	14 187
2010/06/21.....	10 000	-1 965	6 347	328	-	14 054
2010/06/22.....	10 000	-	0	742	-	9 259
2010/06/23.....	9 300	-	39	2 072	-	7 267
2010/06/24.....	9 300	-	492	8	-	9 785

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

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

Money market and related interest rates

Accommodation rates			Predominant prime over-draft rate of clearing banks		Interbank rates				Negotiable certificates of deposit/ promissory notes ⁴			
Date	Repurchase rate %	SAMOS penalty rate	Date	%	Date	South African Benchmark Overnight Rate (Sabor) on deposits ¹ % (1444W)	Overnight foreign exchange rate ² % (1446W)	Rand overnight deposit rate ³ % (1447W)	2 months (1409W)	3 months (1411W)	6 months (1412W)	12 months (1413W)
2006/06/08	7.50	12.50	2006/06/08	11.00	2010/04/30	6.30	6.53	6.20	6.53	6.61	6.83	7.40
2006/08/03	8.00	13.00	2006/08/03	11.50	2010/05/07	6.26	6.62	6.20	6.53	6.61	6.89	7.51
2006/10/13	8.50	13.50	2006/10/13	12.00	2010/05/14	6.26	6.60	6.20	6.53	6.61	6.87	7.41
2006/12/08	9.00	14.00	2006/12/08	12.50	2010/05/21	6.28	6.49	6.21	6.53	6.61	6.90	7.46
2007/06/08	9.50	14.50	2007/06/08	13.00	2010/05/28	6.27	6.47	6.21	6.53	6.61	6.88	7.41
2007/08/17	10.00	15.00	2007/08/17	13.50	2010/06/04	6.27	6.45	6.21	6.53	6.62	6.81	7.33
2007/10/12	10.50	15.50	2007/10/12	14.00	2010/06/11	6.27	6.55	6.21	6.54	6.63	6.79	7.28
2007/12/07	11.00	16.00	2007/12/07	14.50	2010/06/18	6.30	6.43	6.19	6.54	6.63	6.78	7.26
2008/04/11	11.50	16.50	2008/04/11	15.00	2010/06/25	6.26	6.42	6.22	6.54	6.63	6.77	7.25
2008/06/13	12.00	17.00	2008/06/13	15.50	2010/07/02	6.27	6.60	6.22	6.53	6.63	6.81	7.21
2008/12/12	11.50	16.50	2008/12/12	15.00	2010/07/09	6.26	6.53	6.22	6.53	6.59	6.76	7.13
2009/02/06	10.50	15.50	2009/02/06	14.00	2010/07/16	6.26	6.60	6.22	6.50	6.55	6.70	7.07
2009/03/25	9.50	14.50	2009/03/25	13.00	2010/07/23	6.27	6.60	6.23	6.52	6.58	6.71	7.08
2009/05/04	8.50	13.50	2009/05/04	12.00	2010/07/30	6.26	6.59	6.23	6.52	6.58	6.68	7.00
2009/05/29	7.50	12.50	2009/05/29	11.00	2010/08/06	6.26	6.54	6.23	6.52	6.58	6.68	6.96
2009/08/14	7.00	12.00	2009/08/14	10.50	2010/08/13	6.26	6.37	6.23	6.50	6.58	6.68	6.95
2010/03/26	6.50	11.50	2010/03/26	10.00	2010/08/20	6.27	6.44	6.23	6.48	6.54	6.62	6.88

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Date	Other money-market interest rates						Date	Notice deposits with clearing banks ⁸				Weighted average overdraft rate on current accounts % (1404M)	Interbank call money ¹² % (1402M)
	SARB debentures ⁵		91-day Treasury bills % (1405W)	3-month bankers' acceptances % (1406W)	3-month JIBAR ⁶ % (1450W)	9x12 FRA ⁷ % (1451W)		1 to 32 days ⁹ % (1414M)	More than 32 days up to 91 days ¹⁰ % (1415M)	More than 91 days up to 185 days ¹¹ % (1416M)	12-month fixed deposits ⁸ % (1417M)		
	28 days % (1448W)	58 days % (1458W)											
2010/04/30	6.50	6.49	6.59	6.49	6.60	6.60	2009: Mar	9.10	10.70	8.71	10.11	15.23	9.32
2010/05/07	6.50	6.49	6.59	6.52	6.63	6.78	Apr	8.61	9.21	7.86	9.43	14.86	9.26
2010/05/14	6.49	6.49	6.59	6.49	6.60	6.62	May	7.48	8.32	6.93	8.85	14.10	7.35
2010/05/21	6.49	6.50	6.57	6.50	6.61	6.69	Jun	6.87	7.91	6.45	8.29	12.99	7.25
2010/05/28	6.50	6.48	6.57	6.50	6.61	6.61	Jul	6.84	7.88	6.42	8.22	13.24	7.21
2010/06/04	6.50	6.49	6.55	6.49	6.60	6.55	Aug	6.41	7.56	6.53	8.00	12.84	6.76
2010/06/11	6.50	6.49	6.53	6.52	6.63	6.49	Sep	6.46	7.18	6.47	7.75	12.92	6.73
2010/06/18	6.50	6.49	6.53	6.52	6.63	6.46	Oct	6.31	7.25	6.40	7.68	12.87	6.76
2010/06/25	6.50	6.49	6.54	6.52	6.64	6.51	Nov	6.20	7.30	6.55	7.44	13.02	6.79
2010/07/02	6.50	6.50	6.54	6.50	6.62	6.42	Dec	6.11	7.20	6.33	7.40	11.41	6.78
2010/07/09	6.50	6.49	6.46	6.48	6.59	6.35							
2010/07/16	6.49	6.48	6.45	6.44	6.55	6.37	2010: Jan	6.09	7.22	6.52	7.31	10.74	6.76
2010/07/23	6.50	6.47	6.46	6.45	6.57	6.42	Feb	5.92	7.22	6.29	7.42	11.51	6.74
2010/07/30	6.50	6.48	6.45	6.45	6.57	6.31	Mar	5.74	7.06	6.53	7.23	11.21	6.34
2010/08/06	6.50	6.48	6.47	6.47	6.59	6.32	Apr	5.75	6.79	6.06	7.10	11.08	6.30
2010/08/13	6.50	6.48	6.46	6.45	6.57	6.30	May	5.67	6.76	6.17	6.87	11.05	6.26
2010/08/20	6.50	6.49	6.40	6.44	6.55	6.28	Jun	5.71	6.75	5.79	6.88	10.95	6.26

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

Money and banking

Selected data

Period	Percentage changes ¹							Income velocity of circulation of money ⁶			
	Monetary aggregates ²				Credit ³			V1(A) (1420K)	V1 (1421K)	V2 (1422K)	V3 (1423K)
	M1(A) (1370A)	M1 (1371A)	M2 (1373A)	M3 (1374A)	Private sector		Total domestic credit extention (1368A)				
					Total loans and advances ⁴ (1369A)	Total claims ⁵ (1347A)					
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	0.37	6.98	1.71	1.78	-0.55	-0.13	1.89	5.81	3.17	1.54	1.24
2007: 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	4.17	5.95	8.05	...	...	...	...
Jun	1.04	1.44	4.86	6.07	2.56	4.30	5.89	5.77	3.14	1.50	1.23
Jul	6.84	3.82	3.75	5.70	2.44	3.64	5.18	...	...	...	...
Aug	6.63	4.86	4.82	5.49	1.16	2.68	4.68	...	...	...	...
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	0.37	6.98	1.71	1.78	-0.55	-0.13	1.89	5.92	3.19	1.61	1.28
2010: Jan	2.48	10.21	0.19	0.59	-0.78	-0.70	0.77	...	...	...	...
Feb	0.91	10.02	-0.74	0.54	-0.32	-0.40	-0.34	...	...	...	...
Mar	4.49	11.46	0.23	1.55	-0.32	-0.70	-0.45	6.12	3.17	1.62	1.31
Apr	5.45	8.77	0.44	1.67	-0.30	-0.90	-0.91	...	...	...	...
May	5.43	7.06	-1.02	1.40	1.36	0.76	0.57
Jun	5.62	6.58	0.30	2.40	1.24	0.89	0.66	6.09	3.21	1.67	1.34

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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.