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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)	
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
2010	82 501	-	97 933	52 488	834	176	8 561	68	160 059	28 892	3	397	47 843	319 696
2011	101 394	-	129 320	57 209	9	55	5 307	69	191 968	19 935	52	397	122 995	436 741
2009: 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
Jul	73 820	-	100 559	51 471	4 139	141	12 906	70	169 287	31 861	4	397	67 293	342 662
Aug	74 376	-	100 759	51 767	1 116	178	12 058	70	165 947	32 113	4	397	71 838	344 675
Sep	74 969	-	98 049	52 168	1 427	161	11 046	70	162 922	32 784	4	397	65 064	336 139
Oct	76 351	-	96 508	52 312	122	-	13 895	70	162 907	32 670	4	397	64 428	336 756
Nov	80 590	-	96 004	51 651	1 415	227	6 445	68	155 810	34 885	4	397	67 760	339 446
Dec	82 501	-	97 933	52 488	834	176	8 561	68	160 059	28 892	3	397	47 843	319 696
2011: Jan	77 761	-	105 399	52 983	216	440	15 296	66	174 400	32 910	4	397	73 807	359 279
Feb	77 146	-	112 987	53 325	24	-	12 982	69	179 387	34 401	4	397	68 483	359 818
Mar	78 253	-	125 807	53 508	3 406	63	3 151	66	186 000	34 708	3	397	63 331	362 693
Apr	83 160	-	123 417	54 209	622	175	9 533	68	188 025	34 735	3	397	62 146	368 468
May	79 224	-	125 037	54 543	327	98	8 998	68	189 071	34 701	3	397	69 084	372 481
Jun	80 968	-	124 176	54 829	4 717	262	5 877	68	189 929	33 297	3	397	65 367	369 962
Jul	82 904	-	122 378	55 286	203	3	3 492	70	181 432	33 264	3	397	66 572	364 573
Aug	82 458	-	124 808	55 944	2 062	259	6 775	70	189 919	30 262	3	397	87 897	390 935
Sep	85 960	-	132 470	56 732	3 010	270	8 942	71	201 494	31 394	4	397	124 459	443 709
Oct	87 108	-	128 205	56 730	36	308	5 852	72	191 203	31 719	4	397	117 588	428 020
Nov	92 041	-	130 999	57 128	551	19	4 451	67	193 215	31 763	31	397	139 551	456 998
Dec	101 394	-	129 320	57 209	9	55	5 307	69	191 968	19 935	52	397	122 995	436 741
2012: Jan	89 599	-	137 426	57 823	41	2 919	12 053	67	210 329	23 653	111	397	113 344	437 433
Feb	89 265	-	133 861	58 360	3 538	278	6 374	67	202 478	29 511	124	397	99 481	421 256
Mar	90 165	-	134 783	59 194	4 664	-	8 280	67	206 988	21 028	4	397	104 450	423 032

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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 an uninvested part of the Stabilisation Account.
- Mainly comprising government departments, and the Compensatory and Contingency Financing Facility of the International Monetary Fund (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)	Other assets	Total assets
	Gold coin and bullion ¹	Total	Utilisation of cash reserves	Loans granted to banks under:		Total	Advances		Investments				
				Resale agree- ments	SAMOS settlement facility ⁵		Banks ⁴	Other ³	Govern- ment stock	Other			
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
2010	37 492	290 627	145	18 308	-	18 453	115	236	8 558	279	27 641	1 428	319 696
2011	51 076	397 818	2 115	17 110	-	19 225	90	287	8 490	689	28 782	10 141	436 741
2009: 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
Jul	34 584	316 242	310	14 160	-	14 470	140	304	8 601	279	23 793	2 626	342 662
Aug	36 850	319 507	81	12 916	-	12 997	143	222	8 801	279	22 442	2 726	344 675
Sep	36 774	307 275	102	17 056	-	17 157	143	235	8 563	279	26 377	2 487	336 139
Oct	37 710	307 527	319	17 014	58	17 391	146	229	8 685	279	26 731	2 498	336 756
Nov	39 301	309 114	501	17 418	-	17 919	148	238	8 579	279	27 163	3 168	339 446
Dec	37 492	290 627	145	18 308	-	18 453	115	236	8 558	279	27 641	1 428	319 696
2011: Jan	38 303	326 394	1 323	18 617	-	19 940	126	177	8 422	279	28 943	3 942	359 279
Feb	39 543	329 437	3 255	14 913	620	18 788	136	234	8 489	279	27 927	2 454	359 818
Mar	39 098	334 619	211	16 205	-	16 416	134	227	8 253	279	25 310	2 764	362 693
Apr	40 721	333 549	32	22 810	-	22 843	140	262	8 384	279	31 907	3 011	368 468
May	42 320	343 819	1 724	14 615	-	16 340	145	242	8 479	279	25 485	3 176	372 481
Jun	41 306	341 086	1 695	14 904	-	16 600	142	229	8 395	279	25 645	3 231	369 962
Jul	43 746	337 358	167	14 761	-	14 928	150	241	8 499	279	24 097	3 117	364 573
Aug	51 661	362 064	411	14 702	-	15 113	178	235	8 766	279	24 571	4 300	390 935
Sep	52 648	401 856	4 386	17 633	-	22 019	170	343	8 386	389	31 307	10 546	443 709
Oct	53 875	392 484	444	17 090	-	17 534	132	178	8 562	389	26 795	8 741	428 020
Nov	57 361	413 499	160	21 753	-	21 914	133	225	8 562	589	31 423	12 076	456 998
Dec	51 076	397 818	2 115	17 110	-	19 225	90	287	8 490	689	28 782	10 141	436 741
2012: Jan	54 394	400 287	772	19 370	-	20 142	95	276	8 623	749	29 886	7 260	437 433
Feb	53 329	385 552	18	20 678	-	20 696	93	273	8 644	799	30 506	5 198	421 256
Mar	51 420	388 876	377	20 206	972	21 556	86	329	8 386	859	31 216	2 939	423 032

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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.
5. Penalties previously applicable to this facility were removed as from 30 August 2010.

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)					
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
2010	8 917	455	535	1 070	10 977	3 965	14 943	81	192	15 216
2011	6 365	248	539	728	7 880	4 514	12 394	81	238	12 713
2009: 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
Jul	15 009	400	471	1 010	16 889	3 793	20 682	81	263	21 026
Aug	14 406	461	469	1 022	16 358	3 168	19 527	81	189	19 796
Sep	17 394	480	427	1 041	19 342	3 856	23 198	81	207	23 486
Oct	21 259	497	512	1 076	23 344	3 556	26 899	81	171	27 151
Nov	11 467	509	552	1 072	13 599	2 874	16 473	81	191	16 745
Dec	8 917	455	535	1 070	10 977	3 965	14 943	81	192	15 216
2011: Jan	18 309	382	482	471	19 644	4 960	24 605	81	119	24 805
Feb	16 554	403	412	476	17 846	4 835	22 681	81	198	22 961
Mar	6 294	412	521	479	7 706	3 125	10 831	81	203	11 115
Apr	13 165	326	445	483	14 419	5 742	20 162	81	238	20 481
May	12 888	316	512	484	14 200	5 319	19 519	81	241	19 842
Jun	10 130	301	402	488	11 321	5 477	16 798	81	531	17 410
Jul	9 879	269	450	490	11 087	5 110	16 197	81	519	16 798
Aug	14 406	166	478	495	15 545	3 664	19 209	81	175	19 465
Sep	13 708	178	586	503	14 975	3 414	18 389	81	283	18 754
Oct	8 276	231	620	508	9 635	4 855	14 489	81	125	14 696
Nov	6 511	236	491	715	7 953	4 313	12 265	81	178	12 524
Dec	6 365	248	539	728	7 880	4 514	12 394	81	238	12 713
2012: Jan	14 076	370	563	732	15 741	4 979	20 721	81	236	21 038
Feb	9 487	422	587	702	11 198	4 117	15 315	81	239	15 635
Mar	16 938	403	304	685	18 330	3 131	21 461	81	300	21 842

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1. Including the Public Investment Corporation.

Corporation for Public Deposits

Assets

R millions

End of	Call deposits		Promissory notes ¹	NCDs	Treasury bills ²	Government stock	Other public-sector investments	Other assets	Total assets
	SARB (1067M)	Banks (1091M)								(1063M)	(1092M)	(1061M)	(1062M)	(1069M)	(1065M)	(1066M)
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
2010	8 361	199	255	5 688	445	-	228	39	15 216
2011	5 810	5	355	2 140	47	-	202	4 153	12 713
2009: 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	245	-	1 061	2 043	10 943
Oct	6 671	14	200	2 807	357	-	958	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	-	811	936	16 980
Feb	14 415	105	256	819	365	-	909	538	17 408
Mar	10 736	2 556	258	1 334	258	-	907	128	16 177
Apr	12 581	5 219	259	2 990	47	-	812	1 995	23 904
May	14 217	4 351	252	4 085	137	-	603	924	24 569
Jun	12 420	257	254	2 332	47	-	504	1 820	17 635
Jul	12 602	199	255	3 302	457	-	403	3 808	21 026
Aug	11 837	199	257	3 537	47	-	680	3 239	19 796
Sep	10 829	199	258	4 305	1 268	-	1 020	5 607	23 486
Oct	13 686	199	259	5 216	1 175	-	774	5 842	27 151
Nov	6 227	199	254	5 719	294	-	327	3 725	16 745
Dec	8 361	199	255	5 688	445	-	228	39	15 216
2011: Jan	15 131	199	256	6 270	296	-	227	2 425	24 805
Feb	12 772	199	256	6 405	47	-	472	2 809	22 961
Mar	2 950	5	257	5 329	47	-	1 180	1 347	11 115
Apr	9 301	5	258	5 589	47	-	1 182	4 098	20 481
May	8 804	5	59	5 894	47	-	1 336	3 696	19 842
Jun	6 041	5	255	5 790	47	-	948	4 323	17 410
Jul	3 846	5	354	5 971	47	-	950	5 624	16 798
Aug	6 748	5	296	6 658	47	-	648	5 063	19 465
Sep	8 965	5	346	6 465	47	-	547	2 378	18 754
Oct	5 880	5	345	5 625	47	-	450	2 343	14 696
Nov	4 675	5	347	3 658	47	-	301	3 491	12 524
Dec	5 810	5	355	2 140	47	-	202	4 153	12 713
2012: Jan	13 146	5	354	2 465	47	-	839	4 182	21 038
Feb	7 233	5	356	2 926	246	-	1 178	3 692	15 635
Mar	8 237	2 076	357	3 753	405	-	1 690	5 325	21 842

KB103

1. Including Land Bank securities.
2. Including Special Treasury bills.

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)
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
2010	460 514	459 034	126 205	314 817	462 842	464 190	2 287 602	57 644	15 807	64 040	23 553
2011	516 019	514 869	140 219	353 463	455 026	520 196	2 499 792	69 668	21 773	62 847	10 909
2009: 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	445 790	450 690	120 615	293 262	404 944	539 264	2 254 565	54 759	11 202	78 310	16 203
Jul	431 264	452 127	121 611	306 399	419 102	552 331	2 282 835	56 185	12 959	64 048	11 699
Aug	429 038	463 869	121 483	302 538	425 063	564 498	2 306 489	55 632	12 916	56 549	14 557
Sep	447 392	463 417	122 691	268 603	439 254	566 226	2 307 583	57 419	17 055	55 138	14 239
Oct	444 673	469 401	123 159	285 154	436 834	526 858	2 286 080	64 893	17 013	60 813	13 393
Nov	463 656	488 903	126 177	248 291	491 847	497 497	2 316 372	61 198	20 928	61 436	16 084
Dec	460 514	459 034	126 205	314 817	462 842	464 190	2 287 602	57 644	15 807	64 040	23 553
2011: Jan	430 327	497 686	123 532	306 715	456 247	460 611	2 275 117	63 632	19 541	57 603	16 801
Feb	443 053	488 642	123 704	305 717	444 601	484 492	2 290 211	58 550	17 374	51 534	19 407
Mar	453 915	505 173	124 923	290 457	430 283	495 181	2 299 933	57 301	17 204	53 721	13 699
Apr	435 382	503 238	125 166	308 302	424 841	490 930	2 287 858	72 721	26 162	58 168	15 215
May	429 413	500 279	125 969	320 488	428 339	500 310	2 304 798	70 697	17 703	69 147	9 249
Jun	459 496	501 308	128 493	298 193	424 424	521 207	2 333 121	70 728	18 779	64 532	7 678
Jul	448 799	509 552	130 064	288 523	443 695	531 118	2 351 751	64 995	19 135	68 039	8 370
Aug	447 707	514 991	130 763	312 522	449 682	534 174	2 389 840	62 823	17 703	81 656	15 877
Sep	454 539	496 566	134 681	323 155	464 238	520 577	2 393 756	71 052	19 319	69 934	13 012
Oct	462 613	515 719	134 259	324 223	448 528	535 099	2 420 441	67 371	19 233	69 433	11 383
Nov	477 613	533 040	139 057	288 530	477 411	551 900	2 467 551	77 258	24 721	79 417	12 186
Dec	516 019	514 869	140 219	353 463	455 026	520 196	2 499 792	69 668	21 773	62 847	10 909
2012: Jan	496 675	529 756	137 191	341 660	447 867	494 889	2 448 036	67 881	22 856	66 991	11 638
Feb	511 406	537 220	137 429	320 553	465 249	496 933	2 468 790	66 688	23 938	68 959	14 180
Mar	523 555	528 231	138 672	318 409	480 413	478 953	2 468 233	73 451	24 537	67 460	15 491

KB105

1. Banks registered under the Banks Act, 1990 (Act No. 94 of 1990); it includes 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		Debt securities ^{3,4}	Other ⁵	Total	Total liabilities to the public	Outstanding liabilities on behalf of clients per contra ⁶	Other liabilities	Share capital and reserves ³	Total		
Domestic sector	Foreign sector										
(1080M)	(1081M)											(1082M)	(1083M)	(1084M)	(1085M)	(1086M)	(1087M)	(1088M)	(1089M)	(1090M)
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
6 760	55 031	101 878	19 058	286 127	2 573 728	-	327 181	220 873	548 054	3 121 782	2010
12 625	59 283	120 837	19 372	307 645	2 807 437	-	349 029	247 680	596 709	3 404 147	2011
13 916	72 764	67 280	17 041	274 520	2 433 735	20	506 165	181 552	687 737	3 121 471	2009: 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	2 536 345	-	263 584	204 731	468 314	3 004 659	Jun
6 859	51 743	100 225	17 087	264 621	2 547 456	-	312 517	208 916	521 433	3 068 890	Jul
5 893	52 018	100 123	17 255	259 310	2 565 799	-	318 809	210 384	529 193	3 094 993	Aug
4 771	51 670	102 505	17 857	263 236	2 570 819	-	342 521	218 166	560 688	3 131 507	Sep
6 276	52 910	101 358	16 781	268 544	2 554 623	-	357 078	216 052	573 131	3 127 754	Oct
7 378	51 987	102 340	18 783	278 935	2 595 307	-	314 789	218 889	533 678	3 128 985	Nov
6 760	55 031	101 878	19 058	286 127	2 573 728	-	327 181	220 873	548 054	3 121 782	Dec
7 297	55 268	102 422	17 529	276 463	2 551 580	-	276 044	223 345	499 389	3 050 970	2011: Jan
9 494	49 859	103 329	20 129	271 127	2 561 337	-	284 695	223 816	508 510	3 069 847	Feb
7 510	44 844	111 333	21 196	269 506	2 569 439	-	277 436	225 079	502 516	3 071 955	Mar
6 390	44 566	111 066	19 609	281 175	2 569 034	-	297 032	225 964	522 996	3 092 030	Apr
8 509	44 256	111 749	21 812	282 425	2 587 223	-	253 037	229 259	482 296	3 069 520	May
8 189	55 660	114 770	26 879	296 487	2 629 608	-	254 420	230 910	485 329	3 114 937	Jun
8 182	48 073	116 178	25 861	293 839	2 645 590	-	267 512	234 447	501 959	3 147 549	Jul
8 184	51 762	118 049	27 066	320 296	2 710 136	-	333 122	236 268	569 390	3 279 526	Aug
10 883	58 870	120 984	27 766	320 768	2 714 524	-	415 455	236 960	652 415	3 366 939	Sep
10 988	67 111	122 595	20 150	320 893	2 741 334	-	391 459	240 557	632 017	3 373 351	Oct
11 553	68 669	118 813	19 351	334 710	2 802 261	-	393 202	244 550	637 752	3 440 013	Nov
12 625	59 283	120 837	19 372	307 645	2 807 437	-	349 029	247 680	596 709	3 404 147	Dec
17 450	49 150	145 160	19 528	332 772	2 780 808	-	368 060	251 307	619 367	3 400 176	2012: Jan
12 920	48 810	150 726	20 660	340 193	2 808 983	-	332 208	250 692	582 900	3 391 883	Feb
18 017	51 235	177 887	20 304	374 931	2 843 164	-	302 480	250 537	553 017	3 396 181	Mar

KB106

1. Banks registered under the Banks Act, 1990 (Act No. 94 of 1990); it includes 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 included in debt securities.
4. As from January 2012, both senior and subordinated debt securities are included.
5. Includes collateralised borrowing since January 2008. Prior to January 2008 it included items previously classified as loans and advances, and other funding-related liabilities.
6. 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)
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
2010	17 417	0	56 209	73 626	109 069	107 191	241 627	1 041 681	56 559	158 661	54 820
2011	25 993	0	61 599	87 592	126 216	84 218	258 623	1 064 352	61 964	235 198	68 222
2009: 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	160 278	104 507	236 491	1 023 000	55 963	149 722	58 430
Jul	11 384	0	58 475	69 859	157 227	92 657	237 779	1 027 991	55 735	159 777	58 124
Aug	14 284	0	56 640	70 925	169 196	97 565	238 090	1 039 246	55 960	153 842	57 621
Sep	14 707	0	57 499	72 206	173 726	95 631	238 723	1 041 320	56 407	147 990	57 537
Oct	11 857	0	55 393	67 250	134 510	91 527	239 922	1 043 099	56 999	163 096	56 817
Nov	15 582	0	56 876	72 458	132 466	98 935	240 681	1 046 307	56 605	179 551	59 640
Dec	17 417	0	56 209	73 626	109 069	107 191	241 627	1 041 681	56 559	158 661	54 820
2011: Jan	13 913	0	52 994	66 907	112 080	84 556	242 470	1 043 174	56 971	164 426	54 655
Feb	12 611	0	55 538	68 149	113 798	87 532	243 796	1 046 667	57 830	157 650	55 423
Mar	15 048	0	60 295	75 343	124 612	90 090	245 581	1 044 906	57 674	139 365	59 047
Apr	16 604	0	58 629	75 233	111 288	93 135	246 095	1 046 769	58 438	129 207	57 402
May	15 243	0	57 800	73 043	116 556	94 133	246 955	1 052 061	58 901	145 567	54 761
Jun	16 544	0	61 416	77 960	123 216	88 829	248 806	1 055 641	59 188	160 142	57 816
Jul	14 625	0	60 084	74 709	120 558	87 790	250 229	1 055 798	59 497	146 288	63 257
Aug	16 364	0	63 743	80 107	125 407	109 437	248 230	1 057 070	59 782	165 796	64 124
Sep	16 104	0	63 614	79 719	118 843	88 861	250 643	1 061 735	60 274	193 192	63 679
Oct	16 491	0	60 337	76 828	120 606	85 542	252 592	1 062 207	60 922	198 851	68 598
Nov	19 101	0	61 683	80 783	128 984	89 703	255 149	1 063 505	61 628	229 263	68 243
Dec	25 993	0	61 599	87 592	126 216	84 218	258 623	1 064 352	61 964	235 198	68 222
2012: Jan	18 567	0	61 900	80 467	113 413	85 741	259 860	1 064 333	63 179	223 260	68 378
Feb	18 924	0	68 413	87 337	113 841	93 777	262 119	1 066 969	64 014	196 707	70 217
Mar	17 263	0	65 500	82 763	115 225	94 511	265 216	1 067 491	64 455	218 496	66 866

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						Non-financial assets	Other assets	Total assets	End of
Overdrafts and loans	Less: Credit impairments ¹	Total	Investments other than shares		Shares	Bills and acceptances discounted	Less: Credit impairments ¹	Total				
			Government stock	Other								
(1122M)	(1123M)	(1124M)	(1125M)	(1126M)	(1127M)	(1111M)	(1128M)	(1129M)	(1130M)	(1131M)	(1132M)	
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
594 723	55 261	2 309 070	135 492	375 420	43 914	112 084	68	666 842	42 808	29 436	3 121 782	2010
671 488	54 473	2 515 807	155 232	376 161	37 014	151 534	61	719 880	48 629	32 237	3 404 147	2011
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	2009: 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
560 782	55 089	2 294 084	122 881	304 394	38 798	112 276	32	578 316	33 994	28 417	3 004 659	Jun
569 186	54 901	2 303 575	123 991	348 225	37 952	113 263	30	623 401	34 063	37 990	3 068 890	Jul
571 945	54 973	2 328 491	120 511	357 916	37 577	114 221	29	630 197	35 042	30 338	3 094 993	Aug
586 569	56 082	2 341 821	127 362	377 030	37 594	107 450	61	649 375	39 786	28 318	3 131 507	Sep
583 407	55 692	2 313 685	136 488	393 798	37 858	107 038	94	675 088	40 148	31 584	3 127 754	Oct
583 262	55 286	2 342 161	131 633	348 856	36 475	115 910	92	632 782	40 916	40 668	3 128 985	Nov
594 723	55 261	2 309 070	135 492	375 420	43 914	112 084	68	666 842	42 808	29 436	3 121 782	Dec
603 805	55 752	2 306 385	140 014	311 275	43 886	110 744	68	605 851	42 777	29 050	3 050 970	2011: Jan
612 185	55 664	2 319 219	139 854	316 010	43 841	114 898	68	614 535	42 972	24 972	3 069 847	Feb
614 872	55 580	2 320 569	140 530	312 949	42 139	115 248	68	610 799	43 324	21 920	3 071 955	Mar
624 288	55 605	2 311 018	143 901	337 750	42 084	116 410	68	640 078	43 519	22 182	3 092 030	Apr
618 131	55 810	2 331 254	141 946	288 704	42 295	122 608	68	595 485	44 004	25 734	3 069 520	May
619 827	55 271	2 358 195	143 112	289 672	42 054	129 276	52	604 063	44 435	30 284	3 114 937	Jun
636 631	54 647	2 365 400	146 241	305 721	39 819	134 192	18	625 955	44 596	36 889	3 147 549	Jul
646 976	54 655	2 422 167	149 827	372 124	39 879	137 226	18	699 038	44 968	33 247	3 279 526	Aug
642 990	54 546	2 425 671	149 920	458 433	36 952	141 271	18	786 558	45 522	29 469	3 366 939	Sep
652 576	54 446	2 447 449	156 508	425 862	37 176	151 251	18	770 779	46 695	31 600	3 373 351	Oct
655 712	53 991	2 498 196	154 410	432 002	37 503	153 818	27	777 706	47 209	36 119	3 440 013	Nov
671 488	54 473	2 515 807	155 232	376 161	37 014	151 534	61	719 880	48 629	32 237	3 404 147	Dec
684 819	55 107	2 507 875	156 325	375 415	36 593	152 345	61	720 617	48 544	42 671	3 400 176	2012: Jan
707 719	55 058	2 520 306	160 082	351 870	36 668	146 865	61	695 424	48 783	40 033	3 391 883	Feb
731 590	55 193	2 568 657	161 236	304 070	44 910	146 091	61	656 245	48 927	39 588	3 396 181	Mar

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

Banks

Analysis of deposits by type of depositor

R millions

End of	Residents										Non-residents (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 and/or corporations ² (1145M)	Insurers and pension funds (1146M)	Other companies and close corporations (1147M)	Households ³ (1154M)	Other monetary institutions (1155M)	Total (1150M)				
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	
2010	99 754	81 374	29 859	141 936	139 939	1 191 660	528 146	7 910	2 220 578	67 024	2 287 602	57 644	
2011	94 538	112 198	34 078	156 143	142 569	1 283 969	582 218	6 204	2 411 918	87 874	2 499 792	69 668	
2011: Feb.....	94 618	91 135	26 520	133 695	143 610	1 203 982	522 921	4 035	2 220 515	69 696	2 290 211	58 550	
Mar.....	103 971	83 206	37 190	131 774	142 817	1 196 235	526 612	5 335	2 227 140	72 793	2 299 933	57 301	
Apr.....	96 403	73 217	31 105	127 631	143 588	1 201 892	530 475	3 713	2 208 024	79 835	2 287 858	72 721	
May.....	89 406	69 124	28 071	130 564	146 127	1 218 329	533 068	5 956	2 220 645	84 153	2 304 798	70 697	
Jun.....	94 668	101 231	22 815	133 379	147 642	1 207 093	545 004	4 840	2 256 672	76 449	2 333 121	70 728	
Jul.....	106 235	80 027	33 531	139 693	149 295	1 213 131	551 548	3 707	2 277 168	74 584	2 351 751	64 995	
Aug.....	104 993	77 327	32 512	152 417	152 559	1 227 594	554 162	7 971	2 309 534	80 305	2 389 840	62 823	
Sep.....	99 145	74 205	30 534	154 489	152 056	1 223 861	568 064	8 267	2 310 621	83 135	2 393 756	71 052	
Oct.....	82 369	84 384	29 128	160 301	149 624	1 258 483	567 817	7 785	2 339 890	80 550	2 420 441	67 371	
Nov.....	94 349	84 562	32 585	154 190	144 423	1 284 219	580 381	5 311	2 380 021	87 530	2 467 551	77 258	
Dec.....	94 538	112 198	34 078	156 143	142 569	1 283 969	582 218	6 204	2 411 918	87 874	2 499 792	69 668	
2012: Jan.....	82 831	103 669	31 968	154 159	144 136	1 268 570	574 408	8 400	2 368 142	79 894	2 448 036	67 881	
Feb.....	83 478	131 129	32 882	150 006	142 962	1 253 069	580 181	5 387	2 379 093	89 696	2 468 790	66 688	
Mar.....	86 257	113 954	40 989	143 836	143 722	1 257 173	589 024	5 940	2 380 895	87 337	2 468 233	73 451	

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Banks

Selected asset items

R millions

End of	NCDs/PNs (1160M)	Advances				Investments						Bills discounted		
		Central government (1510M)	Provincial governments (1174M)	Total loans and advances 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)				
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
2010	57 049	1 324	717	1 921 388	237 292	46 549	88 943	440	6 767	133 292	169 389	105 071	-	7 012
2011	61 460	1 270	580	2 059 142	246 567	47 661	107 572	626	7 960	117 561	182 874	141 782	-	9 752
2011: Feb.....	58 282	1 436	725	1 952 208	214 913	63 542	76 311	793	6 728	114 459	144 269	100 843	-	14 054
Mar.....	57 032	1 388	711	1 955 450	217 506	59 025	81 505	3 232	6 718	109 031	143 900	101 556	-	13 692
Apr.....	59 540	1 338	732	1 966 184	230 889	51 475	92 426	2 611	6 207	117 124	159 527	104 468	-	11 943
May.....	61 331	986	668	1 964 271	205 498	48 025	93 920	1 818	6 409	109 208	132 098	109 283	-	13 325
Jun.....	60 319	999	627	1 973 645	199 706	50 982	92 130	1 863	6 390	111 443	130 450	116 536	-	12 740
Jul.....	62 380	1 036	1 058	1 998 751	202 621	49 074	97 166	2 468	6 250	116 239	139 038	121 708	-	12 484
Aug.....	64 300	1 095	600	2 012 068	240 449	46 327	103 500	864	6 080	130 102	165 771	122 978	-	14 248
Sep.....	64 932	1 258	739	2 017 795	277 584	47 716	102 204	554	7 417	125 999	210 642	125 890	-	15 381
Oct.....	66 465	1 282	662	2 030 631	274 017	49 701	106 807	606	7 994	123 651	202 149	136 847	-	14 404
Nov.....	65 310	1 276	558	2 037 575	275 228	44 191	110 219	699	8 015	125 001	204 853	139 026	-	14 792
Dec.....	61 460	1 270	580	2 059 142	246 567	47 661	107 572	626	7 960	117 561	182 874	141 782	-	9 752
2012: Jan.....	63 797	1 236	569	2 072 225	250 449	54 376	101 949	606	6 483	121 762	186 416	146 383	-	5 963
Feb.....	63 605	1 198	1 346	2 105 837	236 704	65 658	94 424	458	6 437	120 028	173 228	141 082	-	5 783
Mar.....	62 265	2 108	1 108	2 128 987	213 049	55 988	105 248	464	7 418	118 356	150 783	139 977	-	6 113

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

Banks and Mutual banks

Instalment sale and leasing transactions¹

R millions

Quarter-end balances according to type of asset and agreement	Instalment sale credit (Hire-purchase credit)			Leasing finance						Total assets financed		
				Financial leases			Operating leases					
	2011/03	2011/04	2012/01	2011/03	2011/04	2012/01	2011/03	2011/04	2012/01	2011/03	2011/04	2012/01
Passenger cars:												
New	67 213	71 141	74 836	7 479	6 469	5 729	285	252	297	74 977	77 862	80 862
Used	72 544	76 022	78 962	4 545	4 294	3 845	177	130	115	77 266	80 445	82 922
Minibuses	3 550	3 557	3 581	182	179	172	1	1	1	3 733	3 738	3 754
Trucks and other land transport equipment	45 908	47 028	48 630	5 048	5 137	4 322	300	261	253	51 257	52 425	53 205
Aircraft, ships and boats	2 575	2 409	2 366	210	392	200	-	-	-	2 785	2 800	2 566
Agricultural machinery and equipment	5 182	6 054	6 448	94	185	107	4	4	4	5 280	6 244	6 559
All household appliances, such as furniture, televisions, radio sets and other electrical equipment	63	57	47	1	1	1	0	0	0	64	58	48
Industrial, commercial and office equipment	22 365	22 443	22 669	2 521	2 370	2 446	417	384	359	25 303	25 196	25 473
Other goods	7 919	7 738	8 365	2 209	2 323	1 670	55	3	2	10 183	10 065	10 037
All goods	227 320	236 448	245 903	22 290	21 349	18 493	1 240	1 036	1 030	250 849	258 833	265 426
According to type of purchaser/lessee	Households ²			Other ³			Total					
	2011/03	2011/04	2012/01	2011/03	2011/04	2012/01	2011/03	2011/04	2012/01	2011/03	2011/04	2012/01
Instalment sale balances	157 691	165 156	172 540	69 629	71 292	73 364	227 320	236 448	245 903			
Leasing balances	13 278	12 665	10 715	10 251	9 720	8 808	23 529	22 385	19 523			

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1. Unearned finance charges excluded.

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

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

Term lending rates and amounts paid out by banks

Period	Average rates on instalment sale agreements		Paid out in respect of new business		
	New fixed-rate agreements %	Adjustable rate agreements %	Instalment sale transactions Rm	Leasing transactions Rm	Total Rm
	(1181M)	(1182M)	(1183M)	(1184M)	(1185M)
2010: Dec	14.50	9.65	9 788	880	10 669
2011: Jan	14.60	10.42	7 364	628	7 992
Feb	14.74	10.49	9 080	709	9 789
Mar	14.87	10.39	9 676	837	10 513
Apr	14.84	10.41	7 591	583	8 173
May	14.63	10.39	8 726	668	9 394
Jun	14.57	10.38	9 741	720	10 461
Jul	14.42	10.38	9 946	616	10 562
Aug	14.33	10.44	10 239	593	10 832
Sep	14.24	10.46	10 703	644	11 348
Oct	14.26	10.44	10 417	508	10 925
Nov	14.22	10.47	10 729	597	11 326
Dec	14.25	10.32	10 524	542	11 066
2012: Jan	14.50	10.24	9 015	359	9 374
Feb	14.43	10.24	11 188	454	11 642
Mar	14.37	10.25	11 990	763	12 754

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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:	
								Total ¹ (1194M)	Of which: Uncommitted undrawn facilities (1213M)
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	...
2009	102 868	249 508	559	1 578	12 386	2 874	9 530	8 086	...
2010	113 808	275 892	291	754	7 149	4 654	11 914	442 158	...
2011	125 356	302 036	290	2 497	12 064	5 611	13 763	462 883	...
2009: Feb	109 137	218 732	1 115	952	16 709	3 146	8 791	8 384	...
Mar	112 475	212 927	976	1 181	14 933	3 141	8 217	12 197	...
Apr	106 053	208 228	843	759	15 783	3 222	8 301	11 830	...
May	105 839	215 183	1 003	1 294	16 127	3 016	8 371	11 562	...
Jun	102 675	225 134	1 001	1 655	13 480	4 040	8 902	12 294	...
Jul	101 500	228 152	862	1 672	16 283	3 820	8 244	11 619	...
Aug	103 146	232 986	696	994	17 321	3 888	8 498	12 888	...
Sep	101 882	236 615	810	1 249	12 915	3 721	8 365	14 411	...
Oct	104 680	228 132	896	1 141	12 545	3 474	8 333	14 959	...
Nov	106 789	236 550	521	1 417	13 214	3 217	8 417	9 801	...
Dec	102 868	249 508	559	1 578	12 386	2 874	9 530	8 086	...
2010: Jan	107 922	246 648	529	1 282	12 355	2 765	9 359	7 256	...
Feb	109 703	248 052	560	1 310	12 324	2 746	9 441	10 013	...
Mar	112 484	245 255	533	960	12 028	2 380	9 526	10 903	...
Apr	118 542	276 404	479	1 234	11 118	2 344	9 324	356 206	...
May	118 076	274 182	453	2 205	11 555	2 115	9 650	408 333	...
Jun	119 381	268 964	401	1 753	11 354	3 449	11 784	447 922	...
Jul	116 749	267 813	413	1 856	6 038	3 369	11 905	451 749	...
Aug	116 668	269 581	302	1 413	4 886	3 034	12 349	442 632	...
Sep	112 878	266 707	316	1 149	5 201	2 932	11 773	442 140	...
Oct	113 152	270 139	310	953	4 818	2 986	11 768	445 423	...
Nov	112 121	271 951	284	793	7 957	2 468	11 796	444 655	...
Dec	113 808	275 892	291	754	7 149	4 654	11 914	442 158	...
2011: Jan	115 485	269 231	289	705	7 261	2 783	11 883	442 208	...
Feb	114 081	251 442	297	609	6 633	2 666	11 809	450 883	...
Mar	114 900	253 035	296	2 242	6 619	4 197	12 084	439 747	...
Apr	114 462	257 657	298	1 818	6 811	5 435	11 760	439 669	...
May	117 352	255 120	286	2 693	7 036	5 203	11 819	427 597	...
Jun	134 529	261 635	319	2 223	6 975	6 530	11 752	453 967	...
Jul	126 170	273 866	316	1 837	7 254	6 544	11 855	459 676	...
Aug	123 867	280 339	307	2 321	9 192	6 675	11 898	465 753	...
Sep	127 568	286 065	310	2 043	11 630	6 330	12 285	472 038	...
Oct	125 599	285 377	315	2 482	11 257	5 987	12 301	471 708	...
Nov	129 230	287 742	321	3 122	12 047	5 671	12 460	462 585	...
Dec	125 356	302 036	290	2 497	12 064	5 611	13 763	462 883	...
2012: Jan	126 329	294 152	303	2 615	11 051	5 279	13 109	448 166	378 878
Feb	116 722	309 124	302	2 622	10 981	5 681	12 922	456 211	391 573
Mar	121 320	311 668	282	2 861	11 534	5 121	12 885	460 083	395 663

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

Banks

Credit cards, cheques and electronic transactions

Millions

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)
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
2010	294.146	149 614	149 614	42.018	942 671	942 671	737.241	5 395 762	5 395 762
2011	319.541	166 327	166 327	33.102	800 841	800 841	781.903	6 012 535	6 012 535
2009: 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	12 027	3.449	71 987	80 893	54.238	369 853	415 156
Feb	22.063	11 203	12 559	3.771	83 601	86 989	57.232	409 284	436 896
Mar	24.452	12 813	12 931	4.113	90 229	86 459	64.772	465 311	450 819
Apr	23.417	11 830	12 233	3.212	69 510	77 927	60.747	424 678	457 195
May	23.726	12 156	12 261	3.888	84 063	84 328	60.296	440 649	445 201
Jun	24.090	11 962	12 325	3.404	78 174	78 641	61.141	442 828	447 648
Jul	24.369	12 276	12 293	3.531	79 694	75 176	63.256	465 317	445 030
Aug	24.775	12 278	12 563	3.408	78 342	78 466	60.981	453 334	452 504
Sep	24.798	12 502	12 665	3.331	77 678	76 343	61.865	461 006	456 809
Oct	24.827	12 810	12 282	3.322	73 145	67 771	61.210	459 354	433 394
Nov	26.041	13 262	13 068	3.413	77 106	74 708	65.951	498 538	475 923
Dec	28.458	15 000	12 406	3.178	79 141	74 969	65.552	505 610	479 187
2011: Jan	24.720	12 488	13 123	2.766	65 431	74 503	58.417	420 383	478 942
Feb	22.960	11 847	13 242	2.985	71 274	72 637	61.160	451 480	481 457
Mar	27.401	13 950	13 960	3.218	77 189	73 054	66.303	506 117	487 648
Apr	26.248	13 413	14 005	2.551	60 281	68 215	62.345	451 472	479 426
May	26.325	13 450	13 693	2.870	65 077	64 376	64.635	481 377	492 087
Jun	25.951	13 361	13 804	2.846	65 970	66 210	65.104	497 434	504 077
Jul	26.403	13 638	13 577	2.615	61 860	58 303	63.662	499 344	475 362
Aug	27.694	14 258	14 605	2.823	67 982	68 830	68.111	530 408	535 301
Sep	26.694	14 112	14 017	2.720	67 689	66 098	68.778	539 409	532 800
Oct	27.424	14 382	13 816	2.600	63 322	59 117	66.298	520 766	495 104
Nov	26.941	14 697	14 409	2.678	68 168	66 721	67.878	554 658	527 488
Dec	30.780	16 730	14 075	2.430	66 598	62 775	69.212	559 687	522 843
2012: Jan	27.949	13 965	14 740	2.192	58 429	66 394	62.801	480 947	548 177
Feb	26.370	13 619	15 206	2.407	64 902	65 363	66.481	527 364	560 360
Mar	28.547	14 720	14 453	2.418	65 719	60 599	70.055	562 767	538 007

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1. Including magnetic ink character recognition (MICR) and 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 ⁵	
	Banknotes and subsidiary coin (1240M)	Gold coin and bullion (1241M)	Reserve and clearing account balances held with SARB ² (1242M)	Treasury bills (1244M)	Government stock ³ (1245M)	SARB securities (1246M)	Land Bank bills (1247M)	Total holdings ⁴ (1250M)	Required holdings ⁵ (1251M)	Banks' liabilities as adjusted (1252M)	Minimum reserve balance to be held with SARB ⁷ (1255M)
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
2010	13 218	0	47	85 693	83 511	34 238	282	216 990	129 858	2 046 489	51 162
2011	15 412	0	112	113 238	103 909	25 235	1	257 906	137 502	2 220 694	55 517
2009: 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	12 835	0	30	88 136	87 270	36 300	471	225 042	127 989	2 057 904	51 448
Jul	12 873	0	36	93 160	86 074	36 202	65	228 411	129 161	2 069 931	51 748
Aug	12 206	0	38	92 599	82 306	34 722	85	221 957	130 586	2 086 013	52 150
Sep	13 156	0	36	89 215	82 114	38 048	99	222 670	132 194	2 091 793	52 295
Oct	13 833	0	53	90 999	86 247	40 417	99	231 649	131 568	2 062 197	51 555
Nov	14 414	0	118	97 757	87 582	38 536	68	238 474	133 564	2 096 429	52 411
Dec	13 760	0	102	92 158	92 135	35 291	50	233 495	134 895	2 115 779	52 894
2011: Jan	13 642	0	60	92 423	91 147	33 054	8	230 334	134 082	2 129 321	53 233
Feb	14 287	0	98	94 357	90 482	31 455	-	230 679	133 312	2 135 489	53 387
Mar	14 042	0	95	95 972	99 893	21 916	-	231 919	132 600	2 163 173	54 079
Apr	13 730	0	79	101 263	99 934	22 750	-	237 756	133 428	2 175 832	54 396
May	14 429	0	69	109 949	104 468	20 425	-	249 341	132 756	2 186 924	54 673
Jun	15 534	0	86	111 927	105 689	23 695	-	256 931	133 505	2 207 984	55 200
Jul	16 320	0	136	114 125	107 090	22 115	-	259 784	134 379	2 234 250	55 856
Aug	15 532	0	92	117 601	111 407	23 767	-	268 399	137 439	2 265 779	56 644
Sep	15 936	0	228	124 676	106 103	29 513	-	276 456	140 813	2 270 007	56 750
Oct	15 718	0	108	130 288	109 402	27 779	-	283 294	144 171	2 281 418	57 035
Nov	17 388	0	120	134 563	108 095	26 656	-	286 822	146 394	2 284 905	57 123
Dec	18 381	0	178	131 717	113 194	19 693	-	283 162	147 148	2 313 251	57 831
2012: Jan	17 322	0	198	132 843	117 523	17 671	-	285 559	147 349	2 331 094	58 277
Feb	19 622	0	145	133 761	116 349	19 147	-	289 024	146 944	2 366 679	59 167
Mar	20 168	0	465	130 323	115 402	16 460	-	282 819	147 039	2 397 105	59 928

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

Mutual 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)	
2009	1	164	314	370	849	2	851	135	14	1 000	2 407
2010	2	180	306	389	877	3	879	138	15	1 032	2 754
2011	1	197	303	437	939	3	942	155	17	1 113	3 004
2011: Mar	1	183	341	368	893	3	896	138	17	1 051	2 841
Apr.....	1	189	335	383	907	4	912	137	17	1 066	2 871
May.....	1	193	344	376	915	3	918	138	18	1 073	2 909
Jun.....	1	201	338	386	927	3	930	138	18	1 086	2 955
Jul.....	1	212	314	405	932	4	936	138	17	1 092	2 987
Aug.....	1	211	305	422	940	3	943	142	16	1 102	3 033
Sep.....	1	217	322	402	943	3	946	146	17	1 108	3 112
Oct.....	1	220	305	416	942	3	946	159	17	1 122	3 166
Nov.....	1	222	302	439	964	6	970	159	17	1 147	3 194
Dec.....	1	197	303	437	939	3	942	155	17	1 113	3 004
2012: Jan.....	1	188	320	423	931	3	934	154	17	1 105	2 951
Feb.....	1	191	317	439	947	4	951	153	19	1 122	2 997
Mar.....	1	197	325	432	956	5	961	150	19	1 129	3 055

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)	
2009	501	244	-	14	49	-	23	159	-	10	1 000	2 407
2010	561	230	-	20	52	-	24	134	-	12	1 032	2 754
2011	622	226	-	32	53	-	26	144	-	11	1 113	3 004
2011: Mar	578	219	-	21	53	-	23	147	-	11	1 051	2 841
Apr.....	578	216	-	21	53	-	23	165	-	11	1 066	2 871
May.....	580	215	-	21	53	-	23	171	-	11	1 073	2 909
Jun.....	582	215	-	26	53	-	23	176	-	11	1 086	2 955
Jul.....	583	213	-	26	53	-	22	184	-	11	1 092	2 987
Aug.....	591	214	-	26	53	-	22	184	-	11	1 102	3 033
Sep.....	594	220	-	26	53	-	22	182	-	11	1 108	3 112
Oct.....	595	222	-	31	53	-	23	186	-	11	1 122	3 166
Nov.....	614	222	-	32	53	-	27	190	-	11	1 147	3 194
Dec.....	622	226	-	32	53	-	26	144	-	11	1 113	3 004
2012: Jan.....	635	226	-	32	53	-	24	125	-	11	1 105	2 951
Feb.....	651	227	-	37	54	-	24	118	-	11	1 122	2 997
Mar.....	663	228	-	43	55	-	24	107	-	10	1 129	3 055

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 (1278M)	Other liabilities (1279M)	Total liabilities (1280M)
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
2010	582	272	629	9 897	-	3 717	197	15 295
2011	378	924	424	15 800	-	4 719	-	22 246
2009: Feb	713	400	495	9 508	1 840	1 756	-	14 712
Mar	743	400	495	10 777	1 840	1 780	-	16 036
Apr	679	250	495	10 649	1 840	1 982	-	15 895
May	673	250	495	9 996	1 840	1 994	-	15 248
Jun	676	250	495	9 337	1 840	2 032	389	15 020
Jul	673	250	495	8 704	1 840	2 039	682	14 684
Aug	650	250	495	8 599	1 840	2 069	540	14 443
Sep	596	350	495	8 024	1 840	2 096	925	14 327
Oct	520	385	495	8 435	1 840	2 030	564	14 269
Nov	515	475	495	8 299	1 840	2 005	903	14 533
Dec	536	323	495	8 674	1 840	3 042	-	14 910
2010: Jan	539	148	495	9 441	1 840	3 106	-	15 569
Feb	562	218	495	9 413	1 040	3 108	-	14 837
Mar	711	165	495	9 224	1 040	3 156	232	15 023
Apr	706	321	495	9 714	1 040	3 155	-	15 431
May	696	466	495	10 793	610	3 052	-	16 112
Jun	644	362	495	11 726	-	2 931	-	16 158
Jul	639	362	50	11 595	-	2 900	-	15 546
Aug	593	349	100	11 488	-	2 778	-	15 308
Sep	590	342	130	11 718	-	2 934	-	15 714
Oct	562	407	144	11 363	-	3 739	-	16 215
Nov	574	286	520	10 483	-	3 647	-	15 509
Dec	582	272	629	9 897	-	3 717	197	15 295
2011: Jan	554	346	897	9 470	-	3 781	178	15 227
Feb	380	787	897	10 135	-	3 647	-	15 846
Mar	358	787	897	10 782	-	3 649	-	16 472
Apr	265	787	897	11 290	-	3 897	-	17 136
May	382	787	897	10 861	-	3 897	-	16 824
Jun	384	787	897	10 861	-	4 296	33	17 259
Jul	379	792	883	10 801	-	4 346	152	17 353
Aug	373	792	883	10 215	-	4 526	454	17 243
Sep	351	792	853	10 563	-	4 363	286	17 208
Oct	344	774	853	10 826	-	4 728	47	17 571
Nov	365	874	583	11 605	-	4 722	287	18 438
Dec	378	924	424	15 800	-	4 719	-	22 246
2012: Jan	382	1 024	212	15 578	-	4 848	-	22 045
Feb	425	1 014	212	16 067	-	4 854	-	22 572
Mar	412	863	425	17 265	-	4 885	-	23 850

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Land and Agricultural Bank of South Africa

Assets

R millions

End of	Loans and advances								Other assets (1299M)	Total assets (1300M)	Cash credit advances, seasonally adjusted (1301M)
	Short term			Long term							
	Cash credit advances			Mortgage loans		Other loans to individuals (1296M)	Total (1297M)	Total loans and advances (1298M)			
	Individuals (1290M)	Co-operatives ¹ (1291M)	Total (1293M)	Individuals (1294M)	Co-operatives (1295M)						
2006	509	9 904	10 413	3 930	1 792	796	6 519	16 931	1	16 932	10 187
2007	481	10 333	10 814	3 397	2 090	714	6 201	17 014	-	17 014	10 610
2008	388	8 874	9 262	2 736	2 355	583	5 675	14 937	400	15 337	9 308
2009	543	8 982	9 525	2 545	2 289	543	5 377	14 902	8	14 910	9 457
2010	336	8 525	8 861	2 767	3 097	569	6 433	15 295	-	15 295	8 723
2011	453	11 776	12 229	3 832	3 956	697	8 486	20 714	1 531	22 246	12 152
2009: Feb	395	8 675	9 071	2 669	2 375	571	5 615	14 686	27	14 712	8 880
Mar	388	8 682	9 070	2 632	2 399	570	5 601	14 671	1 365	16 036	8 763
Apr	531	9 160	9 691	2 603	2 461	566	5 630	15 321	574	15 895	9 708
May	530	9 070	9 601	2 578	2 134	564	5 275	14 876	372	15 248	9 614
Jun	527	9 228	9 755	2 548	2 158	560	5 265	15 020	-	15 020	9 628
Jul	530	8 994	9 524	2 528	2 074	558	5 160	14 684	-	14 684	9 452
Aug	675	8 680	9 355	2 543	1 996	550	5 089	14 443	-	14 443	9 359
Sep	530	8 560	9 090	2 542	2 150	545	5 237	14 327	-	14 327	9 162
Oct	538	8 406	8 944	2 545	2 241	540	5 325	14 269	-	14 269	9 413
Nov	539	8 658	9 196	2 530	2 266	541	5 336	14 533	-	14 533	9 206
Dec	543	8 982	9 525	2 545	2 289	543	5 377	14 902	8	14 910	9 457
2010: Jan	549	8 634	9 183	2 550	2 383	545	5 479	14 662	907	15 569	9 342
Feb	550	8 060	8 610	2 545	2 745	547	5 837	14 447	390	14 837	8 539
Mar	542	8 651	9 193	2 572	2 715	544	5 831	15 023	-	15 023	9 149
Apr	332	8 916	9 248	2 564	2 315	557	5 436	14 685	746	15 431	9 198
May	352	8 760	9 112	2 570	2 771	555	5 896	15 008	1 104	16 112	9 066
Jun	351	8 726	9 077	2 599	3 020	558	6 177	15 254	904	16 158	8 894
Jul	348	8 823	9 171	2 657	3 034	557	6 247	15 418	127	15 546	9 069
Aug	338	8 526	8 864	2 683	3 055	552	6 290	15 153	155	15 308	8 858
Sep	328	8 649	8 977	2 694	2 957	557	6 209	15 186	528	15 714	9 067
Oct	330	8 672	9 002	2 696	2 941	561	6 198	15 200	1 015	16 215	9 422
Nov	313	8 473	8 785	2 763	2 947	571	6 281	15 066	443	15 509	8 758
Dec	336	8 525	8 861	2 767	3 097	569	6 433	15 295	-	15 295	8 723
2011: Jan	344	8 512	8 856	2 805	2 996	570	6 371	15 227	-	15 227	9 034
Feb	349	8 904	9 253	2 851	2 955	574	6 380	15 633	213	15 846	9 316
Mar	373	9 099	9 472	2 961	2 967	539	6 467	15 939	532	16 472	9 396
Apr	384	9 548	9 932	3 107	3 110	565	6 782	16 715	422	17 136	9 695
May	384	9 538	9 922	3 104	3 106	565	6 775	16 697	127	16 824	9 824
Jun	388	9 892	10 279	3 219	3 176	585	6 980	17 259	-	17 259	10 035
Jul	389	9 951	10 340	3 238	3 186	589	7 013	17 353	-	17 353	10 175
Aug	379	9 840	10 219	3 202	3 238	583	7 023	17 243	-	17 243	10 260
Sep	392	9 751	10 143	3 173	3 315	577	7 066	17 208	-	17 208	10 337
Oct	398	9 961	10 358	3 241	3 382	590	7 213	17 571	-	17 571	10 604
Nov	411	10 462	10 873	3 405	3 540	620	7 565	18 438	-	18 438	11 049
Dec	453	11 776	12 229	3 832	3 956	697	8 486	20 714	1 531	22 246	12 152
2012: Jan	488	11 795	12 282	3 838	3 963	698	8 500	20 782	1 263	22 045	12 530
Feb	498	12 566	13 064	4 089	4 207	744	9 041	22 104	468	22 572	13 155
Mar	512	13 094	13 606	4 261	4 374	775	9 411	23 017	834	23 850	13 523

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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 and/or corporations ³						
		Cheque and transmission	Other demand	Savings	Short term	Medium term	Long term	Total
		(1313M)	(1314M)	(1321M)	(1316M)	(1322M)	(1319M)	(1320M)
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
2010	65 079	407 448	390 260	127 409	273 821	413 312	405 785	2 018 035
2011	75 396	436 972	434 537	141 623	300 656	408 318	457 796	2 179 903
2009: 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
Jul	62 433	381 699	387 570	122 841	264 720	363 486	442 008	1 962 325
Aug	60 089	381 307	391 324	122 773	267 023	372 040	443 832	1 978 300
Sep	60 259	396 621	390 223	124 025	233 922	383 431	451 453	1 979 675
Oct	64 492	394 780	383 473	124 530	249 821	379 725	465 733	1 998 062
Nov	65 003	417 439	398 675	127 569	213 138	437 225	435 158	2 029 205
Dec	65 079	407 448	390 260	127 409	273 821	413 312	405 785	2 018 035
2011: Jan	63 844	378 638	420 647	124 740	271 751	413 971	408 008	2 017 755
Feb	64 531	383 235	413 482	124 941	264 317	402 173	431 093	2 019 240
Mar	63 201	399 286	420 774	126 215	247 375	392 824	435 282	2 021 755
Apr	66 553	391 073	429 509	126 493	258 807	383 397	428 094	2 017 373
May	63 978	386 808	429 413	127 284	271 716	386 298	435 562	2 037 080
Jun	64 420	394 812	425 681	129 916	247 134	383 367	456 862	2 037 772
Jul	68 277	401 195	430 056	131 557	239 248	398 700	469 013	2 069 768
Aug	66 091	400 868	426 312	132 276	263 301	403 436	472 813	2 099 005
Sep	69 853	410 263	423 512	136 223	264 343	416 189	458 065	2 108 594
Oct	70 614	411 116	437 085	135 849	285 877	398 319	473 345	2 141 592
Nov	72 934	422 857	446 475	140 626	245 391	428 175	489 181	2 172 705
Dec	75 396	436 972	434 537	141 623	300 656	408 318	457 796	2 179 903
2012: Jan	71 027	425 785	453 528	138 567	303 388	391 930	436 768	2 149 966
Feb	70 338	422 841	449 974	138 832	273 975	410 392	440 054	2 136 067
Mar	72 899	442 006	449 035	140 017	271 471	422 778	425 355	2 150 662

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, 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	Foreign liabilities			Capital and reserves			Other liabilities	Total liabilities	End of
	SARB and CPD	Other	Total	Domestic	Foreign	Total			
(1506M)	(1339M)	(1507M)	(1508M)	(1334M)	(1335M)	(1336M)	(1509M)	(1338M)	
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
188 229	4 037	310 656	314 693	183 590	9 431	193 021	308 779	3 087 836	2010
270 943	4 635	314 514	319 149	206 678	8 945	215 623	426 216	3 487 230	2011
108 878	9 757	440 205	449 962	146 858	7 688	154 546	410 639	3 051 119	2009: 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	148 376	7 738	156 114	349 296	2 957 939	Apr
123 778	8 318	378 384	386 702	148 321	7 693	156 014	346 373	2 965 139	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	152 347	7 854	160 201	340 527	2 933 374	Jul
117 550	9 611	338 615	348 225	152 112	7 592	159 704	360 961	2 939 240	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	155 809	8 934	164 744	368 614	2 937 428	Oct
128 279	5 682	320 593	326 275	157 403	8 915	166 318	366 469	2 940 359	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	164 205	9 137	173 342	333 344	2 905 246	2010: Jan
158 319	8 699	322 638	331 337	164 680	9 276	173 956	345 462	2 946 588	Feb
171 719	6 313	317 684	323 997	162 976	9 486	172 463	330 387	2 955 733	Mar
173 094	7 111	279 640	286 751	162 808	9 150	171 958	330 748	2 928 621	Apr
173 712	8 208	281 167	289 375	164 146	9 234	173 379	341 109	2 957 105	May
198 689	4 675	273 594	278 269	166 976	9 304	176 280	340 221	2 976 111	Jun
186 760	3 867	292 050	295 917	170 573	9 263	179 836	330 592	3 017 863	Jul
184 436	3 242	303 479	306 721	171 633	9 549	181 182	335 188	3 045 915	Aug
188 485	3 930	311 264	315 194	179 161	9 476	188 637	337 745	3 069 995	Sep
191 648	3 629	320 407	324 036	178 987	9 426	188 413	345 638	3 112 289	Oct
179 452	2 946	299 303	302 249	181 822	9 345	191 167	348 638	3 115 715	Nov
188 229	4 037	310 656	314 693	183 590	9 431	193 021	308 779	3 087 836	Dec
201 776	5 030	274 143	279 172	186 465	8 980	195 445	342 538	3 100 530	2011: Jan
220 681	4 908	271 515	276 423	186 746	9 036	195 782	343 272	3 119 929	Feb
228 876	3 195	261 804	264 999	187 904	9 041	196 944	337 384	3 113 158	Mar
220 724	5 814	284 407	290 220	188 872	9 059	197 931	336 365	3 129 166	Apr
217 969	5 391	252 121	257 512	192 046	9 185	201 231	354 233	3 132 003	May
248 439	5 549	250 042	255 591	194 264	8 568	202 833	366 333	3 175 388	Jun
232 355	5 183	249 716	254 899	197 343	8 640	205 983	372 932	3 204 214	Jul
235 411	3 738	285 267	289 005	198 701	8 787	207 488	431 515	3 328 514	Aug
236 837	3 489	329 503	332 992	199 249	8 681	207 930	471 692	3 427 899	Sep
243 145	4 930	327 176	332 106	199 855	8 898	208 753	462 941	3 459 150	Oct
247 223	4 411	334 976	339 388	203 896	8 844	212 740	482 082	3 527 072	Nov
270 943	4 635	314 514	319 149	206 678	8 945	215 623	426 216	3 487 230	Dec
277 559	5 158	315 583	320 741	210 277	9 100	219 376	451 301	3 489 971	2012: Jan
301 498	4 309	311 932	316 240	209 765	9 065	218 831	440 064	3 483 038	Feb
279 021	3 203	294 091	297 294	208 361	9 143	217 504	474 239	3 491 618	Mar

KB121

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, 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)	
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
2010	290 627	238 633	529 259	142 231	671 490	392	228	15 295	2 070 862	2 086 777	15 012
2011	397 818	303 592	701 410	144 660	846 070	777	202	20 714	2 193 288	2 214 981	15 409
2009: 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	1 061	14 327	1 963 220	1 979 015	6 950
Oct	306 436	227 445	533 881	177 665	711 545	412	958	14 269	1 959 270	1 974 909	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	811	14 662	1 963 882	1 979 765	9 218
Feb	303 949	220 126	524 076	161 906	685 981	417	909	14 447	1 974 854	1 990 627	8 821
Mar	307 798	224 007	531 805	162 793	694 597	410	907	15 023	1 978 356	1 994 697	10 199
Apr	310 039	211 629	521 668	127 039	648 707	417	812	14 685	1 975 576	1 991 490	11 048
May	318 959	216 467	535 425	126 030	661 455	429	603	15 008	1 985 806	2 001 846	11 304
Jun	322 111	214 282	536 393	124 461	660 855	431	504	15 254	1 994 652	2 010 840	12 577
Jul	316 242	222 234	538 476	144 499	682 974	417	403	15 418	2 016 152	2 032 390	12 699
Aug	319 507	230 182	549 690	145 533	695 222	420	680	15 153	2 034 414	2 050 667	13 364
Sep	307 275	223 091	530 366	156 418	686 784	420	1 020	15 186	2 049 247	2 065 873	14 588
Oct	307 527	237 224	544 752	161 928	706 679	423	774	15 200	2 058 219	2 074 616	15 620
Nov	309 114	269 025	578 139	130 946	709 085	425	327	15 066	2 054 492	2 070 309	15 368
Dec	290 627	238 633	529 259	142 231	671 490	392	228	15 295	2 070 862	2 086 777	15 012
2011: Jan	326 394	245 154	571 548	116 099	687 646	403	227	15 227	2 063 127	2 078 983	15 641
Feb	329 437	235 343	564 780	113 860	678 640	413	472	15 633	2 082 156	2 098 674	15 569
Mar	334 619	226 213	560 832	112 183	673 015	411	1 180	15 939	2 079 429	2 096 959	15 350
Apr	333 549	216 136	549 685	124 973	674 658	417	1 182	16 715	2 096 418	2 114 732	15 204
May	343 819	230 395	574 214	100 056	674 270	422	1 336	16 697	2 087 111	2 105 566	15 530
Jun	341 086	242 983	584 069	95 126	679 195	419	948	17 259	2 098 709	2 117 335	15 967
Jul	337 358	227 769	565 127	103 792	668 919	427	950	17 353	2 128 705	2 147 435	16 224
Aug	362 064	262 250	624 314	124 227	748 542	455	648	17 243	2 156 584	2 174 928	14 736
Sep	401 856	272 398	674 254	167 259	841 513	557	547	17 208	2 159 654	2 177 967	14 287
Oct	392 484	284 104	676 588	162 263	838 851	519	450	17 571	2 170 667	2 189 207	13 915
Nov	413 499	308 822	722 321	162 410	884 731	720	301	18 438	2 179 648	2 199 106	15 540
Dec	397 818	303 592	701 410	144 660	846 070	777	202	20 714	2 193 288	2 214 981	15 409
2012: Jan	400 287	292 746	693 034	146 757	839 790	842	839	20 782	2 208 921	2 231 384	15 725
Feb	385 552	266 640	652 192	133 183	785 375	890	1 178	22 104	2 240 616	2 264 788	15 408
Mar	388 876	279 304	668 180	112 180	780 360	943	1 690	23 017	2 263 452	2 289 102	13 961

KB122

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

Monetary 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)	(1513M)	(1358M)	
(1350M)	(1351M)	(1352M)	(1353M)				
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
8 558	445	243 096	252 099	252 099	77 470	3 087 836	2010
8 490	47	299 544	308 082	308 082	118 097	3 487 230	2011
8 706	790	165 132	174 628	174 628	27 082	3 051 119	2009: 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	35 119	2 957 939	Apr
8 498	3 522	176 915	188 935	188 935	62 479	2 965 139	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	53 537	2 933 374	Jul
8 573	100	182 645	191 318	191 318	48 338	2 939 240	Aug
8 312	245	192 975	201 531	201 531	60 298	2 925 494	Sep
8 318	357	194 819	203 494	203 494	47 481	2 937 428	Oct
8 355	227	205 779	214 361	214 361	46 703	2 940 359	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	33 127	2 905 246	2010: Jan
8 494	365	216 375	225 235	225 235	44 746	2 946 588	Feb
8 362	258	218 199	226 818	226 818	39 621	2 955 733	Mar
8 467	47	231 853	240 367	240 367	48 056	2 928 621	Apr
8 435	137	226 995	235 567	235 567	58 236	2 957 105	May
8 356	47	231 253	239 657	239 657	64 759	2 976 111	Jun
8 601	457	233 814	242 872	242 872	59 628	3 017 863	Jul
8 801	47	230 251	239 099	239 099	60 926	3 045 915	Aug
8 563	1 268	229 213	239 044	239 044	78 295	3 069 995	Sep
8 685	1 175	238 564	248 424	248 424	82 569	3 112 289	Oct
8 579	294	243 694	252 568	252 568	83 753	3 115 715	Nov
8 558	445	243 096	252 099	252 099	77 470	3 087 836	Dec
8 422	296	240 678	249 396	249 396	84 504	3 100 530	2011: Jan
8 489	47	243 702	252 239	252 239	90 375	3 119 929	Feb
8 253	47	247 470	255 771	255 771	87 413	3 113 158	Mar
8 384	47	253 102	261 534	261 534	78 243	3 129 166	Apr
8 479	47	254 753	263 279	263 279	88 887	3 132 003	May
8 395	47	263 189	271 632	271 632	107 226	3 175 388	Jun
8 499	47	272 564	281 110	281 110	106 749	3 204 214	Jul
8 766	47	275 417	284 231	284 231	120 814	3 328 514	Aug
8 386	47	278 414	286 846	286 846	121 572	3 427 899	Sep
8 562	47	295 959	304 568	304 568	126 524	3 459 150	Oct
8 562	47	296 022	304 631	304 631	138 604	3 527 072	Nov
8 490	47	299 544	308 082	308 082	118 097	3 487 230	Dec
8 623	47	301 689	310 360	310 360	108 437	3 489 971	2012: Jan
8 644	246	301 113	310 003	310 003	122 872	3 483 038	Feb
8 386	405	301 794	310 586	310 586	111 570	3 491 618	Mar

KB123

- 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 South African Treasury bills, South African 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										Net credit extended to the government sector	Total domestic credit extension ⁵	Memorandum items		
	Investments (1360M)	Bills discounted (1361M)	Loans and advances						Total credit extended to the private sector ⁴ (1347M)	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)							
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	1 003 398	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	1 033 385	1 978 442	85 576	2 064 018	9 304	24 885	0	
2010	140 584	5 850	213 646	28 150	1 042 380	656 167	1 940 343	1 105 520	2 086 777	63 859	2 150 636	15 012	45 795	4 533	
2011	126 442	4 741	236 424	22 384	1 068 623	756 366	2 083 798	1 177 437	2 214 981	37 126	2 252 108	15 409	40 557	3 983	
2009: Feb	109 953	6 190	204 173	45 265	974 904	657 615	1 881 957	1 013 425	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	1 015 238	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	1 016 126	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	1 020 794	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	1 019 926	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	1 022 421	1 993 397	67 754	2 061 152	8 475	27 353	-	
Aug	117 719	4 637	200 360	39 352	991 834	636 862	1 868 408	1 025 563	1 990 764	73 757	2 064 521	8 383	29 454	0	
Sep	113 302	4 944	200 375	38 368	993 696	628 330	1 860 769	1 027 499	1 979 015	66 455	2 045 470	6 950	28 801	-	
Oct	109 388	4 378	200 736	37 444	996 619	626 344	1 861 142	1 028 234	1 974 909	70 204	2 045 113	7 539	25 773	-	
Nov	113 282	4 669	200 963	36 300	999 352	624 774	1 861 389	1 028 300	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	1 033 385	1 978 442	85 576	2 064 018	9 304	24 885	0	
2010: Jan	108 722	4 399	201 662	34 374	1 005 530	625 078	1 866 644	1 038 425	1 979 765	76 801	2 056 566	9 218	24 928	-	
Feb	110 527	4 204	202 285	33 751	1 012 749	627 111	1 875 895	1 048 795	1 990 627	66 904	2 057 531	8 821	25 574	-	
Mar	115 258	3 932	203 061	32 999	1 016 617	622 831	1 875 507	1 052 753	1 994 697	55 088	2 049 785	10 199	29 103	-	
Apr	113 439	4 778	203 575	32 113	1 017 851	619 734	1 873 274	1 055 988	1 991 490	67 263	2 058 753	11 048	30 218	-	
May	115 879	5 097	204 882	31 420	1 021 373	623 196	1 880 871	1 060 500	2 001 846	61 844	2 063 691	11 304	42 855	-	
Jun	116 973	5 236	206 001	30 658	1 023 395	628 576	1 888 631	1 064 261	2 010 840	40 957	2 051 797	12 577	48 645	-	
Jul	123 754	5 104	207 012	30 933	1 028 514	637 073	1 903 532	1 070 574	2 032 390	56 100	2 088 490	12 699	41 744	-	
Aug	127 688	5 212	207 927	30 329	1 039 813	639 699	1 917 768	1 084 114	2 050 667	54 652	2 105 320	13 364	41 485	-	
Sep	123 692	5 267	209 188	29 704	1 041 775	656 246	1 936 914	1 093 202	2 065 873	50 548	2 116 420	14 588	41 506	-	
Oct	133 272	5 846	210 980	29 103	1 043 530	651 886	1 935 498	1 097 600	2 074 616	56 765	2 131 382	15 620	40 715	-	
Nov	122 087	5 005	212 231	28 621	1 046 835	655 532	1 943 218	1 103 488	2 070 309	73 104	2 143 414	15 368	43 084	-	
Dec	140 584	5 850	213 646	28 150	1 042 380	656 167	1 940 343	1 105 520	2 086 777	63 859	2 150 636	15 012	45 795	4 533	
2011: Jan	118 246	5 722	215 096	27 531	1 043 875	668 513	1 955 015	1 117 431	2 078 983	47 608	2 126 592	15 641	33 801	0	
Feb	121 956	5 174	216 899	27 051	1 047 603	679 991	1 971 545	1 123 222	2 098 674	31 546	2 130 220	15 569	34 742	-	
Mar	117 228	4 570	219 190	26 540	1 045 995	683 437	1 975 162	1 128 429	2 096 959	26 882	2 123 841	15 350	31 162	-	
Apr	124 811	3 217	220 333	25 927	1 048 215	692 229	1 986 704	1 130 370	2 114 732	40 798	2 155 530	15 204	31 325	-	
May	117 250	3 498	221 624	25 501	1 053 488	684 205	1 984 818	1 135 605	2 105 566	45 298	2 150 865	15 530	32 054	0	
Jun	119 084	3 452	223 703	25 272	1 057 279	688 545	1 994 799	1 140 876	2 117 335	23 181	2 140 517	15 967	36 996	-	
Jul	123 741	3 657	225 628	24 772	1 058 371	711 266	2 020 037	1 143 011	2 147 435	48 744	2 196 179	16 224	38 336	-	
Aug	137 132	4 469	224 231	24 173	1 059 656	725 266	2 033 326	1 142 883	2 174 928	48 808	2 223 736	14 736	47 257	3 982	
Sep	134 377	4 491	227 294	23 528	1 064 540	723 737	2 039 099	1 149 839	2 177 967	49 998	2 227 965	14 287	38 781	-	
Oct	132 513	4 376	229 909	22 864	1 065 210	734 334	2 052 317	1 157 702	2 189 207	61 412	2 250 618	13 915	42 184	-	
Nov	133 936	4 996	232 878	22 451	1 066 978	737 867	2 060 174	1 165 648	2 199 106	57 397	2 256 503	15 540	40 938	0	
Dec	126 442	4 741	236 424	22 384	1 068 623	756 366	2 083 798	1 177 437	2 214 981	37 126	2 252 108	15 409	40 557	-	
2012: Jan	129 863	4 607	239 651	20 394	1 068 585	768 283	2 096 914	1 186 150	2 231 384	32 789	2 264 173	15 725	36 514	-	
Feb	128 476	4 401	242 662	19 645	1 072 173	797 431	2 131 911	1 197 784	2 264 788	8 493	2 273 282	15 408	42 961	-	
Mar	128 363	4 703	245 884	19 522	1 073 177	817 453	2 156 036	1 205 588	2 289 102	31 553	2 320 655	13 961	44 692	-	

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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)
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
2010	65 079	407 448	472 527	390 260	862 788	814 541	1 677 329	405 785	2 083 114
2011	75 396	436 972	512 368	434 537	946 906	850 597	1 797 503	457 796	2 255 299
2009: 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
Jul	62 433	381 699	444 133	387 570	831 703	751 047	1 582 750	442 008	2 024 758
Aug	60 089	381 307	441 396	391 324	832 720	761 837	1 594 557	443 832	2 038 389
Sep	60 259	396 621	456 880	390 223	847 103	741 378	1 588 481	451 453	2 039 934
Oct	64 492	394 780	459 272	383 473	842 745	754 076	1 596 821	465 733	2 062 554
Nov	65 003	417 439	482 443	398 675	881 118	777 932	1 659 050	435 158	2 094 209
Dec	65 079	407 448	472 527	390 260	862 788	814 541	1 677 329	405 785	2 083 114
2011: Jan	63 844	378 638	442 481	420 647	863 129	810 462	1 673 591	408 008	2 081 599
Feb	64 531	383 235	447 766	413 482	861 248	791 431	1 652 679	431 093	2 083 771
Mar	63 201	399 286	462 486	420 774	883 261	766 413	1 649 673	435 282	2 084 955
Apr	66 553	391 073	457 626	429 509	887 135	768 697	1 655 832	428 094	2 083 926
May	63 978	386 808	450 786	429 413	880 199	785 297	1 665 497	435 562	2 101 058
Jun	64 420	394 812	459 232	425 681	884 913	760 417	1 645 331	456 862	2 102 192
Jul	68 277	401 195	469 471	430 056	899 528	769 504	1 669 032	469 013	2 138 045
Aug	66 091	400 868	466 959	426 312	893 271	799 013	1 692 284	472 813	2 165 096
Sep	69 853	410 263	480 116	423 512	903 628	816 754	1 720 382	458 065	2 178 447
Oct	70 614	411 116	481 730	437 085	918 815	820 045	1 738 860	473 345	2 212 206
Nov	72 934	422 857	495 791	446 475	942 266	814 191	1 756 457	489 181	2 245 639
Dec	75 396	436 972	512 368	434 537	946 906	850 597	1 797 503	457 796	2 255 299
2012: Jan	71 027	425 785	496 812	453 528	950 340	833 885	1 784 225	436 768	2 220 993
Feb	70 338	422 841	493 179	449 974	943 153	823 198	1 766 351	440 054	2 206 405
Mar	72 899	442 006	514 905	449 035	963 940	834 265	1 798 205	425 355	2 223 560

KB125

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

Monetary analysis¹

R millions

End of	Not seasonally adjusted							Seasonally adjusted			
	M3 (1374M)	Counterparts						M3 (1374N)	Counterparts		
		Net foreign assets: Cumulative flow ² (1380M)	Claims on the government sector			Claims on the private sector (1347M)	Net other assets and liabilities (1381M)		Net foreign assets: Cumulative flow (1380N)	Net claims on the government sector (1367N)	Claims on the private sector (1347N)
			Gross claims (1356M)	Government deposits (1330M)	Net claims (1367M)						
2010: Nov.....	2 094 209	355 727	252 557	179 452	73 104	2 070 309	-404 932	2 087 685	355 998	71 594	2 057 238
Dec.....	2 083 114	330 868	252 088	188 229	63 859	2 086 777	-398 389	2 090 473	330 868	69 771	2 087 543
2011: Jan.....	2 081 599	346 703	249 384	201 776	47 608	2 078 983	-391 696	2 098 846	349 938	46 426	2 082 363
Feb.....	2 083 771	349 413	252 227	220 681	31 546	2 098 674	-395 862	2 093 467	348 984	24 080	2 097 956
Mar.....	2 084 955	362 387	255 759	228 876	26 882	2 096 959	-401 273	2 093 028	351 895	37 186	2 096 819
Apr.....	2 083 926	343 699	261 522	220 724	40 798	2 114 732	-415 302	2 086 692	346 267	36 630	2 116 087
May.....	2 101 058	361 360	263 267	217 969	45 298	2 105 566	-411 167	2 100 072	357 929	42 756	2 118 314
Jun.....	2 102 192	371 110	271 620	248 439	23 181	2 117 335	-409 434	2 113 728	364 868	41 462	2 127 724
Jul.....	2 138 045	365 470	281 098	232 355	48 744	2 147 435	-423 604	2 129 330	361 038	47 682	2 147 126
Aug.....	2 165 096	384 412	284 219	235 411	48 808	2 174 928	-443 053	2 156 159	377 501	47 313	2 168 115
Sep.....	2 178 447	388 031	286 834	236 837	49 998	2 177 967	-437 548	2 179 847	388 355	52 748	2 173 557
Oct.....	2 212 206	392 931	304 556	243 145	61 412	2 189 207	-431 344	2 207 555	393 378	61 300	2 184 486
Nov.....	2 245 639	407 739	304 619	247 223	57 397	2 199 106	-418 603	2 224 684	399 891	40 525	2 194 457
Dec.....	2 255 299	413 375	308 070	270 943	37 126	2 214 981	-410 184	2 248 825	413 376	40 690	2 208 870
2012: Jan.....	2 220 993	419 760	310 348	277 559	32 789	2 231 384	-462 939	2 238 763	422 491	31 326	2 235 288
Feb.....	2 206 405	385 937	309 991	301 498	8 493	2 264 788	-452 814	2 216 883	385 112	1 305	2 264 183
Mar.....	2 223 560	389 997	310 574	279 021	31 553	2 289 102	-487 091	2 232 626	378 742	42 260	2 288 883

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Changes

R millions

Period	Not seasonally adjusted							Seasonally adjusted			
	M3 (1374H)	Counterparts						M3 (1374I)	Counterparts		
		Net foreign assets ³ (1380H)	Claims on the government sector			Claims on the private sector (1347H)	Net other assets and liabilities (1381H)		Net foreign assets (1380)	Net claims on the government sector (1367I)	Claims on the private sector (1347I)
			Gross claims (1356H)	Government deposits ⁴ (1330H)	Net claims (1367H)						
2010: Nov.....	31 655	26 815	4 144	12 196	16 339	-4 307	-7 192	17 828	21 121	9 094	-14 038
Dec.....	-11 095	-24 859	-469	-8 777	-9 246	16 467	6 542	2 788	-25 130	-1 823	30 306
2011: Jan.....	-1 515	15 835	-2 703	-13 547	-16 250	-7 794	6 694	8 373	19 070	-23 345	-5 180
Feb.....	2 173	2 710	2 843	-18 905	-16 063	19 691	-4 167	-5 380	-954	-22 346	15 593
Mar.....	1 184	12 973	3 532	-8 195	-4 664	-1 715	-5 411	-439	2 911	13 106	-1 137
Apr.....	-1 030	-18 688	5 763	8 153	13 916	17 772	-14 029	-6 336	-5 628	-555	19 268
May.....	17 133	17 662	1 746	2 755	4 500	-9 165	4 136	13 380	11 662	6 126	2 226
Jun.....	1 134	9 749	8 352	-30 470	-22 117	11 769	1 733	13 655	6 939	-1 294	9 410
Jul.....	35 852	-5 639	9 478	16 084	25 562	30 100	-14 171	15 602	-3 830	6 221	19 402
Aug.....	27 051	18 942	3 120	-3 056	64	27 493	-19 448	26 829	16 462	-369	20 989
Sep.....	13 351	3 618	2 616	-1 426	1 190	3 039	5 505	23 688	10 855	5 435	5 443
Oct.....	33 758	4 900	17 722	-6 308	11 414	11 240	6 204	27 708	5 023	8 553	10 929
Nov.....	33 433	14 808	63	-4 078	-4 015	9 900	12 741	17 129	6 512	-20 775	9 971
Dec.....	9 660	5 636	3 450	-23 720	-20 270	15 875	8 419	24 142	13 485	165	14 413
2012: Jan.....	-34 305	6 385	2 278	-6 616	-4 338	16 403	-52 755	-10 062	9 115	-9 364	26 417
Feb.....	-14 588	-33 823	-357	-23 939	-24 295	33 405	10 126	-21 880	-37 378	-30 021	28 896
Mar.....	17 155	4 060	583	22 476	23 059	24 314	-34 277	15 743	-6 370	40 956	24 700

KB127

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

2. Cumulative change due 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 that are taken into account in 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 (1478M)	Capital repayments on advances during period (1479M)	Total mortgage loans outstanding ³ (1480M)
	Gross amount ¹										
	Assets mortgaged				Total (1474M)	Application					
	Residential		Farms (1472M)	Commercial and other (1473M)		For construction of buildings ² (1475M)	On existing buildings (1476M)	On vacant land (1477M)			
	Total (1470M)	Of which: Re-advances (1471M)									
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	272 904	48 878	2 986	18 622	294 512	30 076	252 978	11 459	230 426	110 234	969 775
2009	188 121	53 699	2 339	18 028	208 488	17 064	187 338	4 086	117 035	92 243	1 002 663
2010	246 602	43 115	4 152	16 668	267 422	13 123	249 458	4 841	121 576	91 430	1 042 245
2011	163 941	13 825	3 855	85 666	253 461	15 565	228 437	9 460	130 346	120 946	1 064 976
2009: 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	16 306	3 360	201	859	17 366	881	16 169	316	9 414	7 114	1 002 663
2010: Jan	13 540	2 212	101	814	14 454	886	13 303	264	6 825	3 877	1 006 129
Feb	19 774	3 682	166	789	20 728	959	19 405	365	8 539	2 324	1 013 012
Mar	24 004	4 090	159	992	25 155	1 010	23 761	385	10 516	7 146	1 016 905
Apr	20 531	3 390	164	743	21 439	877	20 248	314	8 443	7 454	1 018 650
May	21 006	3 617	277	1 462	22 745	1 179	21 094	472	9 470	7 075	1 021 739
Jun	19 199	2 842	355	2 726	22 279	1 125	20 761	394	9 557	8 694	1 023 520
Jul	21 105	3 475	374	1 220	22 699	796	21 530	374	11 231	7 107	1 028 520
Aug	20 369	3 363	335	1 362	22 066	1 339	20 340	387	10 768	694	1 039 779
Sep	22 653	5 254	416	1 923	24 992	1 339	23 208	445	12 221	10 948	1 041 859
Oct	22 927	4 160	677	1 334	24 938	1 389	23 036	513	10 781	8 910	1 043 645
Nov	22 586	3 809	549	1 692	24 828	1 268	23 027	533	12 460	10 492	1 046 865
Dec	18 909	3 221	578	1 611	21 099	956	19 747	396	10 765	16 710	1 042 245
2011: Jan	10 251	831	265	4 521	15 036	898	13 652	487	8 731	8 041	1 043 742
Feb	13 382	1 121	282	7 568	21 232	1 058	19 482	692	9 933	7 339	1 047 240
Mar	15 838	1 256	289	7 236	23 363	1 135	21 521	708	10 698	13 245	1 045 487
Apr	12 031	1 103	317	6 388	18 737	1 151	16 600	986	9 562	8 658	1 047 349
May	14 021	1 960	300	4 858	19 179	1 070	17 604	505	10 509	6 180	1 052 643
Jun	14 042	1 029	379	7 669	22 091	1 453	19 603	1 035	11 111	8 528	1 056 225
Jul	13 532	1 226	283	7 968	21 783	1 228	19 837	717	10 365	11 362	1 056 383
Aug	15 577	1 286	316	7 883	23 776	1 367	21 459	950	12 698	13 035	1 057 663
Sep	15 162	1 283	476	10 050	25 687	1 596	23 292	800	12 187	8 781	1 062 331
Oct	14 312	988	263	7 263	21 838	1 616	19 348	874	10 209	11 170	1 062 804
Nov	15 423	1 016	410	8 252	24 085	1 545	21 398	1 143	11 648	11 485	1 064 120
Dec	10 369	726	275	6 010	16 654	1 449	14 642	563	12 694	13 122	1 064 976
2012: Jan	10 083	611	239	6 436	16 758	1 061	15 440	256	8 244	9 635	1 064 970
Feb	13 781	657	305	9 558	23 644	1 131	22 127	386	10 527	9 155	1 067 623
Mar	15 630	747	459	7 385	23 474	2 042	20 908	524	10 765	11 447	1 068 156

KB132

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

Selected money-market and related indicators

R millions

Period	Average of daily values			SARB operations			
	Liquidity provided ¹	Government deposits ²	Notes and coin in circulation ³	Money-market swaps with counter foreign-exchange deposits ⁴	Total reverse repurchase transactions ⁵	Total SARB debentures ⁶	Total
	(1390M)	(1391M)	(1392M)	(1441M)	(1442M)	(1455M)	(1449M)
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	67 435	-	3 600	19 985	23 585
2010	10 051	-	72 493	-	3 100	28 789	31 889
2011	18 266	-	80 697	-	5 950	19 872	25 822
2009: 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	65 966	-	8 150	28 646	36 796
Jun	7 455	0	65 876	-	8 150	26 361	34 511
Jul	8 811	-	65 901	-	8 125	27 352	35 477
Aug	7 671	-	66 222	-	7 025	25 940	32 965
Sep	7 562	-	66 425	-	6 925	28 742	35 667
Oct	8 070	-	66 994	-	6 925	31 068	37 993
Nov	8 255	-	69 165	-	6 925	32 557	39 482
Dec	9 015	-	77 687	-	3 600	19 985	23 585
2010: Jan	7 214	-	70 239	-	6 300	23 200	29 500
Feb	6 438	-	69 551	-	6 850	23 061	29 911
Mar	6 568	-	70 907	-	5 250	22 074	27 324
Apr	8 014	-	71 670	-	5 450	26 090	31 540
May	9 374	-	71 361	-	1 550	30 935	32 485
Jun	9 188	-	71 484	-	-	32 656	32 656
Jul	9 071	-	71 338	-	500	31 740	32 240
Aug	10 979	-	71 667	-	2 000	31 955	33 955
Sep	12 304	-	71 888	-	5 000	32 646	37 646
Oct	12 602	-	72 154	-	2 700	32 548	35 248
Nov	13 053	-	74 344	-	3 100	34 725	37 825
Dec	15 807	-	83 314	-	3 100	28 789	31 889
2011: Jan	14 879	-	74 675	-	4 650	32 804	37 454
Feb	14 693	-	74 516	-	5 850	34 280	40 130
Mar	13 713	-	75 830	-	5 750	34 624	40 374
Apr	15 976	-	77 396	-	5 750	34 647	40 397
May	20 801	-	76 783	-	4 025	34 592	38 617
Jun	17 131	-	77 757	-	3 750	33 227	36 977
Jul	17 429	-	80 174	-	5 900	33 171	39 071
Aug	17 698	-	81 561	-	5 900	30 195	36 095
Sep	19 848	-	81 888	-	4 400	31 313	35 713
Oct	21 277	-	84 083	-	4 800	31 590	36 390
Nov	22 085	-	86 437	-	5 950	31 667	37 617
Dec	23 659	-	97 261	-	5 950	19 872	25 822
2012: Jan	21 757	-	90 160	-	5 250	23 586	28 836
Feb	20 704	-	87 046	-	4 950	29 442	34 392
Mar	22 513	-	87 763	-	5 550	17 860	23 410

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 26 April 1999), 91-day reverse repurchase transactions (first issued 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 16 September 1998), 91-day SARB debentures (first issued on 14 August 2002) and 56-day SARB debentures (first issued 1 December 2004) at month-ends.

Money-market accommodation

Selected daily indicators

R millions

Date	Total liquidity provided and outstanding repurchase agreements					
	Main repurchase auction ¹ (1437D)	Standing facilities ² (1438D)	Cash reserve accounts		SAMOS Position ³ (1434D)	Total (1440D)
			Withdrawals (1456D)	Deposits (1457D)		
2011/12/06.....	21 750	-	214	654	-	21 310
2011/12/07.....	18 950	-	1 779	377	-	20 352
2011/12/08.....	18 950	-	1 380	946	-	19 383
2011/12/09.....	18 950	-	1 322	321	-	19 951
2011/12/10.....	18 950	-	1 322	321	-	19 951
2011/12/12.....	18 950	-	940	569	-	19 321
2011/12/13.....	18 950	-	987	307	-	19 630
2011/12/14.....	20 775	-	174	2 739	-	18 210
2011/12/15.....	20 775	-	3 548	355	-	23 968
2011/12/17.....	20 775	-	3 548	355	-	23 968
2011/12/19.....	20 775	-	1 349	1 266	-	20 858
2011/12/20.....	20 775	-	174	5 981	-	14 969
2011/12/21.....	18 900	-	174	11 549	-	7 525
2011/12/22.....	18 900	-	166	4 688	-	14 378
2011/12/23.....	18 900	-	-	3 791	-	15 109
2011/12/24.....	18 900	-	-	3 791	-	15 109
2011/12/28.....	17 100	-	78	2 742	-	14 435
2011/12/29.....	17 100	-	494	1 140	-	16 453
2011/12/30.....	17 100	-	2 115	9	-	19 207
2011/12/31.....	17 100	-	2 115	9	-	19 207
2012/01/03.....	17 100	1 000	594	1 616	-	17 079
2012/01/04.....	19 725	-	1 261	197	-	20 789
2012/01/05.....	19 725	-	1 274	889	-	20 110
2012/01/06.....	19 725	-	668	2 031	-	18 362
2012/01/07.....	19 725	-	668	2 031	-	18 362
2012/01/09.....	19 725	-	668	2 175	-	18 218
2012/01/10.....	19 725	-	1 483	4 146	-	17 062
2012/01/11.....	15 300	-	5 369	220	-	20 450
2012/01/12.....	15 300	-	4 635	197	-	19 738
2012/01/13.....	15 300	-	3 575	197	-	18 678
2012/01/14.....	15 300	-	3 575	197	-	18 678
2012/01/16.....	15 300	-	2 128	198	-	17 230
2012/01/17.....	15 300	-	2 504	752	-	17 053
2012/01/18.....	15 375	-	3 074	751	-	17 698
2012/01/19.....	15 375	-	2 186	736	-	16 824
2012/01/20.....	15 375	-	539	989	1 857	16 782
2012/01/21.....	15 375	-	539	989	1 849	16 774
2012/01/23.....	15 375	-	1 254	10	-	16 620
2012/01/24.....	15 375	-	873	54	-	819
2012/01/25.....	19 350	-	33	5 018	-	14 365
2012/01/26.....	19 350	-	33	2 452	-	16 930
2012/01/27.....	19 350	-	9	2 709	-	16 650
2012/01/28.....	19 350	-	9	2 709	-	16 650
2012/01/30.....	19 350	-	1 721	2 568	-	18 503
2012/01/31.....	19 350	-	772	41	-	20 081
2012/02/01.....	17 250	-	1 229	281	-	18 198
2012/02/02.....	17 250	-	579	48	-	17 780
2012/02/03.....	17 250	-	2 532	53	-	19 730
2012/02/04.....	17 250	-	2 532	53	-	19 730
2012/02/06.....	17 250	-	1 426	310	-	18 366
2012/02/07.....	17 250	-	1 798	48	-	19 000
2012/02/08.....	14 990	-	1 600	48	-	16 542
2012/02/09.....	14 990	-	1 104	534	-	15 560
2012/02/10.....	14 990	-	1 984	148	-	16 826
2012/02/11.....	14 990	-	1 984	148	-	16 826
2012/02/13.....	14 990	-	518	1 182	-	14 325
2012/02/14.....	14 990	-	310	1 763	-	13 537
2012/02/15.....	12 825	-	1 297	184	-	13 938
2012/02/16.....	12 825	-	827	938	-	12 714
2012/02/17.....	12 825	-	430	1 834	-	11 420
2012/02/18.....	12 825	-	430	1 834	-	11 420
2012/02/20.....	12 825	-	1 983	1 838	-	12 971
2012/02/21.....	12 825	-	176	25	-	12 976
2012/02/22.....	17 150	-	176	14	-	17 312
2012/02/23.....	17 150	-	-	2 504	-	14 646
2012/02/24.....	17 150	-	114	20	-	17 244
2012/02/25.....	17 150	-	114	20	-	17 244
2012/02/27.....	17 150	-	532	9	-	17 673
2012/02/28.....	17 150	-	1 244	39	-	18 356
2012/02/29.....	20 675	-	18	3 538	-	17 155
2012/03/01.....	20 675	-	18	1 669	-	19 024
2012/03/02.....	20 675	-	194	2 256	-	18 613
2012/03/03.....	20 675	-	194	2 256	-	18 613

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- Liquidity provided by the South African Reserve Bank on a weekly basis every Wednesday as from 5 September 2001.
- Standing facilities allotted at a spread of 50 basis points above or below the prevailing repurchase rate. Data include supplementary repurchase auctions whenever conducted.
- Penalties previously applicable to this facility were removed as from 30 August 2010.

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 ¹²	Date	Percentage	Date	South African Benchmark Overnight Rate (Sabor) on deposits ¹	Overnight foreign exchange rate ²	Rand overnight deposit rate ³	2 months	3 months	6 months	12 months
						(1444W)	(1446W)	(1447W)					(1409W)	(1411W)	(1412W)	(1413W)
2006/10/13	8.50	13.50	2006/10/13	12.00	2012/01/20	5.31	5.52	5.24	5.54	5.59	5.87	6.26
2006/12/08	9.00	14.00	2006/12/08	12.50	2012/01/27	5.30	5.51	5.24	5.54	5.59	5.88	6.21
2007/06/08	9.50	14.50	2007/06/08	13.00	2012/02/03	5.29	5.42	5.24	5.54	5.59	5.87	6.21
2007/08/17	10.00	15.00	2007/08/17	13.50	2012/02/10	5.27	5.10	5.25	5.54	5.60	5.88	6.26
2007/10/12	10.50	15.50	2007/10/12	14.00	2012/02/17	5.28	5.36	5.26	5.54	5.60	5.88	6.26
2007/12/07	11.00	16.00	2007/12/07	14.50	2012/02/24	5.28	5.44	5.26	5.54	5.60	5.88	6.29
2008/04/11	11.50	16.50	2008/04/11	15.00	2012/03/02	5.30	5.47	5.26	5.54	5.60	5.90	6.30
2008/06/13	12.00	17.00	2008/06/13	15.50	2012/03/09	5.30	5.49	5.26	5.54	5.60	5.90	6.28
2008/12/12	11.50	16.50	2008/12/12	15.00	2012/03/16	5.28	5.22	5.24	5.54	5.60	5.91	6.29
2009/02/06	10.50	15.50	2009/02/06	14.00	2012/03/23	5.27	5.24	5.25	5.54	5.60	5.91	6.31
2009/03/25	9.50	14.50	2009/03/25	13.00	2012/03/30	5.28	5.49	5.26	5.54	5.60	5.91	6.28
2009/05/04	8.50	13.50	2009/05/04	12.00	2012/04/06	5.29	5.43	5.26	5.54	5.60	5.91	6.29
2009/05/29	7.50	12.50	2009/05/29	11.00	2012/04/13	5.28	5.40	5.26	5.54	5.60	5.91	6.28
2009/08/14	7.00	12.00	2009/08/14	10.50	2012/04/20	5.27	5.38	5.25	5.54	5.60	5.88	6.26
2010/03/26	6.50	11.50	2010/03/26	10.00	2012/04/27	5.28	5.49	5.26	5.54	5.60	5.88	6.26
2010/09/10	6.00	...	2010/09/10	9.50	2012/05/04	5.28	5.46	5.26	5.54	5.60	5.88	6.21
2010/11/19	5.50	...	2010/11/19	9.00	2012/05/11	5.28	5.42	5.26	5.54	5.60	5.89	6.24

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Date	Other money-market interest rates						Date	Notice deposits with clearing banks ⁸			12-month fixed deposits ⁸	Weighted average overdraft rate on current accounts %	Interbank call money %
	SARB debentures ⁵		91-day Treasury bills %	3-month bankers' acceptances %	3-month JIBAR ⁶ %	9x12 FRA ⁷ %		1 to 32 days ⁹ %	More than 32 days up to 91 days ¹⁰ %	More than 91 days up to 185 days ¹¹ %			
	28 days %	56 days %												(1448W)	(1458W)	(1405W)	(1406W)	(1450W)	(1451W)	(1414M)	(1415M)	(1416M)	(1417M)	(1404M)	(1402M)
2012/01/20	5.50	5.46	5.47	5.52	5.60	5.89	2011: Jan	4.55	5.77	6.02	6.05	9.54	5.48
2012/01/27	5.50	5.45	5.47	5.52	5.60	5.73	Feb	4.54	5.89	5.67	5.98	9.55	5.68
2012/02/03	5.50	5.39	5.49	5.52	5.60	5.74	Mar	4.49	5.95	5.95	5.92	9.59	5.64
2012/02/10	5.50	5.42	5.50	5.52	5.60	5.84	Apr	4.63	5.64	5.76	5.86	9.56	5.30
2012/02/17	5.50	5.41	5.51	5.52	5.60	5.80	May	4.77	5.67	5.43	5.84	9.65	5.85
2012/02/24	5.50	5.40	5.53	5.52	5.60	5.87	Jun	4.79	5.71	5.28	5.83	9.78	5.81
2012/03/02	5.50	5.35	5.53	5.52	5.60	5.95	Jul	4.82	5.60	5.23	5.79	9.84	6.03
2012/03/09	5.50	5.30	5.53	5.52	5.60	5.88	Aug	4.84	5.62	5.18	5.76	9.80	5.89
2012/03/16	5.50	5.25	5.55	5.52	5.60	5.97	Sep	4.86	5.63	5.17	5.71	9.91	6.10
2012/03/23	5.50	5.15	5.56	5.52	5.60	5.87	Oct	4.91	5.52	5.12	5.67	9.85	5.98
2012/03/30	5.50	5.00	5.57	5.52	5.60	5.84	Nov	4.87	5.54	5.06	5.65	9.79	5.93
2012/04/06	5.50	...	5.57	5.52	5.60	5.90	Dec	4.95	5.59	5.26	5.66	9.77	6.44
2012/04/13	5.49	5.50	5.56	5.52	5.60	5.83							
2012/04/20	5.50	5.40	5.56	5.52	5.60	5.82	2012: Jan	4.80	5.74	5.34	5.74	9.13	6.20
2012/04/27	5.50	5.50	5.57	5.52	5.60	5.79	Feb	4.87	5.69	5.66	5.73	9.20	6.18
2012/05/04	5.50	5.45	5.57	5.52	5.60	5.76	Mar	4.74	5.72	5.79	5.79	9.30	6.11
2012/05/11	5.50	5.49	5.56	5.52	5.60	5.74							

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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 3-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.
- The SAMOS penalty rate was discontinued as from 30 August 2010.

Key information

Money and banking Selected data

Period	Percentage changes ¹							Income velocity of circulation of money ⁶				
	Monetary aggregates ²				Credit ³			Total domestic credit extension (1368A)	V1(A) (1420K)	V1 (1421K)	V2 (1422K)	V3 (1423K)
	M1(A) (1370A)	M1 (1371A)	M2 (1373A)	M3 (1374A)	Private sector							
					Total loans and advances ⁴ (1369A)	Total claims ⁵ (1347A)						
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	5.66	3.02	1.54	1.25	
2009	0.37	6.98	1.71	1.78	-0.55	-0.13	1.89	5.79	3.16	1.54	1.24	
2010	12.13	7.01	5.61	6.92	4.24	5.48	4.20	6.05	3.21	1.67	1.33	
2011	8.43	9.75	7.16	8.27	7.39	6.14	4.72	6.34	3.32	1.75	1.39	
2009: 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	5.74	3.12	1.49	1.22	
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	5.73	3.10	1.55	1.23	
Oct	2.94	1.53	0.87	2.67	-0.77	-0.07	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	5.91	3.19	1.61	1.27	
2010: Jan	2.48	10.21	0.19	0.59	-0.78	-0.67	0.80	...	...	...	...
Feb	0.91	10.02	-0.74	0.54	-0.32	-0.37	-0.31	...	...	...	...
Mar	4.49	11.46	0.23	1.55	-0.32	-0.67	-0.42	6.08	3.15	1.60	1.30	
Apr	5.45	8.77	0.44	1.67	-0.30	-0.87	-0.88	...	...	...	...
May	5.43	7.06	-1.02	1.40	1.36	0.77	0.58	...	...	...	...
Jun	5.62	6.58	0.30	2.40	1.23	0.91	0.67	6.10	3.22	1.68	1.34	
Jul	5.92	8.98	2.81	3.71	1.71	1.96	1.33	...	...	...	...
Aug	4.70	6.81	2.65	4.38	2.64	3.01	1.98	...	...	...	...
Sep	10.80	11.21	2.94	5.08	4.09	4.39	3.47	6.01	3.21	1.69	1.33	
Oct	9.71	10.08	3.96	6.36	4.00	5.05	4.22	...	...	...	...
Nov	12.56	11.41	7.13	7.23	4.40	4.60	3.78	...	...	...	...
Dec	12.13	7.01	5.61	6.92	4.24	5.48	4.20	6.00	3.27	1.72	1.35	
2011: Jan	8.29	8.35	6.67	8.19	4.73	5.01	3.40	...	...	...	...
Feb	8.30	8.15	5.57	7.55	5.10	5.43	3.53	...	...	...	...
Mar	7.42	8.29	4.60	6.53	5.31	5.13	3.61	6.32	3.31	1.74	1.38	
Apr	6.21	9.53	4.76	5.99	6.06	6.19	4.70	...	...	...	...
May	5.24	7.07	5.46	6.14	5.53	5.18	4.22	...	...	...	...
Jun	5.15	7.53	6.13	6.03	5.62	5.30	4.32	6.31	3.28	1.75	1.38	
Jul	5.71	8.15	5.45	5.60	6.12	5.66	5.16	...	...	...	...
Aug	5.79	7.27	6.13	6.22	6.03	6.06	5.62	...	...	...	...
Sep	5.09	6.67	8.30	6.79	5.28	5.43	5.27	6.36	3.33	1.76	1.39	
Oct	4.89	9.03	8.90	7.26	6.04	5.52	5.59	...	...	...	...
Nov	2.77	6.94	5.87	7.23	6.02	6.22	5.28	...	...	...	...
Dec	8.43	9.75	7.16	8.27	7.39	6.14	4.72	6.38	3.34	1.77	1.39	
2012: Jan	12.28	10.10	6.61	6.70	7.26	7.33	6.47	...	...	...	...
Feb	10.14	9.51	6.88	5.89	8.13	7.92	6.72	
Mar	11.33	9.13	9.00	6.65	9.16	9.16	9.27	6.15	3.26	1.75	1.39	

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1. Measured over a 12-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.