

## Statistical tables

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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 <sup>1</sup> (1000M)	Deposits								Total deposits (1008M)	SARB securities (1015M)	Foreign loans <sup>7</sup> (1009M)	Capital and reserves (1010M)	Other liabilities (1011M)	Total liabilities (1012M)
		Central government		Banks and mutual banks <sup>4</sup>			Other								
		Exchequer and PMG accounts <sup>2</sup> (1001M)	Other <sup>3</sup> (1002M)	Required reserve balances <sup>5</sup> (1014M)	Excess cash reserves (1013M)	Other balances <sup>6</sup> (1005M)	Domestic (1006M)	Foreign (1007M)							
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: 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	
Apr	93 017	-	125 585	59 949	433	717	13 789	67	200 540	21 000	32	397	107 013	422 000	
May	89 695	-	131 439	60 711	1 283	427	11 357	71	205 288	19 244	26	397	133 543	448 193	
Jun	92 017	-	129 003	60 904	509	507	15 218	68	206 207	17 160	5	397	122 961	438 748	
Jul	91 813	-	129 021	61 147	220	461	14 927	67	205 844	19 441	94	397	122 423	440 012	
Aug	94 422	-	132 025	61 247	196	1 255	15 386	66	210 174	21 942	9	397	135 171	462 116	
Sep	97 111	-	132 913	61 790	330	-	15 702	71	210 806	21 967	22	397	137 568	467 871	

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1. Including coin as from March 1994 onwards.

2. PMG means Paymaster General. Including deposits of provincial administrations with the South African Reserve Bank as from December 1992.

3. Exchequer balance includes an uninvested part of the Stabilisation Account.

4. Mainly comprising government departments, and the Compensatory and Contingency Financing Facility of the International Monetary Fund (IMF) as from December 1993 onwards.

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

6. As from April 1998 the minimum cash reserve requirement was set at 2% per cent of banks' liabilities. 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.

7. Not including deposits denominated in foreign currencies.

8. Including loans of the South African government for which the South African Reserve Bank has assumed liability.

## South African Reserve Bank

### Assets

R millions

End of	Foreign assets		Liquidity provided <sup>2</sup>				Advances and investments				Total (excluding foreign assets)	Other assets	Total assets
	Gold coin and bullion <sup>1</sup>	Total	Utilisation of cash reserves	Loans granted to banks under:		Total	Advances		Investments				
				Resale agreements	SAMOS position <sup>5</sup>		Banks <sup>4</sup>	Other <sup>3</sup>	Government stock	Other			
	(1020M)	(1021M)	(1033M)	(1034M)	(1035M)	(1036M)	(1025M)	(1026M)	(1027M)	(1028M)	(1029M)	(1030M)	(1031M)
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: 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
Apr .....	51 639	386 742	2 432	19 117	-	21 550	86	262	8 500	999	31 397	3 861	422 000
May .....	53 568	417 241	81	14 004	-	14 085	82	234	8 537	999	23 938	7 014	448 193
Jun .....	52 347	404 248	86	19 712	-	19 798	62	234	8 664	1 009	29 766	4 734	438 748
Jul .....	53 425	404 114	4 118	17 517	-	21 635	49	329	8 927	1 119	32 059	3 839	440 012
Aug .....	56 181	420 478	3 585	23 109	-	26 695	31	253	8 952	1 139	37 070	4 567	462 116
Sep .....	59 286	423 387	538	26 418	3 695	30 651	33	246	8 766	1 149	40 846	3 638	467 871

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- Valued at a market-related price.
- In terms of the new procedures to regulate money-market liquidity introduced on 9 March 1998.
- Including the central government, provincial governments, the National Supplies Procurement Fund, agricultural control boards and other semi-government bodies.
- Including overnight loans, which came into effect on 1 May 1993 and ended on 8 March 1998.
- As from 30 August 2010 manual auctions were replaced by an automated final end-of-day square-off process at prevailing standing facility rates. This change affected the SAMOS penalty facility, which was abolished as a consequence.

## Corporation for Public Deposits Liabilities

R millions

End of	Deposits							Capital and reserves	Other liabilities	Total liabilities
	Domestic					Foreign	Total deposits			
	Central and provincial governments	Public enterprises/corporations <sup>1</sup>	Insurance companies and pension funds	Other	Total					
(1053M)	(1042M)	(1043M)	(1045M)	(1046M)	(1047M)	(1048M)	(1049M)	(1050M)	(1051M)	
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: 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
Apr.....	17 111	350	761	693	18 914	6 942	25 856	81	239	26 175
May.....	17 026	298	925	698	18 948	4 455	23 402	81	219	23 703
Jun.....	21 454	292	610	712	23 068	5 680	28 748	81	175	29 004
Jul.....	35 559	258	463	712	36 993	7 394	44 387	81	306	44 774
Aug.....	39 391	265	590	719	40 964	5 374	46 338	81	234	46 653
Sep.....	35 487	184	636	754	37 061	5 083	42 143	81	237	42 461

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1. Including the Public Investment Corporation.

## Corporation for Public Deposits

### Assets

R millions

End of	Call deposits		Promissory notes <sup>1</sup>	NCDs	Treasury bills <sup>2</sup>	Government stock	Other public-sector investments	Other assets	Total assets
	SARB	Banks							
	(1067M)	(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: 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
Apr	13 729	505	355	4 572	207	-	1 786	5 021	26 175
May	11 296	505	365	5 337	529	-	2 381	3 290	23 703
Jun	15 154	505	462	7 151	1 054	-	3 497	1 181	29 004
Jul	14 857	505	462	16 236	2 588	-	5 736	4 391	44 774
Aug	15 320	505	464	18 935	2 693	-	5 456	3 280	46 653
Sep	15 636	505	466	18 245	2 173	-	3 505	1 931	42 461

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

**Banks<sup>1</sup>**  
**Liabilities**

R millions

End of	Deposits <sup>2</sup>								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: 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	537 227	137 429	320 541	465 254	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
Apr .....	497 363	522 155	139 726	336 287	468 988	492 369	2 456 888	74 095	24 134	52 325	11 677
May .....	491 505	547 586	141 831	329 337	457 482	511 637	2 479 377	75 805	15 819	56 835	14 264
Jun .....	527 793	534 161	143 793	332 889	441 978	539 635	2 520 248	73 295	19 944	60 698	19 422
Jul .....	498 505	548 344	144 766	343 243	425 976	575 683	2 536 518	76 972	16 915	64 401	18 361
Aug .....	501 502	538 835	147 014	346 986	435 249	576 572	2 546 157	76 847	23 111	51 296	13 653
Sep .....	517 755	556 876	146 834	328 562	447 352	570 923	2 568 301	83 310	26 459	58 309	17 645

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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 and January 2011.
2. Includes certain items previously classified as loans as from January 2008.
3. Debentures and loans that formed part of secondary and tertiary capital before 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. Before 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<sup>1</sup> Liabilities

R millions

liabilities to the public					Capital and other liabilities						Total equity and liabilities	End of
Foreign currency funding		Debt securities <sup>3,4</sup>	Other <sup>5</sup>	Total	Total liabilities to the public	Outstanding liabilities on behalf of clients per contra <sup>6</sup>	Other liabilities	Share capital and reserves <sup>3</sup>	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	
13 349	47 738	73 450	18 461	269 449	2 443 129	4	383 396	187 951	571 350	3 014 480	2009: 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	-	332 212	250 666	582 878	3 391 861	Feb	
18 017	51 235	177 752	20 304	374 796	2 843 029	-	302 062	250 505	552 568	3 395 597	Mar	
13 328	49 524	180 078	20 285	351 351	2 808 239	-	295 235	253 312	548 547	3 356 786	Apr	
21 320	46 588	190 617	22 222	367 665	2 847 042	-	371 678	255 524	627 202	3 474 244	May	
20 291	46 676	187 192	21 660	375 883	2 896 132	-	350 285	258 672	608 958	3 505 089	Jun	
20 324	48 168	185 051	22 170	375 390	2 911 908	-	390 045	263 393	653 438	3 565 346	Jul	
19 433	47 853	187 570	23 976	366 893	2 913 050	-	375 942	265 648	641 590	3 554 639	Aug	
23 753	48 759	185 817	28 421	389 164	2 957 465	-	357 429	267 754	625 182	3 582 648	Sep	

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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 and January 2011.
2. Includes certain items previously classified as loans as from January 2008.
3. Debentures and loans that formed part of secondary and tertiary capital before 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. Before 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: 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
Apr .....	19 674	0	63 126	82 800	115 308	76 402	266 649	1 066 596	65 348	214 474	66 400
May .....	18 678	0	64 550	83 228	115 331	95 146	270 022	1 070 496	66 283	233 597	68 590
Jun .....	16 534	0	66 829	83 362	111 435	117 440	273 717	1 073 659	67 103	239 735	68 637
Jul .....	18 404	0	61 819	80 223	111 418	131 781	275 897	1 071 810	67 926	239 740	67 149
Aug .....	18 884	0	65 792	84 676	105 007	117 178	278 728	1 074 845	68 479	236 179	67 596
Sep .....	18 530	0	68 407	86 937	108 342	126 873	281 595	1 075 957	69 687	235 319	67 337

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

## Banks Assets

R millions

and advances			Investments and bills discounted						Non-financial assets	Other assets	Total assets	End of
Overdrafts and loans	Less: Credit impairments <sup>1</sup>	Total	Investments other than shares		Shares	Bills and acceptances discounted	Less: Credit impairments <sup>1</sup>	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
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	2009: 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
707 724	55 064	2 520 306	160 082	351 870	36 668	146 865	61	695 424	48 783	40 012	3 391 861	Feb
731 593	55 193	2 568 660	161 991	304 085	44 910	146 091	61	657 016	48 927	38 231	3 395 597	Mar
713 001	55 611	2 528 567	165 438	297 822	45 351	149 043	60	657 594	48 972	38 854	3 356 786	Apr
713 081	56 318	2 576 228	162 407	367 035	45 507	146 447	60	721 335	49 459	43 994	3 474 244	May
717 010	58 794	2 609 942	172 560	348 225	46 276	149 463	61	716 464	50 115	45 206	3 505 089	Jun
726 324	59 003	2 633 041	170 951	401 746	40 694	146 086	60	759 418	50 230	42 434	3 565 346	Jul
743 189	58 450	2 632 751	172 094	378 951	40 922	153 832	82	745 717	51 110	40 385	3 554 639	Aug
759 318	59 851	2 664 576	173 511	367 888	43 389	154 705	82	739 410	51 902	39 823	3 582 648	Sep

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

## Banks

### Analysis of deposits by type of depositor

R millions

End of	Residents									Non-residents	Total all deposits	Of which: Denominated in foreign currency
	Interbank and intragroup deposits	Government deposits <sup>1</sup>	Local governments and regional services councils	Public enterprises and/or corporations <sup>2</sup>	Insurers and pension funds	Other companies and close corporations	Households <sup>3</sup>	Other monetary institutions	Total			
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: 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
Apr .....	84 974	111 068	36 650	141 928	146 332	1 241 736	596 772	5 572	2 365 032	91 856	2 456 888	74 095
May .....	86 293	108 015	34 754	146 760	146 583	1 255 452	605 617	7 140	2 390 613	88 764	2 479 377	75 805
Jun .....	80 728	141 794	29 425	148 328	145 221	1 262 495	612 652	9 830	2 430 473	89 776	2 520 248	73 295
Jul .....	73 413	89 257	39 983	156 819	148 422	1 304 169	621 896	14 381	2 448 341	88 178	2 536 518	76 972
Aug .....	69 031	90 552	38 539	158 714	148 856	1 302 024	631 248	17 795	2 456 759	89 398	2 546 157	76 847
Sep .....	69 646	103 310	34 846	162 788	154 011	1 304 959	630 250	14 993	2 474 803	93 498	2 568 301	83 310

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## Banks

### Selected asset items

R millions

End of	NCDs/PNs	Advances				Investments					Bills discounted			
		Central government	Provincial governments	Total loans and advances <sup>4</sup>	Foreign sector	Government sector			Private sector		Foreign sector	Treasury bills	Land Bank bills and promissory notes	Other including bankers' acceptances
						Short-term government stock	Long-term government stock	Other	Stock of public enterprises/corporations	Other				
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: 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	2 128 990	213 126	56 233	105 758	464	7 356	118 356	150 860	139 977	-	6 113
Apr .....	62 492	1 186	1 240	2 110 774	206 920	53 280	112 157	465	7 440	115 846	150 831	142 338	-	6 705
May .....	61 857	1 455	1 992	2 116 733	257 847	51 163	111 244	430	7 518	119 510	196 978	139 007	-	7 440
Jun .....	62 174	1 101	1 973	2 127 496	258 301	45 758	126 802	371	7 843	126 589	177 141	141 242	-	8 221
Jul .....	62 614	1 116	1 925	2 138 161	285 850	44 706	126 245	465	7 221	140 035	199 957	138 053	-	8 033
Aug .....	53 435	1 049	2 024	2 163 460	272 868	44 395	127 699	253	7 657	132 685	187 757	142 606	-	11 226
Sep .....	53 090	1 062	2 011	2 189 770	270 533	58 411	115 100	420	8 154	133 052	180 275	141 814	-	12 892

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

## Banks and Mutual banks

### Instalment sale and leasing transactions<sup>1</sup>

R millions

Quarter-end balances according to type of asset and agreement	Instalment sale credit (Hire-purchase credit)			Leasing finance						Total assets financed		
	2012/01	2012/02	2012/03	Financial leases			Operating leases			2012/01	2012/02	2012/03
Passenger cars:												
New .....	74 836	78 750	83 296	5 729	5 186	4 746	297	261	218	80 862	84 197	88 260
Used .....	78 962	81 621	84 819	3 845	3 475	3 183	115	93	105	82 922	85 188	88 107
Minibuses .....	3 581	3 558	3 565	172	170	167	1	1	2	3 754	3 730	3 734
Trucks and other land transport equipment ....	48 630	50 539	51 718	4 322	4 031	3 722	253	248	233	53 205	54 818	55 674
Aircraft, ships and boats .....	2 366	2 206	2 112	200	193	187	-	-	-	2 566	2 399	2 299
Agricultural machinery and equipment .....	6 448	6 801	6 804	107	104	102	4	3	3	6 559	6 909	6 909
All household appliances, such as furniture, televisions, radio sets and other electrical equipment.....	47	41	60	1	1	0	0	0	0	48	42	60
Industrial, commercial and office equipment ....	22 669	23 237	22 696	2 446	2 523	2 554	359	369	346	25 473	26 129	25 597
Other goods .....	8 367	8 844	9 401	1 670	1 639	1 796	2	2	0	10 039	10 484	11 198
All goods .....	245 905	255 597	264 472	18 493	17 321	16 458	1 030	977	907	265 428	273 895	281 838
According to type of purchaser/lessee	Households <sup>2</sup>			Other <sup>3</sup>			Total					
	2012/01	2012/02	2012/03	2012/01	2012/02	2012/03	2012/01	2012/02	2012/03	2012/01	2012/02	2012/03
Instalment sale balances .....	172 542	179 687	187 782	73 364	75 910	76 691	245 905	255 597	264 472			
Leasing balances .....	10 715	9 619	8 766	8 808	8 679	8 599	19 523	18 298	17 365			

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1. Unearned finance charges excluded.
2. Includes individuals, unincorporated business enterprises of households, non-profit organisations serving households and non-incorporated farming.
3. Includes general government, financial corporate sector, non-financial corporate sector and foreign sector.

## Term lending rates and amounts paid out by banks

Period	Average rates on instalment sale agreements		Paid out in respect of new business		
	New fixed-rate agreements % (1181M)	Adjustable rate agreements % (1182M)	Instalment sale transactions Rm (1183M)	Leasing transactions Rm (1184M)	Total Rm (1185M)
2011: Jun .....	15.25	10.38	9 741	720	10 461
Jul .....	15.13	10.38	9 946	616	10 562
Aug .....	15.10	10.44	10 239	593	10 832
Sep .....	14.95	10.46	10 703	644	11 348
Oct .....	14.83	10.44	10 417	508	10 925
Nov .....	14.72	10.47	10 729	597	11 326
Dec .....	14.56	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
Apr .....	14.32	10.13	9 251	399	9 649
May .....	14.24	10.13	11 628	486	12 114
Jun .....	14.15	10.13	12 371	360	12 731
Jul .....	14.06	9.77	11 668	444	12 112
Aug .....	13.96	9.78	11 573	440	12 013
Sep .....	13.86	9.79	11 436	476	11 913

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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 <sup>1</sup> (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: 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	453 086	384 212
Feb.....	116 713	305 776	302	2 622	10 981	5 679	12 935	463 993	399 516
Mar.....	121 320	311 748	282	2 861	11 534	5 121	12 885	466 049	401 801
Apr.....	124 877	313 568	284	3 427	11 866	4 851	13 076	473 869	409 940
May.....	127 180	314 908	301	2 609	13 040	5 209	12 942	472 095	408 051
Jun.....	135 223	317 998	328	3 141	12 932	6 645	13 577	489 043	487 183
Jul.....	135 531	319 377	333	3 234	12 210	6 717	13 784	495 674	493 848
Aug.....	137 209	323 991	346	2 936	18 761	7 603	13 768	499 820	497 992
Sep.....	136 977	321 874	343	2 509	18 082	7 925	14 647	489 086	487 281

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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 <sup>1,2,4</sup>			Electronic fund transfers processed <sup>2,3</sup>		
	Number Millions (1260M)	Value R millions (1261M)	Value seasonally adjusted R millions (1261N)	Number Millions (1262M)	Value R millions (1263M)	Value seasonally adjusted R millions (1263N)	Number Millions (1264M)	Value R millions (1265M)	Value seasonally adjusted R millions (1265N)
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 .....	293.083	149 614	149 614	42.018	942 671	942 671	737.241	5 395 762	5 395 762
2011 .....	317.385	166 327	166 327	33.102	800 841	800 841	781.903	6 012 535	6 012 535
2009: 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 .....	24.186	12 276	12 293	3.531	79 694	75 176	63.256	465 317	445 030
Aug .....	24.601	12 278	12 563	3.408	78 342	78 466	60.981	453 334	452 504
Sep .....	24.625	12 502	12 665	3.331	77 678	76 343	61.865	461 006	456 809
Oct .....	24.655	12 810	12 282	3.322	73 145	67 771	61.210	459 354	433 394
Nov .....	25.870	13 262	13 068	3.413	77 106	74 708	65.951	498 538	475 923
Dec .....	28.269	15 000	12 406	3.178	79 141	74 969	65.552	505 610	479 187
2011: Jan .....	24.567	12 488	13 123	2.766	65 431	74 503	58.417	420 383	478 942
Feb .....	22.809	11 847	13 242	2.985	71 274	72 637	61.160	451 480	481 457
Mar .....	27.222	13 950	13 960	3.218	77 189	73 054	66.303	506 117	487 648
Apr .....	26.082	13 413	14 005	2.551	60 281	68 215	62.345	451 472	479 426
May .....	26.146	13 450	13 693	2.870	65 077	64 376	64.635	481 377	492 087
Jun .....	25.778	13 361	13 804	2.846	65 970	66 210	65.104	497 434	504 077
Jul .....	26.219	13 638	13 577	2.615	61 860	58 303	63.662	499 344	475 362
Aug .....	27.510	14 258	14 605	2.823	67 982	68 830	68.111	530 408	535 301
Sep .....	26.508	14 112	14 017	2.720	67 689	66 098	68.778	539 409	532 800
Oct .....	27.234	14 382	13 816	2.600	63 322	59 117	66.298	520 766	495 104
Nov .....	26.738	14 697	14 409	2.678	68 168	66 721	67.878	554 658	527 488
Dec .....	30.573	16 730	14 075	2.430	66 598	62 775	69.212	559 687	522 843
2012: Jan .....	27.763	13 965	14 740	2.192	58 429	66 394	62.801	480 947	548 177
Feb .....	26.176	13 619	15 206	2.407	64 902	65 363	66.481	527 364	560 360
Mar .....	28.334	14 720	14 453	2.418	65 719	60 599	70.055	562 767	538 007
Apr .....	27.305	14 379	14 748	2.025	54 251	61 566	64.944	512 508	541 687
May .....	29.379	15 459	15 762	2.324	58 716	60 237	69.203	558 616	573 900
Jun .....	29.442	15 205	15 683	2.212	56 645	56 983	68.472	557 764	561 990
Jul .....	29.071	15 447	15 498	2.088	43 115	41 012	68.874	580 895	555 548
Aug .....	29.131	15 358	15 537	2.116	34 406	34 507	71.918	602 038	602 649
Sep .....	27.090	14 753	14 647	1.852	30 222	29 289	65.643	550 993	539 775

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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.
4. Includes all interbank and selected intrabank cheques processed by the automated clearing bureau.

## Banks

### Liquid assets and cash reserves<sup>1</sup>

R millions

Period	Liquid assets									Cash reserves <sup>6</sup>	
	Banknotes and subsidiary coin (1240M)	Gold coin and bullion (1241M)	Reserve and clearing account balances held with SARB <sup>2</sup> (1242M)	Treasury bills (1244M)	Government stock <sup>3</sup> (1245M)	SARB securities (1246M)	Land Bank bills (1247M)	Total holdings <sup>4</sup> (1250M)	Required holdings <sup>5</sup> (1251M)	Banks' liabilities as adjusted (1252M)	Minimum reserve balance to be held with SARB <sup>7</sup> (1255M)
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: 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	2 366 680	59 167
Mar .....	20 168	0	465	130 323	115 402	16 460	-	282 819	147 030	2 396 944	59 924
Apr .....	18 801	0	212	126 564	122 392	17 602	-	285 570	146 688	2 427 568	60 689
May .....	18 669	0	277	126 446	133 848	16 607	-	295 847	147 797	2 434 133	60 853
Jun .....	18 152	0	274	123 418	141 906	14 799	-	298 548	149 236	2 440 492	61 012
Jul .....	17 479	0	260	124 025	146 158	15 179	-	303 101	152 286	2 448 425	61 211
Aug .....	18 048	0	387	121 178	147 949	13 748	-	301 310	153 556	2 469 732	61 743
Sep .....	18 348	524	527	123 683	145 472	14 595	-	303 148	154 415	2 481 872	62 047

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

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

R millions

End of	Mutual banks										Postbank
	Deposits					Other liabilities to the public	Total liabilities to the public	Gross capital and reserves	Other liabilities	Total liabilities	Deposits <sup>2</sup>
	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: 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
Apr .....	1	200	325	431	958	4	962	149	19	1 130	3 091
May .....	1	205	334	426	966	3	969	149	21	1 140	3 151
Jun .....	1	210	338	449	999	4	1 003	150	18	1 171	3 183
Jul .....	1	220	332	463	1 017	2	1 019	150	19	1 187	3 219
Aug .....	1	226	361	436	1 024	4	1 028	151	20	1 199	3 274
Sep .....	2	233	388	418	1 040	5	1 045	617	32	1 695	3 329

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1. Mutual building societies until December 1993.

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

## Mutual banks<sup>1</sup> 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: 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
Apr .....	675	228	-	43	55	-	26	94	-	10	1 130	3 091
May .....	685	237	-	38	54	-	26	90	-	10	1 140	3 151
Jun .....	691	245	-	43	54	-	26	101	-	10	1 171	3 183
Jul .....	702	249	-	44	56	-	27	100	-	10	1 187	3 219
Aug .....	715	257	-	39	56	-	27	93	-	12	1 199	3 274
Sep .....	721	358	-	39	56	-	31	161	-	328	1 695	3 329

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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: 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
Apr.....	416	864	670	17 660	-	5 034	-	24 644
May.....	435	871	740	17 374	-	5 051	-	24 471
Jun.....	441	801	755	17 938	-	5 103	-	25 037
Jul.....	441	891	723	19 540	-	5 119	-	26 714
Aug.....	429	779	723	19 004	-	5 130	-	26 065
Sep.....	427	764	758	19 398	-	5 103	-	26 450

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## Land and Agricultural Bank of South Africa

### Assets

R millions

End of	Loans and advances							Total loans and advances (1298M)	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)				
	Individuals (1290M)	Co- operatives <sup>1</sup> (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: 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
Apr.....	522	13 492	14 014	4 390	4 500	799	9 690	23 703	940	24 644	13 662
May.....	524	13 408	13 932	4 363	4 474	794	9 631	23 564	907	24 471	13 790
Jun.....	541	13 987	14 528	4 552	4 657	828	10 037	24 565	472	25 037	14 177
Jul.....	537	13 758	14 294	4 477	4 578	815	9 869	24 164	2 550	26 714	14 063
Aug.....	544	13 091	13 635	4 573	4 874	832	10 279	23 913	2 152	26 065	13 694
Sep.....	781	14 103	14 884	4 588	4 466	835	9 889	24 773	1 677	26 450	15 185

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1. Including control boards.

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

### Liabilities

R millions

End of	Banknotes and coin <sup>2</sup> (1312M)	Deposits of domestic private sector, local authorities and public enterprises and/or corporations <sup>3</sup>						Total (1320M)
		Cheque and transmission (1313M)	Other demand (1314M)	Savings (1321M)	Short term (1316M)	Medium term (1322M)	Long term (1319M)	
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: 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	449 981	138 832	273 962	410 397	440 054	2 136 067
Mar .....	72 899	442 006	449 035	140 017	271 471	422 778	425 355	2 150 662
Apr .....	73 340	422 730	438 006	141 139	288 382	412 272	436 391	2 138 920
May .....	71 014	421 419	462 858	143 219	280 738	401 056	455 906	2 165 196
Jun .....	75 481	434 387	444 202	145 149	280 840	387 815	481 404	2 173 797
Jul .....	73 406	443 152	470 939	146 221	302 404	365 474	513 116	2 241 306
Aug .....	75 534	445 319	471 911	148 524	299 246	378 921	514 164	2 258 085
Sep .....	78 574	454 451	472 396	148 366	284 518	391 751	512 707	2 264 188

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1. A consolidation of the balance sheets of institutions within the monetary sector, that is, the South African Reserve Bank, the former National Finance Corporation, Corporation for Public Deposits (CPD) and the so-called "pooled funds" of the former Public Debt Commissioners, the Land Bank, Postbank, private banking institutions (including the former banks, discount houses, 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, Sapo and Telkom) and provincial governments. All transfers to the Stabilisation Account are also included, as are deposits of the International Monetary Fund with the South African Reserve Bank arising from drawings on the super reserve tranche or reserve tranche.

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

### Liabilities

R millions

Government deposits <sup>4</sup>	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
117 550	9 611	338 615	348 225	152 112	7 592	159 704	360 961	2 939 240	2009: 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	209 740	9 065	218 805	440 068	3 483 017	Feb
279 021	3 203	294 091	297 294	208 329	9 143	217 473	473 961	3 491 309	Mar
274 438	7 041	290 528	297 569	211 460	9 170	220 630	459 087	3 463 984	Apr
277 926	4 552	328 667	333 218	213 645	9 214	222 859	518 652	3 588 865	May
309 488	5 753	318 168	323 921	216 840	9 159	225 999	513 955	3 622 641	Jun
259 934	7 555	335 097	342 653	220 873	9 370	230 243	517 929	3 665 472	Jul
264 365	5 449	315 731	321 180	223 320	9 409	232 729	535 315	3 687 208	Aug
275 878	5 176	318 373	323 549	225 345	10 813	236 158	537 300	3 715 647	Sep

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1. A consolidation of the balance sheets of institutions within the monetary sector, that is, the South African Reserve Bank, the former National Finance Corporation, Corporation for Public Deposits (CPD) and the so-called "pooled funds" of the former Public Debt Commissioners, the Land Bank, Postbank, private banking institutions (including the former banks, discount houses, 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, Sapo and Telkom) and provincial governments. All transfers to the Stabilisation Account are also included, as are deposits of the International Monetary Fund with the South African Reserve Bank arising from drawings on the super reserve tranche or reserve tranche.

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

### Assets

R millions

End of	Foreign assets					Claims on the private sector					
	Gold and foreign exchange			Long term <sup>3</sup>	Total foreign assets	SARB	CPD <sup>4</sup>	Land Bank	Other monetary institutions	Total	Of which: Local authorities
	SARB <sup>2</sup>	Other	Total								
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: 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	2 240 615	2 264 788	15 408
Mar	388 876	279 300	668 176	112 183	780 359	943	1 690	23 017	2 263 394	2 289 043	13 961
Apr	386 742	276 531	663 273	111 402	774 675	1 083	1 786	23 703	2 243 233	2 269 806	14 271
May	417 241	298 666	715 907	154 446	870 353	1 079	2 381	23 564	2 253 481	2 280 505	16 045
Jun	404 248	327 222	731 470	136 079	867 548	1 069	3 497	24 565	2 271 876	2 301 007	18 356
Jul	404 114	328 279	732 393	159 314	891 707	1 166	5 736	24 164	2 295 526	2 326 591	18 300
Aug	420 478	316 507	736 985	150 401	887 386	1 168	5 456	23 913	2 316 956	2 347 493	18 393
Sep	423 387	319 217	742 604	142 596	885 200	1 180	3 505	24 773	2 346 002	2 375 460	18 630

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

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

### Assets

R millions

Claims on the government sector				Total claims on the government sector <sup>7</sup>	Other assets	Total assets	End of
Credit							
SARB <sup>5</sup>	CPD <sup>6</sup>	Other monetary institutions	Total				
(1350M)	(1351M)	(1352M)	(1353M)	(1359M)	(1513M)	(1358M)	
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
8 573	100	182 645	191 318	191 318	48 338	2 939 240	2009: 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	122 851	3 483 017	Feb
8 386	405	302 549	311 341	311 341	110 566	3 491 309	Mar
8 500	207	307 700	316 407	316 407	103 097	3 463 984	Apr
8 537	529	302 081	311 147	311 147	126 860	3 588 865	May
8 664	1 054	315 400	325 118	325 118	128 967	3 622 641	Jun
8 927	2 588	310 664	322 180	322 180	124 994	3 665 472	Jul
8 952	2 693	316 101	327 746	327 746	124 583	3 687 208	Aug
8 766	2 173	315 106	326 045	326 045	128 942	3 715 647	Sep

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- See footnote 1 on pages S-18 and S-19.
- The gold component of the South African Reserve Bank's foreign assets is valued at a market-related price.
- Including investments and bills.
- Including investments in private-sector securities of the so-called "pooled funds" administered up to March 1984 by the former Public Debt Commissioners.
- Consisting of the South African Reserve Bank's holdings of 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 institutions<sup>1</sup>

R millions

End of	Credit extended to the domestic private sector									Net credit extended to the government sector	Total domestic credit extension <sup>5</sup>	Memorandum items		
	Investments	Bills discounted	Loans and advances						Total credit extended to the private sector <sup>4</sup>			Claims on local authorities	Loans granted under resale agreements	Assets securitised <sup>6</sup>
			Instalment sale credit	Leasing finance <sup>2</sup>	Mortgage advances	Other loans and advances	Total loans and advances <sup>3</sup>	Of which: To households						
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: 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	1 197 782	2 264 788	8 493	2 273 281	15 408	42 961	-
Mar .....	128 302	4 703	245 884	19 522	1 073 177	817 456	2 156 039	1 205 588	2 289 043	32 308	2 321 351	13 961	44 692	-
Apr .....	126 112	5 137	247 775	19 067	1 073 246	798 469	2 138 557	1 211 570	2 269 806	41 957	2 311 762	14 271	32 717	-
May .....	130 444	5 608	251 479	18 744	1 076 531	797 699	2 144 453	1 220 121	2 280 505	33 209	2 313 714	16 045	40 667	-
Jun .....	138 980	5 784	255 631	18 297	1 080 342	801 973	2 156 243	1 229 230	2 301 007	15 618	2 316 625	18 356	40 963	-
Jul .....	154 153	5 895	258 308	17 803	1 078 434	811 999	2 166 543	1 235 520	2 326 591	62 234	2 388 824	18 300	44 068	-
Aug .....	146 974	8 868	261 304	17 646	1 081 912	830 789	2 191 650	1 245 541	2 347 493	63 369	2 410 862	18 393	44 139	-
Sep .....	145 897	10 578	264 455	17 365	1 082 540	854 625	2 218 985	1 254 890	2 375 460	50 155	2 425 615	18 630	43 986	-

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

Monetary aggregates<sup>1</sup>

R millions

End of	Banknotes and coin in circulation (1312M)	Cheque and transmission deposits (1313M)	M1A <sup>2</sup> (1370M)	Other demand deposits <sup>3</sup> (1314M)	M1 <sup>4</sup> (1371M)	Other short- and medium-term deposits <sup>5</sup> (1372M)	M2 <sup>6</sup> (1373M)	Long-term deposits <sup>7</sup> (1319M)	M3 <sup>8</sup> (1374M)
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: 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	493 180	449 981	943 160	823 192	1 766 352	440 054	2 206 406
Mar.....	72 899	442 006	514 905	449 035	963 940	834 265	1 798 205	425 355	2 223 560
Apr.....	73 340	422 730	496 070	438 006	934 076	841 793	1 775 869	436 391	2 212 260
May.....	71 014	421 419	492 433	462 858	955 291	825 013	1 780 304	455 906	2 236 210
Jun.....	75 481	434 387	509 867	444 202	954 069	813 804	1 767 873	481 404	2 249 277
Jul.....	73 406	443 152	516 558	470 939	987 497	814 098	1 801 595	513 116	2 314 712
Aug.....	75 534	445 319	520 853	471 911	992 764	826 691	1 819 456	514 164	2 333 619
Sep.....	78 574	454 451	533 024	472 396	1 005 420	824 635	1 830 055	512 707	2 342 762

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



Monetary analysis<sup>1</sup>

R millions

End of	Not seasonally adjusted							Seasonally adjusted			
	M3 (1374M)	Counterparts						M3 (1374N)	Counterparts		
		Net foreign assets: Cumulative flow <sup>2</sup> (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)						
2011: 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 .....	2 206 406	385 937	309 991	301 498	8 493	2 264 788	-452 813	2 216 883	385 112	1 305	2 264 183
Mar.....	2 223 560	389 993	311 329	279 021	32 308	2 289 043	-487 784	2 232 626	378 738	43 016	2 288 824
Apr.....	2 212 260	377 712	316 395	274 438	41 957	2 269 806	-477 214	2 215 845	380 178	38 093	2 271 433
May .....	2 236 210	406 130	311 135	277 926	33 209	2 280 505	-483 634	2 235 575	402 571	30 963	2 294 497
Jun .....	2 249 277	427 586	325 106	309 488	15 618	2 301 007	-494 934	2 262 190	421 387	34 309	2 312 270
Jul.....	2 314 712	437 692	322 168	259 934	62 234	2 326 591	-511 805	2 304 517	432 964	60 993	2 325 869
Aug.....	2 333 619	438 122	327 734	264 365	63 369	2 347 493	-515 365	2 323 359	431 020	61 935	2 339 226
Sep.....	2 342 762	432 814	326 033	275 878	50 155	2 375 460	-515 667	2 343 743	433 449	52 427	2 370 447

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## Changes

R millions

Period	Not seasonally adjusted							Seasonally adjusted			
	M3 (1374H)	Counterparts						M3 (1374I)	Counterparts		
		Net foreign assets <sup>3</sup> (1380H)	Claims on the government sector			Claims on the private sector (1347H)	Net other assets and liabilities (1381H)		Net foreign assets (1380I)	Net claims on the government sector (1367I)	Claims on the private sector (1347I)
			Gross claims (1356H)	Government deposits <sup>4</sup> (1330H)	Net claims (1367H)						
2011: 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 .....	-14 587	-33 823	-357	-23 939	-24 295	33 404	10 127	-21 880	-37 378	-30 021	28 895
Mar.....	17 155	4 056	1 338	22 476	23 814	24 255	-34 971	15 743	-6 374	41 711	24 641
Apr.....	-11 300	-12 281	5 066	4 583	9 649	-19 238	10 570	-16 782	1 440	-4 922	-17 391
May .....	23 950	28 418	-5 260	-3 488	-8 748	10 699	-6 419	19 730	22 394	-7 130	23 063
Jun .....	13 067	21 456	13 971	-31 562	-17 591	20 502	-11 300	26 615	18 815	3 346	17 773
Jul.....	65 434	10 106	-2 938	49 554	46 615	25 584	-16 871	42 326	11 578	26 684	13 599
Aug.....	18 908	430	5 566	-4 431	1 136	20 902	-3 560	18 842	-1 944	942	13 357
Sep.....	9 143	-5 308	-1 701	-11 513	-13 214	27 967	-302	20 385	2 429	-9 508	31 221

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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 <sup>3</sup> (1480M)
	Gross amount <sup>1</sup>										
	Assets mortgaged				Total (1474M)	Application					
	Residential		Farms (1472M)	Commercial and other (1473M)		For construction of buildings <sup>2</sup> (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: 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
Apr	12 934	617	253	5 653	18 840	1 793	16 729	318	8 885	11 056	1 067 273
May	15 177	609	243	4 160	19 580	1 590	17 572	419	12 212	9 613	1 071 183
Jun	15 091	794	373	4 532	19 996	1 931	17 627	437	12 282	10 652	1 074 352
Jul	15 183	746	319	4 151	19 652	1 874	17 191	588	11 454	15 208	1 072 514
Aug	13 618	740	328	4 892	18 837	1 402	16 852	582	14 093	10 873	1 075 562
Sep	13 898	662	317	4 151	18 366	1 418	16 766	182	11 219	10 086	1 076 680

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- 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 <sup>1</sup>	Government deposits <sup>2</sup>	Notes and coin in circulation <sup>3</sup>	Money-market swaps with counter foreign-exchange deposits <sup>4</sup>	Total reverse repurchase transactions <sup>5</sup>	Total SARB debentures <sup>6</sup>	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: 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	-	6 125	17 860	23 985
Apr .....	23 460	-	90 841	-	6 925	21 271	28 196
May .....	19 080	-	88 943	-	6 225	19 525	25 750
Jun .....	19 242	-	87 583	-	8 140	17 427	25 567
Jul .....	23 179	-	88 374	-	9 590	19 377	28 967
Aug .....	26 323	-	89 545	-	8 575	21 883	30 458
Sep .....	29 200	-	91 492	-	10 075	21 921	31 996

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1. Accommodation at the discount window up to 8 March 1998. As from 9 March 1998 total liquidity provided by the South African Reserve Bank.
2. Government deposits in the Exchequer, Paymaster-General and Stabilisation Accounts.
3. Notes in circulation outside the South African Reserve Bank.
4. Outstanding amounts as at month-end.
5. Total outstanding amounts on 7- and 14-day reverse repurchase transactions (first issued 5 March 2012), 28-day reverse repurchase transactions (first issued 26 April 1999), 56-day reverse repurchase transactions (first issued 24 March 2005) and 91-day reverse repurchase transactions (first issued 17 June 2002) at month-ends.
6. Total outstanding amounts on 7- and 14-day SARB debentures (first issued 5 March 2012), 28-day SARB debentures (first issued 16 September 1998), 56-day SARB debentures (first issued 1 December 2004) and 91-day SARB debentures (first issued on 14 August 2002) at month-ends.

## Money-market accommodation

### Selected daily indicators

R millions

Date	Total liquidity provided and outstanding repurchase agreements					Total (1440D)
	Main repurchase auction <sup>1</sup> (1437D)	Standing facilities <sup>2</sup> (1438D)	Cash reserve accounts		SAMOS Position <sup>3</sup> (1434D)	
			Withdrawals (1456D)	Deposits (1457D)		
2012/06/01.....	14 000	-	719	21	-	14 697
2012/06/02.....	14 000	-	719	21	-	14 697
2012/06/04.....	14 000	-	431	829	274	13 875
2012/06/05.....	14 000	-	370	424	-	13 947
2012/06/06.....	14 000	-	1 056	91	-	14 965
2012/06/07.....	14 000	-	370	497	202	14 076
2012/06/08.....	14 000	-	370	497	-	13 874
2012/06/09.....	14 000	-	370	497	-	13 874
2012/06/11.....	14 000	-	81	1 169	-	12 911
2012/06/12.....	14 000	-	103	2 671	-	11 432
2012/06/13.....	13 600	-	433	1 093	-	12 940
2012/06/14.....	13 600	-	1 438	500	-	14 537
2012/06/15.....	13 600	-	1 138	500	-	14 238
2012/06/16.....	13 600	-	1 138	500	-	14 238
2012/06/18.....	13 600	-	144	774	-	12 970
2012/06/19.....	13 600	-	247	807	-	13 040
2012/06/20.....	13 500	-	1 864	477	-	14 886
2012/06/21.....	13 500	-	1 426	18	-	14 908
2012/06/22.....	13 500	-	1 458	61	-	14 898
2012/06/23.....	13 500	-	1 458	61	-	14 898
2012/06/25.....	13 500	-	3 057	236	-	16 322
2012/06/26.....	13 500	-	4 012	193	-	17 319
2012/06/27.....	19 700	-	-	2 731	-	16 969
2012/06/28.....	19 700	-	53	509	-	19 245
2012/06/29.....	19 700	-	63	509	-	19 255
2012/06/30.....	19 700	-	63	509	-	19 255
2012/07/02.....	19 700	-	1 112	577	-	20 235
2012/07/03.....	19 700	-	1 339	504	-	20 535
2012/07/04.....	21 700	-	1 032	505	-	22 228
2012/07/05.....	21 700	-	55	713	-	21 042
2012/07/06.....	21 700	-	55	713	-	21 042
2012/07/07.....	21 700	-	55	713	-	21 042
2012/07/09.....	21 700	-	-	1 688	-	20 012
2012/07/10.....	21 700	-	10	3 414	-	18 296
2012/07/11.....	16 700	-	1 116	985	-	16 831
2012/07/12.....	16 700	-	635	304	-	17 030
2012/07/13.....	16 700	-	571	562	-	16 710
2012/07/14.....	16 700	-	571	562	-	16 710
2012/07/16.....	16 700	-	458	1 305	-	15 853
2012/07/17.....	16 700	-	458	1 305	-	15 853
2012/07/18.....	15 600	-	458	1 858	-	14 200
2012/07/19.....	15 600	-	648	980	-	15 267
2012/07/20.....	15 600	-	1	1 313	-	14 288
2012/07/21.....	15 600	-	1	1 313	-	14 288
2012/07/23.....	15 600	-	54	527	-	15 127
2012/07/24.....	15 600	-	1 430	2 670	-	14 360
2012/07/25.....	17 500	-	233	2 672	-	15 060
2012/07/26.....	17 500	-	115	1 450	-	16 166
2012/07/27.....	17 500	-	1 414	58	-	18 856
2012/07/28.....	17 500	-	1 414	58	-	18 856
2012/07/30.....	17 500	-	3 528	58	-	20 970
2012/07/31.....	17 500	-	4 118	220	-	21 398
2012/08/01.....	22 200	-	1 233	453	-	22 981
2012/08/02.....	22 200	-	2 029	453	-	23 776
2012/08/03.....	22 200	-	2 493	408	-	24 286
2012/08/04.....	22 200	-	213	582	1 861	23 693
2012/08/06.....	22 200	-	1 742	408	-	23 535
2012/08/07.....	22 200	-	1 235	408	-	23 027
2012/08/08.....	23 500	-	119	717	-	22 903
2012/08/10.....	23 500	-	119	717	-	22 903
2012/08/11.....	23 500	-	119	717	-	22 903
2012/08/13.....	23 500	-	119	717	-	22 902
2012/08/14.....	23 500	-	119	781	-	22 838
2012/08/15.....	18 800	-	1 426	691	-	19 535
2012/08/16.....	18 800	-	811	245	-	19 366
2012/08/17.....	18 800	-	748	1 201	-	18 347
2012/08/18.....	18 800	-	748	1 201	-	18 347
2012/08/20.....	18 800	-	97	926	-	17 972
2012/08/21.....	18 800	-	95	3 923	2 150	17 122
2012/08/22.....	19 800	-	488	2 469	-	17 819
2012/08/23.....	19 800	-	54	129	-	19 724
2012/08/24.....	19 800	-	993	20	-	20 772
2012/08/25.....	19 800	-	993	20	-	20 772

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- Liquidity provided by the South African Reserve Bank on a weekly basis every Wednesday as from 5 September 2001.
- Data include supplementary repurchase auctions whenever conducted. As from 30 August 2010 the spread between the rates for standing facilities and the repurchase rate was widened from 50 basis points to 100 basis points below and above the prevailing repurchase rate.
- As from 30 August 2010 manual auctions were replaced by an automated final end-of-day square-off process at prevailing standing facility rates. This change affected the SAMOS penalty facility, which was abolished as a consequence.

## Money-market and related interest rates

Accommodation rates			Predominant prime over-draft rate of clearing banks		Interbank rates				Negotiable certificates of deposit/ promissory notes <sup>4</sup>			
Date	Repurchase rate %	SAMOS penalty rate <sup>12</sup>	Date	Percentage	Date	South African Benchmark Overnight Rate (Sabor) on deposits <sup>1</sup> % (1444W)	Overnight foreign exchange rate <sup>2</sup> % (1446W)	Rand overnight deposit rate <sup>3</sup> % (1447W)	2 months (1409W)	3 months (1411W)	6 months (1412W)	12 months (1413W)
2006/12/08	9.00	14.00	2006/12/08	12.50	2012/07/27	4.80	5.22	4.77	5.04	5.08	5.23	5.39
2007/06/08	9.50	14.50	2007/06/08	13.00	2012/08/03	4.83	5.06	4.77	5.04	5.08	5.28	5.48
2007/08/17	10.00	15.00	2007/08/17	13.50	2012/08/10	4.81	5.27	4.76	5.04	5.08	5.28	5.52
2007/10/12	10.50	15.50	2007/10/12	14.00	2012/08/17	4.79	4.82	4.76	5.04	5.08	5.30	5.55
2007/12/07	11.00	16.00	2007/12/07	14.50	2012/08/24	4.90	5.08	4.77	5.04	5.08	5.21	5.42
2008/04/11	11.50	16.50	2008/04/11	15.00	2012/08/31	4.81	5.14	4.77	5.04	5.08	5.21	5.42
2008/06/13	12.00	17.00	2008/06/13	15.50	2012/09/07	4.78	5.19	4.77	5.04	5.08	5.22	5.42
2008/12/12	11.50	16.50	2008/12/12	15.00	2012/09/14	4.76	5.04	4.77	5.04	5.08	5.24	5.44
2009/02/06	10.50	15.50	2009/02/06	14.00	2012/09/21	4.81	4.91	4.75	5.04	5.06	5.24	5.42
2009/03/25	9.50	14.50	2009/03/25	13.00	2012/09/28	4.82	5.20	4.77	5.03	5.05	5.24	5.39
2009/05/04	8.50	13.50	2009/05/04	12.00	2012/10/05	4.81	5.20	4.77	5.02	5.06	5.23	5.38
2009/05/29	7.50	12.50	2009/05/29	11.00	2012/10/12	4.78	5.04	4.76	5.00	5.08	5.23	5.37
2009/08/14	7.00	12.00	2009/08/14	10.50	2012/10/19	4.78	4.92	4.76	4.99	5.08	5.23	5.37
2010/03/26	6.50	11.50	2010/03/26	10.00	2012/10/26	4.78	5.05	4.76	4.99	5.08	5.28	5.47
2010/09/10	6.00	...	2010/09/10	9.50	2012/11/02	4.78	4.96	4.76	5.00	5.08	5.29	5.47
2010/11/19	5.50	...	2010/11/19	9.00	2012/11/09	4.77	4.94	4.76	5.01	5.08	5.30	5.48
2012/07/20	5.00	...	2012/07/20	8.50	2012/11/16	4.79	5.08	4.76	5.02	5.08	5.30	5.48

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Date	Other money-market interest rates						Date	Notice deposits with clearing banks <sup>8</sup>			12-month fixed deposits <sup>8</sup> % (1417M)	Weighted average overdraft rate on current accounts % (1404M)	Interbank call money % (1402M)
	SARB debentures <sup>5</sup>		91-day Treasury bills % (1405W)	3-month bankers' acceptances % (1406W)	3-month JIBAR <sup>6</sup> % (1450W)	9x12 FRA <sup>7</sup> % (1451W)		1 to 32 days <sup>9</sup> % (1414M)	More than 32 days up to 91 days <sup>10</sup> % (1415M)	More than 91 days up to 185 days <sup>11</sup> % (1416M)			
	28 days % (1448W)	56 days % (1458W)											
2012/07/27	5.00	4.98	5.08	5.01	5.08	4.75	2011: Jun	4.79	5.71	5.28	5.83	9.78	5.81
2012/08/03	5.00	4.95	5.08	5.01	5.08	4.82	Jul	4.82	5.60	5.23	5.79	9.84	6.03
2012/08/10	4.99	4.97	5.07	5.01	5.08	4.94	Aug	4.84	5.62	5.18	5.76	9.80	5.89
2012/08/17	4.99	4.95	5.05	5.01	5.08	4.95	Sep	4.86	5.63	5.17	5.71	9.91	6.10
2012/08/24	4.97	4.90	5.02	5.01	5.08	4.81	Oct	4.91	5.52	5.12	5.67	9.85	5.98
2012/08/31	4.98	4.95	4.99	5.01	5.08	4.80	Nov	4.87	5.54	5.06	5.65	9.79	5.93
2012/09/07	4.99	4.99	4.95	5.01	5.08	4.82	Dec	4.95	5.59	5.26	5.66	9.77	6.44
2012/09/14	4.99	4.99	4.93	5.01	5.08	4.89							
2012/09/21	4.96	4.98	4.90	5.01	5.08	4.79	2012: Jan	4.80	5.74	5.34	5.74	9.13	6.20
2012/09/28	4.98	4.97	4.92	5.00	5.06	4.83	Feb	4.87	5.69	5.66	5.73	9.20	6.18
2012/10/05	4.99	4.99	4.94	5.01	5.08	4.83	Mar	4.74	5.72	5.79	5.75	9.26	6.10
2012/10/12	4.99	4.99	4.95	5.01	5.08	4.75	Apr	4.81	5.71	5.75	5.81	9.26	6.31
2012/10/19	5.00	4.99	4.94	5.01	5.08	4.78	May	4.80	5.82	5.77	5.82	9.27	6.34
2012/10/26	5.00	4.99	4.94	5.01	5.08	4.98	Jun	4.78	5.54	5.44	5.75	9.25	6.17
2012/11/02	4.99	5.00	4.94	5.01	5.08	4.97	Jul	4.32	5.36	5.29	5.62	9.03	5.95
2012/11/09	4.99	4.99	4.93	5.01	5.08	4.94	Aug	4.25	5.22	5.02	5.51	8.83	5.84
2012/11/16	4.99	5.00	4.92	5.01	5.08	4.93	Sep	4.18	5.14	5.01	5.40	8.67	5.68

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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 deposits.
- Before January 2008 this category related to 32-day deposits.
- Before January 2008 this category related to 88- to 91-day deposits.
- Before 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 <sup>1</sup>							Income velocity of circulation of money <sup>6</sup>			
	Monetary aggregates <sup>2</sup>				Credit <sup>3</sup>			V1(A) (1420K)	V1 (1421K)	V2 (1422K)	V3 (1423K)
	M1(A) (1370A)	M1 (1371A)	M2 (1373A)	M3 (1374A)	Private sector		Total domestic credit extention (1368A)				
					Total loans and advances <sup>4</sup> (1369A)	Total claims <sup>5</sup> (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	5.65	3.01	1.53	1.25
2009 .....	0.37	6.98	1.71	1.78	-0.55	-0.13	1.89	5.81	3.17	1.54	1.24
2010 .....	12.13	7.01	5.61	6.92	4.24	5.48	4.20	6.04	3.21	1.67	1.33
2011 .....	8.43	9.75	7.16	8.27	7.39	6.14	4.72	6.24	3.27	1.73	1.36
2009: 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	5.76	3.12	1.56	1.24
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	5.94	3.21	1.62	1.28
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	6.10	3.16	1.61	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	6.12	3.23	1.68	1.35
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	5.98	3.19	1.68	1.32
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	5.97	3.26	1.71	1.34
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	6.21	3.26	1.71	1.35
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	6.24	3.25	1.73	1.37
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	6.26	3.28	1.73	1.37
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	6.26	3.28	1.73	1.37
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	9.30	6.07	3.21	1.73	1.37
Apr .....	8.40	5.29	7.25	6.16	7.64	7.33	7.25	...	...	...	...
May .....	9.24	8.53	6.89	6.43	8.04	8.31	7.57	...	...	...	...
Jun .....	11.03	7.81	7.45	7.00	8.09	8.67	8.23	6.18	3.28	1.75	1.39
Jul .....	10.03	9.78	7.94	8.26	7.25	8.34	8.77	...	...	...	...
Aug .....	11.54	11.14	7.51	7.78	7.79	7.93	8.41	...	...	...	...
Sep .....	11.02	11.26	6.37	7.54	8.82	9.07	8.87	6.10	3.21	1.74	1.37

KB800

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.