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General notes

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

... denotes not available

- denotes a value equal to nil

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

South African Reserve Bank Liabilities

R millions

End of	Notes and coin in circulation ¹	Deposits							Total deposits	SARB securities	Foreign loans ⁷	Capital and reserves	Other liabilities	Total liabilities
		Central government		Banks and mutual banks ⁴			Other							
		Exchequer and PMG accounts ²	Other ³	Required reserve balances ⁵	Excess cash reserves	Other balances ⁶	Domestic	Foreign						
(1000M)	(1001M)	(1002M)	(1014M)	(1013M)	(1005M)	(1006M)	(1007M)	(1008M)	(1015M)	(1009M)	(1010M)	(1011M)	(1012M)	
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
2012	112 169	-	135 846	63 792	143	746	11 259	87	211 873	7 439	180	397	140 377	472 435
2010: 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	0	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	0	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	0	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	0	15 702	71	210 806	21 967	22	397	137 568	467 871
Oct	97 234	-	133 997	62 103	1 347	744	15 430	74	213 694	22 165	90	397	153 569	487 150
Nov	105 056	-	135 539	62 859	195	1 259	14 843	75	214 770	18 172	191	397	159 412	497 997
Dec	112 169	-	135 846	63 792	143	746	11 259	87	211 873	7 439	180	397	140 377	472 435
2013: Jan	99 147	-	138 495	64 364	498	750	20 779	87	224 972	13 021	87	397	161 814	499 439
Feb	96 167	-	137 903	64 934	440	2 604	21 084	86	227 052	11 404	86	397	155 936	491 042
Mar	103 136	-	147 486	65 373	762	927	5 209	86	219 844	9 903	55	397	164 960	498 295

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

South African Reserve Bank Assets

R millions

End of	Foreign assets		Liquidity provided ²				Advances and investments				Total (excluding foreign assets) (1029M)	Other assets (1030M)	Total assets (1031M)
	Gold coin and bullion ¹ (1020M)	Total (1021M)	Utilisation of cash reserves (1033M)	Loans granted to banks under:		Total (1036M)	Advances		Investments				
				Resale agree- ments (1034M)	SAMOS position ⁵ (1035M)		Banks ⁴ (1025M)	Other ³ (1026M)	Govern- ment stock (1027M)	Other (1028M)			
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
2012	56 982	430 942	2 747	24 617	-	27 363	27	232	8 817	1 379	37 819	3 674	472 435
2010: 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
Oct.....	60 037	439 579	331	31 804	-	32 135	34	229	8 680	1 269	42 347	5 224	487 150
Nov.....	61 375	448 108	380	33 714	-	34 094	29	325	8 732	1 369	44 549	5 340	497 997
Dec.....	56 982	430 942	2 747	24 617	-	27 363	27	232	8 817	1 379	37 819	3 674	472 435
2013: Jan.....	60 349	458 667	881	24 507	-	25 388	29	222	8 835	1 379	35 854	4 918	499 439
Feb.....	57 214	450 719	188	25 007	-	25 195	27	215	8 901	1 379	35 718	4 606	491 042
Mar.....	59 290	459 946	4	24 117	-	24 120	47	182	8 618	1 402	34 369	3 979	498 295

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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 (1049M)	Other liabilities (1050M)	Total liabilities (1051M)
	Domestic					Foreign (1047M)	Total deposits (1048M)			
	Central and provincial governments (1053M)	Public enterprises/corporations ¹ (1042M)	Insurance companies and pension funds (1043M)	Other (1045M)	Total (1046M)					
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
2012	17 229	206	206	767	18 408	6 160	24 568	81	242	24 891
2010: 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
Oct	30 125	252	779	758	31 913	6 047	37 960	81	228	38 269
Nov	24 823	228	704	763	26 518	6 098	32 615	81	330	33 027
Dec	17 229	206	206	767	18 408	6 160	24 568	81	242	24 891
2013: Jan	27 531	195	661	775	29 162	12 022	41 184	81	239	41 505
Feb	30 229	263	754	779	32 025	9 284	41 309	81	170	41 561
Mar	10 231	370	768	777	12 146	6 726	18 872	92	198	19 162

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1. Including the Public Investment Corporation.

Corporation for Public Deposits Assets

R millions

End of	Call deposits		Promissory notes ¹	NCDs	Treasury bills ²	Government stock	Other public-sector investments	Other assets	Total assets
	SARB (1067M)	Banks (1091M)							
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
2012	11 213	505	463	10 345	638	-	1 678	48	24 891
2010: 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
Oct	15 365	505	466	17 177	633	-	2 468	1 656	38 269
Nov	14 784	505	463	13 218	885	-	2 723	449	33 027
Dec	11 213	505	463	10 345	638	-	1 678	48	24 891
2013: Jan	20 693	505	462	13 859	3 220	-	2 276	490	41 505
Feb	21 002	505	464	11 547	4 320	-	2 360	1 363	41 561
Mar	5 127	5	466	8 799	3 046	-	1 635	84	19 162

KB103

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

Banks¹

Liabilities

R millions

End of	Deposits ²								Other		
	Cash managed, cheque and transmission (1070M)	Other demand (1071M)	Savings (1072M)	Short term (1073M)	Medium term (1075M)	Long term (1076M)	Total (1077M)	Foreign currency deposits included in total (1078M)	Loans received under repurchase agreements		
									SARB (1500M)	Other domestic (1501M)	Foreign (1514M)
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	515 137	140 219	353 463	455 026	520 196	2 500 060	69 668	21 773	62 847	10 909
2012	562 029	547 959	151 040	327 410	451 742	557 076	2 597 257	91 182	24 528	54 959	23 689
2010: 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	515 137	140 219	353 463	455 026	520 196	2 500 060	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	528 238	138 672	318 396	480 418	478 953	2 468 233	73 451	24 537	67 460	15 491
Apr	497 363	522 163	139 726	336 284	468 978	492 373	2 456 888	74 095	24 134	52 325	11 677
May	491 505	547 594	141 831	329 322	457 489	511 637	2 479 377	75 805	15 819	56 835	14 264
Jun	527 793	534 217	143 793	332 882	441 978	539 635	2 520 297	73 295	19 944	60 698	19 422
Jul	498 505	548 413	144 766	343 243	425 976	575 683	2 536 586	76 972	16 915	64 401	18 361
Aug	501 502	538 883	147 014	346 986	435 249	576 572	2 546 206	76 847	23 111	51 296	13 653
Sep	517 755	557 115	146 834	328 362	447 350	570 923	2 568 339	83 310	26 459	58 309	17 645
Oct	500 739	557 067	148 244	331 333	420 031	588 290	2 545 704	81 905	31 806	59 271	19 350
Nov	539 224	543 595	152 696	285 762	500 488	575 987	2 597 751	85 194	33 716	59 394	23 436
Dec	562 029	547 959	151 040	327 410	451 742	557 076	2 597 257	91 182	24 528	54 959	23 689
2013: Jan	518 862	565 773	149 989	321 159	463 696	562 873	2 582 353	90 514	24 588	47 154	22 038
Feb	552 609	557 219	148 594	334 213	464 742	557 654	2 615 031	81 625	25 007	46 006	28 182
Mar	581 691	557 423	149 890	331 174	477 793	554 031	2 652 003	83 514	24 113	46 077	27 342

KB105

1. Banks registered under the Banks Act, 1990 (Act No. 94 of 1990); it includes former banks, discount houses and equity building societies. All series may not be strictly comparable due to changes in regulations and returns; distortions were concentrated in February and July 1991, as well as in January 2008 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.

Banks¹

Liabilities

R millions

liabilities to the public					Capital and other liabilities					Total equity and liabilities	End of
Foreign currency funding		Debt securities ^{3,4}	Other ⁵	Total	Total liabilities to the public	Outstanding liabilities on behalf of clients per contra ⁶	Other liabilities	Share capital and reserves ³	Total		
Domestic sector	Foreign sector										
(1080M)	(1081M)											(1082M)	(1083M)	(1084M)	(1085M)	(1086M)	(1087M)	(1088M)	(1089M)	(1090M)
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	2 807 705	-	349 681	247 680	597 362	3 405 067	2011
13 777	81 777	200 031	24 752	423 513	3 020 770	-	341 941	285 511	627 452	3 648 222	2012
8 014	57 448	97 537	14 119	269 774	2 478 935	-	321 426	200 637	522 063	3 000 998	2010: 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	2 807 705	-	349 681	247 680	597 362	3 405 067	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	-	302 067	250 479	552 546	3 395 575	Mar
13 328	49 524	180 078	20 285	351 351	2 808 239	-	295 239	253 286	548 525	3 356 764	Apr
21 320	46 588	190 617	22 222	367 665	2 847 042	-	371 685	255 499	627 184	3 474 226	May
20 291	46 676	187 192	21 660	375 883	2 896 180	-	350 267	258 675	608 943	3 505 123	Jun
20 324	48 168	185 051	22 170	375 390	2 911 977	-	390 035	263 352	653 387	3 565 364	Jul
19 433	47 853	187 570	23 976	366 893	2 913 098	-	375 931	265 653	641 584	3 554 682	Aug
23 753	48 759	185 817	28 421	389 164	2 957 503	-	357 441	267 780	625 221	3 582 724	Sep
23 080	62 645	191 966	23 705	411 824	2 957 528	-	365 868	268 061	633 928	3 591 456	Oct
20 025	80 694	198 791	25 494	441 549	3 039 300	-	370 659	274 386	645 045	3 684 345	Nov
13 777	81 777	200 031	24 752	423 513	3 020 770	-	341 941	285 511	627 452	3 648 222	Dec
20 804	84 810	201 108	25 069	425 572	3 007 925	-	349 751	288 673	638 424	3 646 349	2013: Jan
20 029	85 232	201 350	25 825	431 631	3 046 662	-	334 906	290 126	625 031	3 671 693	Feb
21 710	94 505	197 602	27 152	438 500	3 090 503	-	311 317	294 920	606 237	3 696 740	Mar

KB106

1. Banks registered under the Banks Act, 1990 (Act No. 94 of 1990); it includes former banks, discount houses and equity building societies. All series may not be strictly comparable due to changes in regulations and returns; distortions were concentrated in February and July 1991, as well as in January 2008 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 ¹	Foreign-currency loans and advances	Redeemable preference shares
	(1100M)	(1101M)	(1102M)	(1104M)	(1113M)	(1107M)	(1108M)	(1109M)	(1110M)	(1120M)	(1121M)
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	1 064 348	61 964	235 198	68 222
2012	31 117	0	65 582	96 699	95 479	128 077	291 561	1 082 784	81 282	232 201	66 641
2010: 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	1 064 348	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	17 262	0	65 500	82 763	115 225	94 511	265 216	1 067 491	64 455	218 496	66 866
Apr.....	19 673	0	63 126	82 799	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	235 502	67 337
Oct	21 965	0	67 324	89 288	97 509	127 474	284 975	1 078 298	70 715	242 586	67 833
Nov.....	23 316	0	68 791	92 108	104 306	136 671	288 752	1 081 060	81 272	268 861	67 609
Dec.....	31 117	0	65 582	96 699	95 479	128 077	291 561	1 082 784	81 282	232 201	66 641
2013: Jan	23 217	0	69 356	92 573	91 776	119 979	294 056	1 081 856	82 628	253 168	66 360
Feb	19 859	0	75 577	95 435	101 858	121 153	297 212	1 082 713	83 742	264 881	68 419
Mar	20 943	0	72 274	93 218	113 836	112 825	300 823	1 083 672	83 935	274 072	67 677

KB107

1. The acquisition of a store card book by a major bank amplified credit card advances in November 2012.
2. 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 ²	Total	Investments other than shares		Shares	Bills and acceptances discounted	Less: Credit impairments ²	Total				
			Government stock	Other								
(1122M)	(1123M)	(1124M)	(1125M)	(1126M)	(1127M)	(1111M)	(1128M)	(1129M)	(1130M)	(1131M)	(1132M)	
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
672 019	54 473	2 516 334	155 232	376 161	37 014	151 534	61	719 880	48 629	32 631	3 405 067	2011
810 713	61 320	2 727 419	180 525	345 471	39 864	160 859	75	726 644	55 317	42 143	3 648 222	2012
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	2010: 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	29 470	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
672 019	54 473	2 516 334	155 232	376 161	37 014	151 534	61	719 880	48 629	32 631	3 405 067	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
731 598	55 199	2 568 660	161 991	304 085	44 910	146 091	61	657 016	48 927	38 210	3 395 575	Mar
713 007	55 616	2 528 567	165 438	297 822	45 351	149 043	60	657 594	48 972	38 833	3 356 764	Apr
713 081	56 318	2 576 228	162 407	367 035	45 507	146 447	60	721 335	49 459	43 976	3 474 226	May
717 010	58 794	2 609 942	172 560	348 225	46 318	149 463	61	716 505	50 115	45 198	3 505 123	Jun
726 324	58 997	2 633 047	170 951	401 746	40 724	146 086	60	759 448	50 244	42 402	3 565 364	Jul
743 189	58 450	2 632 751	172 094	378 951	40 963	153 832	82	745 759	51 110	40 387	3 554 682	Aug
759 076	59 851	2 664 516	173 511	367 888	43 526	154 705	82	739 547	51 888	39 835	3 582 724	Sep
758 144	60 434	2 667 100	173 405	370 504	43 037	154 050	89	740 908	52 718	41 441	3 591 456	Oct
780 398	61 817	2 747 111	176 032	365 258	43 706	157 773	89	742 679	54 298	48 149	3 684 345	Nov
810 713	61 320	2 727 419	180 525	345 471	39 864	160 859	75	726 644	55 317	42 143	3 648 222	Dec
799 570	62 364	2 727 030	185 385	344 565	40 108	157 764	74	727 747	55 278	43 720	3 646 349	2013: Jan
810 737	63 389	2 767 325	186 563	323 664	42 515	157 974	43	710 672	55 607	42 654	3 671 693	Feb
832 562	63 482	2 805 921	175 876	305 719	42 709	167 325	45	691 584	56 155	49 863	3 696 740	Mar

KB108

1. The acquisition of a store card book by a major bank amplified credit card advances in November 2012.
2. Specific provisions up to December 2007. Includes specific and general provisions as from January 2008.

Banks

Analysis of deposits by type of depositor

R millions

End of	Residents									Non-residents	Total all deposits	Of which: Denominated in foreign currency
	Interbank and intragroup deposits	Government deposits ¹	Local governments and regional services councils	Public enterprises and/or corporations ²	Insurers and pension funds	Other companies and close corporations	Households ³	Other monetary institutions	Total			
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	1 284 237	582 218	6 204	2 412 186	87 874	2 500 060	69 668
2012	76 824	105 126	40 997	152 498	148 128	1 330 023	637 707	9 786	2 501 088	96 169	2 597 257	91 182
2012: 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	1 262 544	612 652	9 830	2 430 521	89 776	2 520 297	73 295
Jul.....	73 413	89 257	39 983	156 819	148 422	1 304 237	621 896	14 381	2 448 409	88 178	2 536 586	76 972
Aug.....	69 031	90 552	38 539	158 714	148 856	1 302 073	631 248	17 795	2 456 807	89 398	2 546 206	76 847
Sep.....	69 646	103 310	34 846	162 788	154 011	1 304 996	630 250	14 993	2 474 841	93 498	2 568 339	83 310
Oct.....	66 437	90 467	33 060	159 322	143 702	1 312 950	634 951	13 913	2 454 801	90 903	2 545 704	81 905
Nov.....	77 748	85 907	42 137	153 918	144 191	1 338 141	645 237	13 164	2 500 444	97 307	2 597 751	85 194
Dec.....	76 824	105 126	40 997	152 498	148 128	1 330 023	637 707	9 786	2 501 088	96 169	2 597 257	91 182
2013: Jan.....	71 607	92 970	39 949	162 822	140 734	1 334 664	635 017	12 523	2 490 286	92 066	2 582 353	90 514
Feb.....	79 082	116 731	42 865	158 207	140 552	1 341 377	633 708	11 930	2 524 452	90 579	2 615 031	81 625
Mar.....	88 438	126 616	53 071	144 326	136 045	1 360 109	646 880	8 375	2 563 860	88 143	2 652 003	83 514

KB109

Banks

Selected asset items

R millions

End of	NCDs/PNs	Advances				Investments					Bills discounted			
		Central government	Provincial governments	Total loans and advances ⁴	Foreign sector	Government sector			Private sector		Foreign sector	Treasury bills	Land Bank bills and promissory notes	Other including bankers' acceptances
						Short-term government stock	Long-term government stock	Other	Stock of public enterprises/corporations	Other				
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	2 059 669	246 567	47 661	107 572	626	7 960	117 561	182 874	141 782	-	9 752
2012	44 966	925	1 976	2 261 992	256 808	62 705	117 820	104	7 418	125 013	174 519	148 490	-	12 369
2012: 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	2 110 773	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	126 631	177 141	141 242	-	8 221
Jul.....	62 614	1 116	1 925	2 138 167	285 850	44 706	126 245	465	7 221	140 065	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	132 727	187 757	142 606	-	11 226
Sep.....	53 090	1 062	2 011	2 189 668	270 576	58 411	115 100	420	8 154	133 189	180 275	141 814	-	12 892
Oct.....	50 950	1 071	1 378	2 197 057	272 332	57 998	115 408	98	8 680	124 183	190 287	142 991	-	11 059
Nov.....	47 208	1 793	1 948	2 232 806	271 554	59 201	116 830	102	7 652	126 156	182 122	146 197	-	11 576
Dec.....	44 966	925	1 976	2 261 992	256 808	62 705	117 820	104	7 418	125 013	174 519	148 490	-	12 369
2013: Jan.....	46 012	928	1 865	2 252 077	256 612	62 015	123 369	48	8 911	120 793	171 754	145 780	-	11 984
Feb.....	48 832	945	1 914	2 269 121	249 862	63 725	122 838	32	9 131	121 115	157 412	147 121	-	10 852
Mar.....	48 303	928	1 891	2 298 836	237 358	48 940	126 936	82	7 079	119 363	146 879	156 893	-	10 432

KB110

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

Banks and Mutual banks

Instalment sale and leasing transactions¹

R millions

Quarter-end balances according to type of asset and agreement	Instalment sale credit (Hire-purchase credit)			Leasing finance						Total assets financed		
				Financial leases			Operating leases					
	2012/03	2012/04	2013/01	2012/03	2012/04	2013/01	2012/03	2012/04	2013/01	2012/03	2012/04	2013/01
Passenger cars:												
New	83 296	88 322	92 510	4 746	4 263	4 202	218	165	187	88 260	92 749	96 899
Used	84 819	88 909	92 558	3 183	2 849	2 785	105	102	101	88 107	91 860	95 445
Minibuses	3 565	3 595	3 597	167	156	146	2	1	12	3 734	3 751	3 755
Trucks and other land transport equipment	51 718	53 445	54 815	3 722	3 476	3 319	233	215	217	55 674	57 135	58 351
Aircraft, ships and boats	2 112	1 889	1 943	187	183	144	-	-	-	2 299	2 072	2 088
Agricultural machinery and equipment	6 804	7 341	7 894	102	95	83	3	2	2	6 909	7 438	7 979
All household appliances, such as furniture, televisions, radio sets and other electrical equipment	60	61	61	0	0	0	0	0	0	60	62	61
Industrial, commercial and office equipment	22 696	22 676	22 450	2 554	2 515	2 431	346	345	321	25 597	25 536	25 202
Other goods	9 401	9 350	9 473	1 796	1 868	1 829	0	0	-	11 198	11 218	11 302
All goods	264 472	275 587	285 301	16 458	15 406	14 940	907	830	841	281 838	291 822	301 081
According to type of purchaser/lessee	Households ²			Other ³			Total					
	2012/03	2012/04	2013/01	2012/03	2012/04	2013/01	2012/03	2012/04	2013/01	2012/03	2012/04	2013/01
Instalment sale balances	187 782	197 874	205 808	76 691	77 712	79 493	264 472	275 587	285 301			
Leasing balances	8 766	7 870	7 774	8 599	8 365	8 007	17 365	16 235	15 780			

KB111

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

Term lending rates and amounts paid out by banks

Period	Average rates on instalment sale agreements		Paid out in respect of new business		
	New fixed-rate agreements %	Adjustable rate agreements %	Instalment sale transactions Rm	Leasing transactions Rm	Total Rm
	(1181M)	(1182M)	(1183M)	(1184M)	(1185M)
2011: 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
Oct	13.75	9.80	13 172	439	13 612
Nov	13.65	9.80	13 125	378	13 503
Dec	13.56	9.81	11 598	361	11 959
2013: Jan	13.47	9.82	11 689	304	11 993
Feb	13.40	9.78	12 026	443	12 469
Mar	12.98	9.76	12 197	830	13 026

KB112

Banks

Contingent liabilities

R millions

End of	Guarantees on behalf of clients (1191M)	Letters of credit and committed undrawn facilities (1192M)	Bankers' acceptances (1198M)	Underwriting exposures (1193M)	Credit derivative instruments (1199M)	Committed capital expenditure (1211M)	Operating lease commitments (1212M)	Other contingent liabilities:	
								Total ¹ (1194M)	Of which: Uncommitted undrawn facilities (1213M)
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	125 337	302 036	290	2 497	12 064	5 611	14 218	462 883	...
2012	138 928	348 750	288	3 218	22 491	4 761	14 087	527 496	525 779
2010: 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	125 337	302 036	290	2 497	12 064	5 611	14 218	462 883	...
2012: Jan	126 328	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	311 726	282	2 861	11 534	5 121	12 897	465 364	401 801
Apr	124 877	313 568	284	3 427	11 866	4 851	13 088	473 869	409 940
May	127 180	314 908	301	2 609	13 040	5 209	12 954	472 095	408 051
Jun	135 223	317 998	328	3 141	12 932	6 645	13 589	489 051	487 191
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	137 021	321 856	343	2 509	18 082	7 925	14 647	488 901	486 944
Oct	138 732	327 888	298	2 590	17 432	8 059	14 626	506 462	504 428
Nov	142 096	340 364	319	2 547	19 353	8 302	14 499	511 453	509 906
Dec	138 928	348 750	288	3 218	22 491	4 761	14 087	527 496	525 779
2013: Jan	138 554	347 717	280	3 107	25 292	4 710	13 911	519 882	518 181
Feb	143 882	339 850	281	3 132	27 261	5 098	13 904	511 446	510 361
Mar	148 114	346 200	281	2 001	28 177	4 939	13 997	521 803	519 959

KB113

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 ¹			Cheques processed during the period by the automated clearing bureau ^{2,3,5}			Electronic fund transfers processed during the period ^{3,4}		
	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)
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
2012	354.814	187 620	187 620	25.485	561 364	561 364	823.936	6 794 882	6 794 882
2010: Feb	22.063	11 203	12 440	3.771	83 601	83 749	57.232	409 284	432 901
Mar	24.452	12 813	12 662	4.113	90 229	83 058	64.772	465 311	446 642
Apr.....	23.417	11 830	12 205	3.212	69 510	77 694	60.747	424 678	452 002
May.....	23.726	12 156	12 283	3.888	84 063	82 747	60.296	440 649	448 401
Jun.....	24.090	11 962	12 290	3.404	78 174	78 197	61.141	442 828	446 929
Jul.....	24.186	12 276	12 330	3.531	79 694	78 588	63.256	465 317	451 854
Aug.....	24.601	12 278	12 479	3.408	78 342	78 663	60.981	453 334	449 729
Sep.....	24.625	12 502	12 511	3.331	77 678	76 397	61.865	461 006	452 430
Oct	24.655	12 810	12 533	3.322	73 145	72 294	61.210	459 354	448 192
Nov.....	25.870	13 262	12 975	3.413	77 106	75 340	65.951	498 538	471 751
Dec.....	28.269	15 000	12 806	3.178	79 141	74 934	65.552	505 610	476 042
2011: Jan	24.567	12 488	13 150	2.766	65 431	73 405	58.417	420 383	476 573
Feb	22.809	11 847	13 116	2.985	71 274	70 612	61.160	451 480	475 801
Mar	27.222	13 950	13 756	3.218	77 189	70 635	66.303	506 117	485 702
Apr.....	26.082	13 413	13 848	2.551	60 281	67 105	62.345	451 472	480 311
May.....	26.146	13 450	13 583	2.870	65 077	63 614	64.635	481 377	490 059
Jun	25.778	13 361	13 714	2.846	65 970	65 854	65.104	497 434	501 859
Jul.....	26.219	13 638	13 742	2.615	61 860	61 969	63.662	499 344	487 507
Aug.....	27.510	14 258	14 486	2.823	67 982	68 106	68.111	530 408	523 559
Sep.....	26.508	14 112	14 125	2.720	67 689	66 539	68.778	539 409	528 119
Oct	27.234	14 382	14 188	2.600	63 322	63 409	66.298	520 766	512 053
Nov.....	26.738	14 697	14 328	2.678	68 168	66 580	67.878	554 658	522 936
Dec.....	30.573	16 730	14 292	2.430	66 598	63 014	69.212	559 687	528 056
2012: Jan	27.763	13 965	14 740	2.192	58 429	65 112	62.801	480 947	544 867
Feb	26.176	13 619	15 082	2.407	64 902	63 676	66.481	527 364	554 870
Mar	28.334	14 720	14 480	2.418	65 719	59 618	70.055	562 767	539 003
Apr.....	27.305	14 379	14 896	2.025	54 251	60 124	64.944	512 508	545 146
May.....	29.379	15 459	15 622	2.324	58 716	56 841	69.203	558 616	567 463
Jun	29.442	15 205	15 602	2.212	56 645	56 290	68.472	557 764	562 339
Jul.....	29.071	15 447	15 630	2.088	43 115	43 449	68.874	580 895	569 471
Aug.....	29.131	15 358	15 589	2.116	34 406	34 148	71.918	602 038	591 127
Sep.....	27.090	14 753	14 818	1.852	30 222	29 607	65.643	550 993	538 498
Oct	30.390	16 489	16 357	2.101	33 383	33 568	73.316	624 884	617 391
Nov.....	33.090	17 699	17 228	2.024	32 363	31 408	72.719	632 556	594 612
Dec.....	37.642	20 527	17 576	1.725	29 212	27 522	69.509	603 551	570 094
2013: Jan	32.824	17 147	18 061	1.684	26 445	29 608	66.845	550 330	623 016
Feb	29.547	15 664	17 295	1.714	27 920	27 480	67.331	579 907	609 418
Mar	32.044	17 215	16 860	1.635	26 975	24 561	68.696	597 522	571 502

KB117

1. The acquisition of a store card book by a major bank amplified credit card advances in November 2012.
2. Including magnetic ink character recognition (MICR) and code-line clearing transactions as from July 1997.
3. Risk-reduction measures and changes in the processing of cheques and electronic transactions have affected the figures in these columns as from January 2002.
4. Including all electronic transfers, such as electronic salary payments, and all debit and credit transactions settled among banks, excluding intrabank transactions.
5. Includes all interbank and selected intrabank cheques processed by the automated clearing bureau.

Banks

Liquid assets and cash reserves¹

R millions

Period	Liquid assets									Cash reserves ⁷	
	Banknotes and subsidiary coin (1240M)	Gold coin and bullion (1241M)	Reserve and clearing account balances held with SARB ² (1242M)	Treasury bills (1244M)	Government stock ³ (1245M)	SARB securities (1246M)	Guaranteed securities ⁴ (1247M)	Total holdings ⁵ (1250M)	Required holdings ⁶ (1251M)	Banks' liabilities as adjusted (1252M)	Minimum reserve balances to be held with SARB ⁸ (1255M)
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
2012	18 707	216	400	126 302	136 870	15 036	-	297 530	151 304	2 452 381	61 310
2010: 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	154 417	2 481 921	62 048
Oct	17 923	560	590	126 090	149 095	14 275	-	308 533	155 140	2 512 529	62 813
Nov	19 268	561	677	124 405	149 726	14 061	-	308 699	157 470	2 548 744	63 719
Dec	20 683	944	782	122 883	156 616	6 291	-	308 199	157 741	2 570 315	64 258
2013: Jan	19 698	508	952	124 855	170 334	9 240	110	325 697	158 292	2 592 716	64 818
Feb	20 830	671	790	126 575	168 072	9 919	161	327 018	158 069	2 610 455	65 261
Mar	20 896	605	1 286	129 968	136 755	10 229	180	299 919	158 891	2 633 194	65 830

KB116

1. Average amounts as from January 2008.
2. As from April 1993 only that part of the reserve balance in excess of the minimum cash reserve requirement can be utilised as liquid assets.
3. As from 18 October 2000 all government stock qualifies as liquid assets, irrespective of maturity.
4. Land bank bills up to December 2012. From January 2013 securities guaranteed by specified counterparties as prescribed in the definition of high quality liquid assets.
5. Total holdings include very small amounts of other liquid assets.
6. 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.
7. 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.
8. The average daily minimum reserve balance calculated in respect of a specific month and shown opposite that month has to be held on deposit with the South African Reserve Bank as from the 15th working day of the following month. For example, the banks' liabilities and cash holdings during August give rise to a minimum reserve balance reported opposite August in the table but only held with the South African Reserve Bank as from the 15th working day of September.

Mutual banks¹ and the Postbank Liabilities

R millions

End of	Mutual banks										Postbank
	Deposits					Other liabilities to the public	Total liabilities to the public	Gross capital and reserves	Other liabilities	Total liabilities	Deposits ²
	Transmission	Savings	Other short and medium term	Long term	Total						
(1200M)	(1201M)	(1202M)	(1203M)	(1204M)	(1205M)	(1206M)	(1207M)	(1208M)	(1210M)	(1209M)	
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
2012	1	203	392	478	1 074	16	1 091	621	36	1 748	3 207
2012: Mar	1	197	325	432	956	5	960	149	19	1 128	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	377	418	1 029	15	1 045	617	32	1 695	3 329
Oct	1	247	388	437	1 072	16	1 089	620	33	1 742	3 380
Nov	2	239	386	464	1 090	18	1 108	621	34	1 763	3 400
Dec	1	203	392	478	1 074	16	1 091	621	36	1 748	3 207
2013: Jan	1	196	420	504	1 121	16	1 137	623	38	1 798	3 128
Feb	1	213	395	591	1 201	3	1 203	596	46	1 846	3 175
Mar	1	219	377	671	1 268	4	1 272	598	84	1 954	3 212

KB114

1. Mutual building societies until December 1993.

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

Mutual banks¹ and the Postbank Assets

R millions

End of	Mutual banks										Postbank	
	Claims on the private sector				Claims on the government sector		Claims on the monetary sector			Other assets	Total assets	Claims on the private sector
	Mortgage advances	Other advances	Bankers' acceptances	Stocks and shares	Treasury bills	Government stock and other	Central bank money and gold	Deposits with banks	Land Bank bills and promissory notes			
(1220M)	(1221M)	(1222M)	(1223M)	(1224M)	(1225M)	(1232M)	(1227M)	(1228M)	(1229M)	(1231M)	(1230M)	
2010	561	230	-	20	52	-	24	134	-	12	1 032	2 754
2011	622	226	-	32	53	-	26	144	-	11	1 113	3 004
2012	731	376	-	35	57	-	34	189	-	325	1 748	3 207
2012: Mar	663	226	-	43	55	-	24	107	-	10	1 128	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
Oct	729	365	-	39	57	-	31	193	-	326	1 742	3 380
Nov	742	368	-	40	57	-	34	198	-	325	1 763	3 400
Dec	731	376	-	35	57	-	34	189	-	325	1 748	3 207
2013: Jan	732	377	-	40	55	-	32	237	-	325	1 798	3 128
Feb	734	548	-	45	55	-	32	141	-	291	1 846	3 175
Mar	730	581	-	46	71	-	45	150	-	331	1 954	3 212

KB115

1. Mutual building societies until December 1993.

Land and Agricultural Bank of South Africa Liabilities

R millions

End of	Deposits (1273M)	Bank overdrafts and overnight loans (1274M)	Land Bank bills (1275M)	Land Bank promissory notes (1276M)	Land Bank debentures (1277M)	Capital and reserves (1278M)	Other liabilities (1279M)	Total liabilities (1280M)
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
2012	532	785	1 016	21 825	-	5 129	-	29 287
2010: 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
Oct	448	779	723	19 004	-	5 105	-	26 059
Nov	465	760	973	21 695	-	5 109	-	29 002
Dec	532	785	1 016	21 825	-	5 129	-	29 287
2013: Jan	501	771	960	21 348	-	5 144	-	28 724
Feb	588	774	1 040	20 308	-	5 163	-	27 873
Mar	565	774	1 257	21 475	-	5 191	-	29 262

KB118

Land and Agricultural Bank of South Africa

Assets

R millions

End of	Loans and advances								Other assets (1299M)	Total assets (1300M)	Cash credit advances, seasonally adjusted (1301M)
	Short term			Long term				Total loans and advances (1298M)			
	Cash credit advances			Mortgage loans		Other loans to individuals (1296M)	Total (1297M)				
	Individuals (1290M)	Co-operatives ¹ (1291M)	Total (1293M)	Individuals (1294M)	Co-operatives (1295M)						
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	9 151
2009	543	8 982	9 525	2 545	2 289	543	5 377	14 902	8	14 910	9 388
2010	336	8 525	8 861	2 767	3 097	569	6 433	15 295	-	15 295	8 703
2011	453	11 776	12 229	3 832	3 956	697	8 486	20 714	1 531	22 246	11 990
2012	869	15 267	16 136	4 968	4 835	904	10 708	26 843	2 444	29 287	15 814
2010: Feb	550	8 060	8 610	2 545	2 745	547	5 837	14 447	390	14 837	8 616
Mar	542	8 651	9 193	2 572	2 715	544	5 831	15 023	-	15 023	9 009
Apr	332	8 916	9 248	2 564	2 315	557	5 436	14 685	746	15 431	8 989
May	352	8 760	9 112	2 570	2 771	555	5 896	15 008	1 104	16 112	8 986
Jun	351	8 726	9 077	2 599	3 020	558	6 177	15 254	904	16 158	8 828
Jul	348	8 823	9 171	2 657	3 034	557	6 247	15 418	127	15 546	9 042
Aug	338	8 526	8 864	2 683	3 055	552	6 290	15 153	155	15 308	8 941
Sep	328	8 649	8 977	2 694	2 957	557	6 209	15 186	528	15 714	9 178
Oct	330	8 672	9 002	2 696	2 941	561	6 198	15 200	1 015	16 215	9 427
Nov	313	8 473	8 785	2 763	2 947	571	6 281	15 066	443	15 509	9 017
Dec	336	8 525	8 861	2 767	3 097	569	6 433	15 295	-	15 295	8 703
2011: Jan	344	8 512	8 856	2 805	2 996	570	6 371	15 227	-	15 227	9 004
Feb	349	8 904	9 253	2 851	2 955	574	6 380	15 633	213	15 846	9 235
Mar	373	9 099	9 472	2 961	2 967	539	6 467	15 939	532	16 472	9 299
Apr	384	9 548	9 932	3 107	3 110	565	6 782	16 715	422	17 136	9 608
May	384	9 538	9 922	3 104	3 106	565	6 775	16 697	127	16 824	9 763
Jun	388	9 892	10 279	3 219	3 176	585	6 980	17 259	-	17 259	9 971
Jul	389	9 951	10 340	3 238	3 186	589	7 013	17 353	-	17 353	10 191
Aug	379	9 840	10 219	3 202	3 238	583	7 023	17 243	-	17 243	10 337
Sep	392	9 751	10 143	3 173	3 315	577	7 066	17 208	-	17 208	10 383
Oct	398	9 961	10 358	3 241	3 382	590	7 213	17 571	-	17 571	10 876
Nov	411	10 462	10 873	3 405	3 540	620	7 565	18 438	-	18 438	11 219
Dec	453	11 776	12 229	3 832	3 956	697	8 486	20 714	1 531	22 246	11 990
2012: Jan	488	11 795	12 282	3 838	3 963	698	8 500	20 782	1 263	22 045	12 469
Feb	498	12 566	13 064	4 089	4 207	744	9 041	22 104	468	22 572	13 013
Mar	512	13 094	13 606	4 261	4 374	775	9 411	23 017	834	23 850	13 366
Apr	522	13 492	14 014	4 390	4 500	799	9 690	23 703	940	24 644	13 521
May	524	13 408	13 932	4 363	4 474	794	9 631	23 564	907	24 471	13 678
Jun	541	13 987	14 528	4 552	4 657	828	10 037	24 565	472	25 037	14 084
Jul	537	13 758	14 294	4 477	4 578	815	9 869	24 164	2 550	26 714	14 071
Aug	544	13 091	13 635	4 573	4 874	832	10 279	23 913	2 152	26 065	13 825
Sep	781	14 103	14 884	4 588	4 466	835	9 889	24 773	1 677	26 450	15 244
Oct	562	13 757	14 320	4 806	5 102	875	10 783	25 103	956	26 059	15 087
Nov	869	14 181	15 050	4 954	5 027	901	10 882	25 932	3 070	29 002	15 571
Dec	869	15 267	16 136	4 968	4 835	904	10 708	26 843	2 444	29 287	15 814
2013: Jan	817	14 891	15 708	4 846	4 716	882	10 444	26 152	2 572	28 724	15 956
Feb	828	15 774	16 602	5 133	4 996	934	11 063	27 665	208	27 873	16 544
Mar	835	16 248	17 082	5 287	5 146	962	11 396	28 478	784	29 262	16 810

KB119

1. Including control boards.

Monetary sector¹

Liabilities

R millions

End of	Banknotes and coin ² (1312M)	Deposits of domestic private sector, local authorities and public enterprises and/or corporations ³						Total (1320M)
		Cheque and transmission (1313M)	Other demand (1314M)	Savings (1321M)	Short term (1316M)	Medium term (1322M)	Long term (1319M)	
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	434 806	141 623	300 656	408 318	457 796	2 180 171
2012	81 042	495 885	458 109	152 313	280 529	399 926	504 390	2 291 151
2010: 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	434 806	141 623	300 656	408 318	457 796	2 180 171
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	449 041	140 017	271 458	422 784	425 355	2 150 661
Apr.....	73 340	422 730	438 014	141 139	288 379	412 262	436 395	2 138 920
May.....	71 014	421 419	462 866	143 219	280 723	401 063	455 906	2 165 196
Jun.....	75 481	434 387	444 258	145 149	280 833	387 815	481 404	2 173 845
Jul.....	73 406	443 152	471 007	146 221	302 404	365 474	513 116	2 241 374
Aug.....	75 534	445 319	471 959	148 524	299 246	378 921	514 164	2 258 134
Sep.....	78 574	454 451	472 635	148 366	284 318	391 749	512 707	2 264 226
Oct.....	75 262	446 741	479 911	149 786	290 020	369 846	526 616	2 262 919
Nov.....	81 730	485 049	466 212	154 216	238 840	445 506	514 584	2 304 407
Dec.....	81 042	495 885	458 109	152 313	280 529	399 926	504 390	2 291 151
2013: Jan.....	75 923	465 285	483 287	151 137	277 790	407 116	510 290	2 294 905
Feb.....	76 301	479 291	468 816	149 784	284 611	408 985	504 293	2 295 781
Mar.....	82 187	498 261	468 106	151 112	276 920	422 968	503 363	2 320 731

KB120

1. A consolidation of the balance sheets of institutions within the monetary sector, that is, the South African Reserve Bank, the former National Finance Corporation, Corporation for Public Deposits (CPD) and the so-called "pooled funds" of the former Public Debt Commissioners, the Land Bank, Postbank, private banking institutions (including the former banks, discount houses, equity building societies and mutual building societies). Coin in circulation is included in this consolidation.
2. In circulation outside the monetary sector.
3. Deposits of the private non-monetary sector (including the Public Investment Corporation as from January 1996). Foreign deposits and government deposits are excluded.
4. "Government" consists of the South African Central Government (including the former Public Debt Commissioners up to December 1995, but excluding the Public Investment Corporation, Transnet, 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 sector¹

Liabilities

R millions

Government deposits ⁴ (1506M)	Foreign liabilities			Capital and reserves			Other liabilities (1509M)	Total liabilities (1338M)	End of
	SARB and CPD (1339M)	Other (1507M)	Total (1508M)	Domestic (1334M)	Foreign (1335M)	Total (1336M)			
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	314 513	319 149	206 678	8 945	215 624	426 458	3 487 740	2011
279 304	6 428	349 970	356 398	240 721	12 189	252 910	516 461	3 777 267	2012
158 319	8 699	322 638	331 337	164 680	9 276	173 956	345 462	2 946 588	2010: 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	314 513	319 149	206 678	8 945	215 624	426 458	3 487 740	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	208 302	9 143	217 446	473 965	3 491 287	Mar
274 438	7 041	290 528	297 569	211 434	9 170	220 604	459 091	3 463 963	Apr
277 926	4 552	328 667	333 218	213 619	9 214	222 833	518 658	3 588 847	May
309 488	5 753	318 168	323 921	216 843	9 159	226 002	513 937	3 622 674	Jun
259 934	7 555	335 097	342 653	220 833	9 370	230 203	517 919	3 665 489	Jul
264 365	5 449	315 731	321 180	223 326	9 409	232 735	535 303	3 687 251	Aug
275 878	5 176	318 373	323 549	225 295	10 889	236 184	537 323	3 715 734	Sep
265 419	6 212	326 710	332 921	225 630	10 839	236 468	559 731	3 732 721	Oct
262 591	6 364	357 634	363 998	231 307	11 569	242 877	570 716	3 826 319	Nov
279 304	6 428	349 970	356 398	240 721	12 189	252 910	516 461	3 777 267	Dec
273 822	12 196	346 542	358 738	243 012	14 287	257 299	546 451	3 807 138	2013: Jan
297 275	9 456	346 043	355 499	244 210	14 533	258 743	538 612	3 822 211	Feb
303 353	6 867	336 046	342 913	249 039	14 529	263 567	539 122	3 851 873	Mar

KB121

1. A consolidation of the balance sheets of institutions within the monetary sector, that is, the South African Reserve Bank, the former National Finance Corporation, Corporation for Public Deposits (CPD) and the so-called "pooled funds" of the former Public Debt Commissioners, the Land Bank, Postbank, private banking institutions (including the former banks, discount houses, equity building societies and mutual building societies). Coin in circulation is included in this consolidation.
2. In circulation outside the monetary sector.
3. Deposits of the private non-monetary sector (including the Public Investment Corporation as from January 1996). Foreign deposits and government deposits are excluded.
4. "Government" consists of the South African Central Government (including the former Public Debt Commissioners up to December 1995, but excluding the Public Investment Corporation, Transnet, 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 sector¹

Assets

R millions

End of	Foreign assets					Claims on the private sector					
	Gold and foreign exchange			Long term ³	Total foreign assets	SARB	CPD ⁴	Land Bank	Other monetary institutions	Total	Of which: Local authorities
	SARB ²	Other	Total								
(1021M)	(1349M)	(1511M)	(1342M)	(1512M)	(1344M)	(1345M)	(1298M)	(1346M)	(1347M)	(1348M)	
2007	224 313	225 796	450 109	111 599	561 708	395	1 365	17 014	1 725 084	1 743 858	4 495
2008	316 991	246 184	563 175	284 189	847 364	430	800	14 937	1 964 882	1 981 049	8 080
2009	292 701	215 061	507 762	163 064	670 826	410	100	14 902	1 963 030	1 978 442	9 304
2010	290 627	238 644	529 270	142 231	671 501	392	228	15 295	2 070 862	2 086 777	15 012
2011	397 818	303 604	701 422	144 660	846 082	777	202	20 714	2 193 814	2 215 508	15 409
2012	430 942	316 154	747 096	135 829	882 925	1 404	1 678	26 843	2 408 305	2 438 231	16 892
2010: Feb	303 949	220 137	524 087	161 906	685 992	417	909	14 447	1 974 854	1 990 627	8 821
Mar	307 798	224 018	531 816	162 793	694 608	410	907	15 023	1 978 356	1 994 697	10 199
Apr	310 039	211 640	521 679	127 039	648 718	417	812	14 685	1 975 576	1 991 490	11 048
May	318 959	216 478	535 436	126 030	661 466	429	603	15 008	1 985 806	2 001 846	11 304
Jun	322 111	214 293	536 404	124 461	660 866	431	504	15 254	1 994 652	2 010 840	12 577
Jul	316 242	222 245	538 487	144 499	682 985	417	403	15 418	2 016 152	2 032 390	12 699
Aug	319 507	230 193	549 701	145 533	695 233	420	680	15 153	2 034 414	2 050 667	13 364
Sep	307 275	223 102	530 377	156 418	686 795	420	1 020	15 186	2 049 247	2 065 873	14 588
Oct	307 527	237 235	544 763	161 928	706 690	423	774	15 200	2 058 219	2 074 616	15 620
Nov	309 114	269 036	578 150	130 946	709 096	425	327	15 066	2 054 492	2 070 309	15 368
Dec	290 627	238 644	529 270	142 231	671 501	392	228	15 295	2 070 862	2 086 777	15 012
2011: Jan	326 394	245 166	571 560	116 099	687 658	403	227	15 227	2 063 127	2 078 983	15 641
Feb	329 437	235 355	564 792	113 860	678 652	413	472	15 633	2 082 156	2 098 674	15 569
Mar	334 619	226 225	560 844	112 183	673 027	411	1 180	15 939	2 079 429	2 096 959	15 350
Apr	333 549	216 148	549 697	124 973	674 670	417	1 182	16 715	2 096 418	2 114 732	15 204
May	343 819	230 407	574 226	100 056	674 282	422	1 336	16 697	2 087 111	2 105 566	15 530
Jun	341 086	242 995	584 081	95 126	679 207	419	948	17 259	2 098 709	2 117 335	15 967
Jul	337 358	227 781	565 139	103 792	668 931	427	950	17 353	2 128 705	2 147 435	16 224
Aug	362 064	262 262	624 326	124 227	748 554	455	648	17 243	2 156 584	2 174 928	14 736
Sep	401 856	272 410	674 266	167 259	841 525	557	547	17 208	2 159 654	2 177 967	14 287
Oct	392 484	284 116	676 600	162 263	838 863	519	450	17 571	2 170 667	2 189 207	13 915
Nov	413 499	308 834	722 333	162 410	884 743	720	301	18 438	2 179 648	2 199 106	15 540
Dec	397 818	303 604	701 422	144 660	846 082	777	202	20 714	2 193 814	2 215 508	15 409
2012: Jan	400 287	292 758	693 046	146 757	839 802	842	839	20 782	2 208 921	2 231 384	15 725
Feb	385 552	266 652	652 204	133 183	785 387	890	1 178	22 104	2 240 615	2 264 788	15 408
Mar	388 876	279 312	668 188	112 183	780 371	943	1 690	23 017	2 263 392	2 289 042	13 961
Apr	386 742	276 543	663 285	111 402	774 687	1 083	1 786	23 703	2 243 232	2 269 805	14 271
May	417 241	298 678	715 919	154 446	870 365	1 079	2 381	23 564	2 253 481	2 280 505	16 045
Jun	404 248	327 234	731 482	136 079	867 560	1 069	3 497	24 565	2 271 917	2 301 048	18 356
Jul	404 114	328 291	732 405	159 314	891 719	1 166	5 736	24 164	2 295 561	2 326 626	18 300
Aug	420 478	316 519	736 997	150 401	887 398	1 168	5 456	23 913	2 316 997	2 347 534	18 393
Sep	423 387	319 272	742 659	142 596	885 255	1 180	3 505	24 773	2 346 037	2 375 495	18 630
Oct	439 579	321 448	761 027	145 706	906 733	1 301	2 468	25 103	2 343 137	2 372 008	18 902
Nov	448 108	357 247	805 355	140 791	946 146	1 396	2 723	25 932	2 380 017	2 410 069	17 356
Dec	430 942	316 154	747 096	135 829	882 925	1 404	1 678	26 843	2 408 305	2 438 231	16 892
2013: Jan	458 667	336 212	794 879	131 016	925 895	1 406	2 276	26 152	2 394 249	2 424 083	16 339
Feb	450 719	348 188	798 907	121 981	920 888	1 404	2 360	27 665	2 411 879	2 443 309	18 072
Mar	459 946	350 611	810 557	110 631	921 188	1 446	1 635	28 478	2 437 074	2 468 633	17 577

KB122

- 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 sector¹

Assets

R millions

Claims on the government sector				Total claims on the government sector ⁷	Other assets	Total assets	End of
Credit			Total				
SARB ⁵	CPD ⁶	Other monetary institutions		Total	(1359M)	(1513M)	(1358M)
(1350M)	(1351M)	(1352M)	(1353M)				
8 698	1 062	106 741	116 501	116 501	104 733	2 526 800	2007
9 067	750	169 667	179 484	179 484	52 390	3 060 288	2008
8 303	295	215 069	223 667	223 667	30 964	2 903 898	2009
8 558	445	243 085	252 088	252 088	77 470	3 087 836	2010
8 490	47	299 532	308 070	308 070	118 080	3 487 740	2011
8 817	638	326 234	335 689	335 689	120 422	3 777 267	2012
8 494	365	216 364	225 224	225 224	44 746	2 946 588	2010: Feb
8 362	258	218 188	226 807	226 807	39 621	2 955 733	Mar
8 467	47	231 842	240 356	240 356	48 056	2 928 621	Apr
8 435	137	226 984	235 556	235 556	58 236	2 957 105	May
8 356	47	231 242	239 646	239 646	64 759	2 976 111	Jun
8 601	457	233 803	242 861	242 861	59 628	3 017 863	Jul
8 801	47	230 240	239 088	239 088	60 926	3 045 915	Aug
8 563	1 268	229 202	239 033	239 033	78 295	3 069 995	Sep
8 685	1 175	238 553	248 413	248 413	82 569	3 112 289	Oct
8 579	294	243 683	252 557	252 557	83 753	3 115 715	Nov
8 558	445	243 085	252 088	252 088	77 470	3 087 836	Dec
8 422	296	240 666	249 384	249 384	84 504	3 100 530	2011: Jan
8 489	47	243 690	252 227	252 227	90 375	3 119 929	Feb
8 253	47	247 458	255 759	255 759	87 413	3 113 158	Mar
8 384	47	253 090	261 522	261 522	78 243	3 129 166	Apr
8 479	47	254 741	263 267	263 267	88 887	3 132 003	May
8 395	47	263 177	271 620	271 620	107 226	3 175 388	Jun
8 499	47	272 552	281 098	281 098	106 749	3 204 214	Jul
8 766	47	275 405	284 219	284 219	120 814	3 328 514	Aug
8 386	47	278 402	286 834	286 834	121 572	3 427 899	Sep
8 562	47	295 947	304 556	304 556	126 524	3 459 150	Oct
8 562	47	296 010	304 619	304 619	138 604	3 527 072	Nov
8 490	47	299 532	308 070	308 070	118 080	3 487 740	Dec
8 623	47	301 677	310 348	310 348	108 437	3 489 971	2012: Jan
8 644	246	301 101	309 991	309 991	122 851	3 483 017	Feb
8 386	405	302 537	311 329	311 329	110 545	3 491 287	Mar
8 500	207	307 688	316 395	316 395	103 076	3 463 963	Apr
8 537	529	302 069	311 135	311 135	126 842	3 588 847	May
8 664	1 054	315 388	325 106	325 106	128 959	3 622 674	Jun
8 927	2 588	310 652	322 168	322 168	124 976	3 665 489	Jul
8 952	2 693	316 089	327 734	327 734	124 584	3 687 251	Aug
8 766	2 173	315 094	326 033	326 033	128 952	3 715 734	Sep
8 680	633	314 965	324 278	324 278	129 702	3 732 721	Oct
8 732	885	320 066	329 683	329 683	140 420	3 826 319	Nov
8 817	638	326 234	335 689	335 689	120 422	3 777 267	Dec
8 835	3 220	327 967	340 022	340 022	117 138	3 807 138	2013: Jan
8 901	4 320	330 223	343 443	343 443	114 571	3 822 211	Feb
8 618	3 046	325 713	337 378	337 378	124 674	3 851 873	Mar

KB123

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

Credit extension by all monetary institutions¹

R millions

End of	Credit extended to the domestic private sector									Net credit extended to the government sector	Total domestic credit extension ⁵	Memorandum items		
	Investments	Bills discounted	Loans and advances						Total credit extended to the private sector ⁴			Claims on local authorities	Loans granted under resale agreements	Assets securitised ⁶
			Instalment sale credit	Leasing finance ²	Mortgage advances	Other loans and advances	Total loans and advances ³	Of which: To households						
(1360M)	(1361M)	(1362M)	(1363M)	(1364M)	(1365M)	(1369M)	(1505M)	(1347M)	(1367M)	(1368M)	(1348M)	(1502M)	(1375M)	
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	1 068 618	756 898	2 084 324	1 174 821	2 215 508	37 126	2 252 634	15 409	40 557	3 983
2012	135 521	9 533	275 563	16 235	1 089 016	912 363	2 293 176	1 291 128	2 438 231	56 385	2 494 616	16 892	49 874	340
2010: 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	1 145 458	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	1 153 405	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	1 161 503	2 199 106	57 397	2 256 503	15 540	40 938	0
Dec	126 442	4 741	236 424	22 384	1 068 618	756 898	2 084 324	1 174 821	2 215 508	37 126	2 252 634	15 409	40 557	-
2012: Jan	129 863	4 607	239 651	20 394	1 068 585	768 283	2 096 914	1 182 215	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	1 193 957	2 264 788	8 493	2 273 281	15 408	42 961	-
Mar	128 302	4 703	245 884	19 522	1 073 177	817 454	2 156 037	1 201 742	2 289 042	32 308	2 321 350	13 961	44 692	-
Apr	126 112	5 137	247 775	19 067	1 073 246	798 468	2 138 556	1 207 799	2 269 805	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	1 216 408	2 280 505	33 209	2 313 714	16 045	40 667	-
Jun	139 022	5 784	255 631	18 297	1 080 342	801 973	2 156 243	1 225 595	2 301 048	15 618	2 316 667	18 356	40 963	-
Jul	154 182	5 895	258 308	17 803	1 078 434	812 004	2 166 549	1 232 499	2 326 626	62 234	2 388 860	18 300	44 068	-
Aug	147 016	8 868	261 304	17 646	1 081 912	830 789	2 191 650	1 242 236	2 347 534	63 369	2 410 904	18 393	44 139	-
Sep	146 034	10 578	264 455	17 365	1 082 540	854 523	2 218 883	1 251 626	2 375 495	50 155	2 425 650	18 630	43 986	-
Oct	136 638	8 703	268 277	16 927	1 085 837	855 627	2 226 668	1 262 208	2 372 008	58 858	2 430 867	18 902	46 764	-
Nov	137 937	8 855	272 394	16 591	1 088 617	885 675	2 263 277	1 281 899	2 410 069	67 093	2 477 161	17 356	52 576	340
Dec	135 521	9 533	275 563	16 235	1 089 016	912 363	2 293 176	1 291 128	2 438 231	56 385	2 494 616	16 892	49 874	-
2013: Jan	133 396	8 192	278 565	15 728	1 088 102	900 100	2 282 495	1 299 223	2 424 083	66 200	2 490 283	16 339	46 840	-
Feb	134 029	8 009	281 917	15 535	1 089 610	914 208	2 301 270	1 311 024	2 443 309	46 169	2 489 477	18 072	44 743	-
Mar	129 522	7 228	285 286	15 780	1 090 530	940 287	2 331 883	1 317 183	2 468 633	34 024	2 502 658	17 577	42 135	-

KB124

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

Monetary aggregates¹

R millions

End of	Banknotes and coin in circulation (1312M)	Cheque and transmission deposits (1313M)	M1A ² (1370M)	Other demand deposits ³ (1314M)	M1 ⁴ (1371M)	Other short- and medium-term deposits ⁵ (1372M)	M2 ⁶ (1373M)	Long-term deposits ⁷ (1319M)	M3 ⁸ (1374M)
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	434 806	947 174	850 597	1 797 771	457 796	2 255 567
2012	81 042	495 885	576 928	458 109	1 035 036	832 768	1 867 804	504 390	2 372 194
2010: 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	434 806	947 174	850 597	1 797 771	457 796	2 255 567
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	514 906	449 041	963 947	834 258	1 798 205	425 355	2 223 561
Apr.....	73 340	422 730	496 071	438 014	934 085	841 780	1 775 865	436 395	2 212 261
May.....	71 014	421 419	492 433	462 866	955 299	825 005	1 780 304	455 906	2 236 210
Jun	75 481	434 387	509 867	444 258	954 125	813 797	1 767 922	481 404	2 249 326
Jul.....	73 406	443 152	516 558	471 007	987 565	814 098	1 801 663	513 116	2 314 780
Aug.....	75 534	445 319	520 853	471 959	992 813	826 691	1 819 504	514 164	2 333 668
Sep.....	78 574	454 451	533 024	472 635	1 005 659	824 434	1 830 093	512 707	2 342 800
Oct	75 262	446 741	522 003	479 911	1 001 913	809 652	1 811 565	526 616	2 338 181
Nov.....	81 730	485 049	566 779	466 212	1 032 991	838 562	1 871 553	514 584	2 386 137
Dec.....	81 042	495 885	576 928	458 109	1 035 036	832 768	1 867 804	504 390	2 372 194
2013: Jan	75 923	465 285	541 208	483 287	1 024 495	836 043	1 860 538	510 290	2 370 828
Feb	76 301	479 291	555 592	468 816	1 024 408	843 381	1 867 789	504 293	2 372 082
Mar	82 187	498 261	580 447	468 106	1 048 553	851 001	1 899 554	503 363	2 402 917

KB125

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

Monetary analysis¹

R millions

End of	Not seasonally adjusted							Seasonally adjusted			
	M3 (1374M)	Counterparts						M3 (1374N)	Counterparts		
		Net foreign assets ² (1380M)	Claims on the government sector			Claims on the private sector (1347M)	Net other assets and liabilities ² (1381M)		Net foreign assets (1380N)	Net claims on the government sector (1367N)	Claims on the private sector (1347N)
			Gross claims (1356M)	Government deposits (1330M)	Net claims (1367M)						
2011: Nov.....	2 245 639	545 355	304 619	247 223	57 397	2 199 106	-556 219	2 211 630	513 606	39 548	2 197 480
Dec.....	2 255 567	526 933	308 070	270 943	37 126	2 215 508	-524 001	2 241 218	541 246	36 380	2 212 182
2012: Jan.....	2 220 993	519 061	310 348	277 559	32 789	2 231 384	-562 241	2 230 151	506 587	32 419	2 236 142
Feb.....	2 206 406	469 146	309 991	301 498	8 493	2 264 788	-536 022	2 220 860	465 758	9 580	2 259 733
Mar.....	2 223 561	483 077	311 329	279 021	32 308	2 289 042	-580 866	2 235 924	482 132	43 279	2 285 730
Apr.....	2 212 261	477 118	316 395	274 438	41 957	2 269 805	-576 619	2 228 783	507 524	40 493	2 271 580
May.....	2 236 210	537 146	311 135	277 926	33 209	2 280 505	-614 650	2 245 172	542 839	34 089	2 296 216
Jun.....	2 249 326	543 639	325 106	309 488	15 618	2 301 048	-610 980	2 274 785	550 637	36 415	2 313 126
Jul.....	2 314 780	549 066	322 168	259 934	62 234	2 326 626	-623 146	2 308 939	560 414	58 690	2 325 622
Aug.....	2 333 668	566 218	327 734	264 365	63 369	2 347 534	-643 454	2 322 671	560 534	58 196	2 337 833
Sep.....	2 342 800	561 705	326 033	275 878	50 155	2 375 495	-644 555	2 337 812	564 023	50 257	2 366 202
Oct.....	2 338 181	573 811	324 278	265 419	58 858	2 372 008	-666 497	2 327 864	557 150	54 785	2 369 959
Nov.....	2 386 137	582 148	329 683	262 591	67 093	2 410 069	-673 173	2 347 934	548 372	48 883	2 409 951
Dec.....	2 372 194	526 527	335 689	279 304	56 385	2 438 231	-648 949	2 355 620	542 695	55 383	2 434 441
2013: Jan.....	2 370 828	567 157	340 022	273 822	66 200	2 424 083	-686 611	2 379 664	555 255	65 685	2 429 532
Feb.....	2 372 082	565 389	343 443	297 275	46 169	2 443 309	-682 784	2 387 669	563 305	48 006	2 437 315
Mar.....	2 402 917	578 275	337 378	303 353	34 024	2 468 633	-678 015	2 416 344	577 931	45 186	2 465 116

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Changes

R millions

Period	Not seasonally adjusted							Seasonally adjusted			
	M3 (1374H)	Counterparts						M3 (1374I)	Counterparts		
		Net foreign assets ² (1380H)	Claims on the government sector			Claims on the private sector (1347H)	Net other assets and liabilities ² (1381H)		Net foreign assets (1380I)	Net claims on the government sector (1367I)	Claims on the private sector (1347I)
			Gross claims (1356H)	Government deposits ³ (1330H)	Net claims (1367H)						
2011: Nov.....	33 433	38 599	63	-4 078	-4 015	9 900	-11 050	7 754	23 880	-18 763	10 145
Dec.....	9 928	-18 422	3 450	-23 720	-20 270	16 402	32 218	29 588	27 640	-3 168	14 702
2012: Jan.....	-34 574	-7 872	2 278	-6 616	-4 338	15 876	-38 240	-11 067	-34 658	-3 961	23 960
Feb.....	-14 587	-49 915	-357	-23 939	-24 295	33 404	26 219	-9 291	-40 830	-22 839	23 591
Mar.....	17 155	13 931	1 338	22 476	23 814	24 254	-44 844	15 064	16 375	33 700	25 997
Apr.....	-11 300	-5 959	5 066	4 583	9 649	-19 237	4 247	-7 141	25 392	-2 786	-14 150
May.....	23 949	60 028	-5 260	-3 488	-8 748	10 700	-38 031	16 389	35 314	-6 404	24 637
Jun.....	13 116	6 493	13 971	-31 562	-17 591	20 543	3 670	29 612	7 798	2 327	16 909
Jul.....	65 454	5 427	-2 938	49 554	46 615	25 578	-12 166	34 155	9 778	22 274	12 496
Aug.....	18 888	17 152	5 566	-4 431	1 136	20 908	-20 308	13 732	119	-494	12 211
Sep.....	9 132	-4 513	-1 701	-11 513	-13 214	27 960	-1 101	15 141	3 489	-7 939	28 369
Oct.....	-4 619	12 106	-1 755	10 459	8 704	-3 487	-21 942	-9 949	-6 872	4 528	3 757
Nov.....	47 956	8 337	5 406	2 829	8 234	38 061	-6 676	20 070	-8 778	-5 902	39 992
Dec.....	-13 943	-55 621	6 006	-16 714	-10 708	28 162	24 224	7 686	-5 677	6 500	24 490
2013: Jan.....	-1 365	40 630	4 332	5 482	9 815	-14 147	-37 662	24 043	12 560	10 302	-4 909
Feb.....	1 254	-1 768	3 422	-23 452	-20 031	19 226	3 828	8 005	8 050	-17 679	7 783
Mar.....	30 835	12 886	-6 066	-6 079	-12 144	25 325	4 768	28 676	14 626	-2 819	27 801

KB127

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

2. Prior to 2008/01 the data in this column do not agree with data calculable from the relevant columns in tables S-18 to S-21 due to the inclusion of foreign derivative positions in net other assets.

3. Increase -; decrease +.

Banks and Mutual banks

Mortgage loans

R millions

Period	New mortgage loans and re-advances granted during period								Mortgage loans paid out during the period (1478M)	Capital repayments on advances during period (1479M)	Total mortgage loans outstanding ³ (1480M)
	Gross amount ¹										
	Assets mortgaged				Total (1474M)	Application					
	Residential		Farms (1472M)	Commercial and other (1473M)		For construction of buildings ² (1475M)	On existing buildings (1476M)	On vacant land (1477M)			
	Total (1470M)	Of which: Re-advances (1471M)									
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	176 630	38 210	1 999	14 570	193 197	16 359	173 212	3 626	99 240	74 449	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	120 950	1 064 971
2012	169 676	8 292	3 888	64 583	238 147	18 955	214 895	4 297	137 791	134 092	1 083 518
2010: 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	13 127	1 064 971
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
Oct.....	16 626	796	391	4 559	21 576	1 642	19 665	269	13 490	12 788	1 079 030
Nov.....	16 130	780	419	4 463	21 011	1 708	19 086	217	13 701	12 573	1 081 804
Dec.....	11 526	532	243	4 644	16 412	1 362	14 931	119	10 919	11 006	1 083 518
2013: Jan.....	12 585	680	203	2 810	15 598	975	14 495	127	8 520	11 081	1 082 591
Feb.....	15 002	683	202	3 562	18 765	1 549	16 986	230	10 601	11 244	1 083 449
Mar.....	14 668	611	225	4 500	19 393	1 557	17 662	173	11 115	10 123	1 084 404

KB132

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

Selected money-market and related indicators

R millions

Period	Average of daily values			SARB operations			
	Liquidity provided ¹	Government deposits ²	Notes and coin in circulation ³	Money-market swaps with counter foreign-exchange deposits ⁴	Total reverse repurchase transactions ⁵	Total SARB debentures ⁶	Total
	(1390M)	(1391M)	(1392M)	(1441M)	(1442M)	(1455M)	(1449M)
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
2012	25 304	-	91 502	-	4 520	7 409	11 929
2010: 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	-	0	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	-	5 250	29 442	34 692
Mar.....	22 513	-	87 763	-	6 125	17 860	23 985
Apr.....	23 460	-	90 841	-	4 850	21 271	26 121
May.....	19 080	-	88 943	-	3 800	19 525	23 325
Jun.....	19 242	-	87 583	-	6 265	17 427	23 692
Jul.....	22 136	-	88 374	-	7 465	19 377	26 842
Aug.....	26 323	-	89 545	-	6 450	21 883	28 333
Sep.....	29 200	-	91 492	-	7 950	21 921	29 871
Oct.....	32 654	-	92 935	-	7 800	22 106	29 906
Nov.....	32 706	-	96 241	-	6 895	18 119	25 014
Dec.....	33 869	-	107 105	-	4 520	7 409	11 929
2013: Jan.....	25 344	-	96 923	-	3 450	13 005	16 455
Feb.....	25 510	-	93 559	-	5 550	11 392	16 942
Mar.....	26 328	-	95 949	-	6 050	9 886	15 936

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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					
	Main repurchase auction ¹	Standing facilities ²	Cash reserve accounts		SAMOS Position ³	Total
			Withdrawals	Deposits		
	(1437D)	(1438D)	(1456D)	(1457D)	(1434D)	(1440D)
2012/11/21.....	23 700	-	-	15	-	23 685
2012/11/22.....	23 700	-	-	15	-	23 685
2012/11/23.....	23 700	-	1 643	19	-	25 324
2012/11/24.....	23 700	-	1 643	19	-	25 324
2012/11/26.....	23 700	-	-	195	3 355	26 860
2012/11/27.....	23 700	-	-	195	4 508	28 013
2012/11/28.....	33 700	-	-	5 541	-	28 159
2012/11/29.....	33 700	-	-	1 665	-	32 035
2012/11/30.....	33 700	-	380	195	-	33 885
2012/12/01.....	33 700	-	380	195	-	33 885
2012/12/02.....	33 700	-	284	214	1 148	34 918
2012/12/03.....	33 700	-	284	1 463	-	32 521
2012/12/04.....	31 800	-	357	217	-	31 940
2012/12/05.....	31 800	-	1 495	533	-	32 762
2012/12/06.....	31 800	-	213	323	-	31 690
2012/12/07.....	31 800	-	213	323	-	31 690
2012/12/08.....	31 800	-	2 299	217	-	33 882
2012/12/09.....	31 800	-	1 608	1 008	-	32 400
2012/12/10.....	32 900	-	0	3 401	-	29 499
2012/12/11.....	32 900	-	172	2 463	-	30 609
2012/12/12.....	32 900	-	736	400	-	33 236
2012/12/13.....	32 900	-	736	400	-	33 236
2012/12/14.....	32 900	-	980	324	-	33 557
2012/12/15.....	30 100	-	676	402	-	30 374
2012/12/16.....	30 100	-	2 104	204	-	32 000
2012/12/17.....	30 100	-	397	204	-	30 293
2012/12/18.....	30 100	-	397	204	-	30 293
2012/12/19.....	30 100	-	3	23	-	30 080
2012/12/20.....	24 600	-	3 350	31	-	27 919
2012/12/21.....	24 600	-	3 846	157	-	28 289
2012/12/22.....	24 600	-	1 391	259	1 816	27 547
2012/12/23.....	24 600	-	2 747	143	-	27 204
2012/12/24.....	24 000	-	3 082	143	-	26 940
2012/12/25.....	24 000	-	937	490	-	24 447
2012/12/26.....	24 000	-	265	888	-	23 377
2012/12/27.....	24 000	-	265	888	-	23 377
2012/12/28.....	24 000	-	-	1 724	-	22 276
2012/12/29.....	24 000	-	-	3 396	-	20 604
2012/12/30.....	20 200	-	2 293	967	-	21 526
2012/12/31.....	20 200	-	1 682	2 134	-	19 749
2013/01/01.....	20 200	-	197	1 427	-	18 970
2013/01/02.....	20 200	-	197	1 427	-	18 970
2013/01/03.....	20 200	-	0	1 398	-	18 803
2013/01/04.....	20 200	-	130	3 074	-	17 256
2013/01/05.....	20 400	-	1 193	1 886	-	19 707
2013/01/06.....	20 400	-	119	1 558	-	18 961
2013/01/07.....	20 400	-	602	1 153	-	19 850
2013/01/08.....	20 400	-	602	1 153	-	19 850
2013/01/09.....	20 400	-	602	1 153	-	19 850
2013/01/10.....	20 400	-	28	28	-	20 400
2013/01/11.....	21 000	-	0	2 568	-	18 432
2013/01/12.....	21 000	-	91	30	-	21 061
2013/01/13.....	21 000	-	1 549	30	-	22 519
2013/01/14.....	21 000	-	1 549	30	-	22 519
2013/01/15.....	21 000	-	2 369	41	-	23 328
2013/01/16.....	21 000	-	4 018	41	-	24 977
2013/01/17.....	24 500	-	0	1 260	-	23 240
2013/01/18.....	24 500	-	881	498	-	24 883
2013/01/19.....	24 500	-	2 798	30	-	27 269
2013/01/20.....	24 500	-	2 798	30	-	27 269
2013/01/21.....	24 500	-	341	1 118	189	23 913
2013/01/22.....	24 500	-	594	1 020	-	24 075
2013/01/23.....	22 500	-	119	1 157	-	21 462
2013/01/24.....	22 500	-	119	1 157	-	21 462
2013/01/25.....	22 500	-	37	1 645	-	20 893
2013/01/26.....	22 500	-	37	1 645	-	20 893
2013/01/27.....	22 500	-	70	4 940	-	17 630
2013/01/28.....	22 500	-	34	5 710	-	16 823
2013/01/29.....	20 100	-	1 391	1 157	-	20 334
2013/01/30.....	20 100	-	1 391	1 130	-	20 362
2013/01/31.....	20 100	-	1 391	1 119	-	20 372
2013/02/01.....	20 100	-	1 391	1 119	-	20 372
2013/02/02.....	20 100	-	1 357	1 415	-	20 043

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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 lending rate		Date	Interbank rates			Negotiable certificates of deposit/ promissory notes ⁴			
Date	Repurchase rate %	SAMOS penalty rate ¹²	Date	Percentage		South African Benchmark Overnight Rate (Sabor) on deposits ¹	Overnight foreign exchange rate ²	Rand overnight deposit rate ³	2 months	3 months	6 months	12 months
						(1444W)	(1446W)	(1447W)	(1409W)	(1411W)	(1412W)	(1413W)
2006/12/08	9.00	14.00	2006/12/08	12.50	2013/01/25	4.72	4.96	4.76	4.77	5.09	5.33	5.53
2007/06/08	9.50	14.50	2007/06/08	13.00	2013/02/01	4.74	5.03	4.76	4.77	5.09	5.35	5.54
2007/08/17	10.00	15.00	2007/08/17	13.50	2013/02/08	4.75	4.93	4.76	4.78	5.09	5.36	5.52
2007/10/12	10.50	15.50	2007/10/12	14.00	2013/02/15	4.75	5.04	4.76	4.83	5.09	5.34	5.52
2007/12/07	11.00	16.00	2007/12/07	14.50	2013/02/22	4.75	5.00	4.76	4.78	5.09	5.36	5.51
2008/04/11	11.50	16.50	2008/04/11	15.00	2013/03/01	4.74	5.05	4.76	4.78	5.09	5.33	5.51
2008/06/13	12.00	17.00	2008/06/13	15.50	2013/03/08	4.77	5.00	4.76	4.77	5.11	5.36	5.54
2008/12/12	11.50	16.50	2008/12/12	15.00	2013/03/15	4.78	5.05	4.76	4.76	5.11	5.40	5.60
2009/02/06	10.50	15.50	2009/02/06	14.00	2013/03/22	4.77	4.94	4.76	4.74	5.11	5.41	5.65
2009/03/25	9.50	14.50	2009/03/25	13.00	2013/03/29	4.74	4.99	4.75	4.76	5.12	5.40	5.64
2009/05/04	8.50	13.50	2009/05/04	12.00	2013/04/05	4.77	5.00	4.75	4.76	5.12	5.41	5.62
2009/05/29	7.50	12.50	2009/05/29	11.00	2013/04/12	4.76	4.94	4.75	4.76	5.13	5.41	5.59
2009/08/14	7.00	12.00	2009/08/14	10.50	2013/04/19	4.76	4.97	4.77	4.76	5.13	5.34	5.49
2010/03/26	6.50	11.50	2010/03/26	10.00	2013/04/26	4.75	4.97	4.77	4.76	5.13	5.33	5.47
2010/09/10	6.00	...	2010/09/10	9.50	2013/05/03	4.76	5.05	4.77	4.76	5.13	5.31	5.39
2010/11/19	5.50	...	2010/11/19	9.00	2013/05/10	4.74	5.02	4.77	4.76	5.11	5.28	5.36
2012/07/20	5.00	...	2012/07/20	8.50	2013/05/17	4.76	5.04	4.78	4.76	5.11	5.25	5.34

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Date	Other money-market interest rates						Date	Notice deposits with banks ⁸			12-month fixed deposits ⁸	Weighted average overdraft rate on current accounts %	Interbank call money %
	SARB debentures ⁵		91-day Treasury bills %	3-month bankers' acceptances %	3-month JIBAR ⁶ %	9x12 FRA ⁷ %		1 to 32 days ⁹ %	More than 32 days up to 91 days ¹⁰ %	More than 91 days up to 185 days ¹¹ %			
	28 days %	56 days %												(1448W)	(1458W)	(1405W)	(1406W)	(1450W)	(1451W)	(1414M)	(1415M)	(1416M)	(1417M)	(1404M)	(1402M)
2013/01/25	5.00	4.95	5.04	5.02	5.08	5.01	2012: Jan	4.80	5.74	5.85	5.74	9.50	6.15
2013/02/01	5.00	4.95	5.04	5.02	5.08	5.03	Feb	4.85	5.70	5.83	5.73	9.32	6.16
2013/02/08	5.00	4.95	5.04	5.02	5.08	5.03	Mar	4.74	5.72	5.79	5.75	9.26	6.10
2013/02/15	5.00	4.95	5.04	5.02	5.08	5.04	Apr	4.81	5.71	5.75	5.81	9.26	6.31
2013/02/22	5.00	5.00	5.04	5.02	5.08	4.99	May	4.80	5.82	5.77	5.82	9.27	6.34
2013/03/01	5.00	5.00	5.03	5.02	5.08	5.04	Jun	4.78	5.54	5.44	5.75	9.25	6.17
2013/03/08	5.00	5.00	5.03	5.06	5.13	5.05	Jul	4.32	5.36	5.29	5.62	9.03	5.95
2013/03/15	4.98	5.00	5.03	5.06	5.13	5.12	Aug	4.25	5.22	5.02	5.51	8.83	5.84
2013/03/22	4.98	5.00	5.08	5.06	5.13	5.24	Sep	4.18	5.14	5.01	5.40	8.67	5.68
2013/03/29	5.00	5.00	5.08	5.06	5.13	5.21	Oct	4.20	5.12	5.01	5.54	8.67	5.62
2013/04/05	5.00	5.00	5.13	5.06	5.13	5.13	Nov	4.26	5.08	5.08	5.34	8.63	5.86
2013/04/12	4.96	5.00	5.13	5.06	5.13	5.09	Dec	4.19	5.09	5.16	5.34	8.59	5.45
2013/04/19	4.96	4.95	5.11	5.06	5.13	4.95	2013: Jan	4.25	5.09	5.02	5.30	8.67	5.42
2013/04/26	4.97	4.96	5.10	5.06	5.13	4.95	Feb	4.28	5.08	5.13	5.31	8.65	5.39
2013/05/03	4.99	4.99	5.07	5.06	5.13	4.83	Mar	4.24	5.10	5.16	5.31	8.64	5.51
2013/05/10	4.99	4.99	5.02	5.06	5.13	4.80							
2013/05/17	4.99	5.00	4.98	5.06	5.13	4.80							

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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 ¹							Income velocity of circulation of money ⁶			
	Monetary aggregates ²				Credit ³			V1(A) (1420K)	V1 (1421K)	V2 (1422K)	V3 (1423K)
	M1(A) (1370A)	M1 (1371A)	M2 (1373A)	M3 (1374A)	Private sector		Total domestic credit extention (1368A)				
					Total loans and advances ⁴ (1369A)	Total claims ⁵ (1347A)					
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	9.78	7.18	8.28	7.42	6.17	4.74	6.24	3.26	1.73	1.36
2012	12.60	9.28	3.90	5.17	10.02	10.05	10.74	6.10	3.23	1.75	1.38
2010: Feb.....	0.91	9.12	-1.22	0.14	-0.49	-0.55	-0.51	...	...	...	...
Mar.....	4.49	11.46	0.23	1.55	-0.32	-0.67	-0.42	6.06	3.16	1.62	1.30
Apr.....	5.45	8.77	0.44	1.67	-0.30	-0.87	-0.88	...	...	...	...
May.....	5.43	7.01	-1.07	1.34	1.31	0.72	0.54	...	...	...	...
Jun.....	5.62	6.64	0.35	2.46	1.28	0.95	0.72	6.08	3.23	1.68	1.34
Jul.....	5.92	9.04	2.86	3.77	1.76	2.01	1.37	...	...	...	...
Aug.....	4.70	6.81	2.65	4.38	2.64	3.01	1.98	...	...	...	...
Sep.....	10.80	11.21	2.94	5.08	4.09	4.39	3.47	6.00	3.20	1.67	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	6.03	3.25	1.71	1.35
2011: Jan.....	8.29	8.35	6.67	8.19	4.73	5.01	3.40	...	...	...	...
Feb.....	8.30	8.15	5.57	7.55	5.10	5.43	3.53	...	...	...	...
Mar.....	7.42	8.29	4.60	6.53	5.31	5.13	3.61	6.22	3.27	1.72	1.36
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	6.22	3.24	1.73	1.36
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	6.25	3.27	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	9.78	7.18	8.28	7.42	6.17	4.74	6.27	3.28	1.74	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	9.14	9.00	6.65	9.16	9.16	9.30	6.07	3.23	1.74	1.38
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	7.82	7.45	7.00	8.09	8.68	8.23	6.15	3.27	1.74	1.39
Jul.....	10.03	9.79	7.95	8.27	7.25	8.34	8.77	...	...	...	...
Aug.....	11.54	11.14	7.52	7.79	7.79	7.94	8.42	...	...	...	...
Sep.....	11.02	11.29	6.38	7.54	8.82	9.07	8.87	6.09	3.21	1.74	1.37
Oct.....	8.36	9.04	4.18	5.69	8.50	8.35	8.01	...	...	...	...
Nov.....	14.32	9.63	6.55	6.26	9.86	9.59	9.78	...	...	...	...
Dec.....	12.60	9.28	3.90	5.17	10.02	10.05	10.74	6.08	3.23	1.78	1.40
2013: Jan.....	8.94	7.80	4.28	6.75	8.85	8.64	9.99	...	...	...	...
Feb.....	12.66	8.61	5.74	7.51	7.94	7.88	9.51
Mar.....	12.73	8.78	5.64	8.07	8.16	7.85	7.81	5.87	3.20	1.78	1.38

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1. Measured over a 12-month period.
2. Based on the consolidated liabilities of the monetary sector (as defined on pages S-18 and S-19).
3. Domestic credit extended by all monetary institutions.
4. Total of instalment sale credit, leasing finance, mortgage advances, and other loans and advances.
5. Total of investments, bills discounted, instalment sale credit, leasing finance, mortgage advances, and other loans and advances.
6. The ratio of the gross domestic product at current prices, seasonally adjusted, to the average value of the relevant seasonally adjusted monetary aggregate.