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General notes

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

... denotes not available

- denotes a value equal to nil

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

South African Reserve Bank Liabilities

R millions

End of	Notes and coin in circulation ¹	Deposits								SARB securities	Foreign loans ⁶	Capital and reserves	Other liabilities	Total liabilities
		Central government ²		Banks and mutual banks ³			Other		Total deposits					
		Rand denominated	Foreign currency denominated	Required reserve balances ⁴	Excess cash reserves	Other balances ⁵	Domestic	Foreign						
(1000M)	(1016M)	(1017M)	(1014M)	(1013M)	(1005M)	(1006M)	(1007M)	(1008M)	(1015M)	(1009M)	(1010M)	(1011M)	(1012M)	
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	66 996	2 917	48 963	34	205	16 398	70	135 584	20 091	2 588	397	78 103	314 442
2010	82 501	67 003	30 930	52 488	834	176	8 561	68	160 059	28 892	3	397	47 843	319 696
2011	101 394	68 079	61 242	57 209	9	55	5 307	69	191 968	19 935	52	397	122 995	436 741
2012	112 169	67 877	67 970	63 792	143	746	11 259	87	211 873	7 439	180	397	140 377	472 435
2013	119 057	68 042	80 705	69 310	48	5 487	2 756	353	226 701	3 186	8	397	214 047	563 396
2010: Nov	80 590	67 130	28 874	51 651	1 415	227	6 445	68	155 810	34 885	4	397	67 760	339 446
2010: Dec	82 501	67 003	30 930	52 488	834	176	8 561	68	160 059	28 892	3	397	47 843	319 696
2011: Jan	77 761	67 128	38 272	52 983	216	440	15 296	66	174 400	32 910	4	397	73 807	359 279
2011: Feb	77 146	67 113	45 874	53 325	24	-	12 982	69	179 387	34 401	4	397	68 483	359 818
2011: Mar	78 253	67 200	58 607	53 508	3 406	63	3 151	66	186 000	34 708	3	397	63 331	362 693
2011: Apr	83 160	67 360	56 058	54 209	622	175	9 533	68	188 025	34 735	3	397	62 146	368 468
2011: May	79 224	67 373	57 663	54 543	327	98	8 998	68	189 071	34 701	3	397	69 084	372 481
2011: Jun	80 968	67 437	56 740	54 829	4 717	262	5 877	68	189 929	33 297	3	397	65 367	369 962
2011: Jul	82 904	67 444	54 934	55 286	203	3	3 492	70	181 432	33 264	3	397	66 572	364 573
2011: Aug	82 458	67 628	57 180	55 944	2 062	259	6 775	70	189 919	30 262	3	397	87 897	390 935
2011: Sep	85 960	67 745	64 725	56 732	3 010	270	8 942	71	201 494	31 394	4	397	124 459	443 709
2011: Oct	87 108	67 722	60 483	56 730	36	308	5 852	72	191 203	31 719	4	397	117 588	428 020
2011: Nov	92 041	67 723	63 275	57 128	551	19	4 451	67	193 215	31 763	31	397	139 551	456 998
2011: Dec	101 394	68 079	61 242	57 209	9	55	5 307	69	191 968	19 935	52	397	122 995	436 741
2012: Jan	89 599	68 029	69 396	57 823	41	2 919	12 053	67	210 329	23 653	111	397	113 344	437 433
2012: Feb	89 265	68 092	65 769	58 360	3 538	278	6 374	67	202 478	29 511	124	397	99 481	421 256
2012: Mar	90 165	67 223	67 560	59 194	4 664	-	8 280	67	206 988	21 028	4	397	104 450	423 032
2012: Apr	93 017	67 310	58 275	59 949	433	717	13 789	67	200 540	21 000	32	397	107 013	422 000
2012: May	89 695	67 425	64 014	60 711	1 283	427	11 357	71	205 288	19 244	26	397	133 543	448 193
2012: Jun	92 017	67 453	61 550	60 904	509	507	15 218	68	206 207	17 160	5	397	122 961	438 748
2012: Jul	91 813	67 620	61 400	61 147	220	461	14 927	67	205 844	19 441	94	397	122 423	440 012
2012: Aug	94 422	67 678	64 347	61 247	196	1 255	15 386	66	210 174	21 942	9	397	135 171	462 116
2012: Sep	97 111	67 706	65 208	61 790	330	-	15 702	71	210 806	21 967	22	397	137 568	467 871
2012: Oct	97 234	67 741	66 256	62 103	1 347	744	15 430	74	213 694	22 165	90	397	153 569	487 150
2012: Nov	105 056	67 807	67 732	62 859	195	1 259	14 843	75	214 770	18 172	191	397	159 412	497 997
2012: Dec	112 169	67 877	67 970	63 792	143	746	11 259	87	211 873	7 439	180	397	140 377	472 435
2013: Jan	99 147	67 953	70 542	64 364	498	750	20 779	87	224 972	13 021	87	397	161 814	499 439
2013: Feb	96 167	67 906	69 998	64 934	440	2 604	21 084	86	227 052	11 404	86	397	155 936	491 042
2013: Mar	103 136	67 228	80 259	65 373	762	927	5 209	86	219 844	9 903	55	397	164 960	498 295
2013: Apr	101 607	67 261	76 399	65 938	1 335	728	7 114	93	218 867	15 879	56	397	153 775	490 582
2013: May	101 159	67 199	67 047	66 402	510	2 445	6 589	94	210 287	15 975	49	397	201 182	529 049
2013: Jun	102 848	67 073	65 246	66 534	92	-	8 460	102	207 506	10 411	48	397	186 138	507 349
2013: Jul	103 023	67 164	63 242	66 813	557	842	15 110	400	214 127	4 931	48	397	187 716	510 242
2013: Aug	105 282	67 112	65 665	67 081	609	803	14 246	879	216 396	5 658	51	397	210 071	537 855
2013: Sep	105 604	67 222	82 091	67 684	2 523	622	14 328	698	235 167	7 272	49	397	199 457	547 947
2013: Oct	105 445	67 278	79 296	68 242	1 099	1 183	10 762	538	228 398	6 070	9	397	196 784	537 102
2013: Nov	111 280	67 401	79 626	68 788	717	6 782	4 877	294	228 485	6 020	9	397	202 800	548 991
2013: Dec	119 057	68 042	80 705	69 310	48	5 487	2 756	353	226 701	3 186	8	397	214 047	563 396

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- Including coin as from March 1994 onwards.
- 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 1995 onwards.
- As from April 1998 the minimum cash reserve requirement was set at 2½ 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 agreements (1034M)	SAMOS position ⁵ (1035M)		Banks ⁴ (1025M)	Other ³ (1026M)	Government stock (1027M)	Other (1028M)			
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
2013	50 621	520 189	2 763	25 228	-	27 990	14	202	8 208	1 402	37 816	5 391	563 396
2010: 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
Apr	53 271	453 436	0	23 122	-	23 122	19	250	8 762	1 402	33 555	3 591	490 582
May	57 438	488 345	0	23 009	-	23 010	16	198	8 540	1 402	33 165	7 539	529 049
Jun	48 125	469 541	1 344	20 014	469	21 827	167	208	8 403	1 402	32 008	5 801	507 349
Jul	52 641	468 732	353	26 004	-	26 356	79	199	8 393	1 402	36 430	5 080	510 242
Aug	58 048	494 693	1 909	25 014	-	26 923	42	246	8 331	1 402	36 944	6 218	537 855
Sep	53 857	502 609	6 662	23 619	-	30 281	22	175	8 195	1 402	40 074	5 263	547 947
Oct	53 163	495 570	18	27 207	-	27 226	15	210	8 259	1 402	37 111	4 421	537 102
Nov	51 254	503 480	6	31 117	-	31 123	14	197	8 194	1 402	40 931	4 581	548 991
Dec	50 621	520 189	2 763	25 228	-	27 990	14	202	8 208	1 402	37 816	5 391	563 396

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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)					
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
2013	7 528	302	551	929	9 310	7 114	16 424	92	179	16 695
2010: 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
Apr.....	9 496	682	535	792	11 505	11 974	23 480	92	273	23 844
May.....	11 367	630	515	796	13 307	7 724	21 032	92	137	21 261
Jun.....	10 189	545	592	812	12 139	6 184	18 323	92	114	18 529
Jul.....	17 264	511	693	828	19 296	8 457	27 753	92	150	27 995
Aug.....	28 565	462	578	839	30 444	4 999	35 442	92	199	35 734
Sep.....	33 418	444	573	901	35 336	3 548	38 885	92	138	39 115
Oct.....	30 596	401	559	907	32 463	7 399	39 862	92	180	40 134
Nov.....	23 189	406	589	912	25 096	5 898	30 994	92	171	31 256
Dec.....	7 528	302	551	929	9 310	7 114	16 424	92	179	16 695

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1. Including the Public Investment Corporation.

Corporation for Public Deposits

Assets

R millions

End of	Deposits		Promissory notes ¹	NCDs	Treasury bills ²	Government stock	Other public-sector investments	Other assets	Total assets
	SARB (1067M)	Banks (1091M)								(1063M)	(1092M)	(1061M)	(1062M)	(1069M)	(1065M)	(1066M)
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
2013	2 725	5	553	8 551	47	-	4 249	565	16 695
2010: 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
Apr.....	7 062	5	467	10 142	1 481	-	1 878	2 810	23 844
May.....	6 543	5	465	7 181	1 487	-	1 854	3 727	21 261
Jun.....	8 424	5	464	4 799	1 493	-	2 008	1 337	18 529
Jul.....	15 044	5	548	8 061	47	-	3 219	1 070	27 995
Aug.....	14 179	5	550	12 550	1 064	-	5 678	1 708	35 734
Sep.....	14 266	5	553	17 261	1 068	-	5 899	62	39 115
Oct.....	10 701	2 505	556	16 957	745	-	6 991	1 679	40 134
Nov.....	4 829	2 505	554	15 208	496	-	5 386	2 279	31 256
Dec.....	2 725	5	553	8 551	47	-	4 249	565	16 695

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)
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
2013	629 254	594 427	167 870	372 215	517 311	503 535	2 784 612	108 165	25 222	46 938	20 552
2010: 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
Apr	547 751	558 023	145 742	369 508	447 731	574 093	2 642 849	91 188	23 119	56 069	26 079
May	540 321	568 617	147 924	344 379	459 274	596 494	2 657 009	89 479	23 622	53 521	21 846
Jun	596 612	610 706	149 779	349 103	424 253	585 317	2 715 770	101 633	21 313	53 439	20 857
Jul	561 764	608 807	151 967	356 413	426 859	588 363	2 694 172	104 217	27 138	46 755	23 865
Aug	568 381	589 250	154 938	397 010	447 422	570 292	2 727 293	101 699	25 325	41 081	26 202
Sep	583 677	598 820	155 828	359 422	486 097	552 053	2 735 897	98 451	23 558	43 947	21 608
Oct	566 629	608 149	160 670	370 050	483 843	540 028	2 729 369	91 647	27 165	44 208	19 160
Nov	582 888	592 009	168 274	338 291	562 441	523 807	2 767 710	100 293	30 635	47 164	17 984
Dec	629 254	594 427	167 870	372 215	517 311	503 535	2 784 612	108 165	25 222	46 938	20 552

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)
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	
13 037	92 782	210 045	27 193	435 769	3 220 381	-	310 373	304 633	615 006	3 835 386	2013	
7 378	51 987	102 340	18 783	278 935	2 595 307	-	314 789	218 889	533 678	3 128 985	2010: 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	
16 225	97 579	195 145	26 091	440 307	3 083 156	-	336 489	292 707	629 196	3 712 352	Apr	
16 747	82 024	197 696	29 279	424 735	3 081 743	-	389 114	293 040	682 154	3 763 897	May	
22 173	80 767	197 878	28 808	425 235	3 141 005	-	344 154	296 928	641 082	3 782 087	Jun	
15 830	73 310	200 997	26 576	414 471	3 108 643	-	331 727	291 756	623 482	3 732 125	Jul	
20 856	77 963	202 129	28 901	422 457	3 149 750	-	349 244	287 922	637 166	3 786 917	Aug	
17 973	73 671	197 993	27 427	406 176	3 142 073	-	327 759	289 824	617 583	3 759 656	Sep	
20 225	75 353	202 108	26 973	415 191	3 144 560	-	313 606	291 337	604 942	3 749 502	Oct	
21 000	81 557	208 357	29 384	436 081	3 203 792	-	309 271	294 468	603 739	3 807 531	Nov	
13 037	92 782	210 045	27 193	435 769	3 220 381	-	310 373	304 633	615 006	3 835 386	Dec	

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.

Banks¹

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 ²	Foreign-currency loans and advances	Redeemable preference shares
	(1100M)	(1101M)	(1102M)	(1104M)	(1113M)	(1107M)	(1108M)	(1109M)	(1110M)	(1120M)	(1121M)
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
2013	32 031	1	73 883	105 914	114 021	146 924	330 326	1 101 454	93 683	262 620	65 144
2010: 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
Apr	23 004	0	72 107	95 112	102 316	115 430	303 871	1 084 874	84 798	271 179	67 356
May	20 903	0	74 669	95 572	105 015	108 882	307 328	1 088 170	85 962	281 123	67 121
Jun	19 872	0	71 143	91 014	115 168	114 384	310 856	1 089 867	86 973	299 814	64 308
Jul	23 749	0	72 830	96 579	104 104	113 837	314 782	1 090 418	87 350	291 024	63 710
Aug	22 100	0	74 387	96 487	106 003	114 869	318 061	1 096 227	88 586	306 647	64 454
Sep	23 064	0	66 148	89 213	108 975	118 901	321 702	1 101 039	89 552	276 472	65 080
Oct	25 056	0	73 456	98 512	107 660	112 017	325 581	1 104 357	92 016	266 648	65 548
Nov	22 067	0	76 107	98 173	120 315	144 697	328 044	1 103 597	93 213	254 227	69 310
Dec	32 031	1	73 883	105 914	114 021	146 924	330 326	1 101 454	93 683	262 620	65 144

KB107

- See footnote 1 on pages S-6 and S-7.
- The acquisition of a store card book by a major bank amplified credit card advances in November 2012.
- Specific provisions up to December 2007. Includes specific and general provisions as from January 2008.

Banks¹

Assets

R millions

and advances			Investments and bills discounted						Non-financial assets	Other assets	Total assets	End of
Overdrafts and loans	Less: Credit impairments ³	Total	Investments other than shares		Shares	Bills and acceptances discounted	Less: Credit impairments ³	Total				
			Government stock	Other								
(1122M)	(1123M)	(1124M)	(1125M)	(1126M)	(1127M)	(1111M)	(1128M)	(1129M)	(1130M)	(1131M)	(1132M)	
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
889 340	68 694	2 934 818	162 840	310 011	45 047	184 771	44	702 624	57 818	34 213	3 835 386	2013
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	2010: 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
829 873	64 392	2 795 306	165 143	340 231	43 146	167 668	43	716 145	56 460	49 330	3 712 352	Apr
840 308	65 710	2 818 199	154 711	374 379	44 641	171 992	49	745 674	56 961	47 490	3 763 897	May
853 290	66 658	2 868 002	156 626	337 070	46 584	179 987	51	720 215	57 429	45 427	3 782 087	Jun
842 268	67 786	2 839 706	150 746	319 446	46 119	178 860	50	695 121	57 717	43 003	3 732 125	Jul
869 479	69 991	2 894 335	145 180	326 487	46 755	182 085	49	700 458	54 242	41 395	3 786 917	Aug
868 791	67 471	2 883 040	148 728	312 507	45 917	177 993	49	685 097	54 693	47 613	3 759 656	Sep
858 410	67 728	2 864 509	152 757	315 813	44 314	179 514	45	692 352	55 573	38 555	3 749 502	Oct
879 641	68 048	2 924 997	162 947	304 212	44 302	184 700	44	696 117	56 429	31 814	3 807 531	Nov
889 340	68 694	2 934 818	162 840	310 011	45 047	184 771	44	702 624	57 818	34 213	3 835 386	Dec

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1. See footnote 1 on pages S-6 and S-7.
2. The acquisition of a store card book by a major bank amplified credit card advances in November 2012.
3. Specific provisions up to December 2007. Includes specific and general provisions as from January 2008.

Banks

Analysis of deposits by type of depositor

R millions

End of	Residents										Non-residents (1152M)	Total all deposits (1077M)	Of which: Denominated in foreign currency (1078M)
	Interbank and intragroup deposits (1153M)	Government deposits ¹ (1143M)	Local governments and regional services councils (1144M)	Public enterprises and/or corporations ² (1145M)	Insurers and pension funds (1146M)	Other companies and close corporations (1147M)	Households ³ (1154M)	Other monetary institutions (1155M)	Total (1150M)				
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	77 036	105 126	40 997	152 498	148 128	1 330 023	637 707	9 786	2 501 300	95 957	2 597 257	91 182	
2013	87 855	125 288	46 173	131 114	126 402	1 450 569	701 834	10 866	2 680 099	104 512	2 784 612	108 165	
2012: 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	77 036	105 126	40 997	152 498	148 128	1 330 023	637 707	9 786	2 501 300	95 957	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	
Apr	81 343	81 052	51 069	146 070	145 258	1 380 263	652 586	12 928	2 550 568	92 280	2 642 849	91 188	
May	73 172	84 031	45 741	141 845	141 236	1 410 551	659 935	9 974	2 566 484	90 525	2 657 009	89 479	
Jun	85 223	124 607	38 866	142 207	135 454	1 413 909	665 864	10 376	2 616 506	99 264	2 715 770	101 633	
Jul	75 345	79 740	46 978	138 694	127 794	1 445 260	669 100	11 314	2 594 225	99 948	2 694 172	104 217	
Aug	80 901	87 157	44 917	136 390	128 088	1 448 503	676 427	20 211	2 622 593	104 700	2 727 293	101 699	
Sep	79 947	89 476	39 675	145 848	135 933	1 443 582	679 878	20 784	2 635 124	100 773	2 735 897	98 451	
Oct	82 044	82 820	40 468	140 039	131 054	1 449 179	685 189	21 411	2 632 204	97 166	2 729 369	91 647	
Nov	95 949	78 486	49 698	136 420	128 456	1 450 621	703 598	22 466	2 665 695	102 016	2 767 710	100 293	
Dec	87 855	125 288	46 173	131 114	126 402	1 450 569	701 834	10 866	2 680 099	104 512	2 784 612	108 165	

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Banks

Selected asset items

R millions

End of	NCDs/PNs (1160M)	Advances				Investments						Bills discounted		
		Central government (1510M)	Provincial governments (1174M)	Total loans and advances ⁴ (1166M)	Foreign sector (1167M)	Government sector			Private sector		Foreign sector (1173M)	Treasury bills (1161M)	Land Bank bills and promissory notes (1162M)	Other including bankers' acceptances (1163M)
						Short-term government stock (1168M)	Long-term government stock (1169M)	Other (1170M)	Stock of public enterprises/corporations (1171M)	Other (1172M)				
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
2013	48 530	1 464	2 035	2 403 609	271 040	48 001	114 838	43	9 266	122 167	154 461	169 870	124	14 777
2012: 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
Apr	50 714	1 121	1 893	2 292 362	243 533	36 322	128 821	24	7 129	133 083	157 322	156 210	-	11 458
May	54 498	735	1 859	2 309 222	272 548	36 051	118 660	11	7 247	125 471	186 711	159 893	-	12 099
Jun	53 140	735	1 948	2 326 598	250 831	37 962	118 664	0	7 501	124 412	166 845	165 858	-	14 129
Jul	52 233	717	1 820	2 319 564	244 891	36 688	114 058	0	7 420	125 073	160 551	166 752	-	12 108
Aug	51 445	720	2 016	2 351 878	264 022	36 603	108 577	0	7 247	125 761	166 239	169 411	-	12 674
Sep	50 183	730	1 734	2 368 029	248 426	37 398	111 329	10	7 734	125 237	159 819	165 365	-	12 629
Oct	50 875	1 690	1 747	2 364 142	235 789	43 638	109 118	10	9 133	125 317	155 855	166 056	226	13 232
Nov	50 475	1 480	1 753	2 393 789	270 566	47 765	115 182	10	9 331	121 771	148 115	170 516	178	14 005
Dec	48 530	1 464	2 035	2 403 609	271 040	48 001	114 838	43	9 266	122 167	154 461	169 870	124	14 777

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- 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.
- Including the Public Investment Corporation as from January 1996.
- Includes individuals, unincorporated business enterprises of households and non-profit organisations serving households.
- 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					
	2013/02	2013/03	2013/04	2013/02	2013/03	2013/04	2013/02	2013/03	2013/04	2013/02	2013/03	2013/04
Passenger cars:												
New	102 561	107 189	110 914	3 868	3 557	3 240	206	220	244	106 634	110 965	114 399
Used	91 896	95 281	98 742	2 525	2 263	2 084	104	94	114	94 526	97 639	100 940
Minibuses	3 660	3 714	3 802	133	124	107	31	59	77	3 824	3 896	3 985
Trucks and other land transport equipment	55 576	57 723	59 450	3 103	3 039	3 029	261	281	267	58 940	61 043	62 745
Aircraft, ships and boats	1 935	1 808	1 714	129	111	98	-	-	-	2 064	1 919	1 812
Agricultural machinery and equipment	8 433	8 496	9 120	85	84	89	3	4	4	8 520	8 584	9 213
All household appliances, such as furniture, televisions, radio sets and other electrical equipment	59	12	11	0	0	0	0	0	0	59	13	11
Industrial, commercial and office equipment	22 559	22 991	22 922	2 625	3 210	3 232	365	373	373	25 550	26 574	26 527
Other goods	9 282	9 557	9 333	1 723	1 783	1 650	0	0	0	11 005	11 340	10 982
All goods	295 961	306 771	316 006	14 192	14 172	13 529	971	1 030	1 079	311 123	321 973	330 615
According to type of purchaser/lessee	Households ²			Other ³			Total					
	2013/02	2013/03	2013/04	2013/02	2013/03	2013/04	2013/02	2013/03	2013/04	2013/02	2013/03	2013/04
Instalment sale balances	211 957	218 570	226 240	84 003	88 201	89 767	295 961	306 771	316 006	295 961	306 771	316 006
Leasing balances	6 903	6 204	5 742	8 259	8 998	8 866	15 162	15 202	14 609	15 162	15 202	14 609

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

Term lending rates and amounts paid out by banks

Period	Average rates on instalment sale agreements		Paid out in respect of new business		
	New fixed-rate agreements % (1181M)	Adjustable rate agreements % (1182M)	Instalment sale transactions Rm (1183M)	Leasing transactions Rm (1184M)	Total Rm (1185M)
2012: 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
Apr	12.95	9.74	12 710	441	13 151
May	12.88	9.72	13 753	424	14 177
Jun	12.83	9.72	12 690	412	13 102
Jul	12.78	9.71	13 580	432	14 013
Aug	12.74	9.71	13 598	592	14 190
Sep	12.71	9.70	12 634	863	13 496
Oct	12.67	9.67	13 734	475	14 208
Nov	12.63	9.70	13 023	348	13 371
Dec	12.64	9.70	11 675	285	11 960

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Banks Contingent liabilities

R millions

End of	Guarantees on behalf of clients (1191M)	Letters of credit and committed undrawn facilities (1192M)	Bankers' acceptances (1198M)	Underwriting exposures (1193M)	Credit derivative instruments (1199M)	Committed capital expenditure (1211M)	Operating lease commitments (1212M)	Other contingent liabilities:	
								Total ¹ (1194M)	Of which: Uncommitted undrawn facilities (1213M)
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
2013	169 699	358 576	278	2 575	30 632	4 886	12 667	538 358	535 913
2010: 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
Apr	148 901	349 815	322	2 341	27 586	5 105	13 851	517 498	515 423
May	149 427	356 866	318	2 101	29 533	5 360	13 832	489 796	487 719
Jun	155 674	352 730	311	2 011	28 479	6 498	13 933	497 407	494 666
Jul	149 065	355 675	316	2 290	29 835	6 300	14 125	503 741	501 031
Aug	152 038	359 479	289	2 783	31 801	6 345	14 033	496 572	493 824
Sep	157 064	349 495	285	2 479	29 753	6 172	14 085	503 312	500 880
Oct	160 621	359 484	313	2 448	32 011	5 661	14 020	507 994	505 575
Nov	166 539	346 707	277	2 774	30 055	5 467	14 132	519 267	516 850
Dec	169 699	358 576	278	2 575	30 632	4 886	12 667	538 358	535 913

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

Banks

Credit cards, cheques and electronic transactions

Millions

Period	Credit cards			Cheques			Electronic transactions		
	Credit card purchases processed during the period 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)
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
2013	403.762	214 756	214 756	18.771	310 818	310 818	839.194	7 571 467	7 571 467
2010: 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	13 032	2.766	65 431	73 037	58.417	420 383	476 058
Feb	22.809	11 847	13 207	2.985	71 274	70 417	61.160	451 480	477 522
Mar	27.222	13 950	13 828	3.218	77 189	70 686	66.303	506 117	487 705
Apr	26.082	13 413	13 784	2.551	60 281	66 686	62.345	451 472	482 865
May	26.146	13 450	13 542	2.870	65 077	62 892	64.635	481 377	488 839
Jun	25.778	13 361	13 797	2.846	65 970	66 361	65.104	497 434	503 200
Jul	26.219	13 638	13 729	2.615	61 860	60 946	63.662	499 344	484 226
Aug	27.510	14 258	14 544	2.823	67 982	68 225	68.111	530 408	523 134
Sep	26.508	14 112	14 248	2.720	67 689	68 058	68.778	539 409	534 173
Oct	27.234	14 382	14 110	2.600	63 322	61 744	66.298	520 766	494 286
Nov	26.738	14 697	14 247	2.678	68 168	66 870	67.878	554 658	526 931
Dec	30.573	16 730	14 261	2.430	66 598	64 919	69.212	559 687	533 596
2012: Jan	27.763	13 965	14 536	2.192	58 429	64 526	62.801	480 947	542 672
Feb	26.176	13 619	15 214	2.407	64 902	63 516	66.481	527 364	557 214
Mar	28.334	14 720	14 618	2.418	65 719	59 825	70.055	562 767	542 610
Apr	27.305	14 379	14 789	2.025	54 251	59 649	64.944	512 508	550 192
May	29.379	15 459	15 538	2.324	58 716	56 044	69.203	558 616	564 428
Jun	29.442	15 205	15 749	2.212	56 645	57 034	68.472	557 764	564 472
Jul	29.071	15 447	15 600	2.088	43 115	42 756	68.874	580 895	565 403
Aug	29.131	15 358	15 660	2.116	34 406	34 271	71.918	602 038	589 425
Sep	27.090	14 753	15 023	1.852	30 222	30 650	65.643	550 993	546 834
Oct	30.390	16 489	16 237	2.101	33 383	32 656	73.316	624 884	592 376
Nov	33.090	17 699	17 102	2.024	32 363	31 663	72.719	632 556	600 510
Dec	37.642	20 527	17 557	1.725	29 212	28 774	69.509	603 551	578 748
2013: Jan	32.824	17 147	17 755	1.684	26 445	29 062	66.845	550 330	619 045
Feb	29.547	15 664	17 445	1.714	27 920	27 227	67.331	579 907	610 893
Mar	32.114	17 338	17 197	1.635	26 975	24 515	68.696	597 522	575 695
Apr	32.571	17 501	17 938	1.660	26 920	29 519	70.230	617 891	664 512
May	33.610	17 972	17 987	1.715	27 705	26 326	70.802	648 595	652 795
Jun	31.527	17 003	17 604	1.510	25 007	25 224	64.626	595 821	602 820
Jul	33.683	18 283	18 445	1.590	26 805	26 766	73.234	674 162	657 138
Aug	32.664	17 858	18 155	1.554	25 746	25 592	71.199	656 210	639 171
Sep	31.793	17 345	17 674	1.394	23 844	24 323	69.256	632 477	627 393
Oct	36.757	18 928	18 620	1.570	25 662	25 177	73.537	681 844	645 141
Nov	36.702	18 859	18 132	1.465	24 461	23 915	72.233	668 478	633 860
Dec	39.970	20 857	17 803	1.282	23 329	23 171	71.205	668 230	643 003

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)
2008	11 040	1	14	52 646	53 880	19 791	463	137 834	124 370	1 831 524	45 788
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	206	400	126 282	136 870	15 036	-	297 501	151 305	2 452 382	61 310
2013	20 412	687	1 336	139 707	143 024	8 601	155	313 921	161 548	2 685 676	67 142
2010: 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	826	782	122 654	156 616	6 291	-	307 852	157 742	2 570 321	64 258
2013: Jan	19 696	508	952	124 856	170 334	9 240	110	325 696	158 292	2 592 716	64 818
Feb	20 828	671	790	126 575	168 072	9 919	161	327 016	157 996	2 610 453	65 261
Mar	20 896	605	1 286	129 968	136 757	10 229	180	299 921	158 647	2 632 847	65 821
Apr	19 420	594	1 426	131 484	143 251	15 583	194	311 953	159 410	2 652 013	66 300
May	19 386	919	1 865	135 735	137 687	13 547	208	309 347	160 846	2 657 191	66 430
Jun	19 352	669	1 057	142 960	137 928	8 693	199	310 857	161 874	2 668 856	66 721
Jul	20 301	725	1 160	144 132	136 035	6 823	199	309 375	162 603	2 681 534	67 038
Aug	19 791	958	1 479	144 992	127 857	5 209	138	300 424	163 213	2 705 546	67 639
Sep	20 620	564	1 307	149 748	131 273	6 192	145	309 849	163 361	2 727 806	68 195
Oct	20 672	633	1 261	150 010	137 148	6 543	178	316 446	163 722	2 749 678	68 742
Nov	22 493	602	1 814	147 583	142 737	4 997	149	320 374	163 885	2 770 539	69 263
Dec	21 485	795	1 638	148 437	147 209	6 236	-	325 800	164 729	2 778 933	69 473

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)	
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
2013	1	220	520	1 000	1 741	9	1 750	620	72	2 441	3 338
2012: 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
Apr	1	207	382	738	1 328	3	1 331	599	77	2 007	3 244
May	1	227	382	794	1 404	3	1 407	606	70	2 083	3 301
Jun	1	218	400	854	1 474	4	1 478	606	72	2 156	3 327
Jul	1	227	412	898	1 539	9	1 548	605	67	2 219	3 368
Aug	2	239	408	941	1 589	10	1 599	616	71	2 287	3 417
Sep	2	245	450	967	1 663	10	1 673	617	74	2 363	3 462
Oct	3	255	490	974	1 723	9	1 732	618	77	2 426	3 532
Nov	2	256	497	1 007	1 762	10	1 773	619	68	2 459	3 529
Dec	1	220	520	1 000	1 741	9	1 750	620	72	2 441	3 338

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)	
2011	622	226	-	32	53	-	26	144	-	11	1 113	3 004
2012	731	376	-	35	57	-	34	189	-	325	1 748	3 207
2013	702	691	-	346	100	-	63	196	-	342	2 441	3 338
2012: 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
Apr	727	591	-	46	71	-	39	198	-	334	2 007	3 244
May	726	607	-	107	81	-	40	187	-	335	2 083	3 301
Jun	725	609	-	143	91	-	41	210	-	336	2 156	3 327
Jul	716	620	-	169	101	-	38	240	-	336	2 219	3 368
Aug	721	659	-	170	102	-	78	221	-	337	2 287	3 417
Sep	722	662	-	250	104	-	57	230	-	337	2 363	3 462
Oct	706	665	-	292	99	-	57	262	-	344	2 426	3 532
Nov	702	667	-	313	105	-	55	270	-	347	2 459	3 529
Dec	702	691	-	346	100	-	63	196	-	342	2 441	3 338

KB115

1. Mutual building societies until December 1993.

Land and Agricultural Development Bank of South Africa

Liabilities

R millions

End of	Deposits (1273M)	Loans and other funding:		Land Bank bills (1275M)	Land Bank promissory notes (1276M)	Land Bank debentures (1277M)	Capital and reserves (1278M)	Other liabilities (1279M)	Total liabilities (1280M)
		Domestic sector (1274M)	Foreign sector (1281M)						
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
2013	716	830	500	971	23 351	-	5 527	-	31 896
2010: 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
Apr	565	764	-	1 206	21 942	-	5 485	-	29 962
May	639	1 256	-	1 221	22 011	-	5 975	-	31 102
Jun	600	1 230	-	1 296	21 772	-	5 960	-	30 858
Jul	580	830	500	1 296	23 329	-	5 510	-	32 045
Aug	580	830	500	1 221	23 579	-	5 516	-	32 226
Sep	586	830	500	1 196	23 066	-	5 497	-	31 675
Oct	635	830	500	1 196	23 467	-	5 542	-	32 170
Nov	583	830	500	1 071	23 646	-	5 553	-	32 184
Dec	716	830	500	971	23 351	-	5 527	-	31 896

KB118

Land and Agricultural Development Bank of South Africa

Assets

R millions

End of	Loans and advances								Other assets (1299M)	Total assets (1300M)	Cash credit advances, seasonally adjusted (1301M)
	Short term			Long term							
	Cash credit advances			Mortgage loans		Other loans to individuals (1296M)	Total (1297M)	Total loans and advances (1298M)			
	Individuals (1290M)	Co-operatives ¹ (1291M)	Total (1293M)	Individuals (1294M)	Co-operatives (1295M)						
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	12 050
2012	869	15 267	16 136	4 968	4 835	904	10 708	26 843	2 444	29 287	15 909
2013	846	18 190	19 036	5 919	5 761	1 077	12 758	31 794	103	31 896	18 762
2010: 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	9 000
Feb.....	349	8 904	9 253	2 851	2 955	574	6 380	15 633	213	15 846	9 185
Mar.....	373	9 099	9 472	2 961	2 967	539	6 467	15 939	532	16 472	9 251
Apr.....	384	9 548	9 932	3 107	3 110	565	6 782	16 715	422	17 136	9 602
May.....	384	9 538	9 922	3 104	3 106	565	6 775	16 697	127	16 824	9 724
Jun.....	388	9 892	10 279	3 219	3 176	585	6 980	17 259	-	17 259	9 959
Jul.....	389	9 951	10 340	3 238	3 186	589	7 013	17 353	-	17 353	10 205
Aug.....	379	9 840	10 219	3 202	3 238	583	7 023	17 243	-	17 243	10 362
Sep.....	392	9 751	10 143	3 173	3 315	577	7 066	17 208	-	17 208	10 464
Oct.....	398	9 961	10 358	3 241	3 382	590	7 213	17 571	-	17 571	10 855
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	12 050
2012: Jan	488	11 795	12 282	3 838	3 963	698	8 500	20 782	1 263	22 045	12 474
Feb.....	498	12 566	13 064	4 089	4 207	744	9 041	22 104	468	22 572	12 908
Mar.....	512	13 094	13 606	4 261	4 374	775	9 411	23 017	834	23 850	13 273
Apr.....	522	13 492	14 014	4 390	4 500	799	9 690	23 703	940	24 644	13 520
May.....	524	13 408	13 932	4 363	4 474	794	9 631	23 564	907	24 471	13 604
Jun.....	541	13 987	14 528	4 552	4 657	828	10 037	24 565	472	25 037	14 053
Jul.....	537	13 758	14 294	4 477	4 578	815	9 869	24 164	2 550	26 714	14 117
Aug.....	544	13 091	13 635	4 573	4 874	832	10 279	23 913	2 152	26 065	13 868
Sep.....	781	14 103	14 884	4 588	4 466	835	9 889	24 773	1 677	26 450	15 408
Oct.....	562	13 757	14 320	4 806	5 102	875	10 783	25 103	956	26 059	15 035
Nov.....	869	14 181	15 050	4 954	5 027	901	10 882	25 932	3 070	29 002	15 575
Dec.....	869	15 267	16 136	4 968	4 835	904	10 708	26 843	2 444	29 287	15 909
2013: Jan	817	14 891	15 708	4 846	4 716	882	10 444	26 152	2 572	28 724	15 953
Feb.....	828	15 774	16 602	5 133	4 996	934	11 063	27 665	208	27 873	16 353
Mar.....	835	16 248	17 082	5 287	5 146	962	11 396	28 478	784	29 262	16 637
Apr.....	838	16 404	17 242	5 338	5 195	971	11 505	28 747	1 215	29 962	16 620
May.....	834	16 887	17 721	5 495	5 348	1 000	11 844	29 565	1 537	31 102	17 287
Jun.....	830	17 177	18 007	5 590	5 440	1 017	12 047	30 054	804	30 858	17 398
Jul.....	822	17 023	17 845	5 540	5 391	1 008	11 939	29 784	2 261	32 045	17 632
Aug.....	819	16 981	17 800	5 526	5 378	1 006	11 910	29 710	2 517	32 226	18 125
Sep.....	817	17 080	17 897	5 558	5 410	1 011	11 979	29 876	1 799	31 675	18 562
Oct.....	830	17 596	18 426	5 726	5 573	1 042	12 341	30 768	1 402	32 170	19 358
Nov.....	835	17 760	18 595	5 780	5 625	1 052	12 456	31 051	1 133	32 184	19 271
Dec.....	846	18 190	19 036	5 919	5 761	1 077	12 758	31 794	103	31 896	18 762

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						
		Cheque and transmission (1313M)	Other demand (1314M)	Savings (1321M)	Short term (1316M)	Medium term (1322M)	Long term (1319M)	Total (1320M)
2008	57 362	362 492	333 774	112 778	326 037	369 168	352 589	1 856 838
2009	61 784	359 637	384 840	120 453	240 293	421 257	359 957	1 886 438
2010	65 079	407 448	390 260	127 409	268 876	418 257	405 785	2 018 035
2011	75 396	436 972	434 806	141 623	294 360	414 614	457 796	2 180 171
2012	81 042	495 885	458 109	152 313	275 431	405 024	504 390	2 291 151
2013	87 014	549 221	495 692	168 345	295 920	455 736	466 200	2 431 114
2010: Nov	65 003	417 439	398 675	127 569	211 044	439 320	435 158	2 029 205
Dec	65 079	407 448	390 260	127 409	268 876	418 257	405 785	2 018 035
2011: Jan	63 844	378 638	420 647	124 740	270 479	415 243	408 008	2 017 755
Feb	64 531	383 235	413 482	124 941	260 812	405 678	431 093	2 019 240
Mar	63 201	399 286	420 774	126 215	242 238	397 960	435 282	2 021 755
Apr	66 553	391 073	429 509	126 493	254 302	387 903	428 094	2 017 373
May	63 978	386 808	429 413	127 284	267 158	390 855	435 562	2 037 080
Jun	64 420	394 812	425 681	129 916	241 461	389 040	456 862	2 037 772
Jul	68 277	401 195	430 056	131 557	233 875	404 073	469 013	2 069 768
Aug	66 091	400 868	426 312	132 276	255 833	410 904	472 813	2 099 005
Sep	69 853	410 263	423 512	136 223	256 128	424 404	458 065	2 108 594
Oct	70 614	411 116	437 085	135 849	277 771	406 426	473 345	2 141 592
Nov	72 934	422 857	446 475	140 626	236 785	436 781	489 181	2 172 705
Dec	75 396	436 972	434 806	141 623	294 360	414 614	457 796	2 180 171
2012: Jan	71 027	425 785	453 528	138 567	296 114	399 204	436 768	2 149 966
Feb	70 338	422 841	449 981	138 832	266 453	417 907	440 054	2 136 067
Mar	72 899	442 006	449 041	140 017	263 020	431 221	425 355	2 150 661
Apr	73 340	422 730	438 014	141 139	277 494	423 148	436 395	2 138 920
May	71 014	421 419	462 866	143 219	269 846	411 939	455 906	2 165 196
Jun	75 481	434 387	444 258	145 149	270 685	397 963	481 404	2 173 845
Jul	73 406	443 152	471 007	146 221	291 756	376 121	513 116	2 241 374
Aug	75 534	445 319	471 959	148 524	294 517	383 650	514 164	2 258 134
Sep	78 574	454 451	472 635	148 366	280 774	395 294	512 707	2 264 226
Oct	75 262	446 741	479 911	149 786	283 721	376 145	526 616	2 262 919
Nov	81 730	485 049	466 212	154 216	233 277	451 068	514 584	2 304 407
Dec	81 042	495 885	458 109	152 313	275 431	405 024	504 390	2 291 151
2013: Jan	75 923	465 285	483 287	151 137	273 336	411 570	510 290	2 294 905
Feb	76 301	479 291	468 816	149 784	280 861	412 736	504 293	2 295 781
Mar	82 187	498 261	468 106	151 112	272 120	427 769	503 363	2 320 731
Apr	78 597	501 761	478 583	146 879	308 749	396 611	521 959	2 354 541
May	80 248	493 937	490 901	149 145	292 673	407 586	539 674	2 373 916
Jun	82 970	513 290	506 830	150 808	294 330	379 321	528 064	2 372 643
Jul	79 266	517 072	519 775	153 118	305 966	378 215	531 282	2 405 428
Aug	83 176	515 090	507 565	156 074	327 845	392 724	511 732	2 411 030
Sep	82 533	528 804	510 829	157 033	303 528	427 192	496 965	2 424 350
Oct	80 382	519 667	521 149	161 142	307 374	422 255	492 122	2 423 709
Nov	89 201	540 467	507 484	167 935	257 918	494 177	479 213	2 447 195
Dec	87 014	549 221	495 692	168 345	295 920	455 736	466 200	2 431 114

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	Foreign liabilities			Capital and reserves			Other liabilities	Total liabilities	End of
	SARB and CPD	Other	Total	Domestic	Foreign	Total			
(1506M)	(1339M)	(1507M)	(1508M)	(1334M)	(1335M)	(1336M)	(1509M)	(1338M)	
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	349 758	356 186	240 721	12 189	252 910	516 461	3 777 055	2012
311 087	7 475	343 952	351 427	257 869	15 777	273 646	592 516	4 046 804	2013
179 452	2 946	299 303	302 249	181 822	9 345	191 167	348 638	3 115 715	2010: 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	349 758	356 186	240 721	12 189	252 910	516 461	3 777 055	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
265 613	12 123	354 023	366 146	246 704	14 946	261 650	545 257	3 871 804	Apr
257 709	7 867	354 254	362 121	247 651	14 827	262 478	617 661	3 954 134	May
296 401	6 334	342 751	349 086	251 479	14 873	266 352	578 539	3 945 991	Jun
251 323	8 905	328 072	336 977	245 914	14 806	260 720	577 229	3 910 942	Jul
264 181	5 929	345 534	351 463	242 230	14 666	256 896	610 870	3 977 615	Aug
279 461	4 295	320 059	324 354	243 670	15 133	258 803	594 163	3 963 664	Sep
270 995	7 946	315 887	323 833	245 180	15 181	260 361	579 480	3 938 759	Oct
265 938	6 201	323 581	329 782	248 167	15 339	263 506	593 469	3 989 091	Nov
311 087	7 475	343 952	351 427	257 869	15 777	273 646	592 516	4 046 804	Dec

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)	(1344M)	(1345M)	(1298M)	(1346M)	(1347M)	(1348M)
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
2013	520 189	381 811	902 000	118 664	1 020 664	1 414	4 249	31 794	2 550 482	2 587 938	17 480
2010: 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
Apr	453 436	353 416	806 852	121 630	928 482	1 419	1 878	28 747	2 444 951	2 476 994	18 367
May	488 345	367 009	855 354	146 726	1 002 080	1 416	1 854	29 565	2 454 154	2 486 988	17 569
Jun	469 541	374 487	844 027	128 416	972 443	1 567	2 008	30 054	2 472 554	2 506 183	17 742
Jul	468 732	380 626	849 359	121 621	970 979	1 479	3 219	29 784	2 464 743	2 499 225	16 690
Aug	494 693	401 244	895 936	127 967	1 023 903	1 442	5 678	29 710	2 499 103	2 535 931	18 038
Sep	502 609	377 434	880 043	116 594	996 637	1 422	5 899	29 876	2 515 432	2 552 628	18 837
Oct	495 570	364 332	859 902	111 574	971 475	1 415	6 991	30 768	2 513 536	2 552 709	18 664
Nov	503 480	370 852	874 332	111 840	986 172	1 414	5 386	31 051	2 540 347	2 578 198	17 601
Dec	520 189	381 811	902 000	118 664	1 020 664	1 414	4 249	31 794	2 550 482	2 587 938	17 480

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

Monetary 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)				
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	120 210	3 777 055	2012
8 208	47	330 225	338 480	338 480	99 721	4 046 804	2013
8 579	294	243 683	252 557	252 557	83 753	3 115 715	2010: 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	120 210	3 777 055	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
8 762	1 481	314 469	324 711	324 711	141 616	3 871 804	Apr
8 540	1 487	305 654	315 681	315 681	149 385	3 954 134	May
8 403	1 493	314 502	324 398	324 398	142 967	3 945 991	Jun
8 393	47	309 955	318 396	318 396	122 342	3 910 942	Jul
8 331	1 064	306 834	316 229	316 229	101 553	3 977 615	Aug
8 195	1 068	310 146	319 409	319 409	94 990	3 963 664	Sep
8 259	745	318 059	327 062	327 062	87 512	3 938 759	Oct
8 194	496	330 897	339 587	339 587	85 134	3 989 091	Nov
8 208	47	330 225	338 480	338 480	99 721	4 046 804	Dec

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

Monetary 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)
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
2013	87 014	549 221	636 235	495 692	1 131 927	920 001	2 051 928	466 200	2 518 128
2010: 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
Apr	78 597	501 761	580 357	478 583	1 058 941	852 239	1 911 180	521 959	2 433 138
May	80 248	493 937	574 185	490 901	1 065 087	849 404	1 914 491	539 674	2 454 165
Jun	82 970	513 290	596 260	506 830	1 103 090	824 458	1 927 548	528 064	2 455 613
Jul	79 266	517 072	596 338	519 775	1 116 113	837 298	1 953 412	531 282	2 484 694
Aug	83 176	515 090	598 266	507 565	1 105 830	876 643	1 982 473	511 732	2 494 205
Sep	82 533	528 804	611 336	510 829	1 122 165	887 753	2 009 918	496 965	2 506 883
Oct	80 382	519 667	600 049	521 149	1 121 198	890 771	2 011 969	492 122	2 504 091
Nov	89 201	540 467	629 668	507 484	1 137 152	920 031	2 057 182	479 213	2 536 395
Dec	87 014	549 221	636 235	495 692	1 131 927	920 001	2 051 928	466 200	2 518 128

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)						
2012: Aug.....	2 333 668	566 218	327 734	264 365	63 369	2 347 534	-643 454	2 321 343	555 027	58 143	2 341 167
Sep.....	2 342 800	561 705	326 033	275 878	50 155	2 375 495	-644 555	2 332 800	554 296	49 981	2 366 649
Oct.....	2 338 181	573 811	324 278	265 419	58 858	2 372 008	-666 497	2 328 492	562 054	50 707	2 368 880
Nov.....	2 386 137	582 148	329 683	262 591	67 093	2 410 069	-673 173	2 347 987	554 465	49 083	2 406 000
Dec.....	2 372 194	526 739	335 689	279 304	56 385	2 438 231	-649 161	2 357 943	518 374	56 185	2 434 782
2013: Jan.....	2 370 828	567 157	340 022	273 822	66 200	2 424 083	-686 611	2 378 514	563 792	62 572	2 429 854
Feb.....	2 372 082	565 389	343 443	297 275	46 169	2 443 309	-682 784	2 393 321	572 551	55 268	2 437 935
Mar.....	2 402 917	578 275	337 378	303 353	34 024	2 468 633	-678 015	2 419 430	590 428	49 404	2 466 041
Apr.....	2 433 138	562 336	324 711	265 613	59 099	2 476 994	-665 291	2 451 495	600 671	57 629	2 478 971
May.....	2 454 165	639 959	315 681	257 709	57 972	2 486 988	-730 754	2 469 032	637 989	58 874	2 502 022
Jun.....	2 455 613	623 357	324 398	296 401	27 998	2 506 183	-701 924	2 481 357	629 456	51 633	2 518 492
Jul.....	2 484 694	634 002	318 396	251 323	67 073	2 499 225	-715 607	2 476 752	644 840	56 535	2 500 470
Aug.....	2 494 205	672 440	316 229	264 181	52 048	2 535 931	-766 214	2 480 047	660 276	46 376	2 528 992
Sep.....	2 506 883	672 283	319 409	279 461	39 948	2 552 628	-757 977	2 494 098	662 859	39 318	2 542 487
Oct.....	2 504 091	647 642	327 062	270 995	56 068	2 552 709	-752 329	2 492 666	636 942	47 077	2 549 510
Nov.....	2 536 395	656 390	339 587	265 938	73 649	2 578 198	-771 842	2 493 934	628 666	55 723	2 573 595
Dec.....	2 518 128	669 237	338 480	311 087	27 394	2 587 938	-766 441	2 502 494	659 998	27 230	2 584 451

KB126

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)						
2012: Aug.....	18 888	17 152	5 566	-4 431	1 136	20 908	-20 308	13 424	-4 953	5 082	13 476
Sep.....	9 132	-4 513	-1 701	-11 513	-13 214	27 960	-1 101	11 457	-731	-8 162	25 482
Oct.....	-4 619	12 106	-1 755	10 459	8 704	-3 487	-21 942	-4 308	7 758	726	2 231
Nov.....	47 956	8 337	5 406	2 829	8 234	38 061	-6 676	19 495	-7 589	-1 624	37 120
Dec.....	-13 943	-55 409	6 006	-16 714	-10 708	28 162	24 012	9 955	-36 091	7 103	28 782
2013: Jan.....	-1 365	40 418	4 332	5 482	9 815	-14 147	-37 450	20 571	45 418	6 387	-4 927
Feb.....	1 254	-1 768	3 422	-23 452	-20 031	19 226	3 828	14 808	8 759	-7 304	8 081
Mar.....	30 835	12 886	-6 066	-6 079	-12 144	25 325	4 768	26 109	17 878	-5 864	28 106
Apr.....	30 221	-15 939	-12 667	37 741	25 074	8 361	12 724	32 065	10 243	8 225	12 930
May.....	21 026	77 623	-9 030	7 903	-1 127	9 994	-65 463	17 537	37 317	1 244	23 051
Jun.....	1 448	-16 602	8 718	-38 691	-29 974	19 194	28 830	12 325	-8 532	-7 241	16 471
Jul.....	29 081	10 645	-6 003	45 078	39 076	-6 958	-13 682	-4 604	15 384	4 902	-18 023
Aug.....	9 512	38 438	-2 167	-12 859	-15 026	36 706	-50 607	3 294	15 436	-10 159	28 522
Sep.....	12 678	-157	3 180	-15 280	-12 099	16 697	8 237	14 051	2 583	-7 059	13 495
Oct.....	-2 792	-24 640	7 653	8 466	16 119	81	5 648	-1 433	-25 917	7 759	7 024
Nov.....	32 305	8 748	12 525	5 057	17 582	25 489	-19 513	1 268	-8 275	8 647	24 084
Dec.....	-18 267	12 847	-1 106	-45 149	-46 256	9 740	5 401	8 560	31 331	-28 494	10 856

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)	Purpose					
	Residential		Farms (1472M)	Commercial and other (1473M)		For construction of buildings ² (1475M)	Existing buildings (1476M)	Vacant land (1477M)			
	Total (1470M)	Of which: Re-advances (1471M)									
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
2013	196 144	10 451	3 404	54 051	253 599	20 892	230 454	2 253	160 075	153 537	1 102 159
2010: 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
Apr	16 255	768	380	4 293	20 928	1 533	19 205	190	12 643	14 776	1 085 604
May	17 398	842	424	4 470	22 292	1 721	20 340	230	14 931	12 703	1 088 898
Jun	15 696	877	260	5 080	21 036	1 848	19 029	159	14 565	13 636	1 090 595
Jul	17 838	1 110	286	5 083	23 207	1 962	21 052	193	14 544	14 656	1 091 136
Aug	17 532	1 049	342	4 895	22 768	2 037	20 440	292	15 043	9 743	1 096 950
Sep	16 431	990	208	4 544	21 184	1 920	19 101	162	14 157	10 074	1 101 763
Oct	20 442	1 103	404	5 184	26 030	1 998	23 821	211	15 994	13 477	1 105 065
Nov	18 180	1 031	238	4 859	23 278	1 993	21 135	150	14 956	16 288	1 104 301
Dec	14 117	708	233	4 771	19 121	1 798	17 188	136	13 006	15 735	1 102 159

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		Government deposits ³		SARB liquidity-draining operations				
	Liquidity provided ¹ (1390M)	Notes and coin in circulation ² (1392M)	Rand denominated (1016M)	Foreign currency denominated (1017M)	Foreign currency swaps ⁴ (1459M)	Total reverse repurchase transactions ⁵ (1442M)	Total SARB debentures ⁶ (1455M)	CPD call deposits with SARB (1067M)	Total (1449M)
2008	8 672	62 570	65 861	0	-	2 700	24 028	6 300	33 028
2009	8 157	67 435	66 996	2 917	-	3 600	19 985	16 219	39 804
2010	10 051	72 493	67 003	30 930	5 000	3 100	28 789	8 361	45 250
2011	18 266	80 697	68 079	61 242	-	5 950	19 872	5 810	31 632
2012	25 304	91 502	67 877	67 970	3 000	4 520	7 409	11 213	26 142
2013	26 420	99 250	68 042	80 705	3 000	6 150	3 178	2 725	15 053
2010: Nov	13 053	74 344	67 130	28 874	2 500	3 100	34 725	6 227	46 552
Dec	15 807	83 314	67 003	30 930	5 000	3 100	28 789	8 361	45 250
2011: Jan	14 879	74 675	67 128	38 272	-	4 650	32 804	15 131	52 585
Feb	14 693	74 516	67 113	45 874	-	5 850	34 280	12 772	52 902
Mar	13 713	75 830	67 200	58 607	-	5 750	34 624	2 950	43 324
Apr	15 976	77 396	67 360	56 058	-	5 750	34 647	9 301	49 698
May	20 801	76 783	67 373	57 663	-	4 025	34 592	8 804	47 421
Jun	17 131	77 757	67 437	56 740	-	3 750	33 227	6 041	43 018
Jul	17 429	80 174	67 444	54 934	2 000	5 900	33 171	3 846	44 917
Aug	17 698	81 561	67 628	57 180	-	5 900	30 195	6 748	42 843
Sep	19 848	81 888	67 745	64 725	-	4 400	31 313	8 965	44 678
Oct	21 277	84 083	67 722	60 483	-	4 800	31 590	5 880	42 270
Nov	22 085	86 437	67 723	63 275	-	5 950	31 667	4 675	42 292
Dec	23 659	97 261	68 079	61 242	-	5 950	19 872	5 810	31 632
2012: Jan	21 757	90 160	68 029	69 396	-	5 250	23 586	13 146	41 982
Feb	20 704	87 046	68 092	65 769	-	5 250	29 442	7 233	41 925
Mar	22 513	87 763	67 223	67 560	-	6 125	17 860	8 237	32 222
Apr	23 460	90 841	67 310	58 275	-	4 850	21 271	13 729	39 850
May	19 080	88 943	67 425	64 014	-	3 800	19 525	11 296	34 621
Jun	19 242	87 583	67 453	61 550	-	6 265	17 427	15 154	38 846
Jul	22 136	88 374	67 620	61 400	-	7 465	19 377	14 857	41 699
Aug	26 323	89 545	67 678	64 347	-	6 450	21 883	15 320	43 653
Sep	29 200	91 492	67 706	65 208	-	7 950	21 921	15 636	45 507
Oct	32 654	92 935	67 741	66 256	-	7 800	22 106	15 365	45 271
Nov	32 706	96 241	67 807	67 732	-	6 895	18 119	14 784	39 798
Dec	33 869	107 105	67 877	67 970	3 000	4 520	7 409	11 213	26 142
2013: Jan	25 344	96 923	67 953	70 542	-	3 450	13 005	20 693	37 148
Feb	25 510	93 559	67 906	69 998	-	5 550	11 392	21 002	37 944
Mar	26 328	95 949	67 228	80 259	10 000	6 050	9 886	5 127	31 063
Apr	24 540	96 279	67 261	76 399	3 000	5 535	15 832	7 062	31 429
May	24 514	95 469	67 199	67 047	2 300	5 835	15 941	6 543	30 619
Jun	23 169	96 729	67 073	65 246	6 000	6 750	10 373	8 424	31 547
Jul	26 973	99 148	67 164	63 242	6 000	6 150	4 928	15 044	32 122
Aug	27 354	99 339	67 112	65 665	6 000	6 150	5 651	14 179	31 980
Sep	27 847	99 518	67 222	82 091	5 000	6 150	7 261	14 266	32 677
Oct	28 608	99 922	67 278	79 296	7 000	6 650	6 065	10 701	30 416
Nov	27 519	102 688	67 401	79 626	6 000	6 650	6 012	4 829	23 491
Dec	29 336	115 479	68 042	80 705	3 000	6 150	3 178	2 725	15 053

KB128

- Accommodation at the discount window up to 8 March 1998. As from 9 March 1998 total liquidity provided by the South African Reserve Bank.
- Notes in circulation outside the South African Reserve Bank.
- Values as at month-end. Exchequer Paymaster General, Stabilisation Accounts and other deposits at the South African Reserve Bank.
- Outstanding amounts at month-end. Money-market swaps with counter foreign-exchange deposits up to November 2003.
- 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.
- 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 (1437D)	Standing facilities ² (1438D)	Cash reserve accounts		SAMOS Position ³ (1434D)	Total (1440D)
			Withdrawals (1456D)	Deposits (1457D)		
2013/11/22.....	20 000	-	4435	100	-	24335
2013/11/23.....	20 000	-	1161	312	1920	22768
2013/11/25.....	20 000	-	3461	339	-	23122
2013/11/26.....	20 000	-	5106	215	-	24891
2013/11/27.....	31 100	-	0	1603	-	29497
2013/11/28.....	31 100	-	6	1006	-	30100
2013/11/29.....	31 100	-	6	717	-	30389
2013/11/30.....	31 100	-	6	717	-	30389
2013/12/02.....	31 100	-	6941	186	-	37855
2013/12/03.....	31 100	-	3395	163	-	34333
2013/12/04.....	31 500	-	1051	206	-	32346
2013/12/05.....	31 500	-	628	1135	-	30993
2013/12/06.....	31 500	-	1619	1137	-	31982
2013/12/07.....	31 500	-	6	1647	2121	31979
2013/12/09.....	31 500	-	2403	1022	862	33743
2013/12/10.....	31 500	-	967	1199	-	31268
2013/12/11.....	34 300	-	2685	270	-	36715
2013/12/12.....	34 300	-	2302	1370	-	35232
2013/12/13.....	34 300	-	2608	1469	-	35439
2013/12/14.....	34 300	-	6	3186	2829	33949
2013/12/16.....	34 300	-	6	3186	2829	33949
2013/12/17.....	34 300	-	2980	1816	-	35464
2013/12/18.....	34 300	-	301	6092	-	28509
2013/12/19.....	34 300	-	6	4776	-	29530
2013/12/20.....	34 300	-	889	4016	-	31173
2013/12/21.....	34 300	-	889	4016	-	31173
2013/12/23.....	34 300	-	2	1315	-	32987
2013/12/24.....	25 200	-	0	1116	-	24084
2013/12/25.....	25 200	-	0	1116	-	24084
2013/12/26.....	25 200	-	0	1116	-	24084
2013/12/27.....	25 200	-	643	48	-	25794
2013/12/28.....	25 200	-	643	48	-	25794
2013/12/30.....	25 200	-	73	112	-	25161
2013/12/31.....	25 200	-	2763	48	-	27915
2014/01/01.....	25 200	-	2763	48	-	27915
2014/01/02.....	23 500	-	9612	48	-	9564
2014/01/03.....	23 500	-	6856	48	-	6808
2014/01/04.....	23 500	-	2062	994	341	1409
2014/01/06.....	23 500	-	696	629	-	67
2014/01/07.....	23 500	-	139	3856	-	-3717
2014/01/08.....	20 900	-	1684	567	-	22017
2014/01/09.....	20 900	-	3675	265	-	24310
2014/01/10.....	20 900	-	441	514	-	20827
2014/01/11.....	20 900	-	441	1998	810	20153
2014/01/13.....	20 900	-	2947	1748	-	22099
2014/01/14.....	20 900	-	1051	1044	-	20907
2014/01/15.....	25 700	-	139	3218	-	22620
2014/01/16.....	25 700	-	139	3218	-	22620
2014/01/17.....	25 700	-	139	3893	-	21945
2014/01/18.....	25 700	-	139	3893	-	21945
2014/01/20.....	25 700	-	740	2807	-	23633
2014/01/21.....	25 700	-	740	2818	-	23622
2014/01/22.....	26 500	-	123	768	-	25855
2014/01/23.....	26 500	-	1586	25	-	28061
2014/01/24.....	26 500	-	3597	25	-	30072
2014/01/25.....	26 500	-	3029	101	-	29429
2014/01/27.....	26 500	-	2597	445	-	28653
2014/01/28.....	26 500	-	1543	486	-	27557
2014/01/29.....	30 400	-	1543	1993	-	29950
2014/01/30.....	30 400	-	68	709	-	29760
2014/01/31.....	30 400	-	68	709	-	29760
2014/02/01.....	30 400	-	68	709	-	29760
2014/02/03.....	30 400	-	3513	592	-	33321
2014/02/04.....	30 400	-	2737	592	-	32545
2014/02/05.....	27 720	-	5448	594	-	32574
2014/02/06.....	27 720	-	4841	371	-	32190
2014/02/07.....	27 720	-	3746	617	-	30849
2014/02/08.....	27 720	-	65	2299	3322	28808
2014/02/10.....	27 720	-	1878	491	-	29106
2014/02/11.....	27 720	-	1682	273	-	29129
2014/02/12.....	29 140	-	600	775	-	28966
2014/02/13.....	29 140	-	1289	1610	-	28819
2014/02/14.....	29 140	-	69	2133	-	27076

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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

Date	Accommodation rates		Predominant prime lending rate		Date	Interbank rates			Negotiable certificates of deposit/ promissory notes ⁴				
	Repurchase rate %	SAMOS penalty rate ^{1,2}	Date	Percentage		Date	South African Benchmark Overnight Rate (Sabor) on deposits ¹	Overnight foreign exchange rate ²	Rand overnight deposit rate ³	2 months	3 months	6 months	12 months
							(1444W)	(1446W)	(1447W)	(1409W)	(1411W)	(1412W)	(1413W)
2007/06/08	9.50	14.50	2007/06/08	13.00	2013/10/25	4.82	5.07	4.77	5.06	5.14	5.53	5.80	
2007/08/17	10.00	15.00	2007/08/17	13.50	2013/11/01	4.81	5.33	4.77	5.09	5.14	5.55	5.84	
2007/10/12	10.50	15.50	2007/10/12	14.00	2013/11/08	4.83	5.43	4.78	5.13	5.16	5.58	5.92	
2007/12/07	11.00	16.00	2007/12/07	14.50	2013/11/15	4.82	5.02	4.77	5.15	5.19	5.61	5.94	
2008/04/11	11.50	16.50	2008/04/11	15.00	2013/11/22	4.84	5.13	4.77	5.16	5.19	5.63	5.96	
2008/06/13	12.00	17.00	2008/06/13	15.50	2013/11/29	4.83	5.28	4.77	5.16	5.19	5.64	6.01	
2008/12/12	11.50	16.50	2008/12/12	15.00	2013/12/06	4.84	5.10	4.77	5.18	5.21	5.67	6.07	
2009/02/06	10.50	15.50	2009/02/06	14.00	2013/12/13	4.84	5.15	4.77	5.19	5.21	5.66	5.99	
2009/03/25	9.50	14.50	2009/03/25	13.00	2013/12/20	4.91	6.30	4.78	5.19	5.21	5.63	5.98	
2009/05/04	8.50	13.50	2009/05/04	12.00	2013/12/27	4.84	4.83	4.79	5.19	5.21	5.63	5.98	
2009/05/29	7.50	12.50	2009/05/29	11.00	2014/01/03	4.86	5.46	4.79	5.19	5.22	5.68	6.04	
2009/08/14	7.00	12.00	2009/08/14	10.50	2014/01/10	4.83	5.03	4.80	5.19	5.22	5.75	6.09	
2010/03/26	6.50	11.50	2010/03/26	10.00	2014/01/17	4.85	4.90	4.80	5.18	5.23	5.79	6.19	
2010/09/10	6.00	...	2010/09/10	9.50	2014/01/24	4.88	5.07	4.79	5.18	5.23	5.88	6.46	
2010/11/19	5.50	...	2010/11/19	9.00	2014/01/31	5.28	5.33	5.29	5.61	5.66	6.41	7.26	
2012/07/20	5.00	...	2012/07/20	8.50	2014/02/07	5.31	5.43	5.30	5.62	5.66	6.33	7.03	
2014/01/30	5.50	...	2014/01/30	9.00	2014/02/14	5.33	5.37	5.20	5.63	5.66	6.34	7.06	

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Date	Other money-market interest rates						Date	Notice deposits with banks ⁹			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)
2013/10/25	4.98	4.95	5.05	5.08	5.14	5.71	2012: Sep	4.18	5.14	5.01	5.40	8.67	5.68
2013/11/01	4.96	4.95	5.07	5.08	5.14	5.93	Oct	4.20	5.12	5.01	5.54	8.67	5.62
2013/11/08	4.96	4.95	5.03	5.11	5.18	6.07	Nov	4.26	5.08	5.08	5.34	8.63	5.86
2013/11/15	4.96	4.95	5.06	5.13	5.19	5.95	Dec	4.19	5.09	5.16	5.34	8.59	5.45
2013/11/22	4.98	4.95	5.12	5.13	5.19	5.97							
2013/11/29	4.95	4.95	5.13	5.13	5.19	6.03	2013: Jan	4.25	5.09	5.02	5.30	8.67	5.42
2013/12/06	4.95	4.95	5.08	5.15	5.22	6.12	Feb	4.28	5.08	5.13	5.31	8.65	5.39
2013/12/13	4.95	4.95	5.10	5.15	5.22	5.95	Mar	4.24	5.10	5.16	5.31	8.64	5.51
2013/12/20	4.96	4.95	5.18	5.15	5.22	5.99	Apr	4.24	5.11	5.16	5.28	8.60	5.35
2013/12/27	4.95	4.95	5.24	5.15	5.22	5.97	May	4.25	5.12	5.09	5.26	8.58	5.27
2014/01/03	...	...	5.25	5.16	5.23	6.05	Jun	4.28	5.14	5.12	5.28	8.60	5.46
2014/01/10	4.93	4.93	5.24	5.16	5.23	6.07	Jul	4.24	5.17	5.04	5.28	8.62	5.47
2014/01/17	4.95	4.91	5.16	5.16	5.23	6.20	Aug	4.29	5.18	5.07	5.29	8.61	5.45
2014/01/24	4.95	4.95	5.18	5.16	5.23	6.58	Sep	4.23	5.19	5.12	5.21	8.59	5.49
2014/01/31	4.95	4.95	5.59	5.60	5.68	7.83	Oct	4.23	5.20	5.16	5.30	8.63	5.43
2014/02/07	5.31	5.49	5.54	5.60	5.68	7.25	Nov	4.25	5.21	4.80	5.31	8.52	5.43
2014/02/14	5.50	5.48	5.50	5.60	5.68	7.26	Dec	4.29	5.24	5.31	5.34	8.56	5.56

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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 Johannesburg Interbank Average Rate. Prior to November 2012 known as the Johannesburg Interbank Agreed Rate.
- 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			Total domestic credit extension (1368A)	V1(A) (1420K)	V1 (1421K)	V2 (1422K)	V3 (1423K)
	M1(A) (1370A)	M1 (1371A)	M2 (1373A)	M3 (1374A)	Private sector							
					Total loans and advances ⁴ (1369A)	Total claims ⁵ (1347A)						
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	6.08	3.23	1.68	1.34	
2011	8.43	9.78	7.18	8.28	7.42	6.17	4.74	6.27	3.28	1.74	1.37	
2012	12.60	9.28	3.90	5.17	10.02	10.05	10.74	6.07	3.22	1.74	1.38	
2013	10.28	9.36	9.86	6.15	6.41	6.14	4.84	5.75	3.12	1.74	1.38	
2010: 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	6.07	3.28	1.72	1.36	
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	6.26	3.29	1.73	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	6.26	3.25	1.73	1.37	
Jul	5.71	8.15	5.45	5.60	6.12	5.66	5.16	...	...	...	...
Aug	5.79	7.27	6.13	6.22	6.03	6.06	5.62	...	...	...	...
Sep	5.09	6.67	8.30	6.79	5.28	5.43	5.27	6.27	3.29	1.74	1.38	
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	6.31	3.30	1.75	1.38	
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	6.08	3.23	1.73	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	3.26	1.74	1.38	
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	6.03	3.18	1.73	1.36	
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	6.01	3.19	1.76	1.38	
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	
Apr	16.99	13.37	7.62	9.98	8.75	9.13	9.70	...	...	...	...
May	16.60	11.49	7.54	9.75	9.28	9.05	9.99	...	...	...	...
Jun	16.94	15.61	9.03	9.17	9.52	8.91	9.39	5.71	3.13	1.74	1.36	
Jul	15.44	13.02	8.42	7.34	8.66	7.42	7.43	...	...	...	...
Aug	14.86	11.38	8.96	6.88	8.89	8.03	7.34	...	...	...	...
Sep	14.69	11.59	9.83	7.00	8.29	7.46	6.88	5.64	3.05	1.71	1.37	
Oct	14.95	11.91	11.06	7.10	7.78	7.62	7.32	...	...	...	...
Nov	11.10	10.08	9.92	6.30	7.36	6.98	7.05	
Dec	10.28	9.36	9.86	6.15	6.41	6.14	4.84	5.77	3.12	1.73	1.40	

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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.