

Statistical tables

Money and banking

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General notes

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

... denotes not available

- denotes a value equal to nil

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

South African Reserve Bank Liabilities

R millions

End of	Notes and coin in circulation ¹	Deposits								SARB securities	Foreign loans 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
2011: Feb	77 146	67 113	45 874	53 325	24	-	12 982	69	179 387	34 401	4	397	68 483	359 818
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
Apr	83 160	67 360	56 058	54 209	622	175	9 533	68	188 025	34 735	3	397	62 146	368 468
May	79 224	67 373	57 663	54 543	327	98	8 998	68	189 071	34 701	3	397	69 084	372 481
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
Jul	82 904	67 444	54 934	55 286	203	3	3 492	70	181 432	33 264	3	397	66 572	364 573
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
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
Oct	87 108	67 722	60 483	56 730	36	308	5 852	72	191 203	31 719	4	397	117 588	428 020
Nov	92 041	67 723	63 275	57 128	551	19	4 451	67	193 215	31 763	31	397	139 551	456 998
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
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
Mar	90 165	67 223	67 560	59 194	4 664	-	8 280	67	206 988	21 028	4	397	104 450	423 032
Apr	93 017	67 310	58 275	59 949	433	717	13 789	67	200 540	21 000	32	397	107 013	422 000
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
Jun	92 017	67 453	61 550	60 904	509	507	15 218	68	206 207	17 160	5	397	122 961	438 748
Jul	91 813	67 620	61 400	61 147	220	461	14 927	67	205 844	19 441	94	397	122 423	440 012
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
Sep	97 111	67 706	65 208	61 790	330	-	15 702	71	210 806	21 967	22	397	137 568	467 871
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
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
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
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
Mar	103 136	67 228	80 259	65 373	762	927	5 209	86	219 844	9 903	55	397	164 960	498 295
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
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
Jun	102 848	67 073	65 246	66 534	92	-	8 460	102	207 506	10 411	48	397	186 138	507 349
Jul	103 023	67 164	63 242	66 813	557	842	15 110	400	214 127	4 931	48	397	187 716	510 242
Aug	105 282	67 112	65 665	67 081	609	803	14 246	879	216 396	5 658	51	397	210 071	537 855
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
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
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
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
2014: Jan	106 654	67 525	89 616	69 520	709	1 446	14 969	941	244 727	5 095	9	397	247 014	603 896
Feb	106 946	67 723	86 500	69 709	24	1 173	10 866	525	236 519	6 372	6	397	227 891	578 132
Mar	107 385	67 185	84 348	70 127	503	3 226	6 248	425	232 061	6 290	6	397	220 502	566 642

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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)	Other assets	Total assets
	Gold coin and bullion ¹	Total	Utilisation of cash reserves	Loans granted to banks under:		Total	Advances		Investments				
				Resale agreements	SAMOS position ⁵		Banks ⁴	Other ³	Government stock	Other			
2008	32 426	316 991	953	10 753	-	11 707	153	483	9 067	279	21 689	2 410	341 090
2009	32 753	292 701	2 589	7 603	-	10 192	133	337	8 303	279	19 244	2 497	314 442
2010	37 492	290 627	145	18 308	-	18 453	115	268	8 558	279	27 673	1 396	319 696
2011	51 076	397 818	2 115	17 110	-	19 225	90	320	8 490	689	28 815	10 108	436 741
2012	56 982	430 942	2 747	24 617	-	27 363	27	265	8 817	1 379	37 852	3 641	472 435
2013	50 621	520 189	2 763	25 228	-	27 990	14	235	8 208	1 402	37 849	5 358	563 396
2011: Feb	39 543	329 437	3 255	14 913	620	18 788	136	266	8 489	279	27 959	2 421	359 818
Mar	39 098	334 619	211	16 205	-	16 416	134	259	8 253	279	25 342	2 732	362 693
Apr	40 721	333 549	32	22 810	-	22 843	140	307	8 384	279	31 952	2 966	368 468
May	42 320	343 819	1 724	14 615	-	16 340	145	275	8 479	279	25 517	3 144	372 481
Jun	41 306	341 086	1 695	14 904	-	16 600	142	261	8 395	279	25 677	3 199	369 962
Jul	43 746	337 358	167	14 761	-	14 928	150	274	8 499	279	24 130	3 084	364 573
Aug	51 661	362 064	411	14 702	-	15 113	178	269	8 766	279	24 605	4 267	390 935
Sep	52 648	401 856	4 386	17 633	-	22 019	170	376	8 386	389	31 340	10 513	443 709
Oct	53 875	392 484	444	17 090	-	17 534	132	211	8 562	389	26 828	8 708	428 020
Nov	57 361	413 499	160	21 753	-	21 914	133	259	8 562	589	31 456	12 043	456 998
Dec	51 076	397 818	2 115	17 110	-	19 225	90	320	8 490	689	28 815	10 108	436 741
2012: Jan	54 394	400 287	772	19 370	-	20 142	95	310	8 623	749	29 919	7 226	437 433
Feb	53 329	385 552	18	20 678	-	20 696	93	307	8 644	799	30 540	5 165	421 256
Mar	51 420	388 876	377	20 206	972	21 556	86	414	8 386	859	31 301	2 854	423 032
Apr	51 639	386 742	2 432	19 117	-	21 550	86	295	8 500	999	31 430	3 828	422 000
May	53 568	417 241	81	14 004	-	14 085	82	267	8 537	999	23 971	6 981	448 193
Jun	52 347	404 248	86	19 712	-	19 798	62	267	8 664	1 009	29 799	4 701	438 748
Jul	53 425	404 114	4 118	17 517	-	21 635	49	362	8 927	1 119	32 092	3 806	440 012
Aug	56 181	420 478	3 585	23 109	-	26 695	31	286	8 952	1 139	37 104	4 534	462 116
Sep	59 286	423 387	538	26 418	3 695	30 651	33	280	8 766	1 149	40 879	3 605	467 871
Oct	60 037	439 579	331	31 804	-	32 135	34	263	8 680	1 269	42 381	5 191	487 150
Nov	61 375	448 108	380	33 714	-	34 094	29	358	8 732	1 369	44 582	5 307	497 997
Dec	56 982	430 942	2 747	24 617	-	27 363	27	265	8 817	1 379	37 852	3 641	472 435
2013: Jan	60 349	458 667	881	24 507	-	25 388	29	255	8 835	1 379	35 887	4 885	499 439
Feb	57 214	450 719	188	25 007	-	25 195	27	249	8 901	1 379	35 751	4 572	491 042
Mar	59 290	459 946	4	24 117	-	24 120	47	215	8 618	1 402	34 403	3 946	498 295
Apr	53 271	453 436	0	23 122	-	23 122	19	283	8 762	1 402	33 588	3 558	490 582
May	57 438	488 345	0	23 009	-	23 010	16	231	8 540	1 402	33 198	7 506	529 049
Jun	48 125	469 541	1 344	20 014	469	21 827	167	242	8 403	1 402	32 041	5 768	507 349
Jul	52 641	468 732	353	26 004	-	26 356	79	232	8 393	1 402	36 463	5 047	510 242
Aug	58 048	494 693	1 909	25 014	-	26 923	42	279	8 331	1 402	36 977	6 185	537 855
Sep	53 857	502 609	6 662	23 619	-	30 281	22	208	8 195	1 402	40 108	5 230	547 947
Oct	53 163	495 570	18	27 207	-	27 226	15	244	8 259	1 402	37 145	4 388	537 102
Nov	51 254	503 480	6	31 117	-	31 123	14	231	8 194	1 402	40 964	4 547	548 991
Dec	50 621	520 189	2 763	25 228	-	27 990	14	235	8 208	1 402	37 849	5 358	563 396
2014: Jan	56 679	556 645	68	30 409	-	30 478	16	197	7 996	1 402	40 088	7 162	603 896
Feb	57 249	537 092	1 024	25 311	-	26 335	16	256	8 125	1 402	36 134	4 906	578 132
Mar	55 062	523 159	5 903	23 414	-	29 318	15	398	7 882	1 402	39 015	4 467	566 642

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1. Valued at a market-related price.

2. In terms of the new procedures to regulate money-market liquidity introduced on 9 March 1998.

3. Including the central government, provincial governments, the National Supplies Procurement Fund, agricultural control boards and other semi-government bodies.

4. Including overnight loans, which came into effect on 1 May 1993 and ended on 8 March 1998.

5. 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
2011: 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
2014: Jan	28 216	342	855	936	30 348	10 599	40 947	92	129	41 168
Feb	30 018	338	848	943	32 147	7 302	39 449	92	198	39 739
Mar	15 964	493	845	953	18 255	5 081	23 336	102	189	23 627

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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
2011: 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
2014: Jan	14 928	5 305	556	11 924	47	-	6 208	2 199	41 168
Feb	10 820	5 305	559	14 665	108	-	7 636	646	39 739
Mar	6 216	6 505	562	-	109	-	8 938	1 297	23 627

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	629 262	594 445	167 870	372 999	515 428	499 892	2 779 895	108 165	25 222	46 300	20 552
2011: 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	588 954	154 938	397 010	447 422	570 292	2 726 997	101 420	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	629 262	594 445	167 870	372 999	515 428	499 892	2 779 895	108 165	25 222	46 300	20 552
2014: Jan	581 579	589 825	167 705	406 203	519 262	500 729	2 765 304	105 280	30 406	37 364	27 416
Feb	594 241	607 385	169 664	403 078	518 328	493 820	2 786 515	109 141	25 877	39 469	34 771
Mar	654 294	668 071	171 010	364 098	468 386	520 879	2 846 739	111 364	23 416	43 693	37 277

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											(1082M)	(1083M)	(1084M)	(1085M)	(1086M)	(1087M)	(1088M)	(1089M)	(1090M)
(1080M)	(1081M)										
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	210 040	27 193	435 126	3 215 021	-	315 603	305 575	621 178	3 836 199	2013
9 494	49 859	103 329	20 129	271 127	2 561 337	-	284 695	223 816	508 510	3 069 847	2011: 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	3 149 454	-	349 244	288 218	637 462	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	210 040	27 193	435 126	3 215 021	-	315 603	305 575	621 178	3 836 199	Dec
23 436	117 263	211 518	26 810	474 212	3 239 516	-	437 296	307 228	744 524	3 984 040	2014: Jan
18 394	104 928	214 680	28 403	466 522	3 253 037	-	357 180	307 782	664 962	3 918 000	Feb
18 936	106 585	214 012	26 809	470 727	3 317 466	-	336 045	304 480	640 526	3 957 992	Mar

KB106

1. Banks registered under the Banks Act, 1990 (Act No. 94 of 1990); it includes former banks, discount houses and equity building societies. All series may not be strictly comparable due to changes in regulations and returns; distortions were concentrated in February and July 1991, as well as in January 2008 and January 2011.
2. Includes certain items previously classified as loans as from January 2008.
3. Debentures and loans that formed part of secondary and tertiary capital before January 2008 are included in debt securities.
4. As from January 2012 both senior and subordinated debt securities are included.
5. Includes collateralised borrowing since January 2008. Before January 2008 it included items previously classified as loans and advances, and other funding-related liabilities.
6. Only outstanding acceptances up to December 1991.

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	114 093	146 924	331 262	1 101 451	93 683	262 409	65 144
2011: 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	306 759	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	114 093	146 924	331 262	1 101 451	93 683	262 409	65 144
2014: Jan	22 996	1	74 037	97 034	114 695	148 160	332 734	1 102 273	95 184	293 321	64 264
Feb	22 773	1	72 151	94 925	107 708	145 559	335 010	1 109 259	96 476	277 502	67 578
Mar	23 090	1	71 788	94 878	110 080	145 933	336 653	1 112 446	96 193	304 135	64 053

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
886 222	68 822	2 932 366	163 044	310 952	45 043	184 771	44	703 765	57 914	36 240	3 836 199	2013
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	2011: 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
869 367	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
886 222	68 822	2 932 366	163 044	310 952	45 043	184 771	44	703 765	57 914	36 240	3 836 199	Dec
897 600	68 863	2 979 368	155 435	409 014	46 449	183 046	44	793 900	57 834	55 906	3 984 040	2014: Jan
922 657	69 714	2 992 035	154 822	345 540	46 241	183 244	44	729 803	57 965	43 271	3 918 000	Feb
947 983	71 172	3 046 304	153 699	325 860	49 036	183 087	46	711 636	58 532	46 641	3 957 992	Mar

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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	86 873	126 622	46 173	131 114	120 669	1 450 728	701 834	10 866	2 674 878	105 017	2 779 895	108 165	
2013: 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	104 404	2 726 997	101 420	
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.....	86 873	126 622	46 173	131 114	120 669	1 450 728	701 834	10 866	2 674 878	105 017	2 779 895	108 165	
2014: Jan.....	88 861	81 600	44 968	133 957	126 120	1 458 910	699 697	15 641	2 649 753	115 551	2 765 304	105 280	
Feb.....	87 970	108 849	45 426	128 158	123 715	1 451 995	703 093	17 485	2 666 691	119 824	2 786 515	109 141	
Mar.....	86 892	108 215	57 938	129 875	130 773	1 497 696	712 809	10 840	2 735 037	111 702	2 846 739	111 364	

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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			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)	Foreign sector (1173M)			
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	500	2 035	2 402 148	270 795	48 188	114 855	43	9 266	123 381	154 196	169 870	124	14 777
2013: 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	500	2 035	2 402 148	270 795	48 188	114 855	43	9 266	123 381	154 196	169 870	124	14 777
2014: Jan.....	47 812	1 455	1 567	2 419 158	331 575	48 313	107 121	41	9 940	137 742	211 179	167 957	173	14 916
Feb.....	46 946	521	1 606	2 458 013	281 320	51 322	103 500	44	9 081	130 825	171 776	168 777	73	14 394
Mar.....	45 691	503	1 758	2 483 884	266 402	50 180	103 519	86	10 242	133 086	156 040	169 969	98	13 020

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

Banks and Mutual banks

Instalment sale and leasing transactions¹

R millions

Quarter-end balances according to type of asset and agreement	Instalment sale credit (Hire-purchase credit)			Leasing finance						Total assets financed		
				Financial leases			Operating leases					
	2013/03	2013/04	2014/01	2013/03	2013/04	2014/01	2013/03	2013/04	2014/01	2013/03	2013/04	2014/01
Passenger cars:												
New	107 189	110 914	112 723	3 557	3 240	2 930	220	244	278	110 965	114 399	115 931
Used	95 281	98 742	101 347	2 263	2 084	1 857	94	114	156	97 639	100 940	103 359
Minibuses	3 714	3 802	3 773	124	107	519	59	77	99	3 896	3 985	4 390
Trucks and other land transport equipment	57 723	60 386	60 613	3 039	3 029	2 868	281	267	262	61 043	63 682	63 743
Aircraft, ships and boats	1 808	1 714	1 708	111	98	100	-	-	-	1 919	1 812	1 808
Agricultural machinery and equipment	8 496	9 120	9 762	84	89	96	4	4	4	8 584	9 213	9 861
All household appliances, such as furniture, televisions, radio sets and other electrical equipment	12	11	9	0	0	0	0	0	-	13	11	9
Industrial, commercial and office equipment	22 991	22 922	23 492	3 210	3 232	2 926	373	373	364	26 574	26 527	26 782
Other goods	9 557	9 333	9 534	1 783	1 650	1 520	0	0	0	11 340	10 982	11 054
All goods	306 771	316 943	322 960	14 172	13 529	12 815	1 030	1 079	1 163	321 973	331 551	336 938
According to type of purchaser/lessee	Households ²			Other ³			Total					
	2013/03	2013/04	2014/01	2013/03	2013/04	2014/01	2013/03	2013/04	2014/01	2013/03	2013/04	2014/01
Instalment sale balances	218 570	226 240	230 428	88 201	90 703	92 533	306 771	316 943	322 960			
Leasing balances	6 204	5 742	4 927	8 998	8 866	9 051	15 202	14 609	13 978			

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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: 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
2014: Jan	12.63	9.82	10 734	342	11 076
Feb	12.68	10.01	12 186	338	12 524
Mar	12.63	10.05	11 804	543	12 347

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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 ¹ (1198M)	Underwriting exposures (1193M)	Credit derivative instruments (1199M)	Committed capital expenditure (1211M)	Operating lease commitments (1212M)	Other contingent liabilities:	
								Total ² (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	174 911	358 009	-	2 575	30 632	4 893	13 585	550 079	547 634
2011: 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	149 651	357 294	318	2 101	29 533	5 360	13 832	496 288	494 211
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	-	2 479	29 753	6 172	14 085	503 312	500 880
Oct	160 621	359 484	-	2 448	32 011	5 661	14 020	507 994	505 575
Nov	166 539	346 707	-	2 774	30 055	5 467	14 132	519 267	516 850
Dec	174 911	358 009	-	2 575	30 632	4 893	13 585	550 079	547 634
2014: Jan	175 834	345 488	-	2 992	32 811	4 858	13 710	539 383	536 902
Feb	176 937	340 782	-	3 992	35 532	4 755	13 346	540 630	538 489
Mar	172 913	356 365	-	4 346	35 892	4 562	13 320	505 442	503 376

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1. Bankers Acceptances are no longer issued or traded with the last BA maturing on 13 September 2013.
2. 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
2011: 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
2014: Jan	36.754	18 108	18 717	1.240	20 894	22 960	68.660	597 417	671 428
Feb	34.188	16 910	18 821	1.296	22 563	22 016	69.411	628 781	661 832
Mar	36.450	18 131	17 988	1.284	21 916	19 948	72.247	658 556	634 693

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	Gold coin and bullion	Reserve and clearing account balances held with SARB ²	Treasury bills	Government stock ³	SARB securities	Guaranteed securities ⁴	Total holdings ⁵	Required holdings ⁶	Banks' liabilities as adjusted	Minimum reserve balances to be held with SARB ⁸
	(1240M)	(1241M)	(1242M)	(1244M)	(1245M)	(1246M)	(1247M)	(1250M)	(1251M)	(1252M)	(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	126 281	136 885	15 038	-	297 517	151 320	2 452 755	61 319
2013	20 412	687	1 336	139 707	143 024	8 601	143	313 909	161 548	2 685 686	67 142
2011: 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	2 396 947	59 924
Apr	18 801	0	212	126 552	122 392	17 617	-	285 574	146 688	2 427 572	60 689
May	18 669	0	277	126 446	133 848	16 607	-	295 847	147 797	2 434 138	60 853
Jun	18 152	0	274	123 418	142 089	14 799	-	298 732	149 419	2 444 889	61 122
Jul	17 479	0	260	124 025	146 158	15 179	-	303 101	152 288	2 448 457	61 211
Aug	18 048	0	387	121 178	147 949	13 748	-	301 310	153 558	2 469 774	61 744
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	158	309 704	163 363	2 727 848	68 196
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	164 726	2 779 014	69 475
2014: Jan	21 240	690	1 628	146 678	141 060	5 195	-	316 490	167 819	2 786 483	69 662
Feb	21 523	475	1 572	147 880	141 465	5 832	-	318 747	169 417	2 803 216	70 080
Mar	21 883	617	1 449	146 086	140 501	4 595	-	315 130	171 446	2 831 023	70 776

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
2013: 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
2014: Jan	1	214	532	1 040	1 787	8	1 795	635	76	2 507	3 254
Feb.....	1	218	533	1 064	1 816	2	1 819	631	80	2 530	3 324
Mar.....	1	225	528	1 093	1 847	3	1 850	619	77	2 546	3 376

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
2013: 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
2014: Jan.....	701	681	-	387	109	-	48	229	-	351	2 507	3 254
Feb.....	708	656	-	404	107	-	49	244	-	362	2 530	3 324
Mar.....	711	676	-	363	109	-	51	264	-	374	2 546	3 376

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
2011: 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 18
Dec.....	716	830	500	971	23 351	-	5 527	-	31 896
2014: Jan.....	733	1 030	500	1 021	23 357	-	5 590	-	32 231
Feb.....	790	1 233	500	996	24 430	-	5 541	-	33 490
Mar.....	737	1 230	500	533	26 214	-	5 648	-	34 862

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
2011: 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
2014: Jan	851	18 391	19 242	5 985	5 825	1 089	12 899	32 140	90	32 231	19 566
Feb	783	19 121	19 903	6 222	6 056	1 132	13 411	33 314	176	33 490	19 599
Mar	799	19 944	20 743	6 490	6 317	1 181	13 988	34 732	131	34 862	20 210

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	549 230	495 702	168 345	295 854	453 853	462 557	2 425 540
2011: 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	549 230	495 702	168 345	295 854	453 853	462 557	2 425 540
2014: Jan.....	83 650	531 144	505 906	168 479	318 479	451 458	463 622	2 439 089
Feb.....	84 165	528 338	510 828	170 672	317 256	446 269	455 204	2 428 568
Mar.....	84 287	579 907	553 289	171 811	312 388	407 081	482 942	2 507 417

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
312 421	7 475	344 454	351 929	258 723	15 872	274 595	597 106	4 048 605	2013
220 681	4 908	271 515	276 423	186 746	9 036	195 782	343 272	3 119 929	2011: 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	345 237	351 166	242 230	14 962	257 192	610 871	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
312 421	7 475	344 454	351 929	258 723	15 872	274 595	597 106	4 048 605	Dec
283 883	11 549	439 480	451 029	259 917	15 866	275 783	669 839	4 203 272	2014: Jan
308 028	7 833	401 979	409 812	260 263	16 022	276 284	632 549	4 139 406	Feb
297 604	5 512	387 611	393 123	256 954	16 131	273 086	620 827	4 176 344	Mar

KB121

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

Monetary sector¹

Assets

R millions

End of	Foreign assets					Claims on the private sector							
	Gold and foreign exchange			Long term ³	Total foreign assets	SARB	CPD ⁴	Land Bank	Other monetary institutions	Total	Of which: Local authorities		
	SARB ²	Other	Total									(1021M)	(1349M)	(1511M)	(1342M)	(1512M)	(1344M)	(1345M)	(1298M)	(1346M)	(1347M)	(1348M)
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	381 743	901 932	118 387	1 020 319	1 414	4 249	31 794	2 550 235	2 587 692	17 480		
2011: 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	381 743	901 932	118 387	1 020 319	1 414	4 249	31 794	2 550 235	2 587 692	17 480		
2014: Jan	556 645	408 410	965 056	174 898	1 139 954	1 416	6 208	32 140	2 582 108	2 621 871	17 054		
Feb	537 092	394 685	931 777	131 175	1 062 952	1 416	7 636	33 314	2 612 818	2 655 183	17 592		
Mar	523 159	419 377	942 536	116 079	1 058 615	1 415	8 938	34 732	2 640 986	2 686 071	16 806		

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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							
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	329 453	337 708	337 708	102 886	4 048 605	2013
8 489	47	243 690	252 227	252 227	90 375	3 119 929	2011: 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	329 453	337 708	337 708	102 886	4 048 605	Dec
7 996	47	322 144	330 187	330 187	111 260	4 203 272	2014: Jan
8 125	108	321 665	329 898	329 898	91 374	4 139 406	Feb
7 882	109	321 858	329 849	329 849	101 809	4 176 344	Mar

KB123

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

Credit extension by all monetary institutions¹

R millions

End of	Credit extended to the domestic private sector										Memorandum items			
	Investments (1360M)	Bills discounted (1361M)	Loans and advances						Total credit extended to the private sector ⁴ (1347M)	Net credit extended to the government sector (1367M)	Total domestic credit extension ⁵ (1368M)	Claims on local authorities (1348M)	Loans granted under resale agreements (1502M)	Assets securitised ⁶ (1375M)
			Instalment sale credit (1362M)	Leasing finance ² (1363M)	Mortgage advances (1364M)	Other loans and advances (1365M)	Total loans and advances ³ (1369M)	Of which: To households (1505M)						
2008	103 252	6 055	204 520	47 486	966 921	652 815	1 871 742	1 003 398	1 981 049	44 728	2 025 778	8 080	32 560	2 027
2009	113 025	4 054	201 490	35 403	1 001 946	622 523	1 861 363	1 033 385	1 978 442	85 576	2 064 018	9 304	24 885	0
2010	140 584	5 850	213 646	28 150	1 042 380	656 167	1 940 343	1 105 520	2 086 777	63 859	2 150 636	15 012	45 795	4 533
2011	126 442	4 741	236 424	22 384	1 068 618	756 898	2 084 324	1 174 821	2 215 508	37 126	2 252 634	15 409	40 557	3 983
2012	135 521	9 533	275 563	16 235	1 089 016	912 363	2 293 176	1 291 128	2 438 231	56 385	2 494 616	16 892	49 874	340
2013	138 642	10 362	316 902	14 608	1 109 656	997 521	2 438 687	1 362 166	2 587 692	25 287	2 612 979	17 480	47 612	746
2011: Feb	121 956	5 174	216 899	27 051	1 047 603	679 991	1 971 545	1 123 222	2 098 674	31 546	2 130 220	15 569	34 742	-
Mar	117 228	4 570	219 190	26 540	1 045 995	683 437	1 975 162	1 128 429	2 096 959	26 882	2 123 841	15 350	31 162	-
Apr	124 811	3 217	220 333	25 927	1 048 215	692 229	1 986 704	1 130 370	2 114 732	40 798	2 155 530	15 204	31 325	-
May	117 250	3 498	221 624	25 501	1 053 488	684 205	1 984 818	1 135 605	2 105 566	45 298	2 150 865	15 530	32 054	0
Jun	119 084	3 452	223 703	25 272	1 057 279	688 545	1 994 799	1 140 876	2 117 335	23 181	2 140 517	15 967	36 996	-
Jul	123 741	3 657	225 628	24 772	1 058 371	711 266	2 020 037	1 143 011	2 147 435	48 744	2 196 179	16 224	38 336	-
Aug	137 132	4 469	224 231	24 173	1 059 656	725 266	2 033 326	1 142 883	2 174 928	48 808	2 223 736	14 736	47 257	3 982
Sep	134 377	4 491	227 294	23 528	1 064 540	723 737	2 039 099	1 145 458	2 177 967	49 998	2 227 965	14 287	38 781	-
Oct	132 513	4 376	229 909	22 864	1 065 210	734 334	2 052 317	1 153 405	2 189 207	61 412	2 250 618	13 915	42 184	-
Nov	133 936	4 996	232 878	22 451	1 066 978	737 867	2 060 174	1 161 503	2 199 106	57 397	2 256 503	15 540	40 938	0
Dec	126 442	4 741	236 424	22 384	1 068 618	756 898	2 084 324	1 174 821	2 215 508	37 126	2 252 634	15 409	40 557	-
2012: Jan	129 863	4 607	239 651	20 394	1 068 585	768 283	2 096 914	1 182 215	2 231 384	32 789	2 264 173	15 725	36 514	-
Feb	128 476	4 401	242 662	19 645	1 072 173	797 431	2 131 911	1 193 957	2 264 788	8 493	2 273 281	15 408	42 961	-
Mar	128 302	4 703	245 884	19 522	1 073 177	817 454	2 156 037	1 201 742	2 289 042	32 308	2 321 350	13 961	44 692	-
Apr	126 112	5 137	247 775	19 067	1 073 246	798 468	2 138 556	1 207 799	2 269 805	41 957	2 311 762	14 271	32 717	-
May	130 444	5 608	251 479	18 744	1 076 531	797 699	2 144 453	1 216 408	2 280 505	33 209	2 313 714	16 045	40 667	-
Jun	139 022	5 784	255 631	18 297	1 080 342	801 973	2 156 243	1 225 595	2 301 048	15 618	2 316 667	18 356	40 963	-
Jul	154 182	5 895	258 308	17 803	1 078 434	812 004	2 166 549	1 232 499	2 326 626	62 234	2 388 860	18 300	44 068	-
Aug	147 016	8 868	261 304	17 646	1 081 912	830 789	2 191 650	1 242 236	2 347 534	63 369	2 410 904	18 393	44 139	-
Sep	146 034	10 578	264 455	17 365	1 082 540	854 523	2 218 883	1 251 626	2 375 495	50 155	2 425 650	18 630	43 986	-
Oct	136 638	8 703	268 277	16 927	1 085 837	855 627	2 226 668	1 262 208	2 372 008	58 858	2 430 867	18 902	46 764	-
Nov	137 937	8 855	272 394	16 591	1 088 617	885 675	2 263 277	1 281 899	2 410 069	67 093	2 477 161	17 356	52 576	340
Dec	135 521	9 533	275 563	16 235	1 089 016	912 363	2 293 176	1 291 128	2 438 231	56 385	2 494 616	16 892	49 874	-
2013: Jan	133 396	8 192	278 565	15 728	1 088 102	900 100	2 282 495	1 299 223	2 424 083	66 200	2 490 283	16 339	46 840	-
Feb	134 029	8 009	281 917	15 535	1 089 610	914 208	2 301 270	1 311 024	2 443 309	46 169	2 489 477	18 072	44 743	-
Mar	129 522	7 228	285 286	15 780	1 090 530	940 287	2 331 883	1 317 183	2 468 633	34 024	2 502 658	17 577	42 135	-
Apr	143 536	7 769	288 622	15 495	1 092 104	929 469	2 325 690	1 323 030	2 476 994	59 099	2 536 093	18 367	46 951	-
May	136 078	7 474	292 310	15 253	1 095 670	940 203	2 343 436	1 331 169	2 486 988	57 972	2 544 960	17 569	54 268	-
Jun	135 464	9 239	295 925	15 162	1 097 482	952 912	2 361 480	1 332 280	2 506 183	27 998	2 534 180	17 742	54 504	-
Jul	137 280	7 814	300 191	14 822	1 097 504	941 614	2 354 130	1 339 420	2 499 225	67 073	2 566 298	16 690	50 795	-
Aug	140 254	9 250	303 410	14 882	1 103 593	964 542	2 386 427	1 342 691	2 535 931	52 048	2 587 979	18 038	48 705	362
Sep	140 520	9 336	306 732	15 201	1 108 388	972 451	2 402 773	1 345 090	2 552 628	39 948	2 592 577	18 837	53 118	-
Oct	143 132	9 749	310 734	15 092	1 111 998	962 004	2 399 828	1 352 499	2 552 709	56 068	2 608 777	18 664	45 778	-
Nov	138 201	10 245	313 481	14 811	1 111 648	989 812	2 429 752	1 357 501	2 578 198	73 649	2 651 847	17 601	47 001	384
Dec	138 642	10 362	316 902	14 608	1 109 656	997 521	2 438 687	1 362 166	2 587 692	25 287	2 612 979	17 480	47 612	-
2014: Jan	155 678	10 244	318 778	14 202	1 110 614	1 012 355	2 455 950	1 372 511	2 621 871	46 304	2 668 176	17 054	50 976	-
Feb	149 345	9 807	321 453	13 799	1 118 095	1 042 684	2 496 031	1 380 464	2 655 183	21 869	2 677 052	17 592	49 221	-
Mar	154 029	8 648	322 920	13 978	1 121 774	1 064 723	2 523 395	1 379 898	2 686 071	32 245	2 718 316	16 806	50 416	-

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

Monetary aggregates¹

R millions

End of	Banknotes and coin in circulation (1312M)	Cheque and transmission deposits (1313M)	M1A ² (1370M)	Other demand deposits ³ (1314M)	M1 ⁴ (1371M)	Other short- and medium-term deposits ⁵ (1372M)	M2 ⁶ (1373M)	Long-term deposits ⁷ (1319M)	M3 ⁸ (1374M)
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	549 230	636 243	495 702	1 131 945	918 052	2 049 997	462 557	2 512 554
2011: 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	549 230	636 243	495 702	1 131 945	918 052	2 049 997	462 557	2 512 554
2014: Jan	83 650	531 144	614 794	505 906	1 120 700	938 416	2 059 117	463 622	2 522 739
Feb	84 165	528 338	612 503	510 828	1 123 332	934 197	2 057 528	455 204	2 512 733
Mar	84 287	579 907	664 194	553 289	1 217 483	891 279	2 108 763	482 942	2 591 704

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

Monetary 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: 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	2 378 869	563 847	62 609	2 429 902
Feb.....	2 372 082	565 389	343 443	297 275	46 169	2 443 309	-682 784	2 393 294	572 512	55 263	2 437 932
Mar.....	2 402 917	578 275	337 378	303 353	34 024	2 468 633	-678 015	2 419 402	590 389	49 400	2 466 038
Apr.....	2 433 138	562 336	324 711	265 613	59 099	2 476 994	-665 291	2 451 467	600 631	57 625	2 478 968
May.....	2 454 165	639 959	315 681	257 709	57 972	2 486 988	-730 754	2 469 004	637 946	58 869	2 502 019
Jun.....	2 455 613	623 357	324 398	296 401	27 998	2 506 183	-701 924	2 481 338	629 477	51 631	2 518 490
Jul.....	2 484 694	634 002	318 396	251 323	67 073	2 499 225	-715 607	2 476 734	644 861	56 533	2 500 467
Aug.....	2 494 205	672 737	316 229	264 181	52 048	2 535 931	-766 510	2 480 028	660 594	46 375	2 528 990
Sep.....	2 506 883	672 283	319 409	279 461	39 948	2 552 628	-757 977	2 494 080	662 880	39 316	2 542 484
Oct.....	2 504 091	647 642	327 062	270 995	56 068	2 552 709	-752 329	2 492 647	636 962	47 075	2 549 508
Nov.....	2 536 395	656 390	339 587	265 938	73 649	2 578 198	-771 842	2 493 915	628 687	55 721	2 573 593
Dec.....	2 512 554	668 390	337 708	312 421	25 287	2 587 692	-768 816	2 496 787	659 131	25 116	2 584 182
2014: Jan.....	2 522 739	688 925	330 187	283 883	46 304	2 621 871	-834 362	2 529 898	685 846	42 468	2 628 175
Feb.....	2 512 733	653 140	329 898	308 028	21 869	2 655 183	-817 460	2 535 937	661 331	31 809	2 649 069
Mar.....	2 591 704	665 492	329 849	297 604	32 245	2 686 071	-792 104	2 609 621	678 561	47 946	2 683 219

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Changes

R millions

Period	Not seasonally adjusted							Seasonally adjusted			
	M3 (1374H)	Counterparts						M3 (1374I)	Counterparts		
		Net foreign assets ² (1380H)	Claims on the government sector			Claims on the private sector (1347H)	Net other assets and liabilities ² (1381H)		Net foreign assets (1380I)	Net claims on the government sector (1367I)	Claims on the private sector (1347I)
			Gross claims (1356H)	Government deposits ³ (1330H)	Net claims (1367H)						
2012: 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	20 927	45 474	6 424	-4 880
Feb.....	1 254	-1 768	3 422	-23 452	-20 031	19 226	3 828	14 424	8 665	-7 346	8 030
Mar.....	30 835	12 886	-6 066	-6 079	-12 144	25 325	4 768	26 109	17 876	-5 863	28 106
Apr.....	30 221	-15 939	-12 667	37 741	25 074	8 361	12 724	32 065	10 242	8 224	12 930
May.....	21 026	77 623	-9 030	7 903	-1 127	9 994	-65 463	17 537	37 315	1 244	23 051
Jun.....	1 448	-16 602	8 718	-38 691	-29 974	19 194	28 830	12 334	-8 469	-7 237	16 472
Jul.....	29 081	10 645	-6 003	45 078	39 076	-6 958	-13 682	-4 604	15 385	4 902	-18 023
Aug.....	9 512	38 735	-2 167	-12 859	-15 026	36 706	-50 903	3 294	15 733	-10 158	28 522
Sep.....	12 678	-454	3 180	-15 280	-12 099	16 697	8 534	14 051	2 286	-7 058	13 495
Oct.....	-2 792	-24 640	7 653	8 466	16 119	81	5 648	-1 433	-25 918	7 759	7 024
Nov.....	32 305	8 748	12 525	5 057	17 582	25 489	-19 513	1 268	-8 275	8 646	24 084
Dec.....	-23 841	12 000	-1 879	-46 483	-48 362	9 494	3 027	2 872	30 444	-30 606	10 590
2014: Jan.....	10 185	20 534	-7 521	28 538	21 017	34 180	-65 546	33 111	26 715	17 352	43 993
Feb.....	-10 006	-35 785	-289	-24 146	-24 435	33 311	16 902	6 038	-24 515	-10 659	20 893
Mar.....	78 972	12 352	-49	10 424	10 375	30 888	25 355	73 685	17 229	16 137	34 150

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	154 309	1 102 156
2011: 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	16 507	1 102 156
2014: Jan	14 612	862	232	5 558	20 402	2 047	18 193	163	10 981	10 226	1 102 976
Feb	18 819	1 100	257	10 666	29 743	4 927	24 582	234	15 766	8 990	1 109 969
Mar	17 845	971	357	12 385	30 586	3 643	26 484	459	19 397	16 508	1 113 160

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

Selected money-market and related indicators

R millions

Period	Average of daily values		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
2011: 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	
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
2014: Jan	28 450	103 319	67 525	89 616	4 619	5 431	5 089	14 928	30 067
Feb	29 484	100 271	67 723	86 500	655	5 881	6 361	10 820	23 717
Mar	26 688	101 589	67 185	84 348	3 837	6 331	6 277	6 216	22 661

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1. Accommodation at the discount window up to 8 March 1998. As from 9 March 1998 total liquidity provided by the South African Reserve Bank.

2. Notes in circulation outside the South African Reserve Bank.

3. Values as at month-end. Exchequer Paymaster General, Stabilisation Accounts and other deposits at the South African Reserve Bank.

4. Outstanding amounts at month-end. Money-market swaps with counter foreign-exchange deposits up to November 2003.

5. Total outstanding amounts on 7- and 14-day reverse repurchase transactions (first issued 5 March 2012), 28-day reverse repurchase transactions (first issued 26 April 1999), 56-day reverse repurchase transactions (first issued 24 March 2005) and 91-day reverse repurchase transactions (first issued 17 June 2002) at month-ends.

6. Total outstanding amounts on 7- and 14-day SARB debentures (first issued 5 March 2012), 28-day SARB debentures (first issued 16 September 1998), 56-day SARB debentures (first issued 1 December 2004) and 91-day SARB debentures (first issued on 14 August 2002) at month-ends.

Money-market accommodation

Selected daily indicators

R millions

Date	Total liquidity provided and outstanding repurchase agreements					Total (1440D)
	Main repurchase auction ¹ (1437D)	Standing facilities ² (1438D)	Cash reserve accounts		SAMOS Position ³ (1434D)	
			Withdrawals (1456D)	Deposits (1457D)		
2014/02/14.....	29 140	-	69	2 133	-	27 076
2014/02/15.....	29 140	-	69	2 133	-	27 076
2014/02/17.....	29 140	-	160	3 239	-	26 061
2014/02/18.....	29 140	-	1 131	5 182	-	25 089
2014/02/19.....	26 500	-	65	5 223	-	21 342
2014/02/20.....	26 500	-	11	8 438	-	18 073
2014/02/21.....	26 500	-	153	298	-	26 355
2014/02/22.....	26 500	-	61	544	-	26 018
2014/02/24.....	26 500	-	4	548	-	25 956
2014/02/25.....	26 500	-	5	24	-	26 481
2014/02/26.....	25 300	-	595	318	-	25 577
2014/02/27.....	25 300	-	17	48	-	25 269
2014/02/28.....	25 300	-	1 024	24	-	26 300
2014/03/01.....	25 300	-	1 024	24	-	26 300
2014/03/03.....	25 300	-	271	189	-	25 382
2014/03/04.....	25 300	-	2 486	189	-	27 597
2014/03/05.....	25 600	-	514	189	-	25 925
2014/03/06.....	25 600	-	1 275	204	-	26 670
2014/03/07.....	25 600	-	1 275	204	-	26 670
2014/03/08.....	25 600	-	1 275	204	-	26 670
2014/03/10.....	25 600	-	3 177	205	-	28 572
2014/03/11.....	25 600	-	12	509	-	25 102
2014/03/12.....	23 400	-	4 187	211	-	27 376
2014/03/13.....	23 400	-	663	211	-	23 852
2014/03/14.....	23 400	-	686	725	-	23 360
2014/03/15.....	23 400	-	162	1 759	-	21 802
2014/03/17.....	23 400	-	299	502	-	23 197
2014/03/18.....	23 400	-	34	518	-	22 915
2014/03/19.....	23 400	-	0	3 095	-	20 305
2014/03/20.....	23 400	-	92	2 786	-	20 706
2014/03/21.....	23 400	-	92	2 786	-	20 706
2014/03/22.....	23 400	-	92	2 786	-	20 706
2014/03/24.....	23 400	-	3 440	337	-	26 502
2014/03/25.....	23 400	-	1 521	171	-	24 750
2014/03/26.....	23 400	-	1 048	1 663	-	22 785
2014/03/27.....	23 400	-	57	241	-	23 217
2014/03/28.....	23 400	-	3 034	221	-	26 213
2014/03/29.....	23 400	-	3 034	221	-	26 213
2014/03/31.....	23 400	-	5 903	503	-	28 801
2014/04/01.....	26 000	-	2 980	352	-	28 628
2014/04/02.....	27 000	-	6 676	321	-	33 355
2014/04/03.....	27 000	-	1 296	619	-	27 677
2014/04/04.....	27 000	-	3 471	541	-	29 930
2014/04/05.....	27 000	-	1 455	951	-	27 504
2014/04/07.....	27 000	-	3 238	1 415	-	28 824
2014/04/08.....	27 000	-	2 285	1 701	-	27 583
2014/04/09.....	26 000	-	1 618	1 033	-	26 586
2014/04/10.....	26 000	-	2 315	974	-	27 341
2014/04/11.....	26 000	-	665	1 959	-	24 705
2014/04/12.....	26 000	-	54	3 203	-	22 851
2014/04/14.....	26 000	-	86	1 833	-	24 253
2014/04/15.....	26 000	-	47	2 205	-	23 842
2014/04/16.....	27 900	-	0	3 629	-	24 271
2014/04/17.....	27 900	-	3 583	3 549	-	27 934
2014/04/18.....	27 900	-	3 583	3 549	-	27 934
2014/04/19.....	27 900	-	3 583	3 549	-	27 934
2014/04/21.....	27 900	-	3 583	3 549	-	27 934
2014/04/22.....	27 900	-	53	21 653	15 804	22 104
2014/04/23.....	28 100	-	0	1 619	-	26 481
2014/04/24.....	28 100	-	313	21	-	28 392
2014/04/25.....	28 100	-	2 741	21	-	30 821
2014/04/26.....	28 100	-	55	130	664	28 689
2014/04/28.....	28 100	-	55	130	664	28 689
2014/04/29.....	28 100	-	2 547	21	-	30 626
2014/04/30.....	29 000	-	1 450	21	-	30 429
2014/05/01.....	29 000	-	1 450	21	-	30 429
2014/05/02.....	29 000	-	5838	21	-	34 817
2014/05/03.....	29 000	-	55	705	2 109	30 459
2014/05/05.....	29 000	-	1 521	624	-	29 897
2014/05/06.....	24 500	-	8 062	185	-	32 377
2014/05/07.....	24 500	-	8 062	185	-	32 377
2014/05/08.....	24 500	-	5 566	57	-	30 009
2014/05/09.....	24 500	-	1 147	2 252	-	23 395

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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 ¹²	Date	Percentage		Date	South African Benchmark Overnight Rate (Sabor) on deposits ¹	Overnight foreign exchange rate ²	Rand overnight deposit rate ³	2 months	3 months	6 months	12 months
							(1444W)	(1446W)	(1447W)	(1409W)	(1411W)	(1412W)	(1413W)
2007/06/08	9.50	14.50	2007/06/08	13.00	2014/01/17	4.85	4.90	4.80	5.18	5.23	5.79	6.19	
2007/08/17	10.00	15.00	2007/08/17	13.50	2014/01/24	4.88	5.07	4.79	5.18	5.23	5.88	6.46	
2007/10/12	10.50	15.50	2007/10/12	14.00	2014/01/31	5.28	5.33	5.29	5.61	5.66	6.41	7.26	
2007/12/07	11.00	16.00	2007/12/07	14.50	2014/02/07	5.31	5.43	5.30	5.62	5.66	6.33	7.03	
2008/04/11	11.50	16.50	2008/04/11	15.00	2014/02/14	5.33	5.37	5.20	5.63	5.66	6.34	7.06	
2008/06/13	12.00	17.00	2008/06/13	15.50	2014/02/21	5.34	5.21	5.28	5.63	5.66	6.37	7.20	
2008/12/12	11.50	16.50	2008/12/12	15.00	2014/02/28	5.33	5.23	5.28	5.63	5.66	6.45	7.11	
2009/02/06	10.50	15.50	2009/02/06	14.00	2014/03/07	5.34	5.53	5.28	5.68	5.72	6.44	7.02	
2009/03/25	9.50	14.50	2009/03/25	13.00	2014/03/14	5.35	5.60	5.29	5.68	5.72	6.41	6.96	
2009/05/04	8.50	13.50	2009/05/04	12.00	2014/03/21	5.37	5.54	5.31	5.68	5.72	6.45	7.07	
2009/05/29	7.50	12.50	2009/05/29	11.00	2014/03/28	5.38	5.64	5.33	5.68	5.73	6.36	6.94	
2009/08/14	7.00	12.00	2009/08/14	10.50	2014/04/04	5.35	5.53	5.34	5.69	5.73	6.37	6.94	
2010/03/26	6.50	11.50	2010/03/26	10.00	2014/04/11	5.38	5.50	5.32	5.69	5.75	6.36	6.86	
2010/09/10	6.00	...	2010/09/10	9.50	2014/04/18	5.39	5.63	5.33	5.73	5.78	6.38	6.90	
2010/11/19	5.50	...	2010/11/19	9.00	2014/04/25	5.37	5.52	5.31	5.73	5.78	6.49	7.01	
2012/07/20	5.00	...	2012/07/20	8.50	2014/05/02	5.35	5.60	5.31	5.73	5.78	6.48	6.99	
2014/01/30	5.50	...	2014/01/30	9.00	2014/05/09	5.37	5.64	5.31	5.74	5.78	6.44	6.87	

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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 ¹³	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)
2014/01/17	4.95	4.91	5.16	5.16	5.23	6.20	2013: Jan	4.25	5.09	5.02	5.30	8.67	5.42
2014/01/24	4.95	4.95	5.18	5.16	5.23	6.58	Feb	4.28	5.08	5.13	5.31	8.65	5.39
2014/01/31	4.95	4.95	5.59	5.60	5.68	7.83	Mar	4.24	5.10	5.16	5.31	8.64	5.51
2014/02/07	5.31	5.49	5.54	5.60	5.68	7.25	Apr	4.24	5.11	5.16	5.28	8.60	5.35
2014/02/14	5.50	5.48	5.50	5.60	5.68	7.26	May	4.25	5.12	5.09	5.26	8.58	5.27
2014/02/21	5.49	5.45	5.59	0.00	5.68	7.60	Jun	4.28	5.14	5.12	5.28	8.60	5.46
2014/02/28	...	5.45	5.76	0.00	5.68	7.38	Jul	4.24	5.17	5.04	5.28	8.62	5.47
2014/03/07	5.43	5.46	5.75	0.00	5.73	7.20	Aug	4.29	5.18	5.07	5.29	8.61	5.45
2014/03/14	5.46	5.41	5.70	0.00	5.73	7.03	Sep	4.23	5.19	5.12	5.21	8.59	5.49
2014/03/21	5.38	5.41	5.73	0.00	5.73	7.13	Oct	4.23	5.20	5.16	5.30	8.63	5.43
2014/03/28	5.39	5.45	5.66	0.00	5.73	6.85	Nov	4.25	5.21	4.80	5.31	8.52	5.43
2014/04/04	5.36	5.41	5.71	0.00	5.73	6.76	Dec	4.29	5.24	5.31	5.34	8.56	5.56
2014/04/11	5.36	5.45	5.75	0.00	5.75	6.67							
2014/04/18	5.32	5.45	5.76	0.00	5.78	6.77	2014: Jan	4.66	5.36	5.52	5.29	8.78	5.81
2014/04/25	5.32	5.45	5.77	0.00	5.78	6.93	Feb	4.79	5.58	5.95	5.59	8.88	5.73
2014/05/02	5.31	5.45	5.78	0.00	5.78	6.89	Mar	4.71	5.48	5.34	5.64	8.90	5.72
2014/05/09	5.28	5.41	5.77	0.00	5.78	6.73							

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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.
- Bankers Acceptances are no longer issued or traded with the last BA maturing on 13 September 2013. As a consequence publication of the BA rate has been discontinued.

Key information

Money and banking Selected data

Period	Percentage changes ¹							Income velocity of circulation of money ⁶			
	Monetary aggregates ²				Credit ³			V1(A) (1420K)	V1 (1421K)	V2 (1422K)	V3 (1423K)
	M1(A) (1370A)	M1 (1371A)	M2 (1373A)	M3 (1374A)	Private sector		Total domestic credit extention (1368A)				
					Total loans and advances ⁴ (1369A)	Total claims ⁵ (1347A)					
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	9.75	5.92	6.35	6.13	4.74	5.75	3.12	1.74	1.38
2011: 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	9.75	5.92	6.35	6.13	4.74	5.77	3.12	1.73	1.40
2014: Jan.....	13.60	9.39	10.67	6.41	7.60	8.16	7.14	...	...	...	...
Feb.....	10.24	9.66	10.16	5.93	8.46	8.67	7.53
Mar.....	14.43	16.11	11.01	7.86	8.14	8.73	8.54	5.66	3.12	1.74	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.