

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						
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: 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
Apr.....	111 032	67 128	84 163	70 821	21	1 126	6 817	335	230 411	6 235	7	397	219 348	567 430
May.....	107 373	67 329	83 000	71 768	616	-	8 842	550	232 105	7 342	8	397	210 779	558 005
Jun	109 114	67 449	73 525	72 537	22	849	7 535	677	222 594	4 758	8	397	222 568	559 438

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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 agree- ments	SAMOS position ⁵		Banks ⁴	Other ³	Govern- ment stock	Other			
	(1020M)	(1021M)	(1033M)	(1034M)	(1035M)	(1036M)	(1025M)	(1026M)	(1027M)	(1028M)	(1029M)	(1030M)	(1031M)
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: 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
Apr.....	54 940	522 717	1 450	29 004	-	30 454	15	299	7 934	1 402	40 105	4 609	567 430
May.....	52 796	515 662	0	28 417	2 050	30 467	15	134	8 023	1 402	40 040	2 303	558 005
Jun.....	56 018	515 715	3 829	26 024	-	29 852	16	111	8 014	1 402	39 395	4 328	559 438

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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	Other liabilities	Total liabilities
	Domestic					Foreign	Total deposits			
	Central and provincial governments	Public enterprises/corporations ¹	Insurance companies and pension funds	Other	Total					
	(1053M)	(1042M)	(1043M)	(1045M)	(1046M)	(1047M)	(1048M)	(1049M)	(1050M)	(1051M)
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	29 420	248	539	728	30 935	4 514	35 449	81	238	35 768
2012	38 327	206	206	767	39 506	6 160	45 666	81	242	45 989
2013	37 038	302	551	929	38 820	7 114	45 933	92	179	46 205
2011: May	23 803	316	512	484	25 115	5 319	30 435	81	241	30 757
Jun	23 027	301	402	488	24 218	5 477	29 695	81	531	30 307
Jul	29 944	269	450	490	31 153	5 110	36 263	81	519	36 863
Aug	33 270	166	478	495	34 410	3 664	38 074	81	175	38 330
Sep	30 158	178	586	503	31 425	3 414	34 839	81	283	35 203
Oct	30 551	231	620	508	31 910	4 855	36 764	81	125	36 971
Nov	31 658	236	491	715	33 100	4 313	37 412	81	178	37 671
Dec	29 420	248	539	728	30 935	4 514	35 449	81	238	35 768
2012: Jan	36 459	370	563	732	38 124	4 979	43 104	81	236	43 421
Feb	36 503	422	587	702	38 214	4 117	42 331	81	239	42 651
Mar	30 280	403	304	685	31 671	3 131	34 802	81	300	35 184
Apr	37 781	350	761	693	39 584	6 942	46 526	81	239	46 845
May	38 467	298	925	698	40 389	4 455	44 843	81	219	45 144
Jun	38 687	292	610	712	40 301	5 680	45 981	81	175	46 237
Jul	41 651	258	463	712	43 085	7 394	50 479	81	306	50 867
Aug	41 784	265	590	719	43 357	5 374	48 731	81	234	49 046
Sep	39 650	184	636	754	41 223	5 083	46 306	81	237	46 624
Oct	40 951	252	779	758	42 739	6 047	48 787	81	228	49 095
Nov	41 140	228	704	763	42 834	6 098	48 932	81	330	49 343
Dec	38 327	206	206	767	39 506	6 160	45 666	81	242	45 989
2013: Jan	42 353	195	661	775	43 984	12 022	56 007	81	239	56 327
Feb	42 636	263	754	779	44 432	9 284	53 716	81	170	53 967
Mar	29 247	370	768	777	31 162	6 726	37 888	92	198	38 177
Apr	40 885	682	535	792	42 894	11 974	54 869	92	273	55 233
May	39 417	630	515	796	41 358	7 724	49 082	92	137	49 311
Jun	39 459	545	592	812	41 409	6 184	47 593	92	114	47 799
Jul	41 162	511	693	828	43 194	8 457	51 651	92	150	51 893
Aug	44 232	462	578	839	46 111	4 999	51 110	92	199	51 401
Sep	40 658	444	573	901	42 576	3 548	46 125	92	138	46 354
Oct	41 585	401	559	907	43 452	7 399	50 851	92	180	51 123
Nov	40 409	406	589	912	42 316	5 898	48 213	92	171	48 476
Dec	37 038	302	551	929	38 820	7 114	45 933	92	179	46 205
2014: Jan	45 126	342	855	936	47 258	10 599	57 857	92	129	58 078
Feb	44 941	338	848	943	47 070	7 302	54 372	92	198	54 662
Mar	37 842	493	845	953	40 133	5 081	45 213	102	189	45 505
Apr	46 606	863	785	958	49 211	10 816	60 028	102	263	60 393
May	42 540	871	904	962	45 278	8 836	54 114	102	104	54 320
Jun	43 351	877	636	967	45 831	8 685	54 516	102	37	54 654

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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		Other public-sector securities	Other assets	Total assets
	SARB	Banks				Stock	Loans and advances ³			
	(1067M)	(1091M)				(1063M)	(1092M)			
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	-	23 055	202	4 153	35 768
2012	11 213	505	463	10 345	638	-	21 098	1 678	48	45 989
2013	2 725	5	553	8 551	47	-	29 510	4 249	565	46 205
2011: May.....	8 804	5	59	5 894	47	-	10 915	1 336	3 696	30 757
Jun.....	6 041	5	255	5 790	47	-	12 897	948	4 323	30 307
Jul.....	3 846	5	354	5 971	47	-	20 065	950	5 624	36 863
Aug.....	6 748	5	296	6 658	47	-	18 865	648	5 063	38 330
Sep.....	8 965	5	346	6 465	47	-	16 449	547	2 378	35 203
Oct.....	5 880	5	345	5 625	47	-	22 275	450	2 343	36 971
Nov.....	4 675	5	347	3 658	47	-	25 147	301	3 491	37 671
Dec.....	5 810	5	355	2 140	47	-	23 055	202	4 153	35 768
2012: Jan.....	13 146	5	354	2 465	47	-	22 383	839	4 182	43 421
Feb.....	7 233	5	356	2 926	246	-	27 016	1 178	3 692	42 651
Mar.....	8 237	2 076	357	3 753	405	-	13 342	1 690	5 325	35 184
Apr.....	13 729	505	355	4 572	207	-	20 670	1 786	5 021	46 845
May.....	11 296	505	365	5 337	529	-	21 441	2 381	3 290	45 144
Jun.....	15 154	505	462	7 151	1 054	-	17 233	3 497	1 181	46 237
Jul.....	14 857	505	462	16 236	2 588	-	6 092	5 736	4 391	50 867
Aug.....	15 320	505	464	18 935	2 693	-	2 393	5 456	3 280	49 046
Sep.....	15 636	505	466	18 245	2 173	-	4 163	3 505	1 931	46 624
Oct.....	15 365	505	466	17 177	633	-	10 826	2 468	1 656	49 095
Nov.....	14 784	505	463	13 218	885	-	16 317	2 723	449	49 343
Dec.....	11 213	505	463	10 345	638	-	21 098	1 678	48	45 989
2013: Jan.....	20 693	505	462	13 859	3 220	-	14 822	2 276	490	56 327
Feb.....	21 002	505	464	11 547	4 320	-	12 407	2 360	1 363	53 967
Mar.....	5 127	5	466	8 799	3 046	-	19 015	1 635	84	38 177
Apr.....	7 062	5	467	10 142	1 481	-	31 389	1 878	2 810	55 233
May.....	6 543	5	465	7 181	1 487	-	28 050	1 854	3 727	49 311
Jun.....	8 424	5	464	4 799	1 493	-	29 270	2 008	1 337	47 799
Jul.....	15 044	5	548	8 061	47	-	23 898	3 219	1 070	51 893
Aug.....	14 179	5	550	12 550	1 064	-	15 668	5 678	1 708	51 401
Sep.....	14 266	5	553	17 261	1 068	-	7 240	5 899	62	46 354
Oct.....	10 701	2 505	556	16 957	745	-	10 989	6 991	1 679	51 123
Nov.....	4 829	2 505	554	15 208	496	-	17 220	5 386	2 279	48 476
Dec.....	2 725	5	553	8 551	47	-	29 510	4 249	565	46 205
2014: Jan.....	14 928	5 305	556	11 924	47	-	16 910	6 208	2 199	58 078
Feb.....	10 820	5 305	559	14 665	108	-	14 923	7 636	646	54 662
Mar.....	6 216	6 505	562	-	109	-	21 878	8 938	1 297	45 505
Apr.....	6 801	7 205	565	14 702	134	-	20 074	9 380	1 532	60 393
May.....	8 823	3 705	408	15 375	135	-	15 702	8 705	1 468	54 320
Jun.....	7 492	4 705	562	15 188	382	-	19 318	6 892	114	54 654

KB103

1. Including Land Bank securities.
2. Including Special Treasury bills.
3. Loans and advances provided in terms of the Inter-Governmental Cash Co-ordination arrangement.

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: 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.....	594 362	605 940	169 665	403 078	518 328	493 820	2 785 193	109 141	25 877	39 469	34 771
Mar.....	654 294	666 645	171 010	364 098	468 386	520 879	2 845 312	111 411	23 416	43 693	37 634
Apr.....	593 837	649 533	173 200	436 400	464 901	532 664	2 850 534	122 257	29 004	44 687	29 835
May.....	596 510	632 732	174 989	421 972	505 312	536 838	2 868 352	122 951	27 715	34 830	24 202
Jun.....	646 079	675 099	177 055	375 413	486 581	566 304	2 926 532	132 278	25 632	32 902	24 809

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					Total liabilities to the public	Capital and other liabilities				Total equity and liabilities	End of
Foreign currency funding		Debt securities ^{3,4}	Other ⁵	Total		Outstanding liabilities on behalf of clients per contra ⁶	Other liabilities	Share capital and reserves ³	Total		
Domestic sector	Foreign sector										
(1080M)	(1081M)	(1082M)	(1083M)	(1084M)	(1085M)	(1086M)	(1087M)	(1088M)	(1089M)	(1090M)	
9 357	64 699	67 179	12 300	271 136	2 443 079	132	547 408	175 883	723 423	3 166 502	2008
5 096	57 384	84 572	18 178	265 201	2 446 208	3	318 231	198 170	516 405	2 962 612	2009
6 760	55 031	101 878	19 058	286 127	2 573 728	-	327 181	220 873	548 054	3 121 782	2010
12 625	59 283	120 837	19 372	307 645	2 807 705	-	349 681	247 680	597 362	3 405 067	2011
13 777	81 777	200 031	24 752	423 513	3 020 770	-	341 941	285 511	627 452	3 648 222	2012
13 037	92 782	210 040	27 193	435 126	3 215 021	-	315 603	305 575	621 178	3 836 199	2013
8 509	44 256	111 749	21 812	282 425	2 587 223	-	253 037	229 259	482 296	3 069 520	2011: 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	3 239 517	-	437 304	307 221	744 524	3 984 041	2014: Jan
18 394	104 928	214 680	28 403	466 522	3 251 715	-	357 183	307 784	664 967	3 916 681	Feb
18 936	106 585	214 012	26 809	471 084	3 316 396	-	335 702	303 339	639 041	3 955 437	Mar
19 416	101 266	224 072	30 520	478 802	3 329 336	-	314 913	303 891	618 804	3 948 140	Apr
25 194	97 414	229 002	30 840	469 196	3 337 549	-	314 977	308 491	623 468	3 961 017	May
28 641	98 901	234 582	33 100	478 568	3 405 100	-	302 556	311 979	614 535	4 019 635	Jun

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: 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	107 709	145 559	335 010	1 111 386	96 476	276 178	67 578
Mar.....	23 090	1	71 788	94 878	110 080	145 933	336 653	1 112 446	96 193	302 708	64 053
Apr.....	26 968	1	73 228	100 196	115 824	154 233	337 902	1 115 454	97 643	279 988	64 117
May.....	20 665	1	78 292	98 958	100 365	146 188	340 257	1 120 769	98 942	298 146	65 702
Jun	22 898	1	72 105	95 003	107 688	150 996	342 038	1 126 086	99 620	310 295	69 073

KB107

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.

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
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	2011: 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	57 835	55 905	3 984 041	2014: Jan
922 657	69 714	2 992 840	154 822	343 413	46 241	183 244	44	727 677	57 969	43 272	3 916 681	Feb
947 902	72 903	3 043 065	153 699	325 817	49 076	183 087	46	711 632	58 535	47 327	3 955 437	Mar
942 166	73 876	3 033 452	163 779	316 431	47 645	183 543	46	711 351	58 964	44 177	3 948 140	Apr
946 846	74 742	3 042 473	165 474	311 827	49 248	188 261	44	714 766	59 249	45 571	3 961 017	May
964 699	72 912	3 097 582	165 651	308 942	49 825	195 661	45	720 034	60 017	46 997	4 019 635	Jun

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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	Total all deposits	Of which: Denominated in foreign currency
	Interbank and intragroup deposits	Government deposits ¹	Local governments and regional services councils	Public enterprises and/or corporations ²	Insurers and pension funds	Other companies and close corporations	Households ³	Other monetary institutions	Total			
	(1153M)	(1143M)	(1144M)	(1145M)	(1146M)	(1147M)	(1154M)	(1155M)	(1150M)	(1152M)	(1077M)	(1078M)
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: 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	88 091	108 849	45 426	128 158	123 715	1 451 995	703 094	17 485	2 666 813	118 380	2 785 193	109 141
Mar	86 892	108 215	57 938	129 875	130 773	1 497 696	712 809	10 840	2 735 037	110 275	2 845 312	111 411
Apr	91 878	87 339	53 411	125 687	132 200	1 504 429	722 657	16 947	2 734 549	115 986	2 850 534	122 257
May	80 424	86 354	46 444	129 811	131 726	1 541 997	724 978	16 224	2 757 957	110 395	2 868 352	122 951
Jun	89 612	126 480	40 462	128 082	132 022	1 534 592	730 331	17 737	2 799 317	127 215	2 926 532	132 278

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Banks

Selected asset items

R millions

End of		Advances				Investments						Bills discounted			
		NCDs/ PNs	Central government	Provincial govern- ments	Total loans and advances ⁴	Foreign sector	Government sector			Private sector		Foreign sector	Treasury bills	Land Bank bills and promissory notes	Other including bankers' acceptan- ces
							Short-term govern- ment stock	Long-term govern- ment stock	Other	Stock of public enterprises/ corpora- tions	Other				
	(1160M)	(1510M)	(1174M)	(1166M)	(1167M)	(1168M)	(1169M)	(1170M)	(1171M)	(1172M)	(1173M)	(1161M)	(1162M)	(1163M)	
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: 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	-	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	2 460 140	281 320	51 322	103 500	44	9 081	128 698	171 776	168 777	148	14 320	
Mar	45 691	503	1 758	2 482 019	266 402	50 180	103 519	86	10 242	133 082	156 040	169 969	98	13 020	
Apr	43 819	474	1 174	2 480 991	264 125	52 226	111 552	193	11 978	130 271	148 090	170 382	99	13 063	
May	43 203	507	1 227	2 495 842	254 757	53 440	112 033	245	11 393	129 086	144 843	174 806	148	13 307	
Jun	38 156	584	1 085	2 521 110	265 292	63 933	101 718	248	11 671	132 743	145 676	179 666	149	15 846	

KB110

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

Banks and Mutual banks

Instalment sale and leasing transactions¹

R millions

Quarter-end balances according to type of asset and agreement	Instalment sale credit (Hire-purchase credit)			Leasing finance						Total assets financed		
				Financial leases			Operating leases					
	2013/04	2014/01	2014/02	2013/04	2014/01	2014/02	2013/04	2014/01	2014/02	2013/04	2014/01	2014/02
Passenger cars:												
New	110 914	112 723	114 140	3 240	2 930	2 695	244	278	300	114 399	115 931	117 135
Used	98 742	101 347	103 204	2 084	1 857	1 675	114	156	196	100 940	103 359	105 075
Minibuses	3 802	3 773	3 905	107	519	679	77	99	120	3 985	4 390	4 704
Trucks and other land transport equipment	60 386	60 613	62 088	3 029	2 868	2 805	267	262	275	63 682	63 743	65 167
Aircraft, ships and boats	1 714	1 708	1 681	98	100	86	-	-	-	1 812	1 808	1 767
Agricultural machinery and equipment	9 120	9 762	10 336	89	96	94	4	4	4	9 213	9 861	10 434
All household appliances, such as furniture, televisions, radio sets and other electrical equipment.....	11	9	8	0	0	0	0	0	0	11	9	8
Industrial, commercial and office equipment	22 922	23 492	23 436	3 232	2 926	2 920	373	364	365	26 527	26 782	26 721
Other goods	9 333	9 534	9 801	1 650	1 520	1 511	0	-	0	10 982	11 054	11 313
All goods	316 943	322 960	328 598	13 529	12 815	12 465	1 079	1 163	1 261	331 551	336 938	342 324
According to type of purchaser/lessee	Households ²			Other ³			Total					
	2013/04	2014/01	2014/02	2013/04	2014/01	2014/02	2013/04	2014/01	2014/02	2013/04	2014/01	2014/02
Instalment sale balances	226 240	230 428	233 445	90 703	92 533	95 153	316 943	322 960	328 598	316 943	322 960	328 598
Leasing balances	5 742	4 927	4 470	8 866	9 051	9 256	14 609	13 978	13 726	14 609	13 978	13 726

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

Term lending rates and amounts paid out by banks

Period	Average rates on instalment sale agreements		Paid out in respect of new business		
	New fixed-rate agreements %	Adjustable rate agreements %	Instalment sale transactions Rm	Leasing transactions Rm	Total Rm
	(1181M)	(1182M)	(1183M)	(1184M)	(1185M)
2013: 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
Apr	12.63	10.04	11 001	360	11 361
May	12.62	10.04	12 097	401	12 498
Jun	12.62	10.03	11 551	417	11 968

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Banks

Contingent liabilities

R millions

End of	Guarantees on behalf of clients	Letters of credit and committed undrawn facilities	Bankers' acceptances ¹	Underwriting exposures	Credit derivative instruments	Committed capital expenditure	Operating lease commitments	Other contingent liabilities:	
								Total ²	Of which: Uncommitted undrawn facilities
	(1191M)	(1192M)	(1198M)	(1193M)	(1199M)	(1211M)	(1212M)	(1194M)	(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	547 743
2011: 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	547 743
2014: Jan	175 834	345 488	-	2 992	32 811	4 858	13 710	539 383	537 023
Feb	176 937	340 782	-	3 992	35 532	4 760	13 344	540 630	538 610
Mar	172 913	356 365	-	4 346	35 892	4 562	13 317	505 442	503 376
Apr.....	172 365	359 862	-	3 757	35 953	4 886	13 289	506 366	504 311
May.....	170 424	366 440	-	3 883	34 203	4 306	13 844	507 843	505 803
Jun	173 251	367 960	-	3 652	34 978	5 843	13 114	515 016	513 786

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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	850.097	5 493 342	5 493 342
2011	317.385	166 327	166 327	33.102	800 841	800 841	917.025	6 153 986	6 153 986
2012	354.814	187 620	187 620	25.485	561 364	561 364	986.763	7 007 559	7 007 559
2013	403.762	214 756	214 756	18.771	310 818	310 818	1 026.317	7 823 393	7 823 393
2011: May.....	26.146	13 450	13 542	2.870	65 077	62 892	75.451	492 631	500 290
Jun	25.778	13 361	13 797	2.846	65 970	66 361	76.410	508 972	514 895
Jul.....	26.219	13 638	13 729	2.615	61 860	60 946	74.895	510 880	495 436
Aug.....	27.510	14 258	14 544	2.823	67 982	68 225	79.323	542 330	534 917
Sep.....	26.508	14 112	14 248	2.720	67 689	68 058	80.867	551 976	546 643
Oct	27.234	14 382	14 110	2.600	63 322	61 744	77.349	532 895	505 822
Nov.....	26.738	14 697	14 247	2.678	68 168	66 870	79.763	569 423	540 983
Dec.....	30.573	16 730	14 261	2.430	66 598	64 919	82.505	574 991	548 212
2012: Jan	27.763	13 965	14 536	2.192	58 429	64 526	74.505	499 426	563 497
Feb	26.176	13 619	15 214	2.407	64 902	63 516	78.667	541 934	572 583
Mar.....	28.334	14 720	14 618	2.418	65 719	59 825	83.425	578 622	557 872
Apr.....	27.305	14 379	14 789	2.025	54 251	59 649	77.653	527 355	566 105
May.....	29.379	15 459	15 538	2.324	58 716	56 044	82.502	575 123	581 080
Jun	29.442	15 205	15 749	2.212	56 645	57 034	82.393	578 014	584 939
Jul.....	29.071	15 447	15 600	2.088	43 115	42 756	82.363	598 142	582 164
Aug.....	29.131	15 358	15 660	2.116	34 406	34 271	86.745	620 032	607 015
Sep.....	27.090	14 753	15 023	1.852	30 222	30 650	78.769	568 232	563 918
Oct	30.390	16 489	16 237	2.101	33 383	32 656	87.235	644 182	610 643
Nov.....	33.090	17 699	17 102	2.024	32 363	31 663	87.482	652 598	619 508
Dec.....	37.642	20 527	17 557	1.725	29 212	28 774	85.025	623 900	598 234
2013: Jan	32.824	17 147	17 755	1.684	26 445	29 062	81.500	568 891	639 924
Feb	29.547	15 664	17 445	1.714	27 920	27 227	81.706	598 793	630 789
Mar.....	32.114	17 338	17 197	1.635	26 975	24 515	84.172	617 976	595 402
Apr.....	32.571	17 501	17 938	1.660	26 920	29 519	85.713	638 641	686 828
May.....	33.610	17 972	17 987	1.715	27 705	26 326	86.948	670 117	674 458
Jun	31.527	17 003	17 604	1.510	25 007	25 224	79.191	615 470	622 701
Jul.....	33.683	18 283	18 445	1.590	26 805	26 766	88.953	695 454	677 893
Aug.....	32.664	17 858	18 155	1.554	25 746	25 592	87.986	677 405	659 817
Sep.....	31.793	17 345	17 674	1.394	23 844	24 323	84.340	653 484	648 233
Oct	36.757	18 928	18 620	1.570	25 662	25 177	89.053	704 222	666 315
Nov.....	36.702	18 859	18 132	1.465	24 461	23 915	88.861	691 399	655 595
Dec.....	39.970	20 857	17 803	1.282	23 329	23 171	87.894	691 542	665 436
2014: Jan	36.754	18 108	18 717	1.240	20 894	22 960	84.788	619 252	695 968
Feb	34.188	16 910	18 821	1.296	22 563	22 016	84.813	651 030	685 250
Mar.....	36.450	18 131	17 988	1.284	21 916	19 948	87.892	681 303	656 615
Apr.....	37.324	18 495	18 940	1.153	20 161	22 130	89.026	668 348	719 908
May.....	37.292	18 926	18 918	1.224	20 619	19 596	89.449	686 436	690 005
Jun	36.055	18 251	18 908	1.225	22 102	22 367	85.370	681 956	690 338

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. Early debit order collections and real time clearing transactions included as from January 2010.
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 ⁵	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	156	313 923	161 548	2 685 686	67 142
2011: 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	309 862	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	2 786 488	69 662
Feb.....	21 523	475	1 572	147 883	141 465	5 832	-	318 750	169 395	2 803 222	70 081
Mar.....	21 883	617	1 449	146 086	140 501	4 595	-	315 130	171 401	2 831 026	70 776
Apr.....	22 642	394	1 692	154 343	145 673	7 139	-	331 885	170 978	2 868 915	71 723
May.....	22 223	622	1 458	160 921	149 977	9 060	-	344 261	171 769	2 899 604	72 490
Jun.....	22 897	481	1 247	158 199	153 719	5 043	-	341 587	172 559	2 938 100	73 453

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 (1200M)	Savings (1201M)	Other short and medium term (1202M)	Long term (1203M)	Total (1204M)						
2011	1	197	303	437	939	3	942	155	17	1 113	4 164
2012	1	203	392	478	1 074	16	1 091	621	36	1 748	4 452
2013	1	220	520	1 000	1 741	9	1 750	620	72	2 441	4 649
2013: Jun	1	218	400	854	1 474	4	1 478	606	72	2 156	4 682
Jul	1	227	412	898	1 539	9	1 548	605	67	2 219	4 736
Aug	2	239	408	941	1 589	10	1 599	616	71	2 287	4 808
Sep	2	245	450	967	1 663	10	1 673	617	74	2 363	4 886
Oct	3	255	490	974	1 723	9	1 732	618	77	2 426	5 002
Nov	2	256	497	1 007	1 762	10	1 773	619	68	2 459	5 002
Dec	1	220	520	1 000	1 741	9	1 750	620	72	2 441	4 649
2014: Jan	1	214	532	1 040	1 787	8	1 795	635	76	2 507	4 529
Feb	1	218	533	1 064	1 816	2	1 819	631	80	2 530	4 835
Mar	1	225	528	1 093	1 847	3	1 850	619	77	2 546	4 713
Apr	1	229	523	1 142	1 895	3	1 898	620	79	2 597	4 777
May	1	254	525	1 157	1 937	2	1 939	621	58	2 619	4 849
Jun	1	247	521	1 192	1 962	3	1 965	620	52	2 637	4 912

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)			
2011	622	226	-	32	53	-	26	144	-	11	1 113	4 164
2012	731	376	-	35	57	-	34	189	-	325	1 748	4 452
2013	702	691	-	346	100	-	63	196	-	342	2 441	4 649
2013: Jun.....	725	609	-	143	91	-	41	210	-	336	2 156	4 682
Jul.....	716	620	-	169	101	-	38	240	-	336	2 219	4 736
Aug.....	721	659	-	170	102	-	78	221	-	337	2 287	4 808
Sep.....	722	662	-	250	104	-	57	230	-	337	2 363	4 886
Oct.....	706	665	-	292	99	-	57	262	-	344	2 426	5 002
Nov.....	702	667	-	313	105	-	55	270	-	347	2 459	5 002
Dec.....	702	691	-	346	100	-	63	196	-	342	2 441	4 649
2014: Jan.....	701	681	-	387	109	-	48	229	-	351	2 507	4 529
Feb.....	708	656	-	404	107	-	49	244	-	362	2 530	4 835
Mar.....	711	676	-	363	109	-	51	264	-	374	2 546	4 713
Apr.....	712	700	-	374	110	-	53	273	-	376	2 597	4 777
May.....	716	721	-	356	110	-	55	266	-	394	2 619	4 849
Jun.....	717	721	-	363	112	-	65	268	-	392	2 637	4 912

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: May	382	787	-	897	10 861	-	3 897	-	16 824
Jun	384	787	-	897	10 861	-	4 296	33	17 259
Jul	379	792	-	883	10 801	-	4 346	152	17 353
Aug	373	792	-	883	10 215	-	4 526	454	17 243
Sep	351	792	-	853	10 563	-	4 363	286	17 208
Oct	344	774	-	853	10 826	-	4 728	47	17 571
Nov	365	874	-	583	11 605	-	4 722	287	18 438
Dec	378	924	-	424	15 800	-	4 719	-	22 246
2012: Jan	382	1 024	-	212	15 578	-	4 848	-	22 045
Feb	425	1 014	-	212	16 067	-	4 854	-	22 572
Mar	412	863	-	425	17 265	-	4 885	-	23 850
Apr	416	864	-	670	17 660	-	5 034	-	24 644
May	435	871	-	740	17 374	-	5 051	-	24 471
Jun	441	801	-	755	17 938	-	5 103	-	25 037
Jul	441	891	-	723	19 540	-	5 119	-	26 714
Aug	429	779	-	723	19 004	-	5 130	-	26 065
Sep	427	764	-	758	19 398	-	5 103	-	26 450
Oct	448	779	-	723	19 004	-	5 105	-	26 059
Nov	465	760	-	973	21 695	-	5 109	-	29 002
Dec	532	785	-	1 016	21 825	-	5 129	-	29 287
2013: Jan	501	771	-	960	21 348	-	5 144	-	28 724
Feb	588	774	-	1 040	20 308	-	5 163	-	27 873
Mar	565	774	-	1 257	21 475	-	5 191	-	29 262
Apr	565	764	-	1 206	21 942	-	5 485	-	29 962
May	639	1 256	-	1 221	22 011	-	5 975	-	31 102
Jun	600	1 230	-	1 296	21 772	-	5 960	-	30 858
Jul	580	830	500	1 296	23 329	-	5 510	-	32 045
Aug	580	830	500	1 221	23 579	-	5 516	-	32 226
Sep	586	830	500	1 196	23 066	-	5 497	-	31 675
Oct	635	830	500	1 196	23 467	-	5 542	-	32 170
Nov	583	830	500	1 071	23 646	-	5 553	-	32 184
Dec	716	830	500	971	23 351	-	5 527	-	31 896
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
Apr	707	1 230	500	533	26 214	-	5 778	-	34 962
May	754	1 050	500	160	28 390	-	5 758	-	36 612
Jun	799	1 050	500	160	27 925	-	5 789	-	36 223

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				Total loans and advances (1298M)			
	Cash credit advances			Mortgage loans		Other loans to individuals (1296M)	Total (1297M)				
	Individuals (1290M)	Co-operatives ¹ (1291M)	Total (1293M)	Individuals (1294M)	Co-operatives (1295M)						
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: 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
Apr.....	532	20 209	20 741	6 577	6 401	1 197	14 174	34 915	47	34 962	20 010
May	954	19 980	20 934	6 502	6 328	1 183	14 013	34 947	1 664	36 612	20 437
Jun	959	20 169	21 128	6 563	6 388	1 194	14 146	35 274	949	36 223	20 427

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	362 519	333 774	113 567	326 037	369 168	352 589	1 857 654
2009	61 784	359 720	384 840	121 445	240 293	421 257	359 957	1 887 513
2010	65 079	407 536	390 260	128 409	268 876	418 257	405 785	2 019 123
2011	75 396	437 068	434 806	142 688	294 360	414 614	457 796	2 181 331
2012	81 042	495 991	458 109	153 453	275 431	405 024	504 390	2 292 397
2013	87 014	549 323	495 702	169 562	295 854	453 853	462 557	2 426 852
2011: May	63 978	386 894	429 413	128 308	267 158	390 855	435 562	2 038 190
Jun	64 420	394 900	425 681	130 972	241 461	389 040	456 861	2 038 916
Jul	68 277	401 282	430 056	132 628	233 875	404 073	469 013	2 070 927
Aug	66 091	400 956	426 312	133 386	255 833	410 904	472 812	2 100 204
Sep	69 853	410 355	423 512	137 391	256 128	424 404	458 065	2 109 855
Oct	70 614	411 209	437 085	137 038	277 771	406 426	473 345	2 142 874
Nov	72 934	422 952	446 475	141 838	236 785	436 781	489 181	2 174 012
Dec	75 396	437 068	434 806	142 688	294 360	414 614	457 796	2 181 331
2012: Jan	71 027	425 880	453 528	139 590	296 114	399 204	436 768	2 151 083
Feb	70 338	422 939	449 981	139 885	266 453	417 907	440 054	2 137 218
Mar	72 899	442 102	449 041	141 092	263 020	431 221	425 355	2 151 831
Apr	73 340	422 827	438 014	142 211	277 494	423 148	436 395	2 140 090
May	71 014	421 530	462 866	144 330	269 846	411 939	455 906	2 166 417
Jun	75 481	434 491	444 258	146 283	270 685	397 963	481 404	2 175 083
Jul	73 406	443 258	471 007	147 381	291 756	376 121	513 116	2 242 639
Aug	75 534	445 427	471 959	149 735	294 517	383 650	514 164	2 259 451
Sep	78 574	454 560	472 635	149 611	280 774	395 294	512 707	2 265 579
Oct	75 262	446 848	479 911	151 065	283 721	376 145	526 616	2 264 306
Nov	81 730	485 156	466 212	155 520	233 277	451 068	514 584	2 305 818
Dec	81 042	495 991	458 109	153 453	275 431	405 024	504 390	2 292 397
2013: Jan	75 923	465 388	483 287	152 248	273 336	411 570	510 290	2 296 118
Feb	76 301	479 395	468 816	150 933	280 861	412 736	504 293	2 297 034
Mar	82 187	498 365	468 106	152 264	272 120	427 769	503 363	2 321 986
Apr	78 597	501 863	478 583	148 061	308 749	396 611	521 959	2 355 826
May	80 248	494 039	490 901	150 372	292 673	407 586	539 673	2 375 245
Jun	82 970	513 407	506 830	152 046	294 330	379 321	528 064	2 373 998
Jul	79 266	517 175	519 775	154 384	305 966	378 215	531 282	2 406 796
Aug	83 176	515 190	507 565	157 365	327 845	392 724	511 732	2 412 421
Sep	82 533	528 903	510 829	158 358	303 528	427 192	496 965	2 425 775
Oct	80 382	519 766	521 149	162 514	307 374	422 255	492 122	2 425 180
Nov	89 201	540 566	507 484	169 311	257 918	494 177	479 213	2 448 668
Dec	87 014	549 323	495 702	169 562	295 854	453 853	462 557	2 426 852
2014: Jan	83 650	531 235	505 906	169 664	318 479	451 458	463 622	2 440 365
Feb	84 165	528 621	510 828	171 900	317 256	446 269	455 204	2 430 079
Mar	84 287	579 993	553 289	173 062	312 388	407 081	482 942	2 508 755
Apr	84 057	547 279	552 551	175 559	355 839	398 991	490 060	2 520 280
May	86 701	550 554	550 772	177 446	332 532	451 367	492 492	2 555 162
Jun	86 207	561 978	553 910	179 570	303 008	434 439	515 762	2 548 668

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

Monetary 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	3 061 104	2008
138 091	6 001	310 652	316 653	162 355	9 064	171 419	329 513	2 904 974	2009
188 229	4 037	310 656	314 693	183 590	9 431	193 021	308 779	3 088 924	2010
270 943	4 635	314 513	319 149	206 678	8 945	215 624	426 458	3 488 900	2011
279 304	6 428	349 758	356 186	240 721	12 189	252 910	516 461	3 778 301	2012
312 421	7 475	344 454	351 929	258 723	15 872	274 595	597 106	4 049 917	2013
217 969	5 391	252 121	257 512	192 046	9 185	201 231	354 233	3 133 112	2011: May
248 439	5 549	250 042	255 591	194 264	8 568	202 833	366 333	3 176 532	Jun
232 355	5 183	249 716	254 899	197 343	8 640	205 983	372 932	3 205 373	Jul
235 411	3 738	285 267	289 005	198 701	8 787	207 488	431 515	3 329 713	Aug
236 837	3 489	329 503	332 992	199 249	8 681	207 930	471 692	3 429 160	Sep
243 145	4 930	327 176	332 106	199 855	8 898	208 753	462 941	3 460 432	Oct
247 223	4 411	334 976	339 388	203 896	8 844	212 740	482 082	3 528 379	Nov
270 943	4 635	314 513	319 149	206 678	8 945	215 624	426 458	3 488 900	Dec
277 559	5 158	315 583	320 741	210 277	9 100	219 376	451 301	3 491 088	2012: Jan
301 498	4 309	311 932	316 240	209 740	9 065	218 805	440 068	3 484 168	Feb
279 021	3 203	294 091	297 294	208 302	9 143	217 446	473 965	3 492 457	Mar
274 438	7 041	290 528	297 569	211 434	9 170	220 604	459 091	3 465 133	Apr
277 926	4 552	328 667	333 218	213 619	9 214	222 833	518 658	3 590 068	May
309 488	5 753	318 168	323 921	216 843	9 159	226 002	513 937	3 623 912	Jun
259 934	7 555	335 097	342 653	220 833	9 370	230 203	517 919	3 666 755	Jul
264 365	5 449	315 731	321 180	223 326	9 409	232 735	535 303	3 688 569	Aug
275 878	5 176	318 373	323 549	225 295	10 889	236 184	537 323	3 717 088	Sep
265 419	6 212	326 710	332 921	225 630	10 839	236 468	559 731	3 734 108	Oct
262 591	6 364	357 634	363 998	231 307	11 569	242 877	570 716	3 827 729	Nov
279 304	6 428	349 758	356 186	240 721	12 189	252 910	516 461	3 778 301	Dec
273 822	12 196	346 542	358 738	243 012	14 287	257 299	546 451	3 808 351	2013: Jan
297 275	9 456	346 043	355 499	244 210	14 533	258 743	538 612	3 823 464	Feb
303 353	6 867	336 046	342 913	249 039	14 529	263 567	539 122	3 853 129	Mar
265 613	12 123	354 023	366 146	246 704	14 946	261 650	545 257	3 873 088	Apr
257 709	7 867	354 254	362 121	247 651	14 827	262 478	617 661	3 955 463	May
296 401	6 334	342 751	349 086	251 479	14 873	266 352	578 539	3 947 345	Jun
251 323	8 905	328 072	336 977	245 914	14 806	260 720	577 229	3 912 311	Jul
264 181	5 929	345 237	351 166	242 230	14 962	257 192	610 871	3 979 007	Aug
279 461	4 295	320 059	324 354	243 670	15 133	258 803	594 163	3 965 089	Sep
270 995	7 946	315 887	323 833	245 180	15 181	260 361	579 480	3 940 229	Oct
265 938	6 201	323 581	329 782	248 167	15 339	263 506	593 469	3 990 564	Nov
312 421	7 475	344 454	351 929	258 723	15 872	274 595	597 106	4 049 917	Dec
283 883	11 549	439 480	451 029	259 917	15 866	275 783	669 846	4 204 555	2014: Jan
308 028	7 833	400 535	408 368	260 272	16 022	276 293	632 552	4 139 485	Feb
297 604	5 512	386 541	392 053	255 814	16 131	271 945	620 484	4 175 127	Mar
285 250	11 159	373 966	385 125	256 231	16 138	272 369	610 052	4 157 133	Apr
279 237	9 394	359 336	368 730	260 351	16 610	276 961	605 711	4 172 502	May
310 819	9 370	375 512	384 882	263 782	16 702	280 483	621 898	4 232 957	Jun

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

Monetary 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	1 965 698	1 981 865	8 080
2009	292 701	215 061	507 762	163 064	670 826	410	100	14 902	1 964 105	1 979 517	9 304
2010	290 627	238 644	529 270	142 231	671 501	392	228	15 295	2 071 950	2 087 865	15 012
2011	397 818	303 604	701 422	144 660	846 082	777	202	20 714	2 194 975	2 216 668	15 409
2012	430 942	316 154	747 096	135 829	882 925	1 404	1 678	26 843	2 409 550	2 439 476	16 892
2013	520 189	381 743	901 932	118 387	1 020 319	1 414	4 249	31 794	2 551 547	2 589 003	17 480
2011: May.....	343 819	230 407	574 226	100 056	674 282	422	1 336	16 697	2 088 220	2 106 676	15 530
Jun.....	341 086	242 995	584 081	95 126	679 207	419	948	17 259	2 099 853	2 118 479	15 967
Jul.....	337 358	227 781	565 139	103 792	668 931	427	950	17 353	2 129 864	2 148 594	16 224
Aug.....	362 064	262 262	624 326	124 227	748 554	455	648	17 243	2 157 782	2 176 127	14 736
Sep.....	401 856	272 410	674 266	167 259	841 525	557	547	17 208	2 160 915	2 179 228	14 287
Oct.....	392 484	284 116	676 600	162 263	838 863	519	450	17 571	2 171 949	2 190 489	13 915
Nov.....	413 499	308 834	722 333	162 410	884 743	720	301	18 438	2 180 954	2 200 413	15 540
Dec.....	397 818	303 604	701 422	144 660	846 082	777	202	20 714	2 194 975	2 216 668	15 409
2012: Jan.....	400 287	292 758	693 046	146 757	839 802	842	839	20 782	2 210 039	2 232 501	15 725
Feb.....	385 552	266 652	652 204	133 183	785 387	890	1 178	22 104	2 241 766	2 265 939	15 408
Mar.....	388 876	279 312	668 188	112 183	780 371	943	1 690	23 017	2 264 562	2 290 212	13 961
Apr.....	386 742	276 543	663 285	111 402	774 687	1 083	1 786	23 703	2 244 402	2 270 975	14 271
May.....	417 241	298 678	715 919	154 446	870 365	1 079	2 381	23 564	2 254 702	2 281 726	16 045
Jun.....	404 248	327 234	731 482	136 079	867 560	1 069	3 497	24 565	2 273 155	2 302 286	18 356
Jul.....	404 114	328 291	732 405	159 314	891 719	1 166	5 736	24 164	2 296 827	2 327 892	18 300
Aug.....	420 478	316 519	736 997	150 401	887 398	1 168	5 456	23 913	2 318 314	2 348 852	18 393
Sep.....	423 387	319 272	742 659	142 596	885 255	1 180	3 505	24 773	2 347 390	2 376 848	18 630
Oct.....	439 579	321 448	761 027	145 706	906 733	1 301	2 468	25 103	2 344 524	2 373 395	18 902
Nov.....	448 108	357 247	805 355	140 791	946 146	1 396	2 723	25 932	2 381 428	2 411 479	17 356
Dec.....	430 942	316 154	747 096	135 829	882 925	1 404	1 678	26 843	2 409 550	2 439 476	16 892
2013: Jan.....	458 667	336 212	794 879	131 016	925 895	1 406	2 276	26 152	2 395 462	2 425 296	16 339
Feb.....	450 719	348 188	798 907	121 981	920 888	1 404	2 360	27 665	2 413 132	2 444 562	18 072
Mar.....	459 946	350 611	810 557	110 631	921 188	1 446	1 635	28 478	2 438 330	2 469 889	17 577
Apr.....	453 436	353 416	806 852	121 630	928 482	1 419	1 878	28 747	2 446 235	2 478 278	18 367
May.....	488 345	367 009	855 354	146 726	1 002 080	1 416	1 854	29 565	2 455 483	2 488 317	17 569
Jun.....	469 541	374 487	844 027	128 416	972 443	1 567	2 008	30 054	2 473 908	2 507 537	17 742
Jul.....	468 732	380 626	849 359	121 621	970 979	1 479	3 219	29 784	2 466 112	2 500 594	16 690
Aug.....	494 693	401 244	895 936	127 967	1 023 903	1 442	5 678	29 710	2 500 494	2 537 322	18 038
Sep.....	502 609	377 434	880 043	116 594	996 637	1 422	5 899	29 876	2 516 856	2 554 053	18 837
Oct.....	495 570	364 332	859 902	111 574	971 475	1 415	6 991	30 768	2 515 006	2 554 180	18 664
Nov.....	503 480	370 852	874 332	111 840	986 172	1 414	5 386	31 051	2 541 820	2 579 672	17 601
Dec.....	520 189	381 743	901 932	118 387	1 020 319	1 414	4 249	31 794	2 551 547	2 589 003	17 480
2014: Jan.....	556 645	408 410	965 056	174 898	1 139 954	1 416	6 208	32 140	2 583 383	2 623 147	17 054
Feb.....	537 092	393 362	930 454	131 175	1 061 629	1 416	7 636	33 314	2 614 254	2 656 619	17 592
Mar.....	523 159	417 951	941 110	116 079	1 057 189	1 415	8 938	34 732	2 640 356	2 685 441	16 806
Apr.....	522 717	392 299	915 016	109 587	1 024 602	1 415	9 380	34 915	2 637 510	2 683 220	17 398
May.....	515 662	401 511	917 173	104 901	1 022 074	1 415	8 705	34 947	2 650 773	2 695 840	18 207
Jun.....	515 715	430 809	946 525	101 204	1 047 729	1 415	6 892	35 274	2 681 894	2 725 475	16 808

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

Monetary sector¹

Assets

R millions

Claims on the government sector					Other assets (1513M)	Total assets (1358M)	End of
Credit				Total claims on the government sector ⁷ (1359M)			
SARB ⁵ (1350M)	CPD ⁶ (1351M)	Other monetary institutions (1352M)	Total (1353M)				
9 067	750	169 667	179 484	179 484	52 390	3 061 104	2008
8 303	295	215 069	223 667	223 667	30 964	2 904 974	2009
8 558	445	243 085	252 088	252 088	77 470	3 088 924	2010
8 490	23 102	299 532	331 124	331 124	95 025	3 488 900	2011
8 817	21 736	326 234	356 788	356 788	99 112	3 778 301	2012
8 208	29 557	329 453	367 218	367 218	73 376	4 049 917	2013
8 479	10 963	254 741	274 183	274 183	77 972	3 133 112	2011: May
8 395	12 944	263 177	284 517	284 517	94 329	3 176 532	Jun
8 499	20 113	272 552	301 164	301 164	86 684	3 205 373	Jul
8 766	18 912	275 405	303 083	303 083	101 949	3 329 713	Aug
8 386	16 497	278 402	303 284	303 284	105 123	3 429 160	Sep
8 562	22 322	295 947	326 831	326 831	104 249	3 460 432	Oct
8 562	25 194	296 010	329 766	329 766	113 457	3 528 379	Nov
8 490	23 102	299 532	331 124	331 124	95 025	3 488 900	Dec
8 623	22 430	301 677	332 731	332 731	86 054	3 491 088	2012: Jan
8 644	27 262	301 101	337 007	337 007	95 835	3 484 168	Feb
8 386	13 747	302 537	324 671	324 671	97 203	3 492 457	Mar
8 500	20 877	307 688	337 065	337 065	82 406	3 465 133	Apr
8 537	21 970	302 069	332 576	332 576	105 401	3 590 068	May
8 664	18 287	315 388	342 339	342 339	111 726	3 623 912	Jun
8 927	8 681	310 652	328 260	328 260	118 883	3 666 755	Jul
8 952	5 086	316 089	330 128	330 128	122 191	3 688 569	Aug
8 766	6 335	315 094	330 196	330 196	124 789	3 717 088	Sep
8 680	11 459	314 965	335 104	335 104	118 876	3 734 108	Oct
8 732	17 202	320 066	346 000	346 000	124 103	3 827 729	Nov
8 817	21 736	326 234	356 788	356 788	99 112	3 778 301	Dec
8 835	18 042	327 967	354 844	354 844	102 316	3 808 351	2013: Jan
8 901	16 727	330 223	355 850	355 850	102 164	3 823 464	Feb
8 618	22 061	325 713	356 393	356 393	105 659	3 853 129	Mar
8 762	32 869	314 469	356 100	356 100	110 227	3 873 088	Apr
8 540	29 537	305 654	343 731	343 731	121 334	3 955 463	May
8 403	30 763	314 502	353 669	353 669	113 697	3 947 345	Jun
8 393	23 946	309 955	342 294	342 294	98 443	3 912 311	Jul
8 331	16 731	306 834	331 896	331 896	85 885	3 979 007	Aug
8 195	8 308	310 146	326 649	326 649	87 750	3 965 089	Sep
8 259	11 734	318 059	338 052	338 052	76 522	3 940 229	Oct
8 194	17 715	330 897	356 807	356 807	67 914	3 990 564	Nov
8 208	29 557	329 453	367 218	367 218	73 376	4 049 917	Dec
7 996	16 957	322 144	347 097	347 097	94 357	4 204 555	2014: Jan
8 125	15 031	321 665	344 820	344 820	76 417	4 139 485	Feb
7 882	21 987	321 858	351 727	351 727	80 770	4 175 127	Mar
7 934	20 208	333 221	361 363	361 363	87 947	4 157 133	Apr
8 023	15 837	339 643	363 503	363 503	91 085	4 172 502	May
8 014	19 700	343 173	370 888	370 888	88 865	4 232 957	Jun

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1. See footnote 1 on pages S–18 and S–19.

2. The gold component of the South African Reserve Bank's foreign assets is valued at a market-related price.

3. Including investments and bills.

4. Including investments in private-sector securities of the so-called "pooled funds" administered up to March 1984 by the former Public Debt Commissioners.

5. Consisting of the South African Reserve Bank's holdings of South African Treasury bills, South African government securities, loans to the government sector and investments of the Stabilisation Account.

6. Including investments in government securities of the so-called "pooled funds" administered up to March 1984 by the former Public Debt Commissioners.

7. Including coin responsibility of the Treasury up to February 1994.

Credit extension by all monetary institutions¹

R millions

End of	Credit extended to the domestic private sector									Net credit extended to the government sector	Total domestic credit extension ⁵	Memorandum items		
	Investments	Bills discounted	Loans and advances						Total credit extended to the private sector ⁴			Claims on local authorities	Loans granted under resale agreements	Assets securitised ⁶
			Instalment sale credit	Leasing finance ²	Mortgage advances	Other loans and advances	Total loans and advances ³	Of which: To households						
	(1360M)	(1361M)	(1362M)	(1363M)	(1364M)	(1365M)	(1369M)	(1505M)	(1347M)	(1367M)	(1368M)	(1348M)	(1502M)	(1375M)
2008	103 252	6 055	204 520	47 486	966 921	653 631	1 872 558	1 003 398	1 981 865	44 728	2 026 594	8 080	32 560	2 027
2009	113 025	4 054	201 490	35 403	1 001 946	623 599	1 862 438	1 033 385	1 979 517	85 576	2 065 093	9 304	24 885	0
2010	140 584	5 850	213 646	28 150	1 042 380	657 255	1 941 431	1 105 520	2 087 865	63 859	2 151 724	15 012	45 795	4 533
2011	126 442	4 741	236 424	22 384	1 068 618	758 058	2 085 485	1 174 821	2 216 668	60 181	2 276 850	15 409	40 557	3 983
2012	135 521	9 533	275 563	16 235	1 089 016	913 609	2 294 422	1 291 128	2 439 476	77 483	2 516 959	16 892	49 874	340
2013	138 642	10 362	316 902	14 608	1 109 656	998 832	2 439 998	1 362 166	2 589 003	54 797	2 643 800	17 480	47 612	746
2011: May	117 250	3 498	221 624	25 501	1 053 488	685 315	1 985 927	1 135 605	2 106 676	56 214	2 162 890	15 530	32 054	0
Jun	119 084	3 452	223 703	25 272	1 057 279	689 689	1 995 943	1 140 876	2 118 479	36 078	2 154 558	15 967	36 996	-
Jul	123 741	3 657	225 628	24 772	1 058 371	712 425	2 021 196	1 143 011	2 148 594	68 809	2 217 403	16 224	38 336	-
Aug	137 132	4 469	224 231	24 173	1 059 656	726 465	2 034 525	1 142 883	2 176 127	67 673	2 243 800	14 736	47 257	3 982
Sep	134 377	4 491	227 294	23 528	1 064 540	724 998	2 040 360	1 145 458	2 179 228	66 447	2 245 675	14 287	38 781	-
Oct	132 513	4 376	229 909	22 864	1 065 210	735 616	2 053 600	1 153 405	2 190 489	83 687	2 274 175	13 915	42 184	-
Nov	133 936	4 996	232 878	22 451	1 066 978	739 173	2 061 481	1 161 503	2 200 413	82 543	2 282 956	15 540	40 938	0
Dec	126 442	4 741	236 424	22 384	1 068 618	758 058	2 085 485	1 174 821	2 216 668	60 181	2 276 850	15 409	40 557	-
2012: Jan	129 863	4 607	239 651	20 394	1 068 585	769 401	2 098 031	1 182 215	2 232 501	55 172	2 287 673	15 725	36 514	-
Feb	128 476	4 401	242 662	19 645	1 072 173	798 581	2 133 061	1 193 957	2 265 939	35 509	2 301 448	15 408	42 961	-
Mar	128 302	4 703	245 884	19 522	1 073 177	818 624	2 157 207	1 201 742	2 290 212	45 649	2 335 861	13 961	44 692	-
Apr	126 112	5 137	247 775	19 067	1 073 246	799 638	2 139 726	1 207 799	2 270 975	62 627	2 333 601	14 271	32 717	-
May	130 444	5 608	251 479	18 744	1 076 531	798 920	2 145 674	1 216 408	2 281 726	54 650	2 336 376	16 045	40 667	-
Jun	139 022	5 784	255 631	18 297	1 080 342	803 211	2 157 481	1 225 595	2 302 286	32 851	2 335 137	18 356	40 963	-
Jul	154 182	5 895	258 308	17 803	1 078 434	813 270	2 167 815	1 232 499	2 327 892	68 326	2 396 218	18 300	44 068	-
Aug	147 016	8 868	261 304	17 646	1 081 912	832 107	2 192 968	1 242 236	2 348 852	65 762	2 414 614	18 393	44 139	-
Sep	146 034	10 578	264 455	17 365	1 082 540	855 877	2 220 236	1 251 626	2 376 848	54 317	2 431 166	18 630	43 986	-
Oct	136 638	8 703	268 277	16 927	1 085 837	857 013	2 228 054	1 262 208	2 373 395	69 685	2 443 079	18 902	46 764	-
Nov	137 937	8 855	272 394	16 591	1 088 617	887 086	2 264 688	1 281 899	2 411 479	83 409	2 494 889	17 356	52 576	340
Dec	135 521	9 533	275 563	16 235	1 089 016	913 609	2 294 422	1 291 128	2 439 476	77 483	2 516 959	16 892	49 874	-
2013: Jan	133 396	8 192	278 565	15 728	1 088 102	901 313	2 283 708	1 299 223	2 425 296	81 022	2 506 318	16 339	46 840	-
Feb	134 029	8 009	281 917	15 535	1 089 610	915 461	2 302 524	1 311 024	2 444 562	58 575	2 503 137	18 072	44 743	-
Mar	129 522	7 228	285 286	15 780	1 090 530	941 542	2 333 139	1 317 183	2 469 889	53 040	2 522 928	17 577	42 135	-
Apr	143 536	7 769	288 622	15 495	1 092 104	930 753	2 326 974	1 323 030	2 478 278	90 488	2 568 766	18 367	46 951	-
May	136 078	7 474	292 310	15 253	1 095 670	941 532	2 344 765	1 331 169	2 488 317	86 022	2 574 339	17 569	54 268	-
Jun	135 464	9 239	295 925	15 162	1 097 482	954 267	2 362 835	1 332 280	2 507 537	57 268	2 564 805	17 742	54 504	-
Jul	137 280	7 814	300 191	14 822	1 097 504	942 982	2 355 499	1 339 420	2 500 594	90 971	2 591 565	16 690	50 795	-
Aug	140 254	9 250	303 410	14 882	1 103 593	965 933	2 387 818	1 342 691	2 537 322	67 715	2 605 038	18 038	48 705	362
Sep	140 520	9 336	306 732	15 201	1 108 388	973 876	2 404 197	1 345 090	2 554 053	47 188	2 601 241	18 837	53 118	-
Oct	143 132	9 749	310 734	15 092	1 111 998	963 474	2 401 299	1 352 499	2 554 180	67 057	2 621 237	18 664	45 778	-
Nov	138 201	10 245	313 481	14 811	1 111 648	991 286	2 431 226	1 357 501	2 579 672	90 869	2 670 541	17 601	47 001	384
Dec	138 642	10 362	316 902	14 608	1 109 656	998 832	2 439 998	1 362 166	2 589 003	54 797	2 643 800	17 480	47 612	-
2014: Jan	155 678	10 244	318 778	14 202	1 110 614	1 013 631	2 457 225	1 372 511	2 623 147	63 214	2 686 361	17 054	50 976	-
Feb	147 218	9 732	321 453	13 799	1 120 221	1 044 195	2 499 668	1 381 527	2 656 619	36 792	2 693 411	17 592	49 221	-
Mar	154 025	8 550	322 920	13 978	1 121 774	1 064 194	2 522 866	1 379 898	2 685 441	54 123	2 739 564	16 806	50 416	-
Apr	153 401	7 709	324 304	13 841	1 124 551	1 059 414	2 522 110	1 383 593	2 683 220	76 113	2 759 333	17 398	48 326	-
May	150 939	7 811	326 715	13 784	1 129 627	1 066 963	2 537 089	1 388 468	2 695 840	84 266	2 780 105	18 207	48 410	-
Jun	153 069	9 657	328 557	13 726	1 134 496	1 085 970	2 562 749	1 389 883	2 725 475	60 069	2 785 544	16 808	47 979	-

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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	362 519	419 881	333 774	753 655	808 772	1 562 427	352 589	1 915 016
2009	61 784	359 720	421 504	384 840	806 345	782 996	1 589 340	359 957	1 949 297
2010	65 079	407 536	472 615	390 260	862 876	815 542	1 678 417	405 785	2 084 202
2011	75 396	437 068	512 464	434 806	947 269	851 662	1 798 932	457 796	2 256 727
2012	81 042	495 991	577 033	458 109	1 035 142	833 908	1 869 050	504 390	2 373 439
2013	87 014	549 323	636 337	495 702	1 132 039	919 270	2 051 308	462 557	2 513 865
2011: May.....	63 978	386 894	450 872	429 413	880 285	786 321	1 666 606	435 562	2 102 168
Jun	64 420	394 900	459 320	425 681	885 001	761 473	1 646 475	456 861	2 103 336
Jul.....	68 277	401 282	469 558	430 056	899 615	770 576	1 670 191	469 013	2 139 204
Aug.....	66 091	400 956	467 047	426 312	893 359	800 123	1 693 482	472 812	2 166 295
Sep.....	69 853	410 355	480 209	423 512	903 720	817 923	1 721 643	458 065	2 179 709
Oct	70 614	411 209	481 823	437 085	918 908	821 235	1 740 142	473 345	2 213 488
Nov.....	72 934	422 952	495 886	446 475	942 360	815 404	1 757 764	489 181	2 246 945
Dec.....	75 396	437 068	512 464	434 806	947 269	851 662	1 798 932	457 796	2 256 727
2012: Jan	71 027	425 880	496 907	453 528	950 435	834 907	1 785 342	436 768	2 222 110
Feb	70 338	422 939	493 277	449 981	943 258	824 244	1 767 502	440 054	2 207 556
Mar	72 899	442 102	515 001	449 041	964 042	835 333	1 799 376	425 355	2 224 731
Apr.....	73 340	422 827	496 168	438 014	934 182	842 853	1 777 035	436 395	2 213 431
May.....	71 014	421 530	492 544	462 866	955 410	826 116	1 781 526	455 906	2 237 431
Jun	75 481	434 491	509 971	444 258	954 229	814 930	1 769 160	481 404	2 250 564
Jul.....	73 406	443 258	516 664	471 007	987 671	815 258	1 802 929	513 116	2 316 045
Aug.....	75 534	445 427	520 961	471 959	992 920	827 902	1 820 822	514 164	2 334 986
Sep.....	78 574	454 560	533 134	472 635	1 005 768	825 678	1 831 446	512 707	2 344 153
Oct	75 262	446 848	522 110	479 911	1 002 021	810 931	1 812 952	526 616	2 339 568
Nov.....	81 730	485 156	566 886	466 212	1 033 098	839 866	1 872 964	514 584	2 387 548
Dec.....	81 042	495 991	577 033	458 109	1 035 142	833 908	1 869 050	504 390	2 373 439
2013: Jan	75 923	465 388	541 311	483 287	1 024 598	837 153	1 861 751	510 290	2 372 042
Feb	76 301	479 395	555 696	468 816	1 024 513	844 530	1 869 042	504 293	2 373 336
Mar	82 187	498 365	580 551	468 106	1 048 658	852 152	1 900 810	503 363	2 404 173
Apr.....	78 597	501 863	580 460	478 583	1 059 043	853 421	1 912 464	521 959	2 434 422
May.....	80 248	494 039	574 287	490 901	1 065 189	850 631	1 915 820	539 673	2 455 493
Jun	82 970	513 407	596 376	506 830	1 103 207	825 696	1 928 903	528 064	2 456 967
Jul.....	79 266	517 175	596 441	519 775	1 116 216	838 564	1 954 780	531 282	2 486 062
Aug.....	83 176	515 190	598 365	507 565	1 105 930	877 934	1 983 864	511 732	2 495 596
Sep.....	82 533	528 903	611 435	510 829	1 122 264	889 078	2 011 342	496 965	2 508 308
Oct	80 382	519 766	600 148	521 149	1 121 297	892 143	2 013 440	492 122	2 505 561
Nov.....	89 201	540 566	629 767	507 484	1 137 250	921 406	2 058 656	479 213	2 537 869
Dec.....	87 014	549 323	636 337	495 702	1 132 039	919 270	2 051 308	462 557	2 513 865
2014: Jan	83 650	531 235	614 884	505 906	1 120 790	939 602	2 060 392	463 622	2 524 014
Feb	84 165	528 621	612 786	510 828	1 123 614	935 425	2 059 040	455 204	2 514 244
Mar	84 287	579 993	664 280	553 289	1 217 569	892 530	2 110 100	482 942	2 593 041
Apr.....	84 057	547 279	631 335	552 551	1 183 887	930 390	2 114 276	490 060	2 604 336
May.....	86 701	550 554	637 254	550 772	1 188 026	961 344	2 149 370	492 492	2 641 863
Jun	86 207	561 978	648 185	553 910	1 202 095	917 017	2 119 113	515 762	2 634 875

KB125

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

Monetary analysis¹

R millions

End of	Not seasonally adjusted							Seasonally adjusted			
	M3 (1374M)	Counterparts						M3 (1374N)	Counterparts		
		Net foreign assets 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)						
2013: Feb	2 373 336	565 389	355 850	297 275	58 575	2 444 562	-695 190	2 394 439	572 516	67 657	2 439 167
Mar	2 404 173	578 275	356 393	303 353	53 040	2 469 889	-697 030	2 420 546	590 393	68 407	2 467 276
Apr	2 434 422	562 336	356 100	265 613	90 488	2 478 278	-696 680	2 452 639	600 635	89 008	2 480 237
May	2 455 493	639 959	343 731	257 709	86 022	2 488 317	-758 805	2 470 218	637 950	86 912	2 503 339
Jun	2 456 967	623 357	353 669	296 401	57 268	2 507 537	-731 195	2 482 873	629 481	80 922	2 519 873
Jul.....	2 486 062	634 002	342 294	251 323	90 971	2 500 594	-739 505	2 478 264	644 866	80 450	2 501 859
Aug.....	2 495 596	672 737	331 896	264 181	67 715	2 537 322	-782 178	2 481 577	660 599	62 056	2 530 399
Sep	2 508 308	672 283	326 649	279 461	47 188	2 554 053	-765 216	2 495 664	662 885	46 565	2 543 925
Oct	2 505 561	647 642	338 052	270 995	67 057	2 554 180	-763 318	2 494 277	636 967	58 077	2 550 999
Nov.....	2 537 869	656 390	356 807	265 938	90 869	2 579 672	-789 062	2 495 531	628 648	72 957	2 575 086
Dec.....	2 513 865	668 390	367 218	312 421	54 797	2 589 003	-798 325	2 498 082	659 128	54 625	2 585 490
2014: Jan	2 524 014	688 925	347 097	283 883	63 214	2 623 147	-851 272	2 531 177	685 846	59 378	2 629 454
Feb	2 514 244	653 261	344 820	308 028	36 792	2 656 619	-832 428	2 537 462	661 452	46 732	2 650 501
Mar.....	2 593 041	665 136	351 727	297 604	54 123	2 685 441	-811 658	2 610 967	678 204	69 824	2 682 589
Apr	2 604 336	639 477	361 363	285 250	76 113	2 683 220	-794 474	2 624 156	678 318	74 828	2 685 256
May	2 641 863	653 343	363 503	279 237	84 266	2 695 840	-791 586	2 658 525	650 252	85 237	2 712 057
Jun	2 634 875	662 847	370 888	310 819	60 069	2 725 475	-813 516	2 662 818	668 382	83 960	2 739 000

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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)						
2013: Feb	1 294	-1 768	1 006	-23 452	-22 446	19 266	6 243	14 854	8 665	-9 717	8 115
Mar	30 837	12 886	543	-6 079	-5 536	25 327	-1 840	26 107	17 876	750	28 109
Apr	30 249	-15 939	-293	37 741	37 448	8 390	350	32 093	10 242	20 601	12 961
May	21 071	77 623	-12 369	7 903	-4 466	10 039	-62 125	17 579	37 315	-2 096	23 102
Jun	1 474	-16 602	9 937	-38 691	-28 754	19 220	27 610	12 655	-8 469	-5 990	16 534
Jul	29 095	10 645	-11 375	45 078	33 704	-6 943	-8 310	-4 609	15 385	-472	-18 015
Aug	9 534	38 735	-10 397	-12 859	-23 256	36 729	-42 673	3 313	15 733	-18 394	28 540
Sep	12 711	-454	-5 248	-15 280	-20 527	16 731	16 962	14 086	2 286	-15 491	13 527
Oct	-2 746	-24 640	11 403	8 466	19 869	127	1 898	-1 386	-25 918	11 511	7 074
Nov	32 308	8 748	18 755	5 057	23 812	25 492	-25 744	1 253	-8 319	14 881	24 087
Dec	-24 004	12 000	10 411	-46 483	-36 072	9 331	-9 263	2 551	30 480	-18 332	10 404
2014: Jan	10 149	20 534	-20 121	28 538	8 417	34 144	-52 947	33 095	26 719	4 753	43 964
Feb	-9 771	-35 664	-2 277	-24 146	-26 422	33 472	18 844	6 284	-24 394	-12 646	21 047
Mar	78 797	11 875	6 906	10 424	17 331	28 822	20 770	73 506	16 752	23 092	32 088
Apr	11 295	-25 658	9 636	12 354	21 990	-2 221	17 184	13 189	114	5 004	2 666
May	37 526	13 866	2 140	6 013	8 153	12 619	2 888	34 369	-28 066	10 409	26 802
Jun	-6 988	9 503	7 385	-31 582	-24 197	29 635	-21 930	4 293	18 130	-1 277	26 942

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	Capital repayments on advances during period	Total mortgage loans outstanding ³
	Gross amount ¹										
	Assets mortgaged				Total	Purpose					
	Residential		Farms	Commercial and other		For construction of buildings ²	Existing buildings	Vacant land			
	Total	Of which: Re-advances									
(1478M)	(1479M)	(1480M)									
2008	272 904	48 878	2 986	18 622	294 512	30 076	252 978	11 459	230 426	110 234	969 775
2009	176 630	38 210	1 999	14 570	193 197	16 359	173 212	3 626	99 240	74 449	1 002 663
2010	246 602	43 115	4 152	16 668	267 422	13 123	249 458	4 841	121 576	91 430	1 042 245
2011	163 941	13 825	3 855	85 666	253 461	15 565	228 437	9 460	130 346	120 950	1 064 971
2012	169 676	8 292	3 888	64 583	238 147	18 955	214 895	4 297	137 791	134 092	1 083 518
2013	196 144	10 451	3 404	54 051	253 599	20 892	230 454	2 253	160 075	153 540	1 102 156
2011: May	14 021	1 960	300	4 858	19 179	1 070	17 604	505	10 509	6 180	1 052 643
Jun.....	14 042	1 029	379	7 669	22 091	1 453	19 603	1 035	11 111	8 528	1 056 225
Jul	13 532	1 226	283	7 968	21 783	1 228	19 837	717	10 365	11 362	1 056 383
Aug	15 577	1 286	316	7 883	23 776	1 367	21 459	950	12 698	13 035	1 057 663
Sep	15 162	1 283	476	10 050	25 687	1 596	23 292	800	12 187	8 781	1 062 331
Oct.....	14 312	988	263	7 263	21 838	1 616	19 348	874	10 209	11 170	1 062 804
Nov	15 423	1 016	410	8 252	24 085	1 545	21 398	1 143	11 648	11 485	1 064 120
Dec	10 369	726	275	6 010	16 654	1 449	14 642	563	12 694	13 127	1 064 971
2012: Jan	10 083	611	239	6 436	16 758	1 061	15 440	256	8 244	9 635	1 064 970
Feb.....	13 781	657	305	9 558	23 644	1 131	22 127	386	10 527	9 155	1 067 623
Mar.....	15 630	747	459	7 385	23 474	2 042	20 908	524	10 765	11 447	1 068 156
Apr	12 934	617	253	5 653	18 840	1 793	16 729	318	8 885	11 056	1 067 273
May	15 177	609	243	4 160	19 580	1 590	17 572	419	12 212	9 613	1 071 183
Jun	15 091	794	373	4 532	19 996	1 931	17 627	437	12 282	10 652	1 074 352
Jul	15 183	746	319	4 151	19 652	1 874	17 191	588	11 454	15 208	1 072 514
Aug	13 618	740	328	4 892	18 837	1 402	16 852	582	14 093	10 873	1 075 562
Sep	13 898	662	317	4 151	18 366	1 418	16 766	182	11 219	10 086	1 076 680
Oct.....	16 626	796	391	4 559	21 576	1 642	19 665	269	13 490	12 788	1 079 030
Nov	16 130	780	419	4 463	21 011	1 708	19 086	217	13 701	12 573	1 081 804
Dec	11 526	532	243	4 644	16 412	1 362	14 931	119	10 919	11 006	1 083 518
2013: Jan	12 585	680	203	2 810	15 598	975	14 495	127	8 520	11 081	1 082 591
Feb.....	15 002	683	202	3 562	18 765	1 549	16 986	230	10 601	11 244	1 083 449
Mar.....	14 668	611	225	4 500	19 393	1 557	17 662	173	11 115	10 123	1 084 404
Apr	16 255	768	380	4 293	20 928	1 533	19 205	190	12 643	14 776	1 085 604
May	17 398	842	424	4 470	22 292	1 721	20 340	230	14 931	12 703	1 088 898
Jun.....	15 696	877	260	5 080	21 036	1 848	19 029	159	14 565	13 636	1 090 595
Jul	17 838	1 110	286	5 083	23 207	1 962	21 052	193	14 544	14 656	1 091 136
Aug	17 532	1 049	342	4 895	22 768	2 037	20 440	292	15 043	9 743	1 096 950
Sep	16 431	990	208	4 544	21 184	1 920	19 101	162	14 157	10 074	1 101 763
Oct.....	20 442	1 103	404	5 184	26 030	1 998	23 821	211	15 994	13 477	1 105 065
Nov	18 180	1 031	238	4 859	23 278	1 993	21 135	150	14 956	16 288	1 104 301
Dec	14 117	708	233	4 771	19 121	1 798	17 188	136	13 006	15 738	1 102 156
2014: Jan	14 612	862	232	5 558	20 402	2 047	18 193	163	10 981	10 222	1 102 976
Feb.....	18 819	1 100	257	10 666	29 743	4 927	24 582	234	15 766	6 863	1 112 096
Mar.....	17 845	971	357	12 385	30 586	3 643	26 484	459	19 397	16 508	1 113 160
Apr.....	16 342	922	291	8 733	25 366	2 214	22 942	209	16 233	13 584	1 116 168
May	18 387	965	282	10 880	29 549	2 733	26 535	280	17 296	12 423	1 121 488
Jun.....	17 552	948	327	11 162	29 041	2 734	25 995	312	21 991	17 089	1 126 806

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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	-	-	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: May	20 801	76 783	67 373	57 663	-	4 025	34 592	8 804	47 421
Jun	17 131	77 757	67 437	56 740	-	3 750	33 227	6 041	43 018
Jul	17 429	80 174	67 444	54 934	2 000	5 900	33 171	3 846	44 917
Aug	17 698	81 561	67 628	57 180	-	5 900	30 195	6 748	42 843
Sep	19 848	81 888	67 745	64 725	-	4 400	31 313	8 965	44 678
Oct	21 277	84 083	67 722	60 483	-	4 800	31 590	5 880	42 270
Nov	22 085	86 437	67 723	63 275	-	5 950	31 667	4 675	42 292
Dec	23 659	97 261	68 079	61 242	-	5 950	19 872	5 810	31 632
2012: Jan	21 757	90 160	68 029	69 396	-	5 250	23 586	13 146	41 982
Feb	20 704	87 046	68 092	65 769	-	5 250	29 442	7 233	41 925
Mar	22 513	87 763	67 223	67 560	-	6 125	17 860	8 237	32 222
Apr	23 460	90 841	67 310	58 275	-	4 850	21 271	13 729	39 850
May	19 080	88 943	67 425	64 014	-	3 800	19 525	11 296	34 621
Jun	19 242	87 583	67 453	61 550	-	6 265	17 427	15 154	38 846
Jul	22 136	88 374	67 620	61 400	-	7 465	19 377	14 857	41 699
Aug	26 323	89 545	67 678	64 347	-	6 450	21 883	15 320	43 653
Sep	29 200	91 492	67 706	65 208	-	7 950	21 921	15 636	45 507
Oct	32 654	92 935	67 741	66 256	-	7 800	22 106	15 365	45 271
Nov	32 706	96 241	67 807	67 732	-	6 895	18 119	14 784	39 798
Dec	33 869	107 105	67 877	67 970	3 000	4 520	7 409	11 213	26 142
2013: Jan	25 344	96 923	67 953	70 542	-	3 450	13 005	20 693	37 148
Feb	25 510	93 559	67 906	69 998	-	5 550	11 392	21 002	37 944
Mar	26 328	95 949	67 228	80 259	10 000	6 050	9 886	5 127	31 063
Apr	24 540	96 279	67 261	76 399	3 000	5 535	15 832	7 062	31 429
May	24 514	95 469	67 199	67 047	2 300	5 835	15 941	6 543	30 619
Jun	23 169	96 729	67 073	65 246	6 000	6 750	10 373	8 424	31 547
Jul	26 973	99 148	67 164	63 242	6 000	6 150	4 928	15 044	32 122
Aug	27 354	99 339	67 112	65 665	6 000	6 150	5 651	14 179	31 980
Sep	27 847	99 518	67 222	82 091	5 000	6 150	7 261	14 266	32 677
Oct	28 608	99 922	67 278	79 296	7 000	6 650	6 065	10 701	30 416
Nov	27 519	102 688	67 401	79 626	6 000	6 650	6 012	4 829	23 491
Dec	29 336	115 479	68 042	80 705	3 000	6 150	3 178	2 725	15 053
2014: Jan	28 450	103 319	67 525	89 616	8 000	5 431	5 089	14 928	33 448
Feb	29 484	100 271	67 723	86 500	6 000	5 881	6 361	10 820	29 062
Mar	26 688	101 589	67 185	84 348	10 000	6 331	6 277	6 216	28 824
Apr	29 588	104 623	67 128	84 163	10 000	5 931	6 228	6 801	28 960
May	25 303	103 308	67 329	83 000	10 000	5 931	7 334	8 823	32 088
Jun	28 590	103 732	67 449	73 525	10 000	6 431	4 746	7 492	28 669

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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					
	Main repurchase auction ¹	Standing facilities ²	Cash reserve accounts		SAMOS Position ³	Total
			Withdrawals	Deposits		
	(1437D)	(1438D)	(1456D)	(1457D)	(1434D)	(1440D)
2014/05/15	21 900	-	1 846	2 137	-	23 115
2014/05/16	21 900	-	324	3 338	-	18 886
2014/05/17	21 900	-	324	3 338	1 128	20 014
2014/05/19	21 900	-	324	3 338	208	19 094
2014/05/20	21 900	-	324	3 338	-	18 886
2014/05/21	22 600	-	324	3 338	-	19 586
2014/05/22	22 600	-	324	3 340	671	20 254
2014/05/23	22 600	-	2 316	24	-	24 892
2014/05/24	22 600	-	0	102	939	23 437
2014/05/26	22 600	-	4 480	20	-	27 060
2014/05/27	22 600	-	4 952	20	-	27 532
2014/05/28	28 400	-	14	466	-	27 948
2014/05/29	28 400	-	69	20	-	28 449
2014/05/30	28 400	-	2 495	20	-	30 876
2014/05/31	28 400	-	0	616	1 646	29 430
2014/06/02	28 400	-	5 613	20	-	33 993
2014/06/03	28 400	-	3 495	70	-	31 824
2014/06/04	28 400	-	2 407	261	-	30 546
2014/06/05	30 000	-	1 061	70	-	30 991
2014/06/06	30 000	-	1 113	70	-	31 043
2014/06/07	30 000	-	307	1 626	717	29 398
2014/06/09	30 000	-	0	1 057	-	28 943
2014/06/10	30 000	-	0	1 740	-	28 260
2014/06/11	27 900	-	0	1 740	245	26 405
2014/06/12	27 900	-	0	2 753	837	25 984
2014/06/13	27 900	-	101	1 741	2 010	28 271
2014/06/14	27 900	-	101	1 741	2 020	28 281
2014/06/17	27 900	-	2 410	1 690	636	29 256
2014/06/18	30 200	-	87	2 194	-	28 093
2014/06/19	30 200	-	87	2 199	-	28 088
2014/06/20	30 200	-	552	1 896	-	28 856
2014/06/21	30 200	-	552	1 896	-	28 856
2014/06/23	30 200	-	0	925	-	29 275
2014/06/24	30 200	-	0	1 124	-	29 076
2014/06/25	26 000	-	77	1 816	-	24 261
2014/06/26	26 000	-	77	3 375	-	22 702
2014/06/27	26 000	-	4 108	22	-	30 086
2014/06/28	26 000	-	214	111	2 492	28 595
2014/06/30	26 000	-	3 829	22	-	29 806
2014/07/01	26 000	-	11 738	3 808	-	33 930
2014/07/02	29 800	-	4 170	389	-	33 581
2014/07/03	29 800	-	3 983	22	-	33 760
2014/07/04	29 800	-	3 296	414	-	32 682
2014/07/05	29 800	-	3 296	414	1 028	33 710
2014/07/07	29 800	-	425	1 682	-	28 543
2014/07/08	29 800	-	0	2 157	-	27 643
2014/07/09	30 900	-	2 532	1 286	-	32 146
2014/07/10	30 900	-	500	1 901	272	29 771
2014/07/11	30 900	-	500	1 901	-	29 499
2014/07/12	30 900	-	500	1 901	103	29 602
2014/07/14	30 900	-	733	1 343	-	30 289
2014/07/15	30 900	-	500	2 033	-	29 367
2014/07/16	31 400	-	500	3 191	-	28 709
2014/07/17	31 400	-	938	2 033	-	30 304
2014/07/18	31 400	-	740	2 033	-	30 106
2014/07/19	31 400	-	740	2 033	-	30 106
2014/07/21	31 400	-	27	906	-	30 521
2014/07/22	31 400	-	5 135	18	-	36 517
2014/07/23	34 700	-	0	198	-	34 502
2014/07/24	34 700	-	334	91	-	34 943
2014/07/25	34 700	-	1 781	215	-	36 266
2014/07/26	34 700	-	0	283	332	34 749
2014/07/28	34 700	-	0	3 305	-	31 395
2014/07/29	34 700	-	0	1 994	-	32 706
2014/07/30	33 300	-	1 403	215	-	34 488
2014/07/31	33 300	-	653	227	-	33 726
2014/08/01	33 300	-	5 469	154	-	38 616
2014/08/02	33 300	-	215	659	-	32 856
2014/08/04	33 300	-	3 185	500	-	35 985
2014/08/05	33 300	-	1 785	508	-	34 577
2014/08/06	34 200	-	0	1 332	-	32 868
2014/08/07	34 200	-	941	508	-	34 632
2014/08/08	34 200	-	665	508	-	34 356

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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		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)				
2007/08/17	10.00	15.00	2007/08/17	13.50	2014/04/18	5.39	5.63	5.33	5.73	5.78	6.38	6.90
2007/10/12	10.50	15.50	2007/10/12	14.00	2014/04/25	5.37	5.52	5.31	5.73	5.78	6.49	7.01
2007/12/07	11.00	16.00	2007/12/07	14.50	2014/05/02	5.35	5.60	5.31	5.73	5.78	6.48	6.99
2008/04/11	11.50	16.50	2008/04/11	15.00	2014/05/09	5.37	5.64	5.31	5.74	5.78	6.44	6.87
2008/06/13	12.00	17.00	2008/06/13	15.50	2014/05/16	5.36	5.54	5.30	5.75	5.80	6.44	6.91
2008/12/12	11.50	16.50	2008/12/12	15.00	2014/05/23	5.40	5.99	5.31	5.74	5.79	6.39	6.84
2009/02/06	10.50	15.50	2009/02/06	14.00	2014/05/30	5.40	6.21	5.26	5.75	5.80	6.41	6.89
2009/03/25	9.50	14.50	2009/03/25	13.00	2014/06/06	5.41	6.12	5.28	5.75	5.80	6.36	6.93
2009/05/04	8.50	13.50	2009/05/04	12.00	2014/06/13	5.38	5.44	5.28	5.75	5.80	6.34	6.95
2009/05/29	7.50	12.50	2009/05/29	11.00	2014/06/20	5.41	6.05	5.29	5.75	5.80	6.38	7.03
2009/08/14	7.00	12.00	2009/08/14	10.50	2014/06/27	5.34	5.75	5.29	5.78	5.83	6.40	7.08
2010/03/26	6.50	11.50	2010/03/26	10.00	2014/07/04	5.37	6.05	5.28	5.78	5.83	6.46	7.10
2010/09/10	6.00	...	2010/09/10	9.50	2014/07/11	5.40	5.85	5.28	5.78	5.83	6.46	7.12
2010/11/19	5.50	...	2010/11/19	9.00	2014/07/18	5.61	5.98	5.52	5.87	5.95	6.46	7.02
2012/07/20	5.00	...	2012/07/20	8.50	2014/07/25	5.62	5.94	5.52	5.88	5.95	6.46	6.98
2014/01/30	5.50	...	2014/01/30	9.00	2014/08/01	5.61	5.78	5.52	5.88	5.96	6.53	7.08
2014/07/18	5.75	...	2014/07/18	9.25	2014/08/08	5.66	5.88	5.52	5.94	6.03	6.57	7.12

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Date	Other money-market interest rates					Date	Notice deposits with banks ⁸			12-month fixed deposits ⁸ %	Weighted average overdraft rate on current accounts % (1404M)	Interbank call money % (1402M)
	SARB debentures ⁵		91-day Treasury bills % (1405W)	3-month JIBAR ⁶ % (1450W)	9x12 FRA ⁷ % (1451W)		1 to 32 days ⁹ % (1414M)	More than 32 days up to 91 days ¹⁰ % (1415M)	More than 91 days up to 185 days ¹¹ % (1416M)			
	28 days % (1448W)	56 days % (1458W)										
2014/04/18	5.32	5.45	5.76	5.78	6.77	2013: Mar	4.24	5.10	5.16	5.31	8.64	5.51
2014/04/25	5.32	5.45	5.77	5.78	6.93	Apr	4.24	5.11	5.16	5.28	8.60	5.35
2014/05/02	5.31	5.45	5.78	5.78	6.89	May	4.25	5.12	5.09	5.26	8.58	5.27
2014/05/09	5.28	5.41	5.77	5.78	6.73	Jun	4.28	5.14	5.12	5.28	8.60	5.46
2014/05/16	5.30	5.45	5.71	5.80	6.70	Jul	4.24	5.17	5.04	5.28	8.62	5.47
2014/05/23	5.30	5.45	5.70	5.80	6.59	Aug	4.29	5.18	5.07	5.29	8.61	5.45
2014/05/30	5.28	5.44	5.70	5.80	6.65	Sep	4.23	5.19	5.12	5.21	8.59	5.49
2014/06/06	5.26	5.42	5.71	5.80	6.71	Oct	4.23	5.20	5.16	5.30	8.63	5.43
2014/06/13	5.43	5.50	5.78	5.80	6.84	Nov	4.25	5.21	4.80	5.31	8.52	5.43
2014/06/20	5.50	5.45	5.86	5.80	6.76	Dec	4.29	5.24	5.31	5.34	8.56	5.56
2014/06/27	5.45	5.45	5.97	5.83	6.84							
2014/07/04	5.45	5.45	6.03	5.83	6.89	2014: Jan	4.66	5.36	5.52	5.29	8.78	5.81
2014/07/11	5.44	5.45	6.05	5.83	6.88	Feb	4.79	5.58	5.95	5.59	8.88	5.73
2014/07/18	5.45	5.45	6.05	5.96	6.64	Mar	4.71	5.48	5.34	5.64	8.90	5.72
2014/07/25	5.49	5.45	6.02	5.96	6.57	Apr	4.68	5.49	5.36	5.72	8.97	5.84
2014/08/01	5.53	5.45	6.00	5.96	6.68	May	4.88	5.79	6.10	5.84	9.02	5.56
2014/08/08	5.64	5.60	5.98	6.03	6.66	Jun	4.86	5.81	5.95	5.88	9.22	5.76

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- The SAONIA rate (weighted average rate of unsecured interbank overnight transactions at market rates consistently worked back to September 2001) was discontinued and replaced with the South African Benchmark Overnight Rate (Sabor) on deposits as from 27 March 2007.
- As from 27 March 2007 the rate indicated the weighted average implied rate of both overnight call deposit rates and tomorrow next transactions raised in the forward foreign-exchange market.
- Weighted average of the overnight call deposit rates paid by A1-rated local and F1-rated foreign financial institutions where Safex places its daily margin deposits received by members.
- As from 1 April 2004 the rate reflected related to negotiable certificates of deposits (instead of promissory notes).
- Average tender rate on South African Reserve Bank debentures established at Wednesday auctions (see footnotes 5 and 6 on page S-26 for dates of inception).
- Three-month Johannesburg Interbank Average Rate. Prior to November 2012 known as the Johannesburg Interbank Agreed Rate.
- Rate on 9x12-month forward rate agreements indicating market expectations of rate on 3-month instruments in 9 months' time.
- Weighted average on deposits.
- Before January 2008 this category related to 32-day deposits.
- Before January 2008 this category related to 88- to 91-day deposits.
- Before January 2008 this category related to 6-month deposits.
- The SAMOS penalty rate was discontinued as from 30 August 2010.

Key information

Money and banking Selected data

Period	Percentage changes ¹							Income velocity of circulation of money ⁶			
	Monetary aggregates ²				Credit ³						
	M1(A) (1370A)	M1 (1371A)	M2 (1373A)	M3 (1374A)	Private sector		Total domestic credit extention (1368A)	V1(A) (1420K)	V1 (1421K)	V2 (1422K)	V3 (1423K)
					Total loans and advances ⁴ (1369A)	Total claims ⁵ (1347A)					
2008	4.80	2.08	11.90	14.84	14.04	13.65	18.42	5.65	3.01	1.53	1.25
2009	0.39	6.99	1.72	1.79	-0.54	-0.12	1.90	5.81	3.17	1.54	1.24
2010	12.13	7.01	5.60	6.92	4.24	5.47	4.20	6.08	3.23	1.68	1.33
2011	8.43	9.78	7.18	8.28	7.42	6.17	5.82	6.27	3.28	1.74	1.37
2012	12.60	9.28	3.90	5.17	10.02	10.05	10.55	6.07	3.22	1.74	1.38
2013	10.28	9.36	9.75	5.92	6.34	6.13	5.04	5.75	3.12	1.74	1.38
2011: May	5.24	7.07	5.46	6.14	5.53	5.18	4.75	...	...	...	...
Jun	5.15	7.53	6.13	6.03	5.62	5.30	4.95	6.26	3.25	1.73	1.37
Jul	5.71	8.15	5.45	5.60	6.12	5.66	6.12	...	...	...	...
Aug	5.79	7.27	6.13	6.22	6.03	6.06	6.52	...	...	...	...
Sep	5.09	6.67	8.31	6.79	5.28	5.43	6.05	6.27	3.29	1.74	1.38
Oct	4.89	9.03	8.89	7.26	6.04	5.52	6.64	...	...	...	...
Nov	2.77	6.94	5.87	7.23	6.02	6.22	6.45	...	...	...	...
Dec	8.43	9.78	7.18	8.28	7.42	6.17	5.82	6.31	3.30	1.75	1.38
2012: Jan	12.28	10.10	6.61	6.70	7.26	7.33	7.52	...	...	...	...
Feb	10.14	9.51	6.88	5.89	8.13	7.91	7.98	...	...	...	...
Mar	11.33	9.13	9.00	6.65	9.16	9.16	9.23	6.08	3.23	1.73	1.38
Apr	8.40	5.29	7.25	6.16	7.64	7.33	7.66	...	...	...	...
May	9.24	8.53	6.90	6.43	8.04	8.31	8.02	...	...	...	...
Jun	11.03	7.82	7.45	7.00	8.09	8.68	8.38	6.15	3.26	1.74	1.38
Jul	10.03	9.79	7.95	8.27	7.25	8.34	8.06	...	...	...	...
Aug	11.54	11.14	7.52	7.79	7.79	7.94	7.61	...	...	...	...
Sep	11.02	11.29	6.38	7.54	8.82	9.07	8.26	6.02	3.18	1.73	1.36
Oct	8.36	9.04	4.18	5.70	8.50	8.35	7.43	...	...	...	...
Nov	14.32	9.63	6.55	6.26	9.86	9.59	9.28	...	...	...	...
Dec	12.60	9.28	3.90	5.17	10.02	10.05	10.55	6.01	3.19	1.76	1.38
2013: Jan	8.94	7.80	4.28	6.75	8.85	8.64	9.56	...	...	...	...
Feb	12.65	8.61	5.74	7.51	7.94	7.88	8.76	...	...	...	...
Mar	12.73	8.78	5.64	8.07	8.16	7.85	8.01	5.87	3.20	1.78	1.38
Apr	16.99	13.37	7.62	9.98	8.75	9.13	10.08	...	...	...	...
May	16.60	11.49	7.54	9.75	9.28	9.05	10.19	...	...	...	...
Jun	16.94	15.61	9.03	9.17	9.52	8.92	9.84	5.71	3.13	1.74	1.36
Jul	15.44	13.02	8.42	7.34	8.66	7.42	8.15	...	...	...	...
Aug	14.86	11.38	8.95	6.88	8.89	8.02	7.89	...	...	...	...
Sep	14.69	11.58	9.82	7.00	8.29	7.46	7.00	5.64	3.05	1.71	1.37
Oct	14.95	11.90	11.06	7.10	7.78	7.62	7.29	...	...	...	...
Nov	11.09	10.08	9.91	6.30	7.35	6.97	7.04	...	...	...	...
Dec	10.28	9.36	9.75	5.92	6.34	6.13	5.04	5.77	3.12	1.73	1.40
2014: Jan	13.59	9.39	10.67	6.41	7.60	8.16	7.18	...	...	...	...
Feb	10.27	9.67	10.17	5.94	8.56	8.67	7.60	...	...	...	...
Mar	14.42	16.11	11.01	7.86	8.13	8.73	8.59	5.65	3.12	1.73	1.40
Apr	8.76	11.79	10.55	6.98	8.39	8.27	7.42	...	...	...	...
May	10.96	11.53	12.19	7.59	8.20	8.34	7.99	...	...	...	...
Jun	8.69	8.96	9.86	7.24	8.46	8.69	8.61	5.51	2.98	1.67	1.35

KB800

1. Measured over a 12-month period.

2. Based on the consolidated liabilities of the monetary sector (as defined on pages S-18 and S-19).

3. Domestic credit extended by all monetary institutions.

4. Total of instalment sale credit, leasing finance, mortgage advances, and other loans and advances.

5. Total of investments, bills discounted, instalment sale credit, leasing finance, mortgage advances, and other loans and advances.

6. The ratio of the gross domestic product at current prices, seasonally adjusted, to the average value of the relevant seasonally adjusted monetary aggregate.