

## Statistical tables

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### General notes

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

... denotes not available

- denotes a value equal to nil

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

## South African Reserve Bank Liabilities

R millions

| End of    | Notes and coin in circulation <sup>1</sup> | Deposits                        |                              |  |                      |                             |          |         |                | SARB securities | Foreign loans <sup>6</sup> | Capital and reserves | Other liabilities | Total liabilities |
|-----------|--|---------------------------------|------------------------------|--|----------------------|-----------------------------|----------|---------|----------------|-----------------|----------------------------|----------------------|-------------------|-------------------|
|           |  | Central government <sup>2</sup> |                              | Banks and mutual banks <sup>3</sup>    |                      |                             | Other    |         | Total deposits |                 |                            |                      |                   |                   |
|           |  | Rand denominated                | Foreign currency denominated | Required reserve balances <sup>4</sup> | Excess cash reserves | Other balances <sup>5</sup> | Domestic | Foreign |                |                 |                            |                      |                   |                   |
|           |  |                                 |                              |  |                      |                             |          |         |                |                 |                            |                      |                   |                   |
| 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           |
| 2014      | 131 334                                    | 69 825                          | 95 404                       | 78 008                                 | 240                  | 54                          | 9 247    | 898     | 253 676        | 4 959           | 8                          | 397                  | 235 966           | 626 341           |
| 2011: Nov | 92 041                                     | 67 723                          | 63 275                       | 57 128                                 | 551                  | 19                          | 4 451    | 67      | 193 215        | 31 763          | 31                         | 397                  | 139 551           | 456 998           |
| 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           |
| Jul       | 111 573                                    | 67 528                          | 91 516                       | 73 502                                 | 227                  | 1 053                       | 7 308    | 463     | 241 597        | 6 362           | 8                          | 397                  | 221 989           | 581 926           |
| Aug       | 112 897                                    | 68 704                          | 89 957                       | 74 552                                 | 3 088                | 36                          | 6 207    | 690     | 243 234        | 6 781           | 8                          | 397                  | 214 836           | 578 153           |
| Sep       | 113 366                                    | 69 232                          | 98 862                       | 75 594                                 | 15                   | 1 928                       | 3 968    | 418     | 250 016        | 6 823           | 8                          | 397                  | 234 596           | 605 206           |
| Oct       | 116 162                                    | 69 080                          | 92 883                       | 76 041                                 | 647                  | 1 736                       | 5 067    | 1 271   | 246 724        | 6 823           | 8                          | 397                  | 213 392           | 583 507           |
| Nov       | 121 792                                    | 69 242                          | 92 457                       | 76 336                                 | 1 000                | -                           | 3 539    | 1 550   | 244 125        | 5 022           | 8                          | 397                  | 216 472           | 587 816           |
| Dec       | 131 334                                    | 69 825                          | 95 404                       | 78 008                                 | 240                  | 54                          | 9 247    | 898     | 253 676        | 4 959           | 8                          | 397                  | 235 966           | 626 341           |

KB101

- 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 <sup>2</sup>       |                                  |                                |        | Advances and investments |                    |                          |       | Total<br>(excluding<br>foreign<br>assets) | Other<br>assets | Total<br>assets |
|-----------------|--|---------|---------------------------------------|----------------------------------|--------------------------------|--------|--------------------------|--------------------|--------------------------|-------|---|-----------------|-----------------|
|                 | Gold coin<br>and<br>bullion <sup>1</sup> | Total   | Utilisation<br>of<br>cash<br>reserves | Loans granted to<br>banks under: |                                | Total  | Advances                 |                    | Investments              |       |   |                 |                 |
|                 |  |         |                                       | Resale<br>agree-<br>ments        | SAMOS<br>position <sup>5</sup> |        | Banks <sup>4</sup>       | Other <sup>3</sup> | Govern-<br>ment<br>stock | Other |   |                 |                 |
|                 |  |         |                                       |                                  |                                |        |                          |                    |                          |       |   |                 |                 |
| 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         |
| 2014 .....      | 55 887                                   | 568 523 | 4 452                                 | 38 906                           | -                              | 43 358 | 16                       | 111                | 8 061                    | 1 402 | 52 947                                    | 4 870           | 626 341         |
| 2011: 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 | -                                     | 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         |
| Jul .....       | 55 603                                   | 533 973 | 653                                   | 33 310                           | -                              | 33 963 | 16                       | 110                | 8 080                    | 1 402 | 43 570                                    | 4 382           | 581 926         |
| Aug .....       | 54 971                                   | 528 797 | 4 063                                 | 31 325                           | -                              | 35 388 | 15                       | 255                | 8 038                    | 1 402 | 45 097                                    | 4 259           | 578 153         |
| Sep .....       | 55 086                                   | 556 826 | 293                                   | 33 342                           | -                              | 33 635 | 15                       | 114                | 7 811                    | 1 402 | 42 977                                    | 5 404           | 605 206         |
| Oct .....       | 51 294                                   | 531 574 | 7 550                                 | 30 514                           | -                              | 38 064 | 14                       | 115                | 8 072                    | 1 402 | 47 667                                    | 4 265           | 583 507         |
| Nov .....       | 52 592                                   | 535 692 | -                                     | 38 130                           | 145                            | 38 275 | 15                       | 125                | 8 261                    | 1 402 | 48 078                                    | 4 046           | 587 816         |
| Dec .....       | 55 887                                   | 568 523 | 4 452                                 | 38 906                           | -                              | 43 358 | 16                       | 111                | 8 061                    | 1 402 | 52 947                                    | 4 870           | 626 341         |

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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<br>(1049M) | Other liabilities<br>(1050M) | Total liabilities<br>(1051M) |
|-----------------|---|---|--|------------------|------------------|--------------------|---------------------------|---------------------------------|------------------------------|------------------------------|
|                 | Domestic                                      |   |  |                  |                  | Foreign<br>(1047M) | Total deposits<br>(1048M) |                                 |                              |                              |
|                 | Central and provincial governments<br>(1053M) | Public enterprises/corporations <sup>1</sup><br>(1042M) | Insurance companies and pension funds<br>(1043M) | Other<br>(1045M) | Total<br>(1046M) |                    |                           |                                 |                              |                              |
| 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                       |
| 2014 .....      | 39 191  | 719   | 728  | 1 014            | 41 652           | 11 596             | 53 248                    | 102                             | 54                           | 53 405                       |
| 2011: 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                       |
| Jul.....        | 48 257  | 883   | 661  | 983              | 50 784           | 11 411             | 62 195                    | 102                             | 32                           | 62 329                       |
| Aug.....        | 48 639  | 822   | 713  | 986              | 51 160           | 8 965              | 60 125                    | 102                             | 175                          | 60 402                       |
| Sep.....        | 46 740  | 808   | 706  | 991              | 49 245           | 11 766             | 61 011                    | 102                             | 37                           | 61 151                       |
| Oct.....        | 47 200  | 809   | 505  | 996              | 49 512           | 12 258             | 61 770                    | 102                             | 28                           | 61 900                       |
| Nov.....        | 41 971  | 740   | 897  | 1 002            | 44 610           | 10 433             | 55 042                    | 102                             | 62                           | 55 206                       |
| Dec.....        | 39 191  | 719   | 728  | 1 014            | 41 652           | 11 596             | 53 248                    | 102                             | 54                           | 53 405                       |

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1. Including the Public Investment Corporation.

## Corporation for Public Deposits

## Assets

R millions

| End of          | Deposits        |                  | Promissory notes <sup>1</sup> | NCDs   | Treasury bills <sup>2</sup> | Government       |  | Other public-sector securities | Other assets | Total assets |
|-----------------|-----------------|------------------|-------------------------------|--------|-----------------------------|------------------|--|--------------------------------|--------------|--------------|
|                 | SARB<br>(1067M) | Banks<br>(1091M) |                               |        |                             | Stock<br>(1062M) | Loans and advances <sup>3</sup><br>(1093M) |                                |              |              |
| 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       |
| 2014 .....      | 9 232           | 3 650            | 562                           | -      | 73                          | -                | 38 151                                     | 1 717                          | 21           | 53 405       |
| 2011: 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       |
| Jul .....       | 7 267           | 5 405            | 556                           | 15 818 | 73                          | -                | 27 207                                     | 5 373                          | 631          | 62 329       |
| Aug .....       | 6 170           | 6 205            | 559                           | 14 977 | 434                         | -                | 25 549                                     | 4 252                          | 2 255        | 60 402       |
| Sep .....       | 3 939           | 7 205            | 562                           | 11 995 | 436                         | -                | 32 032                                     | 4 048                          | 933          | 61 151       |
| Oct .....       | 5 039           | 12 205           | 565                           | 7 264  | 73                          | -                | 31 344                                     | 3 375                          | 2 036        | 61 900       |
| Nov .....       | 3 514           | 7 780            | 568                           | 5 299  | 1 171                       | -                | 29 772                                     | 2 819                          | 4 284        | 55 206       |
| Dec .....       | 9 232           | 3 650            | 562                           | -      | 73                          | -                | 38 151                                     | 1 717                          | 21           | 53 405       |

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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.

# Banks<sup>1</sup>

## Liabilities

R millions

| End of    | Deposits <sup>2</sup>                            |                         |                    |                       |                        |                      |                  |  | Other                                      |                           |                    |
|-----------|--|-------------------------|--------------------|-----------------------|------------------------|----------------------|------------------|--|--|---------------------------|--------------------|
|           | Cash managed, cheque and transmission<br>(1070M) | Other demand<br>(1071M) | Savings<br>(1072M) | Short term<br>(1073M) | Medium term<br>(1075M) | Long term<br>(1076M) | Total<br>(1077M) | Foreign currency deposits included in total<br>(1078M) | Loans received under repurchase agreements |                           |                    |
|           |  |                         |                    |                       |                        |                      |                  |  | SARB<br>(1500M)                            | Other domestic<br>(1501M) | Foreign<br>(1514M) |
| 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             |
| 2014      | 678 794  | 695 797                 | 196 339            | 420 174               | 499 188                | 513 116              | 3 003 408        | 138 609  | 38 906                                     | 33 196                    | 30 003             |
| 2011: 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       | 646 080  | 675 101                 | 177 055            | 375 413               | 486 676                | 566 562              | 2 926 887        | 132 278  | 25 632                                     | 32 902                    | 24 809             |
| Jul       | 613 990  | 702 139                 | 181 873            | 361 067               | 473 854                | 570 338              | 2 903 261        | 139 635  | 33 310                                     | 31 229                    | 30 052             |
| Aug       | 621 350  | 708 415                 | 184 951            | 386 025               | 477 371                | 543 435              | 2 921 547        | 128 801  | 31 812                                     | 35 611                    | 26 412             |
| Sep       | 646 635  | 725 589                 | 188 992            | 388 853               | 496 459                | 531 534              | 2 978 062        | 139 096  | 33 343                                     | 29 484                    | 31 229             |
| Oct       | 640 604  | 654 046                 | 191 523            | 428 066               | 508 204                | 530 651              | 2 953 096        | 118 525  | 32 498                                     | 33 237                    | 35 103             |
| Nov       | 670 021  | 728 403                 | 195 667            | 359 120               | 525 657                | 531 299              | 3 010 166        | 140 326  | 42 148                                     | 35 101                    | 31 407             |
| Dec       | 678 794  | 695 797                 | 196 339            | 420 174               | 499 188                | 513 116              | 3 003 408        | 138 609  | 38 906                                     | 33 196                    | 30 003             |

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.

# Banks<sup>1</sup>

## Liabilities

R millions

| liabilities to the public |                |                                |                    |         | Capital and other liabilities   |  |                   |   |         | Total equity and liabilities | End of    |
|---------------------------|----------------|--------------------------------|--------------------|---------|---------------------------------|--|-------------------|---|---------|------------------------------|-----------|
| Foreign currency funding  |                | Debt securities <sup>3,4</sup> | Other <sup>5</sup> | Total   | Total liabilities to the public | Outstanding liabilities on behalf of clients per contra <sup>6</sup> | Other liabilities | Share capital and reserves <sup>3</sup> | Total   |                              |           |
| Domestic sector           | Foreign sector |                                |                    |         |                                 |  |                   |   |         |                              |           |
| (1080M)                   | (1081M)        |                                |                    |         |                                 |  |                   |   |         |                              |           |
| 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      |
| 7 087                     | 159 655        | 232 345                        | 36 782             | 537 974 | 3 541 382                       | -  | 314 082           | 324 100                                 | 638 183 | 4 179 564                    | 2014      |
| 11 553                    | 68 669         | 118 813                        | 19 351             | 334 710 | 2 802 261                       | -  | 393 202           | 244 550                                 | 637 752 | 3 440 013                    | 2011: 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 | 3 405 455                       | -  | 302 585           | 311 074                                 | 613 659 | 4 019 114                    | Jun       |
| 22 708                    | 106 897        | 238 220                        | 33 346             | 495 762 | 3 399 023                       | -  | 296 795           | 310 296                                 | 607 091 | 4 006 114                    | Jul       |
| 19 730                    | 107 609        | 238 142                        | 33 135             | 492 451 | 3 413 999                       | -  | 313 612           | 310 224                                 | 623 836 | 4 037 835                    | Aug       |
| 18 044                    | 114 980        | 230 964                        | 31 233             | 489 276 | 3 467 338                       | -  | 341 390           | 315 174                                 | 656 564 | 4 123 903                    | Sep       |
| 12 994                    | 128 881        | 229 260                        | 31 963             | 503 935 | 3 457 031                       | -  | 322 137           | 317 337                                 | 639 475 | 4 096 506                    | Oct       |
| 14 585                    | 133 769        | 230 119                        | 35 753             | 522 882 | 3 533 048                       | -  | 332 509           | 321 041                                 | 653 550 | 4 186 599                    | Nov       |
| 7 087                     | 159 655        | 232 345                        | 36 782             | 537 974 | 3 541 382                       | -  | 314 082           | 324 100                                 | 638 183 | 4 179 564                    | Dec       |

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



# Banks<sup>1</sup>

## 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 <sup>2</sup> | Foreign-currency loans and advances | Redeemable preference shares |
|                 | (1100M)                       | (1101M)               | (1102M)                | (1104M) | (1113M)   | (1107M)                               | (1108M)   | (1109M)           | (1110M)                          | (1120M)                             | (1121M)                      |
| 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                       |
| 2014 .....      | 37 123                        | 1                     | 77 108                 | 114 231 | 108 575   | 146 580                               | 353 816   | 1 150 328         | 103 515                          | 326 604                             | 70 219                       |
| 2011: 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                               | 340 125   | 1 120 769         | 98 942                           | 298 146                             | 65 702                       |
| Jun .....       | 22 898                        | 1                     | 72 105                 | 95 003  | 107 705   | 150 996                               | 342 040   | 1 126 086         | 99 620                           | 321 833                             | 69 073                       |
| Jul .....       | 26 503                        | 1                     | 76 565                 | 103 069 | 96 683  | 141 784                               | 344 023   | 1 129 883         | 100 430                          | 301 225                             | 68 969                       |
| Aug .....       | 23 398                        | 1                     | 82 396                 | 105 795 | 99 997  | 139 189                               | 345 326   | 1 133 213         | 101 305                          | 295 059                             | 68 865                       |
| Sep .....       | 26 602                        | 1                     | 78 142                 | 104 744 | 122 244   | 141 878                               | 347 324   | 1 137 422         | 101 879                          | 313 980                             | 72 323                       |
| Oct .....       | 27 255                        | 1                     | 72 811                 | 100 067 | 102 690   | 149 075                               | 349 797   | 1 143 309         | 102 795                          | 298 462                             | 75 091                       |
| Nov .....       | 23 985                        | 1                     | 82 470                 | 106 456 | 113 513   | 143 155                               | 351 963   | 1 147 910         | 103 471                          | 320 034                             | 74 277                       |
| Dec .....       | 37 123                        | 1                     | 77 108                 | 114 231 | 108 575   | 146 580                               | 353 816   | 1 150 328         | 103 515                          | 326 604                             | 70 219                       |

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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<sup>1</sup>

## Assets

R millions

| and advances         |                                       |           | Investments and bills discounted |         |         |                                  |                                       |         | Non-financial assets | Other assets | Total assets | End of    |
|----------------------|---------------------------------------|-----------|----------------------------------|---------|---------|----------------------------------|---------------------------------------|---------|----------------------|--------------|--------------|-----------|
| Overdrafts and loans | Less: Credit impairments <sup>3</sup> | Total     | Investments other than shares    |         | Shares  | Bills and acceptances discounted | Less: Credit impairments <sup>3</sup> | Total   |                      |              |              |           |
|                      |                                       |           | Government stock                 | Other   |         |                                  |                                       |         |                      |              |              |           |
| (1122M)              | (1123M)                               | (1124M)   | (1125M)                          | (1126M) | (1127M) | (1111M)                          | (1128M)                               | (1129M) | (1130M)              | (1131M)      | (1132M)      |           |
| 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      |
| 992 510              | 76 204                                | 3 175 943 | 195 215                          | 329 855 | 51 244  | 216 705                          | 39                                    | 792 979 | 64 512               | 31 899       | 4 179 564    | 2014      |
| 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    | 2011: 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                                | 3 042 341 | 165 474                          | 311 959 | 49 248  | 188 261                          | 44                                    | 714 898 | 59 249               | 45 571       | 3 961 017    | May       |
| 964 579              | 73 373                                | 3 108 559 | 166 496                          | 308 069 | 49 830  | 195 661                          | 45                                    | 720 011 | 59 904               | 35 636       | 4 019 114    | Jun       |
| 981 814              | 76 707                                | 3 088 105 | 176 577                          | 300 078 | 50 899  | 199 962                          | 44                                    | 727 473 | 60 589               | 26 878       | 4 006 114    | Jul       |
| 985 749              | 77 034                                | 3 091 669 | 187 702                          | 301 040 | 50 824  | 202 306                          | 41                                    | 741 831 | 61 040               | 37 500       | 4 037 835    | Aug       |
| 992 481              | 77 012                                | 3 152 520 | 178 662                          | 323 392 | 51 786  | 205 080                          | 41                                    | 758 878 | 61 896               | 45 866       | 4 123 903    | Sep       |
| 975 802              | 76 848                                | 3 120 175 | 192 176                          | 316 237 | 53 421  | 213 813                          | 39                                    | 775 608 | 62 407               | 38 249       | 4 096 506    | Oct       |
| 1 002 773            | 76 191                                | 3 180 905 | 198 982                          | 322 910 | 52 000  | 212 781                          | 39                                    | 786 633 | 63 379               | 49 226       | 4 186 599    | Nov       |
| 992 510              | 76 204                                | 3 175 943 | 195 215                          | 329 855 | 51 244  | 216 705                          | 39                                    | 792 979 | 64 512               | 31 899       | 4 179 564    | Dec       |

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

## Banks

## Analysis of deposits by type of depositor

R millions

| End of          | Residents                                    |   |   |  |                                       |   |                                    |  |                  |         | Non-residents<br>(1152M) | Total all deposits<br>(1077M) | Of which: Denominated in foreign currency<br>(1078M) |
|-----------------|--|---|---|--|---------------------------------------|---|------------------------------------|--|------------------|---------|--------------------------|-------------------------------|--|
|                 | Interbank and intragroup deposits<br>(1153M) | Government deposits <sup>1</sup><br>(1143M) | Local governments and regional services councils<br>(1144M) | Public enterprises and/or corporations <sup>2</sup><br>(1145M) | Insurers and pension funds<br>(1146M) | Other companies and close corporations<br>(1147M) | Households <sup>3</sup><br>(1154M) | Other monetary institutions<br>(1155M) | Total<br>(1150M) |         |                          |                               |  |
|                 |  |   |   |  |                                       |   |                                    |  |                  |         |                          |                               |  |
| 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                                       | 128 237                                     | 46 173  | 131 114  | 125 052                               | 1 450 728   | 695 836                            | 10 866                                 | 2 674 878        | 105 017 | 2 779 895                | 108 165                       |  |
| 2014 .....      | 98 131                                       | 140 592                                     | 43 019  | 110 032  | 135 650                               | 1 536 812   | 785 999                            | 9 048                                  | 2 859 284        | 144 123 | 3 003 408                | 138 609                       |  |
| 2013: Nov ..... | 95 949                                       | 80 080                                      | 49 698  | 136 420  | 131 739                               | 1 450 621   | 698 721                            | 22 466                                 | 2 665 695        | 102 016 | 2 767 710                | 100 293                       |  |
| Dec .....       | 86 873                                       | 128 237                                     | 46 173  | 131 114  | 125 052                               | 1 450 728   | 695 836                            | 10 866                                 | 2 674 878        | 105 017 | 2 779 895                | 108 165                       |  |
| 2014: Jan ..... | 88 861                                       | 83 408                                      | 44 968  | 133 957  | 131 830                               | 1 458 910   | 692 178                            | 15 641                                 | 2 649 753        | 115 551 | 2 765 304                | 105 280                       |  |
| Feb .....       | 88 091                                       | 110 634                                     | 45 426  | 128 158  | 128 573                               | 1 451 995   | 696 452                            | 17 485                                 | 2 666 813        | 118 380 | 2 785 193                | 109 141                       |  |
| Mar .....       | 86 892                                       | 110 157                                     | 58 072  | 129 883  | 135 512                               | 1 483 331   | 720 351                            | 10 840                                 | 2 735 037        | 110 275 | 2 845 312                | 111 411                       |  |
| Apr .....       | 91 878                                       | 89 403                                      | 53 573  | 125 688  | 137 775                               | 1 490 804   | 728 480                            | 16 947                                 | 2 734 549        | 115 986 | 2 850 534                | 122 257                       |  |
| May .....       | 80 424                                       | 88 614                                      | 46 612  | 129 811  | 135 726                               | 1 527 299   | 733 247                            | 16 224                                 | 2 757 957        | 110 395 | 2 868 352                | 122 951                       |  |
| Jun .....       | 89 613                                       | 128 765                                     | 40 618  | 128 082  | 135 014                               | 1 521 539   | 738 304                            | 17 737                                 | 2 799 672        | 127 215 | 2 926 887                | 132 278                       |  |
| Jul .....       | 87 763                                       | 89 959                                      | 48 968  | 128 855  | 136 401                               | 1 521 790   | 745 384                            | 16 339                                 | 2 775 460        | 127 801 | 2 903 261                | 139 635                       |  |
| Aug .....       | 85 367                                       | 112 167                                     | 46 596  | 126 029  | 139 155                               | 1 509 637   | 751 607                            | 24 350                                 | 2 794 908        | 126 639 | 2 921 547                | 128 801                       |  |
| Sep .....       | 102 601                                      | 101 910                                     | 39 869  | 126 190  | 141 794                               | 1 557 515   | 762 423                            | 16 758                                 | 2 849 059        | 129 003 | 2 978 062                | 139 096                       |  |
| Oct .....       | 82 740                                       | 99 649                                      | 36 597  | 112 567  | 148 256                               | 1 560 651   | 770 985                            | 17 802                                 | 2 829 247        | 123 849 | 2 953 096                | 118 525                       |  |
| Nov .....       | 98 506                                       | 97 462                                      | 45 693  | 119 342  | 142 476                               | 1 560 764   | 791 493                            | 11 940                                 | 2 867 676        | 142 490 | 3 010 166                | 140 326                       |  |
| Dec .....       | 98 131                                       | 140 592                                     | 43 019  | 110 032  | 135 650                               | 1 536 812   | 785 999                            | 9 048                                  | 2 859 284        | 144 123 | 3 003 408                | 138 609                       |  |

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## Banks

## Selected asset items

R millions

| End of          | NCDs/PNs<br>(1160M) | Advances                      |                                   |  |                           | Investments                            |                                       |                  |   |                  |                           | Bills discounted          |   |   |
|-----------------|---------------------|-------------------------------|-----------------------------------|--|---------------------------|--|---------------------------------------|------------------|---|------------------|---------------------------|---------------------------|---|---|
|                 |                     | Central government<br>(1510M) | Provincial governments<br>(1174M) | Total loans and advances <sup>4</sup><br>(1166M) | Foreign sector<br>(1167M) | Government sector                      |                                       |                  | Private sector                                      |                  |                           | Treasury bills<br>(1161M) | Land Bank bills and promissory notes<br>(1162M) | Other including bankers' acceptances<br>(1163M) |
|                 |                     |                               |                                   |  |                           | Short-term government stock<br>(1168M) | Long-term government stock<br>(1169M) | Other<br>(1170M) | Stock of public enterprises/corporations<br>(1171M) | Other<br>(1172M) | Foreign sector<br>(1173M) |                           |   |   |
|                 |                     |                               |                                   |  |                           |  |                                       |                  |   |                  |                           |                           |   |   |
| 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  |
| 2014 .....      | 32 300              | 470                           | 955                               | 2 588 181  | 270 858                   | 62 144                                 | 133 071                               | 38               | 14 819  | 148 743          | 153 687                   | 199 066                   | 98  | 17 541  |
| 2013: 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                             | 2 495 710  | 254 757                   | 53 440                                 | 112 033                               | 245              | 11 393  | 129 218          | 144 843                   | 174 806                   | 148   | 13 307  |
| Jun .....       | 38 156              | 584                           | 1 085                             | 2 520 532  | 266 139                   | 63 933                                 | 102 563                               | 248              | 11 671  | 131 872          | 146 524                   | 179 666                   | 149   | 15 846  |
| Jul .....       | 34 658              | 602                           | 1 073                             | 2 542 092  | 256 322                   | 69 978                                 | 106 599                               | 196              | 12 637  | 130 944          | 144 361                   | 182 817                   | 149   | 16 996  |
| Aug .....       | 33 324              | 560                           | 1 102                             | 2 552 604  | 254 438                   | 73 434                                 | 114 269                               | 234              | 12 521  | 135 839          | 140 553                   | 184 563                   | 50  | 17 693  |
| Sep .....       | 35 339              | 636                           | 779                               | 2 573 137  | 282 775                   | 63 355                                 | 115 306                               | -                | 12 248  | 133 396          | 163 428                   | 188 341                   | 50  | 16 689  |
| Oct .....       | 37 627              | 485                           | 782                               | 2 567 756  | 269 937                   | 61 215                                 | 130 960                               | 127              | 12 995  | 145 836          | 146 446                   | 195 146                   | 97  | 18 570  |
| Nov .....       | 35 872              | 502                           | 770                               | 2 599 627  | 270 619                   | 70 457                                 | 128 525                               | 14               | 12 700  | 145 435          | 148 309                   | 196 029                   | 97  | 16 655  |
| Dec .....       | 32 300              | 470                           | 955                               | 2 588 181  | 270 858                   | 62 144                                 | 133 071                               | 38               | 14 819  | 148 743          | 153 687                   | 199 066                   | 98  | 17 541  |

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

## Banks and Mutual banks

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

R millions

| Quarter-end balances according to type of asset and agreement   | Instalment sale credit<br>(Hire-purchase credit) |         |         | Leasing finance    |         |         |                  |         |         | Total assets financed |         |         |
|---|--|---------|---------|--------------------|---------|---------|------------------|---------|---------|-----------------------|---------|---------|
|   |  |         |         | Financial leases   |         |         | Operating leases |         |         |                       |         |         |
|   | 2014/02  | 2014/03 | 2014/04 | 2014/02            | 2014/03 | 2014/04 | 2014/02          | 2014/03 | 2014/04 | 2014/02               | 2014/03 | 2014/04 |
| Passenger cars:   |  |         |         |                    |         |         |                  |         |         |                       |         |         |
| New .....   | 114 140  | 114 694 | 115 635 | 2 695              | 2 550   | 2 343   | 300              | 228     | 340     | 117 135               | 117 472 | 118 317 |
| Used .....  | 103 204  | 105 430 | 108 902 | 1 675              | 1 513   | 1 390   | 196              | 213     | 222     | 105 075               | 107 157 | 110 514 |
| Minibuses .....   | 3 905  | 3 842   | 3 983   | 679                | 72      | 59      | 120              | 138     | 157     | 4 704                 | 4 053   | 4 198   |
| Trucks and other land transport equipment ....  | 62 088   | 63 588  | 64 589  | 2 805              | 2 841   | 2 771   | 275              | 268     | 262     | 65 167                | 66 696  | 67 621  |
| Aircraft, ships and boats .....   | 1 681  | 1 738   | 1 688   | 86                 | 82      | 76      | -                | -       | -       | 1 767                 | 1 821   | 1 764   |
| Agricultural machinery and equipment .....  | 10 336   | 10 122  | 10 667  | 94                 | 104     | 107     | 4                | 5       | 8       | 10 434                | 10 230  | 10 781  |
| All household appliances, such as furniture, televisions, radio sets and other electrical equipment ..... | 8  | 6       | 6       | 0                  | 0       | 0       | 0                | 0       | 0       | 8                     | 6       | 6       |
| Industrial, commercial and office equipment ....  | 23 436   | 23 873  | 23 947  | 2 920              | 4 026   | 3 914   | 365              | 376     | 373     | 26 721                | 28 275  | 28 234  |
| Other goods .....   | 9 803  | 10 281  | 11 007  | 1 511              | 1 631   | 1 674   | 0                | 0       | 0       | 11 314                | 11 912  | 12 681  |
| All goods .....   | 328 599  | 333 575 | 340 423 | 12 465             | 12 819  | 12 333  | 1 261            | 1 229   | 1 361   | 342 325               | 347 622 | 354 117 |
| According to type of purchaser/lessee   | Households <sup>2</sup>                          |         |         | Other <sup>3</sup> |         |         | Total            |         |         |                       |         |         |
|   | 2014/02  | 2014/03 | 2014/04 | 2014/02            | 2014/03 | 2014/04 | 2014/02          | 2014/03 | 2014/04 | 2014/02               | 2014/03 | 2014/04 |
| Instalment sale balances .....  | 233 445  | 236 483 | 241 641 | 95 155             | 97 092  | 98 782  | 328 600          | 333 575 | 340 423 |                       |         |         |
| Leasing balances .....  | 4 470  | 4 154   | 3 877   | 9 256              | 9 894   | 9 817   | 13 726           | 14 048  | 13 694  |                       |         |         |

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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 %<br>(1181M)      | Adjustable rate agreements %<br>(1182M) | Instalment sale transactions Rm<br>(1183M) | Leasing transactions Rm<br>(1184M) | Total Rm<br>(1185M) |
| 2013: 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 .....       | 12.61                                       | 10.03                                   | 11 551                                     | 417                                | 11 968              |
| Jul .....       | 12.59                                       | 10.21                                   | 12 472                                     | 605                                | 13 077              |
| Aug .....       | 12.11                                       | 10.23                                   | 11 811                                     | 448                                | 12 259              |
| Sep .....       | 12.60                                       | 10.21                                   | 12 160                                     | 922                                | 13 083              |
| Oct .....       | 12.63                                       | 10.22                                   | 13 476                                     | 916                                | 14 393              |
| Nov .....       | 12.63                                       | 10.22                                   | 11 963                                     | 386                                | 12 349              |
| Dec .....       | 12.64                                       | 10.23                                   | 12 390                                     | 341                                | 12 731              |

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## Banks Contingent liabilities

R millions

| End of          | Guarantees on behalf of clients<br>(1191M) | Letters of credit and committed undrawn facilities<br>(1192M) | Bankers' acceptances <sup>1</sup><br>(1198M) | Underwriting exposures<br>(1193M) | Credit derivative instruments<br>(1199M) | Committed capital expenditure<br>(1211M) | Operating lease commitments<br>(1212M) | Other contingent liabilities: |   |
|-----------------|--|---|--|-----------------------------------|--|--|--|-------------------------------|---|
|                 |  |   |  |                                   |  |  |  | Total <sup>2</sup><br>(1194M) | Of which: Uncommitted undrawn facilities<br>(1213M) |
| 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   |
| 2014 .....      | 186 141                                    | 427 779   | -  | 4 561                             | 36 206                                   | 5 486                                    | 14 501                                 | 477 672                       | 476 607   |
| 2011: 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.....        | 172 840                                    | 356 002   | -  | 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                                    | 13 803                                 | 507 843                       | 505 803   |
| Jun .....       | 173 251                                    | 367 330   | -  | 3 652                             | 34 978                                   | 5 842                                    | 13 114                                 | 515 737                       | 514 507   |
| Jul.....        | 175 834                                    | 377 716   | -  | 4 873                             | 36 409                                   | 5 619                                    | 13 099                                 | 488 113                       | 486 884   |
| Aug.....        | 172 624                                    | 376 534   | -  | 5 180                             | 38 520                                   | 5 797                                    | 13 029                                 | 489 098                       | 486 886   |
| Sep.....        | 180 901                                    | 383 769   | -  | 4 869                             | 37 881                                   | 5 461                                    | 13 544                                 | 489 120                       | 487 880   |
| Oct .....       | 183 160                                    | 380 874   | -  | 5 781                             | 38 078                                   | 5 192                                    | 14 049                                 | 509 167                       | 508 091   |
| Nov.....        | 183 940                                    | 383 286   | -  | 5 386                             | 36 317                                   | 4 787                                    | 13 889                                 | 506 514                       | 505 444   |
| Dec.....        | 186 141                                    | 427 779   | -  | 4 561                             | 36 206                                   | 5 486                                    | 14 501                                 | 477 672                       | 476 607   |

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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 <sup>1</sup> |                             |   | Cheques processed during the period by the automated clearing bureau <sup>2,3,5</sup> |                             |   | Electronic fund transfers processed during the period <sup>3,4</sup> |                             |   |
|                 | Number Millions<br>(1260M)                                     | Value R millions<br>(1261M) | Value seasonally adjusted R millions<br>(1261N) | Number Millions<br>(1262M)  | Value R millions<br>(1263M) | Value seasonally adjusted R millions<br>(1263N) | Number Millions<br>(1264M)   | Value R millions<br>(1265M) | Value seasonally adjusted R millions<br>(1265N) |
| 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                                       |
| 2014 .....      | 446.898  | 228 140                     | 228 140   | 13.841  | 243 788                     | 243 788   | 1 064.270  | 8 401 764                   | 8 401 764                                       |
| 2011: 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                      | 22 905  | 84.788   | 619 252                     | 695 870   |
| Feb .....       | 34.188   | 16 910                      | 18 821  | 1.296   | 22 563                      | 21 963  | 84.813   | 651 030                     | 685 153   |
| Mar .....       | 36.450   | 18 131                      | 17 987  | 1.284   | 21 916                      | 19 900  | 87.892   | 681 303                     | 656 522   |
| Apr .....       | 37.324   | 18 495                      | 18 940  | 1.153   | 20 161                      | 22 077  | 89.026   | 668 348                     | 719 806   |
| May .....       | 37.292   | 18 926                      | 18 918  | 1.224   | 20 619                      | 19 549  | 89.449   | 686 436                     | 689 907   |
| Jun .....       | 36.055   | 18 251                      | 18 908  | 1.225   | 22 102                      | 22 314  | 85.370   | 681 956                     | 690 240   |
| Jul .....       | 38.100   | 19 517                      | 19 698  | 1.149   | 20 824                      | 20 866  | 89.813   | 733 424                     | 715 806   |
| Aug .....       | 36.786   | 18 919                      | 19 222  | 1.133   | 19 682                      | 19 543  | 86.838   | 696 173                     | 676 722   |
| Sep .....       | 37.957   | 19 466                      | 19 858  | 1.070   | 18 961                      | 19 397  | 90.331   | 719 553                     | 713 973   |
| Oct .....       | 38.323   | 20 166                      | 19 846  | 1.094   | 19 438                      | 19 099  | 94.231   | 769 929                     | 728 178   |
| Nov .....       | 36.323   | 18 990                      | 18 227  | 0.996   | 17 805                      | 17 401  | 86.748   | 714 692                     | 677 640   |
| Dec .....       | 41.345   | 22 260                      | 18 998  | 0.976   | 18 824                      | 18 774  | 94.970   | 779 668                     | 751 947   |

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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 reserves<sup>1</sup>

R millions

| Period          | Liquid assets                 |                       |   |                |                               |                 |                                    |                             |                                | Cash reserves <sup>7</sup>     |  |
|-----------------|-------------------------------|-----------------------|---|----------------|-------------------------------|-----------------|------------------------------------|-----------------------------|--------------------------------|--------------------------------|--|
|                 | Banknotes and subsidiary coin | Gold coin and bullion | Reserve and clearing account balances held with SARB <sup>2</sup> | Treasury bills | Government stock <sup>3</sup> | SARB securities | Guaranteed securities <sup>4</sup> | Total holdings <sup>5</sup> | Required holdings <sup>6</sup> | Banks' liabilities as adjusted | Minimum reserve balances to be held with SARB <sup>8</sup> |
|                 | (1240M)                       | (1241M)               | (1242M)   | (1244M)        | (1245M)                       | (1246M)         | (1247M)                            | (1250M)                     | (1251M)                        | (1252M)                        | (1255M)  |
| 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   |
| 2014 .....      | 23 467                        | 467                   | 1 743   | 164 810        | 147 754                       | 6 615           | -                                  | 344 857                     | 174 180                        | 2 946 621                      | 73 666   |
| 2011: 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 .....       | 22 891                        | 481                   | 1 252   | 158 199        | 153 722                       | 5 043           | -                                  | 341 588                     | 172 603                        | 2 939 133                      | 73 478   |
| Jul .....       | 23 602                        | 348                   | 1 368   | 162 516        | 152 881                       | 7 461           | -                                  | 348 177                     | 173 751                        | 2 979 727                      | 74 493   |
| Aug .....       | 23 165                        | 454                   | 1 868   | 165 894        | 152 728                       | 7 019           | -                                  | 351 128                     | 175 469                        | 3 021 374                      | 75 534   |
| Sep .....       | 24 228                        | 416                   | 1 906   | 179 742        | 134 690                       | 6 651           | -                                  | 347 632                     | 177 104                        | 3 039 397                      | 75 985   |
| Oct .....       | 24 336                        | 411                   | 2 192   | 179 450        | 156 154                       | 6 760           | -                                  | 369 302                     | 178 553                        | 3 048 776                      | 76 219   |
| Nov .....       | 25 969                        | 362                   | 2 389   | 185 924        | 152 156                       | 7 387           | -                                  | 374 186                     | 179 692                        | 3 055 679                      | 76 392   |
| Dec .....       | 27 907                        | 335                   | 2 142   | 190 087        | 152 038                       | 7 243           | -                                  | 379 752                     | 181 622                        | 3 086 114                      | 77 153   |

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1. Average amounts as from January 2008.
2. As from April 1993 only that part of the reserve balance in excess of the minimum cash reserve requirement can be utilised as liquid assets.
3. As from 18 October 2000 all government stock qualifies as liquid assets, irrespective of maturity.
4. 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 banks<sup>1</sup> and the Postbank Liabilities

R millions

| End of          | Mutual banks |         |                             |           |         |                                 |                                 |                            |                   |                   | Postbank              |
|-----------------|--------------|---------|-----------------------------|-----------|---------|---------------------------------|---------------------------------|----------------------------|-------------------|-------------------|-----------------------|
|                 | Deposits     |         |                             |           |         | Other liabilities to the public | Total liabilities to the public | Gross capital and reserves | Other liabilities | Total liabilities | Deposits <sup>2</sup> |
|                 | Transmission | Savings | Other short and medium term | Long term | Total   |                                 |                                 |                            |                   |                   |                       |
| (1200M)         | (1201M)      | (1202M) | (1203M)                     | (1204M)   | (1205M) | (1206M)                         | (1207M)                         | (1208M)                    | (1210M)           | (1209M)           |                       |
| 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                 |
| 2014 .....      | 1            | 249     | 629                         | 1 192     | 2 071   | 3                               | 2 073                           | 668                        | 83                | 2 825             | 4 779                 |
| 2013: 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                 |
| Jul .....       | 2            | 255     | 500                         | 1 187     | 1 944   | 3                               | 1 947                           | 664                        | 56                | 2 666             | 4 989                 |
| Aug .....       | 1            | 261     | 504                         | 1 208     | 1 974   | 3                               | 1 977                           | 664                        | 78                | 2 719             | 5 071                 |
| Sep .....       | 1            | 278     | 529                         | 1 219     | 2 026   | 3                               | 2 029                           | 663                        | 74                | 2 765             | 5 158                 |
| Oct .....       | 1            | 286     | 581                         | 1 195     | 2 063   | 2                               | 2 065                           | 667                        | 77                | 2 809             | 5 215                 |
| Nov .....       | 1            | 282     | 615                         | 1 199     | 2 097   | 6                               | 2 103                           | 669                        | 84                | 2 856             | 5 282                 |
| Dec .....       | 1            | 249     | 629                         | 1 192     | 2 071   | 3                               | 2 073                           | 668                        | 83                | 2 825             | 4 779                 |

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1. Mutual building societies until December 1993.
2. Deposits include transactional and savings accounts.

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

R millions

| End of          | Mutual banks                 |                |                      |                   |                                 |                            |                               |                     |                                      |              | Postbank     |                              |
|-----------------|------------------------------|----------------|----------------------|-------------------|---------------------------------|----------------------------|-------------------------------|---------------------|--------------------------------------|--------------|--------------|------------------------------|
|                 | Claims on the private sector |                |                      |                   | Claims on the government sector |                            | Claims on the monetary sector |                     |                                      | Other assets | Total assets | Claims on the private sector |
|                 | Mortgage advances            | Other advances | Bankers' acceptances | Stocks and shares | Treasury bills                  | Government stock and other | Central bank money and gold   | Deposits with banks | Land Bank bills and promissory notes |              |              |                              |
| (1220M)         | (1221M)                      | (1222M)        | (1223M)              | (1224M)           | (1225M)                         | (1232M)                    | (1227M)                       | (1228M)             | (1229M)                              | (1231M)      | (1230M)      |                              |
| 2012 .....      | 731                          | 376            | -                    | 35                | 57                              | -                          | 34                            | 189                 | -                                    | 325          | 1 748        | 4 452                        |
| 2013 .....      | 702                          | 691            | -                    | 346               | 100                             | -                          | 63                            | 196                 | -                                    | 342          | 2 441        | 4 649                        |
| 2014 .....      | 739                          | 824            | -                    | 349               | 148                             | -                          | 74                            | 247                 | -                                    | 443          | 2 825        | 4 779                        |
| 2013: 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                        |
| Jul .....       | 722                          | 736            | -                    | 362               | 113                             | -                          | 63                            | 269                 | -                                    | 402          | 2 666        | 4 989                        |
| Aug .....       | 734                          | 776            | -                    | 374               | 113                             | -                          | 55                            | 258                 | -                                    | 409          | 2 719        | 5 071                        |
| Sep .....       | 739                          | 799            | -                    | 361               | 114                             | -                          | 55                            | 280                 | -                                    | 418          | 2 765        | 5 158                        |
| Oct .....       | 750                          | 815            | -                    | 354               | 118                             | -                          | 58                            | 295                 | -                                    | 419          | 2 809        | 5 215                        |
| Nov .....       | 742                          | 802            | -                    | 347               | 149                             | -                          | 61                            | 320                 | -                                    | 435          | 2 856        | 5 282                        |
| Dec .....       | 739                          | 824            | -                    | 349               | 148                             | -                          | 74                            | 247                 | -                                    | 443          | 2 825        | 4 779                        |

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1. Mutual building societies until December 1993.



## Land and Agricultural Development Bank of South Africa

### Liabilities

R millions

| End of         | Deposits<br>(1273M) | Loans and other funding:      |                              | Land Bank<br>bills<br>(1275M) | Land Bank<br>promissory<br>notes<br>(1276M) | Land Bank<br>debentures<br>(1277M) | Capital and<br>reserves<br>(1278M) | Other<br>liabilities<br>(1279M) | Total<br>liabilities<br>(1280M) |
|----------------|---------------------|-------------------------------|------------------------------|-------------------------------|---|------------------------------------|------------------------------------|---------------------------------|---------------------------------|
|                |                     | Domestic<br>sector<br>(1274M) | Foreign<br>sector<br>(1281M) |                               |   |                                    |                                    |                                 |                                 |
| 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                          |
| 2014 .....     | 752                 | 3 380                         | 1 490                        | 100                           | 25 156                                      | -                                  | 6 399                              | -                               | 37 277                          |
| 2011: 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                          |
| Jul.....       | 647                 | 1 050                         | 500                          | 160                           | 26 678                                      | -                                  | 5 768                              | 29                              | 34 832                          |
| Aug.....       | 649                 | 2 300                         | 500                          | 60                            | 25 982                                      | -                                  | 6 034                              | -                               | 35 526                          |
| Sep.....       | 669                 | 2 550                         | 500                          | 251                           | 25 515                                      | -                                  | 6 036                              | 67                              | 35 588                          |
| Oct.....       | 682                 | 2 930                         | 500                          | 100                           | 25 588                                      | -                                  | 6 321                              | -                               | 36 121                          |
| Nov.....       | 761                 | 3 870                         | 500                          | 100                           | 25 134                                      | -                                  | 6 399                              | -                               | 36 764                          |
| Dec.....       | 752                 | 3 380                         | 1 490                        | 100                           | 25 156                                      | -                                  | 6 399                              | -                               | 37 277                          |

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## Land and Agricultural Development Bank of South Africa

### Assets

R millions

| End of         | Loans and advances     |                                       |                  |                        |                          |                                       |                  |                                     | Other assets<br>(1299M) | Total assets<br>(1300M) | Cash credit advances, seasonally adjusted<br>(1301M) |
|----------------|------------------------|---------------------------------------|------------------|------------------------|--------------------------|---------------------------------------|------------------|-------------------------------------|-------------------------|-------------------------|--|
|                | Short term             |                                       |                  | Long term              |                          |                                       |                  |                                     |                         |                         |  |
|                | Cash credit advances   |                                       |                  | Mortgage loans         |                          | Other loans to individuals<br>(1296M) | Total<br>(1297M) | Total loans and advances<br>(1298M) |                         |                         |  |
|                | Individuals<br>(1290M) | Co-operatives <sup>1</sup><br>(1291M) | Total<br>(1293M) | Individuals<br>(1294M) | Co-operatives<br>(1295M) |                                       |                  |                                     |                         |                         |  |
| 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   |
| 2014 .....     | 1 122                  | 20 881                                | 22 003           | 6 795                  | 6 614                    | 1 415                                 | 14 824           | 36 827                              | 450                     | 37 277                  | 21 686   |
| 2011: 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                  | 19 544   |
| Feb.....       | 783                    | 19 121                                | 19 903           | 6 222                  | 6 056                    | 1 132                                 | 13 411           | 33 314                              | 176                     | 33 490                  | 19 578   |
| Mar.....       | 799                    | 19 944                                | 20 743           | 6 490                  | 6 317                    | 1 181                                 | 13 988           | 34 732                              | 131                     | 34 862                  | 20 188   |
| Apr.....       | 532                    | 20 209                                | 20 741           | 6 577                  | 6 401                    | 1 197                                 | 14 174           | 34 915                              | 47                      | 34 962                  | 19 988   |
| May.....       | 954                    | 19 980                                | 20 934           | 6 502                  | 6 328                    | 1 183                                 | 14 013           | 34 947                              | 1 664                   | 36 612                  | 20 415   |
| Jun.....       | 959                    | 20 169                                | 21 128           | 6 563                  | 6 388                    | 1 194                                 | 14 146           | 35 274                              | 949                     | 36 223                  | 20 404   |
| Jul.....       | 931                    | 19 926                                | 20 857           | 6 484                  | 6 311                    | 1 180                                 | 13 975           | 34 832                              | -                       | 34 832                  | 20 618   |
| Aug.....       | 940                    | 20 092                                | 21 033           | 6 539                  | 6 364                    | 1 190                                 | 14 092           | 35 125                              | 401                     | 35 526                  | 21 433   |
| Sep.....       | 1 099                  | 20 170                                | 21 269           | 6 564                  | 6 388                    | 1 367                                 | 14 319           | 35 588                              | -                       | 35 588                  | 22 084   |
| Oct.....       | 1 107                  | 20 441                                | 21 549           | 6 652                  | 6 474                    | 1 385                                 | 14 512           | 36 060                              | 60                      | 36 121                  | 22 649   |
| Nov.....       | 1 116                  | 20 729                                | 21 845           | 6 746                  | 6 565                    | 1 405                                 | 14 716           | 36 561                              | 203                     | 36 764                  | 22 660   |
| Dec.....       | 1 122                  | 20 881                                | 22 003           | 6 795                  | 6 614                    | 1 415                                 | 14 824           | 36 827                              | 450                     | 37 277                  | 21 686   |

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1. Including control boards.

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

### Liabilities

R millions

| End of          | Banknotes and coin <sup>2</sup><br>(1312M) | Deposits of domestic private sector, local authorities and public enterprises and/or corporations <sup>3</sup> |                         |                    |                       |                        |                      | Total<br>(1320M) |
|-----------------|--|--|-------------------------|--------------------|-----------------------|------------------------|----------------------|------------------|
|                 |  | Cheque and transmission<br>(1313M)   | Other demand<br>(1314M) | Savings<br>(1321M) | Short term<br>(1316M) | Medium term<br>(1322M) | Long term<br>(1319M) |                  |
| 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            | 294 240               | 453 853                | 462 557              | 2 425 237        |
| 2014 .....      | 94 193                                     | 589 439  | 559 118                 | 198 427            | 339 941               | 447 237                | 468 507              | 2 602 669        |
| 2011: 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            | 305 724               | 422 255                | 492 122              | 2 423 530        |
| Nov .....       | 89 201                                     | 540 566  | 507 484                 | 169 311            | 256 323               | 494 177                | 479 213              | 2 447 074        |
| Dec .....       | 87 014                                     | 549 323  | 495 702                 | 169 562            | 294 240               | 453 853                | 462 557              | 2 425 237        |
| 2014: Jan ..... | 83 650                                     | 531 235  | 505 906                 | 169 664            | 316 671               | 451 458                | 463 622              | 2 438 557        |
| Feb .....       | 84 165                                     | 528 621  | 510 828                 | 171 900            | 315 472               | 446 269                | 455 204              | 2 428 295        |
| Mar .....       | 84 287                                     | 579 993  | 553 006                 | 173 062            | 310 686               | 407 124                | 482 941              | 2 506 812        |
| Apr .....       | 84 057                                     | 547 279  | 552 330                 | 175 559            | 353 857               | 399 133                | 490 059              | 2 518 216        |
| May .....       | 86 701                                     | 550 554  | 550 546                 | 177 446            | 330 460               | 451 405                | 492 491              | 2 552 902        |
| Jun .....       | 86 207                                     | 561 978  | 553 738                 | 179 570            | 300 829               | 434 602                | 516 020              | 2 546 736        |
| Jul .....       | 85 060                                     | 558 534  | 584 970                 | 184 748            | 306 168               | 409 118                | 525 692              | 2 569 231        |
| Aug .....       | 89 491                                     | 553 758  | 590 720                 | 187 448            | 311 958               | 423 308                | 496 556              | 2 563 749        |
| Sep .....       | 86 756                                     | 584 205  | 592 124                 | 191 575            | 317 860               | 443 798                | 487 069              | 2 616 631        |
| Oct .....       | 88 898                                     | 582 006  | 556 308                 | 193 711            | 349 650               | 447 836                | 485 821              | 2 615 331        |
| Nov .....       | 97 793                                     | 610 427  | 591 469                 | 198 754            | 291 328               | 471 073                | 485 935              | 2 648 985        |
| Dec .....       | 94 193                                     | 589 439  | 559 118                 | 198 427            | 339 941               | 447 237                | 468 507              | 2 602 669        |

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

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

### Liabilities

R millions

| Government deposits <sup>4</sup> | Foreign liabilities |         |         | Capital and reserves |         |         | Other liabilities | Total liabilities | End of    |
|----------------------------------|---------------------|---------|---------|----------------------|---------|---------|-------------------|-------------------|-----------|
|                                  | SARB and CPD        | Other   | Total   | Domestic             | Foreign | Total   |                   |                   |           |
| (1506M)                          | (1339M)             | (1507M) | (1508M) | (1334M)              | (1335M) | (1336M) | (1509M)           | (1338M)           |           |
| 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      |
| 314 036                          | 7 475               | 344 454 | 351 929 | 258 723              | 15 872  | 274 595 | 597 106           | 4 049 917         | 2013      |
| 345 027                          | 12 503              | 480 393 | 492 896 | 275 392              | 17 973  | 293 365 | 629 614           | 4 457 765         | 2014      |
| 247 223                          | 4 411               | 334 976 | 339 388 | 203 896              | 8 844   | 212 740 | 482 082           | 3 528 379         | 2011: 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       |
| 272 645                          | 7 946               | 315 887 | 323 833 | 245 180              | 15 181  | 260 361 | 579 480           | 3 940 229         | Oct       |
| 267 532                          | 6 201               | 323 581 | 329 782 | 248 167              | 15 339  | 263 506 | 593 469           | 3 990 564         | Nov       |
| 314 036                          | 7 475               | 344 454 | 351 929 | 258 723              | 15 872  | 274 595 | 597 106           | 4 049 917         | Dec       |
| 285 691                          | 11 549              | 439 480 | 451 029 | 259 917              | 15 866  | 275 783 | 669 846           | 4 204 555         | 2014: Jan |
| 309 813                          | 7 833               | 400 535 | 408 368 | 260 272              | 16 022  | 276 293 | 632 552           | 4 139 485         | Feb       |
| 299 546                          | 5 512               | 386 541 | 392 053 | 255 814              | 16 131  | 271 945 | 620 484           | 4 175 127         | Mar       |
| 287 314                          | 11 159              | 373 966 | 385 125 | 256 231              | 16 138  | 272 369 | 610 052           | 4 157 133         | Apr       |
| 281 497                          | 9 394               | 359 336 | 368 730 | 260 351              | 16 610  | 276 961 | 605 711           | 4 172 502         | May       |
| 313 104                          | 9 370               | 375 512 | 384 882 | 262 877              | 16 702  | 279 579 | 621 927           | 4 232 436         | Jun       |
| 297 274                          | 11 882              | 388 977 | 400 859 | 261 462              | 17 362  | 278 824 | 616 506           | 4 247 755         | Jul       |
| 319 482                          | 9 662               | 386 941 | 396 603 | 261 352              | 17 657  | 279 009 | 637 175           | 4 285 509         | Aug       |
| 316 759                          | 12 193              | 424 640 | 436 833 | 266 205              | 17 615  | 283 820 | 645 132           | 4 385 930         | Sep       |
| 308 827                          | 13 537              | 426 906 | 440 443 | 268 262              | 18 003  | 286 265 | 618 173           | 4 357 937         | Oct       |
| 301 147                          | 11 991              | 448 906 | 460 897 | 272 146              | 17 866  | 290 012 | 624 407           | 4 423 242         | Nov       |
| 345 027                          | 12 503              | 480 393 | 492 896 | 275 392              | 17 973  | 293 365 | 629 614           | 4 457 765         | Dec       |

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

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

### Assets

R millions

| End of    | Foreign assets            |         |           |                        |                      | Claims on the private sector |                  |           |                             |           |                             |
|-----------|---------------------------|---------|-----------|------------------------|----------------------|------------------------------|------------------|-----------|-----------------------------|-----------|-----------------------------|
|           | Gold and foreign exchange |         |           | Long term <sup>3</sup> | Total foreign assets | SARB                         | CPD <sup>4</sup> | Land Bank | Other monetary institutions | Total     | Of which: Local authorities |
|           | SARB <sup>2</sup>         | Other   | Total     |                        |                      |                              |                  |           |                             |           |                             |
| 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                      |
| 2014      | 568 523                   | 436 477 | 1 005 000 | 115 699                | 1 120 699            | 1 415                        | 1 717            | 36 827    | 2 768 985                   | 2 808 945 | 17 468                      |
| 2011: 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                   | 431 652 | 947 367   | 101 207                | 1 048 574            | 1 415                        | 6 892            | 35 274    | 2 680 445                   | 2 724 026 | 16 808                      |
| Jul       | 533 973                   | 402 772 | 936 744   | 102 726                | 1 039 470            | 1 415                        | 5 373            | 34 832    | 2 703 256                   | 2 744 877 | 16 959                      |
| Aug       | 528 797                   | 397 278 | 926 075   | 98 639                 | 1 024 713            | 1 415                        | 4 252            | 35 125    | 2 719 205                   | 2 759 998 | 18 164                      |
| Sep       | 556 826                   | 416 398 | 973 224   | 119 777                | 1 093 001            | 1 415                        | 4 048            | 35 588    | 2 736 290                   | 2 777 341 | 17 990                      |
| Oct       | 531 574                   | 420 445 | 952 018   | 105 271                | 1 057 290            | 1 414                        | 3 375            | 36 060    | 2 744 658                   | 2 785 507 | 18 181                      |
| Nov       | 535 692                   | 430 591 | 966 283   | 109 451                | 1 075 734            | 1 414                        | 2 819            | 36 561    | 2 774 523                   | 2 815 318 | 18 629                      |
| Dec       | 568 523                   | 436 477 | 1 005 000 | 115 699                | 1 120 699            | 1 415                        | 1 717            | 36 827    | 2 768 985                   | 2 808 945 | 17 468                      |

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

Monetary sector<sup>1</sup>

## Assets

R millions

| Claims on the government sector |                  |                             |         | Total claims on the government sector <sup>7</sup> | Other assets | Total assets | End of    |
|---------------------------------|------------------|-----------------------------|---------|--|--------------|--------------|-----------|
| Credit                          |                  |                             | Total   |  |              |              |           |
| SARB <sup>5</sup>               | CPD <sup>6</sup> | Other monetary institutions |         | Total  | (1359M)      | (1513M)      | (1358M)   |
| (1350M)                         | (1351M)          | (1352M)                     | (1353M) | (1359M)  | (1513M)      | (1358M)      |           |
| 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      |
| 8 061                           | 38 223           | 384 940                     | 431 224 | 431 224  | 96 897       | 4 457 765    | 2014      |
| 8 562                           | 25 194           | 296 010                     | 329 766 | 329 766  | 113 457      | 3 528 379    | 2011: 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  | 88 947       | 4 232 436    | Jun       |
| 8 080                           | 27 280           | 348 615                     | 383 974 | 383 974  | 79 434       | 4 247 755    | Jul       |
| 8 038                           | 25 984           | 362 822                     | 396 844 | 396 844  | 103 955      | 4 285 509    | Aug       |
| 7 811                           | 32 469           | 355 898                     | 396 178 | 396 178  | 119 410      | 4 385 930    | Sep       |
| 8 072                           | 31 417           | 376 912                     | 416 401 | 416 401  | 98 740       | 4 357 937    | Oct       |
| 8 261                           | 30 943           | 387 124                     | 426 328 | 426 328  | 105 863      | 4 423 242    | Nov       |
| 8 061                           | 38 223           | 384 940                     | 431 224 | 431 224  | 96 897       | 4 457 765    | Dec       |

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

## Credit extension by all monetary institutions<sup>1</sup>

R millions

| End of          | Credit extended to the domestic private sector |                                |   |  |                                 |   |  |  |  |  | Memorandum items   |  |   |   |         |
|-----------------|--|--------------------------------|---|--|---------------------------------|---|--|--|--|--|--|--|---|---|---------|
|                 | Investments<br>(1360M)                         | Bills<br>discounted<br>(1361M) | Loans and advances                      |  |                                 |   |  |  | Total credit<br>extended to<br>the private<br>sector <sup>4</sup><br>(1347M) | Net credit<br>extended to<br>the government<br>sector<br>(1367M) | Total<br>domestic<br>credit<br>extension <sup>5</sup><br>(1368M) | Claims on<br>local<br>authorities<br>(1348M) | Loans<br>granted<br>under resale<br>agreements<br>(1502M) | Assets<br>securitised <sup>6</sup><br>(1375M) |         |
|                 |  |                                | Instalment<br>sale<br>credit<br>(1362M) | Leasing<br>finance <sup>2</sup><br>(1363M) | Mortgage<br>advances<br>(1364M) | Other<br>loans and<br>advances<br>(1365M) | Total<br>loans and<br>advances <sup>3</sup><br>(1369M) | Of which:<br>To<br>households<br>(1505M) |  |  |  |  |   |   |         |
|                 |  |                                | 2009 .....                              | 113 025                                    | 4 054                           | 201 490                                   | 35 403   | 1 001 946                                |  |  |  |  |   |   | 623 599 |
| 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  | 53 182   | 2 642 185  | 17 480                                       | 47 612  | 746   |         |
| 2014 .....      | 167 027  | 10 552                         | 340 377                                 | 13 694                                     | 1 157 653                       | 1 119 643                                 | 2 631 366  | 1 409 052                                | 2 808 945  | 86 197   | 2 895 142  | 17 468                                       | 54 647  | -   |         |
| 2011: 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  | 65 407   | 2 619 587  | 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  | 89 274   | 2 668 946  | 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  | 53 182   | 2 642 185  | 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  | 61 407   | 2 684 554  | 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  | 35 008   | 2 691 627  | 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  | 52 180   | 2 737 621  | 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  | 74 049   | 2 757 269  | 17 398                                       | 48 326  | -   |         |
| May .....       | 151 071  | 7 811                          | 326 583                                 | 13 784                                     | 1 129 627                       | 1 066 963                                 | 2 536 958  | 1 388 468                                | 2 695 840  | 82 006   | 2 777 845  | 18 207                                       | 48 410  | -   |         |
| Jun .....       | 152 199  | 9 657                          | 328 558                                 | 13 726                                     | 1 134 496                       | 1 085 391                                 | 2 562 171  | 1 389 556                                | 2 724 026  | 57 783   | 2 781 810  | 16 808                                       | 47 979  | -   |         |
| Jul .....       | 150 715  | 10 775                         | 330 620                                 | 13 650                                     | 1 138 193                       | 1 100 924                                 | 2 583 386  | 1 394 462                                | 2 744 877  | 86 700   | 2 831 577  | 16 959                                       | 49 884  | -   |         |
| Aug .....       | 154 386  | 11 287                         | 331 948                                 | 13 631                                     | 1 141 769                       | 1 106 977                                 | 2 594 325  | 1 391 576                                | 2 759 998  | 77 362   | 2 837 359  | 18 164                                       | 55 139  | -   |         |
| Sep .....       | 151 453  | 10 452                         | 333 530                                 | 14 047                                     | 1 144 674                       | 1 123 185                                 | 2 615 435  | 1 396 030                                | 2 777 341  | 79 419   | 2 856 760  | 17 990                                       | 50 373  | -   |         |
| Oct .....       | 163 959  | 10 938                         | 336 434                                 | 13 618                                     | 1 150 288                       | 1 110 271                                 | 2 610 611  | 1 401 358                                | 2 785 507  | 107 574  | 2 893 081  | 18 181                                       | 52 102  | -   |         |
| Nov .....       | 162 701  | 9 588                          | 338 475                                 | 13 743                                     | 1 155 669                       | 1 135 141                                 | 2 643 029  | 1 406 338                                | 2 815 318  | 125 181  | 2 940 498  | 18 629                                       | 51 567  | -   |         |
| Dec .....       | 167 027  | 10 552                         | 340 377                                 | 13 694                                     | 1 157 653                       | 1 119 643                                 | 2 631 366  | 1 409 052                                | 2 808 945  | 86 197   | 2 895 142  | 17 468                                       | 54 647  | -   |         |

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

Monetary aggregates<sup>1</sup>

R millions

| End of          | Banknotes and coin in circulation<br>(1312M) | Cheque and transmission deposits<br>(1313M) | M1A <sup>2</sup><br>(1370M) | Other demand deposits <sup>3</sup><br>(1314M) | M1 <sup>4</sup><br>(1371M) | Other short- and medium-term deposits <sup>5</sup><br>(1372M) | M2 <sup>6</sup><br>(1373M) | Long-term deposits <sup>7</sup><br>(1319M) | M3 <sup>8</sup><br>(1374M) |
|-----------------|--|---|-----------------------------|---|----------------------------|---|----------------------------|--|----------------------------|
| 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                  | 917 655   | 2 049 694                  | 462 557                                    | 2 512 251                  |
| 2014 .....      | 94 193                                       | 589 439                                     | 683 632                     | 559 118                                       | 1 242 750                  | 985 605   | 2 228 355                  | 468 507                                    | 2 696 862                  |
| 2011: 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                  | 890 493   | 2 011 789                  | 492 122                                    | 2 503 911                  |
| Nov .....       | 89 201                                       | 540 566                                     | 629 767                     | 507 484                                       | 1 137 250                  | 919 811   | 2 057 061                  | 479 213                                    | 2 536 274                  |
| Dec .....       | 87 014                                       | 549 323                                     | 636 337                     | 495 702                                       | 1 132 039                  | 917 655   | 2 049 694                  | 462 557                                    | 2 512 251                  |
| 2014: Jan ..... | 83 650                                       | 531 235                                     | 614 884                     | 505 906                                       | 1 120 790                  | 937 794   | 2 058 584                  | 463 622                                    | 2 522 207                  |
| Feb .....       | 84 165                                       | 528 621                                     | 612 786                     | 510 828                                       | 1 123 614                  | 933 641   | 2 057 255                  | 455 204                                    | 2 512 459                  |
| Mar .....       | 84 287                                       | 579 993                                     | 664 280                     | 553 006                                       | 1 217 286                  | 890 872   | 2 108 158                  | 482 941                                    | 2 591 099                  |
| Apr .....       | 84 057                                       | 547 279                                     | 631 335                     | 552 330                                       | 1 183 666                  | 928 548   | 2 112 214                  | 490 059                                    | 2 602 273                  |
| May .....       | 86 701                                       | 550 554                                     | 637 254                     | 550 546                                       | 1 187 800                  | 959 311   | 2 147 111                  | 492 491                                    | 2 639 603                  |
| Jun .....       | 86 207                                       | 561 978                                     | 648 185                     | 553 738                                       | 1 201 923                  | 915 001   | 2 116 923                  | 516 020                                    | 2 632 943                  |
| Jul .....       | 85 060                                       | 558 534                                     | 643 594                     | 584 970                                       | 1 228 565                  | 900 034   | 2 128 599                  | 525 692                                    | 2 654 291                  |
| Aug .....       | 89 491                                       | 553 758                                     | 643 248                     | 590 720                                       | 1 233 969                  | 922 714   | 2 156 683                  | 496 556                                    | 2 653 239                  |
| Sep .....       | 86 756                                       | 584 205                                     | 670 961                     | 592 124                                       | 1 263 085                  | 953 233   | 2 216 318                  | 487 069                                    | 2 703 386                  |
| Oct .....       | 88 898                                       | 582 006                                     | 670 903                     | 556 308                                       | 1 227 212                  | 991 197   | 2 218 408                  | 485 821                                    | 2 704 229                  |
| Nov .....       | 97 793                                       | 610 427                                     | 708 221                     | 591 469                                       | 1 299 689                  | 961 155   | 2 260 844                  | 485 935                                    | 2 746 779                  |
| Dec .....       | 94 193                                       | 589 439                                     | 683 632                     | 559 118                                       | 1 242 750                  | 985 605   | 2 228 355                  | 468 507                                    | 2 696 862                  |

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



Monetary analysis<sup>1</sup>

R millions

| End of         | Not seasonally adjusted |  |                                 |                                |                       |   |  | Seasonally adjusted |                               |  |   |
|----------------|-------------------------|--|---------------------------------|--------------------------------|-----------------------|---|--|---------------------|-------------------------------|--|---|
|                | M3<br>(1374M)           | Counterparts                               |                                 |                                |                       |   |  | M3<br>(1374N)       | Counterparts                  |  |   |
|                |                         | Net foreign assets <sup>2</sup><br>(1380M) | Claims on the government sector |                                |                       | Claims on the private sector<br>(1347M) | Net other assets and liabilities <sup>2</sup><br>(1381M) |                     | Net foreign assets<br>(1380N) | Net claims on the government sector<br>(1367N) | Claims on the private sector<br>(1347N) |
|                |                         |  | Gross claims<br>(1356M)         | Government deposits<br>(1330M) | Net claims<br>(1367M) |   |  |                     |                               |  |   |
| 2013: Aug..... | 2 495 596               | 672 737                                    | 331 896                         | 264 181                        | 67 715                | 2 537 322                               | -782 178   | 2 481 621           | 660 603                       | 62 060   | 2 530 405                               |
| Sep.....       | 2 508 308               | 672 283                                    | 326 649                         | 279 461                        | 47 188                | 2 554 053                               | -765 216   | 2 495 708           | 662 889                       | 46 568   | 2 543 932                               |
| Oct.....       | 2 503 911               | 647 642                                    | 338 052                         | 272 645                        | 65 407                | 2 554 180                               | -763 318   | 2 492 381           | 636 923                       | 56 406   | 2 550 966                               |
| Nov.....       | 2 536 274               | 656 390                                    | 356 807                         | 267 532                        | 89 274                | 2 579 672                               | -789 062   | 2 493 709           | 628 648                       | 71 337   | 2 575 053                               |
| Dec.....       | 2 512 251               | 668 390                                    | 367 218                         | 314 036                        | 53 182                | 2 589 003                               | -798 325   | 2 496 547           | 659 132                       | 53 014   | 2 585 500                               |
| 2014: Jan..... | 2 522 207               | 688 925                                    | 347 097                         | 285 691                        | 61 407                | 2 623 147                               | -851 272   | 2 529 991           | 685 802                       | 57 507   | 2 629 595                               |
| Feb.....       | 2 512 459               | 653 261                                    | 344 820                         | 309 813                        | 35 008                | 2 656 619                               | -832 428   | 2 536 289           | 661 409                       | 44 898   | 2 650 643                               |
| Mar.....       | 2 591 099               | 665 136                                    | 351 727                         | 299 546                        | 52 180                | 2 685 441                               | -811 658   | 2 609 191           | 678 192                       | 67 859   | 2 682 629                               |
| Apr.....       | 2 602 273               | 639 477                                    | 361 363                         | 287 314                        | 74 049                | 2 683 220                               | -794 474   | 2 622 257           | 678 306                       | 72 741   | 2 685 295                               |
| May.....       | 2 639 603               | 653 343                                    | 363 503                         | 281 497                        | 82 006                | 2 695 840                               | -791 586   | 2 656 433           | 650 241                       | 82 951   | 2 712 098                               |
| Jun.....       | 2 632 943               | 663 692                                    | 370 888                         | 313 104                        | 57 783                | 2 724 026                               | -812 558   | 2 661 048           | 669 215                       | 81 648   | 2 737 584                               |
| Jul.....       | 2 654 291               | 638 611                                    | 383 974                         | 297 274                        | 86 700                | 2 744 877                               | -815 896   | 2 645 764           | 649 504                       | 75 518   | 2 746 340                               |
| Aug.....       | 2 653 239               | 628 110                                    | 396 844                         | 319 482                        | 77 362                | 2 759 998                               | -812 230   | 2 637 916           | 615 551                       | 71 521   | 2 752 452                               |
| Sep.....       | 2 703 386               | 656 168                                    | 396 178                         | 316 759                        | 79 419                | 2 777 341                               | -809 542   | 2 688 744           | 645 826                       | 78 601   | 2 766 001                               |
| Oct.....       | 2 704 229               | 616 846                                    | 416 401                         | 308 827                        | 107 574               | 2 785 507                               | -805 698   | 2 691 593           | 606 768                       | 98 195   | 2 782 150                               |
| Nov.....       | 2 746 779               | 614 837                                    | 426 328                         | 301 147                        | 125 181               | 2 815 318                               | -808 557   | 2 700 031           | 587 187                       | 107 320  | 2 810 196                               |
| Dec.....       | 2 696 862               | 627 803                                    | 431 224                         | 345 027                        | 86 197                | 2 808 945                               | -826 083   | 2 680 113           | 618 209                       | 86 104   | 2 805 295                               |

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## Changes

R millions

| Period         | Not seasonally adjusted |  |                                 |   |                       |   |  | Seasonally adjusted |                               |  |   |
|----------------|-------------------------|--|---------------------------------|---|-----------------------|---|--|---------------------|-------------------------------|--|---|
|                | M3<br>(1374H)           | Counterparts                               |                                 |   |                       |   |  | M3<br>(1374I)       | Counterparts                  |  |   |
|                |                         | Net foreign assets <sup>2</sup><br>(1380H) | Claims on the government sector |   |                       | Claims on the private sector<br>(1347H) | Net other assets and liabilities <sup>2</sup><br>(1381H) |                     | Net foreign assets<br>(1380I) | Net claims on the government sector<br>(1367I) | Claims on the private sector<br>(1347I) |
|                |                         |  | Gross claims<br>(1356H)         | Government deposits <sup>3</sup><br>(1330H) | Net claims<br>(1367H) |   |  |                     |                               |  |   |
| 2013: Aug..... | 9 534                   | 38 735                                     | -10 397                         | -12 859                                     | -23 256               | 36 729                                  | -42 673  | 3 313               | 15 733                        | -18 395  | 28 540                                  |
| Sep.....       | 12 711                  | -454                                       | -5 248                          | -15 280                                     | -20 527               | 16 731                                  | 16 962   | 14 087              | 2 286                         | -15 492  | 13 527                                  |
| Oct.....       | -4 397                  | -24 640                                    | 11 403                          | 6 816                                       | 18 219                | 127                                     | 1 898  | -3 327              | -25 966                       | 9 838  | 7 034                                   |
| Nov.....       | 32 363                  | 8 748                                      | 18 755                          | 5 113                                       | 23 867                | 25 492                                  | -25 744  | 1 328               | -8 275                        | 14 931   | 24 087                                  |
| Dec.....       | -24 024                 | 12 000                                     | 10 411                          | -46 504                                     | -36 092               | 9 331                                   | -9 263   | 2 838               | 30 484                        | -18 323  | 10 448                                  |
| 2014: Jan..... | 9 956                   | 20 534                                     | -20 121                         | 28 345                                      | 8 224                 | 34 144                                  | -52 947  | 33 445              | 26 670                        | 4 494  | 44 094                                  |
| Feb.....       | -9 747                  | -35 664                                    | -2 277                          | -24 122                                     | -26 399               | 33 472                                  | 18 844   | 6 298               | -24 392                       | -12 609  | 21 048                                  |
| Mar.....       | 78 639                  | 11 875                                     | 6 906                           | 10 266                                      | 17 173                | 28 822                                  | 20 770   | 72 901              | 16 783                        | 22 961   | 31 986                                  |
| Apr.....       | 11 174                  | -25 658                                    | 9 636                           | 12 232                                      | 21 869                | -2 221                                  | 17 184   | 13 066              | 114                           | 4 881  | 2 666                                   |
| May.....       | 37 330                  | 13 866                                     | 2 140                           | 5 817                                       | 7 957                 | 12 619                                  | 2 888  | 34 176              | -28 066                       | 10 210   | 26 802                                  |
| Jun.....       | -6 659                  | 10 348                                     | 7 385                           | -31 607                                     | -24 222               | 28 187                                  | -20 972  | 4 615               | 18 975                        | -1 302   | 25 487                                  |
| Jul.....       | 21 348                  | -25 081                                    | 13 086                          | 15 830                                      | 28 917                | 20 851                                  | -3 338   | -15 285             | -19 712                       | -6 130   | 8 756                                   |
| Aug.....       | -1 052                  | -10 501                                    | 12 870                          | -22 208                                     | -9 338                | 15 121                                  | 3 666  | -7 847              | -33 953                       | -3 997   | 6 112                                   |
| Sep.....       | 50 147                  | 28 057                                     | -666                            | 2 724                                       | 2 058                 | 17 344                                  | 2 688  | 50 828              | 30 276                        | 7 080  | 13 549                                  |
| Oct.....       | 843                     | -39 321                                    | 20 223                          | 7 931                                       | 28 154                | 8 166                                   | 3 843  | 2 849               | -39 058                       | 19 594   | 16 149                                  |
| Nov.....       | 42 550                  | -2 009                                     | 9 927                           | 7 680                                       | 17 607                | 29 810                                  | -2 858   | 8 438               | -19 581                       | 9 125  | 28 046                                  |
| Dec.....       | -49 917                 | 12 966                                     | 4 896                           | -43 880                                     | -38 983               | -6 373                                  | -17 526  | -19 917             | 31 022                        | -21 215  | -4 901                                  |

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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<br>(1478M) | Capital repayments on advances during period<br>(1479M) | Total mortgage loans outstanding <sup>3</sup><br>(1480M) |
|-----------------|--|----------------------------------|------------------|---------------------------------|------------------|---|-------------------------------|------------------------|--|---|--|
|                 | Gross amount <sup>1</sup>                                |                                  |                  |                                 |                  |   |                               |                        |  |   |  |
|                 | Assets mortgaged   |                                  |                  |                                 | Total<br>(1474M) | Purpose   |                               |                        |  |   |  |
|                 | Residential  |                                  | Farms<br>(1472M) | Commercial and other<br>(1473M) |                  | For construction of buildings <sup>2</sup><br>(1475M) | Existing buildings<br>(1476M) | Vacant land<br>(1477M) |  |   |  |
|                 | Total<br>(1470M)   | Of which: Re-advances<br>(1471M) |                  |                                 |                  |   |                               |                        |  |   |  |
| 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  |
| 2014 .....      | 213 318  | 11 911                           | 3 720            | 111 618                         | 328 656          | 36 210  | 288 928                       | 3 517                  | 219 558  | 175 901   | 1 151 074  |
| 2011: 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   | 18 634  | 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  |
| Jul .....       | 19 342   | 1 050                            | 335              | 8 165                           | 27 842           | 3 500   | 24 044                        | 299                    | 18 659   | 15 348  | 1 130 609  |
| Aug .....       | 18 543   | 1 063                            | 343              | 7 662                           | 26 548           | 2 811   | 23 421                        | 317                    | 19 158   | 16 424  | 1 133 951  |
| Sep .....       | 18 429   | 1 051                            | 361              | 10 855                          | 29 645           | 3 112   | 26 270                        | 263                    | 19 007   | 15 174  | 1 138 167  |
| Oct .....       | 20 900   | 1 155                            | 294              | 9 577                           | 30 771           | 3 421   | 26 916                        | 434                    | 20 964   | 15 714  | 1 144 066  |
| Nov .....       | 18 029   | 1 053                            | 396              | 8 039                           | 26 465           | 2 713   | 23 420                        | 331                    | 18 627   | 14 853  | 1 148 659  |
| Dec .....       | 14 518   | 771                              | 243              | 7 937                           | 22 698           | 2 356   | 20 127                        | 215                    | 21 479   | 19 572  | 1 151 074  |

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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 <sup>3</sup> |   | SARB liquidity-draining operations             |   |   |  |                  |
|----------------|--|---|----------------------------------|---|--|---|---|--|------------------|
|                | Liquidity provided <sup>1</sup><br>(1390M) | Notes and coin in circulation <sup>2</sup><br>(1392M) | Rand denominated<br>(1016M)      | Foreign currency denominated<br>(1017M) | Foreign currency swaps <sup>4</sup><br>(1459M) | Total reverse repurchase transactions <sup>5</sup><br>(1442M) | Total SARB debentures <sup>6</sup><br>(1455M) | CPD call deposits with SARB<br>(1067M) | Total<br>(1449M) |
| 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           |
| 2014           | 31 384                                     | 107 201   | 69 825                           | 95 404                                  | -  | 2 646   | 4 947   | 9 232                                  | 16 825           |
| 2011: 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                                     | 103 856   | 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           |
| Jul.....       | 32 464                                     | 106 383   | 67 528                           | 91 516                                  | 10 000   | 5 821   | 6 352   | 7 267                                  | 29 441           |
| Aug.....       | 32 772                                     | 106 715   | 68 704                           | 89 957                                  | 10 000   | 3 866   | 6 770   | 6 170                                  | 26 806           |
| Sep.....       | 32 109                                     | 107 994   | 69 232                           | 98 862                                  | 10 000   | 3 987   | 6 813   | 3 939                                  | 24 739           |
| Oct.....       | 35 196                                     | 109 565   | 69 080                           | 92 883                                  | 10 000   | 3 191   | 6 815   | 5 039                                  | 25 045           |
| Nov.....       | 36 761                                     | 110 894   | 69 242                           | 92 457                                  | 10 000   | 2 746   | 5 013   | 3 514                                  | 21 273           |
| Dec.....       | 39 207                                     | 127 478   | 69 825                           | 95 404                                  | -  | 2 646   | 4 947   | 9 232                                  | 16 825           |

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- Accommodation at the discount window up to 8 March 1998. As from 9 March 1998 total liquidity provided by the South African Reserve Bank.
- Notes in circulation outside the South African Reserve Bank.
- Values as at month-end. Exchequer Paymaster General, Stabilisation Accounts and other deposits at the South African Reserve Bank.
- Outstanding amounts at month-end. Money-market swaps with counter foreign-exchange deposits up to November 2003.
- Total outstanding amounts on 7- and 14-day reverse repurchase transactions (first issued 5 March 2012), 28-day reverse repurchase transactions (first issued 26 April 1999), 56-day reverse repurchase transactions (first issued 24 March 2005) and 91-day reverse repurchase transactions (first issued 17 June 2002) at month-ends.
- Total outstanding amounts on 7- and 14-day SARB debentures (first issued 5 March 2012), 28-day SARB debentures (first issued 16 September 1998), 56-day SARB debentures (first issued 1 December 2004) and 91-day SARB debentures (first issued on 14 August 2002) at month-ends.

## Money-market accommodation

### Selected daily indicators

R millions

| Date       | Total liquidity provided and outstanding repurchase agreements |  |                        |                     |   | Total<br>(1440D) |
|------------|--|--|------------------------|---------------------|---|------------------|
|            | Main repurchase<br>auction <sup>1</sup><br>(1437D)             | Standing<br>facilities <sup>2</sup><br>(1438D) | Cash reserve accounts  |                     | SAMOS<br>Position <sup>3</sup><br>(1434D) |                  |
|            |  |  | Withdrawals<br>(1456D) | Deposits<br>(1457D) |   |                  |
| 2014/11/08 | 33 300   | -  | 62                     | 2 696               | 1 273                                     | 31 939           |
| 2014/11/10 | 33 300   | -  | 2 184                  | 2 308               | -   | 33 175           |
| 2014/11/11 | 33 300   | -  | 715                    | 2 361               | -   | 31 654           |
| 2014/11/12 | 34 000   | -  | 977                    | 2 456               | -   | 32 521           |
| 2014/11/13 | 34 000   | -  | 701                    | 2 456               | -   | 32 244           |
| 2014/11/14 | 34 000   | -  | 3 647                  | 3 338               | -   | 34 309           |
| 2014/11/15 | 34 000   | -  | -                      | 4 193               | -   | 29 807           |
| 2014/11/17 | 34 000   | -  | 1 993                  | 2 245               | -   | 33 748           |
| 2014/11/18 | 34 000   | -  | 1 125                  | 3 076               | -   | 32 049           |
| 2014/11/19 | 36 100   | -  | -                      | 5 528               | -   | 30 572           |
| 2014/11/20 | 36 100   | -  | -                      | 9 040               | 1 908                                     | 28 968           |
| 2014/11/21 | 36 100   | -  | 71                     | 345                 | -   | 35 825           |
| 2014/11/22 | 36 100   | -  | -                      | 1 205               | -   | 34 895           |
| 2014/11/24 | 36 100   | -  | 3 203                  | 1 247               | -   | 38 056           |
| 2014/11/25 | 36 100   | -  | 4 721                  | 29                  | -   | 40 792           |
| 2014/11/26 | 38 100   | -  | 6 262                  | 143                 | -   | 44 218           |
| 2014/11/27 | 38 100   | -  | 6 072                  | 260                 | 993                                       | 44 904           |
| 2014/11/28 | 38 100   | -  | 3 475                  | 812                 | -   | 40 763           |
| 2014/11/29 | 38 100   | -  | 1 169                  | 1 000               | -   | 38 269           |
| 2014/12/01 | 38 100   | -  | 5 616                  | 365                 | -   | 43 351           |
| 2014/12/02 | 38 100   | -  | 4 746                  | 364                 | -   | 42 482           |
| 2014/12/03 | 38 200   | -  | 6 441                  | 1 436               | -   | 43 205           |
| 2014/12/04 | 38 200   | -  | 1 277                  | 1 194               | -   | 38 283           |
| 2014/12/05 | 38 200   | -  | 1 929                  | 488                 | -   | 39 641           |
| 2014/12/06 | 38 200   | -  | 1 929                  | 864                 | -   | 39 266           |
| 2014/12/08 | 38 200   | -  | 1 300                  | 798                 | -   | 38 702           |
| 2014/12/09 | 38 200   | -  | 1 176                  | 1 738               | -   | 37 638           |
| 2014/12/10 | 38 302   | -  | 1 266                  | 1 799               | -   | 37 769           |
| 2014/12/11 | 38 302   | -  | 3 076                  | 738                 | -   | 40 640           |
| 2014/12/12 | 38 302   | -  | 5 145                  | 2 407               | -   | 41 041           |
| 2014/12/13 | 38 302   | -  | 1 176                  | 3 229               | 1 992                                     | 38 241           |
| 2014/12/15 | 38 302   | -  | 2 072                  | 2 407               | -   | 37 968           |
| 2014/12/17 | 40 300   | -  | 2 173                  | 2 407               | -   | 40 066           |
| 2014/12/18 | 40 300   | -  | 2 108                  | 1 815               | 1 780                                     | 42 373           |
| 2014/12/19 | 40 300   | -  | 1 175                  | 5 768               | 233                                       | 35 940           |
| 2014/12/20 | 40 300   | -  | 1 175                  | 5 768               | 220                                       | 35 927           |
| 2014/12/22 | 40 300   | -  | 5 653                  | 40                  | -   | 45 914           |
| 2014/12/23 | 40 000   | -  | 1 169                  | 490                 | -   | 40 679           |
| 2014/12/27 | 40 000   | -  | 1 224                  | 179                 | -   | 41 045           |
| 2014/12/29 | 40 000   | -  | 1 974                  | 190                 | -   | 41 783           |
| 2014/12/30 | 40 000   | -  | 3 196                  | 653                 | 245                                       | 42 787           |
| 2014/12/31 | 38 900   | -  | 4 452                  | 240                 | -   | 43 112           |
| 2015/01/02 | 38 900   | -  | 6 153                  | 617                 | -   | 44 436           |
| 2015/01/03 | 38 900   | -  | 1 169                  | 895                 | 4 612                                     | 43 785           |
| 2015/01/05 | 38 900   | -  | 4 429                  | 224                 | -   | 43 104           |
| 2015/01/06 | 38 900   | -  | 1 850                  | 224                 | -   | 40 525           |
| 2015/01/07 | 37 700   | -  | 3 521                  | 224                 | -   | 40 996           |
| 2015/01/08 | 37 700   | -  | 1 470                  | 772                 | -   | 38 397           |
| 2015/01/09 | 37 700   | -  | 1 259                  | 2 308               | -   | 36 651           |
| 2015/01/10 | 37 700   | -  | 1 259                  | 1 475               | -   | 37 483           |
| 2015/01/12 | 37 700   | -  | 1 259                  | 1 256               | -   | 37 702           |
| 2015/01/13 | 37 700   | -  | 1 259                  | 1 500               | -   | 37 458           |
| 2015/01/14 | 37 300   | -  | 2 201                  | 1 459               | -   | 38 041           |
| 2015/01/15 | 37 300   | -  | 1 449                  | 1 701               | -   | 37 047           |
| 2015/01/16 | 37 300   | -  | 1 169                  | 1 828               | -   | 36 641           |
| 2015/01/17 | 37 300   | -  | 1 169                  | 1 828               | -   | 36 641           |
| 2015/01/19 | 37 300   | -  | 1 169                  | 1 828               | -   | 36 641           |
| 2015/01/20 | 37 300   | -  | 1 169                  | 1 828               | -   | 36 641           |
| 2015/01/21 | 37 500   | -  | 1 195                  | 1 805               | -   | 36 890           |
| 2015/01/22 | 37 500   | -  | 4 709                  | 46                  | -   | 42 163           |
| 2015/01/23 | 37 500   | -  | 3 475                  | 159                 | -   | 40 817           |
| 2015/01/24 | 37 500   | -  | 1 179                  | 256                 | 997                                       | 39 419           |
| 2015/01/26 | 37 500   | -  | 2 566                  | 143                 | -   | 39 923           |
| 2015/01/27 | 37 500   | -  | 2 698                  | 60                  | -   | 40 137           |
| 2015/01/28 | 37 800   | -  | 5 022                  | 49                  | -   | 42 774           |
| 2015/01/29 | 37 800   | -  | 3 939                  | 411                 | -   | 41 328           |
| 2015/01/30 | 37 800   | -  | 4 501                  | 489                 | -   | 41 812           |
| 2015/01/31 | 37 800   | -  | 1 256                  | 900                 | 2 561                                     | 40 717           |
| 2015/02/02 | 37 800   | -  | 4 583                  | 502                 | -   | 41 881           |
| 2015/02/03 | 37 800   | -  | 3 230                  | 241                 | -   | 40 790           |
| 2015/02/04 | 37 500   | -  | 3 363                  | 244                 | -   | 40 619           |
| 2015/02/05 | 37 500   | -  | 1 611                  | 305                 | -   | 38 806           |
| 2015/02/06 | 37 500   | -  | 1 433                  | 993                 | -   | 37 940           |

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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/<br>promissory notes <sup>4</sup> |          |          |          |           |
|------------|---------------------|-----------------------------------|--------------------------------|------------|------------|-----------------|---|--|--|----------|----------|----------|-----------|
|            | Repurchase rate %   | SAMOS penalty rate <sup>1,2</sup> | Date                           | Percentage |            | Date            | South African Benchmark Overnight Rate (Sabor) on deposits <sup>1</sup> | Overnight foreign exchange rate <sup>2</sup> | Rand overnight deposit rate <sup>3</sup>                             | 2 months | 3 months | 6 months | 12 months |
|            |                     |                                   |                                |            |            |                 | (1444W)   | (1446W)                                      | (1447W)  | (1409W)  | (1411W)  | (1412W)  | (1413W)   |
| 2007/08/17 | 10.00               | 15.00                             | 2007/08/17                     | 13.50      | 2014/10/17 | 5.65            | 5.85  | 5.54   | 6.05   | 6.08     | 6.76     | 7.27     |           |
| 2007/10/12 | 10.50               | 15.50                             | 2007/10/12                     | 14.00      | 2014/10/24 | 5.68            | 5.97  | 5.54   | 6.01   | 6.08     | 6.72     | 7.20     |           |
| 2007/12/07 | 11.00               | 16.00                             | 2007/12/07                     | 14.50      | 2014/10/31 | 5.64            | 5.98  | 5.54   | 6.00   | 6.07     | 6.73     | 7.17     |           |
| 2008/04/11 | 11.50               | 16.50                             | 2008/04/11                     | 15.00      | 2014/11/07 | 5.63            | 5.81  | 5.54   | 5.99   | 6.08     | 6.77     | 7.29     |           |
| 2008/06/13 | 12.00               | 17.00                             | 2008/06/13                     | 15.50      | 2014/11/14 | 5.64            | 5.61  | 5.53   | 5.99   | 6.08     | 6.78     | 7.23     |           |
| 2008/12/12 | 11.50               | 16.50                             | 2008/12/12                     | 15.00      | 2014/11/21 | 5.66            | 5.58  | 5.53   | 5.98   | 6.07     | 6.68     | 7.06     |           |
| 2009/02/06 | 10.50               | 15.50                             | 2009/02/06                     | 14.00      | 2014/11/28 | 5.67            | 6.08  | 5.53   | 5.98   | 6.07     | 6.68     | 7.03     |           |
| 2009/03/25 | 9.50                | 14.50                             | 2009/03/25                     | 13.00      | 2014/12/05 | 5.66            | 5.61  | 5.52   | 5.98   | 6.07     | 6.68     | 7.09     |           |
| 2009/05/04 | 8.50                | 13.50                             | 2009/05/04                     | 12.00      | 2014/12/12 | 5.68            | 5.89  | 5.51   | 5.98   | 6.08     | 6.74     | 7.24     |           |
| 2009/05/29 | 7.50                | 12.50                             | 2009/05/29                     | 11.00      | 2014/12/19 | 5.63            | 5.43  | 5.53   | 5.98   | 6.09     | 6.74     | 7.24     |           |
| 2009/08/14 | 7.00                | 12.00                             | 2009/08/14                     | 10.50      | 2014/12/26 | 5.64            | 5.25  | 5.53   | 5.98   | 6.09     | 6.76     | 7.26     |           |
| 2010/03/26 | 6.50                | 11.50                             | 2010/03/26                     | 10.00      | 2015/01/02 | 5.59            | 4.62  | 5.53   | 6.02   | 6.13     | 6.83     | 7.34     |           |
| 2010/09/10 | 6.00                | ...                               | 2010/09/10                     | 9.50       | 2015/01/09 | 5.62            | 5.34  | 5.53   | 6.02   | 6.13     | 6.78     | 7.13     |           |
| 2010/11/19 | 5.50                | ...                               | 2010/11/19                     | 9.00       | 2015/01/16 | 5.66            | 5.88  | 5.54   | 6.02   | 6.12     | 6.73     | 6.97     |           |
| 2012/07/20 | 5.00                | ...                               | 2012/07/20                     | 8.50       | 2015/01/23 | 5.67            | 5.66  | 5.54   | 5.99   | 6.09     | 6.66     | 6.83     |           |
| 2014/01/30 | 5.50                | ...                               | 2014/01/30                     | 9.00       | 2015/01/30 | 5.66            | 5.84  | 5.53   | 5.99   | 6.09     | 6.66     | 6.90     |           |
| 2014/07/18 | 5.75                | ...                               | 2014/07/18                     | 9.25       | 2015/02/06 | 5.67            | 5.88  | 5.53   | 6.00   | 6.08     | 6.68     | 6.94     |           |

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| Date       | Other money-market interest rates |           |                         |                            |                       | Date      | Notice deposits with banks <sup>8</sup> |   |  | 12-month fixed deposits <sup>8</sup> | Weighted average overdraft rate on current accounts % | Interbank call money % |
|------------|-----------------------------------|-----------|-------------------------|----------------------------|-----------------------|-----------|---|---|--|--------------------------------------|---|------------------------|
|            | SARB debentures <sup>5</sup>      |           | 91-day Treasury bills % | 3-month JIBAR <sup>6</sup> | 9x12 FRA <sup>7</sup> |           | 1 to 32 days <sup>9</sup>               | More than 32 days up to 91 days <sup>10</sup> | More than 91 days up to 185 days <sup>11</sup> |                                      |   |                        |
|            | 28 days %                         | 56 days % |                         |                            |                       |           |   |   |  |                                      |   |                        |
| 2014/10/17 | 5.73                              | ...       | 5.87                    | 6.08                       | 6.77                  | 2013: Sep | 4.23                                    | 5.19  | 5.12   | 5.21                                 | 8.59  | 5.49                   |
| 2014/10/24 | 5.73                              | ...       | 5.82                    | 6.08                       | 6.66                  | Oct       | 4.23                                    | 5.20  | 5.16   | 5.30                                 | 8.63  | 5.43                   |
| 2014/10/31 | 5.73                              | 5.69      | 5.78                    | 6.08                       | 6.65                  | Nov       | 4.25                                    | 5.21  | 4.80   | 5.31                                 | 8.52  | 5.43                   |
| 2014/11/07 | 5.73                              | 5.70      | 5.75                    | 6.08                       | 6.73                  | Dec       | 4.29                                    | 5.24  | 5.31   | 5.34                                 | 8.56  | 5.56                   |
| 2014/11/14 | 5.71                              | 5.70      | 5.85                    | 6.09                       | 6.64                  |           |   |   |  |                                      |   |                        |
| 2014/11/21 | 5.71                              | ...       | 5.91                    | 6.08                       | 6.36                  | 2014: Jan | 4.66                                    | 5.36  | 5.52   | 5.29                                 | 8.78  | 5.81                   |
| 2014/11/28 | 5.71                              | ...       | 5.96                    | 6.08                       | 6.30                  | Feb       | 4.79                                    | 5.58  | 5.95   | 5.59                                 | 8.88  | 5.73                   |
| 2014/12/05 | 5.70                              | ...       | 6.00                    | 6.08                       | 6.44                  | Mar       | 4.71                                    | 5.48  | 5.34   | 5.64                                 | 8.90  | 5.72                   |
| 2014/12/12 | 5.68                              | 5.71      | 6.03                    | 6.08                       | 6.65                  | Apr       | 4.68                                    | 5.49  | 5.36   | 5.72                                 | 8.97  | 5.84                   |
| 2014/12/19 | 5.65                              | 5.70      | 6.09                    | 6.08                       | 6.73                  | May       | 4.88                                    | 5.79  | 6.10   | 5.84                                 | 9.02  | 5.56                   |
| 2014/12/26 | 5.66                              | 5.71      | 6.09                    | 6.10                       | 6.79                  | Jun       | 4.80                                    | 5.65  | 6.00   | 5.83                                 | 9.14  | 5.66                   |
| 2015/01/02 | 5.69                              | ...       | 6.13                    | 6.13                       | 6.79                  | Jul       | 4.95                                    | 5.77  | 6.10   | 5.95                                 | 9.10  | 5.83                   |
| 2015/01/09 | 5.68                              | 5.70      | 6.04                    | 6.13                       | 6.45                  | Aug       | 5.06                                    | 6.05  | 6.17   | 6.06                                 | 8.92  | 5.86                   |
| 2015/01/16 | 5.69                              | ...       | 5.97                    | 6.13                       | 6.15                  | Sep       | 5.10                                    | 6.09  | 6.21   | 6.06                                 | 9.27  | 5.98                   |
| 2015/01/23 | 5.66                              | ...       | 5.91                    | 6.11                       | 5.95                  | Oct       | 5.05                                    | 6.08  | 6.14   | 6.13                                 | 9.30  | 5.93                   |
| 2015/01/30 | 5.62                              | ...       | 5.91                    | 6.10                       | 5.99                  | Nov       | 5.08                                    | 6.13  | 6.29   | 6.16                                 | 9.23  | 5.86                   |
| 2015/02/06 | 5.60                              | 5.60      | 5.89                    | 6.10                       | 6.15                  | Dec       | 5.06                                    | 6.14  | 6.22   | 6.21                                 | 9.35  | 5.90                   |

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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 <sup>1</sup>  |               |               |               |  |                                      |       | Income velocity of circulation of money <sup>6</sup> |                  |               |               |               |
|-----------------|----------------------------------|---------------|---------------|---------------|--|--------------------------------------|-------|--|------------------|---------------|---------------|---------------|
|                 | Monetary aggregates <sup>2</sup> |               |               |               | Credit <sup>3</sup>                              |                                      |       | Total domestic credit extension<br>(1368A)           | V1(A)<br>(1420K) | V1<br>(1421K) | V2<br>(1422K) | V3<br>(1423K) |
|                 | M1(A)<br>(1370A)                 | M1<br>(1371A) | M2<br>(1373A) | M3<br>(1374A) | Private sector                                   |                                      |       |  |                  |               |               |               |
|                 |                                  |               |               |               | Total loans and advances <sup>4</sup><br>(1369A) | Total claims <sup>5</sup><br>(1347A) |       |  |                  |               |               |               |
| 2009 .....      | 0.39                             | 6.99          | 1.72          | 1.79          | -0.54  | -0.12                                | 1.90  | 6.05   | 3.30             | 1.61          | 1.29          |               |
| 2010 .....      | 12.13                            | 7.01          | 5.60          | 6.92          | 4.24   | 5.47                                 | 4.20  | 6.25   | 3.32             | 1.73          | 1.37          |               |
| 2011 .....      | 8.43                             | 9.78          | 7.18          | 8.28          | 7.42   | 6.17                                 | 5.82  | 6.47   | 3.38             | 1.79          | 1.41          |               |
| 2012 .....      | 12.60                            | 9.28          | 3.90          | 5.17          | 10.02  | 10.05                                | 10.55 | 6.30   | 3.34             | 1.81          | 1.43          |               |
| 2013 .....      | 10.28                            | 9.36          | 9.67          | 5.85          | 6.34   | 6.13                                 | 4.98  | 6.00   | 3.26             | 1.82          | 1.44          |               |
| 2014 .....      | 7.43                             | 9.78          | 8.72          | 7.35          | 7.84   | 8.50                                 | 9.57  | 5.84   | 3.15             | 1.77          | 1.44          |               |
| 2011: 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  | 6.52   | 3.41             | 1.80          | 1.42          |               |
| 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  | 6.28   | 3.33             | 1.79          | 1.42          |               |
| 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  | 6.41   | 3.40             | 1.81          | 1.44          |               |
| 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  | 6.27   | 3.32             | 1.80          | 1.42          |               |
| 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 | 6.26   | 3.33             | 1.83          | 1.44          |               |
| 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  | 6.12   | 3.34             | 1.85          | 1.44          |               |
| 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  | 5.94   | 3.25             | 1.81          | 1.42          |               |
| 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  | 5.91   | 3.20             | 1.79          | 1.43          |               |
| Oct .....       | 14.95                            | 11.90         | 10.97         | 7.02          | 7.78   | 7.62                                 | 7.22  | ...  | ...              | ...           | ...           |               |
| Nov .....       | 11.09                            | 10.08         | 9.83          | 6.23          | 7.35   | 6.97                                 | 6.98  | ...  | ...              | ...           | ...           |               |
| Dec .....       | 10.28                            | 9.36          | 9.67          | 5.85          | 6.34   | 6.13                                 | 4.98  | 6.02   | 3.25             | 1.81          | 1.46          |               |
| 2014: Jan ..... | 13.59                            | 9.39          | 10.57         | 6.33          | 7.60   | 8.16                                 | 7.11  | ...  | ...              | ...           | ...           |               |
| Feb .....       | 10.27                            | 9.67          | 10.07         | 5.86          | 8.56   | 8.67                                 | 7.53  | ...  | ...              | ...           | ...           |               |
| Mar .....       | 14.42                            | 16.08         | 10.91         | 7.78          | 8.13   | 8.73                                 | 8.51  | 5.93   | 3.28             | 1.82          | 1.47          |               |
| Apr .....       | 8.76                             | 11.77         | 10.44         | 6.89          | 8.39   | 8.27                                 | 7.34  | ...  | ...              | ...           | ...           |               |
| May .....       | 10.96                            | 11.51         | 12.07         | 7.50          | 8.20   | 8.34                                 | 7.91  | ...  | ...              | ...           | ...           |               |
| Jun .....       | 8.69                             | 8.95          | 9.75          | 7.16          | 8.44   | 8.63                                 | 8.46  | 5.76   | 3.11             | 1.75          | 1.42          |               |
| Jul .....       | 7.91                             | 10.07         | 8.89          | 6.77          | 9.67   | 9.77                                 | 9.26  | ...  | ...              | ...           | ...           |               |
| Aug .....       | 7.50                             | 11.58         | 8.71          | 6.32          | 8.65   | 8.78                                 | 8.92  | ...  | ...              | ...           | ...           |               |
| Sep .....       | 9.74                             | 12.55         | 10.19         | 7.78          | 8.79   | 8.74                                 | 9.82  | 5.85   | 3.09             | 1.76          | 1.44          |               |
| Oct .....       | 11.79                            | 9.45          | 10.27         | 8.00          | 8.72   | 9.06                                 | 10.44 | ...  | ...              | ...           | ...           |               |
| Nov .....       | 12.46                            | 14.28         | 9.91          | 8.30          | 8.71   | 9.13                                 | 10.17 | ...  | ...              | ...           | ...           |               |
| Dec .....       | 7.43                             | 9.78          | 8.72          | 7.35          | 7.84   | 8.50                                 | 9.57  | 5.81   | 3.12             | 1.76          | 1.45          |               |

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.