

Statistical tables

Money and banking

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General notes

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

... denotes not available

- denotes a value equal to nil

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

South African Reserve Bank

Liabilities

R millions

End of		Notes and coin in circulation ¹ (1000M)	Deposits							SARB securities (1015M)	Foreign loans ⁶ (1009M)	Capital and reserves (1010M)	Other liabilities (1011M)	Total liabilities (1012M)	
			Central government ²		Banks and mutual banks ³			Other							
			Rand denominated (1016M)	Foreign currency denominated (1017M)	Required reserve balances ⁴ (1014M)	Excess cash reserves (1013M)	Other balances ⁵ (1005M)	Domestic (1006M)	Foreign (1007M)						Total deposits (1008M)
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
2015		137 991	70 519	100 498	85 936	505	851	14 021	776	273 105	2 308	13	397	368 946	782 761
2012:	Nov.....	105 056	67 807	67 732	62 859	195	1 259	14 843	75	214 770	18 172	191	397	159 412	497 997
	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
2015:	Jan.....	118 514	69 711	92 549	78 499	900	-	9 133	1 132	251 925	7 426	9	397	226 508	604 778
	Feb	117 551	69 668	92 126	79 241	1 018	-	4 184	646	246 882	7 577	9	397	228 760	601 175
	Mar	122 170	68 876	94 406	79 871	520	969	3 190	714	248 544	7 910	9	397	244 298	623 328
	Apr.....	123 674	68 870	90 241	79 294	475	1 982	11 649	707	253 218	5 403	10	397	237 088	619 790
	May.....	119 793	68 853	91 184	80 037	264	-	8 255	620	249 215	5 929	11	397	245 432	620 777
	Jun	120 851	68 614	90 567	81 801	37	1 148	4 486	618	247 271	7 441	11	397	249 183	625 155
	Jul.....	123 016	69 113	91 823	82 499	942	1 457	2 052	699	248 585	5 203	11	397	258 850	636 062
	Aug.....	124 122	69 598	96 326	83 420	120	1 328	9 599	1 169	261 560	2 659	12	397	287 514	676 264
	Sep.....	125 136	69 809	97 837	83 891	2 335	1 412	11 201	830	267 317	2 998	12	397	309 062	704 922
	Oct.....	127 719	70 178	94 666	84 244	747	-	13 140	812	263 787	3 142	12	397	307 507	702 564
	Nov.....	134 747	70 206	96 208	84 711	175	1 236	8 689	1 162	262 386	2 212	13	397	320 439	720 194
	Dec.....	137 991	70 519	100 498	85 936	505	851	14 021	776	273 105	2 308	13	397	368 946	782 761

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1. Including coin as from March 1994 onwards.

2. Mainly comprising government departments, and the Compensatory and Contingency Financing Facility of the International Monetary Fund (IMF) as from December 1993 onwards.

3. Until October 1986 only banks, thereafter banks and building societies. Banks and mutual banks as from January 1995 onwards.

4. 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.

5. Not including deposits denominated in foreign currencies.

6. Including loans of the South African government for which the South African Reserve Bank has assumed liability.

South African Reserve Bank

Assets

R millions

End of	Foreign assets		Liquidity provided ²				Advances and investments				Total (excluding foreign assets)	Other assets	Total assets
	Gold coin and bullion ¹	Total	Utilisation of cash reserves	Loans granted to banks under:		Total	Advances		Investments				
				Resale agree- ments	SAMOS position ⁵		Banks ⁴	Other ³	Govern- ment stock	Other			
	(1020M)	(1021M)	(1033M)	(1034M)	(1035M)	(1036M)	(1025M)	(1026M)	(1027M)	(1028M)	(1029M)	(1030M)	(1031M)
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
2015	66 692	713 893	1 652	50 017	-	51 670	-	83	7 376	1 402	60 530	8 338	782 761
2012: Nov	61 375	448 108	380	33 714	-	34 094	29	358	8 732	1 369	44 582	5 307	497 997
Dec	56 982	430 942	2 747	24 617	-	27 363	27	265	8 817	1 379	37 852	3 641	472 435
2013: Jan	60 349	458 667	881	24 507	-	25 388	29	255	8 835	1 379	35 887	4 885	499 439
Feb.....	57 214	450 719	188	25 007	-	25 195	27	249	8 901	1 379	35 751	4 572	491 042
Mar	59 290	459 946	4	24 117	-	24 120	47	215	8 618	1 402	34 403	3 946	498 295
Apr	53 271	453 436	0	23 122	-	23 122	19	283	8 762	1 402	33 588	3 558	490 582
May.....	57 438	488 345	0	23 009	-	23 010	16	231	8 540	1 402	33 198	7 506	529 049
Jun.....	48 125	469 541	1 344	20 014	469	21 827	167	242	8 403	1 402	32 041	5 768	507 349
Jul.....	52 641	468 732	353	26 004	-	26 356	79	232	8 393	1 402	36 463	5 047	510 242
Aug	58 048	494 693	1 909	25 014	-	26 923	42	279	8 331	1 402	36 977	6 185	537 855
Sep	53 857	502 609	6 662	23 619	-	30 281	22	208	8 195	1 402	40 108	5 230	547 947
Oct.....	53 163	495 570	18	27 207	-	27 226	15	244	8 259	1 402	37 145	4 388	537 102
Nov	51 254	503 480	6	31 117	-	31 123	14	231	8 194	1 402	40 964	4 547	548 991
Dec	50 621	520 189	2 763	25 228	-	27 990	14	235	8 208	1 402	37 849	5 358	563 396
2014: Jan	56 679	556 645	68	30 409	-	30 478	16	197	7 996	1 402	40 088	7 162	603 896
Feb.....	57 249	537 092	1 024	25 311	-	26 335	16	256	8 125	1 402	36 134	4 906	578 132
Mar	55 062	523 159	5 903	23 414	-	29 318	15	398	7 882	1 402	39 015	4 467	566 642
Apr	54 940	522 717	1 450	29 004	-	30 454	15	299	7 934	1 402	40 105	4 609	567 430
May.....	52 796	515 662	0	28 417	2 050	30 467	15	134	8 023	1 402	40 040	2 303	558 005
Jun.....	56 018	515 715	3 829	26 024	-	29 852	16	111	8 014	1 402	39 395	4 328	559 438
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	0	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
2015: Jan	58 942	551 754	1 256	37 812	3 213	42 281	16	385	8 508	1 402	52 593	431	604 778
Feb.....	56 589	548 514	1 101	37 624	807	39 532	16	149	8 172	1 402	49 271	3 391	601 175
Mar	58 187	565 428	4 855	38 530	-	43 385	16	101	8 030	1 402	52 933	4 967	623 328
Apr	57 360	556 140	4 841	44 614	-	49 455	16	110	8 018	1 402	59 001	4 649	619 790
May.....	58 248	565 670	25	40 032	2 172	42 228	-	108	7 977	1 402	51 715	3 392	620 777
Jun.....	57 546	571 210	2 450	37 041	-	39 490	-	119	7 909	1 402	48 920	5 025	625 155
Jul.....	55 303	579 877	1 158	40 520	-	41 678	-	104	7 966	1 402	51 149	5 036	636 062
Aug	60 585	614 761	1 177	45 044	-	46 222	-	99	7 851	1 402	55 573	5 930	676 264
Sep	62 593	640 056	1 034	47 008	-	48 041	-	119	7 758	1 402	57 320	7 546	704 922
Oct.....	63 759	635 503	1 000	48 032	1 530	50 562	-	78	7 883	1 402	59 925	7 137	702 564
Nov	61 417	651 880	2 461	49 856	-	52 317	-	74	7 825	1 402	61 618	6 696	720 194
Dec	66 692	713 893	1 652	50 017	-	51 670	-	83	7 376	1 402	60 530	8 338	782 761

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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									
	Domestic									
	Central and provincial governments	Public enterprises/corporations ¹	Insurance companies and pension funds	Other	Total					
	(1053M)	(1042M)	(1043M)	(1045M)	(1046M)	(1047M)	(1048M)	(1049M)	(1050M)	(1051M)
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
2015	49 227	710	729	1 272	51 938	9 991	61 929	102	61	62 092
2012: 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
2015: Jan	46 358	733	815	1 020	48 926	16 332	65 258	102	54	65 415
Feb	47 058	794	821	1 034	49 705	13 387	63 093	102	111	63 306
Mar	41 441	741	694	1 032	43 908	8 900	52 809	102	77	52 988
Apr	45 043	1 223	725	1 067	48 058	15 167	63 224	102	96	63 422
May	45 990	1 190	728	1 074	48 982	11 562	60 544	102	111	60 757
Jun	43 485	1 250	728	1 084	46 547	13 191	59 738	102	41	59 881
Jul	50 544	1 180	721	1 099	53 545	10 813	64 358	102	33	64 493
Aug.....	52 713	1 186	699	1 119	55 717	10 357	66 074	102	38	66 215
Sep.....	51 778	856	744	1 142	54 519	11 375	65 895	102	163	66 160
Oct	53 672	806	733	1 161	56 371	10 974	67 345	102	54	67 502
Nov.....	49 347	687	591	1 242	51 866	11 782	63 648	102	57	63 807
Dec.....	49 227	710	729	1 272	51 938	9 991	61 929	102	61	62 092

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1. Including the Public Investment Corporation.

Corporation for Public Deposits

Assets

R millions

End of	Deposits		Promissory notes ¹	NCDs	Treasury bills ²	Government		Other public-sector securities	Other assets	Total assets
	SARB	Banks				Stock	Loans and advances ³			
	(1067M)	(1091M)	(1063M)	(1092M)	(1061M)	(1062M)	(1093M)	(1069M)	(1065M)	(1066M)
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
2015	13 952	5	648	-	73	404	46 682	249	79	62 092
2012: 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
2015: Jan.....	9 246	10 405	469	7 966	73	-	32 473	2 986	1 798	65 415
Feb.....	4 155	11 605	471	10 919	73	-	28 067	3 365	4 652	63 306
Mar.....	3 159	11 255	474	10 893	73	414	21 457	4 467	797	52 988
Apr.....	11 606	12 505	476	13 518	73	415	15 783	4 632	4 414	63 422
May.....	8 201	13 705	478	13 197	73	415	13 702	9 336	1 651	60 757
Jun.....	4 457	9 705	473	8 521	73	416	26 690	9 448	99	59 881
Jul.....	1 991	11 105	557	5 884	73	418	33 015	9 167	2 284	64 493
Aug.....	9 550	7 705	648	3 540	73	420	36 077	7 316	885	66 215
Sep.....	11 120	5	652	-	73	406	51 342	2 484	79	66 160
Oct.....	13 050	5	654	-	73	409	52 007	1 185	118	67 502
Nov.....	8 617	3 533	657	-	73	409	49 593	855	70	63 807
Dec.....	13 952	5	648	-	73	404	46 682	249	79	62 092

KB103

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

Banks¹

Liabilities

R millions

End of	Deposits ²								Other		
	Cash managed, cheque and transmission (1070M)	Other demand (1071M)	Savings (1072M)	Short term (1073M)	Medium term (1075M)	Long term (1076M)	Total (1077M)	Foreign currency deposits included in total (1078M)	Loans received under repurchase agreements		
									SARB (1500M)	Other domestic (1501M)	Foreign (1514M)
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	697 015	196 392	417 076	499 307	513 664	3 002 246	137 193	38 906	35 551	30 953
2015	738 249	821 375	215 670	383 437	551 575	585 239	3 295 545	193 736	49 909	44 894	22 765
2012: 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	702 448	181 873	361 080	473 854	570 338	2 903 583	139 635	33 310	31 229	30 052
Aug	621 350	708 455	184 951	386 035	477 371	543 435	2 921 597	128 801	31 812	35 611	26 412
Sep	646 635	726 734	188 992	388 947	496 492	531 532	2 979 331	139 096	33 343	29 484	31 229
Oct	640 604	654 541	191 523	428 076	508 204	530 651	2 953 601	118 525	32 498	33 237	35 103
Nov	670 021	728 787	195 667	359 130	525 657	531 299	3 010 560	140 326	42 148	35 101	31 407
Dec	678 794	697 015	196 392	417 076	499 307	513 664	3 002 246	137 193	38 906	35 551	30 953
2015: Jan	651 521	695 040	194 123	419 320	516 659	529 105	3 005 768	139 040	38 926	35 345	28 750
Feb	687 520	695 213	194 127	418 602	509 048	542 264	3 046 775	154 850	41 433	28 227	27 092
Mar	713 328	722 403	196 629	380 001	521 175	557 594	3 091 130	139 246	39 293	46 648	37 361
Apr	677 345	701 465	199 041	390 863	535 536	588 426	3 092 676	139 385	46 614	38 115	33 273
May	677 635	715 799	197 789	423 805	524 275	597 002	3 136 304	137 976	41 030	34 877	28 984
Jun	711 655	745 740	200 922	399 773	523 873	602 543	3 184 506	145 533	37 152	52 195	28 714
Jul	684 743	741 558	207 264	413 460	547 327	598 701	3 193 053	153 830	40 564	39 984	30 382
Aug	694 749	757 786	207 168	418 258	530 648	596 714	3 205 324	148 238	45 303	54 630	32 875
Sep	705 031	795 771	207 934	395 086	551 504	596 026	3 251 351	165 500	47 344	60 766	32 117
Oct	707 809	716 130	209 146	436 875	541 129	600 171	3 211 261	153 170	48 165	43 857	29 731
Nov	740 654	791 126	214 790	349 393	570 848	604 357	3 271 168	163 570	49 641	39 821	29 624
Dec	738 249	821 375	215 670	383 437	551 575	585 239	3 295 545	193 736	49 909	44 894	22 765

KB105

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

Banks¹

Liabilities

R millions

liabilities to the public					Total liabilities to the public	Capital and other liabilities				Total equity and liabilities	End of
Foreign currency funding		Debt securities ^{3,4}	Other ⁵	Total		Outstanding liabilities on behalf of clients per contra ⁶	Other liabilities	Share capital and reserves ³	Total		
Domestic sector	Foreign sector										
(1080M)	(1081M)	(1082M)	(1083M)	(1084M)	(1085M)	(1086M)	(1087M)	(1088M)	(1089M)	(1090M)	
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
7 396	159 655	232 373	36 782	541 616	3 543 862	-	311 883	324 198	636 082	4 179 944	2014
11 575	204 173	259 423	36 406	629 145	3 924 690	-	546 284	356 291	902 575	4 827 265	2015
20 025	80 694	198 791	25 494	441 549	3 039 300	-	370 659	274 386	645 045	3 684 345	2012: Nov Dec
13 777	81 777	200 031	24 752	423 513	3 020 770	-	341 941	285 511	627 452	3 648 222	
20 804	84 810	201 108	25 069	425 572	3 007 925	-	349 751	288 673	638 424	3 646 349	2013: Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec
20 029	85 232	201 350	25 825	431 631	3 046 662	-	334 906	290 126	625 031	3 671 693	
21 710	94 505	197 602	27 152	438 500	3 090 503	-	311 317	294 920	606 237	3 696 740	
16 225	97 579	195 145	26 091	440 307	3 083 156	-	336 489	292 707	629 196	3 712 352	
16 747	82 024	197 696	29 279	424 735	3 081 743	-	389 114	293 040	682 154	3 763 897	
22 173	80 767	197 878	28 808	425 235	3 141 005	-	344 154	296 928	641 082	3 782 087	
15 830	73 310	200 997	26 576	414 471	3 108 643	-	331 727	291 756	623 482	3 732 125	
20 856	77 963	202 129	28 901	422 457	3 149 454	-	349 244	288 218	637 462	3 786 917	
17 973	73 671	197 993	27 427	406 176	3 142 073	-	327 759	289 824	617 583	3 759 656	
20 225	75 353	202 108	26 973	415 191	3 144 560	-	313 606	291 337	604 942	3 749 502	
21 000	81 557	208 357	29 384	436 081	3 203 792	-	309 271	294 468	603 739	3 807 531	
13 037	92 782	210 040	27 193	435 126	3 215 021	-	315 603	305 575	621 178	3 836 199	
23 436	117 263	211 518	26 810	474 212	3 239 517	-	437 304	307 221	744 524	3 984 041	2014: Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec
18 394	104 928	214 680	28 403	466 522	3 251 715	-	357 183	307 784	664 967	3 916 681	
18 936	106 585	214 012	26 809	471 084	3 316 396	-	335 702	303 339	639 041	3 955 437	
19 416	101 266	224 072	30 520	478 802	3 329 336	-	314 913	303 891	618 804	3 948 140	
25 194	97 414	229 002	30 840	469 196	3 337 549	-	314 977	308 491	623 468	3 961 017	
28 641	98 901	234 582	33 100	478 568	3 405 455	-	302 585	311 074	613 659	4 019 114	
22 708	106 897	238 220	33 346	495 762	3 399 345	-	296 473	310 296	606 769	4 006 114	
19 730	107 609	238 142	33 135	492 451	3 414 048	-	313 563	310 224	623 787	4 037 835	
18 044	114 980	230 964	31 233	489 276	3 468 607	-	340 121	315 174	655 295	4 123 903	
12 994	128 881	229 260	31 963	503 935	3 457 536	-	321 632	317 337	638 969	4 096 506	
14 585	133 769	230 119	35 753	522 882	3 533 442	-	332 115	321 041	653 156	4 186 599	
7 396	159 655	232 373	36 782	541 616	3 543 862	-	311 883	324 198	636 082	4 179 944	
13 797	172 437	241 502	36 083	566 839	3 572 607	-	382 706	330 945	713 651	4 286 258	2015: Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec
13 018	164 287	244 106	34 132	552 295	3 599 069	-	341 744	334 727	676 472	4 275 541	
16 238	162 371	246 873	33 475	582 259	3 673 389	-	366 295	330 910	697 205	4 370 594	
19 701	164 648	246 282	34 134	582 768	3 675 444	-	337 250	333 150	670 400	4 345 845	
16 118	163 805	243 883	37 214	565 912	3 702 216	-	337 835	336 807	674 642	4 376 859	
21 700	148 245	249 145	37 310	574 462	3 758 968	-	333 008	342 446	675 454	4 434 422	
24 818	148 824	253 035	32 384	569 992	3 763 045	-	351 091	344 606	695 697	4 458 742	
23 161	156 812	253 340	35 828	601 948	3 807 271	-	392 493	348 180	740 673	4 547 945	
17 858	158 081	250 004	30 335	596 504	3 847 855	-	420 547	345 794	766 342	4 614 197	
16 125	175 128	249 394	36 084	598 484	3 809 745	-	393 877	348 648	742 525	4 552 270	
14 548	208 410	259 105	35 360	636 509	3 907 677	-	425 131	351 544	776 675	4 684 351	
11 575	204 173	259 423	36 406	629 145	3 924 690	-	546 284	356 291	902 575	4 827 265	

KB106

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

Banks¹

Assets

R millions

End of	Central bank money and gold				Deposits, loans						
	Banknotes and subsidiary coin	Gold coin and bullion	Deposits with the SARB	Total	Interbank and intragroup funding, including NCDs/ PNs	Loans granted under resale agreements	Instalment debtors, suspensive sales and leases	Mortgage advances	Credit card debtors ²	Foreign-currency loans and advances	Redeemable preference shares
	(1100M)	(1101M)	(1102M)	(1104M)	(1113M)	(1107M)	(1108M)	(1109M)	(1110M)	(1120M)	(1121M)
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	108 460	146 580	353 816	1 150 328	103 515	326 989	70 219
2015	36 922	1	86 337	123 261	118 575	185 715	365 767	1 219 373	108 811	408 672	89 470
2012: 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	302 169	68 969
Aug.....	23 398	1	82 396	105 795	99 997	139 189	345 326	1 133 213	101 305	296 339	68 865
Sep.....	26 602	1	78 142	104 744	122 243	141 878	347 324	1 137 422	101 879	315 520	72 323
Oct.....	27 255	1	72 811	100 067	102 690	149 075	349 797	1 143 309	102 795	300 035	75 091
Nov.....	23 985	1	82 470	106 456	113 513	143 155	351 963	1 147 910	103 471	321 146	74 277
Dec.....	37 123	1	77 108	114 231	108 460	146 580	353 816	1 150 328	103 515	326 989	70 219
2015: Jan	26 018	1	84 874	110 892	106 050	142 795	354 266	1 152 468	104 740	329 500	71 018
Feb.....	24 395	1	85 375	109 771	101 833	152 637	355 442	1 159 861	105 484	335 892	69 788
Mar.....	30 499	1	77 855	108 354	113 100	159 559	358 114	1 164 699	105 161	348 380	72 672
Apr.....	31 478	1	78 191	109 669	96 947	176 131	358 309	1 169 128	106 295	335 767	78 279
May.....	24 948	1	85 092	110 040	99 946	176 618	360 195	1 172 993	107 457	354 017	77 810
Jun.....	28 255	1	81 313	109 569	109 626	196 917	358 359	1 178 605	107 883	359 972	78 359
Jul.....	28 521	1	87 544	116 066	93 469	179 159	359 395	1 184 663	107 966	371 849	82 733
Aug.....	27 757	1	86 378	114 136	116 579	205 995	359 510	1 192 691	108 090	349 697	82 847
Sep.....	29 661	0	88 990	118 651	111 874	213 951	360 528	1 203 481	108 627	365 886	82 503
Oct.....	28 955	1	90 765	119 720	84 950	195 974	362 788	1 208 847	109 065	358 796	83 502
Nov.....	30 145	1	89 908	120 054	109 101	188 975	365 069	1 219 512	109 099	382 946	87 900
Dec.....	36 922	1	86 337	123 261	118 575	185 715	365 767	1 219 373	108 811	408 672	89 470

KB107

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

Banks¹

Assets

R millions

and advances			Investments and bills discounted						Non-financial assets	Other assets	Total assets	End of
Overdrafts and loans	Less: Credit impairments ³	Total	Investments other than shares		Shares	Bills and acceptances discounted	Less: Credit impairments ³	Total				
			Government stock	Other								
(1122M)	(1123M)	(1124M)	(1125M)	(1126M)	(1127M)	(1111M)	(1128M)	(1129M)	(1130M)	(1131M)	(1132M)	
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
993 658	76 204	3 177 362	195 215	329 266	51 247	217 101	39	792 790	64 302	31 259	4 179 944	2014
1 113 805	79 758	3 530 431	241 100	546 146	52 810	215 084	39	1 055 102	71 681	46 791	4 827 265	2015
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	2012: Nov Dec
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	
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 Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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 Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec
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	
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	
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	
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	
964 579	73 373	3 108 559	166 496	308 069	49 830	194 157	45	718 508	59 904	37 140	4 019 114	
980 870	76 707	3 088 105	176 577	300 078	50 899	198 173	44	725 684	60 589	28 667	4 006 114	
984 470	77 034	3 091 669	187 702	301 040	50 824	200 407	41	739 932	61 040	39 400	4 037 835	
990 942	77 012	3 152 520	178 662	323 392	51 785	204 580	41	758 378	61 896	46 365	4 123 903	
974 229	76 848	3 120 175	192 176	316 237	53 421	212 865	39	774 660	62 407	39 197	4 096 506	
1 001 662	76 191	3 180 905	198 982	322 910	52 000	212 781	39	786 633	63 379	49 226	4 186 599	
993 658	76 204	3 177 362	195 215	329 266	51 247	217 101	39	792 790	64 302	31 259	4 179 944	
1 013 160	76 897	3 197 100	203 336	391 527	51 306	218 263	39	864 392	64 061	49 813	4 286 258	2015: Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec
1 044 049	77 021	3 247 965	198 373	349 041	47 865	210 915	39	806 155	64 342	47 309	4 275 541	
1 064 163	77 268	3 308 580	207 491	370 873	49 477	206 151	39	833 953	64 808	54 899	4 370 594	
1 057 401	77 342	3 300 916	215 683	345 789	53 324	210 047	39	824 804	64 950	45 506	4 345 845	
1 055 879	77 593	3 327 322	220 418	345 728	52 304	212 078	39	830 488	65 485	43 523	4 376 859	
1 066 207	77 149	3 378 779	226 896	332 142	53 385	211 183	39	823 567	67 426	55 082	4 434 422	
1 082 240	77 456	3 384 016	237 051	346 445	51 152	210 272	39	844 881	67 796	45 983	4 458 742	
1 087 018	77 773	3 424 655	240 484	386 813	50 713	213 412	39	891 383	68 698	49 074	4 547 945	
1 100 652	78 157	3 469 345	236 492	408 144	51 943	213 453	39	909 992	69 430	46 779	4 614 197	
1 095 684	78 091	3 421 514	243 652	388 000	53 023	212 081	39	896 718	70 373	43 945	4 552 270	
1 122 969	78 574	3 506 996	242 495	408 116	53 412	212 345	39	916 330	70 930	70 041	4 684 351	
1 113 805	79 758	3 530 431	241 100	546 146	52 810	215 084	39	1 055 102	71 681	46 791	4 827 265	

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

Banks

Analysis of deposits by type of depositor

R millions

End of	Residents									Non-residents	Total all deposits	Of which: Denominated in foreign currency
	Interbank and intragroup deposits	Government deposits ¹	Local governments and regional services councils	Public enterprises and/or corporations ²	Insurers and pension funds	Other companies and close corporations	Households ³	Other monetary institutions	Total			
	(1153M)	(1143M)	(1144M)	(1145M)	(1146M)	(1147M)	(1154M)	(1155M)	(1150M)	(1152M)	(1077M)	(1078M)
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	99 927	140 662	43 007	110 041	138 269	1 530 353	786 880	9 048	2 858 187	144 059	3 002 246	137 193
2015	117 279	130 026	48 106	92 374	127 151	1 708 879	897 815	6 296	3 127 928	167 617	3 295 545	193 736
2014: Nov	100 224	97 565	45 653	119 350	144 978	1 557 315	791 383	11 940	2 868 408	142 152	3 010 560	140 326
Dec	99 927	140 662	43 007	110 041	138 269	1 530 353	786 880	9 048	2 858 187	144 059	3 002 246	137 193
2015: Jan	107 214	120 183	42 860	108 205	134 733	1 543 329	788 771	23 955	2 869 249	136 519	3 005 768	139 040
Feb	110 251	136 114	39 481	100 434	131 978	1 556 304	795 528	24 800	2 894 891	151 884	3 046 775	154 850
Mar	114 707	119 786	58 024	106 130	138 689	1 583 795	804 054	19 274	2 944 460	146 670	3 091 130	139 246
Apr	96 184	101 895	50 705	105 964	139 078	1 614 737	819 584	22 409	2 950 555	142 121	3 092 676	139 385
May	111 076	100 450	47 631	107 697	146 057	1 635 953	822 264	20 095	2 991 223	145 081	3 136 304	137 976
Jun	116 599	149 832	42 008	100 502	135 891	1 652 241	836 182	15 979	3 049 234	135 272	3 184 506	145 533
Jul	108 130	104 707	53 686	107 584	133 272	1 682 911	851 494	15 340	3 057 124	135 929	3 193 053	153 830
Aug	121 597	108 334	52 296	102 712	135 233	1 676 955	851 655	13 049	3 061 831	143 493	3 205 324	148 238
Sep	135 981	115 970	47 315	100 990	126 789	1 699 269	861 806	5 550	3 093 671	157 680	3 251 351	165 500
Oct	99 408	105 688	45 209	101 400	145 002	1 692 206	878 657	4 657	3 072 227	139 034	3 211 261	153 170
Nov	117 068	95 624	52 946	96 806	141 171	1 709 301	895 329	14 714	3 122 959	148 209	3 271 168	163 570
Dec	117 279	130 026	48 106	92 374	127 151	1 708 879	897 815	6 296	3 127 928	167 617	3 295 545	193 736

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Banks

Selected asset items

R millions

End of	NCDs/ PNs (1160M)	Advances				Investments						Bills discounted		
		Central government (1510M)	Provincial govern- ments (1174M)	Total loans and advances ⁴ (1166M)	Foreign sector (1167M)	Government sector			Private sector		Foreign sector (1173M)	Treasury bills (1161M)	Land Bank bills and promissory notes (1162M)	Other including bankers' acceptan- ces (1163M)
						Short-term government stock (1168M)	Long-term government stock (1169M)	Other (1170M)	Stock of public enterprises/ corpora- tions (1171M)	Other (1172M)				
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	2 588 977	270 974	62 144	133 071	38	14 797	147 762	153 710	199 068	98	17 935
2015	24 868	684	526	2 822 404	404 326	97 285	143 816	71	17 630	196 889	277 564	198 360	455	16 269
2014: Nov	35 872	502	770	2 597 853	271 283	70 457	128 525	14	12 700	145 435	148 309	196 029	97	16 655
Dec	32 300	470	955	2 588 977	270 974	62 144	133 071	38	14 797	147 762	153 710	199 068	98	17 935
2015: Jan	33 272	640	961	2 614 780	301 842	66 005	137 331	14	14 314	171 680	180 417	200 409	98	17 755
Feb.....	32 754	530	321	2 651 145	289 800	64 492	133 880	8	14 757	159 165	158 588	195 013	143	15 759
Mar.....	31 741	440	405	2 684 630	301 955	69 705	137 786	43	15 359	156 882	172 156	189 253	143	16 754
Apr	33 622	433	77	2 692 768	304 350	77 826	137 857	39	14 530	163 286	158 213	193 806	176	16 066
May	29 027	481	214	2 699 550	299 698	81 963	138 454	4	15 059	166 261	155 491	195 613	274	16 191
Jun	27 853	697	583	2 694 572	309 875	81 771	145 125	48	15 473	166 084	147 723	195 267	276	15 640
Jul	27 304	555	589	2 722 133	303 174	91 057	145 994	89	16 059	166 619	151 558	195 583	277	14 412
Aug	27 476	590	583	2 741 885	350 602	95 524	144 960	32	18 380	167 575	179 204	198 371	234	14 807
Sep	25 132	703	514	2 763 619	371 924	81 429	155 062	109	15 888	166 874	200 641	196 674	332	16 447
Oct	22 069	798	528	2 780 287	322 748	81 862	161 791	83	16 154	172 428	181 203	195 221	325	16 536
Nov	25 780	958	522	2 832 701	327 700	87 333	155 161	63	17 781	172 900	196 181	196 205	452	15 689
Dec	24 868	684	526	2 822 404	404 326	97 285	143 816	71	17 630	196 889	277 564	198 360	455	16 269

KB110

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

Banks and Mutual banks

Instalment sale and leasing transactions¹

R millions

Quarter-end balances according to type of asset and agreement	Instalment sale credit (Hire-purchase credit)			Leasing finance						Total assets financed		
				Financial leases			Operating leases					
	2015/02	2015/03	2015/04	2015/02	2015/03	2015/04	2015/02	2015/03	2015/04	2015/02	2015/03	2015/04
Passenger cars:												
New	114 673	114 283	114 507	1 969	1 810	2 280	426	385	378	117 068	116 479	117 165
Used	111 051	113 260	116 714	1 002	903	821	141	103	68	112 194	114 266	117 602
Minibuses	4 435	4 373	4 422	56	50	656	164	172	178	4 655	4 595	5 255
Trucks and other land transport equipment	66 266	67 193	67 994	2 744	2 784	2 690	295	300	298	69 305	70 278	70 982
Aircraft, ships and boats	1 600	1 656	1 604	64	57	52	-	-	-	1 664	1 714	1 656
Agricultural machinery and equipment	11 811	11 331	11 428	109	97	166	20	20	18	11 940	11 447	11 612
All household appliances, such as furniture, televisions, radio sets and other electrical equipment.....	4	4	3	0	0	0	0	0	0	4	4	3
Industrial, commercial and office equipment	24 974	24 591	24 207	3 687	3 479	2 855	370	364	358	29 031	28 434	27 421
Other goods	11 159	11 910	12 395	1 650	1 726	2 011	1	1	1	12 810	13 637	14 407
All goods	345 974	348 600	353 274	11 280	10 907	11 530	1 417	1 345	1 300	358 671	360 852	366 103
According to type of purchaser/lessee	Households ²			Other ³			Total					
	2015/02	2015/03	2015/04	2015/02	2015/03	2015/04	2015/02	2015/03	2015/04	2015/02	2015/03	2015/04
Instalment sale balances	242 900	244 200	247 214	103 074	104 400	106 060	345 974	348 600	353 274	345 974	348 600	353 274
Leasing balances	3 138	2 969	2 801	9 558	9 283	10 029	12 696	12 252	12 830	12 696	12 252	12 830

KB111

1. Unearned finance charges excluded.

2. Includes individuals, unincorporated business enterprises of households, non-profit organisations serving households and non-incorporated farming.

3. Includes general government, financial corporate sector, non-financial corporate sector and foreign sector.

Term lending rates and amounts paid out by banks

Period	Average rates on instalment sale agreements		Paid out in respect of new business		
	New fixed-rate agreements %	Adjustable rate agreements %	Instalment sale transactions Rm	Leasing transactions Rm	Total Rm
	(1181M)	(1182M)	(1183M)	(1184M)	(1185M)
2014: 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
2015: Jan	12.63	10.23	10 164	275	10 438
Feb	12.64	10.23	11 948	320	12 267
Mar	12.65	10.23	12 747	568	13 314
Apr	12.65	10.23	10 852	334	11 186
May	12.66	10.23	12 371	534	12 905
Jun	12.67	10.24	12 363	318	12 681
Jul	12.67	10.36	13 331	410	13 741
Aug	12.74	10.44	12 129	376	12 504
Sep	12.75	10.45	12 952	523	13 475
Oct	12.78	10.46	13 715	657	14 372
Nov	12.79	10.65	12 475	429	12 903
Dec	12.82	10.66	12 615	597	13 211

KB112

Banks

Contingent liabilities

R millions

End of	Guarantees on behalf of clients	Letters of credit and committed undrawn facilities	Bankers' acceptances ¹	Underwriting exposures	Credit derivative instruments	Committed capital expenditure	Operating lease commitments	Other contingent liabilities:	
								Total ²	Of which: Uncommitted undrawn facilities
	(1191M)	(1192M)	(1198M)	(1193M)	(1199M)	(1211M)	(1212M)	(1194M)	(1213M)
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	13 412	477 673	476 608
2015	208 301	490 898	-	5 820	84 616	7 484	14 582	514 291	512 035
2012: 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.....	180 580	383 652	-	4 869	37 881	5 461	13 544	489 236	487 997
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	13 412	477 673	476 608
2015: Jan	180 573	426 160	-	5 307	38 368	4 614	13 264	476 086	472 980
Feb	183 950	431 602	-	5 223	32 160	4 911	13 204	483 324	480 063
Mar.....	197 586	443 836	-	5 163	30 943	4 684	13 051	494 765	491 302
Apr.....	198 068	450 358	-	5 420	31 253	4 850	13 096	492 839	491 361
May.....	211 892	448 389	-	7 392	32 298	4 754	12 981	500 106	496 003
Jun	199 147	457 176	-	3 704	37 685	9 903	14 251	496 612	492 531
Jul.....	201 367	456 652	-	3 831	36 615	9 762	14 979	501 238	496 492
Aug.....	195 397	454 960	-	4 641	43 129	9 842	14 818	496 150	491 302
Sep.....	205 354	463 299	-	3 685	43 553	9 428	14 766	499 718	497 286
Oct	206 283	466 584	-	3 957	83 460	7 897	14 640	511 359	507 997
Nov.....	210 033	479 303	-	4 584	83 676	7 664	14 683	511 272	507 519
Dec.....	208 301	490 898	-	5 820	84 616	7 484	14 582	514 291	512 035

KB113

1. Bankers' Acceptances are no longer issued or traded with the last BA maturing on 13 September 2013.
2. Including amounts related to revocable undrawn facilities as from April 2010.

Banks

Credit cards, cheques and electronic transactions

Millions

Period	Credit cards			Cheques			Electronic transactions		
	Credit card purchases processed during the period ¹			Cheques processed during the period by the automated clearing bureau ^{2,3,5}			Electronic fund transfers processed during the period ^{3,4}		
	Number Millions (1260M)	Value R millions (1261M)	Value seasonally adjusted R millions (1261N)	Number Millions (1262M)	Value R millions (1263M)	Value seasonally adjusted R millions (1263N)	Number Millions (1264M)	Value R millions (1265M)	Value seasonally adjusted R millions (1265N)
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	1026.317	7 823 393	7 823 393
2014	464.444	258 643	258 643	13.841	243 788	243 788	1064.270	8 401 764	8 401 764
2015	504.030	288 576	288 576	10.134	184 469	184 469	1064.477	9 021 677	9 021 677
2012: Nov.....	33.090	17 699	17 138	2.024	32 363	31 929	87.482	652 598	623 804
Dec.....	37.642	20 527	17 696	1.725	29 212	28 672	85.025	623 900	601 769
2013: Jan	32.824	17 147	17 611	1.684	26 445	28 933	81.500	568 891	632 398
Feb.....	29.547	15 664	17 254	1.714	27 920	27 268	81.706	598 793	629 267
Mar.....	32.114	17 338	17 463	1.635	26 975	25 401	84.172	617 976	608 243
Apr.....	32.571	17 501	17 883	1.660	26 920	28 851	85.713	638 641	673 525
May.....	33.610	17 972	17 949	1.715	27 705	26 558	86.948	670 117	671 710
Jun.....	31.527	17 003	17 673	1.510	25 007	24 278	79.191	615 470	623 385
Jul.....	33.683	18 283	18 339	1.590	26 805	26 477	88.953	695 454	671 754
Aug.....	32.664	17 858	18 253	1.554	25 746	25 661	87.986	677 405	665 481
Sep.....	31.793	17 345	17 614	1.394	23 844	24 440	84.340	653 484	650 731
Oct.....	36.757	18 928	18 543	1.570	25 662	25 542	89.053	704 222	665 508
Nov.....	36.702	18 859	18 180	1.465	24 461	24 303	88.861	691 399	661 183
Dec.....	39.970	20 857	17 994	1.282	23 329	23 107	87.894	691 542	670 209
2014: Jan	38.304	20 632	21 104	1.240	20 894	22 763	84.788	619 252	685 866
Feb.....	35.021	19 021	20 927	1.296	22 563	22 014	84.813	651 030	683 298
Mar.....	38.026	20 783	21 011	1.284	21 916	20 784	87.892	681 303	673 714
Apr.....	38.891	21 002	21 433	1.153	20 161	21 460	89.026	668 348	704 213
May.....	38.791	21 550	21 463	1.224	20 619	19 736	89.449	686 436	686 351
Jun.....	37.543	20 723	21 550	1.225	22 102	21 390	85.370	681 956	690 795
Jul.....	39.643	22 108	22 135	1.149	20 824	20 589	89.813	733 424	707 567
Aug.....	38.259	21 443	21 945	1.133	19 682	19 679	86.838	696 173	683 150
Sep.....	39.489	22 121	22 495	1.070	18 961	19 568	90.331	719 553	717 758
Oct.....	39.944	23 110	22 611	1.094	19 438	19 289	94.231	769 929	726 829
Nov.....	37.752	21 413	20 626	0.996	17 805	17 763	86.748	714 692	684 194
Dec.....	42.780	24 736	21 343	0.976	18 824	18 755	94.970	779 668	758 029
2015: Jan	36.925	21 683	22 195	0.895	15 402	16 744	85.932	646 149	714 586
Feb.....	35.456	20 066	22 123	0.974	17 234	16 805	83.319	690 859	724 882
Mar.....	38.158	22 835	23 190	0.981	17 534	16 688	88.640	767 087	760 574
Apr.....	36.786	21 883	22 378	0.826	15 156	16 077	88.546	710 621	748 659
May.....	43.117	23 720	23 656	0.874	15 332	14 663	84.391	715 077	714 332
Jun.....	43.844	24 236	25 276	0.865	15 769	15 237	89.326	756 326	766 419
Jul.....	44.249	24 718	24 793	0.844	15 953	15 779	92.407	795 275	767 023
Aug.....	43.583	24 027	24 671	0.810	14 727	14 748	86.850	741 702	727 658
Sep.....	44.091	24 169	24 661	0.797	14 640	15 160	88.526	763 362	762 366
Oct.....	45.507	25 470	24 971	0.797	14 583	14 449	94.043	803 532	758 397
Nov.....	44.160	24 648	23 798	0.761	13 888	13 884	87.901	794 183	760 953
Dec.....	48.155	31 120	26 864	0.710	14 249	14 238	94.597	837 503	815 829

KB117

1. The acquisition of a store card book by a major bank amplified credit card advances in November 2012.
2. Including magnetic ink character recognition (MICR) and code-line clearing transactions as from July 1997.
3. Risk-reduction measures and changes in the processing of cheques and electronic transactions have affected the figures in these columns as from January 2002.
4. Including all electronic transfers, such as electronic salary payments, and all debit and credit transactions settled among banks, excluding intrabank transactions. Early debit order collections and real time clearing transactions included as from January 2010.
5. Includes all interbank and selected intrabank cheques processed by the automated clearing bureau.

Banks

Liquid assets and cash reserves¹

R millions

Period	Liquid assets									Cash reserves ⁷	
	Banknotes and subsidiary coin	Gold coin and bullion	Reserve and clearing account balances held with SARB ²	Treasury bills	Government stock ³	SARB securities	Guaranteed securities ⁴	Total holdings ⁵	Required holdings ⁵	Banks' liabilities as adjusted	Minimum reserve balances to be held with SARB ⁸
	(1240M)	(1241M)	(1242M)	(1244M)	(1245M)	(1246M)	(1247M)	(1250M)	(1251M)	(1252M)	(1255M)
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
2015	26 512	1 114	1 340	181 482	193 048	5 860	-	409 355	193 380	3 251 312	81 283
2012: 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
2015: Jan	25 419	397	1 629	191 540	160 162	8 739	-	387 886	184 221	3 115 772	77 894
Feb	25 527	789	1 498	184 421	169 929	7 848	-	390 012	185 576	3 138 598	78 465
Mar	26 128	1 078	1 504	175 932	178 222	8 385	-	391 249	187 919	3 159 779	78 994
Apr	26 311	1 151	1 419	182 242	179 359	8 159	-	398 641	189 249	3 190 813	79 770
May	25 607	1 262	1 743	178 780	195 156	5 888	-	408 436	191 016	3 217 222	80 431
Jun	25 836	988	1 306	177 520	208 224	6 072	-	419 946	191 833	3 241 771	81 044
Jul	26 102	942	1 504	177 533	206 697	5 447	-	418 224	193 358	3 275 708	81 893
Aug	25 674	1 212	1 354	181 112	204 297	4 739	-	418 389	195 352	3 292 150	82 304
Sep	26 376	1 478	1 551	178 677	195 557	3 746	-	407 385	197 579	3 306 213	82 655
Oct	26 548	1 485	825	185 131	204 257	4 016	-	422 263	199 030	3 322 126	83 053
Nov	29 235	1 467	878	183 303	199 607	3 190	-	417 681	201 194	3 366 050	84 151
Dec	29 375	1 113	868	181 598	215 104	4 096	-	432 154	204 232	3 389 540	84 739

KB116

1. Average amounts as from January 2008.

2. As from April 1993 only that part of the reserve balance in excess of the minimum cash reserve requirement can be utilised as liquid assets.

3. As from 18 October 2000 all government stock qualifies as liquid assets, irrespective of maturity.

4. Land bank bills up to December 2012. From January 2013 securities guaranteed by specified counterparties as prescribed in the definition of high quality liquid assets.

5. Total holdings include very small amounts of other liquid assets.

6. As from April 1993 the liquid asset requirement has been set at 5 per cent of banks' liabilities, as per notice R696 in Government Gazette No. 14763 of 28 April 1993.

7. As from April 1998 the minimum cash reserve requirement was set at 2½ per cent of banks' liabilities but banks' vault cash holdings qualified in full as part of cash reserves, as per notice R572 in Government Gazette No. 18810 of April 1998. As from September 2001 only 75 per cent of the banks' vault cash holdings qualified as cash reserves, and subsequently the qualifying portion was reduced by 25 percentage points each year. In September 2004 the concession was fully phased out.

8. The average daily minimum reserve balance calculated in respect of a specific month and shown opposite that month has to be held on deposit with the South African Reserve Bank as from the 15th working day of the following month. For example, the banks' liabilities and cash holdings during August give rise to a minimum reserve balance reported opposite August in the table but only held with the South African Reserve Bank as from the 15th working day of September.

Mutual banks¹ and the Postbank Liabilities

R millions

End of	Mutual banks										Postbank
	Deposits					Other liabilities to the public	Total liabilities to the public	Gross capital and reserves	Other liabilities	Total liabilities	Deposits ²
	Transmission (1200M)	Savings (1201M)	Other short and medium term (1202M)	Long term (1203M)	Total (1204M)						
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
2015	1	365	579	1 294	2 239	8	2 247	960	68	3 275	4 871
2014: Dec	1	249	629	1 192	2 071	3	2 073	668	83	2 825	4 779
2015: Jan	1	241	637	1 173	2 052	3	2 055	703	87	2 845	4 642
Feb	1	255	643	1 203	2 103	5	2 108	705	87	2 900	4 789
Mar	1	261	634	1 226	2 122	3	2 125	707	83	2 915	4 861
Apr	1	268	621	1 222	2 112	5	2 116	712	83	2 911	4 927
May	1	279	605	1 224	2 110	15	2 125	716	85	2 925	4 961
Jun	2	297	564	1 249	2 112	5	2 117	717	77	2 911	5 032
Jul	1	320	548	1 276	2 146	5	2 151	815	78	3 043	5 132
Aug	3	347	533	1 280	2 164	6	2 171	815	86	3 072	5 159
Sep	1	307	564	1 283	2 156	7	2 163	847	85	3 095	5 277
Oct	1	333	568	1 292	2 194	8	2 202	850	91	3 143	5 309
Nov	1	318	613	1 265	2 197	12	2 208	960	85	3 253	5 313
Dec	1	365	579	1 294	2 239	8	2 247	960	68	3 275	4 871

KB114

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

Mutual banks¹ and the Postbank Assets

R millions

End of	Mutual banks											Postbank
	Claims on the private sector				Claims on the government sector		Claims on the monetary sector			Other assets	Total assets	Claims on the private sector
	Mortgage advances	Other advances	Bankers' acceptances	Stocks and shares	Treasury bills	Government stock and other	Central bank money and gold	Deposits with banks	Land Bank bills and promissory notes			
	(1220M)	(1221M)	(1222M)	(1223M)	(1224M)	(1225M)	(1232M)	(1227M)	(1228M)			
2013	702	691	-	346	100	-	63	196	-	342	2 441	4 649
2014	739	824	-	349	148	-	74	247	-	443	2 825	4 779
2015	861	1 102	-	257	134	-	103	290	-	526	3 275	4 871
2014: Dec	739	824	-	349	148	-	74	247	-	443	2 825	4 779
2015: Jan	740	842	-	372	125	-	66	267	-	433	2 845	4 642
Feb	753	828	-	364	127	-	63	320	-	444	2 900	4 789
Mar	745	834	-	346	129	-	74	330	-	456	2 915	4 861
Apr	743	844	-	329	150	-	65	308	-	471	2 911	4 927
May	746	871	-	308	138	-	57	320	-	485	2 925	4 961
Jun	739	876	-	274	153	-	65	302	-	501	2 911	5 032
Jul	749	921	-	249	153	-	75	375	-	521	3 043	5 132
Aug	753	939	-	274	141	-	77	360	-	528	3 072	5 159
Sep	772	933	-	263	136	-	82	375	-	534	3 095	5 277
Oct	814	988	-	257	133	-	108	303	-	539	3 143	5 309
Nov	836	1 012	-	257	140	-	78	372	-	559	3 253	5 313
Dec	861	1 102	-	257	134	-	103	290	-	526	3 275	4 871

KB115

1. Mutual building societies until December 1993.

Land and Agricultural Development Bank of South Africa

Liabilities

R millions

End of	Deposits (1273M)	Loans and other funding ¹		Land Bank bills (1275M)	Land Bank promissory notes ² (1276M)	Land Bank debentures (1277M)	Capital and reserves (1278M)	Other liabilities (1279M)	Total liabilities (1280M)
		Domestic sector (1274M)	Foreign sector (1281M)						
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	500	100	26 146	-	6 399	-	37 277
2015	705	887	1 000	768	29 361	-	6 996	-	39 717
2012: 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	500	100	26 146	-	6 399	-	37 277
2015: Jan.....	796	3 380	500	100	26 163	-	6 400	-	37 340
Feb.....	836	3 220	500	145	26 367	-	6 404	977	38 450
Mar.....	827	3 339	500	551	26 700	-	6 481	314	38 714
Apr.....	920	3 253	500	587	27 358	-	6 706	258	39 582
May.....	880	2 944	500	987	27 248	-	6 710	-	39 270
Jun.....	1 100	2 916	500	987	26 975	-	6 721	-	39 200
Jul.....	709	2 989	500	987	26 422	-	6 713	-	38 320
Aug.....	724	2 943	500	942	27 260	-	6 747	-	39 117
Sep.....	700	2 887	500	636	27 819	-	6 732	-	39 274
Oct.....	693	2 883	500	735	27 667	-	6 759	-	39 237
Nov.....	700	2 845	500	768	27 117	-	6 974	-	38 904
Dec.....	705	887	1 000	768	29 361	-	6 996	-	39 717

KB118

1. Includes short-term overnight loan facilities and call bonds.
2. Includes similar acknowledgement of debt, such as floating rate notes.

Land and Agricultural Development Bank of South Africa

Assets

R millions

End of	Loans and advances										Cash credit advances, seasonally adjusted
	Short term			Long term				Total loans and advances			
	Cash credit advances			Mortgage loans		Other loans to individuals	Total				
	Individuals (1290M)	Co-operatives ¹ (1291M)	Total (1293M)	Individuals (1294M)	Co-operatives (1295M)						
						(1296M)	(1297M)	(1298M)	(1299M)	(1300M)	(1301M)
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	15 960
2013	846	18 190	19 036	5 919	5 761	1 077	12 758	31 794	103	31 896	18 885
2014	1 122	20 881	22 003	6 795	6 614	1 415	14 824	36 827	450	37 277	21 862
2015	990	22 298	23 288	7 256	6 233	1 511	15 001	38 289	1 428	39 717	23 164
2012: Nov.....	869	14 181	15 050	4 954	5 027	901	10 882	25 932	3 070	29 002	15 503
Dec.....	869	15 267	16 136	4 968	4 835	904	10 708	26 843	2 444	29 287	15 960
2013: Jan	817	14 891	15 708	4 846	4 716	882	10 444	26 152	2 572	28 724	15 926
Feb.....	828	15 774	16 602	5 133	4 996	934	11 063	27 665	208	27 873	16 352
Mar.....	835	16 248	17 082	5 287	5 146	962	11 396	28 478	784	29 262	16 574
Apr.....	838	16 404	17 242	5 338	5 195	971	11 505	28 747	1 215	29 962	16 687
May	834	16 887	17 721	5 495	5 348	1 000	11 844	29 565	1 537	31 102	17 311
Jun	830	17 177	18 007	5 590	5 440	1 017	12 047	30 054	804	30 858	17 470
Jul.....	822	17 023	17 845	5 540	5 391	1 008	11 939	29 784	2 261	32 045	17 764
Aug.....	819	16 981	17 800	5 526	5 378	1 006	11 910	29 710	2 517	32 226	18 151
Sep.....	817	17 080	17 897	5 558	5 410	1 011	11 979	29 876	1 799	31 675	18 529
Oct	830	17 596	18 426	5 726	5 573	1 042	12 341	30 768	1 402	32 170	19 171
Nov.....	835	17 760	18 595	5 780	5 625	1 052	12 456	31 051	1 133	32 184	19 137
Dec.....	846	18 190	19 036	5 919	5 761	1 077	12 758	31 794	103	31 896	18 885
2014: Jan	851	18 391	19 242	5 985	5 825	1 089	12 899	32 140	90	32 231	19 503
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	20 088
Apr.....	532	20 209	20 741	6 577	6 401	1 197	14 174	34 915	47	34 962	20 085
May	954	19 980	20 934	6 502	6 328	1 183	14 013	34 947	1 664	36 612	20 445
Jun	959	20 169	21 128	6 563	6 388	1 194	14 146	35 274	949	36 223	20 487
Jul.....	931	19 926	20 857	6 484	6 311	1 180	13 975	34 832	-	34 832	20 815
Aug.....	940	20 092	21 033	6 539	6 364	1 190	14 092	35 125	401	35 526	21 463
Sep.....	1 099	20 170	21 269	6 564	6 388	1 367	14 319	35 588	-	35 588	22 048
Oct	1 107	20 441	21 549	6 652	6 474	1 385	14 512	36 060	60	36 121	22 414
Nov.....	1 116	20 729	21 845	6 746	6 565	1 405	14 716	36 561	203	36 764	22 460
Dec.....	1 122	20 881	22 003	6 795	6 614	1 415	14 824	36 827	450	37 277	21 862
2015: Jan	1 128	21 091	22 220	6 864	6 680	1 429	14 973	37 193	147	37 340	22 525
Feb.....	1 150	21 814	22 964	7 099	6 909	1 478	15 486	38 450	-	38 450	22 581
Mar.....	1 154	21 965	23 120	7 148	6 957	1 488	15 594	38 714	-	38 714	22 376
Apr.....	1 170	22 464	23 634	7 310	7 115	1 522	15 947	39 582	-	39 582	22 901
May	1 125	21 947	23 073	7 310	7 115	1 483	15 908	38 981	289	39 270	22 539
Jun	1 129	21 990	23 119	7 156	6 231	1 490	14 877	37 996	1 203	39 200	22 419
Jul.....	1 107	21 681	22 788	7 056	6 229	1 469	14 754	37 542	778	38 320	22 780
Aug.....	977	21 822	22 799	7 101	6 230	1 479	14 810	37 609	1 508	39 117	23 280
Sep.....	986	22 134	23 121	7 203	6 232	1 500	14 935	38 056	1 218	39 274	23 991
Oct	988	22 184	23 172	7 219	6 233	1 503	14 955	38 127	1 110	39 237	24 107
Nov.....	972	21 721	22 693	7 069	6 229	1 472	14 770	37 463	1 441	38 904	23 328
Dec.....	990	22 298	23 288	7 256	6 233	1 511	15 001	38 289	1 428	39 717	23 164

KB119

1. Including control boards.

Monetary sector¹

Liabilities

R millions

End of	Banknotes and coin ² (1312M)	Deposits of domestic private sector, local authorities and public enterprises and/or corporations ³						
		Cheque and transmission (1313M)	Other demand (1314M)	Savings (1321M)	Short term (1316M)	Medium term (1322M)	Long term (1319M)	Total (1320M)
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	589 602	557 477	198 480	339 436	447 355	467 355	2 599 706
2015	101 053	657 190	670 265	218 007	317 019	477 974	534 382	2 874 837
2012: 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	505 683	169 664	316 540	451 601	463 621	2 438 344
Feb	84 165	528 621	510 609	171 900	315 342	446 409	455 203	2 428 085
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	557 691	585 112	184 748	306 172	409 118	525 692	2 568 533
Aug	89 491	553 131	590 505	187 448	311 958	423 308	496 556	2 562 907
Sep	86 756	582 350	593 052	191 575	317 944	443 830	487 066	2 615 818
Oct	88 898	581 063	556 611	193 711	349 650	447 836	485 821	2 614 692
Nov	97 793	609 832	590 976	198 754	291 328	471 073	485 935	2 647 897
Dec	94 193	589 602	557 477	198 480	339 436	447 355	467 355	2 599 706
2015: Jan	92 486	577 462	567 158	196 674	341 454	447 491	481 922	2 612 161
Feb	93 146	598 841	564 544	196 906	327 040	441 209	491 557	2 620 097
Mar	91 661	629 705	584 456	198 522	316 494	450 612	508 637	2 688 426
Apr	92 187	616 723	592 157	201 879	323 350	452 950	538 204	2 725 263
May	94 838	615 601	595 722	200 422	340 796	460 254	548 202	2 760 997
Jun	92 587	610 202	609 370	203 750	338 587	453 687	553 564	2 769 159
Jul	94 485	622 206	630 270	210 211	344 754	473 491	548 195	2 829 127
Aug	96 355	629 434	614 097	209 773	348 712	469 564	548 192	2 819 773
Sep	95 466	631 872	626 588	210 582	326 946	494 987	545 132	2 836 107
Oct	98 754	645 626	619 592	211 772	359 963	479 497	551 838	2 868 288
Nov	104 587	681 900	650 191	217 473	288 533	505 470	554 152	2 897 719
Dec	101 053	657 190	670 265	218 007	317 019	477 974	534 382	2 874 837

KB120

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

Monetary sector¹

Liabilities

R millions

Government deposits ⁴ (1506M)	Foreign liabilities			Capital and reserves			Other liabilities (1509M)	Total liabilities (1338M)	End of
	SARB and CPD (1339M)	Other (1507M)	Total (1508M)	Domestic (1334M)	Foreign (1335M)	Total (1336M)			
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
345 097	12 503	478 644	491 147	275 500	17 963	293 463	629 166	4 452 773	2014
350 284	10 781	631 432	642 212	302 831	21 380	324 212	874 021	5 166 620	2015
262 591	6 364	357 634	363 998	231 307	11 569	242 877	570 716	3 827 729	2012: 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
285 903	11 549	439 480	451 029	259 917	15 866	275 783	669 846	4 204 555	2014: Jan
310 022	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
297 317	11 882	389 093	400 976	261 462	17 362	278 824	616 183	4 246 894	Jul
319 504	9 662	387 169	396 831	261 352	17 657	279 009	637 126	4 284 868	Aug
316 855	12 193	425 005	437 198	266 205	17 615	283 820	643 863	4 384 309	Sep
308 844	13 537	427 076	440 613	268 262	18 003	286 265	617 668	4 356 979	Oct
301 250	11 991	448 567	460 559	272 146	17 866	290 012	624 013	4 421 524	Nov
345 097	12 503	478 644	491 147	275 500	17 963	293 463	629 166	4 452 773	Dec
328 816	17 472	521 267	538 739	281 707	18 496	300 203	657 512	4 529 917	2015: Jan
344 981	14 042	492 573	506 615	285 547	17 672	303 218	654 160	4 522 217	Feb
324 523	9 623	510 978	520 601	281 818	18 399	300 217	677 787	4 603 215	Mar
306 063	15 883	485 406	501 289	284 200	18 483	302 682	660 536	4 588 020	Apr
306 492	12 193	476 096	488 289	286 834	18 715	305 549	683 845	4 640 011	May
352 513	13 820	443 644	457 464	290 934	19 165	310 099	699 915	4 681 738	Jun
316 201	11 524	454 588	466 112	293 084	19 264	312 348	718 112	4 736 385	Jul
326 985	11 538	492 398	503 936	296 572	19 385	315 957	749 616	4 812 622	Aug
335 409	12 218	523 116	535 333	294 141	19 448	313 589	770 475	4 886 379	Sep
324 220	11 798	503 698	515 496	294 353	21 868	316 220	770 260	4 893 239	Oct
311 399	12 956	563 652	576 608	297 836	21 607	319 443	801 761	5 011 517	Nov
350 284	10 781	631 432	642 212	302 831	21 380	324 212	874 021	5 166 620	Dec

KB121

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

Monetary sector¹

Assets

R millions

End of	Foreign assets					Claims on the private sector					
	Gold and foreign exchange			Long term ³	Total foreign assets	SARB	CPD ⁴	Land Bank	Other monetary institutions	Total	Of which: Local authorities
	SARB ²	Other	Total								
	(1021M)	(1349M)	(1511M)	(1342M)	(1512M)	(1344M)	(1345M)	(1298M)	(1346M)	(1347M)	(1348M)
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	437 573	1 006 096	115 700	1 121 795	1 415	1 717	36 827	2 768 779	2 808 739	17 468
2015	713 893	528 718	1 242 611	220 480	1 463 091	1 400	249	38 289	3 054 735	3 094 673	15 176
2012: 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	2 678 941	2 722 523	16 808
Jul	533 973	404 659	938 631	102 726	1 041 357	1 415	5 373	34 832	2 699 580	2 741 200	16 959
Aug	528 797	400 235	929 032	98 639	1 027 671	1 415	4 252	35 125	2 714 348	2 755 141	18 164
Sep	556 826	418 840	975 666	119 777	1 095 443	1 415	4 048	35 588	2 733 372	2 774 424	17 990
Oct	531 574	423 089	954 663	105 271	1 059 934	1 414	3 375	36 060	2 741 072	2 781 922	18 181
Nov	535 692	432 365	968 057	109 451	1 077 509	1 414	2 819	36 561	2 772 749	2 813 543	18 629
Dec	568 523	437 573	1 006 096	115 700	1 121 795	1 415	1 717	36 827	2 768 779	2 808 739	17 468
2015: Jan	551 754	439 378	991 131	142 634	1 133 766	1 416	2 986	37 193	2 818 713	2 860 308	18 007
Feb	548 514	451 533	1 000 047	118 480	1 118 526	1 416	3 365	38 450	2 841 119	2 884 349	17 421
Mar	565 428	468 848	1 034 276	132 805	1 167 081	1 416	4 467	38 714	2 873 527	2 918 124	16 390
Apr	556 140	464 358	1 020 499	118 969	1 139 467	1 416	4 632	39 582	2 886 646	2 932 276	15 680
May	565 670	476 383	1 042 053	118 197	1 160 250	1 400	9 336	38 981	2 898 054	2 947 771	16 931
Jun	571 210	507 668	1 078 878	103 487	1 182 365	1 400	9 448	37 996	2 892 686	2 941 530	16 092
Jul	579 877	494 299	1 074 176	111 494	1 185 670	1 400	9 167	37 542	2 922 747	2 970 856	16 515
Aug	614 761	492 494	1 107 255	136 636	1 243 891	1 400	7 316	37 609	2 945 689	2 992 014	16 372
Sep	640 056	517 482	1 157 538	151 274	1 308 812	1 400	2 484	38 056	2 965 277	3 007 216	17 719
Oct	635 503	491 917	1 127 419	131 252	1 258 671	1 400	1 185	38 127	2 987 880	3 028 592	16 165
Nov	651 880	499 468	1 151 348	145 985	1 297 333	1 400	855	37 463	3 041 954	3 081 672	16 437
Dec	713 893	528 718	1 242 611	220 480	1 463 091	1 400	249	38 289	3 054 735	3 094 673	15 176

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

Monetary sector¹

Assets

R millions

Claims on the government sector					Other assets (1513M)	Total assets (1358M)	End of
Credit				Total claims on the government sector ⁷ (1359M)			
SARB ⁵ (1350M)	CPD ⁶ (1351M)	Other monetary institutions (1352M)	Total (1353M)				
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	384 942	431 226	431 226	91 012	4 452 773	2014
7 376	47 158	414 327	468 861	468 861	139 994	5 166 620	2015
8 732	17 202	320 066	346 000	346 000	124 103	3 827 729	2012: Nov Dec
8 817	21 736	326 234	356 788	356 788	99 112	3 778 301	
8 835	18 042	327 967	354 844	354 844	102 316	3 808 351	2013: Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec
8 901	16 727	330 223	355 850	355 850	102 164	3 823 464	
8 618	22 061	325 713	356 393	356 393	105 659	3 853 129	
8 762	32 869	314 469	356 100	356 100	110 227	3 873 088	
8 540	29 537	305 654	343 731	343 731	121 334	3 955 463	
8 403	30 763	314 502	353 669	353 669	113 697	3 947 345	
8 393	23 946	309 955	342 294	342 294	98 443	3 912 311	
8 331	16 731	306 834	331 896	331 896	85 885	3 979 007	
8 195	8 308	310 146	326 649	326 649	87 750	3 965 089	
8 259	11 734	318 059	338 052	338 052	76 522	3 940 229	
8 194	17 715	330 897	356 807	356 807	67 914	3 990 564	
8 208	29 557	329 453	367 218	367 218	73 376	4 049 917	
7 996	16 957	322 144	347 097	347 097	94 357	4 204 555	2014: Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec
8 125	15 031	321 665	344 820	344 820	76 417	4 139 485	
7 882	21 987	321 858	351 727	351 727	80 770	4 175 127	
7 934	20 208	333 221	361 363	361 363	87 947	4 157 133	
8 023	15 837	339 643	363 503	363 503	91 085	4 172 502	
8 014	19 700	343 173	370 888	370 888	90 451	4 232 436	
8 080	27 280	348 615	383 974	383 974	80 362	4 246 894	
8 038	25 984	362 822	396 844	396 844	105 213	4 284 868	
7 811	32 469	355 897	396 177	396 177	118 266	4 384 309	
8 072	31 417	376 912	416 401	416 401	98 722	4 356 979	
8 261	30 943	387 124	426 328	426 328	104 145	4 421 524	
8 061	38 223	384 942	431 226	431 226	91 012	4 452 773	
8 508	32 545	395 901	436 955	436 955	98 889	4 529 917	2015: Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec
8 172	28 140	384 043	420 355	420 355	98 986	4 522 217	
8 030	21 944	388 637	418 611	418 611	99 400	4 603 215	
8 018	16 270	398 585	422 873	422 873	93 404	4 588 020	
7 977	14 189	405 794	427 959	427 959	104 030	4 640 011	
7 909	27 179	408 229	443 316	443 316	114 526	4 681 738	
7 966	33 506	412 465	453 937	453 937	125 922	4 736 385	
7 851	36 570	418 023	462 443	462 443	114 274	4 812 622	
7 758	51 820	407 489	467 067	467 067	103 283	4 886 379	
7 883	52 489	417 592	477 964	477 964	128 012	4 893 239	
7 825	50 075	417 123	475 023	475 023	157 489	5 011 517	
7 376	47 158	414 327	468 861	468 861	139 994	5 166 620	

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

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

3. Including investments and bills.

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

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

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

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

Credit extension by all monetary institutions¹

R millions

End of	Credit extended to the domestic private sector									Net credit extended to the government sector	Total domestic credit extension ⁵	Memorandum items		
	Investments	Bills discounted	Loans and advances						Total credit extended to the private sector ⁴			Claims on local authorities	Loans granted under resale agreements	Assets securitised ⁶
			Instalment sale credit	Leasing finance ²	Mortgage advances	Other loans and advances	Total loans and advances ³	Of which: To households						
	(1360M)	(1361M)	(1362M)	(1363M)	(1364M)	(1365M)	(1369M)	(1505M)	(1347M)	(1367M)	(1368M)	(1348M)	(1502M)	(1375M)
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	166 024	10 552	340 377	13 694	1 157 653	1 120 440	2 632 163	1 411 852	2 808 739	86 130	2 894 868	17 468	54 647	-
2015	216 426	10 720	353 237	12 829	1 228 963	1 272 500	2 867 528	1 475 094	3 094 673	118 576	3 213 250	15 176	79 878	3 292
2012: 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	61 194	2 684 341	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	34 798	2 691 417	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	8 153	328 558	13 726	1 134 496	1 085 391	2 562 171	1 389 556	2 722 523	57 783	2 780 306	16 808	47 979	-
Jul	150 715	8 986	330 620	13 650	1 138 193	1 099 037	2 581 499	1 395 262	2 741 200	86 657	2 827 857	16 959	49 884	-
Aug	154 386	9 387	331 948	13 631	1 141 769	1 104 020	2 591 367	1 391 576	2 755 141	77 340	2 832 481	18 164	55 139	-
Sep	151 453	9 953	333 530	14 047	1 144 674	1 120 767	2 613 018	1 396 027	2 774 424	79 322	2 853 746	17 990	50 373	-
Oct	163 959	9 989	336 434	13 618	1 150 288	1 107 633	2 607 973	1 401 358	2 781 922	107 557	2 889 478	18 181	52 102	-
Nov	162 701	9 588	338 475	13 743	1 155 669	1 133 367	2 641 254	1 406 338	2 813 543	125 078	2 938 621	18 629	51 567	-
Dec	166 024	10 552	340 377	13 694	1 157 653	1 120 440	2 632 163	1 411 852	2 808 739	86 130	2 894 868	17 468	54 647	-
2015: Jan	190 752	11 343	341 032	13 483	1 162 622	1 141 076	2 658 213	1 420 122	2 860 308	108 139	2 968 446	18 007	54 105	-
Feb.....	179 050	9 318	342 422	13 277	1 169 893	1 170 389	2 695 981	1 427 431	2 884 349	75 374	2 959 723	17 421	57 303	-
Mar.....	178 454	9 871	345 066	13 300	1 174 910	1 196 524	2 729 800	1 429 957	2 918 124	94 088	3 012 211	16 390	55 081	-
Apr	184 177	9 219	345 621	12 941	1 179 718	1 200 600	2 738 879	1 429 731	2 932 276	116 810	3 049 086	15 680	54 849	943
May	192 364	10 296	347 718	12 733	1 183 600	1 201 059	2 745 110	1 433 522	2 947 771	121 467	3 069 238	16 931	59 168	-
Jun	192 679	9 635	345 921	12 696	1 188 539	1 192 060	2 739 216	1 438 731	2 941 530	90 804	3 032 333	16 092	70 217	2 349
Jul	193 493	10 886	347 316	12 342	1 194 566	1 212 253	2 766 477	1 445 508	2 970 856	137 736	3 108 592	16 515	71 884	-
Aug	194 946	10 724	347 651	12 125	1 202 741	1 223 827	2 786 344	1 449 665	2 992 014	135 458	3 127 472	16 372	75 451	-
Sep	186 908	11 651	348 544	12 251	1 213 612	1 234 249	2 808 657	1 455 931	3 007 216	131 658	3 138 874	17 719	76 042	-
Oct	191 425	11 642	350 561	12 512	1 219 068	1 243 384	2 825 525	1 463 770	3 028 592	153 744	3 182 336	16 165	68 272	-
Nov	193 193	11 155	352 813	12 550	1 228 916	1 283 046	2 877 325	1 471 513	3 081 672	163 624	3 245 296	16 437	74 861	-
Dec	216 426	10 720	353 237	12 829	1 228 963	1 272 500	2 867 528	1 475 094	3 094 673	118 576	3 213 250	15 176	79 878	-

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

Monetary aggregates¹

R millions

End of	Banknotes and coin in circulation (1312M)	Cheque and transmission deposits (1313M)	M1A ² (1370M)	Other demand deposits ³ (1314M)	M1 ⁴ (1371M)	Other short- and medium-term deposits ⁵ (1372M)	M2 ⁶ (1373M)	Long-term deposits ⁷ (1319M)	M3 ⁸ (1374M)
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	589 602	683 795	557 477	1 241 272	985 272	2 226 544	467 355	2 693 899
2015	101 053	657 190	758 243	670 265	1 428 508	1 013 000	2 441 508	534 382	2 975 890
2012: 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	505 683	1 120 568	937 805	2 058 373	463 621	2 521 994
Feb.....	84 165	528 621	612 786	510 609	1 123 395	933 652	2 057 046	455 203	2 512 250
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	557 691	642 751	585 112	1 227 863	900 038	2 127 901	525 692	2 653 593
Aug.....	89 491	553 131	642 622	590 505	1 233 127	922 714	2 155 842	496 556	2 652 398
Sep.....	86 756	582 350	669 105	593 052	1 262 158	953 349	2 215 507	487 066	2 702 573
Oct	88 898	581 063	669 961	556 611	1 226 572	991 197	2 217 769	485 821	2 703 589
Nov.....	97 793	609 832	707 625	590 976	1 298 601	961 155	2 259 755	485 935	2 745 690
Dec.....	94 193	589 602	683 795	557 477	1 241 272	985 272	2 226 544	467 355	2 693 899
2015: Jan	92 486	577 462	669 948	567 158	1 237 106	985 619	2 222 725	481 922	2 704 647
Feb.....	93 146	598 841	691 987	564 544	1 256 530	965 156	2 221 686	491 557	2 713 244
Mar.....	91 661	629 705	721 366	584 456	1 305 822	965 628	2 271 450	508 637	2 780 087
Apr.....	92 187	616 723	708 910	592 157	1 301 068	978 179	2 279 247	538 204	2 817 451
May.....	94 838	615 601	710 439	595 722	1 306 161	1 001 472	2 307 632	548 202	2 855 834
Jun	92 587	610 202	702 789	609 370	1 312 159	996 024	2 308 183	553 564	2 861 747
Jul.....	94 485	622 206	716 691	630 270	1 346 961	1 028 456	2 375 417	548 195	2 923 612
Aug.....	96 355	629 434	725 789	614 097	1 339 887	1 028 049	2 367 936	548 192	2 916 128
Sep.....	95 466	631 872	727 338	626 588	1 353 926	1 032 515	2 386 441	545 132	2 931 573
Oct	98 754	645 626	744 381	619 592	1 363 972	1 051 232	2 415 205	551 838	2 967 042
Nov.....	104 587	681 900	786 488	650 191	1 436 679	1 011 475	2 448 155	554 152	3 002 307
Dec.....	101 053	657 190	758 243	670 265	1 428 508	1 013 000	2 441 508	534 382	2 975 890

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1. Based on the consolidated liabilities of the monetary sector.

2. Notes and coin in circulation plus cheque and transmission deposits of the domestic private sector with monetary institutions.

3. Demand deposits (other than cheque and transmission deposits) of the domestic private sector with the monetary sector.

4. M1A plus other demand deposits held by the domestic private sector.

5. Short-term deposits (other than demand deposits) and medium-term deposits (including all savings deposits) of the domestic private sector with monetary institutions, including savings deposits with, and savings bank certificates issued by the Postbank.

6. M1 plus other short-term and medium-term deposits held by the domestic private sector.

7. Long-term deposits of the domestic private sector with monetary institutions, including national savings certificates issued by the Postbank.

8. M2 plus long-term deposits held by the domestic private sector.

Monetary analysis¹

R millions

End of	Not seasonally adjusted							Seasonally adjusted			
	M3 (1374M)	Counterparts						M3 (1374N)	Counterparts		
		Net foreign assets ² (1380M)	Claims on the government sector			Claims on the private sector (1347M)	Net other assets and liabilities ² (1381M)		Net foreign assets (1380N)	Net claims on the government sector (1367N)	Claims on the private sector (1347N)
			Gross claims (1356M)	Government deposits (1330M)	Net claims (1367M)						
2014: Aug.....	2 652 398	630 840	396 844	319 504	77 340	2 755 141	-810 922	2 639 865	621 039	75 589	2 752 828
Sep.....	2 702 573	658 245	396 177	316 855	79 322	2 774 424	-809 417	2 683 913	633 307	84 870	2 772 140
Oct	2 703 589	619 321	416 401	308 844	107 557	2 781 922	-805 210	2 693 726	620 338	97 486	2 793 093
Nov.....	2 745 690	616 950	426 328	301 250	125 078	2 813 543	-809 881	2 713 707	611 684	100 330	2 812 170
Dec.....	2 693 899	630 648	431 226	345 097	86 130	2 808 739	-831 617	2 707 040	626 177	93 886	2 819 879
2015: Jan	2 704 647	595 026	436 955	328 816	108 139	2 860 308	-858 826	2 730 117	589 675	104 158	2 861 834
Feb.....	2 713 244	611 912	420 355	344 981	75 374	2 884 349	-858 392	2 756 139	631 003	99 035	2 875 685
Mar.....	2 780 087	646 480	418 611	324 523	94 088	2 918 124	-878 604	2 789 167	654 743	104 201	2 897 633
Apr	2 817 451	638 179	422 873	306 063	116 810	2 932 276	-869 814	2 821 369	670 890	107 881	2 926 208
May	2 855 834	671 961	427 959	306 492	121 467	2 947 771	-885 365	2 848 307	673 552	113 420	2 954 995
Jun	2 861 747	724 901	443 316	352 513	90 804	2 941 530	-895 488	2 868 289	711 356	111 230	2 945 897
Jul	2 923 612	719 558	453 937	316 201	137 736	2 970 856	-904 538	2 902 133	716 015	126 578	2 969 646
Aug.....	2 916 128	739 955	462 443	326 985	135 458	2 992 014	-951 299	2 903 842	729 865	134 354	2 990 590
Sep.....	2 931 573	773 479	467 067	335 409	131 658	3 007 216	-980 781	2 911 070	746 901	137 925	3 005 964
Oct	2 967 042	743 175	477 964	324 220	153 744	3 028 592	-958 469	2 957 079	746 364	143 265	3 042 310
Nov.....	3 002 307	720 725	475 023	311 399	163 624	3 081 672	-963 714	2 969 054	719 001	138 208	3 080 486
Dec.....	2 975 890	820 879	468 861	350 284	118 576	3 094 673	-1 058 238	2 992 996	816 863	127 222	3 108 133

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Changes

R millions

Period	Not seasonally adjusted							Seasonally adjusted			
	M3 (1374H)	Counterparts						M3 (1374I)	Counterparts		
		Net foreign assets ² (1380H)	Claims on the government sector			Claims on the private sector (1347H)	Net other assets and liabilities ² (1381H)		Net foreign assets (1380I)	Net claims on the government sector (1367I)	Claims on the private sector (1347I)
			Gross claims (1356H)	Government deposits ³ (1330H)	Net claims (1367H)						
2014: Aug.....	-1 195	-9 542	12 870	-22 186	-9 317	13 940	3 723	5 026	-17 755	-12	13 081
Sep.....	50 175	27 405	-667	2 649	1 982	19 283	1 505	44 048	12 268	9 281	19 312
Oct.....	1 016	-38 924	20 224	8 011	28 234	7 498	4 207	9 813	-12 970	12 615	20 953
Nov.....	42 101	-2 371	9 927	7 594	17 521	31 621	-4 671	19 982	-8 654	2 844	19 077
Dec.....	-51 791	13 698	4 899	-43 846	-38 948	-4 804	-21 737	-6 667	14 494	-6 443	7 709
2015: Jan	10 748	-35 622	5 729	16 280	22 009	51 569	-27 208	23 077	-36 502	10 272	41 955
Feb.....	8 596	16 885	-16 600	-16 164	-32 765	24 042	434	26 023	41 328	-5 122	13 850
Mar.....	66 844	34 568	-1 744	20 457	18 713	33 775	-20 213	33 027	23 740	5 166	21 948
Apr	37 363	-8 301	4 262	18 460	22 723	14 152	8 790	32 203	16 146	3 680	28 575
May	38 384	33 783	5 086	-429	4 657	15 495	-15 551	26 938	2 663	5 540	28 787
Jun	5 912	52 940	15 357	-46 020	-30 663	-6 241	-10 123	19 982	37 804	-2 191	-9 098
Jul	61 865	-5 343	10 621	36 312	46 932	29 326	-9 051	33 844	4 659	15 348	23 749
Aug.....	-7 483	20 397	8 506	-10 784	-2 278	21 158	-46 760	1 709	13 850	7 775	20 945
Sep.....	15 444	33 524	4 624	-8 424	-3 800	15 202	-29 482	7 228	17 036	3 571	15 373
Oct	35 470	-30 304	10 897	11 189	22 086	21 376	22 312	46 010	-537	5 340	36 346
Nov.....	35 264	-22 450	-2 941	12 821	9 880	53 080	-5 246	11 974	-27 364	-5 057	38 176
Dec.....	-26 417	100 154	-6 162	-38 886	-45 048	13 001	-94 524	23 943	97 863	-10 986	27 647

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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	Capital repayments on advances during period	Total mortgage loans outstanding ³
	Gross amount ¹										
	Assets mortgaged				Total	Purpose					
	Residential		Farms	Commercial and other		For construction of buildings ²	Existing buildings	Vacant land			
	Total	Of which: Re-advances									
(1478M)	(1479M)	(1480M)									
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	111 609	328 647	36 210	288 919	3 517	219 558	175 901	1 151 074
2015	229 920	13 751	4 228	135 195	369 344	47 744	317 129	4 470	265 225	200 704	1 220 459
2012: 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	7 928	22 689	2 356	20 117	215	21 479	19 572	1 151 074
2015: Jan	15 144	910	225	7 845	23 214	2 331	20 688	196	11 891	10 669	1 153 215
Feb.....	20 042	1 010	555	8 666	29 263	2 793	25 960	510	17 660	10 912	1 160 623
Mar.....	20 768	1 556	328	12 619	33 714	3 782	29 321	611	27 325	23 031	1 165 452
Apr	17 185	1 241	388	16 107	33 679	7 022	26 062	595	22 123	18 167	1 169 880
May	19 920	1 417	259	10 674	30 852	3 829	26 715	309	21 227	17 737	1 173 749
Jun	21 096	1 604	338	10 666	32 100	3 639	28 180	281	24 689	19 426	1 179 353
Jul	21 041	1 246	545	9 829	31 414	4 548	26 515	351	22 219	16 520	1 185 422
Aug	18 922	1 046	353	10 565	29 840	3 570	25 990	279	21 899	14 217	1 193 454
Sep	20 287	1 094	349	12 580	33 216	4 486	28 433	296	26 346	15 893	1 204 263
Oct	20 728	1 132	349	11 673	32 750	4 475	27 949	327	21 253	16 324	1 209 671
Nov	19 483	814	228	9 909	29 620	3 466	25 741	413	24 008	13 658	1 220 359
Dec	15 305	680	314	14 061	29 680	3 804	25 574	302	24 586	24 149	1 220 459

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

Selected money-market and related indicators

R millions

Period	Average of daily values		Government deposits ³		SARB liquidity-draining operations				
	Liquidity provided ¹ (1390M)	Notes and coin in circulation ² (1392M)	Rand denominated (1016M)	Foreign currency denominated (1017M)	Foreign currency swaps ⁴ (1459M)	Total reverse repurchase transactions ⁵ (1442M)	Total SARB debentures ⁶ (1455M)	CPD call deposits with SARB (1067M)	Total (1449M)
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
2015	42 354	117 916	70 519	100 498	-4 000	-	2 306	13 952	12 258
2012: 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
2015: Jan.....	37 779	115 337	69 711	92 549	8 000	3 530	7 410	9 246	28 186
Feb.....	37 681	111 978	69 668	92 126	10 000	4 030	7 561	4 155	25 746
Mar.....	38 261	112 841	68 876	94 406	10 000	3 030	7 892	3 159	24 081
Apr.....	39 717	117 156	68 870	90 241	9 450	2 640	5 397	11 606	29 093
May.....	40 338	114 519	68 853	91 184	9 900	3 010	5 917	8 201	27 028
Jun.....	37 321	114 100	68 614	90 567	6 000	3 010	7 427	4 457	20 894
Jul.....	40 134	115 506	69 113	91 823	10 000	1 610	5 197	1 991	18 798
Aug.....	43 362	116 921	69 598	96 326	5 000	-	2 655	9 550	17 205
Sep.....	46 763	118 204	69 809	97 837	6 400	-	2 995	11 120	20 515
Oct.....	48 467	119 847	70 178	94 666	6 800	-	3 136	13 050	22 986
Nov.....	49 012	122 016	70 206	96 208	5 800	-	2 206	8 617	16 623
Dec.....	49 415	136 562	70 519	100 498	-4 000	-	2 306	13 952	12 258

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

Money-market accommodation

Selected daily indicators

R millions

Date	Total liquidity provided and outstanding repurchase agreements					
	Main repurchase auction ¹	Standing facilities ²	Cash reserve accounts		SAMOS Position ³	Total
			Withdrawals	Deposits		
	(1437D)	(1438D)	(1456D)	(1457D)	(1434D)	(1440D)
2015/11/09	49 000	-	1 485	583	-	49 902
2015/11/10	49 000	-	1 902	583	-	50 319
2015/11/11	49 000	-	1 000	847	-	49 153
2015/11/12	49 000	-	1 000	1 873	330	48 457
2015/11/13	49 000	-	2 995	1 518	-	50 478
2015/11/14	49 000	-	1 543	1 816	373	49 100
2015/11/16	49 000	-	1 272	2 749	-	47 523
2015/11/17	49 000	-	1 124	1 336	-	48 788
2015/11/18	49 000	-	1 000	3 678	-	46 322
2015/11/19	49 000	-	1 000	3 688	1 337	47 649
2015/11/20	49 000	-	1 175	2 581	-	47 594
2015/11/21	49 000	-	1 298	118	469	50 649
2015/11/23	49 000	-	967	2 629	-	47 339
2015/11/24	49 000	-	2 181	60	-	51 121
2015/11/25	49 700	-	2 777	137	-	52 340
2015/11/26	49 700	-	9 099	137	-	58 662
2015/11/27	49 700	-	4 788	137	-	54 351
2015/11/28	49 700	-	1 435	659	-	50 476
2015/11/30	49 700	-	2 461	175	-	51 986
2015/12/01	49 700	-	2 785	261	-	52 224
2015/12/02	50 000	-	967	834	-	50 133
2015/12/03	50 000	-	2 083	331	-	51 752
2015/12/04	50 000	-	1 692	323	-	51 370
2015/12/05	50 000	-	967	1 125	113	49 955
2015/12/07	50 000	-	2 073	1 063	-	51 010
2015/12/08	50 000	-	1 389	1 122	-	50 267
2015/12/09	50 000	-	967	577	-	50 390
2015/12/10	50 000	-	2 709	1 267	-	51 442
2015/12/11	50 000	-	4 692	1 267	-	53 425
2015/12/12	50 000	-	967	1 858	1 230	50 339
2015/12/14	50 000	-	2 190	855	-	51 336
2015/12/15	50 000	-	3 720	1 460	-	52 260
2015/12/17	50 000	-	3 106	1 059	-	52 047
2015/12/18	50 000	-	2 498	4 117	-	48 381
2015/12/19	50 000	-	2 498	4 927	-	47 571
2015/12/21	50 000	-	967	9 521	-	41 446
2015/12/22	50 000	-	928	43	-	50 885
2015/12/23	50 000	-	2 462	43	-	52 419
2015/12/24	50 000	-	2 926	43	-	52 883
2015/12/28	50 000	-	2 467	43	-	52 424
2015/12/29	50 000	-	927	505	-	50 422
2015/12/30	50 000	-	1 652	505	-	51 148
2015/12/31	50 000	-	1 652	505	-	51 148
2016/01/02	50 000	-	1 652	2 528	-	49 124
2016/01/04	50 000	-	1 906	76	-	51 829
2016/01/05	50 000	-	2 739	64	-	52 675
2016/01/06	50 000	-	2 912	118	-	52 794
2016/01/07	50 000	-	2 668	64	-	52 604
2016/01/08	50 000	-	3 387	1 350	-	52 037
2016/01/09	50 000	-	3 387	1 350	-	52 037
2016/01/11	50 000	-	3 164	1 350	-	51 814
2016/01/12	50 000	-	1 646	1 566	-	50 080
2016/01/13	50 000	-	927	1 037	-	49 889
2016/01/14	50 000	-	6 592	1 616	-	54 977
2016/01/15	50 000	-	1 660	5 169	-	46 491
2016/01/16	50 000	-	927	5 291	547	46 182
2016/01/18	50 000	-	927	3 013	-	47 914
2016/01/19	50 000	-	927	2 946	-	47 981
2016/01/20	50 000	-	2 288	2 859	-	49 430
2016/01/21	50 000	-	927	4 597	837	47 167
2016/01/22	50 000	-	4 935	284	-	54 651
2016/01/23	50 000	-	922	215	1 592	52 299
2016/01/25	50 000	-	2 169	125	-	52 043
2016/01/26	50 000	-	922	271	-	50 651
2016/01/27	50 000	-	2 514	125	-	52 388
2016/01/28	50 000	-	4 088	125	-	53 962
2016/01/29	50 000	-	2 497	439	-	52 057
2016/01/30	50 000	-	2 415	439	-	51 975
2016/02/01	50 000	-	4 607	52	-	54 554
2016/02/02	50 000	-	4 782	630	-	54 152
2016/02/03	50 000	-	2 993	499	-	52 495
2016/02/04	50 000	-	1 322	1 351	-	49 971
2016/02/05	50 000	-	1 447	1 042	-	50 405

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- Liquidity provided by the South African Reserve Bank on a weekly basis every Wednesday as from 5 September 2001.
- Data include supplementary repurchase auctions whenever conducted. As from 30 August 2010 the spread between the rates for standing facilities and the repurchase rate was widened from 50 basis points to 100 basis points below and above the prevailing repurchase rate.
- As from 30 August 2010 manual auctions were replaced by an automated final end-of-day square-off process at prevailing standing facility rates. This change affected the SAMOS penalty facility, which was abolished as a consequence.

Money-market and related interest rates

Date	Accommodation rates		Predominant prime lending rate		Date	Interbank rates			Negotiable certificates of deposit/ promissory notes ⁴			
	Repurchase rate %	SAMOS penalty rate ¹²	Date	Percentage		South African Benchmark Overnight Rate (Sabor) on deposits ¹ %	Overnight foreign exchange rate ² %	Rand overnight deposit rate ³ %	2 months	3 months	6 months	12 months
	(1401M) ¹³			(1403M) ¹³		(1444W)	(1446W)	(1447W)	(1409W)	(1411W)	(1412W)	(1413W)
2008/04/11	11.50	16.50	2008/04/11	15.00	2015/10/16	5.96	6.63	5.79	6.19	6.29	6.78	7.34
2008/06/13	12.00	17.00	2008/06/13	15.50	2015/10/23	5.93	6.07	5.79	6.19	6.29	6.78	7.34
2008/12/12	11.50	16.50	2008/12/12	15.00	2015/10/30	5.92	6.30	5.78	6.20	6.31	6.86	7.45
2009/02/06	10.50	15.50	2009/02/06	14.00	2015/11/06	5.94	6.15	5.78	6.20	6.32	6.90	7.51
2009/03/25	9.50	14.50	2009/03/25	13.00	2015/11/13	5.93	6.16	5.77	6.21	6.34	6.97	7.64
2009/05/04	8.50	13.50	2009/05/04	12.00	2015/11/20	6.15	6.32	6.02	6.34	6.49	7.04	7.69
2009/05/29	7.50	12.50	2009/05/29	11.00	2015/11/27	6.18	6.33	6.03	6.36	6.51	7.06	7.71
2009/08/14	7.00	12.00	2009/08/14	10.50	2015/12/04	6.19	6.35	6.03	6.37	6.51	7.10	7.78
2010/03/26	6.50	11.50	2010/03/26	10.00	2015/12/11	6.17	6.18	6.03	6.44	6.57	7.44	8.54
2010/09/10	6.00	...	2010/09/10	9.50	2015/12/18	6.20	6.40	6.03	6.46	6.59	7.42	8.18
2010/11/19	5.50	...	2010/11/19	9.00	2015/12/25	6.20	6.45	6.03	6.48	6.61	7.45	8.28
2012/07/20	5.00	...	2012/07/20	8.50	2016/01/01	6.21	6.48	6.03	6.48	6.61	7.52	8.40
2014/01/30	5.50	...	2014/01/30	9.00	2016/01/08	6.20	6.58	6.03	6.49	6.63	7.45	8.28
2014/07/18	5.75	...	2014/07/18	9.25	2016/01/15	6.20	6.70	6.02	6.53	6.65	7.54	8.41
2015/07/24	6.00	...	2015/07/24	9.50	2016/01/22	6.21	6.88	6.02	6.53	6.65	7.53	8.42
2015/11/20	6.25	...	2015/11/20	9.75	2016/01/29	6.59	7.33	6.52	6.84	6.98	7.67	8.41
2016/01/29	6.75	...	2016/01/29	10.25	2016/02/05	6.67	6.90	6.52	6.84	6.98	7.66	8.33

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Date	Other money-market interest rates					Date	Notice deposits with banks ⁸			12-month fixed deposits ⁸ %	Weighted average overdraft rate on current accounts % (1404M)	Interbank call money % (1402M)	
	SARB debentures ⁵		91-day Treasury bills % (1405W)	3-month JIBAR ⁶ % (1450W)	9x12 FRA ⁷ % (1451W)		1 to 32 days ⁹ % (1414M)	More than 32 days up to 91 days ¹⁰ % (1415M)	More than 91 days up to 185 days ¹¹ % (1416M)				
	28 days % (1448W)	56 days % (1458W)											
2015/10/16	5.90	5.95	6.12	6.31	6.78	2014: Sep	5.10	6.09	6.21	6.06	9.27	5.98	
2015/10/23	5.90	...	6.11	6.31	6.90	Oct	5.05	6.08	6.14	6.13	9.30	5.93	
2015/10/30	5.89	...	6.18	6.32	6.99	Nov	5.08	6.13	6.29	6.16	9.23	5.86	
2015/11/06	5.90	...	6.24	6.32	7.07	Dec	5.06	6.14	6.22	6.21	9.35	5.90	
2015/11/13	5.89	5.95	6.33	6.34	7.24	2015: Jan	5.18	6.13	6.41	6.22	9.36	5.99	
2015/11/20	5.90	...	6.45	6.49	7.12		Feb	5.15	6.12	6.38	6.27	9.32	6.09
2015/11/27	6.15	...	6.48	6.50	7.17		Mar	5.16	6.15	6.45	6.24	9.23	6.04
2015/12/04	6.15	6.20	6.52	6.52	7.29		Apr	5.15	5.99	6.49	6.29	9.28	6.13
2015/12/11	6.10	6.20	6.98	6.57	8.53		May	5.23	6.14	6.45	6.26	9.23	6.22
2015/12/18	...	...	6.80	6.60	7.77	Jun	5.21	6.15	6.38	6.26	9.25	6.15	
2015/12/25	6.15	6.25	6.83	6.63	8.01	Jul	5.35	6.16	6.38	6.28	9.34	6.32	
2016/01/01	6.14	6.25	6.89	6.63	8.23	Aug	5.45	6.05	6.41	6.36	9.41	6.27	
2016/01/08	6.13	6.20	6.84	6.63	8.01	Sep	5.47	6.11	6.21	6.35	9.54	6.12	
2016/01/15	6.20	...	6.83	6.66	8.15	Oct	5.44	6.06	5.98	6.41	9.45	6.44	
2016/01/22	6.20	...	6.85	6.66	8.04	Nov	5.60	6.27	5.89	6.45	9.62	6.53	
2016/01/29	6.15	...	6.94	6.98	7.84	Dec	5.75	6.51	6.29	6.47	9.78	6.48	
2016/02/05	6.68	6.70	6.92	6.98	7.67								

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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.
- As at month-ends.

Key information

Money and banking Selected data

Period	Percentage changes ¹							Income velocity of circulation of money ⁶			
	Monetary aggregates ²				Credit ³						
	M1(A) (1370A)	M1 (1371A)	M2 (1373A)	M3 (1374A)	Private sector		Total domestic credit extension (1368A)	V1(A) (1420K)	V1 (1421K)	V2 (1422K)	V3 (1423K)
					Total loans and advances ⁴ (1369A)	Total claims ⁵ (1347A)					
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	6.31	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	7.46	9.65	8.63	7.23	7.88	8.49	9.56	5.84	3.15	1.77	1.44
2015	10.89	15.08	9.65	10.47	8.94	10.18	11.00	5.55	3.01	1.72	1.40
2012: 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	6.25	3.32	1.83	1.43
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	6.13	3.32	1.84	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	5.96	3.26	1.81	1.43
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	3.22	1.80	1.44
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	6.00	3.25	1.81	1.46
2014: Jan	13.59	9.37	10.56	6.32	7.60	8.16	7.10	...	...	...	...
Feb	10.27	9.65	10.06	5.85	8.56	8.67	7.52	...	...	...	...
Mar	14.42	16.08	10.91	7.78	8.13	8.73	8.51	5.94	3.26	1.81	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	8.57	8.40	5.79	3.12	1.75	1.42
Jul	7.76	10.00	8.86	6.74	9.59	9.62	9.12	...	...	...	...
Aug	7.40	11.50	8.67	6.28	8.52	8.58	8.73	...	...	...	...
Sep	9.43	12.47	10.15	7.74	8.69	8.63	9.71	5.85	3.11	1.77	1.44
Oct	11.63	9.39	10.24	7.97	8.61	8.92	10.30	...	...	...	...
Nov	12.36	14.19	9.85	8.26	8.64	9.07	10.10	...	...	...	...
Dec	7.46	9.65	8.63	7.23	7.88	8.49	9.56	5.79	3.12	1.76	1.44
2015: Jan	8.96	10.40	7.98	7.24	8.18	9.04	10.58	...	...	...	...
Feb	12.92	11.85	8.00	8.00	7.85	8.57	9.97	...	...	...	...
Mar	8.59	7.27	7.75	7.29	8.20	8.66	10.03	5.67	3.10	1.76	1.43
Apr	12.29	9.92	7.91	8.27	8.59	9.28	10.58	...	...	...	...
May	11.48	9.96	7.48	8.19	8.20	9.35	10.49	...	...	...	...
Jun	8.42	9.17	9.03	8.69	6.91	8.04	9.06	5.55	3.02	1.72	1.40
Jul	11.50	9.70	11.63	10.18	7.17	8.38	9.93	...	...	...	...
Aug	12.94	8.66	9.84	9.94	7.52	8.60	10.41	...	...	...	...
Sep	8.70	7.27	7.72	8.47	7.49	8.39	9.99	5.51	2.99	1.68	1.38
Oct	11.11	11.20	8.90	9.74	8.34	8.87	10.14	...	...	...	...
Nov	11.14	10.63	8.34	9.35	8.94	9.53	10.44	...	...	...	...
Dec	10.89	15.08	9.65	10.47	8.94	10.18	11.00	5.47	2.94	1.70	1.38

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1. Measured over a 12-month period.

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

3. Domestic credit extended by all monetary institutions.

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

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

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