

## Statistical tables

	Page S
<b>Money and banking</b>	
South African Reserve Bank: Liabilities.....	2
South African Reserve Bank: Assets.....	3
Corporation for Public Deposits: Liabilities.....	4
Corporation for Public Deposits: Assets.....	5
Banks: Liabilities.....	6–7
Banks: Assets.....	8–9
Banks: Analysis of deposits by type of depositor.....	10
Banks: Selected asset items.....	10
Banks and Mutual banks: Instalment sale and leasing transactions.....	11
Term lending rates and amounts paid out by banks.....	11
Banks: Contingent liabilities.....	12
Banks: Credit cards, cheques and electronic transactions.....	13
Banks: Liquid assets and cash reserves.....	14
Mutual banks and the Postbank: Liabilities.....	15
Mutual banks and the Postbank: Assets.....	15
Land and Agricultural Development Bank of South Africa: Liabilities.....	16
Land and Agricultural Development Bank of South Africa: Assets.....	17
Monetary sector: Liabilities.....	18–19
Monetary sector: Assets.....	20–21
Credit extension by all monetary institutions.....	22
Monetary aggregates.....	23
Monetary analysis.....	24
Banks and Mutual banks: Mortgage loans.....	25
Selected money-market and related indicators.....	26
Money-market accommodation: Selected daily indicators.....	27
Money-market and related interest rates.....	28
<b>Capital market</b>	
Capital market interest rates and yields.....	29, 31
Capital market activity: Primary and secondary markets.....	30
Non-resident and real-estate transactions.....	30
Derivative market activity.....	31
Share prices.....	32
Yields and stock exchange activity.....	33
Unit trusts: Selected items and transactions.....	34
Public Investment Corporation: Liabilities and assets.....	35
Long-term insurers: Income statement.....	36
Long-term insurers: Liabilities and assets.....	37
Short-term insurers: Income statement.....	38
Short-term insurers: Liabilities and assets.....	39
Official pension and provident funds: Income statement.....	40
Official and private self-administered pension and provident funds: Assets and liabilities.....	41
Private self-administered pension and provident funds: Assets and income statement.....	42
Participation bond schemes: Funds received and invested.....	43
Trust companies: Assets and liabilities.....	43
Finance companies: Liabilities and assets.....	44
Non-bank financial institutions: Liabilities and assets.....	45
<b>National financial account</b>	
Flow of funds for the year 2016.....	46–47
<b>Public finance</b>	
National government finance.....	48–49
Cash-flow statement of national government and financing according to instruments.....	50
National government financing according to ownership of government debt.....	51
National government debt.....	52–53
Ownership distribution of domestic marketable debt.....	54–55
Redemption schedule of domestic marketable bonds of national government.....	56
Interest payment schedule of domestic marketable bonds of national government.....	57
Marketable bonds of national government by unexpired maturity.....	58
National government debt denominated in foreign currencies.....	59
Redemption schedule of foreign debt of national government.....	60
Interest payment schedule of foreign debt of national government.....	61–62
Ownership distribution of domestic marketable bonds of local governments.....	62
Ownership distribution of domestic marketable bonds of non-financial public enterprises and corporations.....	63
Ownership distribution of domestic marketable bonds of financial public enterprises and corporations.....	63
Government deposits.....	64
Government finance statistics of national government.....	65
Government finance statistics of extra-budgetary institutions.....	66
Government finance statistics of social security funds.....	67
Government finance statistics of consolidated central government.....	68

Government finance statistics of provincial governments.....	69
Government finance statistics of local governments .....	70
Government finance statistics of consolidated general government.....	71
Government finance statistics of non-financial public enterprises and corporations.....	72
Non-financial public-sector borrowing requirement.....	73
Government finance statistics of financial public enterprises and corporations .....	74
Total expenditure: Consolidated general government .....	75
Social security funds: Liabilities and assets .....	76
Local governments: Liabilities and assets.....	77
Non-financial public enterprises and corporations: Liabilities and assets .....	78
Financial public enterprises and corporations: Liabilities and assets .....	79
<b>International economic relations</b>	
Balance of payments: Annual figures.....	80
Balance of payments: Quarterly figures .....	81
Current account of the balance of payments.....	82
Foreign trade: Indices of volume and prices of goods and services.....	83
Services, income and transfers.....	84–87
Financial account .....	88–89
Foreign liabilities and assets of South Africa .....	90–91
Foreign liabilities and assets of South Africa by country.....	92–99
Foreign liabilities of South Africa by kind of economic activity.....	100–101
Foreign debt of South Africa.....	102
Maturity structure of foreign currency-denominated debt.....	103
Ratios of selected data.....	103
Gold and other foreign reserves .....	104
Average daily turnover on the South African foreign-exchange market .....	105
Exchange rates .....	106
Exchange rates, commodity prices and trade financing rates.....	107
<b>National accounts</b>	
National income and production accounts of South Africa .....	108
Gross value added by kind of economic activity.....	109–110
Expenditure on gross domestic product.....	111–113
Final consumption expenditure by households .....	114–117
Gross fixed capital formation .....	118–124
Fixed capital stock .....	125
Change in inventories .....	126–127
Gross and net capital formation by type of organisation.....	128
Financing of gross capital formation .....	128
Production, distribution and accumulation accounts of South Africa .....	129–134
Household balance sheet.....	134
Current income and saving.....	135
<b>General economic indicators</b>	
Labour: Employment in the non-agricultural sectors.....	136
Labour: Labour costs in the non-agricultural sectors.....	137
Manufacturing: Production, sales and utilisation of production capacity .....	138
Indicators of real economic activity.....	139
Consumer prices: All urban areas .....	140–143
Producer prices .....	144
Composite business cycle indicators.....	145
<b>Key information</b>	
Money and banking: Selected data .....	146
Capital market: Selected data .....	147
Public finance: Selected data .....	148–149
Balance of payments: Percentage changes in selected data.....	150
Balance of payments: Ratios of selected data.....	150
Terms of trade and exchange rates of the rand: Percentage changes .....	151
National accounts: Percentage changes in selected data at constant prices.....	152
National accounts: Selected data.....	153
National accounts: Ratios of selected data.....	154
Composite business cycle indicators: Percentage change .....	155
Labour in the non-agricultural sector and unemployment rate: Percentage change unless otherwise indicated .....	156
Prices: Percentage change.....	156
Inflation expectations.....	157
Business cycle phases of South Africa since 1945.....	157
<b>General notes</b>	

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

... denotes not available

- denotes a value equal to nil

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

## South African Reserve Bank Liabilities

R millions

End of	Notes and coin in circulation <sup>1</sup>	Deposits								SARB securities	Foreign loans <sup>6</sup>	Capital and reserves	Other liabilities	Total liabilities
		Central government <sup>2</sup>		Banks and mutual banks <sup>3</sup>			Other		Total deposits					
		Rand denominated	Foreign currency denominated	Required reserve balances <sup>4</sup>	Excess cash reserves	Other balances <sup>5</sup>	Domestic	Foreign						
(1000M)	(1016M)	(1017M)	(1014M)	(1013M)	(1005M)	(1006M)	(1007M)	(1008M)	(1015M)	(1009M)	(1010M)	(1011M)	(1012M)	
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	87 016	43	851	14 021	776	273 724	2 308	13	397	368 328	782 761
2016 .....	149 194	70 192	113 796	90 892	379	-	11 427	979	287 666	201	14	397	284 733	722 205
2014: 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	87 016	43	851	14 021	776	273 724	2 308	13	397	368 328	782 761
2016: Jan .....	127 887	70 980	101 351	86 608	439	-	13 113	836	273 326	3 250	14	397	389 653	794 527
Feb .....	126 684	71 261	105 711	86 936	1 400	852	8 291	1 183	275 633	2 690	14	397	395 704	801 122
Mar .....	130 562	69 889	102 071	86 935	134	1 711	9 625	1 879	272 243	3 176	12	397	354 174	760 564
Apr .....	131 971	69 964	104 515	87 204	477	-	7 660	1 200	271 021	4 377	13	397	329 501	737 280
May .....	128 014	70 272	114 007	86 548	7 654	1 194	338	922	280 935	2 197	14	397	388 310	799 866
Jun .....	128 073	70 502	105 531	87 110	380	838	8 706	933	274 000	2 208	15	397	354 460	759 153
Jul .....	132 698	70 805	98 744	87 807	636	-	4 093	938	263 024	1 382	15	397	329 404	726 921
Aug .....	129 134	70 916	97 124	88 394	272	837	3 947	842	262 332	1 377	15	397	346 150	739 405
Sep .....	132 062	70 921	90 125	88 809	422	1 077	11 856	753	263 963	1 931	13 921	397	316 805	729 079
Oct .....	133 671	70 665	115 782	89 341	258	1 203	12 113	1 622	290 984	1 481	20	397	295 584	722 138
Nov .....	139 636	70 249	117 292	89 942	106	1 716	12 816	1 616	293 736	935	15	397	301 836	736 554
Dec .....	149 194	70 192	113 796	90 892	379	-	11 427	979	287 666	201	14	397	284 733	722 205
2017: Jan .....	132 109	70 260	110 947	91 595	368	-	11 680	965	285 816	413	14	397	283 490	702 240
Feb .....	130 568	70 336	106 621	92 476	230	898	10 074	1 365	282 002	1 183	14	397	268 915	683 078
Mar .....	132 297	69 345	106 643	92 879	84	3 034	8 764	1 163	281 912	611	12	397	278 662	693 891

KB101

- Including coin as from March 1994 onwards.
- Mainly comprising government departments, and the Compensatory and Contingency Financing Facility of the International Monetary Fund (IMF), as from December 1993 onwards.
- Until October 1986 only banks, thereafter banks and building societies. Banks and mutual banks as from January 1995 onwards.
- As from April 1998 the minimum cash reserve requirement was set at 2½ per cent of banks' liabilities. Banks' vault cash holdings qualified in full as part of cash reserves, as per notice R572 in Government Gazette No. 18810 of April 1998. As from September 2001 only 75 per cent of banks' vault cash holdings qualified as cash reserves, and subsequently the qualifying portion was reduced by 25 percentage points each year. In September 2004 the concession was fully phased out.
- Not including deposits denominated in foreign currencies.
- Including loans of the South African government for which the South African Reserve Bank has assumed liability.

## South African Reserve Bank

## Assets

R millions

End of	Foreign assets		Liquidity provided <sup>2</sup>				Advances and investments				Total (excluding foreign assets) (1029M)	Other assets (1030M)	Total assets (1031M)
	Gold coin and bullion <sup>1</sup> (1020M)	Total (1021M)	Utilisation of cash reserves (1033M)	Loans granted to banks under:		Total (1036M)	Advances		Investments				
				Resale agreements (1034M)	SAMOS position <sup>5</sup> (1035M)		Banks <sup>4</sup> (1025M)	Other <sup>3</sup> (1026M)	Government stock (1027M)	Other (1028M)			
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	2 271	50 017	-	52 288	-	83	7 376	1 402	61 149	7 719	782 761
2016 .....	63 813	647 824	461	56 043	599	57 104	-	104	7 766	6 292	71 266	3 115	722 205
2014: 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	2 271	50 017	-	52 288	-	83	7 376	1 402	61 149	7 719	782 761
2016: Jan.....	72 097	725 208	2 415	50 028	141	52 583	-	61	7 637	1 402	61 682	7 637	794 527
Feb.....	79 655	734 635	921	50 055	-	50 976	-	80	7 469	1 292	59 817	6 670	801 122
Mar.....	73 190	688 945	2 078	51 320	-	53 398	-	68	7 535	6 292	67 292	4 327	760 564
Apr.....	72 490	661 266	984	53 931	3 496	58 411	-	3 428	7 643	6 292	75 774	240	737 280
May.....	76 866	725 628	0	54 147	-	54 147	-	1 904	7 576	6 292	69 919	4 320	799 866
Jun.....	78 368	683 850	1 966	54 021	-	55 987	-	1 531	7 775	6 292	71 585	3 719	759 153
Jul.....	76 246	653 001	0	55 053	498	55 551	-	1 297	7 892	6 292	71 032	2 888	726 921
Aug.....	76 756	664 283	2	56 011	-	56 013	-	1 054	7 676	6 292	71 035	4 088	739 405
Sep.....	73 876	655 369	245	56 032	-	56 277	-	74	7 744	6 292	70 386	3 324	729 079
Oct.....	69 535	648 344	192	56 064	-	56 256	-	76	7 782	6 292	70 406	3 389	722 138
Nov.....	66 841	658 498	2 304	58 068	-	60 371	-	80	7 725	6 292	74 469	3 588	736 554
Dec.....	63 813	647 824	461	56 043	599	57 104	-	104	7 766	6 292	71 266	3 115	722 205
2017: Jan.....	65 303	627 444	0	57 035	95	57 130	-	68	7 866	6 292	71 356	3 439	702 240
Feb.....	65 769	608 401	1 227	56 075	-	57 303	-	53	7 812	6 161	71 329	3 348	683 078
Mar.....	66 338	618 254	1 991	56 011	-	58 002	-	67	7 762	6 011	71 842	3 796	693 891

KB102

1. Valued at a market-related price.

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

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

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

5. As from 30 August 2010 manual auctions were replaced by an automated final end-of-day square-off process at prevailing standing facility rates. This change affected the SAMOS penalty facility, which was abolished as a consequence.

## Corporation for Public Deposits Liabilities

R millions

End of	Deposits							Capital and reserves	Other liabilities	Total liabilities
	Domestic					Foreign	Total deposits			
	Central and provincial governments	Public enterprises/corporations <sup>1</sup>	Insurance companies and pension funds	Other	Total					
(1053M)	(1042M)	(1043M)	(1045M)	(1046M)	(1047M)	(1048M)	(1049M)	(1050M)	(1051M)	
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
2016	56 922	887	797	1 609	60 214	10 277	70 491	102	83	70 676
2014: 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	961	744	1 142	54 624	11 375	65 999	102	59	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
2016: Jan	52 858	685	736	1 317	55 595	15 575	71 171	102	63	71 336
Feb	55 983	740	628	1 347	58 698	10 422	69 121	102	72	69 295
Mar	56 064	661	720	1 400	58 844	11 259	70 103	102	73	70 278
Apr	59 982	640	638	1 415	62 675	13 481	76 157	102	99	76 358
May	57 162	1 013	720	1 425	60 320	10 063	70 383	102	78	70 563
Jun	58 199	928	660	1 450	61 236	11 872	73 108	102	15	73 225
Jul	56 007	880	719	1 499	59 105	15 284	74 389	102	26	74 517
Aug	64 364	813	710	1 509	67 396	11 048	78 445	102	25	78 572
Sep	60 023	653	658	1 522	62 857	10 403	73 259	102	30	73 391
Oct	60 848	682	431	1 548	63 509	11 625	75 134	102	37	75 273
Nov	64 478	614	644	1 580	67 317	11 205	78 522	102	42	78 666
Dec	56 922	887	797	1 609	60 214	10 277	70 491	102	83	70 676
2017: Jan	60 136	772	444	1 622	62 974	11 510	74 484	102	63	74 649
Feb	53 056	612	802	1 630	56 100	9 330	65 431	102	68	65 600
Mar	55 966	456	970	1 674	59 065	6 618	65 683	102	77	65 862

KB104

1. Including the Public Investment Corporation.

## Corporation for Public Deposits

### Assets

R millions

End of	Deposits		Promissory notes <sup>1</sup>	NCDs	Treasury bills <sup>2</sup>	Government		Other public-sector securities	Other assets	Total assets
	SARB	Banks				Stock	Loans and advances <sup>3</sup>			
	(1067M)	(1091M)	(1063M)	(1092M)	(1061M)	(1062M)	(1093M)	(1069M)	(1065M)	(1066M)
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
2016	11 341	5	1 034	-	73	401	56 056	-	1 766	70 676
2014: 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
2016: Jan	13 026	8 005	641	-	73	409	48 408	-	773	71 336
Feb	8 225	29 505	1 037	1 699	73	410	27 079	1 054	214	69 295
Mar	9 561	26 805	1 043	1 708	2 046	397	27 297	1 188	233	70 278
Apr	7 601	33 805	1 050	1 718	2 057	400	27 771	1 195	760	76 358
May	298	33 805	1 050	1 728	2 069	401	29 976	641	594	70 563
Jun	8 659	28 005	1 036	591	73	397	31 640	1 003	1 822	73 225
Jul	4 058	28 005	1 034	595	73	408	36 685	1 009	2 651	74 517
Aug	3 910	28 005	1 040	598	73	409	41 791	1 015	1 731	78 572
Sep	11 793	5	1 043	-	73	396	58 352	-	1 730	73 391
Oct	12 009	5	1 046	-	73	398	59 483	-	2 259	75 273
Nov	12 729	5	1 047	-	73	399	61 511	-	2 903	78 666
Dec	11 341	5	1 034	-	73	401	56 056	-	1 766	70 676
2017: Jan	11 600	5	1 034	742	73	403	59 726	-	1 066	74 649
Feb	10 010	8 005	1 040	747	73	406	44 243	967	110	65 600
Mar	8 698	21 705	1 043	751	73	391	27 597	973	4 632	65 862

KB103

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

# Banks<sup>1</sup>

## Liabilities

R millions

End of	Deposits <sup>2</sup>								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)
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	738 223	821 375	215 687	383 437	551 575	585 239	3 295 535	193 753	49 909	44 894	22 765
2016	801 924	943 934	228 241	325 538	579 198	606 988	3 485 822	176 806	55 993	31 798	16 312
2014: 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	738 223	821 375	215 687	383 437	551 575	585 239	3 295 535	193 753	49 909	44 894	22 765
2016: Jan	727 707	853 753	211 951	392 264	510 731	570 010	3 266 416	198 390	49 921	45 494	31 657
Feb	734 830	837 304	210 305	408 096	528 758	590 425	3 309 718	194 309	49 949	66 730	31 491
Mar	759 119	895 497	211 237	369 115	517 599	619 126	3 371 693	195 825	51 783	56 676	30 313
Apr	716 830	836 071	212 969	391 263	539 251	632 123	3 328 506	177 950	54 921	59 260	26 628
May	711 474	834 333	215 395	436 334	492 894	656 314	3 346 745	180 289	54 118	59 144	29 958
Jun	754 288	847 984	217 122	366 233	535 274	665 610	3 386 512	186 205	54 768	55 696	22 011
Jul	729 387	839 082	219 124	380 036	543 035	652 189	3 362 853	165 653	55 225	46 813	21 484
Aug	736 165	841 510	219 176	402 123	532 574	645 665	3 377 212	179 638	56 154	65 653	22 936
Sep	747 968	825 445	223 580	387 797	569 148	641 803	3 395 741	173 146	55 925	38 492	16 698
Oct	771 741	864 481	223 214	378 343	569 071	650 901	3 457 751	174 151	55 537	41 659	15 580
Nov	776 141	976 649	228 578	242 367	605 849	639 093	3 468 677	181 682	55 680	40 584	13 319
Dec	801 924	943 934	228 241	325 538	579 198	606 988	3 485 822	176 806	55 993	31 798	16 312
2017: Jan	756 859	952 165	223 478	296 708	578 242	637 391	3 444 843	173 591	57 260	44 256	11 593
Feb	759 284	953 623	223 411	306 207	561 484	643 219	3 447 227	174 233	56 214	52 878	13 600
Mar	777 952	929 906	227 883	313 372	576 133	669 402	3 494 648	176 778	56 374	44 950	11 275

KB105

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



# Banks<sup>1</sup>

## Liabilities

R millions

liabilities to the public					Capital and other liabilities					Total equity and liabilities	End of
Foreign currency funding		Debt securities <sup>3,4</sup>	Other <sup>5</sup>	Total	Total liabilities to the public	Outstanding liabilities on behalf of clients per contra <sup>6</sup>	Other liabilities	Share capital and reserves <sup>3</sup>	Total		
Domestic sector	Foreign sector										
(1080M)	(1081M)	(1082M)	(1083M)	(1084M)	(1085M)	(1086M)	(1087M)	(1088M)	(1089M)	(1090M)	
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	3 924 680	-	546 241	356 101	902 342	4 827 022	2015
8 523	178 790	320 771	17 916	630 103	4 115 925	-	352 938	401 550	754 488	4 870 414	2016
18 394	104 928	214 680	28 403	466 522	3 251 715	-	357 183	307 784	664 967	3 916 681	2014: Feb
18 936	106 585	214 012	26 809	471 084	3 316 396	-	335 702	303 339	639 041	3 955 437	Mar
19 416	101 266	224 072	30 520	478 802	3 329 336	-	314 913	303 891	618 804	3 948 140	Apr
25 194	97 414	229 002	30 840	469 196	3 337 549	-	314 977	308 491	623 468	3 961 017	May
28 641	98 901	234 582	33 100	478 568	3 405 455	-	302 585	311 074	613 659	4 019 114	Jun
22 708	106 897	238 220	33 346	495 762	3 399 345	-	296 473	310 296	606 769	4 006 114	Jul
19 730	107 609	238 142	33 135	492 451	3 414 048	-	313 563	310 224	623 787	4 037 835	Aug
18 044	114 980	230 964	31 233	489 276	3 468 607	-	340 121	315 174	655 295	4 123 903	Sep
12 994	128 881	229 260	31 963	503 935	3 457 536	-	321 632	317 337	638 969	4 096 506	Oct
14 585	133 769	230 119	35 753	522 882	3 533 442	-	332 115	321 041	653 156	4 186 599	Nov
7 396	159 655	232 373	36 782	541 616	3 543 862	-	311 883	324 198	636 082	4 179 944	Dec
13 797	172 437	241 502	36 083	566 839	3 572 607	-	382 706	330 945	713 651	4 286 258	2015: Jan
13 018	164 287	244 106	34 132	552 295	3 599 069	-	341 744	334 727	676 472	4 275 541	Feb
16 238	162 371	246 873	33 475	582 259	3 673 389	-	366 295	330 910	697 205	4 370 594	Mar
19 701	164 648	246 282	34 134	582 768	3 675 444	-	337 250	333 076	670 326	4 345 771	Apr
16 118	163 805	243 883	37 214	565 912	3 702 216	-	337 835	336 807	674 642	4 376 859	May
21 700	148 245	249 145	37 310	574 462	3 758 968	-	333 008	342 446	675 454	4 434 422	Jun
24 818	148 824	253 035	32 384	569 992	3 763 045	-	351 091	344 606	695 697	4 458 742	Jul
23 161	156 812	253 340	35 828	601 948	3 807 271	-	392 493	348 180	740 673	4 547 945	Aug
17 858	158 081	250 004	30 335	596 504	3 847 855	-	420 277	346 068	766 345	4 614 200	Sep
16 125	175 128	249 394	36 084	598 484	3 809 745	-	393 877	348 648	742 525	4 552 270	Oct
14 548	208 410	259 105	35 360	636 509	3 907 677	-	425 131	351 544	776 675	4 684 351	Nov
11 575	204 173	259 423	36 406	629 145	3 924 680	-	546 241	356 101	902 342	4 827 022	Dec
25 397	232 616	320 297	14 084	719 466	3 985 882	-	507 722	361 211	868 933	4 854 815	2016: Jan
22 166	204 258	326 255	17 373	718 221	4 027 939	-	494 030	365 797	859 827	4 887 766	Feb
21 259	171 528	317 596	19 828	668 983	4 040 675	-	448 687	363 922	812 609	4 853 285	Mar
19 953	156 306	322 138	19 728	658 935	3 987 441	-	416 499	365 773	782 271	4 769 713	Apr
20 013	168 667	332 500	16 171	680 572	4 027 317	-	441 169	370 667	811 836	4 839 154	May
23 853	160 361	330 514	17 369	664 572	4 051 083	-	409 239	379 323	788 562	4 839 645	Jun
18 216	173 590	322 176	18 542	656 046	4 018 899	-	432 896	385 762	818 658	4 837 558	Jul
19 795	177 975	323 450	15 757	681 719	4 058 932	-	421 138	386 757	807 896	4 866 827	Aug
13 641	189 848	320 949	20 661	656 215	4 051 956	-	407 661	386 039	793 700	4 845 655	Sep
13 286	148 518	324 988	25 392	624 961	4 082 711	-	406 860	384 899	791 759	4 874 470	Oct
12 027	165 971	321 370	25 275	634 227	4 102 905	-	379 444	389 562	769 006	4 871 911	Nov
8 523	178 790	320 771	17 916	630 103	4 115 925	-	352 938	401 550	754 488	4 870 414	Dec
8 447	179 596	320 316	25 182	646 650	4 091 492	-	384 999	406 966	791 965	4 883 458	2017: Jan
7 549	180 897	326 180	13 683	651 000	4 098 227	-	395 400	409 682	805 083	4 903 310	Feb
7 275	181 564	332 952	13 981	648 371	4 143 019	-	383 317	408 119	791 436	4 934 455	Mar

KB106

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



## Banks<sup>1</sup> Assets

R millions

End of	Central bank money and gold				Deposits, loans						
	Banknotes and subsidiary coin	Gold coin and bullion	Deposits with the SARB	Total	Interbank and intragroup funding, including NCDs/PNs	Loans granted under resale agreements	Instalment debtors, suspensive sales and leases	Mortgage advances	Credit card debtors <sup>2</sup>	Foreign-currency loans and advances	Redeemable preference shares
	(1100M)	(1101M)	(1102M)	(1104M)	(1113M)	(1107M)	(1108M)	(1109M)	(1110M)	(1120M)	(1121M)
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	118 579	185 715	365 767	1 219 373	108 811	405 986	89 470
2016 .....	41 605	8 534	97 515	147 654	123 024	184 274	368 360	1 283 861	107 927	374 185	100 988
2014: 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	97 953	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	112 989	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	118 579	185 715	365 767	1 219 373	108 811	405 986	89 470
2016: Jan .....	27 760	11 383	89 245	128 387	117 423	192 934	366 626	1 222 224	110 223	453 582	92 941
Feb .....	27 771	11 685	89 691	129 147	130 118	203 799	367 209	1 233 709	110 510	442 861	94 143
Mar .....	33 650	9 939	86 824	130 413	120 849	201 636	368 228	1 237 610	110 103	415 647	98 650
Apr .....	31 735	8 865	96 113	136 712	127 136	186 945	367 564	1 242 171	107 191	380 163	97 221
May .....	30 241	9 225	96 595	136 062	135 718	211 281	368 685	1 245 163	107 252	384 002	97 194
Jun .....	30 269	10 997	88 407	129 673	144 962	208 788	369 700	1 250 478	107 347	388 404	98 522
Jul .....	26 980	10 787	93 974	131 740	127 339	191 912	362 852	1 253 191	107 850	369 913	99 081
Aug .....	29 980	11 551	93 338	134 870	119 970	229 432	362 673	1 258 695	107 395	390 149	99 555
Sep .....	30 040	9 402	92 344	131 786	130 244	188 554	365 420	1 268 838	107 695	372 047	98 736
Oct .....	30 667	8 850	92 614	132 131	114 439	213 731	365 758	1 275 259	107 833	384 544	99 482
Nov .....	32 261	7 957	91 722	131 940	118 132	201 656	367 780	1 280 618	108 644	388 173	99 629
Dec .....	41 605	8 534	97 515	147 654	123 024	184 274	368 360	1 283 861	107 927	374 185	100 988
2017: Jan .....	30 633	8 655	96 011	135 298	121 173	192 483	368 728	1 285 866	109 084	363 602	100 871
Feb .....	29 378	9 484	94 767	133 630	119 704	181 892	370 047	1 292 053	110 149	358 102	103 171
Mar .....	30 615	8 631	96 511	135 757	126 142	182 819	372 774	1 295 856	109 531	369 795	103 472

KB107

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

# Banks<sup>1</sup>

## Assets

R millions

and advances			Investments and bills discounted						Non-financial assets (1130M)	Other assets (1131M)	Total assets (1132M)	End of
Overdrafts and loans (1122M)	Less: Credit impairments <sup>3</sup> (1123M)	Total (1124M)	Investments other than shares		Shares (1127M)	Bills and acceptances discounted (1111M)	Less: Credit impairments <sup>3</sup> (1128M)	Total (1129M)				
			Government stock (1125M)	Other (1126M)								
672 019	54 473	2 516 334	155 232	376 161	37 014	151 534	61	7 19 880	48 629	32 631	3 405 067	2011
810 713	61 320	2 727 419	180 525	345 471	39 864	160 859	75	7 26 644	55 317	42 143	3 648 222	2012
886 222	68 822	2 932 366	163 044	310 952	45 043	184 771	44	7 03 765	57 914	36 240	3 836 199	2013
993 658	76 204	3 177 362	195 215	329 266	51 247	217 101	39	7 92 790	64 302	31 259	4 179 944	2014
1 116 495	80 053	3 530 144	241 115	546 146	52 800	215 084	39	1 055 107	71 681	46 830	4 827 022	2015
1 182 343	73 603	3 651 359	295 954	346 863	57 068	247 992	39	947 839	76 430	47 131	4 870 414	2016
922 657	69 714	2 992 840	154 822	343 413	46 241	183 244	44	7 27 677	57 969	43 272	3 916 681	2014: Feb
947 902	72 903	3 043 065	153 699	325 817	49 076	183 087	46	7 11 632	58 535	47 327	3 955 437	Mar
942 166	73 876	3 033 452	163 779	316 431	47 645	183 543	46	7 11 351	58 964	44 177	3 948 140	Apr
946 846	74 742	3 042 341	165 474	311 959	49 248	188 261	44	7 14 898	59 249	45 571	3 961 017	May
964 579	73 373	3 108 559	166 496	308 069	49 830	194 157	45	7 18 508	59 904	37 140	4 019 114	Jun
980 870	76 707	3 088 105	176 577	300 078	50 899	198 173	44	7 25 684	60 589	28 667	4 006 114	Jul
984 470	77 034	3 091 669	187 702	301 040	50 824	200 407	41	7 39 932	61 040	39 400	4 037 835	Aug
990 942	77 012	3 152 520	178 662	323 392	51 785	204 580	41	7 58 378	61 896	46 365	4 123 903	Sep
974 229	76 848	3 120 175	192 176	316 237	53 421	212 865	39	7 74 660	62 407	39 197	4 096 506	Oct
1 001 662	76 191	3 180 905	198 982	322 910	52 000	212 781	39	7 86 633	63 379	49 226	4 186 599	Nov
993 658	76 204	3 177 362	195 215	329 266	51 247	217 101	39	7 92 790	64 302	31 259	4 179 944	Dec
1 013 160	76 897	3 197 100	203 336	391 527	51 306	218 263	39	8 64 392	64 061	49 813	4 286 258	2015: Jan
1 044 049	77 021	3 247 965	198 373	349 041	47 865	210 915	39	8 06 155	64 342	47 309	4 275 541	Feb
1 064 163	77 268	3 308 580	207 491	370 873	49 477	206 151	39	8 33 953	64 808	54 899	4 370 594	Mar
1 057 401	77 342	3 301 921	215 683	344 784	53 324	209 042	39	8 22 794	64 950	46 437	4 345 771	Apr
1 055 879	77 593	3 327 322	220 418	345 728	52 304	212 078	39	8 30 488	65 485	43 523	4 376 859	May
1 066 207	77 149	3 378 779	226 896	332 142	53 385	211 183	39	8 23 567	67 426	55 082	4 434 422	Jun
1 082 240	77 456	3 384 016	237 051	346 445	51 152	210 272	39	8 44 881	67 796	45 983	4 458 742	Jul
1 087 018	77 773	3 424 655	240 484	386 813	50 713	213 412	39	8 91 383	68 698	49 074	4 547 945	Aug
1 100 652	78 157	3 470 460	236 492	407 029	51 946	212 947	39	9 08 374	69 430	47 286	4 614 200	Sep
1 095 684	78 091	3 421 514	243 652	388 000	53 023	212 081	39	8 96 718	70 373	43 945	4 552 270	Oct
1 122 969	78 574	3 506 996	242 495	408 116	53 412	212 345	39	9 16 330	70 930	70 041	4 684 351	Nov
1 116 495	80 053	3 530 144	241 115	546 146	52 800	215 084	39	1 055 107	71 681	46 830	4 827 022	Dec
1 128 373	81 905	3 602 423	248 555	484 477	53 111	212 606	39	9 98 710	71 761	53 533	4 854 815	2016: Jan
1 155 699	82 077	3 655 971	252 151	464 889	49 327	206 602	39	9 72 929	72 283	57 435	4 887 766	Feb
1 181 670	82 690	3 651 703	259 652	428 204	51 348	204 945	39	9 44 109	72 265	54 794	4 853 285	Mar
1 141 720	72 354	3 577 759	260 558	404 295	52 050	210 164	39	9 27 028	73 669	54 545	4 769 713	Apr
1 136 497	72 646	3 613 145	282 461	411 979	53 438	218 829	39	9 66 668	74 375	48 905	4 839 154	May
1 137 431	73 410	3 632 223	282 909	382 413	53 794	220 830	39	9 39 907	73 823	64 020	4 839 645	Jun
1 150 707	73 422	3 589 424	289 378	409 638	52 970	225 325	39	9 77 273	74 012	65 108	4 837 558	Jul
1 153 553	73 751	3 647 671	287 444	382 774	52 275	226 660	39	9 49 115	72 806	62 366	4 866 827	Aug
1 176 847	73 567	3 634 815	277 574	381 332	56 246	230 936	39	9 46 048	73 878	59 128	4 845 655	Sep
1 162 964	73 354	3 650 655	292 400	378 741	55 987	236 358	39	9 63 446	74 957	53 281	4 874 470	Oct
1 161 986	73 518	3 653 100	306 108	350 456	56 792	241 044	39	9 54 361	76 250	56 259	4 871 911	Nov
1 182 343	73 603	3 651 359	295 954	346 863	57 068	247 992	39	9 47 839	76 430	47 131	4 870 414	Dec
1 201 792	74 225	3 669 373	285 516	341 539	55 992	252 063	39	9 35 070	75 826	67 890	4 883 458	2017: Jan
1 223 418	74 371	3 684 166	294 454	356 500	55 059	242 141	39	9 48 116	75 584	61 815	4 903 310	Feb
1 243 486	75 094	3 728 781	289 552	347 176	55 031	242 578	39	9 34 298	75 749	59 870	4 934 455	Mar

KB108

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

## Banks

### Analysis of deposits by type of depositor

R millions

End of	Residents									Non-residents	Total all deposits	Of which: Denominated in foreign currency
	Interbank and intragroup deposits	Government deposits <sup>1</sup>	Local governments and regional services councils	Public enterprises and/or corporations <sup>2</sup>	Insurers and pension funds	Other companies and close corporations	Households <sup>3</sup>	Other monetary institutions	Total			
	(1153M)	(1143M)	(1144M)	(1145M)	(1146M)	(1147M)	(1154M)	(1155M)	(1150M)			
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 .....	117 252	130 026	48 106	92 374	127 151	1 708 896	897 815	6 296	3 127 918	167 617	3 295 535	193 753
2016 .....	118 984	152 505	48 547	121 460	137 013	1 754 572	989 250	12 372	3 334 702	151 120	3 485 822	176 806
2016: Feb.....	137 049	129 991	45 744	101 516	127 912	1 673 769	898 073	32 269	3 146 321	163 397	3 309 718	194 309
Mar.....	139 778	118 504	62 178	103 245	132 510	1 717 794	911 223	27 466	3 212 698	158 994	3 371 693	195 825
Apr.....	119 444	102 764	54 498	93 648	131 454	1 718 096	925 684	39 604	3 185 190	143 316	3 328 506	177 950
May.....	114 818	106 306	50 494	97 377	130 380	1 726 720	931 003	39 697	3 196 795	149 950	3 346 745	180 289
Jun.....	119 939	148 750	42 699	102 739	134 058	1 703 939	941 988	33 005	3 227 118	159 394	3 386 512	186 205
Jul.....	111 112	115 909	51 077	105 693	132 722	1 711 683	948 403	38 449	3 215 047	147 806	3 362 853	165 653
Aug.....	107 180	105 662	49 539	119 282	128 725	1 732 196	950 531	36 972	3 230 087	147 125	3 377 212	179 638
Sep.....	119 958	119 858	43 287	115 360	128 856	1 741 190	966 540	9 750	3 244 798	150 943	3 395 741	173 146
Oct.....	113 618	117 576	41 976	135 517	133 267	1 778 461	973 416	7 847	3 301 676	156 074	3 457 751	174 151
Nov.....	113 100	119 919	40 893	115 489	138 935	1 760 453	986 806	9 909	3 285 503	183 174	3 468 677	181 682
Dec.....	118 984	152 505	48 547	121 460	137 013	1 754 572	989 250	12 372	3 334 702	151 120	3 485 822	176 806
2017: Jan.....	100 461	101 018	46 557	142 024	141 859	1 760 712	982 753	11 233	3 286 618	158 225	3 444 843	173 591
Feb.....	103 373	124 806	45 815	139 316	145 180	1 728 709	985 075	15 892	3 288 165	159 062	3 447 227	174 233
Mar.....	102 897	112 813	55 553	143 033	148 135	1 745 784	1 003 451	26 911	3 338 576	156 072	3 494 648	176 778

KB109

## Banks

### Selected asset items

R millions

End of	NCDs/PNs	Advances				Investments						Bills discounted		
		Central government	Provincial governments	Total loans and advances <sup>4</sup>	Foreign sector	Government sector			Private sector			Treasury bills	Land Bank bills and promissory notes	Other including bankers' acceptances
						Short-term government stock	Long-term government stock	Other	Stock of public enterprises/corporations	Other	Foreign sector			
(1160M)	(1510M)	(1174M)	(1166M)	(1167M)	(1168M)	(1169M)	(1170M)	(1171M)	(1172M)	(1173M)	(1161M)	(1162M)	(1163M)	
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	2 822 120	404 315	97 291	143 824	71	17 630	196 879	277 564	198 360	455	16 269
2016 .....	25 239	515	514	2 979 367	272 549	113 330	182 624	-	15 873	199 747	131 835	235 903	460	11 630
2016: Feb.....	24 915	723	542	2 885 652	341 446	115 482	136 668	36	15 940	184 144	231 228	191 675	460	14 467
Mar.....	23 086	697	662	2 916 068	325 993	119 423	140 229	105	15 962	183 440	208 536	191 435	461	13 048
Apr.....	23 230	633	441	2 883 922	309 913	130 137	130 421	136	15 396	182 154	191 065	196 983	460	12 722
May.....	23 395	628	442	2 880 844	343 500	141 040	141 421	14	15 901	186 807	195 420	204 556	463	13 811
Jun.....	23 155	965	444	2 891 129	307 917	137 663	145 245	150	15 740	188 857	169 714	207 145	462	13 224
Jul.....	24 260	618	426	2 902 066	334 350	148 261	141 118	325	15 336	196 567	181 614	212 419	456	12 450
Aug.....	25 309	708	430	2 912 782	326 608	133 640	153 804	85	14 838	190 159	162 893	213 011	456	13 193
Sep.....	24 960	497	341	2 947 830	295 866	120 709	156 866	-	14 717	202 431	152 927	217 509	459	12 967
Oct.....	25 677	470	343	2 942 720	307 669	118 955	173 446	-	14 466	204 421	153 001	223 715	462	12 180
Nov.....	27 417	424	346	2 959 126	297 039	118 564	187 544	-	15 371	190 957	137 442	228 769	465	11 809
Dec.....	25 239	515	514	2 979 367	272 549	113 330	182 624	-	15 873	199 747	131 835	235 903	460	11 630
2017: Jan.....	25 193	538	395	3 005 969	266 404	121 830	163 686	-	16 218	196 310	126 631	240 209	461	11 392
Feb.....	25 648	441	352	3 029 841	248 666	120 645	173 809	-	15 659	205 406	125 784	230 128	459	11 554
Mar.....	26 869	438	688	3 051 693	253 933	121 548	168 004	-	16 245	203 595	124 265	231 587	459	10 533

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 transactions<sup>1</sup>

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					
	2016/03	2016/04	2017/01	2016/03	2016/04	2017/01	2016/03	2016/04	2017/01	2016/03	2016/04	2017/01
Passenger cars:												
New.....	108 491	107 851	107 459	2 225	2 506	2 369	311	401	420	111 027	110 757	110 249
Used.....	121 530	124 793	128 065	712	674	653	34	32	31	122 276	125 499	128 750
Minibuses.....	4 262	4 323	4 358	44	49	53	186	191	188	4 492	4 563	4 598
Trucks and other land transport equipment....	68 456	68 575	69 288	2 698	2 637	2 627	257	253	249	71 411	71 464	72 163
Aircraft, ships and boats.....	1 985	1 862	1 835	33	31	28	-	-	-	2 019	1 893	1 863
Agricultural machinery and equipment.....	11 589	11 887	12 544	165	178	173	13	13	11	11 767	12 078	12 727
All household appliances, such as furniture, televisions, radio sets and other electrical equipment.....	1	1	1	0	0	0	0	0	0	1	1	1
Industrial, commercial and office equipment....	23 587	23 328	23 708	3 050	2 971	2 781	357	365	362	26 993	26 664	26 852
Other goods.....	13 524	13 560	13 730	2 413	2 401	2 367	1	1	1	15 937	15 962	16 098
All goods.....	353 424	356 181	360 988	11 339	11 446	11 052	1 159	1 255	1 262	365 923	368 882	373 302
According to type of purchaser/lessee	Households <sup>2</sup>			Other <sup>3</sup>			Total					
	2016/03	2016/04	2017/01	2016/03	2016/04	2017/01	2016/03	2016/04	2017/01	2016/03	2016/04	2017/01
Instalment sale balances.....	243 682	245 052	248 141	109 743	111 129	112 847	353 424	356 181	360 988			
Leasing balances.....	2 227	3 018	2 949	10 271	9 683	9 365	12 498	12 701	12 314			

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)
2015: Dec.....	12.82	10.66	12 615	597	13 211
2016: Jan.....	12.85	11.00	9 798	204	10 002
Feb.....	12.89	11.03	11 740	558	12 298
Mar.....	12.92	11.24	11 859	468	12 327
Apr.....	12.94	11.25	11 745	582	12 327
May.....	12.97	11.26	12 089	681	12 771
Jun.....	13.01	11.26	12 886	774	13 659
Jul.....	13.02	11.24	11 916	748	12 664
Aug.....	13.05	11.25	13 519	812	14 331
Sep.....	13.07	11.27	14 004	1 040	15 044
Oct.....	13.10	11.26	13 324	940	14 264
Nov.....	13.14	11.28	14 616	1 211	15 827
Dec.....	13.18	11.29	12 421	652	13 073
2017: Jan.....	13.23	11.30	10 918	250	11 168
Feb.....	13.25	11.31	12 550	380	12 930
Mar.....	13.28	11.31	14 277	678	14 955

KB112

## Banks

### Contingent liabilities

R millions

End of	Guarantees on behalf of clients (1191M)	Letters of credit and committed undrawn facilities (1192M)	Bankers' acceptances <sup>1</sup> (1198M)	Underwriting exposures (1193M)	Credit derivative instruments (1199M)	Committed capital expenditure (1211M)	Operating lease commitments (1212M)	Other contingent liabilities:	
								Total <sup>2</sup> (1194M)	Of which: Uncommitted undrawn facilities (1213M)
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 .....	208 206	490 958	-	5 820	84 616	7 397	14 553	514 447	512 191
2016 .....	205 520	501 099	-	1 809	62 045	3 892	15 840	497 697	497 164
2014: 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 .....	208 206	490 958	-	5 820	84 616	7 397	14 553	514 447	512 191
2016: Jan .....	211 445	498 153	-	5 505	89 010	7 082	14 610	512 424	509 484
Feb .....	206 566	476 778	-	4 284	83 604	6 661	15 295	509 111	507 193
Mar .....	206 442	474 075	-	3 162	83 915	6 686	15 629	507 321	505 354
Apr .....	208 210	464 518	-	3 110	77 597	6 442	15 642	502 659	500 726
May .....	215 688	486 249	-	5 248	83 650	6 062	15 739	517 905	515 877
Jun .....	201 820	484 664	-	3 349	78 723	7 681	15 692	505 758	504 326
Jul .....	196 777	466 834	-	2 933	70 883	7 142	15 684	498 908	497 342
Aug .....	200 468	478 559	-	2 698	72 498	7 338	15 584	494 053	492 980
Sep .....	202 356	476 026	-	3 194	68 681	6 979	15 448	481 939	481 113
Oct .....	203 894	482 039	-	3 308	69 024	5 657	15 634	482 563	481 780
Nov .....	209 187	487 618	-	3 707	65 676	4 794	15 768	503 750	502 980
Dec .....	205 520	501 099	-	1 809	62 045	3 892	15 840	497 697	497 164
2017: Jan .....	201 036	495 250	-	3 050	61 541	4 047	15 694	496 751	496 520
Feb .....	199 485	484 588	-	3 797	60 850	4 041	15 787	495 986	495 610
Mar .....	194 466	488 797	-	4 622	64 550	3 762	15 530	498 956	498 441

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 <sup>1</sup>			Cheques processed during the period by the automated clearing bureau <sup>2,3,5</sup>			Electronic fund transfers processed during the period <sup>3,4</sup>		
	Number Millions (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)
2011	317.385	166 327	166 327	33.102	800 841	800 841	917.025	6 153 986	6 153 986
2012	354.814	187 620	187 620	25.485	561 364	561 364	986.763	7 007 559	7 007 559
2013	403.762	214 756	214 756	18.771	310 818	310 818	1 026.317	7 823 393	7 823 393
2014	464.444	258 643	258 643	13.841	243 788	243 788	1 064.270	8 401 764	8 401 764
2015	504.030	288 576	288 576	10.134	184 469	184 469	1 064.477	9 021 677	9 021 677
2016	555.073	321 878	321 878	7.267	139 245	139 245	1 108.107	9 603 122	9 603 122
2014: Feb	35.021	19 021	20 729	1.296	22 563	22 070	84.813	651 030	682 452
Mar	38.026	20 783	20 626	1.284	21 916	21 176	87.892	681 303	671 242
Apr	38.891	21 002	21 502	1.153	20 161	21 477	89.026	668 348	694 522
May	38.791	21 550	21 372	1.224	20 619	20 289	89.449	686 436	693 282
Jun	37.543	20 723	21 163	1.225	22 102	21 566	85.370	681 956	685 311
Jul	39.643	22 108	21 945	1.149	20 824	20 232	89.813	733 424	706 819
Aug	38.259	21 443	21 780	1.133	19 682	19 551	86.838	696 173	693 701
Sep	39.489	22 121	22 596	1.070	18 961	19 218	90.331	719 553	717 249
Oct	39.944	23 110	22 725	1.094	19 438	19 014	94.231	769 929	730 668
Nov	37.752	21 413	21 506	0.996	17 805	17 599	86.748	714 692	693 043
Dec	42.780	24 736	21 611	0.976	18 824	18 387	94.970	779 668	744 695
2015: Jan	36.925	21 683	22 158	0.895	15 402	17 229	85.932	646 149	718 437
Feb	35.456	20 066	21 830	0.974	17 234	16 806	83.319	690 859	722 404
Mar	38.158	22 835	22 653	0.981	17 534	17 140	88.640	767 087	759 658
Apr	36.786	21 883	22 490	0.826	15 156	16 065	88.546	710 621	734 092
May	43.117	23 720	23 595	0.874	15 332	15 197	84.391	715 077	723 753
Jun	43.844	24 236	24 755	0.865	15 769	15 357	89.326	756 326	759 985
Jul	44.249	24 718	24 556	0.844	15 953	15 382	92.407	795 275	765 847
Aug	43.583	24 027	24 436	0.810	14 727	14 606	86.850	741 702	743 778
Sep	44.091	24 169	24 705	0.797	14 640	14 790	88.526	763 362	760 306
Oct	45.507	25 470	25 069	0.797	14 583	14 297	94.043	803 532	764 362
Nov	44.160	24 648	24 874	0.761	13 888	13 742	87.901	794 183	772 294
Dec	48.155	31 120	27 454	0.710	14 249	13 856	94.597	837 503	796 761
2016: Jan	42.848	25 776	26 244	0.618	11 236	12 611	82.305	665 793	739 868
Feb	44.100	26 024	28 215	0.727	13 566	13 225	91.170	778 697	813 541
Mar	46.608	27 459	27 102	0.664	12 560	12 316	92.277	791 811	784 467
Apr	43.888	25 525	26 158	0.623	11 770	12 459	93.662	782 636	805 616
May	45.982	26 046	25 868	0.653	12 122	12 115	90.011	793 178	804 216
Jun	45.087	25 796	26 253	0.626	11 844	11 506	91.379	805 210	808 285
Jul	45.598	26 009	25 760	0.552	10 789	10 349	91.236	798 082	766 913
Aug	46.608	26 715	27 072	0.604	11 666	11 551	94.343	818 504	823 816
Sep	46.591	26 646	27 124	0.585	11 163	11 231	94.998	837 986	832 561
Oct	47.865	27 284	26 746	0.550	10 706	10 490	94.003	812 338	772 793
Nov	48.971	28 315	28 581	0.574	11 157	11 066	94.575	861 239	839 229
Dec	50.927	30 282	26 754	0.491	10 666	10 326	98.147	857 648	811 815
2017: Jan	45.294	25 498	25 964	0.459	9 176	10 331	87.632	727 352	807 787
Feb	43.117	24 984	27 093	0.499	9 977	9 739	91.266	786 745	821 320
Mar	47.498	26 694	26 331	0.521	10 400	10 230	99.892	876 205	867 974

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 reserves<sup>1</sup>

R millions

Period	Liquid assets									Cash reserves <sup>7</sup>	
	Banknotes and subsidiary coin (1240M)	Gold coin and bullion (1241M)	Reserve and clearing account balances held with SARB <sup>2</sup> (1242M)	Treasury bills (1244M)	Government stock <sup>3</sup> (1245M)	SARB securities (1246M)	Guaranteed securities <sup>4</sup> (1247M)	Total holdings <sup>5</sup> (1250M)	Required holdings <sup>6</sup> (1251M)	Banks' liabilities as adjusted (1252M)	Minimum reserve balances to be held with SARB <sup>8</sup> (1255M)
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 .....	26 621	1 114	1 340	181 361	192 763	5 860	-	409 058	193 373	3 251 187	81 280
2016 .....	28 495	1 583	713	188 896	226 225	2 173	-	448 085	209 464	3 520 667	88 017
2014: 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	197 575	3 306 131	82 653
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 .....	30 685	1 113	868	180 143	211 684	4 096	-	428 589	204 152	3 388 128	84 703
2016: Jan .....	27 668	1 787	571	181 774	208 227	3 668	-	423 695	207 676	3 402 025	85 051
Feb .....	28 070	1 796	671	180 291	215 336	3 217	-	429 380	209 839	3 407 606	85 190
Mar .....	28 601	1 382	851	175 385	220 202	2 886	-	429 306	209 950	3 446 189	86 155
Apr .....	29 342	1 050	998	179 205	223 088	4 245	-	437 928	207 710	3 457 756	86 444
May .....	27 909	1 482	530	186 518	226 336	2 161	-	444 936	207 559	3 481 798	87 045
Jun .....	27 318	1 603	697	185 909	227 496	1 629	-	444 652	207 668	3 510 727	87 768
Jul .....	28 569	1 997	504	188 317	227 986	1 258	-	448 631	208 859	3 533 204	88 330
Aug .....	27 648	1 932	555	185 692	230 300	1 515	-	447 643	209 453	3 549 629	88 741
Sep .....	26 772	2 057	793	193 583	224 957	1 754	-	449 915	209 895	3 570 878	89 272
Oct .....	27 304	1 369	644	196 297	235 314	1 505	-	462 434	211 017	3 595 064	89 877
Nov .....	29 939	1 687	596	205 643	238 768	1 222	-	477 853	211 689	3 632 768	90 819
Dec .....	32 800	855	1 145	208 141	236 691	1 017	-	480 649	212 252	3 660 362	91 509
2017: Jan .....	30 134	1 407	615	210 301	227 518	903	-	470 877	211 991	3 695 887	92 397
Feb .....	28 924	1 539	448	211 689	225 996	1 041	-	469 638	211 762	3 712 048	92 801
Mar .....	29 109	932	933	212 095	234 102	1 126	-	478 297	212 657	3 736 706	93 418

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 April 1993.
7. As from April 1998 the minimum cash reserve requirement was set at 2½% of banks' liabilities but banks' vault cash holdings qualified in full as part of cash reserves, as per notice R572 in Government Gazette No. 18810 of April 1998. As from September 2001 only 75 per cent of the banks' vault cash holdings qualified as cash reserves, and subsequently the qualifying portion was reduced by 25 percentage points each year. In September 2004 the concession was fully phased out.
8. The average daily minimum reserve balance calculated in respect of a specific month and shown opposite that month has to be held on deposit with the South African Reserve Bank as from the 15th working day of the following month. For example, the banks' liabilities and cash holdings during August give rise to a minimum reserve balance reported opposite August in the table but only held with the South African Reserve Bank as from the 15th working day of September.



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

R millions

End of	Mutual banks										Postbank
	Deposits					Other liabilities to the public (1205M)	Total liabilities to the public (1206M)	Gross capital and reserves (1207M)	Other liabilities (1208M)	Total liabilities (1210M)	Deposits <sup>2</sup> (1209M)
	Transmission (1200M)	Savings (1201M)	Other short and medium term (1202M)	Long term (1203M)	Total (1204M)						
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
2016 .....	1	768	664	1 639	3 072	95	3 167	1 158	96	4 422	4 934
2016: Mar .....	1	525	578	1 365	2 470	20	2 490	1 060	100	3 650	4 828
Apr.....	1	550	551	1 381	2 484	24	2 508	1 112	108	3 728	4 889
May .....	1	564	561	1 421	2 547	32	2 579	1 111	101	3 791	4 962
Jun.....	1	450	580	1 421	2 452	46	2 497	1 111	98	3 707	4 997
Jul.....	1	528	586	1 453	2 568	34	2 602	1 107	91	3 800	5 058
Aug.....	1	530	700	1 486	2 717	38	2 756	1 106	90	3 952	5 121
Sep.....	1	577	647	1 517	2 742	49	2 791	1 106	91	3 988	5 211
Oct.....	1	528	889	1 463	2 881	41	2 922	1 148	88	4 158	5 251
Nov.....	1	597	645	1 639	2 882	100	2 982	1 143	96	4 221	5 295
Dec.....	1	768	664	1 639	3 072	95	3 167	1 158	96	4 422	4 934
2017: Jan .....	1	777	713	1 633	3 125	129	3 254	1 160	92	4 506	4 795
Feb.....	1	713	657	1 686	3 058	184	3 242	1 172	94	4 508	4 861
Mar.....	1	728	640	1 714	3 084	184	3 268	1 179	96	4 543	4 997

KB114

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

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

R millions

End of	Mutual banks										Postbank	
	Claims on the private sector				Claims on the government sector		Claims on the monetary sector			Other assets (1229M)	Total assets (1231M)	Claims on the private sector (1230M)
	Mortgage advances (1220M)	Other advances (1221M)	Bankers' acceptances (1222M)	Stocks and shares (1223M)	Treasury bills (1224M)	Government stock and other (1225M)	Central bank money and gold (1232M)	Deposits with banks (1227M)	Land Bank bills and promissory notes (1228M)			
2014 .....	739	824	-	349	148	-	74	247	-	443	2 825	4 779
2015 .....	861	1 103	-	257	134	-	103	290	-	527	3 275	4 871
2016 .....	1 148	1 793	-	180	289	-	142	268	-	603	4 422	4 934
2016: Mar .....	937	1 266	-	208	137	-	107	423	-	573	3 650	4 828
Apr.....	963	1 366	-	211	144	-	112	354	-	577	3 728	4 889
May.....	982	1 482	-	208	143	-	115	283	-	580	3 791	4 962
Jun.....	1 007	1 492	-	199	153	-	108	166	-	583	3 707	4 997
Jul.....	1 028	1 548	-	179	151	-	114	198	-	583	3 800	5 058
Aug.....	1 076	1 626	-	174	163	-	117	200	-	595	3 952	5 121
Sep.....	1 098	1 658	-	177	161	-	130	175	-	590	3 988	5 211
Oct.....	1 133	1 701	-	167	196	-	140	199	-	621	4 158	5 251
Nov.....	1 143	1 725	-	173	245	-	141	178	-	616	4 221	5 295
Dec.....	1 148	1 793	-	180	289	-	142	268	-	603	4 422	4 934
2017: Jan.....	1 148	1 856	-	195	329	-	171	234	-	573	4 506	4 795
Feb.....	1 153	1 844	-	196	310	-	181	204	-	619	4 508	4 861
Mar.....	1 150	1 852	-	204	318	-	200	213	-	606	4 543	4 997

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 <sup>1</sup>		Land Bank bills (1275M)	Land Bank promissory notes <sup>2</sup> (1276M)	Land Bank debentures (1277M)	Capital and reserves (1278M)	Other liabilities (1279M)	Total liabilities (1280M)
		Domestic sector (1274M)	Foreign sector (1281M)						
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
2016	694	1 412	1 000	905	31 418	-	5 132	-	40 562
2014: 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
2016: Jan	763	1 451	1 000	768	28 734	-	7 047	-	39 763
Feb	868	1 845	1 000	768	28 972	-	7 001	-	40 454
Mar	856	2 229	1 000	768	29 400	-	7 264	-	41 517
Apr	848	2 215	1 000	768	28 638	-	5 054	753	39 276
May	858	2 145	1 000	768	29 690	-	5 059	87	39 607
Jun	857	2 049	1 000	768	29 979	-	5 059	91	39 802
Jul	875	1 996	1 000	768	29 887	-	5 047	514	40 087
Aug	807	2 335	1 000	770	29 710	-	5 032	-	39 653
Sep	784	2 385	1 000	800	29 585	-	5 083	-	39 636
Oct	785	2 885	1 000	800	30 649	-	5 086	-	41 205
Nov	798	2 404	1 000	770	30 708	-	5 087	-	40 767
Dec	694	1 412	1 000	905	31 418	-	5 132	-	40 562
2017: Jan	709	1 496	1 000	770	31 426	-	5 125	-	40 526
Feb	719	1 686	955	770	32 201	-	5 156	159	41 646
Mar	737	3 155	955	770	31 890	-	4 771	358	42 636

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								Total loans and advances (1298M)	Other assets (1299M)	Total assets (1300M)	Cash credit advances, seasonally adjusted (1301M)
	Short term			Long term								
	Cash credit advances			Mortgage loans		Other loans to individuals (1296M)	Total (1297M)					
	Individuals (1290M)	Co- operatives <sup>1</sup> (1291M)	Total (1293M)	Individuals (1294M)	Co- operatives (1295M)							
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	18 941	
2014	1 122	20 881	22 003	6 795	6 614	1 415	14 824	36 827	450	37 277	22 071	
2015	990	22 298	23 288	7 256	6 233	1 511	15 001	38 289	1 428	39 717	23 501	
2016	1 348	23 355	24 703	7 600	6 241	1 583	15 424	40 127	435	40 562	24 987	
2014: Feb	783	19 121	19 903	6 222	6 056	1 132	13 411	33 314	176	33 490	19 584	
Mar	799	19 944	20 743	6 490	6 317	1 181	13 988	34 732	131	34 862	20 227	
Apr	532	20 209	20 741	6 577	6 401	1 197	14 174	34 915	47	34 962	20 199	
May	954	19 980	20 934	6 502	6 328	1 183	14 013	34 947	1 664	36 612	20 599	
Jun	959	20 169	21 128	6 563	6 388	1 194	14 146	35 274	949	36 223	20 746	
Jul	931	19 926	20 857	6 484	6 311	1 180	13 975	34 832	0	34 832	20 940	
Aug	940	20 092	21 033	6 539	6 364	1 190	14 092	35 125	401	35 526	21 424	
Sep	1 099	20 170	21 269	6 564	6 388	1 367	14 319	35 588	0	35 588	21 768	
Oct	1 107	20 441	21 549	6 652	6 474	1 385	14 512	36 060	60	36 121	21 941	
Nov	1 116	20 729	21 845	6 746	6 565	1 405	14 716	36 561	203	36 764	22 291	
Dec	1 122	20 881	22 003	6 795	6 614	1 415	14 824	36 827	450	37 277	22 071	
2015: Jan	1 128	21 091	22 220	6 864	6 680	1 429	14 973	37 193	147	37 340	22 424	
Feb	1 150	21 814	22 964	7 099	6 909	1 478	15 486	38 450	0	38 450	22 593	
Mar	1 154	21 965	23 120	7 148	6 957	1 488	15 594	38 714	0	38 714	22 578	
Apr	1 170	22 464	23 634	7 310	7 115	1 522	15 947	39 582	0	39 582	23 084	
May	1 125	21 947	23 073	7 310	7 115	1 483	15 908	38 981	289	39 270	22 722	
Jun	1 129	21 990	23 119	7 156	6 231	1 490	14 877	37 996	1 203	39 200	22 786	
Jul	1 107	21 681	22 788	7 056	6 229	1 469	14 754	37 542	778	38 320	22 926	
Aug	977	21 822	22 799	7 101	6 230	1 479	14 810	37 609	1 508	39 117	23 236	
Sep	986	22 134	23 121	7 203	6 232	1 500	14 935	38 056	1 218	39 274	23 609	
Oct	988	22 184	23 172	7 219	6 233	1 503	14 955	38 127	1 110	39 237	23 456	
Nov	972	21 721	22 693	7 069	6 229	1 472	14 770	37 463	1 441	38 904	23 075	
Dec	990	22 298	23 288	7 256	6 233	1 511	15 001	38 289	1 428	39 717	23 501	
2016: Jan	993	22 410	23 404	7 293	6 234	1 519	15 046	38 449	1 314	39 763	23 592	
Feb	1 009	22 907	23 916	7 454	6 238	1 552	15 245	39 160	1 294	40 454	23 530	
Mar	1 005	22 775	23 780	7 412	6 237	1 543	15 192	38 972	2 545	41 517	23 241	
Apr	1 011	22 988	23 999	7 481	6 238	1 558	15 277	39 276	0	39 276	23 455	
May	1 061	23 188	24 250	7 546	6 240	1 571	15 357	39 607	0	39 607	23 878	
Jun	1 066	23 324	24 390	7 590	6 241	1 581	15 412	39 802	0	39 802	24 076	
Jul	1 426	23 271	24 697	7 573	6 241	1 577	15 390	40 087	0	40 087	24 854	
Aug	1 404	22 555	23 960	7 340	6 235	1 528	15 104	39 064	589	39 653	24 405	
Sep	1 359	22 721	24 080	7 394	6 237	1 540	15 170	39 250	386	39 636	24 546	
Oct	1 383	23 486	24 869	7 643	6 242	1 591	15 476	40 346	859	41 205	25 098	
Nov	1 387	23 590	24 977	7 677	6 243	1 599	15 518	40 495	272	40 767	25 362	
Dec	1 348	23 355	24 703	7 600	6 241	1 583	15 424	40 127	435	40 562	24 987	
2017: Jan	1 181	23 443	24 624	7 629	6 242	1 589	15 459	40 084	443	40 526	24 821	
Feb	1 215	24 535	25 749	7 984	6 250	1 663	15 896	41 646	0	41 646	25 347	
Mar	1 207	25 247	26 454	8 216	6 255	1 711	16 182	42 636	0	42 636	25 878	

KB119

1. Including control boards.

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

### Liabilities

R millions

End of	Banknotes and coin <sup>2</sup> (1312M)	Deposits of domestic private sector, local authorities and public enterprises and/or corporations <sup>3</sup>						Total (1320M)
		Cheque and transmission (1313M)	Other demand (1314M)	Savings (1321M)	Short term (1316M)	Medium term (1322M)	Long term (1319M)	
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	218 024	317 019	477 974	534 382	2 874 854
2016 .....	107 573	702 822	796 516	231 347	246 620	516 323	555 346	3 048 973
2014: 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	491 556	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	537 198	2 724 258
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	326 440	494 378	545 132	2 834 992
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	218 024	317 019	477 974	534 382	2 874 854
2016: Jan .....	100 118	643 685	701 487	214 108	329 775	431 668	518 552	2 839 275
Feb .....	98 903	649 865	667 426	212 418	324 271	458 205	534 875	2 847 060
Mar .....	96 901	675 958	717 313	213 589	316 793	438 731	563 791	2 926 175
Apr .....	100 227	656 135	693 506	215 403	333 201	447 663	575 317	2 921 226
May .....	97 763	649 073	690 151	216 664	352 441	425 578	599 971	2 933 878
Jun .....	97 794	652 956	685 922	219 313	311 095	445 805	608 607	2 923 699
Jul .....	105 710	659 552	686 507	221 625	331 440	448 860	598 798	2 946 782
Aug .....	99 144	666 951	703 488	222 347	324 165	470 119	589 836	2 976 906
Sep .....	102 011	672 670	690 383	226 727	314 705	502 825	586 427	2 993 737
Oct .....	102 993	700 848	714 426	226 450	320 709	500 857	597 310	3 060 599
Nov .....	107 357	697 833	804 937	231 804	194 011	525 862	583 336	3 037 783
Dec .....	107 573	702 822	796 516	231 347	246 620	516 323	555 346	3 048 973
2017: Jan .....	101 463	695 847	806 871	226 044	246 999	514 646	580 107	3 070 514
Feb .....	101 177	677 363	799 435	225 969	245 762	505 696	585 691	3 039 916
Mar .....	101 667	698 063	803 675	229 103	238 825	512 801	608 744	3 091 211

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 sector<sup>1</sup>

### Liabilities

R millions

Government deposits <sup>4</sup> (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)			
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	631 363	642 144	302 834	21 187	324 022	874 046	5 166 403	2015
393 438	11 270	483 332	494 602	342 033	26 734	368 767	786 814	5 200 167	2016
310 022	7 833	400 535	408 368	260 272	16 022	276 293	632 552	4 139 485	2014: 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	281 817	18 399	300 216	677 789	4 603 217	Mar
306 063	15 883	485 406	501 289	284 126	18 483	302 608	660 536	4 586 941	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	294 414	19 448	313 862	770 205	4 885 267	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	631 363	642 144	302 834	21 187	324 022	874 046	5 166 403	Dec
356 977	16 425	656 787	673 212	308 016	21 639	329 655	931 726	5 230 962	2016: Jan
362 961	11 618	607 400	619 018	312 612	21 666	334 278	953 915	5 216 135	Feb
346 542	13 150	554 348	567 498	310 354	22 321	332 675	885 281	5 155 072	Mar
337 238	14 695	503 969	518 664	309 910	22 457	332 367	859 737	5 069 459	Apr
347 759	11 000	525 172	536 172	314 583	22 682	337 265	952 503	5 205 340	May
382 997	12 820	509 379	522 198	323 225	22 946	346 171	896 317	5 169 175	Jun
341 480	16 237	517 717	533 954	329 144	23 297	352 441	868 413	5 148 780	Jul
338 083	11 906	512 729	524 635	330 116	23 707	353 823	900 863	5 193 454	Aug
340 943	25 077	516 310	541 387	329 257	23 898	353 155	849 953	5 181 186	Sep
364 892	13 267	476 286	489 553	328 012	24 049	352 060	835 978	5 206 075	Oct
371 960	12 835	500 134	512 969	332 318	24 403	356 721	828 742	5 215 533	Nov
393 438	11 270	483 332	494 602	342 033	26 734	368 767	786 814	5 200 167	Dec
342 385	12 489	486 224	498 713	347 087	27 090	374 177	824 168	5 211 420	2017: Jan
354 842	10 709	496 388	507 098	349 575	27 181	376 756	816 925	5 196 713	Feb
344 790	7 793	481 442	489 235	345 637	29 098	374 735	826 014	5 227 652	Mar

KB121

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

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

### Assets

R millions

End of	Foreign assets					Claims on the private sector					
	Gold and foreign exchange			Long term <sup>3</sup>	Total foreign assets	SARB	CPD <sup>4</sup>	Land Bank	Other monetary institutions	Total	Of which: Local authorities
	SARB <sup>2</sup>	Other	Total								
(1021M)	(1349M)	(1511M)	(1342M)	(1512M)	(1344M)	(1345M)	(1298M)	(1346M)	(1347M)	(1348M)	
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	528 705	1 242 598	220 480	1 463 078	1 400	249	38 289	3 054 441	3 094 379	15 176
2016	647 824	484 224	1 132 048	103 501	1 235 549	1 290	-	40 127	3 210 853	3 252 270	15 747
2014: 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	463 353	1 019 493	118 969	1 138 462	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	516 976	1 157 032	151 274	1 308 306	1 400	2 484	38 056	2 964 672	3 006 611	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	528 705	1 242 598	220 480	1 463 078	1 400	249	38 289	3 054 441	3 094 379	15 176
2016: Jan	725 208	580 428	1 305 636	193 726	1 499 363	1 400	-	38 449	3 064 514	3 104 363	15 446
Feb	734 635	544 116	1 278 751	179 904	1 458 655	1 290	1 054	39 160	3 102 739	3 144 243	15 961
Mar	688 945	516 692	1 205 637	158 118	1 363 756	1 290	1 188	38 972	3 131 703	3 173 153	14 819
Apr	661 266	484 312	1 145 578	146 231	1 291 809	1 290	1 195	39 276	3 097 611	3 139 372	15 139
May	725 628	516 068	1 241 696	153 644	1 395 340	1 290	641	39 607	3 100 752	3 142 289	15 697
Jun	683 850	508 680	1 192 530	133 513	1 326 044	1 290	1 003	39 802	3 112 040	3 154 135	15 582
Jul	653 001	507 094	1 160 094	148 310	1 308 404	1 290	1 009	40 087	3 129 736	3 172 122	15 921
Aug	664 283	529 777	1 194 060	132 786	1 326 846	1 290	1 015	39 064	3 134 790	3 176 159	13 179
Sep	655 369	495 837	1 151 205	120 501	1 271 706	1 290	-	39 250	3 182 030	3 222 570	14 089
Oct	648 344	518 533	1 166 876	123 893	1 290 769	1 290	-	40 346	3 178 057	3 219 693	13 903
Nov	658 498	517 092	1 175 590	108 538	1 284 128	1 290	-	40 495	3 181 698	3 223 483	13 013
Dec	647 824	484 224	1 132 048	103 501	1 235 549	1 290	-	40 127	3 210 853	3 252 270	15 747
2017: Jan	627 444	477 161	1 104 606	99 302	1 203 908	1 290	-	40 084	3 234 287	3 275 660	15 765
Feb	608 401	460 584	1 068 985	98 558	1 167 543	1 159	967	41 646	3 266 778	3 310 549	15 520
Mar	618 254	478 187	1 096 441	94 877	1 191 318	1 009	973	42 636	3 286 648	3 331 265	14 848

KB122

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

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

### Assets

R millions

Claims on the government sector				Total claims on the government sector <sup>7</sup>	Other assets	Total assets	End of
Credit			Total				
SARB <sup>5</sup>	CPD <sup>6</sup>	Other monetary institutions		Total	(1359M)	(1513M)	(1358M)
(1350M)	(1351M)	(1352M)	(1353M)				
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	414 341	468 875	468 875	140 070	5 166 403	2015
7 766	56 530	513 155	577 451	577 451	134 896	5 200 167	2016
8 125	15 031	321 665	344 820	344 820	76 417	4 139 485	2014: Feb
7 882	21 987	321 858	351 727	351 727	80 770	4 175 127	Mar
7 934	20 208	333 221	361 363	361 363	87 947	4 157 133	Apr
8 023	15 837	339 643	363 503	363 503	91 085	4 172 502	May
8 014	19 700	343 173	370 888	370 888	90 451	4 232 436	Jun
8 080	27 280	348 615	383 974	383 974	80 362	4 246 894	Jul
8 038	25 984	362 822	396 844	396 844	105 213	4 284 868	Aug
7 811	32 469	355 897	396 177	396 177	118 266	4 384 309	Sep
8 072	31 417	376 912	416 401	416 401	98 722	4 356 979	Oct
8 261	30 943	387 124	426 328	426 328	104 145	4 421 524	Nov
8 061	38 223	384 942	431 226	431 226	91 012	4 452 773	Dec
8 508	32 545	395 901	436 955	436 955	98 889	4 529 917	2015: Jan
8 172	28 140	384 043	420 355	420 355	98 986	4 522 217	Feb
8 030	21 944	388 637	418 611	418 611	99 401	4 603 217	Mar
8 018	16 270	398 585	422 873	422 873	93 330	4 586 941	Apr
7 977	14 189	405 794	427 959	427 959	104 030	4 640 011	May
7 909	27 179	408 229	443 316	443 316	114 526	4 681 738	Jun
7 966	33 506	412 465	453 937	453 937	125 922	4 736 385	Jul
7 851	36 570	418 023	462 443	462 443	114 274	4 812 622	Aug
7 758	51 820	407 489	467 067	467 067	103 283	4 885 267	Sep
7 883	52 489	417 592	477 964	477 964	128 012	4 893 239	Oct
7 825	50 075	417 123	475 023	475 023	157 489	5 011 517	Nov
7 376	47 158	414 341	468 875	468 875	140 070	5 166 403	Dec
7 637	48 890	416 604	473 131	473 131	154 106	5 230 962	2016: Jan
7 469	27 561	424 430	459 460	459 460	153 777	5 216 135	Feb
7 535	29 740	427 438	464 713	464 713	153 450	5 155 072	Mar
7 643	30 229	429 848	467 720	467 720	170 558	5 069 459	Apr
7 576	32 447	463 286	503 308	503 308	164 403	5 205 340	May
7 775	32 109	469 643	509 527	509 527	179 470	5 169 175	Jun
7 892	37 166	479 797	524 855	524 855	143 400	5 148 780	Jul
7 676	42 272	480 561	530 509	530 509	159 940	5 193 454	Aug
7 744	58 820	475 908	542 472	542 472	144 438	5 181 186	Sep
7 782	59 954	501 503	569 239	569 239	126 375	5 206 075	Oct
7 725	61 983	519 695	589 402	589 402	118 520	5 215 533	Nov
7 766	56 530	513 155	577 451	577 451	134 896	5 200 167	Dec
7 866	60 202	507 059	575 127	575 127	156 724	5 211 420	2017: Jan
7 812	44 722	512 161	564 694	564 694	153 927	5 196 713	Feb
7 762	28 060	510 062	545 885	545 885	159 184	5 227 652	Mar

KB123

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



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

R millions

End of	Credit extended to the domestic private sector									Net credit extended to the government sector	Total domestic credit extension <sup>5</sup>	Memorandum items		
	Investments	Bills discounted	Loans and advances						Total credit extended to the private sector <sup>4</sup>			Claims on local authorities	Loans granted under resale agreements	Assets securitised <sup>6</sup>
			Instalment sale credit	Leasing finance <sup>2</sup>	Mortgage advances	Other loans and advances	Total loans and advances <sup>3</sup>	Of which: To households						
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 .....	216 416	10 720	353 237	12 829	1 228 963	1 272 215	2 867 244	1 475 094	3 094 379	118 591	3 212 970	15 176	79 878	3 292
2016 .....	217 090	7 811	356 138	12 701	1 293 139	1 365 391	3 027 369	1 485 780	3 252 270	184 013	3 436 284	15 747	75 414	6 934
2014: 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	1 196 523	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 .....	186 303	11 651	348 544	12 251	1 213 612	1 234 249	2 808 657	1 455 931	3 006 611	131 658	3 138 269	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 .....	216 416	10 720	353 237	12 829	1 228 963	1 272 215	2 867 244	1 475 094	3 094 379	118 591	3 212 970	15 176	79 878	-
2016: Jan .....	209 747	9 711	354 454	12 488	1 231 988	1 285 973	2 884 904	1 485 066	3 104 363	116 154	3 220 517	15 446	81 986	-
Feb .....	202 655	9 848	355 060	12 474	1 244 035	1 320 172	2 931 741	1 495 440	3 144 243	96 500	3 240 743	15 961	85 941	-
Mar .....	202 087	8 995	356 052	12 539	1 247 880	1 345 600	2 962 071	1 495 684	3 173 153	118 171	3 291 324	14 819	77 338	-
Apr .....	200 247	8 709	355 541	12 397	1 251 982	1 310 494	2 930 416	1 462 937	3 139 372	130 482	3 269 854	15 139	78 465	225
May .....	204 846	9 567	356 918	12 179	1 254 642	1 304 137	2 927 876	1 467 243	3 142 289	155 549	3 297 838	15 697	79 767	-
Jun .....	207 089	8 619	357 893	12 236	1 259 957	1 308 341	2 938 426	1 468 994	3 154 135	126 531	3 280 665	15 582	78 028	-
Jul .....	214 381	7 954	351 214	12 083	1 262 640	1 323 849	2 949 786	1 465 859	3 172 122	183 375	3 355 497	15 921	69 708	6 709
Aug .....	207 477	9 015	351 128	12 006	1 267 959	1 328 575	2 959 668	1 470 282	3 176 159	192 426	3 368 585	13 179	82 450	-
Sep .....	218 615	8 907	353 386	12 498	1 278 095	1 351 068	2 995 047	1 473 477	3 222 570	201 529	3 424 099	14 089	69 050	-
Oct .....	220 344	8 198	353 830	12 399	1 284 707	1 340 214	2 991 151	1 478 648	3 219 693	204 346	3 424 039	13 903	74 197	-
Nov .....	207 790	7 909	355 769	12 481	1 290 083	1 349 451	3 007 784	1 482 354	3 223 483	217 442	3 440 925	13 013	69 690	-
Dec .....	217 090	7 811	356 138	12 701	1 293 139	1 365 391	3 027 369	1 485 780	3 252 270	184 013	3 436 284	15 747	75 414	-
2017: Jan .....	214 013	7 796	356 894	12 315	1 293 872	1 390 769	3 053 851	1 494 305	3 275 660	232 742	3 508 402	15 765	85 226	-
Feb .....	223 387	7 818	358 260	12 264	1 300 443	1 408 377	3 079 345	1 501 719	3 310 549	209 852	3 520 401	15 520	81 065	-
Mar .....	222 025	6 912	360 944	12 313	1 304 989	1 424 081	3 102 328	1 505 668	3 331 265	201 095	3 532 360	14 848	79 614	-

KB124

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

Monetary aggregates<sup>1</sup>

R millions

End of	Banknotes and coin in circulation (1312M)	Cheque and transmission deposits (1313M)	M1A <sup>2</sup> (1370M)	Other demand deposits <sup>3</sup> (1314M)	M1 <sup>4</sup> (1371M)	Other short- and medium-term deposits <sup>5</sup> (1372M)	M2 <sup>6</sup> (1373M)	Long-term deposits <sup>7</sup> (1319M)	M3 <sup>8</sup> (1374M)
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	1 013 017	2 441 525	534 382	2 975 907
2016	107 573	702 822	810 395	796 516	1 606 911	994 290	2 601 201	555 346	3 156 546
2014: 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	491 556	2 713 243
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	537 198	2 816 445
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	1 031 400	2 385 326	545 132	2 930 458
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	1 013 017	2 441 525	534 382	2 975 907
2016: Jan	100 118	643 685	743 802	701 487	1 445 289	975 551	2 420 841	518 552	2 939 393
Feb	98 903	649 865	748 768	667 426	1 416 194	994 894	2 411 088	534 875	2 945 963
Mar	96 901	675 958	772 859	717 313	1 490 172	969 114	2 459 285	563 791	3 023 076
Apr	100 227	656 135	756 362	693 506	1 449 869	996 267	2 446 136	575 317	3 021 453
May	97 763	649 073	746 836	690 151	1 436 987	994 683	2 431 670	599 971	3 031 641
Jun	97 794	652 956	750 750	685 922	1 436 672	976 213	2 412 885	608 607	3 021 493
Jul	105 710	659 552	765 262	686 507	1 451 769	1 001 925	2 453 694	598 798	3 052 492
Aug	99 144	666 951	766 095	703 488	1 469 583	1 016 631	2 486 214	589 836	3 076 050
Sep	102 011	672 670	774 680	690 383	1 465 063	1 044 257	2 509 320	586 427	3 095 747
Oct	102 993	700 848	803 840	714 426	1 518 266	1 048 016	2 566 282	597 310	3 163 592
Nov	107 357	697 833	805 190	804 937	1 610 127	951 677	2 561 804	583 336	3 145 140
Dec	107 573	702 822	810 395	796 516	1 606 911	994 290	2 601 201	555 346	3 156 546
2017: Jan	101 463	695 847	797 310	806 871	1 604 181	987 689	2 591 870	580 107	3 171 977
Feb	101 177	677 363	778 540	799 435	1 577 975	977 426	2 555 401	585 691	3 141 093
Mar	101 667	698 063	799 731	803 675	1 603 405	980 729	2 584 134	608 744	3 192 878

KB125

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

Monetary analysis<sup>1</sup>

R millions

End of	Not seasonally adjusted							Seasonally adjusted			
	M3 (1374M)	Counterparts						M3 (1374N)	Counterparts		
		Net foreign assets <sup>2</sup> (1380M)	Claims on the government sector			Claims on the private sector (1347M)	Net other assets and liabilities <sup>2</sup> (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)						
2015: Nov.....	3 002 307	720 725	475 023	311 399	163 624	3 081 672	-963 714	2 966 891	718 468	133 233	3 078 355
Dec.....	2 975 907	820 935	468 875	350 284	118 591	3 094 379	-1 057 998	2 984 611	813 958	127 187	3 103 683
2016: Jan.....	2 939 393	826 151	473 131	356 977	116 154	3 104 363	-1 107 275	2 971 082	815 209	113 610	3 107 639
Feb.....	2 945 963	839 637	459 460	362 961	96 500	3 144 243	-1 134 417	3 001 950	855 906	126 029	3 128 367
Mar.....	3 023 076	796 258	464 713	346 542	118 171	3 173 153	-1 064 506	3 025 856	803 393	132 701	3 149 079
Apr.....	3 021 453	773 145	467 720	337 238	130 482	3 139 372	-1 021 547	3 023 316	802 591	125 689	3 133 956
May.....	3 031 641	859 168	503 308	347 759	155 549	3 142 289	-1 125 366	3 019 585	857 789	148 472	3 144 542
Jun.....	3 021 493	803 846	509 527	382 997	126 531	3 154 135	-1 063 018	3 027 144	789 485	150 807	3 161 224
Jul.....	3 052 492	774 450	524 855	341 480	183 375	3 172 122	-1 077 455	3 034 148	777 869	170 782	3 176 747
Aug.....	3 076 050	802 211	530 509	338 083	192 426	3 176 159	-1 094 747	3 065 825	791 985	188 042	3 182 284
Sep.....	3 095 747	730 319	542 472	340 943	201 529	3 222 570	-1 058 671	3 080 243	705 751	203 263	3 221 878
Oct.....	3 163 592	801 216	569 239	364 892	204 346	3 219 693	-1 061 663	3 149 236	814 752	186 747	3 235 489
Nov.....	3 145 140	771 158	589 402	371 960	217 442	3 223 483	-1 066 943	3 108 263	770 141	186 653	3 220 288
Dec.....	3 156 546	740 947	577 451	393 438	184 013	3 252 270	-1 020 684	3 165 936	733 635	193 724	3 262 357
2017: Jan.....	3 171 977	705 195	575 127	342 385	232 742	3 275 660	-1 041 620	3 206 995	693 516	230 123	3 278 914
Feb.....	3 141 093	660 445	564 694	354 842	209 852	3 310 549	-1 039 754	3 201 694	676 802	239 930	3 293 489
Mar.....	3 192 878	702 084	545 885	344 790	201 095	3 331 265	-1 041 565	3 194 507	708 743	215 904	3 305 975

KB126

## Changes

R millions

Period	Not seasonally adjusted							Seasonally adjusted			
	M3 (1374H)	Counterparts						M3 (1374I)	Counterparts		
		Net foreign assets <sup>2</sup> (1380H)	Claims on the government sector			Claims on the private sector (1347H)	Net other assets and liabilities <sup>2</sup> (1381H)		Net foreign assets (1380I)	Net claims on the government sector (1367I)	Claims on the private sector (1347I)
			Gross claims (1356H)	Government deposits <sup>3</sup> (1330H)	Net claims (1367H)						
2015: Nov.....	35 264	-22 450	-2 941	12 821	9 880	53 080	-5 246	12 208	-35 824	-4 397	35 376
Dec.....	-26 400	100 210	-6 148	-38 886	-45 033	12 707	-94 283	17 720	95 489	-6 047	25 327
2016: Jan.....	-36 514	5 216	4 255	-6 693	-2 437	9 984	-49 277	-13 529	1 251	-13 577	3 956
Feb.....	6 570	13 486	-13 671	-5 983	-19 654	39 880	-27 142	30 868	40 696	12 420	20 728
Mar.....	77 113	-43 379	5 253	16 419	21 672	28 910	69 911	23 906	-52 513	6 672	20 712
Apr.....	-1 623	-23 112	3 007	9 304	12 311	-33 781	42 959	-2 540	-801	-7 012	-15 123
May.....	10 188	86 023	35 588	-10 521	25 067	2 917	-103 819	-3 731	55 198	22 782	10 586
Jun.....	-10 148	-55 322	6 219	-35 238	-29 019	11 846	62 347	7 559	-68 304	2 335	16 682
Jul.....	30 999	-29 396	15 327	41 517	56 844	17 987	-14 436	7 003	-11 616	19 975	15 522
Aug.....	23 558	27 761	5 654	3 397	9 051	4 038	-17 292	31 677	14 117	17 260	5 538
Sep.....	19 697	-71 892	11 963	-2 860	9 103	46 410	36 076	14 418	-86 234	15 220	39 593
Oct.....	67 845	70 897	26 766	-23 949	2 818	-2 877	-2 992	68 993	109 000	-16 515	13 611
Nov.....	-18 452	-30 058	20 164	-7 068	13 095	3 790	-5 280	-40 973	-44 610	-95	-15 202
Dec.....	11 407	-30 212	-11 951	-21 477	-33 428	28 787	46 259	57 674	-36 506	7 072	42 069
2017: Jan.....	15 431	-35 751	-2 324	51 052	48 729	23 390	-20 937	41 058	-40 119	36 399	16 557
Feb.....	-30 884	-44 750	-10 433	-12 457	-22 890	34 889	1 867	-5 301	-16 714	9 806	14 575
Mar.....	51 785	41 638	-18 810	10 052	-8 757	20 716	-1 812	-7 186	31 940	-24 025	12 485

KB127

1. Calculated from the consolidated liabilities and assets of the monetary sector.
2. Prior to 2008/01 the data in this column do not agree with data calculable from the relevant columns in tables S-18 to S-21 due to the inclusion of foreign derivative positions in net other assets.
3. Increase -; decrease +.

## Banks and Mutual banks

### Mortgage loans

R millions

Period	New mortgage loans and re-advances granted during period								Mortgage loans paid out during the period (1478M)	Capital repayments on advances during period (1479M)	Total mortgage loans outstanding <sup>3</sup> (1480M)
	Gross amount <sup>1</sup>										
	Assets mortgaged				Total (1474M)	Purpose					
	Residential		Farms (1472M)	Commercial and other (1473M)		For construction of buildings <sup>2</sup> (1475M)	Existing buildings (1476M)	Vacant land (1477M)			
	Total (1470M)	Of which: Re-advances (1471M)									
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	200 919	1 220 245
2016	203 552	8 285	3 844	127 351	334 746	39 882	289 443	5 422	243 497	179 018	1 285 017
2014: 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	24 363	1 220 245
2016: Jan	13 538	536	233	7 872	21 643	2 062	19 258	323	11 460	9 028	1 223 109
Feb	17 856	652	218	8 500	26 574	3 001	23 254	319	23 178	11 582	1 234 623
Mar	16 811	918	176	8 425	25 412	2 861	22 179	372	20 674	16 645	1 238 556
Apr	16 959	674	281	7 841	25 081	2 467	22 199	415	18 469	13 923	1 243 143
May	17 830	651	416	13 126	31 372	3 418	26 782	1 172	20 072	16 915	1 246 154
Jun	17 437	649	329	10 324	28 090	4 994	22 522	574	21 823	16 495	1 251 494
Jul	17 114	655	293	7 510	24 917	3 637	21 009	271	18 791	16 100	1 254 228
Aug	18 198	735	268	16 255	34 721	5 432	29 026	263	20 738	15 122	1 259 781
Sep	18 330	690	454	12 611	31 395	2 568	28 143	685	23 831	13 840	1 269 945
Oct	17 190	760	539	14 240	31 969	2 701	28 978	290	23 378	16 892	1 276 400
Nov	18 563	803	357	12 290	31 211	3 904	26 873	433	22 198	16 644	1 281 769
Dec	13 726	562	279	8 356	22 362	2 836	19 219	306	18 887	15 833	1 285 017
2017: Jan	14 403	635	216	6 399	21 019	1 358	19 210	451	12 525	10 703	1 287 022
Feb	18 351	757	299	9 247	27 897	3 001	24 562	334	22 604	16 594	1 293 214
Mar	19 704	868	293	9 497	29 494	3 630	25 469	395	27 033	23 414	1 297 013

KB132

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

## Selected money-market and related indicators

R millions

Period	Average of daily values		Government deposits <sup>3</sup>		SARB liquidity-draining operations				
	Liquidity provided <sup>1</sup>	Notes and coin in circulation <sup>2</sup>	Rand denominated	Foreign currency denominated	Foreign currency swaps <sup>4</sup>	Total reverse repurchase transactions <sup>5</sup>	Total SARB debentures <sup>6</sup>	CPD call deposits with SARB	Total
	(1390M)	(1392M)	(1016M)	(1017M)	(1459M)	(1442M)	(1455M)	(1067M)	(1449M)
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	117 900	70 519	100 498	-4 000	-	2 306	13 952	12 258
2016	53 394	125 501	70 192	113 796	8 012	-	226	11 341	19 580
2014: 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	136 374	70 519	100 498	-4 000	-	2 306	13 952	12 258
2016: Jan	50 075	122 840	70 980	101 351	7 400	-	3 244	13 026	23 670
Feb	49 851	121 177	71 261	105 711	10 000	-	2 684	8 225	20 909
Mar	48 650	123 403	69 889	102 071	5 100	2 500	3 158	9 561	20 319
Apr	53 408	122 273	69 964	104 515	9 300	2 300	4 396	7 601	23 597
May	50 002	122 709	70 272	114 007	10 000	2 800	2 216	298	15 314
Jun	53 379	122 150	70 502	105 531	9 350	3 800	2 231	8 659	24 040
Jul	54 163	124 627	70 805	98 744	10 000	3 350	1 405	4 058	18 813
Aug	55 500	125 470	70 916	97 124	10 000	1 300	1 400	3 910	16 610
Sep	56 191	124 101	70 921	90 125	2 200	2 055	1 953	11 793	18 001
Oct	56 515	125 948	70 665	115 782	18 918	2 055	1 503	12 009	34 485
Nov	56 489	129 007	70 249	117 292	16 018	-	958	12 729	29 705
Dec	56 500	142 311	70 192	113 796	8 012	-	226	11 341	19 580
2017: Jan	56 115	130 115	70 260	110 947	10 000	300	412	11 600	22 312
Feb	55 766	126 071	70 336	106 621	10 000	550	1 180	10 010	21 740
Mar	55 438	126 293	69 345	106 643	6 864	1 250	610	8 698	17 422

KB128

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

## Money-market accommodation

### Selected daily indicators

R millions

Date	Total liquidity provided and outstanding repurchase agreements					
	Main repurchase auction <sup>1</sup> (1437D)	Standing facilities <sup>2</sup> (1438D)	Cash reserve accounts		SAMOS Position <sup>3</sup> (1434D)	Total (1440D)
			Withdrawals (1456D)	Deposits (1457D)		
2017/02/17	56 000	-	-	490	732	56 242
2017/02/18	56 000	-	-	490	729	56 239
2017/02/20	56 000	-	-	492	-	55 508
2017/02/21	56 000	-	1 987	64	-	57 923
2017/02/22	56 000	-	1	139	-	55 862
2017/02/23	56 000	-	2	138	-	55 864
2017/02/24	56 000	-	3 355	67	-	59 289
2017/02/25	56 000	-	19	274	307	56 052
2017/02/27	56 000	750	3 154	260	-	59 644
2017/02/28	56 000	-	1 227	230	-	56 997
2017/03/01	56 000	-	5 266	224	-	61 042
2017/03/03	56 000	-	2 512	67	-	58 445
2017/03/04	56 000	-	9	1 131	702	55 580
2017/03/06	56 000	-	598	341	-	56 257
2017/03/07	56 000	-	1 188	1 208	-	55 980
2017/03/08	56 000	-	-	1 008	-	54 992
2017/03/09	56 000	-	-	1 335	-	54 665
2017/03/10	56 000	-	-	1 385	-	54 615
2017/03/11	56 000	-	-	1 331	-	54 669
2017/03/13	56 000	-	-	2 615	175	53 560
2017/03/14	56 000	-	-	1 170	-	54 830
2017/03/15	56 000	-	-	882	-	55 118
2017/03/16	56 000	-234	8	1 216	-	54 558
2017/03/17	56 000	-	140	1 138	-	55 001
2017/03/18	56 000	-	8	1 269	-	54 739
2017/03/20	56 000	-	8	1 269	-	54 739
2017/03/22	56 000	242	3 558	87	-	59 714
2017/03/23	56 000	-	1 690	84	-	57 605
2017/03/24	56 000	-	1 837	84	-	57 753
2017/03/25	56 000	-	-	327	508	56 181
2017/03/27	56 000	-	1 485	327	-	57 158
2017/03/28	56 000	-	2 088	138	-	57 951
2017/03/29	56 000	-	-	3 461	-	52 539
2017/03/30	56 000	-	3 712	84	-	59 627
2017/03/31	56 000	-	1 991	84	-	57 907
2017/04/01	56 000	-	-	593	-	55 407
2017/04/03	56 000	-	3 234	593	-	58 641
2017/04/04	56 000	-	3 309	529	-	58 780
2017/04/05	56 770	-	190	633	68	56 395
2017/04/06	56 000	770	285	949	-	56 106
2017/04/07	56 000	-	-	964	-	55 036
2017/04/08	56 000	-	-	964	-	55 036
2017/04/10	56 000	-	-	572	-	55 428
2017/04/11	57 300	1 300	628	416	-	58 812
2017/04/12	56 500	500	362	616	-	56 746
2017/04/13	57 700	1 700	1 110	418	-	60 092
2017/04/15	57 700	-	-	1 524	647	56 823
2017/04/18	56 000	-	2 062	419	-	57 643
2017/04/19	56 000	-	-	2 052	-	53 948
2017/04/20	56 000	-	-	2 822	-	53 178
2017/04/21	56 880	880	923	584	-	58 098
2017/04/22	56 880	-	382	2 142	713	55 833
2017/04/24	59 700	3 700	382	2 142	682	62 322
2017/04/25	57 100	1 100	1 303	92	-	59 411
2017/04/26	56 000	-	-	136	-	55 864
2017/04/28	58 000	2 000	1 675	86	-	61 589
2017/04/29	58 000	-	-	211	102	57 891
2017/05/02	56 000	-	3 144	86	-	59 059
2017/05/03	56 000	-	2 860	383	-	58 477
2017/05/04	56 000	-	1 735	383	-	57 352
2017/05/05	56 000	-	1 299	383	-	56 917
2017/05/06	56 000	-	-	751	-	55 249
2017/05/08	56 000	-	-	486	-	55 514
2017/05/09	56 000	-	2 621	454	-	58 167
2017/05/10	56 000	-	-	1 017	-	54 983
2017/05/11	56 000	-	1 615	454	-	57 161
2017/05/12	56 000	1 000	610	454	-	57 156
2017/05/13	56 000	-	-	1 389	279	54 890
2017/05/15	56 000	-	283	454	-	55 829
2017/05/16	56 000	-	1 158	454	-	56 704
2017/05/17	56 000	-	1 634	1 733	-	55 901
2017/05/18	56 000	-	383	2 008	-	54 375
2017/05/19	56 000	2 600	10	1 608	-	57 001

KB131

- Liquidity provided by the South African Reserve Bank on a weekly basis every Wednesday as from 5 September 2011.
- 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 <sup>6</sup>				
	Repurchase rate % (1401M) <sup>1</sup>	SAMOS penalty rate <sup>2</sup>	Date	Percentage (1403M) <sup>1</sup>		Date	South African Benchmark Overnight Rate (Sabor) on deposits <sup>3</sup> %	Overnight foreign exchange rate <sup>4</sup> %	Rand overnight deposit rate <sup>5</sup> %	2 months	3 months	6 months	12 months
										(1409W)	(1411W)	(1412W)	(1413W)
2008/06/13	12.00	17.00	2008/06/13	15.50	2017/01/27	6.94	6.92	6.79	7.23	7.36	7.96	8.41	
2008/12/12	11.50	16.50	2008/12/12	15.00	2017/02/03	6.94	6.74	6.79	7.21	7.34	7.95	8.43	
2009/02/06	10.50	15.50	2009/02/06	14.00	2017/02/10	6.96	7.05	6.79	7.21	7.34	7.94	8.41	
2009/03/25	9.50	14.50	2009/03/25	13.00	2017/02/17	6.96	6.98	6.80	7.19	7.32	7.89	8.31	
2009/05/04	8.50	13.50	2009/05/04	12.00	2017/02/24	6.96	7.07	6.80	7.19	7.32	7.91	8.31	
2009/05/29	7.50	12.50	2009/05/29	11.00	2017/03/03	6.97	7.08	6.80	7.19	7.32	7.92	8.33	
2009/08/14	7.00	12.00	2009/08/14	10.50	2017/03/10	7.00	7.28	6.81	7.19	7.33	7.93	8.33	
2010/03/26	6.50	11.50	2010/03/26	10.00	2017/03/17	6.98	7.08	6.80	7.19	7.33	7.90	8.28	
2010/09/10	6.00	...	2010/09/10	9.50	2017/03/24	6.98	7.15	6.80	7.19	7.33	7.88	8.18	
2010/11/19	5.50	...	2010/11/19	9.00	2017/03/31	6.97	6.86	6.83	7.20	7.34	7.93	8.36	
2012/07/20	5.00	...	2012/07/20	8.50	2017/04/07	6.95	7.02	6.80	7.22	7.34	7.99	8.48	
2014/01/30	5.50	...	2014/01/30	9.00	2017/04/14	6.99	7.01	6.80	7.23	7.34	7.97	8.43	
2014/07/18	5.75	...	2014/07/18	9.25	2017/04/21	7.00	7.15	6.80	7.23	7.33	7.88	8.26	
2015/07/24	6.00	...	2015/07/24	9.50	2017/04/28	6.99	7.37	6.80	7.23	7.33	7.88	8.26	
2015/11/20	6.25	...	2015/11/20	9.75	2017/05/05	6.98	7.14	6.80	7.24	7.34	7.88	8.26	
2016/01/29	6.75	...	2016/01/29	10.25	2017/05/12	6.99	7.40	6.80	7.23	7.33	7.89	8.27	
2016/03/18	7.00	...	2016/03/18	10.50	2017/05/19	7.00	7.80	6.80	7.24	7.34	7.89	8.28	

KB129

Date	Other money-market interest rates					Date	Notice deposits with banks <sup>10</sup>			12-month fixed deposits <sup>10</sup> %	Weighted average overdraft rate on current accounts % (1404M)	Interbank call money % (1402M)
	SARB debentures <sup>7</sup>		91-day Treasury bills % (1405W)	3-month JIBAR <sup>8</sup> %	9x12 FRA <sup>9</sup> %		1 to 32 days <sup>11</sup> %	More than 32 days up to 91 days <sup>12</sup> %	More than 91 days up to 185 days <sup>13</sup> %			
	28 days % (1448W)	56 days % (1458W)										
2017/01/27	6.98	...	7.36	7.37	7.48	2016: Jan	5.82	6.62	6.82	6.59	10.06	6.69
2017/02/03	...	...	7.31	7.35	7.47	Feb	6.26	6.90	7.07	6.75	10.18	6.72
2017/02/10	6.98	...	7.27	7.35	7.43	Mar	6.46	7.07	7.40	6.97	10.36	6.91
2017/02/17	...	...	7.23	7.33	7.29	Apr	6.51	7.24	7.47	7.02	10.41	7.16
2017/02/24	...	...	7.19	7.33	7.30	May	6.46	7.16	7.53	7.05	10.49	6.99
2017/03/03	6.90	...	7.17	7.33	7.30	Jun	6.49	7.22	7.17	7.19	10.49	7.08
2017/03/10	6.95	6.95	7.26	7.34	7.28	Jul	6.52	7.19	7.13	7.18	10.44	7.09
2017/03/17	6.98	...	7.24	7.33	7.17	Aug	6.61	7.27	7.10	7.27	10.55	7.05
2017/03/24	6.97	...	7.26	7.33	7.05	Sep	6.57	7.32	7.11	7.45	10.55	7.06
2017/03/31	6.95	...	7.29	7.36	7.32	Oct	6.63	7.31	7.15	7.51	10.48	7.03
2017/04/07	...	...	7.42	7.36	7.49	Nov	6.62	7.37	7.17	7.57	10.45	6.95
2017/04/14	6.95	...	7.49	7.35	7.39	Dec	6.67	7.39	7.36	7.53	10.48	6.94
2017/04/21	6.97	...	7.44	7.34	7.11							
2017/04/28	6.99	...	7.43	7.34	7.07	2017: Jan	6.67	7.36	7.27	7.50	10.47	6.95
2017/05/05	...	6.95	7.44	7.34	7.09	Feb	6.69	7.36	7.42	7.52	10.52	7.00
2017/05/12	...	...	7.46	7.34	7.08	Mar	6.63	7.39	7.36	7.54	10.50	7.18
2017/05/19	7.00	...	7.44	7.34	7.05							

KB130

- As at month-ends.
- The SAMOS penalty rate was discontinued as from 30 August 2010.
- 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.



## Key information

### Money and banking Selected data

Period	Percentage changes <sup>1</sup>							Income velocity of circulation of money <sup>6</sup>			
	Monetary aggregates <sup>2</sup>				Credit <sup>3</sup>			V1(A) (1420K)	V1 (1421K)	V2 (1422K)	V3 (1423K)
	M1(A) (1370A)	M1 (1371A)	M2 (1373A)	M3 (1374A)	Private sector		Total domestic credit extension (1368A)				
					Total loans and advances <sup>4</sup> (1369A)	Total claims <sup>5</sup> (1347A)					
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	6.29	3.33	1.80	1.43
2013 .....	10.28	9.36	9.67	5.85	6.34	6.13	4.98	6.01	3.27	1.82	1.44
2014 .....	7.46	9.65	8.63	7.23	7.88	8.49	9.56	5.86	3.16	1.78	1.45
2015 .....	10.89	15.08	9.66	10.47	8.93	10.17	10.99	5.63	3.06	1.74	1.42
2016 .....	6.88	12.49	6.54	6.07	5.58	5.10	6.95	5.65	2.94	1.75	1.42
2014: 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	5.90	3.23	1.80	1.45
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	5.85	3.15	1.77	1.44
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	5.89	3.13	1.78	1.45
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	5.80	3.12	1.77	1.45
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	5.70	3.11	1.76	1.43
Apr.....	12.29	9.92	7.91	8.23	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	5.66	3.09	1.75	1.43
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	7.67	8.43	7.49	8.37	9.97	5.61	3.04	1.71	1.40
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	9.66	10.47	8.93	10.17	10.99	5.57	2.99	1.73	1.40
2016: Jan.....	11.02	16.83	8.91	8.68	8.53	8.53	8.49	...	...	...	...
Feb.....	8.21	12.71	8.53	8.58	8.74	9.01	9.49	...	...	...	...
Mar.....	7.14	14.12	8.27	8.74	8.51	8.74	9.27	5.59	2.91	1.74	1.41
Apr.....	6.69	11.44	7.32	7.28	6.99	7.06	7.24	...	...	...	...
May.....	5.12	10.02	5.38	6.16	6.66	6.60	7.45	...	...	...	...
Jun.....	6.82	9.49	4.54	5.58	7.27	7.23	8.19	5.71	2.98	1.77	1.43
Jul.....	6.78	7.78	3.30	4.41	6.63	6.77	7.94	...	...	...	...
Aug.....	5.55	9.68	4.99	5.48	6.22	6.15	7.71	...	...	...	...
Sep.....	6.51	8.21	5.20	5.64	6.64	7.18	9.11	5.66	3.01	1.76	1.43
Oct.....	7.99	11.31	6.26	6.62	5.86	6.31	7.60	...	...	...	...
Nov.....	2.38	12.07	4.64	4.76	4.53	4.60	6.03	...	...	...	...
Dec.....	6.88	12.49	6.54	6.07	5.58	5.10	6.95	5.64	2.87	1.75	1.42
2017: Jan.....	7.19	10.99	7.06	7.91	5.86	5.52	8.94	...	...	...	...
Feb.....	3.98	11.42	5.99	6.62	5.03	5.29	8.63	...	...	...	...
Mar.....	3.48	7.60	5.08	5.62	4.74	4.98	7.32	5.56	2.75	1.71	1.39

KB800

1. Measured over a 12-month period.
2. Based on the consolidated liabilities of the monetary sector (as defined on pages S-18 and S-19).
3. Domestic credit extended by all monetary institutions.
4. Total of instalment sale credit, leasing finance, mortgage advances, and other loans and advances.
5. Total of investments, bills discounted, instalment sale credit, leasing finance, mortgage advances, and other loans and advances.
6. The ratio of the gross domestic product at current prices, seasonally adjusted, to the average value of the relevant seasonally adjusted monetary aggregate.