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General notes

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

... denotes not available

- denotes a value equal to nil

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

South African Reserve Bank Liabilities

R millions

End of	Notes and coin in circulation ¹	Deposits								SARB securities	Foreign loans ⁶	Capital and reserves	Other liabilities	Total liabilities
		Central government ²		Banks and mutual banks ³			Other		Total deposits					
		Rand denominated	Foreign currency denominated	Required reserve balances ⁴	Excess cash reserves	Other balances ⁵	Domestic	Foreign						
(1000M)	(1016M)	(1017M)	(1014M)	(1013M)	(1005M)	(1006M)	(1007M)	(1008M)	(1015M)	(1009M)	(1010M)	(1011M)	(1012M)	
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
2017	156 212	69 768	110 751	98 032	239	2 410	9 265	1 524	291 989	-	14	397	256 116	704 728
2015: 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
Apr	136 760	69 559	103 996	93 467	247	-	7 762	904	275 934	301	13	397	280 850	694 256
May	132 563	69 646	101 469	93 869	1 719	1 089	16 089	1 081	284 962	711	15	397	278 655	697 303
Jun	133 805	69 778	98 432	94 355	150	2 683	14 994	1 208	281 601	749	15	397	277 644	694 211
Jul	135 596	59 900	97 592	94 558	270	1 045	16 020	950	270 336	517	15	397	281 258	688 118
Aug	136 628	60 119	96 843	94 960	525	1 419	12 648	1 012	267 525	213	15	397	282 222	687 000
Sep	138 861	60 089	131 355	95 536	892	-	14 590	2 796	305 258	285	15	397	296 394	741 210
Oct	138 590	60 168	132 590	96 386	871	2 678	13 892	1 331	307 917	309	16	397	321 922	769 150
Nov	146 218	70 081	127 155	97 164	378	2 785	11 944	1 213	310 719	50	16	397	305 965	763 366
Dec	156 212	69 768	110 751	98 032	239	2 410	9 265	1 524	291 989	-	14	397	256 116	704 728
2018: Jan	138 271	69 730	105 897	98 144	322	3 271	16 743	2 057	296 163	250	14	397	242 539	677 634
Feb	136 674	69 748	103 818	98 021	331	1 892	18 028	1 394	293 233	580	13	397	234 304	665 203
Mar	146 330	69 277	101 942	97 932	609	824	7 531	1 416	279 531	340	14	397	240 827	667 440
Apr	144 027	69 341	103 874	98 643	373	5 154	12 273	1 634	291 292	616	16	397	260 812	697 161
May	142 963	69 775	128 189	99 601	379	6 332	11 627	1 431	317 334	35	16	397	262 871	723 616
Jun	143 486	71 092	136 922	100 226	717	-	11 572	1 452	321 981	92	19	397	305 952	771 927
Jul	142 710	71 558	129 025	100 473	251	5 015	12 589	1 270	320 183	156	18	397	276 442	739 906

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

South African Reserve Bank Assets

R millions

End of	Foreign assets		Liquidity provided ²				Advances and investments				Total (excluding foreign assets) (1029M)	Other assets (1030M)	Total assets (1031M)
	Gold coin and bullion ¹ (1020M)	Total (1021M)	Utilisation of cash reserves (1033M)	Loans granted to banks under:		Total (1036M)	Advances		Investments				
				Resale agree- ments (1034M)	SAMOS position ⁵ (1035M)		Banks ⁴ (1025M)	Other ³ (1026M)	Govern- ment stock (1027M)	Other (1028M)			
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
2017	64 341	624 777	2 921	59 254	-	62 174	-	68	7 976	6 011	76 230	3 721	704 728
2015: 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	-	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	-	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	-	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
Apr.....	67 457	618 010	0	58 055	811	58 866	-	59	7 868	6 011	72 805	3 441	694 256
May.....	66 958	620 237	3 047	56 013	-	59 060	-	64	7 953	6 011	73 089	3 977	697 303
Jun.....	65 407	618 374	806	57 134	-	57 939	-	66	7 897	6 011	71 913	3 924	694 211
Jul.....	66 986	612 789	1 337	56 062	-	57 399	-	59	8 011	6 011	71 481	3 849	688 118
Aug.....	68 798	613 415	24	56 021	-	56 044	-	62	7 943	6 011	70 060	3 525	687 000
Sep.....	70 044	666 634	587	56 041	2 039	58 667	-	47	7 905	6 011	72 630	1 945	741 210
Oct.....	72 316	689 287	4 351	56 813	-	61 164	-	65	7 773	6 011	75 013	4 850	769 150
Nov.....	70 219	684 775	3 115	56 991	-	60 106	-	73	7 709	6 011	73 898	4 693	763 366
Dec.....	64 341	624 777	2 921	59 254	-	62 174	-	68	7 976	6 011	76 230	3 721	704 728
2018: Jan.....	64 116	598 367	4 603	56 525	-	61 128	-	75	8 086	6 011	75 300	3 968	677 634
Feb.....	62 473	588 070	2 222	56 811	-	59 033	-	72	8 100	6 011	73 215	3 918	665 203
Mar.....	63 253	593 068	35	56 030	-	56 065	-	63	8 084	6 011	70 223	4 148	667 440
Apr.....	65 771	615 809	5 285	57 960	-	63 245	-	68	8 053	6 011	77 377	3 975	697 161
May.....	65 944	643 265	5 732	56 020	-	61 752	-	68	7 988	6 011	75 820	4 531	723 616
Jun.....	69 373	696 420	-	56 040	98	56 138	-	89	7 899	6 011	70 136	5 370	771 927
Jul.....	64 474	660 863	4 724	56 070	-	60 794	-	338	8 017	6 011	75 160	3 883	739 906

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1. Valued at a market-related price.
2. In terms of the new procedures to regulate money-market liquidity introduced on 9 March 1998.
3. Including the central government, provincial governments, the National Supplies Procurement Fund, agricultural control boards and other semi-government bodies.
4. Including overnight loans, which came into effect on 1 May 1993 and ended on 8 March 1998.
5. As from 30 August 2010 manual auctions were replaced by an automated final end-of-day square-off process at prevailing standing facility rates. This change affected the SAMOS penalty facility, which was abolished as a consequence.

Corporation for Public Deposits Liabilities

R millions

End of	Deposits							Capital and reserves (1049M)	Other liabilities (1050M)	Total liabilities (1051M)
	Domestic					Foreign (1047M)	Total deposits (1048M)			
	Central and provincial governments (1053M)	Public enterprises/corporations ¹ (1042M)	Insurance companies and pension funds (1043M)	Other (1045M)	Total (1046M)					
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
2017	41 263	758	1 425	1 879	45 325	9 217	54 542	102	48	54 693
2015: 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
Apr.....	57 851	1 127	821	1 674	61 474	13 754	75 228	102	79	75 409
May.....	55 768	1 122	1 173	1 698	59 760	10 615	70 376	102	86	70 564
Jun.....	49 060	1 009	983	1 725	52 777	11 652	64 429	102	18	64 549
Jul.....	48 491	991	887	1 734	52 103	18 899	71 002	102	25	71 129
Aug.....	47 095	920	794	1 758	50 568	10 062	60 630	102	31	60 763
Sep.....	49 508	862	1 270	1 811	53 450	9 763	63 213	102	50	63 365
Oct.....	47 030	816	1 063	1 850	50 761	11 766	62 527	102	52	62 681
Nov.....	48 228	825	1 454	1 867	52 374	10 680	63 054	102	59	63 215
Dec.....	41 263	758	1 425	1 879	45 325	9 217	54 542	102	48	54 693
2018: Jan	48 365	641	1 720	1 886	52 612	10 856	63 468	102	65	63 635
Feb.....	62 064	605	1 934	1 909	66 512	8 523	75 035	102	71	75 208
Mar.....	58 372	291	2 098	1 913	62 674	5 997	68 672	102	91	68 865
Apr.....	64 250	343	1 185	1 977	67 755	12 107	79 862	102	91	80 055
May.....	64 712	1 177	1 796	2 032	69 717	7 834	77 551	102	21	77 674
Jun.....	59 718	1 150	1 039	2 059	63 967	8 098	72 065	102	42	72 209
Jul.....	61 124	1 100	1 640	2 416	66 280	12 644	78 924	102	41	79 066

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1. Including the Public Investment Corporation.

Corporation for Public Deposits

Assets

R millions

End of	Deposits		Promissory notes ¹	NCDs	Treasury bills ²	Government		Other public-sector securities	Other assets	Total assets
	SARB (1067M)	Banks (1091M)				Stock (1062M)	Loans and advances ³ (1093M)			
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
2017	10 341	2 005	1 141	-	73	-	39 911	-	1 221	54 693
2015: 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
Apr.....	7 700	22 205	1 046	756	59	393	41 097	1 954	199	75 409
May.....	16 011	13 005	1 047	1 187	59	395	36 681	1 967	212	70 564
Jun.....	14 918	4 005	1 037	429	69	397	41 498	2 076	120	64 549
Jul.....	15 991	4 105	1 039	431	73	399	46 689	1 086	1 316	71 129
Aug.....	12 562	2 105	1 142	434	73	402	42 837	1 093	116	60 763
Sep.....	14 504	105	1 141	-	73	-	47 341	99	104	63 365
Oct.....	13 803	1 805	1 140	-	73	-	45 619	99	143	62 681
Nov.....	11 861	5 005	1 141	-	73	-	44 933	100	102	63 215
Dec.....	10 341	2 005	1 141	-	73	-	39 911	-	1 221	54 693
2018: Jan.....	16 651	8 681	1 206	-	73	-	30 849	4 985	1 190	63 635
Feb.....	17 968	26 181	1 210	2 504	73	-	24 483	-	2 790	75 208
Mar.....	7 451	33 505	1 212	4 026	124	-	17 512	128	4 907	68 865
Apr.....	12 210	25 005	1 212	3 534	125	-	36 027	129	1 813	80 055
May.....	11 567	33 005	1 213	3 023	125	-	25 353	1 134	2 255	77 674
Jun.....	11 509	28 005	1 205	3 041	125	-	25 260	1 141	1 923	72 209
Jul.....	12 519	19 405	1 206	2 038	126	-	42 056	1 341	377	79 066

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

Banks¹ Liabilities

R millions

End of	Deposits ²								Other		
	Cash managed, cheque and transmission (1070M)	Other demand (1071M)	Savings (1072M)	Short term (1073M)	Medium term (1075M)	Long term (1076M)	Total (1077M)	Foreign currency deposits included in total (1078M)	Loans received under repurchase agreements		
									SARB (1500M)	Other domestic (1501M)	Foreign (1514M)
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	604 673	3 483 507	176 806	55 993	31 798	16 312
2017	845 128	974 054	243 513	295 374	682 118	609 757	3 649 944	171 378	60 504	41 607	15 401
2015: 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	604 673	3 483 507	176 806	55 993	31 798	16 312
2017: Jan.....	756 859	952 165	223 478	296 831	578 866	632 822	3 441 022	173 591	57 260	44 256	11 593
Feb	759 284	953 623	223 411	306 493	562 053	638 664	3 443 527	174 233	56 214	52 878	13 600
Mar	777 952	929 906	227 883	313 541	576 772	664 837	3 490 892	176 778	56 374	44 950	11 275
Apr.....	755 597	934 544	226 896	319 648	591 083	666 285	3 494 053	170 907	58 592	44 082	8 825
May.....	736 710	978 982	228 673	309 383	581 922	684 080	3 519 751	171 906	56 337	38 936	14 309
Jun	800 585	946 997	232 274	292 037	566 594	701 279	3 539 766	171 140	57 133	33 472	16 258
Jul.....	770 671	967 138	233 405	276 471	587 644	720 044	3 555 373	170 426	58 550	44 825	9 997
Aug.....	777 880	970 618	233 169	274 193	600 055	713 473	3 569 388	168 069	56 021	35 035	11 139
Sep.....	804 679	989 143	236 746	287 551	623 567	704 063	3 645 749	178 346	56 041	41 154	9 941
Oct.....	784 387	1 000 766	239 753	290 894	642 645	672 286	3 630 732	187 466	56 820	60 780	21 815
Nov.....	795 825	1 010 600	246 171	258 904	688 514	627 932	3 627 948	188 760	59 160	45 324	20 583
Dec.....	845 128	974 054	243 513	295 374	682 118	609 757	3 649 944	171 378	60 504	41 607	15 401
2018: Jan.....	782 982	984 426	235 332	318 711	654 202	639 014	3 614 667	174 945	57 869	47 927	13 981
Feb	803 457	1 006 826	235 764	320 854	655 372	658 855	3 681 128	166 187	56 907	50 068	15 939
Mar	840 300	1 008 468	238 265	316 257	670 823	662 764	3 736 876	162 727	56 807	36 801	12 038
Apr.....	808 781	998 112	239 253	338 743	646 172	689 390	3 720 451	164 099	63 781	32 505	15 265
May.....	774 877	979 942	242 432	337 901	653 360	720 547	3 709 058	183 243	56 869	40 982	13 290
Jun	830 278	964 022	245 291	333 908	634 994	760 073	3 768 565	207 087	58 326	56 140	16 182

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.

Banks¹ Liabilities

R millions

liabilities to the public					Capital and other liabilities					Total equity and liabilities	End of
Foreign currency funding		Debt securities ^{3,4}	Other ⁵	Total	Total liabilities to the public	Outstanding liabilities on behalf of clients per contra ⁶	Other liabilities	Share capital and reserves ³	Total		
Domestic sector	Foreign sector										
(1080M)	(1081M)	(1082M)	(1083M)	(1084M)	(1085M)	(1086M)	(1087M)	(1088M)	(1089M)	(1090M)	
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	332 748	8 254	632 418	4 115 925	-	352 938	401 550	754 488	4 870 414	2016
5 639	120 234	358 411	5 315	607 112	4 257 056	-	439 956	455 464	895 420	5 152 476	2017
16 118	163 805	243 883	37 214	565 912	3 702 216	-	337 835	336 807	674 642	4 376 859	2015: 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	332 748	8 254	632 418	4 115 925	-	352 938	401 550	754 488	4 870 414	Dec
8 447	179 596	333 972	15 347	650 471	4 091 492	-	384 999	406 966	791 965	4 883 458	2017: Jan
7 549	180 897	339 772	3 791	654 700	4 098 227	-	395 390	409 695	805 086	4 903 313	Feb
7 275	181 564	346 618	4 070	652 127	4 143 019	-	383 122	408 156	791 278	4 934 297	Mar
15 645	150 698	341 798	7 735	627 375	4 121 428	-	381 466	408 006	789 472	4 910 900	Apr
9 082	144 230	344 599	8 239	615 731	4 135 482	-	373 837	417 629	791 465	4 926 947	May
10 344	140 179	349 193	11 104	617 682	4 157 449	-	350 418	432 562	782 980	4 940 429	Jun
9 628	149 679	347 878	9 883	630 438	4 185 811	-	387 514	435 385	822 899	5 008 710	Jul
14 722	148 302	349 889	6 826	621 934	4 191 322	-	378 368	434 734	813 102	5 004 424	Aug
15 067	156 861	354 678	6 821	640 563	4 286 312	-	384 095	441 109	825 204	5 111 516	Sep
9 910	150 349	363 519	2 911	666 103	4 296 835	-	381 548	438 971	820 519	5 117 354	Oct
8 346	145 424	361 901	3 330	644 068	4 272 016	-	385 303	444 105	829 409	5 101 424	Nov
5 639	120 234	358 411	5 315	607 112	4 257 056	-	439 956	455 464	895 420	5 152 476	Dec
2 744	118 284	365 067	10 078	615 951	4 230 617	-	455 985	448 682	904 667	5 135 284	2018: Jan
2 640	109 644	368 889	4 917	609 003	4 290 131	-	441 549	458 420	899 969	5 190 100	Feb
8 103	100 581	369 027	4 123	587 480	4 324 357	-	423 285	448 486	871 771	5 196 128	Mar
9 755	108 592	372 878	5 529	608 305	4 328 757	-	425 743	442 421	868 165	5 196 921	Apr
9 239	107 133	378 776	8 226	614 515	4 323 573	-	390 271	445 653	835 924	5 159 497	May
5 627	108 472	373 679	9 992	628 419	4 396 984	-	441 407	450 832	892 240	5 289 223	Jun

KB106

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2. Includes certain items previously classified as loans, as from January 2008.
3. Debentures and loans, that formed part of secondary and tertiary capital before January 2008, are included in debt securities.
4. As from January 2012 both senior and subordinated debt securities are included.
5. Includes collateralised borrowing since January 2008. Before January 2008 it included items previously classified as loans and advances, and other funding-related liabilities.
6. Only outstanding acceptances up to December 1991.

Banks¹

Assets

R millions

End of	Central bank money and gold				Deposits, loans						
	Banknotes and subsidiary coin	Gold coin and bullion	Deposits with the SARB	Total	Interbank and intragroup funding, including NCDs/ PNs	Loans granted under resale agreements	Instalment debtors, suspensive sales and leases	Mortgage advances	Credit card debtors ²	Foreign-currency loans and advances	Redeemable preference shares
	(1100M)	(1101M)	(1102M)	(1104M)	(1113M)	(1107M)	(1108M)	(1109M)	(1110M)	(1120M)	(1121M)
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
2017	41 763	12 701	103 042	157 506	117 334	148 640	387 198	1 339 472	112 239	340 511	106 648
2015: 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
Apr.....	32 153	9 768	101 290	143 210	126 944	167 325	371 451	1 296 298	110 503	346 870	103 335
May.....	31 584	9 717	96 615	137 917	123 027	166 921	374 052	1 303 310	110 740	363 411	103 390
Jun	30 071	11 223	96 648	137 943	129 172	172 687	376 257	1 307 182	110 894	361 197	102 684
Jul.....	30 736	9 683	96 784	137 203	145 946	177 144	377 501	1 313 457	110 570	377 915	103 670
Aug.....	32 730	11 307	99 631	143 668	136 771	167 655	379 722	1 319 457	110 701	366 458	104 999
Sep.....	30 511	11 796	104 024	146 331	158 021	167 475	380 122	1 325 634	111 192	394 698	106 264
Oct	32 632	13 385	98 188	144 205	125 044	186 121	383 263	1 331 753	111 639	396 319	105 740
Nov.....	32 697	12 677	100 651	146 026	118 335	167 485	386 248	1 338 147	112 880	371 509	105 851
Dec.....	41 763	12 701	103 042	157 506	117 334	148 640	387 198	1 339 472	112 239	340 511	106 648
2018: Jan	32 247	11 668	99 139	143 055	108 150	185 161	385 893	1 344 552	113 474	309 450	106 870
Feb	30 442	10 476	100 673	141 591	120 152	187 432	388 553	1 352 346	114 755	314 916	107 306
Mar	33 969	9 866	108 627	152 461	122 172	163 905	391 249	1 355 817	114 254	327 750	105 047
Apr.....	32 773	9 586	100 309	142 668	140 033	178 777	390 831	1 359 863	115 077	315 498	115 754
May.....	33 859	11 130	102 706	147 696	127 059	166 071	394 870	1 365 715	115 957	309 269	114 695
Jun	29 541	10 344	114 305	154 189	114 873	170 170	396 584	1 370 662	116 601	343 083	113 144

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

Banks¹ Assets

R millions

and advances			Investments and bills discounted						Non-financial assets	Other assets	Total assets	End of
Overdrafts and loans (1122M)	Less: Credit impairments ³ (1123M)	Total (1124M)	Investments other than shares		Shares (1127M)	Bills and acceptances discounted (1111M)	Less: Credit impairments ³ (1128M)	Total (1129M)				
			Government stock (1125M)	Other (1126M)								
810 713	61 320	2 727 419	180 525	333 206	39 864	160 859	75	714 379	55 317	54 407	3 648 222	2012
886 222	68 822	2 932 366	163 044	296 094	45 043	184 771	44	688 907	57 914	51 099	3 836 199	2013
993 658	76 204	3 177 362	195 215	311 272	51 247	217 101	39	774 796	64 302	49 253	4 179 944	2014
1 116 495	80 053	3 530 144	241 115	529 493	52 800	215 084	39	1 038 453	71 681	63 483	4 827 022	2015
1 182 343	73 603	3 651 359	295 954	334 773	57 068	247 992	39	935 749	76 430	59 221	4 870 414	2016
1 266 144	74 130	3 744 056	311 179	437 007	63 514	295 947	5	1 107 642	80 187	63 086	5 152 476	2017
1 055 879	77 593	3 327 322	220 418	329 266	52 304	212 078	39	814 027	65 485	59 984	4 376 859	2015: May
1 066 207	77 149	3 378 779	226 896	316 274	53 385	211 183	39	807 698	67 426	70 950	4 434 422	Jun
1 082 240	77 456	3 384 016	237 051	331 844	51 152	210 272	39	830 281	67 796	60 584	4 458 742	Jul
1 087 018	77 773	3 424 655	240 484	371 805	50 713	213 412	39	876 374	68 698	64 082	4 547 945	Aug
1 100 652	78 157	3 470 460	236 492	390 865	51 946	212 947	39	892 210	69 430	63 449	4 614 200	Sep
1 095 684	78 091	3 421 514	243 652	371 223	53 023	212 081	39	879 940	60 722	60 722	4 552 270	Oct
1 122 969	78 574	3 506 996	242 495	392 036	53 412	212 345	39	900 250	70 930	86 121	4 684 351	Nov
1 116 495	80 053	3 530 144	241 115	529 493	52 800	215 084	39	1 038 453	71 681	63 483	4 827 022	Dec
1 128 373	81 905	3 602 423	248 555	468 872	53 111	212 606	39	983 105	71 761	69 139	4 854 815	2016: Jan
1 155 699	82 077	3 655 971	252 151	449 995	49 327	206 602	39	958 036	72 283	72 329	4 887 766	Feb
1 181 670	82 690	3 651 703	259 652	414 799	51 348	204 945	39	930 705	72 265	68 198	4 853 285	Mar
1 141 720	72 354	3 577 759	260 558	391 249	52 050	210 164	39	913 982	73 669	67 591	4 769 713	Apr
1 136 497	72 646	3 613 145	282 461	397 720	53 438	218 829	39	952 409	74 375	63 164	4 839 154	May
1 137 431	73 410	3 632 223	282 909	368 877	53 794	220 830	39	926 371	73 823	77 556	4 839 645	Jun
1 150 707	73 422	3 589 424	289 378	397 057	52 970	225 325	39	964 692	74 012	77 689	4 837 558	Jul
1 153 553	73 751	3 647 671	287 444	369 209	52 275	226 660	39	935 551	72 806	75 931	4 866 827	Aug
1 176 847	73 567	3 634 815	277 574	367 905	56 246	230 936	39	932 622	73 878	72 555	4 845 655	Sep
1 162 964	73 354	3 650 655	292 400	366 098	55 987	236 358	39	950 804	74 957	65 924	4 874 470	Oct
1 161 986	73 518	3 653 100	306 108	338 182	56 792	241 044	39	942 086	76 250	68 534	4 871 911	Nov
1 182 343	73 603	3 651 359	295 954	334 773	57 068	247 992	39	935 749	76 430	59 221	4 870 414	Dec
1 201 792	74 225	3 669 373	285 516	329 685	55 992	252 063	39	923 217	75 826	79 744	4 883 458	2017: Jan
1 223 418	74 372	3 684 165	294 454	344 487	55 059	242 141	39	936 103	75 584	73 833	4 903 313	Feb
1 243 443	75 096	3 728 736	289 552	336 184	54 986	242 578	39	923 261	75 749	70 793	4 934 297	Mar
1 238 083	75 215	3 685 594	291 747	335 667	55 224	244 302	39	926 901	75 882	79 312	4 910 900	Apr
1 239 397	75 550	3 708 699	292 807	346 852	54 639	240 722	39	934 981	75 522	69 828	4 926 947	May
1 237 122	76 164	3 721 031	293 047	330 671	53 467	249 665	39	926 811	76 584	78 059	4 940 429	Jun
1 222 810	75 797	3 753 215	292 881	355 263	55 397	254 411	39	957 912	76 911	83 468	5 008 710	Jul
1 225 142	76 010	3 734 893	297 872	359 928	56 131	264 847	39	978 738	76 896	70 229	5 004 424	Aug
1 249 751	75 122	3 818 034	299 924	349 396	60 790	278 401	39	988 473	77 264	81 414	5 111 516	Sep
1 239 550	74 868	3 804 562	300 909	354 255	60 481	283 561	39	999 167	77 107	92 313	5 117 354	Oct
1 264 444	74 468	3 790 431	311 720	343 391	61 218	285 818	5	1 002 142	78 481	84 345	5 101 424	Nov
1 266 144	74 130	3 744 056	311 179	437 007	63 514	295 947	5	1 107 642	80 187	63 086	5 152 476	Dec
1 267 316	89 610	3 731 257	323 553	437 125	63 981	275 306	46	1 099 919	79 775	81 279	5 135 284	2018: Jan
1 296 075	90 059	3 791 477	332 470	420 987	64 484	267 968	67	1 085 843	79 803	91 386	5 190 100	Feb
1 317 318	92 232	3 805 279	329 951	407 808	63 602	274 104	156	1 075 308	82 258	80 822	5 196 128	Mar
1 297 839	94 754	3 818 917	335 553	383 594	62 729	280 025	144	1 061 757	83 125	90 454	5 196 921	Apr
1 291 555	95 395	3 789 796	343 739	381 759	61 396	283 140	177	1 069 857	83 470	68 680	5 159 497	May
1 318 478	95 154	3 848 440	355 003	413 990	61 266	283 258	333	1 113 184	84 227	89 183	5 289 223	Jun

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 ¹	Local governments and regional services councils	Public enterprises and/or corporations ²	Insurers and pension funds	Other companies and close corporations	Households ³	Other monetary institutions	Total			
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	151 935	48 547	121 460	137 013	1 754 572	989 250	12 372	3 334 133	149 374	3 483 507	176 806
2017	96 159	141 122	49 349	122 877	147 917	1 834 294	1 088 355	10 111	3 490 184	159 760	3 649 944	171 378
2017: May	111 957	111 279	46 234	128 086	152 271	1 776 392	1 017 367	21 959	3 365 545	154 205	3 519 751	171 906
Jun	111 800	158 653	36 601	125 093	146 172	1 765 425	1 033 578	14 067	3 391 389	148 378	3 539 766	171 140
Jul	105 372	109 090	53 964	130 572	145 903	1 793 696	1 044 144	13 204	3 395 945	159 428	3 555 373	170 426
Aug	94 732	117 553	56 488	135 157	149 891	1 797 957	1 050 845	16 127	3 418 750	150 638	3 569 388	168 069
Sep	118 348	127 738	49 415	137 597	148 410	1 815 713	1 062 615	20 009	3 479 844	165 905	3 645 749	178 346
Oct	105 978	116 924	45 967	130 809	151 584	1 817 980	1 075 308	11 340	3 455 892	174 840	3 630 732	187 466
Nov	101 046	110 161	43 289	124 106	148 867	1 838 323	1 088 051	14 448	3 468 291	159 657	3 627 948	188 760
Dec	96 159	141 122	49 349	122 877	147 917	1 834 294	1 088 355	10 111	3 490 184	159 760	3 649 944	171 378
2018: Jan	81 045	107 847	48 552	129 619	148 765	1 846 389	1 078 477	15 812	3 456 508	158 159	3 614 667	174 945
Feb	90 164	132 811	48 590	131 944	149 294	1 842 139	1 082 777	34 376	3 512 096	169 032	3 681 128	166 187
Mar	107 223	130 829	64 626	132 197	152 726	1 840 589	1 100 096	41 189	3 569 475	167 401	3 736 876	162 727
Apr	109 076	131 535	58 832	133 818	150 798	1 829 197	1 106 444	36 751	3 556 450	164 001	3 720 451	164 099
May	81 086	115 538	54 777	131 983	156 755	1 833 459	1 117 834	48 248	3 539 681	169 377	3 709 058	183 243
Jun	72 002	165 936	42 965	129 552	151 224	1 826 770	1 128 480	47 190	3 564 120	204 445	3 768 565	207 087

KB109

Banks

Selected asset items

R millions

End of	Advances					Investments						Bills discounted		
	NCDs/PNs	Central government	Provincial governments	Total loans and advances ⁴	Foreign sector	Government sector			Private sector		Foreign 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				
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
2017	25 019	549	202	3 132 937	289 435	107 092	204 086	-	26 301	250 376	157 719	283 013	363	12 571
2017: May	29 172	426	263	3 060 846	233 520	122 875	169 932	-	19 311	210 045	123 569	228 936	461	11 326
Jun	30 668	390	283	3 062 689	243 226	127 135	165 911	-	20 103	203 989	115 440	237 467	459	11 739
Jul	32 681	388	267	3 058 398	265 010	121 142	171 739	-	21 037	213 281	126 572	241 694	462	12 255
Aug	33 888	390	270	3 069 065	269 801	112 914	184 957	-	20 269	217 202	126 681	252 477	460	11 909
Sep	33 746	385	180	3 102 654	266 900	109 218	190 706	-	20 372	216 843	126 438	265 070	460	12 871
Oct	32 657	555	181	3 101 134	288 862	112 517	188 392	-	20 618	213 376	135 354	271 055	463	12 043
Nov	25 777	539	183	3 133 025	268 847	109 475	202 245	-	26 348	213 060	123 313	273 018	366	12 434
Dec	25 019	549	202	3 132 937	289 435	107 092	204 086	-	26 301	250 376	157 719	283 013	363	12 571
2018: Jan	25 874	807	209	3 120 369	324 960	110 282	213 271	-	25 725	246 957	162 419	264 450	361	10 495
Feb	28 381	565	290	3 162 798	302 132	99 510	232 961	-	25 348	251 348	149 868	256 150	363	11 455
Mar	30 380	1 166	856	3 190 301	282 881	86 798	243 153	-	26 035	251 596	139 339	262 678	362	11 064
Apr	28 582	1 244	126	3 173 179	314 925	107 038	228 515	-	26 350	230 410	137 619	268 271	364	11 390
May	30 967	1 113	182	3 176 299	294 524	106 590	237 148	-	27 150	236 669	132 709	270 937	362	11 841
Jun	30 425	855	389	3 213 572	307 932	102 380	252 623	-	28 554	234 568	153 353	272 815	364	10 079

KB110

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

Banks and Mutual banks

Instalment sale and leasing transactions¹

R millions

Quarter-end balances according to type of asset and agreement	Instalment sale credit (Hire-purchase credit)			Leasing finance						Total assets financed		
				Financial leases			Operating leases					
	2017/04	2018/01	2018/02	2017/04	2018/01	2018/02	2017/04	2018/01	2018/02	2017/04	2018/01	2018/02
Passenger cars:												
New	109 115	108 915	109 532	2 241	2 101	2 090	289	234	240	111 645	111 250	111 863
Used	138 442	141 600	144 400	629	641	639	21	21	17	139 092	142 262	145 056
Minibuses	4 627	4 676	4 717	46	46	48	227	220	210	4 900	4 942	4 976
Trucks and other land transport equipment	71 978	72 631	73 132	2 504	2 540	2 564	256	272	307	74 738	75 443	76 002
Aircraft, ships and boats	1 661	1 611	1 406	2	2	1	-	-	0	1 663	1 612	1 408
Agricultural machinery and equipment	12 649	13 078	13 299	153	149	138	6	5	4	12 808	13 231	13 441
All household appliances, such as furniture, televisions, radio sets and other electrical equipment	1	1	3	-	-	-	-	-	-	1	1	3
Industrial, commercial and office equipment	23 364	23 606	23 849	2 623	2 592	2 545	382	375	387	26 369	26 573	26 780
Other goods	13 838	14 295	15 443	2 780	2 271	2 262	0	0	0	16 618	16 567	17 705
All goods	375 674	380 413	385 780	10 978	10 343	10 287	1 182	1 126	1 166	387 834	391 882	397 233
According to type of purchaser/lessee	Households ²			Other ³			Total					
	2017/04	2018/01	2018/02	2017/04	2018/01	2018/02	2017/04	2018/01	2018/02	2017/04	2018/01	2018/02
Instalment sale balances	260 920	263 994	266 867	114 701	116 365	118 860	375 621	380 360	385 727			
Leasing balances	1 813	1 780	1 760	10 347	9 689	9 694	12 160	11 469	11 453			

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)
2017: Mar	13.28	11.31	14 277	678	14 955
Apr	13.30	11.31	10 657	391	11 047
May	13.32	11.30	13 527	589	14 116
Jun	13.34	11.31	14 065	411	14 475
Jul	13.35	11.18	13 450	463	13 913
Aug	13.38	11.19	15 051	433	15 484
Sep	13.39	11.20	14 069	578	14 647
Oct	13.41	11.20	15 181	482	15 664
Nov	13.44	11.22	15 664	661	16 326
Dec	13.50	11.20	13 749	524	14 273
2018: Jan	13.54	11.23	12 551	410	12 961
Feb	13.56	11.24	13 885	426	14 311
Mar	13.59	11.12	16 084	574	16 658
Apr	13.60	11.07	13 023	448	13 470
May	13.62	11.08	14 660	448	15 108
Jun	13.63	11.09	15 346	407	15 752

KB112

Banks Contingent liabilities

R millions

End of	Guarantees on behalf of clients (1191M)	Letters of credit and committed undrawn facilities (1192M)	Bankers' acceptances ¹ (1198M)	Underwriting exposures (1193M)	Credit derivative instruments (1199M)	Committed capital expenditure (1211M)	Operating lease commitments (1212M)	Other contingent liabilities:	
								Total ² (1194M)	Of which: Uncommitted undrawn facilities (1213M)
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
2017	177 146	488 424	-	3 400	53 473	3 814	16 765	526 914	526 460
2015: 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	15 779	495 986	495 610
Mar.....	194 466	488 797	-	4 622	64 550	3 762	15 523	498 956	498 441
Apr.....	193 107	488 606	-	3 585	65 388	3 306	15 490	495 421	494 759
May.....	196 809	492 420	-	3 724	63 615	3 373	15 377	492 278	491 591
Jun	191 140	499 610	-	3 768	56 676	5 566	15 661	494 508	493 822
Jul.....	186 450	508 798	-	5 981	58 925	5 200	15 742	486 782	486 250
Aug.....	185 535	516 903	-	5 748	58 555	5 196	15 605	471 821	471 351
Sep.....	186 814	529 539	-	3 293	55 555	5 015	15 484	484 601	484 083
Oct	181 620	539 065	-	3 786	58 497	4 661	15 527	484 439	483 845
Nov.....	183 744	543 633	-	3 953	59 789	4 223	15 746	482 963	482 259
Dec.....	177 146	488 424	-	3 400	53 473	3 814	16 765	526 914	526 460
2018: Jan	178 982	485 636	-	4 221	60 759	3 956	16 716	515 734	515 983
Feb	181 999	480 810	-	6 403	49 369	4 282	16 986	517 307	517 654
Mar.....	184 754	494 819	-	2 023	61 735	4 304	16 863	524 660	525 353
Apr.....	184 306	496 445	-	4 295	62 374	4 353	16 728	544 352	544 676
May.....	186 137	519 606	-	4 698	56 270	4 215	16 324	504 923	505 460
Jun	189 071	529 067	-	3 988	59 710	4 949	16 606	494 164	493 836

KB113

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

Banks

Credit cards, cheques and electronic transactions

Millions

Period	Credit cards			Cheques			Electronic transactions		
	Credit card purchases processed during the period ¹			Cheques processed during the period by the automated clearing bureau ^{2,3,5}			Electronic fund transfers processed during the period ^{3,4}		
	Number Millions (1260M)	Value R millions (1261M)	Value seasonally adjusted R millions (1261N)	Number Millions (1262M)	Value R millions (1263M)	Value seasonally adjusted R millions (1263N)	Number Millions (1264M)	Value R millions (1265M)	Value seasonally adjusted R millions (1265N)
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
2017	584.920	334 106	334 106	5.173	106 104	106 104	1 167.381	10 116 263	10 116 263
2015: 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	25 967	0.459	9 176	10 317	87.632	727 352	808 533
Feb	43.117	24 984	27 096	0.499	9 977	9 725	91.266	786 745	822 079
Mar	47.498	26 694	26 334	0.521	10 400	10 215	99.892	876 205	868 776
Apr	45.908	25 732	26 386	0.382	7 873	8 328	90.801	748 049	769 106
May	50.413	28 394	28 236	0.489	9 653	9 688	98.166	859 379	872 626
Jun	47.657	27 222	27 711	0.453	9 606	9 321	97.621	847 126	850 437
Jul	48.998	27 572	27 322	0.395	8 590	8 220	97.027	841 214	807 979
Aug	50.466	28 287	28 673	0.447	8 988	8 894	99.966	866 796	874 551
Sep	49.180	27 982	28 482	0.394	8 006	8 039	96.888	836 971	831 016
Oct	50.809	28 955	28 385	0.395	7 993	7 830	100.452	882 969	840 515
Nov	52.204	30 952	31 311	0.404	8 204	8 147	103.631	928 518	906 264
Dec	53.374	31 835	28 204	0.335	7 639	7 381	104.039	914 939	864 380
2018: Jan	50.527	28 086	29 021	0.312	6 676	7 600	95.309	797 832	904 678
Feb	46.601	25 717	27 626	0.363	7 398	7 269	102.456	842 540	878 851
Mar	50.538	28 576	28 369	0.348	7 161	6 926	107.687	893 512	871 038
Apr	49.201	26 988	28 294	0.283	6 057	6 396	104.121	821 111	845 279
May	52.790	29 052	28 899	0.339	7 054	7 050	114.818	904 417	911 656
Jun	52.524	29 034	29 679	0.319	6 651	6 407	117.249	899 465	895 091

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

Banks

Liquid assets and cash reserves¹

R millions

Period	Liquid assets									Cash reserves ⁷	
	Banknotes and subsidiary coin	Gold coin and bullion	Reserve and clearing account balances held with SARB ²	Treasury bills	Government stock ³	SARB securities	Guaranteed securities ⁴	Total holdings ⁵	Required holdings ⁶	Banks' liabilities as adjusted	Minimum reserve balances to be held with SARB ⁸
	(1240M)	(1241M)	(1242M)	(1244M)	(1245M)	(1246M)	(1247M)	(1250M)	(1251M)	(1252M)	(1255M)
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	3 520 671	88 017
2017	28 394	1 442	759	220 811	228 071	982	-	480 460	215 756	3 802 884	95 072
2015: 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	212 254	3 660 406	91 510
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	3 712 044	92 801
Mar.....	29 109	932	933	212 131	234 102	1 126	-	478 333	212 653	3 736 637	93 416
Apr.....	28 581	1 061	1 101	206 467	236 775	791	-	474 776	212 991	3 751 368	93 784
May.....	26 841	1 579	524	209 038	235 948	1 095	-	475 025	213 436	3 772 101	94 303
Jun.....	26 800	1 901	890	212 829	237 865	1 118	-	481 403	213 333	3 780 425	94 511
Jul.....	26 911	1 901	634	211 823	237 891	1 286	-	480 445	214 744	3 795 246	94 881
Aug.....	27 063	1 453	725	218 289	227 412	1 029	-	475 972	216 122	3 817 874	95 447
Sep.....	27 092	1 615	748	229 453	221 185	1 095	-	481 188	218 334	3 852 045	96 301
Oct.....	27 641	1 312	589	236 074	215 816	1 234	-	482 664	220 000	3 882 804	97 070
Nov.....	29 040	1 381	963	242 920	215 594	878	-	490 777	221 471	3 917 028	97 926
Dec.....	32 587	1 225	945	248 723	220 752	184	-	504 416	222 238	3 921 154	98 029
2018: Jan.....	28 733	1 887	729	248 512	226 509	1 332	-	507 702	222 604	3 915 485	97 887
Feb.....	27 781	1 975	729	244 144	236 000	1 064	-	511 694	221 817	3 905 815	97 645
Mar.....	28 875	1 581	940	244 780	246 749	889	-	523 815	224 149	3 943 782	98 595
Apr.....	29 097	1 362	395	245 490	257 642	1 179	-	535 165	224 890	3 982 152	99 554
May.....	28 142	910	646	249 132	266 386	668	-	545 884	224 786	4 005 122	100 128
Jun.....	29 127	1 258	948	240 060	269 249	531	-	541 172	226 156	4 015 499	100 387

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- Average amounts as from January 2008.
- 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.
- As from 18 October 2000 all government stock qualifies as liquid assets, irrespective of maturity.
- 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.
- Total holdings include very small amounts of other liquid assets.
- 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.
- As from April 1998 the minimum cash reserve requirement was set at 2% 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.
- The average daily minimum reserve balance calculated in respect of a specific month and shown opposite that month has to be held on deposit with the South African Reserve Bank as from the 15th working day of the following month. For example, the banks' liabilities and cash holdings during August give rise to a minimum reserve balance reported opposite August in the table but only held with the South African Reserve Bank as from the 15th working day of September.

Mutual banks¹ and the Postbank Liabilities

R millions

End of	Mutual banks										Postbank
	Deposits					Other liabilities to the public	Total liabilities to the public	Gross capital and reserves	Other liabilities	Total liabilities	Deposits ²
	Transmission	Savings	Other short and medium term	Long term	Total						
(1200M)	(1201M)	(1202M)	(1203M)	(1204M)	(1205M)	(1206M)	(1207M)	(1208M)	(1210M)	(1209M)	
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
2017	2	355	1 742	1 703	3 802	347	4 149	1 106	125	5 380	4 998
2017: Jun	2	930	1 020	1 561	3 512	205	3 717	1 130	106	4 953	5 145
Jul.....	2	1 041	919	1 524	3 486	494	3 980	930	108	5 018	5 186
Aug.....	2	223	1 717	1 594	3 536	501	4 037	927	126	5 091	5 251
Sep.....	2	681	1 206	1 684	3 574	304	3 878	957	139	4 974	5 351
Oct.....	2	812	1 285	1 678	3 777	301	4 078	976	128	5 182	5 425
Nov.....	2	457	1 739	1 654	3 852	335	4 186	941	133	5 261	5 374
Dec.....	2	355	1 742	1 703	3 802	347	4 149	1 106	125	5 380	4 998
2018: Jan	2	153	1 660	1 644	3 458	277	3 735	1 173	119	5 027	4 851
Feb.....	2	154	1 654	1 652	3 462	277	3 739	1 165	148	5 052	4 974
Mar.....	2	164	1 653	1 665	3 484	277	3 761	1 165	112	5 037	5 076
Apr.....	2	180	1 610	1 739	3 532	277	3 809	1 159	114	5 082	5 206
May.....	2	185	1 624	1 764	3 575	277	3 852	1 157	107	5 116	5 188
Jun.....	2	192	1 607	1 799	3 599	277	3 876	1 158	125	5 160	5 508

KB114

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

Mutual banks¹ and the Postbank Assets

R millions

End of	Mutual banks										Postbank	
	Claims on the private sector				Claims on the government sector		Claims on the monetary sector			Other assets	Total assets	Claims on the private sector
	Mortgage advances	Other advances	Bankers' acceptances	Stocks and shares	Treasury bills	Government stock and other	Central bank money and gold	Deposits with banks	Land Bank bills and promissory notes			
(1220M)	(1221M)	(1222M)	(1223M)	(1224M)	(1225M)	(1232M)	(1227M)	(1228M)	(1229M)	(1231M)	(1230M)	
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
2017	1 342	1 895	-	192	290	-	193	719	-	749	5 380	4 998
2017: Jun.....	1 233	1 562	-	216	512	-	344	454	-	633	4 953	5 145
Jul.....	1 280	1 626	-	207	444	-	190	663	-	607	5 018	5 186
Aug.....	1 286	1 822	-	197	450	-	190	492	-	653	5 091	5 251
Sep.....	1 288	1 861	-	198	248	-	195	461	-	722	4 974	5 351
Oct.....	1 308	1 920	-	200	268	-	198	506	-	782	5 182	5 425
Nov.....	1 317	1 913	-	201	288	-	231	517	-	794	5 261	5 374
Dec.....	1 342	1 895	-	192	290	-	193	719	-	749	5 380	4 998
2018: Jan.....	1 369	2 089	-	203	260	-	175	176	-	755	5 027	4 851
Feb.....	1 368	2 064	-	211	252	-	207	174	-	777	5 052	4 974
Mar.....	1 368	2 041	-	212	257	-	193	201	-	765	5 037	5 076
Apr.....	1 367	2 025	-	214	255	-	223	240	-	758	5 082	5 206
May.....	1 371	2 015	-	215	261	-	225	281	-	749	5 116	5 188
Jun.....	1 374	2 019	-	216	258	-	261	285	-	746	5 160	5 508

KB115

1. Mutual building societies until December 1993.

Land and Agricultural Development Bank of South Africa

Liabilities

R millions

End of	Deposits (1273M)	Loans and other funding ¹		Land Bank bills (1275M)	Land Bank promissory notes ² (1276M)	Land Bank debentures (1277M)	Capital and reserves (1278M)	Other liabilities (1279M)	Total liabilities (1280M)
		Domestic sector (1274M)	Foreign sector (1281M)						
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
2017	717	515	909	1 327	36 825	-	5 306	962	46 561
2015: 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
Apr	737	2 856	955	770	33 627	-	5 342	-	44 287
May	733	1 635	955	770	35 557	-	5 338	-	44 988
Jun	728	1 396	955	770	39 518	-	5 339	-	48 705
Jul	699	938	955	770	35 918	-	5 355	-	44 634
Aug	709	947	909	470	35 694	-	5 368	-	44 096
Sep	701	447	909	1 427	35 304	-	5 368	-	44 157
Oct	676	424	909	1 427	36 146	-	5 373	-	44 956
Nov	699	432	909	1 327	35 504	-	5 302	-	44 173
Dec	717	515	909	1 327	36 825	-	5 306	962	46 561
2018: Jan	738	185	909	1 327	36 608	-	5 359	-	45 127
Feb	758	930	864	1 327	37 185	-	5 361	-	46 424
Mar	715	175	864	1 327	39 141	-	5 502	-	47 724
Apr	753	485	864	1 327	38 573	-	5 551	-	47 554
May	686	184	864	1 327	38 964	-	5 549	-	47 574
Jun	676	180	864	1 327	38 667	-	5 525	-	47 239

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								Other assets (1299M)	Total assets (1300M)	Cash credit advances, seasonally adjusted (1301M)
	Short term			Long term							
	Cash credit advances			Mortgage loans		Other loans to individuals (1296M)	Total (1297M)	Total loans and advances (1298M)			
	Individuals (1290M)	Co-operatives ¹ (1291M)	Total (1293M)	Individuals (1294M)	Co-operatives (1295M)						
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	23 499
2016	1 348	23 355	24 703	7 600	6 241	1 583	15 424	40 127	435	40 562	24 977
2017	823	25 499	26 322	8 298	6 257	1 728	16 282	42 605	3 957	46 561	26 636
2015: May	1 125	21 947	23 073	7 310	7 115	1 483	15 908	38 981	289	39 270	22 675
Jun	1 129	21 990	23 119	7 156	6 231	1 490	14 877	37 996	1 203	39 200	22 785
Jul	1 107	21 681	22 788	7 056	6 229	1 469	14 754	37 542	778	38 320	22 960
Aug	977	21 822	22 799	7 101	6 230	1 479	14 810	37 609	1 508	39 117	23 238
Sep	986	22 134	23 121	7 203	6 232	1 500	14 935	38 056	1 218	39 274	23 621
Oct	988	22 184	23 172	7 219	6 233	1 503	14 955	38 127	1 110	39 237	23 473
Nov	972	21 721	22 693	7 069	6 229	1 472	14 770	37 463	1 441	38 904	22 956
Dec	990	22 298	23 288	7 256	6 233	1 511	15 001	38 289	1 428	39 717	23 499
2016: Jan	993	22 410	23 404	7 293	6 234	1 519	15 046	38 449	1 314	39 763	23 615
Feb	1 009	22 907	23 916	7 454	6 238	1 552	15 245	39 160	1 294	40 454	23 613
Mar	1 005	22 775	23 780	7 412	6 237	1 543	15 192	38 972	2 545	41 517	23 287
Apr	1 011	22 988	23 999	7 481	6 238	1 558	15 277	39 276	-	39 276	23 469
May	1 061	23 188	24 250	7 546	6 240	1 571	15 357	39 607	-	39 607	23 816
Jun	1 066	23 324	24 390	7 590	6 241	1 581	15 412	39 802	-	39 802	24 091
Jul	1 426	23 271	24 697	7 573	6 241	1 577	15 390	40 087	-	40 087	24 884
Aug	1 404	22 555	23 960	7 340	6 235	1 528	15 104	39 064	589	39 653	24 407
Sep	1 359	22 721	24 080	7 394	6 237	1 540	15 170	39 250	386	39 636	24 550
Oct	1 383	23 486	24 869	7 643	6 242	1 591	15 476	40 346	859	41 205	25 116
Nov	1 387	23 590	24 977	7 677	6 243	1 599	15 518	40 495	272	40 767	25 198
Dec	1 348	23 355	24 703	7 600	6 241	1 583	15 424	40 127	435	40 562	24 977
2017: Jan	1 181	23 443	24 624	7 629	6 242	1 589	15 459	40 084	443	40 526	24 837
Feb	1 215	24 535	25 749	7 984	6 250	1 663	15 896	41 646	-	41 646	25 446
Mar	1 207	25 247	26 454	8 216	6 255	1 711	16 182	42 636	-	42 636	25 961
Apr	1 204	25 552	26 756	8 315	6 257	1 731	16 304	43 060	1 227	44 287	26 168
May	1 210	25 737	26 947	8 376	6 258	1 744	16 378	43 325	1 663	44 988	26 485
Jun	1 199	25 377	26 575	8 258	6 256	1 720	16 234	42 809	5 896	48 705	26 280
Jul	1 074	25 001	26 075	8 136	6 253	1 694	16 083	42 158	2 476	44 634	26 282
Aug	1 056	24 426	25 482	7 949	6 249	1 655	15 853	41 335	2 761	44 096	25 958
Sep	814	24 565	25 380	7 994	6 250	1 665	15 909	41 288	2 869	44 157	25 858
Oct	796	24 629	25 425	8 015	6 250	1 669	15 934	41 359	3 597	44 956	25 663
Nov	808	25 006	25 814	8 138	6 253	1 694	16 085	41 900	2 273	44 173	26 029
Dec	823	25 499	26 322	8 298	6 257	1 728	16 282	42 605	3 957	46 561	26 636
2018: Jan	1 187	25 208	26 394	8 203	6 255	1 708	16 166	42 560	2 567	45 127	26 612
Feb	1 219	26 218	27 437	8 532	6 262	1 777	16 571	44 008	2 416	46 424	27 120
Mar	1 284	26 362	27 646	8 579	6 263	1 786	16 628	44 274	3 450	47 724	27 153
Apr	1 288	26 524	27 812	8 631	6 264	1 797	16 693	44 505	3 049	47 554	27 196
May	1 280	26 261	27 541	8 546	6 262	1 780	16 588	44 129	3 444	47 574	27 074
Jun	1 175	26 247	27 422	8 542	6 262	1 779	16 582	44 004	3 236	47 239	27 126

KB119

1. Including control boards.

Monetary sector¹

Liabilities

R millions

End of	Banknotes and coin ² (1312M)	Deposits of domestic private sector, local authorities and public enterprises and/or corporations ³						Total (1320M)
		Cheque and transmission (1313M)	Other demand (1314M)	Savings (1321M)	Short term (1316M)	Medium term (1322M)	Long term (1319M)	
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
2017	114 430	748 084	838 451	245 937	242 181	616 949	553 098	3 244 701
2015: 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	247 122	515 270	577 872	3 069 026
Feb	101 177	677 363	799 435	225 969	246 048	506 269	583 479	3 038 563
Mar	101 668	698 063	803 675	229 548	239 081	513 485	606 579	3 090 430
Apr	104 596	684 501	793 017	227 957	247 355	517 938	607 147	3 077 915
May	100 967	661 985	819 878	231 216	258 914	521 495	620 947	3 114 434
Jun	103 716	697 784	800 089	234 935	233 939	504 572	630 331	3 101 650
Jul	104 841	703 943	819 472	235 515	230 469	524 962	647 186	3 161 546
Aug	103 877	702 101	830 863	235 335	234 802	538 850	641 245	3 183 195
Sep	108 338	727 539	816 997	239 542	233 907	556 454	633 828	3 208 268
Oct	105 935	717 451	831 633	242 769	241 652	575 293	607 416	3 216 213
Nov	113 492	728 501	850 086	248 850	224 600	618 384	569 448	3 239 870
Dec	114 430	748 084	838 451	245 937	242 181	616 949	553 098	3 244 701
2018: Jan	106 006	710 250	842 393	237 539	281 541	592 502	584 963	3 249 188
Feb	106 215	712 532	837 830	237 940	276 346	581 789	603 359	3 249 796
Mar	112 346	734 153	840 794	240 525	255 347	605 805	608 392	3 285 017
Apr	111 240	719 972	826 659	241 544	281 437	571 857	633 021	3 274 490
May	109 087	698 938	844 758	244 702	280 661	559 235	662 185	3 290 481
Jun	113 930	704 448	824 667	247 736	258 215	554 951	686 294	3 276 309

KB120

1. A consolidation of the balance sheets of institutions within the monetary sector, that is, the South African Reserve Bank, the former National Finance Corporation, Corporation for Public Deposits (CPD) and the so-called 'pooled funds' of the former Public Debt Commissioners, the Land Bank, Postbank, private banking institutions (including the former banks, discount houses, equity building societies and mutual building societies). Coin in circulation is included in this consolidation.

2. In circulation outside the monetary sector.

3. Deposits of the private non-monetary sector (including the Public Investment Corporation as from January 1996). Foreign deposits and government deposits are excluded.

4. 'Government' consists of the South African Central Government (including the former Public Debt Commissioners up to December 1995, but excluding the Public Investment Corporation, Transnet, Sapo and Telkom) and provincial governments. All transfers to the Stabilisation Account are also included, as are deposits of the International Monetary Fund with the South African Reserve Bank arising from drawings on the super reserve tranche or reserve tranche.

Monetary sector¹

Liabilities

R millions

Government deposits ⁴	Foreign liabilities			Capital and reserves			Other liabilities	Total liabilities	End of
	SARB and CPD	Other	Total	Domestic	Foreign	Total			
(1506M)	(1339M)	(1507M)	(1508M)	(1334M)	(1335M)	(1336M)	(1509M)	(1338M)	
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
392 868	11 270	483 332	494 602	342 033	26 734	368 767	787 383	5 200 167	2016
362 976	10 755	466 974	477 729	384 259	39 359	423 617	817 770	5 441 223	2017
306 492	12 193	476 096	488 289	286 834	18 715	305 549	683 845	4 640 011	2015: 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
392 868	11 270	483 332	494 602	342 033	26 734	368 767	787 383	5 200 167	Dec
341 805	12 489	486 224	498 713	347 087	27 090	374 177	826 236	5 211 420	2017: Jan
354 252	10 709	496 388	507 098	349 587	27 181	376 768	818 861	5 196 718	Feb
344 194	7 793	481 442	489 235	345 588	29 098	374 686	827 805	5 228 018	Mar
341 900	14 671	450 712	465 383	345 469	29 715	375 184	824 701	5 189 679	Apr
338 187	11 712	448 291	460 003	350 718	36 610	387 328	820 903	5 221 822	May
375 964	12 875	431 631	444 506	365 482	36 790	402 272	812 287	5 240 395	Jun
315 197	19 864	457 722	477 587	367 496	37 415	404 911	841 775	5 305 856	Jul
321 710	11 089	443 998	455 087	366 580	37 692	404 272	833 433	5 301 573	Aug
368 789	12 574	463 577	476 151	372 931	37 746	410 677	861 332	5 433 555	Sep
356 811	13 113	482 455	495 568	370 537	38 025	408 562	897 753	5 480 843	Oct
355 714	11 908	448 471	460 380	373 444	38 645	412 089	892 213	5 473 758	Nov
362 976	10 755	466 974	477 729	384 259	39 359	423 617	817 770	5 441 223	Dec
331 896	12 927	465 705	478 632	377 573	39 239	416 812	830 107	5 412 641	2018: Jan
368 498	9 931	456 289	466 220	383 328	43 216	426 544	823 814	5 441 086	Feb
360 477	7 427	427 517	434 944	373 040	43 360	416 400	824 795	5 433 980	Mar
369 057	13 756	439 690	453 446	365 739	43 873	409 611	843 326	5 461 171	Apr
378 272	9 282	436 726	446 007	369 133	43 706	412 839	852 291	5 488 977	May
433 725	9 569	496 668	506 237	374 484	43 511	417 996	904 254	5 652 450	Jun

KB121

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

Monetary sector¹

Assets

R millions

End of	Foreign assets					Claims on the private sector							
	Gold and foreign exchange			Long term ³	Total foreign assets	SARB	CPD ⁴	Land Bank	Other ⁵ monetary institutions	Total	Of which: Local authorities		
	SARB ²	Other	Total									(1021M)	(1349M)	(1511M)	(1342M)	(1512M)	(1344M)	(1345M)	(1298M)	(1346M)	(1347M)	(1348M)
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		
2017	624 777	467 196	1 091 973	125 401	1 217 374	1 009	-	42 605	3 426 939	3 470 553	15 995		
2015: 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	3 286 386	3 331 003	14 848		
Apr	618 010	451 667	1 069 677	94 120	1 163 796	1 009	1 954	43 060	3 278 192	3 324 215	14 937		
May	620 237	452 883	1 073 121	94 286	1 167 406	1 009	1 967	43 325	3 305 286	3 351 587	15 166		
Jun	618 374	472 094	1 090 467	85 636	1 176 103	1 009	2 076	42 809	3 302 374	3 348 268	15 726		
Jul	612 789	497 697	1 110 486	96 547	1 207 033	1 009	1 086	42 158	3 309 139	3 353 392	16 009		
Aug	613 415	485 624	1 099 039	97 152	1 196 191	1 009	1 093	41 335	3 322 795	3 366 233	16 451		
Sep	666 634	513 760	1 180 394	95 450	1 275 844	1 009	99	41 288	3 357 413	3 399 809	16 383		
Oct	689 287	530 931	1 220 218	102 655	1 322 873	1 009	99	41 359	3 352 051	3 394 519	16 191		
Nov	684 775	503 102	1 187 877	92 428	1 280 305	1 009	100	41 900	3 389 475	3 432 484	16 073		
Dec	624 777	467 196	1 091 973	125 401	1 217 374	1 009	-	42 605	3 426 939	3 470 553	15 995		
2018: Jan	598 367	471 776	1 070 142	130 776	1 200 918	1 009	4 985	42 560	3 409 251	3 457 805	16 006		
Feb	588 070	461 589	1 049 659	117 033	1 166 692	1 009	-	44 008	3 456 026	3 501 043	16 176		
Mar	593 068	456 182	1 049 250	104 794	1 154 044	1 009	128	44 274	3 484 617	3 530 029	15 737		
Apr	615 809	486 534	1 102 343	101 667	1 204 011	1 009	129	44 505	3 447 006	3 492 649	15 548		
May	643 265	463 602	1 106 867	97 343	1 204 210	1 009	1 134	44 129	3 457 640	3 503 912	16 567		
Jun	696 420	485 594	1 182 015	116 036	1 298 051	1 009	1 141	44 004	3 492 223	3 538 376	17 706		

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

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

3. Including investments and bills.

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

5. Including private banking institutions, mutual banks and the Postbank.

6. 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.

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

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

Monetary sector¹

Assets

R millions

Claims on the government sector				Total claims on the government sector ⁸	Other assets	Total assets	End of
Credit			Total				
SARB ⁶	CPD ⁷	Other ⁵ monetary institutions		Total			
(1350M)	(1351M)	(1352M)	(1353M)	(1359M)	(1513M)	(1358M)	
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
7 976	39 984	573 133	621 093	621 093	132 202	5 441 223	2017
7 977	14 189	405 794	427 959	427 959	104 030	4 640 011	2015: 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	153 931	5 196 718	Feb
7 762	28 060	510 009	545 831	545 831	159 866	5 228 018	Mar
7 868	41 549	512 565	561 983	561 983	139 685	5 189 679	Apr
7 953	37 135	513 078	558 166	558 166	144 662	5 221 822	May
7 897	41 965	521 625	571 486	571 486	144 537	5 240 395	Jun
8 011	47 161	524 649	579 821	579 821	165 610	5 305 856	Jul
7 943	43 311	537 323	588 577	588 577	150 572	5 301 573	Aug
7 905	47 414	549 946	605 265	605 265	152 637	5 433 555	Sep
7 773	45 692	555 927	609 392	609 392	154 059	5 480 843	Oct
7 709	45 006	569 910	622 625	622 625	138 344	5 473 758	Nov
7 976	39 984	573 133	621 093	621 093	132 202	5 441 223	Dec
8 086	30 921	566 459	605 466	605 466	148 452	5 412 641	2018: Jan
8 100	24 555	573 922	606 577	606 577	166 774	5 441 086	Feb
8 084	17 636	581 031	606 751	606 751	143 157	5 433 980	Mar
8 053	36 152	586 191	630 395	630 395	134 116	5 461 171	Apr
7 988	25 478	596 569	630 035	630 035	150 819	5 488 977	May
7 899	25 385	608 402	641 686	641 686	174 336	5 652 450	Jun

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

Credit extension by all monetary institutions¹

R millions

End of	Credit extended to the domestic private sector									Net credit extended to the government sector	Total domestic credit extension ⁵	Memorandum items		
	Investments	Bills discounted	Loans and advances						Total credit extended to the private sector ⁴			Claims on local authorities	Loans granted under resale agreements	Assets securitised ⁶
			Instalment sale credit	Leasing finance ²	Mortgage advances	Other loans and advances	Total loans and advances ³	Of which: To households						
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	184 583	3 436 853	15 747	75 414	6 934
2017	277 878	8 898	375 568	12 160	1 348 064	1 447 984	3 183 777	1 542 829	3 470 553	258 117	3 728 670	15 995	62 072	2 189
2015: 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	184 583	3 436 853	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	233 322	3 508 982	15 765	85 226	-
Feb	223 387	7 818	358 260	12 264	1 300 443	1 408 377	3 079 344	1 501 720	3 310 549	210 443	3 520 992	15 520	81 065	-
Mar	221 980	6 912	360 953	12 313	1 305 010	1 423 835	3 102 111	1 505 442	3 331 003	201 637	3 532 640	14 848	79 614	-
Apr	223 793	6 883	359 713	12 227	1 305 507	1 416 091	3 093 539	1 505 237	3 324 215	220 082	3 544 297	14 937	76 412	-
May	232 536	6 996	362 272	12 279	1 312 576	1 424 928	3 112 055	1 509 904	3 351 587	219 979	3 571 566	15 166	85 680	-
Jun	227 392	7 438	364 399	12 368	1 316 222	1 420 448	3 113 437	1 511 819	3 348 268	195 522	3 543 790	15 726	88 813	-
Jul	236 620	8 123	365 707	12 317	1 322 414	1 408 211	3 108 650	1 514 842	3 353 392	264 625	3 618 017	16 009	87 652	1 589
Aug	239 770	7 703	368 013	12 240	1 327 974	1 410 531	3 118 759	1 520 160	3 366 233	266 868	3 633 100	16 451	79 261	-
Sep	238 522	8 845	368 470	12 192	1 334 250	1 437 532	3 152 443	1 522 593	3 399 809	236 476	3 636 285	16 383	73 911	-
Oct	235 303	8 070	371 856	11 937	1 340 233	1 427 120	3 151 146	1 529 917	3 394 519	252 581	3 647 100	16 191	78 696	-
Nov	240 718	8 237	374 769	12 008	1 346 557	1 450 194	3 183 528	1 538 385	3 432 484	266 911	3 699 394	16 073	67 386	-
Dec	277 878	8 898	375 568	12 160	1 348 064	1 447 984	3 183 777	1 542 829	3 470 553	258 117	3 728 670	15 995	62 072	600
2018: Jan	278 879	7 688	374 645	11 780	1 353 046	1 431 767	3 171 238	1 549 488	3 457 805	273 570	3 731 375	16 006	75 054	2 412
Feb	277 916	7 916	377 348	11 739	1 361 134	1 464 990	3 215 211	1 560 608	3 501 043	238 079	3 739 122	16 176	78 145	-
Mar	278 981	7 986	380 312	11 469	1 364 556	1 486 725	3 243 061	1 564 560	3 530 029	246 273	3 776 302	15 737	64 519	-
Apr	258 111	8 256	379 979	11 387	1 368 686	1 466 230	3 226 282	1 566 802	3 492 649	261 338	3 753 987	15 548	71 232	1 956
May	266 177	8 733	383 906	11 504	1 374 352	1 459 239	3 229 002	1 573 984	3 503 912	251 764	3 755 676	16 567	64 102	-
Jun	265 488	6 412	385 676	11 453	1 379 305	1 490 042	3 266 476	1 580 320	3 538 376	207 961	3 746 338	17 706	67 659	-

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

Monetary aggregates¹

R millions

End of	Banknotes and coin in circulation (1312M)	Cheque and transmission deposits (1313M)	M1A ² (1370M)	Other demand deposits ³ (1314M)	M1 ⁴ (1371M)	Other short- and medium-term deposits ⁵ (1372M)	M2 ⁶ (1373M)	Long-term deposits ⁷ (1319M)	M3 ⁸ (1374M)
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
2017	114 430	748 084	862 515	838 451	1 700 966	1 105 067	2 806 033	553 098	3 359 131
2015: 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	988 436	2 592 617	577 872	3 170 489
Feb	101 177	677 363	778 540	799 435	1 577 975	978 285	2 556 260	583 479	3 139 739
Mar	101 668	698 063	799 731	803 675	1 603 406	982 113	2 585 519	606 579	3 192 098
Apr	104 596	684 501	789 097	793 017	1 582 114	993 250	2 575 364	607 147	3 182 511
May	100 967	661 985	762 952	819 878	1 582 829	1 011 625	2 594 454	620 947	3 215 401
Jun	103 716	697 784	801 500	800 089	1 601 589	973 446	2 575 034	630 331	3 205 366
Jul	104 841	703 943	808 784	819 472	1 628 256	990 946	2 619 202	647 186	3 266 388
Aug	103 877	702 101	805 977	830 863	1 636 840	1 008 987	2 645 827	641 245	3 287 072
Sep	108 338	727 539	835 877	816 997	1 652 874	1 029 903	2 682 778	633 828	3 316 606
Oct	105 935	717 451	823 386	831 633	1 655 019	1 059 714	2 714 733	607 416	3 322 149
Nov	113 492	728 501	841 994	850 086	1 692 079	1 091 834	2 783 914	569 448	3 353 362
Dec	114 430	748 084	862 515	838 451	1 700 966	1 105 067	2 806 033	553 098	3 359 131
2018: Jan	106 006	710 250	816 256	842 393	1 658 649	1 111 582	2 770 230	584 963	3 355 193
Feb	106 215	712 532	818 747	837 830	1 656 577	1 096 076	2 752 652	603 359	3 356 011
Mar	112 346	734 153	846 499	840 794	1 687 293	1 101 678	2 788 971	608 392	3 397 363
Apr	111 240	719 972	831 212	826 659	1 657 871	1 094 837	2 752 708	633 021	3 385 729
May	109 087	698 938	808 026	844 758	1 652 784	1 084 599	2 737 382	662 185	3 399 568
Jun	113 930	704 448	818 378	824 667	1 643 044	1 060 901	2 703 946	686 294	3 390 239

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- 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 analysis¹

R millions

End of	Not seasonally adjusted							Seasonally adjusted			
	M3 (1374M)	Counterparts						M3 (1374N)	Counterparts		
		Net foreign assets ² (1380M)	Claims on the government sector			Claims on the private sector (1347M)	Net other assets and liabilities ² (1381M)		Net foreign assets (1380N)	Net claims on the government sector (1367N)	Claims on the private sector (1347N)
			Gross claims (1356M)	Government deposits (1330M)	Net claims (1367M)						
2017: Feb	3 139 739	660 445	564 694	354 252	210 443	3 310 549	-1 041 698	3 191 955	680 360	239 215	3 291 155
Mar	3 192 098	702 084	545 831	344 194	201 637	3 331 003	-1 042 626	3 189 605	712 852	218 584	3 306 947
Apr	3 182 511	698 414	561 983	341 900	220 082	3 324 215	-1 060 200	3 187 701	726 437	223 021	3 320 930
May	3 215 401	707 404	558 166	338 187	219 979	3 351 587	-1 063 569	3 208 698	715 994	214 878	3 351 063
Jun	3 205 366	731 597	571 486	375 964	195 522	3 348 268	-1 070 022	3 221 240	719 731	225 460	3 359 462
Jul	3 266 388	729 446	579 821	315 197	264 625	3 353 392	-1 081 076	3 251 810	736 176	246 389	3 364 293
Aug.....	3 287 072	741 104	588 577	321 710	266 868	3 366 233	-1 087 133	3 280 999	737 862	255 952	3 379 312
Sep.....	3 316 606	799 694	605 265	368 789	236 476	3 399 809	-1 119 373	3 301 010	771 550	237 008	3 396 913
Oct	3 322 149	827 305	609 392	356 811	252 581	3 394 519	-1 152 256	3 304 050	814 354	234 448	3 411 785
Nov.....	3 353 362	819 925	622 625	355 714	266 911	3 432 484	-1 165 958	3 310 483	806 478	239 062	3 431 294
Dec.....	3 359 131	739 646	621 093	362 976	258 117	3 470 553	-1 109 185	3 354 155	730 040	263 665	3 469 835
2018: Jan	3 355 193	722 286	605 466	331 896	273 570	3 457 805	-1 098 468	3 395 919	727 908	268 953	3 457 117
Feb	3 356 011	700 472	606 577	368 498	238 079	3 501 043	-1 083 583	3 411 599	720 381	267 007	3 479 906
Mar	3 397 363	719 100	606 751	360 477	246 273	3 530 029	-1 098 039	3 393 393	729 732	263 361	3 504 482
Apr	3 385 729	750 564	630 395	369 057	261 338	3 492 649	-1 118 822	3 390 762	777 967	264 745	3 489 281
May	3 399 568	758 203	630 035	378 272	251 764	3 503 912	-1 114 311	3 392 029	767 631	246 800	3 502 981
Jun	3 390 239	791 814	641 686	433 725	207 961	3 538 376	-1 147 913	3 407 237	779 483	238 558	3 550 866

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Changes

R millions

Period	Not seasonally adjusted							Seasonally adjusted			
	M3 (1374H)	Counterparts						M3 (1374I)	Counterparts		
		Net foreign assets ² (1380H)	Claims on the government sector			Claims on the private sector (1347H)	Net other assets and liabilities ² (1381H)		Net foreign assets (1380I)	Net claims on the government sector (1367I)	Claims on the private sector (1347I)
			Gross claims (1356H)	Government deposits ³ (1330H)	Net claims (1367H)						
2017: Feb	-30 750	-44 750	-10 433	-12 446	-22 879	34 889	1 991	-16 650	-30 065	10 335	15 872
Mar	52 359	41 638	-18 863	10 057	-8 806	20 454	-928	-2 350	32 492	-20 630	15 792
Apr	-9 587	-3 670	16 151	2 294	18 445	-6 788	-17 574	-1 905	13 585	4 436	13 983
May	32 890	8 990	-3 816	3 713	-103	27 372	-3 370	20 997	-10 443	-8 143	30 133
Jun	-10 035	24 193	13 320	-37 777	-24 457	-3 319	-6 452	12 542	3 737	10 582	8 398
Jul	61 022	-2 151	8 335	60 768	69 103	5 124	-11 054	30 571	16 445	20 929	4 831
Aug.....	20 684	11 658	8 756	-6 513	2 243	12 840	-6 057	29 189	1 686	9 563	15 019
Sep.....	29 534	58 589	16 687	-47 079	-30 392	33 576	-32 240	20 010	33 688	-18 944	17 601
Oct	5 543	27 611	4 127	11 978	16 105	-5 291	-32 883	3 041	42 803	-2 561	14 872
Nov.....	31 213	-7 380	13 233	1 096	14 329	37 965	-13 701	6 432	-7 876	4 615	19 509
Dec.....	5 769	-80 280	-1 531	-7 262	-8 793	38 069	56 773	43 673	-76 438	24 603	38 540
2018: Jan	-3 938	-17 360	-15 627	31 080	15 452	-12 747	10 717	41 764	-2 132	5 288	-12 718
Feb	818	-21 813	1 111	-36 602	-35 491	43 238	14 884	15 680	-7 527	-1 946	22 789
Mar	41 352	18 628	174	8 021	8 195	28 985	-14 456	-18 205	9 352	-3 646	24 576
Apr	-11 634	31 464	23 645	-8 580	15 064	-37 380	-20 783	-2 632	48 235	1 384	-15 201
May	13 838	7 639	-360	-9 215	-9 574	11 263	4 511	1 267	-10 336	-17 945	13 700
Jun	-9 328	33 612	11 651	-55 453	-43 802	34 464	-33 602	15 208	11 852	-8 242	47 885

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1. Calculated from the consolidated liabilities and assets of the monetary sector.

2. Prior to 2008/01 the data in this column do not agree with data calculable from the relevant columns in tables S-18 to S-21 due to the inclusion of foreign derivative positions in net other assets.

3. Increase -; decrease +.

Banks and Mutual banks

Mortgage loans

R millions

Period	New mortgage loans and re-advances granted during period								Mortgage loans paid out during the period (1478M)	Capital repayments on advances during period (1479M)	Total mortgage loans outstanding ³ (1480M)
	Gross amount ¹										
	Assets mortgaged				Total (1474M)	Purpose					
	Residential		Farms (1472M)	Commercial and other (1473M)		For construction of buildings ² (1475M)	Existing buildings (1476M)	Vacant land (1477M)			
	Total (1470M)	Of which: Re-advances (1471M)									
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
2017	215 590	9 294	3 501	137 994	357 085	38 116	313 633	5 335	264 074	209 222	1 340 821
2015: 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	1 297 034
Apr	15 009	658	299	7 471	22 780	2 014	20 394	372	16 367	16 243	1 297 519
May	19 054	776	241	9 148	28 442	1 877	26 232	334	21 116	14 168	1 304 556
Jun	18 666	802	173	12 637	31 476	2 742	28 264	470	26 953	22 949	1 308 423
Jul	18 425	746	404	13 637	32 466	3 655	28 315	497	21 905	15 924	1 314 745
Aug	20 180	930	478	16 092	36 750	5 119	31 134	497	24 552	18 614	1 320 751
Sep	18 509	778	395	13 751	32 655	2 976	29 032	647	20 333	13 974	1 326 930
Oct	19 575	847	205	13 785	33 564	3 264	29 730	570	22 871	16 086	1 333 069
Nov	19 604	906	301	15 248	35 153	5 709	29 009	435	22 729	16 080	1 339 471
Dec	14 110	592	197	11 082	25 388	2 772	22 283	332	25 088	24 473	1 340 821
2018: Jan	15 002	653	196	8 076	23 274	2 666	20 330	278	14 631	9 796	1 345 929
Feb	18 929	750	403	11 859	31 191	2 947	27 795	448	18 756	11 170	1 353 721
Mar	19 064	689	442	13 602	33 108	2 929	29 645	533	23 341	19 844	1 357 193
Apr	17 882	652	162	9 855	27 899	2 088	25 513	298	19 389	15 321	1 361 238
May	19 615	765	379	10 687	30 681	2 400	27 834	447	24 118	18 214	1 367 093
Jun	19 158	788	351	9 640	29 150	2 487	26 080	582	23 751	18 753	1 372 043

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

Locational banking statistics¹

Assets

R millions

Outstanding balances as at quarter-end	2016			2017				2018	
	02	03	04	01	02	03	04	01	02
Total cross-border assets/claims²..... KBP1531A	630 311	607 070	578 891	563 824	545 832	597 266	579 611	551 617	592 115
Financial instruments									
Deposits and loans..... KBP1538A	434 144	432 581	426 249	421 872	415 058	449 701	399 480	397 596	403 241
Debt securities..... KBP1539A	46 799	41 173	38 916	33 442	31 691	37 288	42 648	35 196	56 830
Other claims..... KBP1540A	149 368	133 315	113 726	108 511	99 083	110 277	137 483	118 825	132 044
Bank type									
Domestic banks..... KBP1555A	544 893	535 292	503 619	480 508	460 742	510 004	503 791	462 969	500 445
Foreign branches..... KBP1557A	928	1 111	870	1 321	965	842	1 052	1 252	707
Foreign subsidiaries..... KBP1559A	84 490	70 667	74 402	81 995	84 124	86 420	74 768	87 396	90 964
Currency									
Foreign..... KBP1531F	489 463	498 155	483 143	455 724	434 313	469 630	445 763	418 283	451 430
US dollar..... KBP1531U	395 927	387 640	396 837	358 248	331 689	367 784	331 812	316 687	330 655
Euro..... KBP1531E	40 858	42 851	38 682	49 720	52 548	43 517	41 301	38 741	39 852
Yen..... KBP1531Y	1 872	4 747	4 500	5 807	5 777	5 098	4 460	4 412	5 353
British pound..... KBP1531G	21 183	36 254	18 362	19 896	20 556	27 888	45 066	31 073	36 920
Swiss franc..... KBP1531C	1 364	464	827	567	289	516	322	297	492
Other currencies..... KBP1531O	28 258	26 198	23 935	21 486	23 455	24 828	22 802	27 073	38 158
Domestic (Rand)..... KBP1531R	140 848	108 915	95 748	108 100	111 519	127 636	133 849	133 334	140 685
Counterparty Institutional sector									
Financial									
Banks..... KBP1515A	423 245	403 737	380 628	367 828	355 016	395 601	375 901	361 590	369 055
of which: Inter-office positions..... KBP1517A	203 728	191 261	165 127	167 249	146 761	158 751	149 766	136 804	130 295
Non-bank financial..... KBP1525A	52 273	53 003	49 500	52 393	46 636	51 293	55 370	59 072	68 678
Non-financial									
Non-financial institutions..... KBP1519A	112 149	115 406	111 956	114 130	118 434	120 048	111 304	102 958	118 666
General government..... KBP1521A	31 042	23 259	26 260	19 617	17 092	22 889	28 929	20 506	26 456
Households..... KBP1523A	8 751	8 131	9 473	8 811	8 599	7 358	8 060	7 445	9 208
Unallocated sector..... KBP1527A	2 850	3 534	1 074	1 044	55	77	48	46	53
Counterparty region									
Developed countries..... KBP1532A	416 792	374 210	356 858	339 967	338 537	362 319	378 305	366 894	370 838
Developing Europe..... KBP1534A	1 766	89	779	902	928	901	1 651	1 498	1 563
Developing Africa and Middle East..... KBP1536A	106 336	107 221	106 099	104 138	107 174	107 275	109 524	104 454	123 990
Developing Asia and Pacific..... KBP1537A	13 123	16 423	15 871	17 867	20 164	18 788	15 368	18 543	19 915
Developing Latin America and Caribbean..... KBP1535A	7 794	3 840	4 570	3 146	3 470	3 869	3 589	3 133	3 019
Offshore centres..... KBP1533A	84 499	105 287	94 714	97 804	75 560	104 113	71 175	57 095	72 790
Unallocated..... KBP1549A	-	-	-	-	-	-	-	-	-
Total domestic assets..... KBP1550A	4 198 781	4 228 873	4 280 208	4 361 389	4 383 511	4 500 289	4 554 108	4 644 661	4 698 025
Foreign currency..... KBP1530F	151 253	129 580	141 254	132 344	131 138	140 805	142 387	137 996	141 322
Domestic currency..... KBP1551A	4 047 528	4 099 293	4 138 954	4 229 045	4 252 373	4 359 483	4 411 721	4 506 665	4 556 703
Total assets³..... KBP1529A	4 829 092	4 835 943	4 859 099	4 925 213	4 929 343	5 097 555	5 133 720	5 196 278	5 290 140
Foreign currency..... KBP1529F	640 716	629 095	624 397	588 068	565 451	610 436	588 150	556 285	592 752
Domestic currency..... KBP1529R	4 188 375	4 206 848	4 234 702	4 337 145	4 363 892	4 487 119	4 545 570	4 639 992	4 697 388

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1. Locational Banking Statistics of banks registered under the Banks Act No. 94 of 1990, excluding mutual banks.

2. Total cross-border assets/claims include holdings of foreign financial assets, excluding domestic assets denominated in foreign currency and foreign non-financial assets, while credit impairments are not deducted.

3. Total assets is the aggregate of total cross-border assets/claims and total domestic assets.

Locational banking statistics¹

Liabilities

R millions

2016			2017				2018		Outstanding balances as at quarter-end
02	03	04	01	02	03	04	01	02	
535 009	541 606	511 495	512 480	468 495	501 909	506 406	470 626	541 998	KBP1543A Total cross-border liabilities²
									Financial instruments
341 230	356 251	343 322	345 712	303 239	327 908	289 655	274 969	324 748	KBP1563A Deposits and loans
28 241	19 115	20 404	20 078	21 702	23 368	22 430	21 908	31 686	KBP1548A Debt securities
165 538	166 240	147 768	146 691	143 554	150 633	194 320	173 749	185 564	KBP1564A Other liabilities
									Bank type
421 018	428 443	396 947	385 192	336 618	373 392	380 213	331 881	391 669	KBP1556A Domestic banks
2 298	2 180	2 124	2 413	2 608	2 546	2 489	2 141	2 144	KBP1558A Foreign branches
111 693	110 983	112 423	124 876	129 268	125 971	123 703	136 604	148 186	KBP1560A Foreign subsidiaries
									Currency
326 942	336 385	322 720	310 750	265 454	289 392	261 571	226 938	301 962	KBP1543F Foreign
243 530	249 242	258 641	237 264	201 875	220 574	199 751	170 791	242 478	KBP1543U US dollar
31 268	33 351	25 963	30 393	25 720	28 175	25 423	22 687	23 429	KBP1543E Euro
1 919	2 275	576	491	424	408	403	596	852	KBP1543Y Yen
27 527	34 419	18 580	25 603	16 238	19 454	17 807	9 918	13 016	KBP1543G British pound
9 105	5 408	4 791	4 567	4 563	4 667	4 398	4 166	4 725	KBP1543C Swiss franc
13 592	11 689	14 169	12 432	16 634	16 114	13 788	18 779	17 462	KBP1543O Other currencies
208 067	205 222	188 774	201 730	203 041	212 517	244 835	243 688	240 036	KBP1543R Domestic (Rand)
									Counterparty Institutional sector
									Financial
426 779	449 093	415 005	413 648	369 709	406 660	407 748	379 251	444 329	KBP1516A Banks
									of which: Inter-office
229 131	250 032	234 634	241 735	229 155	253 823	224 722	228 221	241 198	KBP1518A positions
52 688	56 604	55 220	53 804	58 012	53 315	58 852	54 812	57 341	KBP1526A Non-bank financial
									Non-financial
21 765	20 200	25 429	30 058	24 761	24 300	22 383	19 391	23 242	KBP1520A Non-financial institutions
994	1 035	2 897	1 327	1 735	2 085	2 124	2 187	2 163	KBP1522A General government
17 237	13 905	12 905	12 911	13 519	14 772	14 494	14 243	14 163	KBP1524A Households
15 546	769	39	733	759	776	804	741	760	KBP1528A Unallocated sector
									Counterparty region
312 265	302 252	270 532	271 434	250 930	269 253	326 061	309 201	331 867	KBP1561A Developed countries
556	416	389	425	376	438	462	594	1 293	KBP1562A Developing Europe
									Developing Africa and
65 799	69 472	73 405	67 342	59 472	57 325	50 770	51 371	64 329	KBP1546A Middle East
38 910	43 023	43 835	48 070	44 623	37 320	35 416	33 378	32 175	KBP1547A Developing Asia and Pacific
									Developing Latin America
224	213	1 919	455	837	1 171	1 083	965	984	KBP1545A and Caribbean
89 015	107 116	101 010	104 676	90 555	113 034	70 184	53 209	76 627	KBP1544A Offshore centres
28 241	19 115	20 404	20 078	21 702	23 368	22 430	21 908	34 723	KBP1554A Unallocated
4 378 916	4 377 615	4 432 568	4 497 113	4 548 660	4 684 705	4 720 202	4 815 575	4 842 971	KBP1552A Total domestic liabilities
179 848	144 818	141 859	141 230	134 976	145 334	128 688	118 988	159 286	KBP1542F Foreign currency
4 199 068	4 232 797	4 290 708	4 355 883	4 413 684	4 539 371	4 591 514	4 696 587	4 683 685	KBP1553A Domestic currency
4 913 925	4 919 221	4 944 062	5 009 593	5 017 154	5 186 615	5 226 608	5 286 201	5 384 968	KBP1541A Total liabilities³
506 790	481 203	464 586	451 986	400 430	434 733	390 259	345 926	461 248	KBP1541F Foreign currency
4 407 135	4 438 018	4 479 477	4 557 607	4 616 724	4 751 882	4 836 349	4 940 275	4 923 721	KBP1541R Domestic currency

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1. Locational Banking Statistics of banks registered under the Banks Act No. 94 of 1990, excluding mutual banks.
2. Total cross-border liabilities include foreign liabilities, excluding domestic liabilities denominated in foreign currency.
3. Total liabilities is the aggregate of total cross-border liabilities and total domestic liabilities.

Selected money-market and related indicators

R millions

Period	Average of daily values		Government deposits ³		SARB liquidity-draining operations				
	Liquidity provided ¹ (1390M)	Notes and coin in circulation ² (1392M)	Rand denominated (1016M)	Foreign currency denominated (1017M)	Foreign currency swaps ⁴ (1459M)	Total reverse repurchase transactions ⁵ (1442M)	Total SARB debentures ⁶ (1455M)	CPD call deposits with SARB (1067M)	Total (1449M)
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
2017	56 335	130 564	69 768	110 751	-	-	-	10 341	10 341
2015: 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	10 000	-	2 655	9 550	22 205
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	8 600	1 250	610	8 698	19 158
Apr	58 596	129 638	69 559	103 996	10 000	1 746	300	7 700	19 746
May	56 243	126 705	69 646	101 469	10 000	1 044	710	16 011	27 765
Jun	55 859	127 028	69 778	98 432	10 000	-	748	14 918	25 666
Jul	56 508	127 607	59 900	97 592	18 900	-	515	15 991	35 406
Aug	55 622	128 952	60 119	96 843	20 000	-	195	12 562	32 757
Sep	55 981	130 873	60 089	131 355	18 900	-	267	14 504	33 671
Oct	56 353	131 172	60 168	132 590	20 000	-	291	13 803	34 094
Nov	56 930	134 526	70 081	127 155	4 600	-	33	11 861	16 494
Dec	56 606	147 785	69 768	110 751	-	-	-	10 341	10 341
2018: Jan	56 152	134 742	69 730	105 897	10 000	-	250	16 651	26 901
Feb	56 254	131 671	69 748	103 818	10 000	-	580	17 968	28 548
Mar	55 892	134 565	69 277	101 942	10 000	-	340	7 451	17 791
Apr	56 128	134 588	69 341	103 874	10 000	-	615	12 210	22 825
May	55 885	135 531	69 775	128 189	10 000	-	35	11 567	21 602
Jun	55 714	136 360	71 092	136 922	9 500	-	92	11 509	21 101

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

Money-market accommodation

Selected daily indicators

R millions

Date	Total liquidity provided and outstanding repurchase agreements					Total (1440D)
	Main repurchase auction ¹ (1437D)	Standing facilities ² (1438D)	Cash reserve accounts		SAMOS Position ³ (1434D)	
			Withdrawals (1456D)	Deposits (1457D)		
2018/06/01	56 000	-	4 156	370	-	59 787
2018/06/02	56 000	-	16	1 120	-	54 896
2018/06/04	56 000	-	936	351	-	56 585
2018/06/05	56 000	-	1 147	523	-	56 624
2018/06/06	56 000	-	1 109	476	-	56 632
2018/06/07	56 950	950	1 380	1 288	-	57 992
2018/06/08	57 040	1 040	840	597	-	58 324
2018/06/09	57 040	-	16	1 762	215	55 510
2018/06/11	55 571	-429	16	1 762	-	53 397
2018/06/12	56 000	-	16	1 762	-	54 255
2018/06/13	56 500	500	645	597	-	57 049
2018/06/14	56 000	-	159	1 719	-	54 441
2018/06/15	56 000	-	797	1 942	-	54 855
2018/06/18	56 000	-	16	2 550	-	53 466
2018/06/19	56 000	-	16	3 061	-	52 956
2018/06/20	58 590	2 590	16	3 455	-	57 741
2018/06/21	58 100	2 100	1 516	168	-	61 547
2018/06/22	56 000	-	2 354	222	-	58 133
2018/06/23	56 000	-	14	308	81	55 786
2018/06/25	56 000	-	1 010	299	-	56 710
2018/06/26	56 000	-	1 106	259	-	56 847
2018/06/27	56 000	-	1 567	343	-	57 224
2018/06/28	56 000	-	2 544	236	-	58 308
2018/06/29	56 000	-	1 984	275	-	57 708
2018/06/30	56 000	-	-	717	-	55 283
2018/07/02	56 000	-	4 002	275	-	59 726
2018/07/03	56 000	-	2 381	598	-	57 783
2018/07/04	56 770	770	1 314	822	-	58 032
2018/07/05	57 240	1 240	2 069	508	-	60 041
2018/07/06	57 000	1 000	442	1 016	-	57 425
2018/07/07	57 000	-	-	1 533	-	55 467
2018/07/09	56 000	-	689	1 016	-	55 673
2018/07/10	56 000	-	102	1 016	-	55 085
2018/07/11	57 200	1 200	831	845	-	58 387
2018/07/12	56 760	760	850	1 137	-	57 233
2018/07/13	56 790	790	1 639	1 896	-	57 323
2018/07/14	56 790	-	-	2 511	391	54 670
2018/07/16	56 000	-	-	3 293	-	52 707
2018/07/17	56 000	-	261	2 016	-	54 245
2018/07/18	56 000	-	261	2 200	-	54 061
2018/07/19	56 000	-	261	3 318	-	52 942
2018/07/20	57 000	1 000	1 329	178	-	59 151
2018/07/21	57 000	-	11	220	22	56 814
2018/07/23	56 000	-	481	196	-	56 285
2018/07/24	56 000	-	1 392	196	-	57 196
2018/07/25	56 000	-	494	280	-	56 214
2018/07/26	57 100	1 100	2 201	189	-	60 213
2018/07/27	57 500	1 500	1 726	189	-	60 537
2018/07/28	57 500	-	566	449	-	57 617
2018/07/30	56 000	-	2 208	402	-	57 806
2018/07/31	56 000	-	4 724	251	-	60 473
2018/08/01	56 000	-	2 479	367	-	58 113
2018/08/02	56 000	1 800	2 805	710	-	59 895
2018/08/03	56 000	700	2 612	521	-	58 791
2018/08/04	56 000	-	1 932	977	-	56 955
2018/08/06	56 000	-	1 342	903	-	56 439
2018/08/07	56 000	-	1 849	1 226	-	56 623
2018/08/08	56 000	650	992	1 306	-	56 336
2018/08/10	56 000	-	-	1 422	-	54 578
2018/08/11	56 000	-	-	2 126	-	53 874
2018/08/13	56 000	-	-	3 101	-	52 899
2018/08/14	56 000	-	1 139	1 858	-	55 281
2018/08/15	56 000	-	1 712	1 858	-	55 853
2018/08/16	56 000	-	1 005	1 858	-	55 147
2018/08/17	56 000	-	1 311	2 810	-	54 501
2018/08/18	56 000	-	91	3 841	928	53 178
2018/08/20	56 000	-	974	3 005	-	53 969
2018/08/21	56 000	-	102	5 560	-	50 541
2018/08/22	56 000	-	44	1 044	-	54 999
2018/08/23	56 000	-	4 009	-	-	60 009
2018/08/24	56 000	-	1 130	189	-	56 941

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

Money-market and related interest rates

Date	Accommodation rates		Predominant prime lending rate		Date	Interbank rates			Negotiable certificates of deposit/ promissory notes ⁶			
	Repurchase rate % (1401M) ¹	SAMOS penalty rate ²	Date	Percentage (1403M) ¹		Date	South African Benchmark Overnight Rate (Sabor) on deposits ³ %	Overnight foreign exchange rate ⁴ %	Rand overnight deposit rate ⁵ %	2 months (1409W)	3 months (1411W)	6 months (1412W)	12 months (1413W)
2009/02/06	10.50	15.50	2009/02/06	14.00	2018/05/04	6.52	6.53	6.32	6.75	6.89	7.39	7.79
2009/03/25	9.50	14.50	2009/03/25	13.00	2018/05/11	6.50	6.65	6.32	6.76	6.90	7.40	7.80
2009/05/04	8.50	13.50	2009/05/04	12.00	2018/05/18	6.49	6.65	6.32	6.76	6.90	7.40	7.82
2009/05/29	7.50	12.50	2009/05/29	11.00	2018/05/25	6.48	6.50	6.31	6.76	6.90	7.41	7.84
2009/08/14	7.00	12.00	2009/08/14	10.50	2018/06/01	6.47	6.50	6.31	6.76	6.91	7.43	7.90
2010/03/26	6.50	11.50	2010/03/26	10.00	2018/06/08	6.49	6.50	6.32	6.77	6.91	7.44	8.03
2010/09/10	6.00	...	2010/09/10	9.50	2018/06/15	6.48	6.50	6.32	6.77	6.91	7.43	8.03
2010/11/19	5.50	...	2010/11/19	9.00	2018/06/22	6.49	6.54	6.31	6.78	6.93	7.42	8.05
2012/07/20	5.00	...	2012/07/20	8.50	2018/06/29	6.46	6.37	6.31	6.81	6.95	7.43	8.09
2014/01/30	5.50	...	2014/01/30	9.00	2018/07/06	6.46	6.61	6.31	6.82	6.96	7.52	8.06
2014/07/18	5.75	...	2014/07/18	9.25	2018/07/13	6.46	6.50	6.31	6.82	6.96	7.52	8.06
2015/07/24	6.00	...	2015/07/24	9.50	2018/07/20	6.47	6.61	6.31	6.82	6.96	7.52	8.09
2015/11/20	6.25	...	2015/11/20	9.75	2018/07/27	6.47	6.65	6.31	6.82	6.96	7.51	8.04
2016/01/29	6.75	...	2016/01/29	10.25	2018/08/03	6.49	6.59	6.31	6.82	6.96	7.52	7.84
2016/03/18	7.00	...	2016/03/18	10.50	2018/08/10	6.48	6.43	6.31	6.82	6.97	7.54	8.11
2017/07/21	6.75	...	2017/07/21	10.25	2018/08/17	6.50	6.88	6.35	6.83	7.00	7.61	8.32
2018/03/29	6.50	...	2018/03/29	10.00	2018/08/24	6.47	6.45	6.35	6.83	6.99	7.63	8.28

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Date	Other money-market interest rates					Date	Notice deposits with banks ¹⁰			12-month fixed deposits ¹⁰ %	Weighted average overdraft rate on current accounts % (1404M)	Interbank call money % (1402M)
	SARB debentures ⁷		91-day Treasury bills % (1405W)	3-month JIBAR ⁸ % (1450W)	9x12 FRA ⁹ % (1451W)		1 to 32 days ¹¹ %	More than 32 days up to 91 days ¹² %	More than 91 days up to 185 days ¹³ %			
	28 days % (1448W)	56 days % (1458W)										
2018/05/04	6.98	6.90	6.85	2017: Mar	6.63	7.39	7.36	7.54	10.50	7.18
2018/05/11	7.00	6.90	6.80	Apr	6.78	7.33	7.88	7.86	10.48	7.07
2018/05/18	7.02	6.90	7.02	May	6.68	7.40	7.28	7.53	10.54	7.46
2018/05/25	7.03	6.90	6.94	Jun	6.66	7.39	7.21	7.53	10.72	7.45
2018/06/01	7.02	6.91	7.01	Jul	6.50	7.21	7.08	7.43	10.66	7.13
2018/06/08	7.03	6.92	7.20	Aug	6.47	7.11	6.90	7.37	10.64	7.13
2018/06/15	7.04	6.92	7.25	Sep	6.45	7.13	6.77	7.33	10.45	7.01
2018/06/22	7.04	6.93	7.21	Oct	6.48	7.04	6.52	7.35	10.60	7.00
2018/06/29	7.07	6.96	7.29	Nov	6.50	7.08	6.40	7.31	10.54	6.93
2018/07/06	7.07	6.96	7.21	Dec	6.49	7.14	6.68	7.27	10.55	7.03
2018/07/13	7.06	6.96	7.31							
2018/07/20	7.06	6.96	7.36	2018: Jan	6.52	7.14	6.66	7.29	10.61	7.02
2018/07/27	7.09	6.97	7.23	Feb	6.49	7.10	6.71	7.33	10.56	7.04
2018/08/03	7.07	6.97	7.27	Mar	6.37	7.04	6.86	7.29	10.51	6.84
2018/08/10	7.10	6.98	7.37	Apr	6.24	6.93	6.78	7.29	10.38	6.70
2018/08/17	7.17	7.02	7.65	May	6.31	6.89	6.82	7.22	10.38	6.81
2018/08/24	7.15	7.01	7.53	Jun	6.23	6.92	6.58	7.22	10.38	6.89

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- As at month-ends.
- The SAMOS penalty rate was discontinued as from 30 August 2010.
- The SACNIA 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 ¹							Income velocity of circulation of money ⁶			
	Monetary aggregates ²				Credit ³			V1(A) (1420K)	V1 (1421K)	V2 (1422K)	V3 (1423K)
	M1(A) (1370A)	M1 (1371A)	M2 (1373A)	M3 (1374A)	Private sector		Total domestic credit extension (1368A)				
					Total loans and advances ⁴ (1369A)	Total claims ⁵ (1347A)					
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	5.64	3.06	1.74	1.42
2016	6.88	12.49	6.54	6.07	5.58	5.10	6.97	5.66	2.95	1.76	1.43
2017	6.43	5.85	7.87	6.42	5.17	6.71	8.49	5.77	2.87	1.76	1.43
2015: 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	5.64	3.08	1.75	1.42
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	3.02	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	5.63	2.96	1.75	1.42
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	5.70	2.97	1.76	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	2.98	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	6.97	5.66	2.89	1.76	1.43
2017: Jan	7.19	10.99	7.10	7.86	5.86	5.52	8.96	...	...	...	...
Feb	3.98	11.42	6.02	6.58	5.03	5.29	8.65	...	...	...	...
Mar	3.48	7.60	5.13	5.59	4.73	4.97	7.33	5.64	2.82	1.74	1.41
Apr	4.33	9.12	5.28	5.33	5.57	5.89	8.39	...	...	...	...
May	2.16	10.15	6.69	6.06	6.29	6.66	8.30	...	...	...	...
Jun	6.76	11.48	6.72	6.09	5.96	6.15	8.02	5.86	2.90	1.78	1.44
Jul	5.69	12.16	6.75	7.01	5.39	5.71	7.82	...	...	...	...
Aug	5.21	11.38	6.42	6.86	5.38	5.98	7.85	...	...	...	...
Sep	7.90	12.82	6.91	7.13	5.26	5.50	6.20	5.74	2.86	1.78	1.44
Oct	2.43	9.01	5.78	5.01	5.35	5.43	6.51	...	...	...	...
Nov	4.57	5.09	8.67	6.62	5.84	6.48	7.51	...	...	...	...
Dec	6.43	5.85	7.87	6.42	5.17	6.71	8.49	5.82	2.89	1.77	1.45
2018: Jan	2.38	3.40	6.85	5.83	3.84	5.56	6.34	...	...	...	...
Feb	5.16	4.98	7.68	6.89	4.41	5.75	6.20	...	...	...	...
Mar	5.85	5.23	7.87	6.43	4.54	5.97	6.90	5.74	2.87	1.72	1.41
Apr	5.34	4.79	6.89	6.39	4.29	5.07	5.92	...	...	...	...
May	5.91	4.42	5.51	5.73	3.76	4.54	5.15
Jun	2.11	2.59	5.01	5.77	4.92	5.68	5.72	5.97	2.97	1.79	1.46

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