

Statistical tables

Money and banking

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General notes

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

... denotes not available

- denotes a value equal to nil

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

South African Reserve Bank

Liabilities

R millions

End of		Notes and coin in circulation ¹	Deposits							SARB securities	Foreign loans ⁶	Capital and reserves	Other liabilities	Total liabilities	
			Central government ²		Banks and mutual banks ³			Other							
			Rand denominated	Foreign currency denominated	Required reserve balances ⁴	Excess cash reserves	Other balances ⁵	Domestic	Foreign						Total deposits
		(1000M)	(1016M)	(1017M)	(1014M)	(1013M)	(1005M)	(1006M)	(1007M)	(1008M)	(1015M)	(1009M)	(1010M)	(1011M)	(1012M)
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
2018		166 572	75 382	124 984	104 266	547	8 843	8 890	1 647	324 559	317	20	397	335 300	827 165
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
	Aug.....	145 954	62 339	144 464	100 934	196	2 779	11 823	1 756	324 292	-	20	397	342 299	812 961
	Sep.....	150 470	72 126	135 813	101 423	718	-	8 848	1 583	320 512	-	19	397	317 753	789 151
	Oct.....	149 380	73 091	137 756	102 512	1 888	1 951	6 753	1 666	325 617	700	20	397	341 428	817 542
	Nov.....	155 128	73 171	126 165	103 180	779	339	7 145	2 587	313 367	545	19	397	305 128	774 584
	Dec.....	166 572	75 382	124 984	104 266	547	8 843	8 890	1 647	324 559	317	20	397	335 300	827 165
2019:	Jan.....	148 061	74 890	114 489	104 987	742	4 392	8 466	1 859	309 826	300	18	397	310 910	769 513

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

South African Reserve Bank

Assets

R millions

End of	Foreign assets		Liquidity provided ²				Advances and investments				Total (excluding foreign assets)	Other assets	Total assets
	Gold coin and bullion ¹	Total	Utilisation of cash reserves	Loans granted to banks under:		Total	Advances		Investments				
				Resale agree- ments	SAMOS position ⁵		Banks ⁴	Other ³	Govern- ment stock	Other			
	(1020M)	(1021M)	(1033M)	(1034M)	(1035M)	(1036M)	(1025M)	(1026M)	(1027M)	(1028M)	(1029M)	(1030M)	(1031M)
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
2018	74 313	742 333	11 482	56 052	-	67 534	-	348	7 947	6 011	81 840	2 993	827 165
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
Aug	71 397	733 604	3 436	56 630	-	60 066	-	333	7 810	6 011	74 220	5 137	812 961
Sep	67 660	714 696	2	56 050	594	56 646	-	324	7 867	6 011	70 847	3 608	789 151
Oct.....	72 428	741 663	1 461	56 010	-	57 471	-	344	7 729	6 011	71 556	4 324	817 542
Nov	67 785	697 322	3 144	56 035	-	59 179	-	353	7 918	6 011	73 461	3 800	774 584
Dec	74 313	742 333	11 482	56 052	-	67 534	-	348	7 947	6 011	81 840	2 993	827 165
2019: Jan.....	70 824	674 849	5 459	71 824	-	77 283	-	338	8 087	6 011	91 719	2 945	769 513

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

Corporation for Public Deposits
Liabilities

R millions

End of	Deposits									
	Domestic									
	Central and provincial governments	Public enterprises/corporations ¹	Insurance companies and pension funds	Other	Total					
	(1053M)	(1042M)	(1043M)	(1045M)	(1046M)	(1047M)	(1048M)	(1049M)	(1050M)	(1051M)
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
2018	48 044	763	1 713	2 637	53 156	11 544	64 700	102	67	64 869
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
Aug	52 347	1 150	1 563	2 469	57 530	8 235	65 765	102	274	66 141
Sep	52 722	1 162	1 699	2 646	58 228	8 215	66 443	102	270	66 815
Oct	55 348	1 175	1 852	2 829	61 204	12 145	73 349	102	56	73 507
Nov	53 573	833	1 800	2 680	58 886	9 304	68 189	102	71	68 362
Dec	48 044	763	1 713	2 637	53 156	11 544	64 700	102	67	64 869
2019: Jan	57 443	757	1 467	2 674	62 341	15 505	77 847	102	70	78 018

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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)			
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
2018	8 837	10 005	1 203	-	172	-	44 103	456	93	64 869
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	0	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
Aug.....	11 745	9 905	1 209	138	427	-	41 194	1 376	146	66 141
Sep.....	8 782	7 405	1 209	139	429	-	47 147	1 401	302	66 815
Oct.....	6 681	10 405	1 209	140	370	-	52 998	1 468	237	73 507
Nov	7 104	9 405	1 207	-	171	-	49 937	453	85	68 362
Dec	8 837	10 005	1 203	-	172	-	44 103	456	93	64 869
2019: Jan.....	8 410	20 055	1 206	1 004	1 093	-	29 471	355	16 424	78 018

KB103

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

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)
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
2018	884 562	1 031 416	260 829	340 458	676 898	726 385	3 920 549	214 518	56 347	72 406	42 042
2015: 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	1 008 472	238 267	316 257	670 823	662 764	3 736 882	162 727	56 807	36 801	12 038
Apr	808 781	998 115	239 254	338 743	646 172	689 390	3 720 457	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	830 031	964 067	245 291	333 908	634 993	760 145	3 768 435	207 162	58 326	56 140	16 182
Jul	805 838	993 178	249 075	328 408	640 331	748 578	3 765 407	213 685	56 614	59 961	17 018
Aug	813 490	1 013 352	250 809	345 329	657 752	762 482	3 843 213	210 936	55 894	66 103	14 856
Sep	860 848	1 040 518	252 599	306 783	678 033	761 467	3 900 248	205 107	55 573	62 293	15 860
Oct	823 800	1 028 867	256 396	319 322	683 750	753 930	3 866 065	198 524	55 459	70 316	35 739
Nov	854 584	1 032 260	260 102	319 920	694 468	726 309	3 887 642	208 224	58 185	62 774	37 010
Dec	884 562	1 031 416	260 829	340 458	676 898	726 385	3 920 549	214 518	56 347	72 406	42 042

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					Total liabilities to the public (1085M)	Capital and other liabilities				Total equity and liabilities (1090M)	End of
Foreign currency funding		Debt securities ^{3,4} (1082M)	Other ⁵ (1083M)	Total (1084M)		Outstanding liabilities on behalf of clients per contra ⁶ (1086M)	Other liabilities (1087M)	Share capital and reserves ³ (1088M)	Total (1089M)		
Domestic sector (1080M)	Foreign sector (1081M)										
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
7 234	164 115	403 477	9 902	755 522	4 676 071	-	369 124	466 950	836 074	5 512 145	2018
14 548	208 410	259 105	35 360	636 509	3 907 677	-	425 131	351 544	776 675	4 684 351	2015: Nov Dec
11 575	204 173	259 423	36 406	629 145	3 924 680	-	546 241	356 101	902 342	4 827 022	
25 397	232 616	320 297	14 084	719 466	3 985 882	-	507 722	361 211	868 933	4 854 815	2016: Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec
22 166	204 258	326 255	17 373	718 221	4 027 939	-	494 030	365 797	859 827	4 887 766	
21 259	171 528	317 596	19 828	668 983	4 040 675	-	448 687	363 922	812 609	4 853 285	
19 953	156 306	322 138	19 728	658 935	3 987 441	-	416 499	365 773	782 271	4 769 713	
20 013	168 667	332 500	16 171	680 572	4 027 317	-	441 169	370 667	811 836	4 839 154	
23 853	160 361	330 514	17 369	664 572	4 051 083	-	409 239	379 323	788 562	4 839 645	
18 216	173 590	322 176	18 542	656 046	4 018 899	-	432 896	385 762	818 658	4 837 558	
19 795	177 975	323 450	15 757	681 719	4 058 932	-	421 138	386 757	807 896	4 866 827	
13 641	189 848	320 949	20 661	656 215	4 051 956	-	407 661	386 039	793 700	4 845 655	
13 286	148 518	324 988	25 392	624 961	4 082 711	-	406 860	384 899	791 759	4 874 470	
12 027	165 971	321 370	25 275	634 227	4 102 905	-	379 444	389 562	769 006	4 871 911	
8 523	178 790	332 748	8 254	632 418	4 115 925	-	352 938	401 550	754 488	4 870 414	
8 447	179 596	333 972	15 347	650 471	4 091 492	-	384 999	406 966	791 965	4 883 458	2017: Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec
7 549	180 897	339 772	3 791	654 700	4 098 227	-	395 390	409 695	805 086	4 903 313	
7 275	181 564	346 618	4 070	652 127	4 143 019	-	383 122	408 156	791 278	4 934 297	
15 645	150 698	341 798	7 735	627 375	4 121 428	-	381 466	408 006	789 472	4 910 900	
9 082	144 230	344 599	8 239	615 731	4 135 482	-	373 837	417 629	791 465	4 926 947	
10 344	140 179	349 193	11 104	617 682	4 157 449	-	350 418	432 562	782 980	4 940 429	
9 628	149 679	347 878	9 883	630 438	4 185 811	-	387 514	435 385	822 899	5 008 710	
14 722	148 302	349 889	6 826	621 934	4 191 322	-	378 368	434 734	813 102	5 004 424	
15 067	156 861	354 678	6 821	640 563	4 286 312	-	384 095	441 109	825 204	5 111 516	
9 910	150 349	363 519	2 911	666 103	4 296 835	-	381 548	438 971	820 519	5 117 354	
8 346	145 424	361 901	3 330	644 068	4 272 016	-	385 303	444 105	829 409	5 101 424	
5 639	120 234	358 411	5 315	607 112	4 257 056	-	439 956	455 464	895 420	5 152 476	
2 744	118 284	365 067	10 078	615 951	4 230 617	-	453 729	450 268	903 997	5 134 614	2018: Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec
2 640	109 644	368 889	4 917	609 003	4 290 131	-	441 486	458 613	900 099	5 190 230	
8 103	100 581	369 027	4 123	587 480	4 324 362	-	423 259	448 565	871 824	5 196 186	
9 755	108 592	372 878	5 529	608 305	4 328 762	-	425 671	442 582	868 253	5 197 015	
9 239	107 133	378 776	8 226	614 515	4 323 573	-	390 271	445 653	835 924	5 159 497	
5 627	108 576	373 679	9 992	628 522	4 396 958	-	441 226	451 173	892 399	5 289 357	
10 264	108 614	379 129	10 035	641 634	4 407 041	-	378 651	451 933	830 584	5 237 625	
7 217	114 043	383 135	8 106	649 354	4 492 567	-	465 320	452 674	917 994	5 410 561	
13 582	107 717	394 601	3 719	653 345	4 553 594	-	405 758	450 553	856 311	5 409 904	
10 523	133 857	393 932	10 182	710 007	4 576 072	-	439 634	450 394	890 029	5 466 101	
9 021	132 600	396 623	10 773	706 988	4 594 630	-	411 136	458 065	869 201	5 463 831	
7 234	164 115	403 477	9 902	755 522	4 676 071	-	369 124	466 950	836 074	5 512 145	

KB106

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

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)
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
2018	41 613	12 860	104 864	159 337	127 551	200 883	413 934	1 403 272	120 281	389 416	109 794
2015: 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	108 169	185 161	385 893	1 344 552	113 474	309 450	106 870
Feb	30 442	10 476	100 673	141 591	120 231	187 432	388 553	1 352 346	114 755	314 916	107 306
Mar	33 969	9 866	108 627	152 461	122 187	163 905	391 249	1 355 817	114 254	327 750	105 047
Apr	32 773	9 586	100 309	142 668	139 938	178 777	390 831	1 359 863	115 077	315 498	115 754
May	33 859	11 130	102 706	147 696	127 058	166 071	394 870	1 365 715	115 957	309 269	114 695
Jun	29 543	10 344	114 344	154 231	114 706	170 170	396 586	1 370 398	116 601	343 190	113 144
Jul	29 908	9 228	104 303	143 439	115 277	164 588	399 182	1 374 497	117 142	347 480	116 711
Aug	30 949	11 375	103 950	146 274	118 405	173 148	402 004	1 375 831	117 896	391 687	118 900
Sep	31 086	11 513	109 985	152 584	129 454	178 241	403 771	1 383 027	118 831	366 627	112 766
Oct	33 019	12 544	108 989	154 552	133 442	176 829	406 994	1 390 784	119 482	371 436	113 200
Nov	33 231	9 351	106 511	149 092	126 291	170 227	411 300	1 399 427	121 252	357 633	112 376
Dec	41 613	12 860	104 864	159 337	127 551	200 883	413 934	1 403 272	120 281	389 416	109 794

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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. The measurement of credit impairments according to the expected credit loss model replaced the incurred loss model, following the implementation of IFRS 9 in January 2018.

Banks¹

Assets

R millions

and advances			Investments and bills discounted						Non-financial assets	Other assets	Total assets	End of
Overdrafts and loans	Less: Credit impairments ³	Total	Investments other than shares		Shares	Bills and acceptances discounted	Less: Credit impairments ³	Total				
			Government stock	Other								
(1122M)	(1123M)	(1124M)	(1125M)	(1126M)	(1127M)	(1111M)	(1128M)	(1129M)	(1130M)	(1131M)	(1132M)	
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
1 368 931	111 382	4 022 679	385 912	407 284	61 660	297 181	127	1 151 909	90 007	88 213	5 512 145	2018
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	2015: Nov Dec
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	
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 Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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 Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
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	
1 267 316	89 196	3 731 690	323 383	437 125	63 980	275 306	46	1 099 748	79 775	80 347	5 134 614	2018: Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec
1 296 075	89 691	3 791 925	332 219	420 987	64 482	267 967	67	1 085 588	79 803	91 323	5 190 230	
1 317 335	91 805	3 805 739	329 625	407 808	63 600	274 103	156	1 074 981	82 257	80 748	5 196 186	
1 297 856	94 204	3 819 390	335 308	383 594	62 728	280 025	144	1 061 511	83 125	90 322	5 197 015	
1 291 555	95 394	3 789 796	343 739	381 759	61 396	283 140	177	1 069 857	83 470	68 680	5 159 497	
1 318 525	94 856	3 848 465	355 003	413 990	61 288	283 258	333	1 113 206	84 227	89 228	5 289 357	
1 310 347	103 247	3 841 978	359 912	374 378	62 101	281 917	343	1 077 965	84 327	89 916	5 237 625	
1 339 046	104 716	3 932 202	359 926	454 461	63 736	284 419	181	1 162 361	84 566	85 158	5 410 561	
1 352 021	106 627	3 938 110	369 003	423 393	64 356	287 365	126	1 143 990	85 918	89 302	5 409 904	
1 327 355	108 690	3 930 833	380 590	442 059	62 512	291 560	128	1 176 593	86 181	117 941	5 466 101	
1 340 975	109 076	3 930 404	389 901	444 764	58 544	297 543	107	1 190 644	86 697	106 994	5 463 831	
1 368 931	111 382	4 022 679	385 912	407 284	61 660	297 181	127	1 151 909	90 007	88 213	5 512 145	

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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. The measurement of credit impairments according to the expected credit loss model replaced the incurred loss model, following the implementation of IFRS 9 in January 2018.

Banks
Analysis of deposits by type of depositor

R millions

End of	Residents									Non-residents	Total all deposits (1077M)	Of which: Denominated in foreign currency (1078M)
	Interbank and intragroup deposits	Government deposits ¹	Local governments and regional services councils	Public enterprises and/or corporations ²	Insurers and pension funds	Other companies and close corporations	Households ³	Other monetary institutions	Total			
	(1153M)	(1143M)	(1144M)	(1145M)	(1146M)	(1147M)	(1154M)	(1155M)	(1150M)			
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
2018	100 207	170 500	61 695	132 908	162 693	1 886 998	1 172 715	33 271	3 720 987	199 562	3 920 549	214 518
2017: 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	1 100 102	41 189	3 569 481	167 401	3 736 882	162 727
Apr	109 076	131 535	58 832	133 818	150 798	1 829 197	1 106 450	36 751	3 556 455	164 001	3 720 457	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	71 730	165 936	42 965	129 552	151 224	1 826 763	1 128 553	47 190	3 563 913	204 522	3 768 435	207 162
Jul	79 881	116 140	56 207	149 135	151 937	1 854 569	1 136 512	41 442	3 585 823	179 584	3 765 407	213 685
Aug	103 654	130 963	57 853	148 044	153 391	1 894 438	1 145 647	35 586	3 669 575	173 638	3 843 213	210 936
Sep	96 214	163 445	49 435	156 981	160 032	1 900 215	1 160 719	38 163	3 725 204	175 044	3 900 248	205 107
Oct	101 559	148 774	47 260	143 753	152 040	1 885 605	1 168 290	38 111	3 685 391	180 674	3 866 065	198 524
Nov	95 898	157 412	45 996	137 771	151 766	1 901 859	1 178 404	36 447	3 705 554	182 088	3 887 642	208 224
Dec	100 207	170 500	61 695	132 908	162 693	1 886 998	1 172 715	33 271	3 720 987	199 562	3 920 549	214 518

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Banks
Selected asset items

R millions

End of	NCDs/ PNs (1160M)	Advances				Investments						Bills discounted		
		Central government (1510M)	Provincial govern- ments (1174M)	Total loans and advances ⁴ (1166M)	Foreign sector (1167M)	Government sector			Private sector		Foreign sector (1173M)	Treasury bills (1161M)	Land Bank bills and promissory notes (1162M)	Other, including bankers' ac- ceptances (1163M)
						Short-term govern- ment stock (1168M)	Long-term govern- ment stock (1169M)	Other (1170M)	Stock of public enterprises/ corpora- tions (1171M)	Other (1172M)				
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
2018	27 940	1 188	272	3 294 916	284 379	75 117	310 795	-	33 551	258 038	132 700	287 307	367	9 507
2017: 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	3 120 782	324 960	110 113	213 271	-	25 725	246 955	162 419	264 450	361	10 495
Feb.....	28 381	565	290	3 163 166	302 132	99 258	232 961	-	25 348	251 346	149 868	256 149	363	11 455
Mar.....	30 380	1 166	856	3 190 746	282 881	86 473	243 153	-	26 035	251 595	139 339	262 678	362	11 064
Apr	28 582	1 244	126	3 173 746	314 831	106 793	228 515	-	26 350	230 408	137 619	268 271	364	11 390
May	30 967	1 113	182	3 176 300	294 523	106 590	237 148	-	27 150	236 669	132 709	270 937	362	11 841
Jun	30 425	855	389	3 213 656	307 937	102 380	252 623	-	28 554	234 590	153 353	272 815	364	10 079
Jul	28 592	1 205	88	3 209 820	277 266	105 316	254 596	-	29 852	231 564	127 348	271 828	361	9 728
Aug	29 384	2 050	103	3 241 659	323 192	109 540	250 386	-	30 341	259 736	161 846	274 489	360	9 570
Sep	30 109	1 375	145	3 264 368	303 312	108 508	260 495	-	31 382	256 299	147 623	277 547	362	9 455
Oct	29 704	1 255	74	3 241 901	312 261	74 995	305 596	-	31 948	257 329	161 239	282 504	365	8 691
Nov	28 529	1 413	298	3 267 051	294 121	74 229	315 672	-	33 277	262 744	152 048	288 278	365	8 900
Dec	27 940	1 188	272	3 294 916	284 379	75 117	310 795	-	33 551	258 038	132 700	287 307	367	9 507

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					
	2018/02	2018/03	2018/04	2018/02	2018/03	2018/04	2018/02	2018/03	2018/04	2018/02	2018/03	2018/04
Passenger cars:												
New	109 543	111 370	113 945	2 097	1 967	3 137	240	260	254	111 880	113 597	117 337
Used	144 395	148 307	152 863	637	600	597	17	15	13	145 048	148 922	153 473
Minibuses	4 720	4 860	5 061	48	52	51	210	200	189	4 979	5 112	5 301
Trucks and other land transport equipment	73 234	74 550	74 934	2 567	2 531	2 768	307	337	347	76 107	77 419	78 049
Aircraft, ships and boats	1 406	1 312	1 392	1	1	1	0	1	0	1 408	1 314	1 393
Agricultural machinery and equipment	13 305	12 675	13 100	138	116	123	4	4	3	13 447	12 795	13 226
All household appliances, such as furniture, televisions, radio sets and other electrical equipment.....	3	3	6	-	-	-	-	1	0	3	4	6
Industrial, commercial and office equipment	23 978	24 769	24 804	2 576	2 350	2 772	387	391	402	26 941	27 509	27 978
Other goods	15 200	15 592	15 633	2 223	2 158	2 204	0	0	0	17 423	17 750	17 837
All goods	385 782	393 439	401 737	10 287	9 776	11 653	1 166	1 208	1 210	397 236	404 422	414 600
According to type of purchaser/lessee	Households ²			Other ³			Total					
	2018/02	2018/03	2018/04	2018/02	2018/03	2018/04	2018/02	2018/03	2018/04	2018/02	2018/03	2018/04
Instalment sale balances	266 677	271 771	278 661	119 052	121 615	123 023	385 729	393 386	401 684	385 729	393 386	401 684
Leasing balances	1 722	1 713	1 680	9 731	9 271	11 182	11 453	10 984	12 863	11 453	10 984	12 863

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1. Unearned finance charges excluded.

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

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

Term lending rates and amounts paid out by banks

Period	Average rates on instalment sale agreements		Paid out in respect of new business		
	New fixed-rate agreements %	Adjustable rate agreements %	Instalment sale transactions Rm	Leasing transactions Rm	Total Rm
	(1181M)	(1182M)	(1183M)	(1184M)	(1185M)
2017: 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
Jul	13.65	11.13	14 741	462	15 203
Aug	13.68	11.15	16 624	351	16 975
Sep	13.69	11.17	14 390	629	15 019
Oct	13.71	11.18	16 865	572	17 437
Nov	13.70	11.33	16 226	864	17 091
Dec	13.73	11.37	13 437	1 253	14 690

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Banks

Contingent liabilities

R millions

End of	Guarantees on behalf of clients	Letters of credit and committed undrawn facilities	Bankers' acceptances ¹	Underwriting exposures	Credit derivative instruments	Committed capital expenditure	Operating lease commitments	Other contingent liabilities:	
								Total ²	Of which: Uncommitted undrawn facilities
	(1191M)	(1192M)	(1198M)	(1193M)	(1199M)	(1211M)	(1212M)	(1194M)	(1213M)
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
2018	200 960	558 381	-	2 646	62 745	3 830	16 464	507 930	507 292
2015: 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	178 437	485 636	-	4 221	70 762	3 956	16 716	516 279	515 983
Feb	181 351	480 810	-	6 403	54 419	4 282	16 986	517 955	517 654
Mar	183 841	494 819	-	2 023	61 735	4 304	16 855	525 573	525 353
Apr.....	183 699	496 445	-	4 295	62 374	4 353	16 720	533 069	532 786
May.....	185 372	519 606	-	4 698	56 270	4 215	16 324	505 687	505 460
Jun	188 339	529 288	-	3 988	59 710	4 939	16 027	494 164	493 836
Jul.....	198 723	519 550	-	5 880	58 959	4 594	16 330	507 793	507 476
Aug.....	197 335	530 293	-	7 644	66 793	4 571	16 089	512 130	511 669
Sep.....	194 175	525 395	-	5 725	72 434	4 459	16 055	508 915	508 251
Oct	197 557	535 572	-	6 228	74 581	4 466	16 806	523 512	522 894
Nov.....	195 824	554 961	-	6 017	60 886	4 350	16 660	512 190	511 568
Dec.....	200 960	558 381	-	2 646	62 745	3 830	16 464	507 930	507 292

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

Banks

Credit cards, cheques and electronic transactions

Millions

Period	Credit cards			Cheques			Electronic transactions		
	Credit card purchases processed during the period ¹			Cheques processed during the period by the automated clearing bureau ^{2,3,5}			Electronic fund transfers processed during the period ^{3,4}		
	Number Millions (1260M)	Value R millions (1261M)	Value seasonally adjusted R millions (1261N)	Number Millions (1262M)	Value R millions (1263M)	Value seasonally adjusted R millions (1263N)	Number Millions (1264M)	Value R millions (1265M)	Value seasonally adjusted R millions (1265N)
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	504.031	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
2018	624.648	357 063	357 063	3.619	78 639	78 639	1 364.548	10 837 236	10 837 236
2015: 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	26 506	0.618	11 236	12 497	82.305	665 793	743 335
Feb	44.100	26 024	28 415	0.727	13 566	13 275	91.170	778 697	812 469
Mar	46.608	27 459	27 388	0.664	12 560	12 192	92.277	791 811	773 956
Apr	43.888	25 525	26 733	0.623	11 770	12 623	93.662	782 636	812 390
May	45.982	26 046	25 956	0.653	12 122	11 938	90.011	793 178	793 859
Jun	45.087	25 796	26 388	0.626	11 844	11 479	91.379	805 210	804 989
Jul	45.598	26 009	26 134	0.552	10 789	10 731	91.236	798 082	783 133
Aug	46.608	26 715	27 007	0.604	11 666	11 301	94.343	818 504	814 159
Sep	46.591	26 646	27 125	0.585	11 163	11 317	94.998	837 986	847 007
Oct	47.865	27 284	26 702	0.550	10 706	10 582	94.003	812 338	780 426
Nov	48.971	28 315	26 722	0.574	11 157	10 918	94.575	861 239	822 008
Dec	50.927	30 282	26 802	0.491	10 666	10 391	98.147	857 648	815 390
2017: Jan	45.294	25 498	26 276	0.459	9 176	10 243	87.632	727 352	812 754
Feb	43.117	24 984	27 320	0.499	9 977	9 750	91.266	786 745	818 717
Mar	47.498	26 694	26 641	0.521	10 400	10 090	99.892	876 205	855 696
Apr	45.908	25 732	27 185	0.382	7 873	8 491	90.801	748 049	780 271
May	50.413	28 394	28 365	0.489	9 653	9 466	98.166	859 379	858 416
Jun	47.657	27 222	27 792	0.453	9 606	9 324	97.621	847 126	845 822
Jul	48.998	27 572	27 864	0.395	8 590	8 628	97.027	841 214	832 050
Aug	50.466	28 287	28 542	0.447	8 988	8 613	99.966	866 796	858 885
Sep	49.180	27 982	28 458	0.394	8 006	8 118	96.888	836 971	849 618
Oct	50.809	28 955	28 357	0.395	7 993	7 941	100.452	882 969	850 215
Nov	52.204	30 952	28 967	0.404	8 204	7 982	103.631	928 518	880 834
Dec	53.374	31 835	28 341	0.335	7 639	7 459	104.039	914 939	872 986
2018: Jan	50.527	28 086	28 981	0.312	6 676	7 456	95.309	797 832	891 972
Feb	46.601	25 717	28 157	0.363	7 398	7 221	102.456	842 540	875 243
Mar	50.538	28 576	28 535	0.348	7 161	6 944	107.687	893 512	871 581
Apr	49.201	26 988	28 625	0.283	6 057	6 546	104.121	821 111	857 533
May	52.790	29 052	29 032	0.339	7 054	6 879	114.818	904 417	901 089
Jun	52.524	29 034	29 617	0.319	6 651	6 471	117.249	899 465	896 784
Jul	51.654	29 494	29 890	0.274	6 353	6 416	117.456	919 620	914 024
Aug	52.498	29 918	30 106	0.317	6 863	6 534	121.910	945 987	933 461
Sep	50.622	29 830	30 335	0.268	5 914	6 001	113.754	877 280	892 246
Oct	55.741	32 986	32 319	0.292	6 703	6 680	124.807	992 783	957 820
Nov	55.039	33 774	31 495	0.271	5 969	5 772	123.090	992 838	937 171
Dec	56.912	33 606	29 972	0.233	5 840	5 720	121.892	949 851	908 312

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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)
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
2018	29 239	1 463	644	250 200	261 909	1 048	-	544 503	228 557	4 036 880	100 922
2015: 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	222 560	3 914 607	97 865
Feb	27 781	1 975	729	244 144	236 000	1 064	-	511 694	221 773	3 904 937	97 623
Mar	28 875	1 581	940	244 779	246 749	889	-	523 814	224 105	3 942 889	98 572
Apr	29 097	1 362	395	245 490	257 642	1 179	-	535 165	224 888	3 982 115	99 553
May	28 142	910	646	249 132	266 386	668	-	545 884	224 783	4 005 069	100 127
Jun	29 127	1 258	948	240 065	269 249	531	-	541 178	226 157	4 015 503	100 388
Jul	28 275	1 651	466	247 586	261 239	608	-	539 825	226 929	4 033 921	100 848
Aug	27 460	1 659	459	246 763	273 080	939	-	550 360	230 453	4 053 559	101 339
Sep	29 357	2 005	938	256 010	277 035	848	-	566 194	232 288	4 095 262	102 382
Oct	29 002	1 514	539	259 218	272 688	1 825	-	564 786	235 273	4 126 193	103 155
Nov	32 366	906	509	262 478	281 607	1 312	-	579 179	236 138	4 169 776	104 244
Dec	32 651	848	426	258 223	274 725	1 381	-	568 253	237 334	4 198 728	104 968

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1. Average amounts as from January 2008.

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

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

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

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

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

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

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

Mutual 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)
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
2018	2	169	1 599	1 804	3 574	277	3 851	1 118	105	5 073	5 145
2017: 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	159	1 654	1 647	3 462	277	3 739	1 147	139	5 025	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
Jul.....	2	191	1 626	1 812	3 631	277	3 908	1 146	113	5 166	5 482
Aug.....	2	184	1 610	1 816	3 612	277	3 890	1 142	117	5 148	5 466
Sep.....	2	185	1 633	1 764	3 584	277	3 861	1 137	116	5 114	5 594
Oct	2	185	1 620	1 763	3 570	277	3 847	1 134	109	5 091	5 605
Nov.....	2	177	1 594	1 787	3 559	277	3 836	1 122	110	5 069	5 467
Dec.....	2	169	1 599	1 804	3 574	277	3 851	1 118	105	5 073	5 145

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)			
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
2018	1 405	1 994	-	231	280	-	240	164	-	760	5 073	5 145
2017: 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	1 377	2 054	-	211	252	-	207	174	-	750	5 025	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
Jul	1 370	2 026	-	228	266	-	253	275	-	749	5 166	5 482
Aug	1 376	2 037	-	218	265	-	260	240	-	752	5 148	5 466
Sep	1 381	1 991	-	210	267	-	283	226	-	757	5 114	5 594
Oct	1 399	1 996	-	188	275	-	259	216	-	758	5 091	5 605
Nov	1 408	1 985	-	203	271	-	267	172	-	762	5 069	5 467
Dec	1 405	1 994	-	231	280	-	240	164	-	760	5 073	5 145

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)						
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
2018	647	1 451	908	1 327	38 799	-	5 629	-	48 762
2015: 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
Jul.....	678	180	954	1 327	38 588	-	5 566	-	47 293
Aug.....	633	179	908	1 327	39 236	-	5 598	-	47 881
Sep.....	622	166	908	1 327	38 415	-	5 610	-	47 047
Oct.....	612	163	908	1 327	38 605	-	5 636	-	47 251
Nov.....	627	163	908	1 327	39 110	-	5 592	-	47 728
Dec.....	647	1 451	908	1 327	38 799	-	5 629	-	48 762

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	Total assets	Cash credit advances, seasonally adjusted
	Short term			Long term				Total loans and advances			
	Cash credit advances			Mortgage loans							
	Individuals (1290M)	Co-operatives ¹ (1291M)	Total (1293M)	Individuals (1294M)	Co-operatives (1295M)	Other loans to individuals (1296M)	Total (1297M)				
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	24 968
2017	823	25 499	26 322	8 298	6 257	1 728	16 282	42 605	3 957	46 561	26 614
2018	522	26 357	26 880	8 577	8 348	1 747	18 672	45 552	3 210	48 762	27 178
2015: 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	23 697
Feb.....	1 009	22 907	23 916	7 454	6 238	1 552	15 245	39 160	1 294	40 454	23 550
Mar.....	1 005	22 775	23 780	7 412	6 237	1 543	15 192	38 972	2 545	41 517	23 230
Apr.....	1 011	22 988	23 999	7 481	6 238	1 558	15 277	39 276	0	39 276	23 342
May	1 061	23 188	24 250	7 546	6 240	1 571	15 357	39 607	0	39 607	23 716
Jun	1 066	23 324	24 390	7 590	6 241	1 581	15 412	39 802	0	39 802	23 974
Jul.....	1 426	23 271	24 697	7 573	6 241	1 577	15 390	40 087	0	40 087	24 857
Aug.....	1 404	22 555	23 960	7 340	6 235	1 528	15 104	39 064	589	39 653	24 433
Sep.....	1 359	22 721	24 080	7 394	6 237	1 540	15 170	39 250	386	39 636	24 601
Oct	1 383	23 486	24 869	7 643	6 242	1 591	15 476	40 346	859	41 205	25 285
Nov	1 387	23 590	24 977	7 677	6 243	1 599	15 518	40 495	272	40 767	25 370
Dec.....	1 348	23 355	24 703	7 600	6 241	1 583	15 424	40 127	435	40 562	24 968
2017: Jan	1 181	23 443	24 624	7 629	6 242	1 589	15 459	40 084	443	40 526	24 953
Feb.....	1 215	24 535	25 749	7 984	6 250	1 663	15 896	41 646	0	41 646	25 364
Mar.....	1 207	25 247	26 454	8 216	6 255	1 711	16 182	42 636	0	42 636	25 887
Apr.....	1 204	25 552	26 756	8 315	6 257	1 731	16 304	43 060	1 227	44 287	26 010
May	1 210	25 737	26 947	8 376	6 258	1 744	16 378	43 325	1 663	44 988	26 333
Jun	1 199	25 377	26 575	8 258	6 256	1 720	16 234	42 809	5 896	48 705	26 109
Jul.....	1 074	25 001	26 075	8 136	6 253	1 694	16 083	42 158	2 476	44 634	26 259
Aug.....	1 056	24 426	25 482	7 949	6 249	1 655	15 853	41 335	2 761	44 096	26 014
Sep.....	814	24 565	25 380	7 994	6 250	1 665	15 909	41 288	2 869	44 157	25 932
Oct	796	24 629	25 425	8 015	6 250	1 669	15 934	41 359	3 597	44 956	25 898
Nov.....	808	25 006	25 814	8 138	6 253	1 694	16 085	41 900	2 273	44 173	26 233
Dec.....	823	25 499	26 322	8 298	6 257	1 728	16 282	42 605	3 957	46 561	26 614
2018: Jan	1 187	25 208	26 394	8 203	6 255	1 708	16 166	42 560	2 567	45 127	26 765
Feb.....	1 219	26 218	27 437	8 532	6 262	1 777	16 571	44 008	2 416	46 424	27 022
Mar.....	1 284	26 362	27 646	8 579	6 263	1 786	16 628	44 274	3 450	47 724	27 075
Apr.....	1 288	26 524	27 812	8 631	6 264	1 797	16 693	44 505	3 049	47 554	27 033
May	1 280	26 261	27 541	8 546	6 262	1 780	16 588	44 129	3 444	47 574	26 885
Jun	1 175	26 247	27 422	8 542	6 262	1 779	16 582	44 004	3 236	47 239	26 925
Jul.....	572	25 722	26 294	8 371	8 147	1 705	18 222	44 516	2 777	47 293	26 470
Aug.....	511	25 344	25 856	8 248	8 027	1 680	17 954	43 810	4 071	47 881	26 413
Sep.....	513	25 432	25 945	8 276	8 055	1 686	18 016	43 961	3 086	47 047	26 529
Oct	510	25 284	25 795	8 228	8 008	1 676	17 912	43 707	3 544	47 251	26 298
Nov.....	517	25 629	26 146	8 340	8 117	1 699	18 156	44 302	3 425	47 728	26 574
Dec.....	522	26 357	26 880	8 577	8 348	1 747	18 672	45 552	3 210	48 762	27 178

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1. Including control boards.

Monetary sector¹

Liabilities

R millions

End of	Banknotes and coin ² (1312M)	Deposits of domestic private sector, local authorities and public enterprises and/or corporations ³						
		Cheque and transmission (1313M)	Other demand (1314M)	Savings (1321M)	Short term (1316M)	Medium term (1322M)	Long term (1319M)	Total (1320M)
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
2018	124 946	764 220	887 260	262 383	256 227	598 798	653 213	3 422 099
2015: 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	237 946	276 346	581 789	603 354	3 249 796
Mar	112 346	734 153	840 798	240 527	255 347	605 805	608 392	3 285 022
Apr	111 240	719 972	826 662	241 546	281 437	571 857	633 021	3 274 495
May	109 087	698 938	844 758	244 702	280 661	559 235	662 185	3 290 481
Jun	113 927	704 448	824 660	247 736	258 215	554 951	686 366	3 276 375
Jul	112 787	724 016	863 350	251 601	264 981	574 590	671 019	3 349 557
Aug	114 991	725 439	879 127	253 325	280 461	580 805	681 535	3 400 691
Sep	119 370	749 063	888 476	254 936	254 217	598 170	684 690	3 429 554
Oct	116 348	722 119	885 055	258 473	260 000	602 770	676 490	3 404 906
Nov	121 884	745 970	893 431	262 083	250 378	617 643	652 731	3 422 235
Dec	124 946	764 220	887 260	262 383	256 227	598 798	653 213	3 422 099

KB120

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

2. In circulation outside the monetary sector.

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

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

Monetary sector¹

Liabilities

R millions

Government deposits ⁴ (1506M)	Foreign liabilities			Capital and reserves			Other liabilities (1509M)	Total liabilities (1338M)	End of
	SARB and CPD (1339M)	Other (1507M)	Total (1508M)	Domestic (1334M)	Foreign (1335M)	Total (1336M)			
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	817 788	5 441 241	2017
418 983	13 211	539 334	552 545	387 029	46 363	433 392	952 497	5 904 463	2018
311 399	12 956	563 652	576 608	297 836	21 607	319 443	801 761	5 011 517	2015: 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	817 788	5 441 241	Dec
331 896	12 927	465 705	478 632	379 159	39 239	418 397	827 879	5 411 998	2018: Jan
368 498	9 931	456 289	466 220	383 503	43 216	426 719	823 768	5 441 216	Feb
360 477	7 427	427 517	434 944	373 119	43 360	416 479	824 796	5 434 065	Mar
369 057	13 756	439 690	453 446	365 899	43 873	409 772	843 281	5 461 292	Apr
378 272	9 282	436 726	446 007	369 133	43 706	412 839	852 318	5 489 004	May
433 725	9 569	496 849	506 417	374 826	43 511	418 336	904 083	5 652 864	Jun
377 905	13 932	447 256	461 188	375 063	44 060	419 124	864 697	5 585 257	Jul
390 172	10 012	483 935	493 947	375 522	44 287	419 809	967 186	5 786 795	Aug
424 163	9 818	455 950	465 768	373 250	44 444	417 694	934 535	5 791 084	Sep
415 027	13 831	517 269	531 100	372 747	44 812	417 559	974 360	5 859 301	Oct
410 385	11 910	505 941	517 851	379 865	45 310	425 174	930 086	5 827 616	Nov
418 983	13 211	539 334	552 545	387 029	46 363	433 392	952 497	5 904 463	Dec

KB121

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

Monetary sector¹

Assets

R millions

End of	Foreign assets					Claims on the private sector					
	Gold and foreign exchange			Long term ³	Total foreign assets	SARB	CPD ⁴	Land Bank	Other ⁵ monetary institutions	Total	Of which: Local authorities
	SARB ²	Other	Total								
	(1021M)	(1349M)	(1511M)	(1342M)	(1512M)	(1344M)	(1345M)	(1298M)	(1346M)	(1347M)	(1348M)
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
2018	742 333	520 312	1 262 645	90 444	1 353 090	1 009	456	45 552	3 600 386	3 647 403	17 650
2015: 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	3 409 663	3 458 217	16 006
Feb	588 070	461 589	1 049 659	117 033	1 166 692	1 009	-	44 008	3 456 393	3 501 410	16 176
Mar	593 068	456 182	1 049 250	104 794	1 154 044	1 009	128	44 274	3 485 061	3 530 472	15 737
Apr	615 809	486 440	1 102 249	101 667	1 203 917	1 009	129	44 505	3 447 572	3 493 214	15 548
May	643 265	463 601	1 106 866	97 343	1 204 210	1 009	1 134	44 129	3 457 641	3 503 913	16 567
Jun	696 420	485 707	1 182 127	116 036	1 298 163	1 009	1 141	44 004	3 492 329	3 538 482	17 706
Jul	660 863	482 884	1 143 748	91 915	1 235 662	1 009	1 341	44 516	3 486 958	3 533 824	18 907
Aug	733 604	533 256	1 266 859	126 527	1 393 387	1 009	1 376	43 810	3 546 837	3 593 033	19 161
Sep	714 696	496 109	1 210 805	112 634	1 323 439	1 009	1 401	43 961	3 566 925	3 613 296	19 853
Oct	741 663	515 922	1 257 585	119 599	1 377 185	1 009	1 468	43 707	3 545 805	3 591 988	19 178
Nov	697 322	482 021	1 179 343	111 861	1 291 205	1 009	453	44 302	3 577 503	3 623 268	19 708
Dec	742 333	520 312	1 262 645	90 444	1 353 090	1 009	456	45 552	3 600 386	3 647 403	17 650

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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					Other assets (1513M)	Total assets (1358M)	End of
Credit				Total claims on the government sector ⁸ (1359M)			
SARB ⁶ (1350M)	CPD ⁷ (1351M)	Other ⁵ monetary institutions (1352M)	Total (1353M)				
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	132 221	5 441 241	2017
7 947	44 274	653 780	706 001	706 001	197 970	5 904 463	2018
7 825	50 075	417 123	475 023	475 023	157 489	5 011 517	2015: Nov Dec
7 376	47 158	414 341	468 875	468 875	140 070	5 166 403	
7 637	48 890	416 604	473 131	473 131	154 106	5 230 962	2016: Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec
7 469	27 561	424 430	459 460	459 460	153 777	5 216 135	
7 535	29 740	427 438	464 713	464 713	153 450	5 155 072	
7 643	30 229	429 848	467 720	467 720	170 558	5 069 459	
7 576	32 447	463 286	503 308	503 308	164 403	5 205 340	
7 775	32 109	469 643	509 527	509 527	179 470	5 169 175	
7 892	37 166	479 797	524 855	524 855	143 400	5 148 780	
7 676	42 272	480 561	530 509	530 509	159 940	5 193 454	
7 744	58 820	475 908	542 472	542 472	144 438	5 181 186	
7 782	59 954	501 503	569 239	569 239	126 375	5 206 075	
7 725	61 983	519 695	589 402	589 402	118 520	5 215 533	
7 766	56 530	513 155	577 451	577 451	134 896	5 200 167	
7 866	60 202	507 059	575 127	575 127	156 724	5 211 420	2017: Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec
7 812	44 722	512 161	564 694	564 694	153 931	5 196 718	
7 762	28 060	510 009	545 831	545 831	159 866	5 228 018	
7 868	41 549	512 565	561 983	561 983	139 685	5 189 679	
7 953	37 135	513 078	558 166	558 166	144 662	5 221 822	
7 897	41 965	521 625	571 486	571 486	144 537	5 240 395	
8 011	47 161	524 649	579 821	579 821	165 610	5 305 856	
7 943	43 311	537 323	588 577	588 577	150 572	5 301 573	
7 905	47 414	549 946	605 265	605 265	152 637	5 433 555	
7 773	45 692	555 927	609 392	609 392	154 059	5 480 843	
7 709	45 006	569 910	622 625	622 625	138 344	5 473 758	
7 976	39 984	573 133	621 093	621 093	132 221	5 441 241	
8 086	30 921	566 289	605 296	605 296	147 566	5 411 998	2018: Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec
8 100	24 555	573 669	606 324	606 324	166 790	5 441 216	
8 084	17 636	580 705	606 425	606 425	143 124	5 434 065	
8 053	36 152	585 946	630 150	630 150	134 011	5 461 292	
7 988	25 478	596 569	630 035	630 035	150 846	5 489 004	
7 899	25 385	608 402	641 686	641 686	174 532	5 652 864	
8 017	42 181	617 340	667 539	667 539	148 233	5 585 257	
7 810	41 621	616 085	665 517	665 517	134 860	5 786 795	
7 867	47 576	627 325	682 768	682 768	171 581	5 791 084	
7 729	53 368	639 978	701 075	701 075	189 053	5 859 301	
7 918	50 108	660 312	718 339	718 339	194 804	5 827 616	
7 947	44 274	653 780	706 001	706 001	197 970	5 904 463	

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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.

Credit extension by all monetary institutions¹

R millions

End of	Credit extended to the domestic private sector									Net credit extended to the government sector	Total domestic credit extension ⁵	Memorandum items		
	Investments	Bills discounted	Loans and advances						Total credit extended to the private sector ⁴			Claims on local authorities	Loans granted under resale agreements	Assets securitised ⁶
			Instalment sale credit	Leasing finance ²	Mortgage advances	Other loans and advances	Total loans and advances ³	Of which: To households						
	(1360M)	(1361M)	(1362M)	(1363M)	(1364M)	(1365M)	(1369M)	(1505M)	(1347M)	(1367M)	(1368M)	(1348M)	(1502M)	(1375M)
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
2018	293 285	5 107	401 659	12 862	1 411 721	1 522 769	3 349 012	1 630 202	3 647 403	287 017	3 934 420	17 650	81 854	4 368
2015: 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	278 878	7 688	374 645	11 780	1 353 046	1 432 180	3 171 652	1 549 488	3 458 217	273 400	3 731 617	16 006	75 054	2 412
Feb.....	277 914	7 916	377 348	11 739	1 361 144	1 465 349	3 215 580	1 560 607	3 501 410	237 826	3 739 236	16 176	78 145	-
Mar.....	278 979	7 986	380 312	11 469	1 364 556	1 487 170	3 243 507	1 564 570	3 530 472	245 948	3 776 420	15 737	64 519	-
Apr	258 110	8 256	379 979	11 387	1 368 686	1 466 797	3 226 849	1 566 812	3 493 214	261 093	3 754 307	15 548	71 232	1 956
May	266 177	8 733	383 906	11 504	1 374 352	1 459 240	3 229 003	1 573 984	3 503 913	251 764	3 755 677	16 567	64 102	-
Jun	265 509	6 412	385 679	11 453	1 379 041	1 490 388	3 266 560	1 579 828	3 538 482	207 961	3 746 444	17 706	67 659	-
Jul	263 994	6 616	388 718	11 008	1 384 805	1 478 683	3 263 214	1 587 456	3 533 824	289 633	3 823 457	18 907	68 001	-
Aug	292 681	6 005	391 675	10 878	1 385 868	1 505 925	3 294 347	1 593 228	3 593 033	275 345	3 868 377	19 161	65 463	-
Sep	290 301	5 701	393 332	10 983	1 393 087	1 519 894	3 317 295	1 599 883	3 613 296	258 605	3 871 901	19 853	71 240	-
Oct	291 942	5 439	396 061	11 478	1 398 604	1 488 464	3 294 607	1 610 211	3 591 988	286 048	3 878 036	19 178	70 244	-
Nov	297 686	5 368	399 997	11 851	1 407 428	1 500 937	3 320 213	1 623 216	3 623 268	307 953	3 931 221	19 708	72 388	-
Dec	293 285	5 107	401 659	12 862	1 411 721	1 522 769	3 349 012	1 630 202	3 647 403	287 017	3 934 420	17 650	81 854	-

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1. Monetary sector as defined in footnote 1 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)
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
2018	124 946	764 220	889 166	887 260	1 776 426	1 117 407	2 893 833	653 213	3 547 046
2015: 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	1 096 081	2 752 658	603 354	3 356 011
Mar	112 346	734 153	846 499	840 798	1 687 297	1 101 680	2 788 976	608 392	3 397 369
Apr	111 240	719 972	831 212	826 662	1 657 874	1 094 839	2 752 713	633 021	3 385 735
May	109 087	698 938	808 026	844 758	1 652 784	1 084 598	2 737 382	662 185	3 399 568
Jun	113 927	704 448	818 375	824 660	1 643 035	1 060 901	2 703 936	686 366	3 390 302
Jul	112 787	724 016	836 803	863 350	1 700 153	1 091 172	2 791 325	671 019	3 462 343
Aug	114 991	725 439	840 430	879 127	1 719 556	1 114 591	2 834 147	681 535	3 515 682
Sep	119 370	749 063	868 434	888 476	1 756 910	1 107 324	2 864 233	684 690	3 548 924
Oct	116 348	722 119	838 466	885 055	1 723 521	1 121 244	2 844 764	676 490	3 521 254
Nov	121 884	745 970	867 853	893 431	1 761 284	1 130 103	2 891 387	652 731	3 544 119
Dec	124 946	764 220	889 166	887 260	1 776 426	1 117 407	2 893 833	653 213	3 547 046

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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: Aug.....	3 287 072	741 104	588 577	321 710	266 868	3 366 233	-1 087 133	3 281 032	729 460	255 761	3 377 549
Sep.....	3 316 606	799 694	605 265	368 789	236 476	3 399 809	-1 119 373	3 301 042	755 918	240 965	3 396 730
Oct	3 322 149	827 305	609 392	356 811	252 581	3 394 519	-1 152 256	3 304 083	790 451	238 156	3 413 234
Nov.....	3 353 362	819 925	622 625	355 714	266 911	3 432 484	-1 165 958	3 310 515	804 053	241 390	3 433 387
Dec.....	3 359 131	739 646	621 093	362 976	258 117	3 470 553	-1 109 185	3 353 801	735 686	258 564	3 463 258
2018: Jan	3 355 193	722 286	605 296	331 896	273 400	3 458 217	-1 098 710	3 396 370	735 929	259 132	3 458 781
Feb	3 356 011	700 472	606 324	368 498	237 826	3 501 410	-1 083 698	3 412 052	743 639	265 636	3 478 453
Mar	3 397 369	719 100	606 425	360 477	245 948	3 530 472	-1 098 151	3 393 850	740 760	262 698	3 497 503
Apr	3 385 735	750 470	630 150	369 057	261 093	3 493 214	-1 119 042	3 391 218	776 235	265 125	3 495 297
May	3 399 568	758 202	630 035	378 272	251 764	3 503 913	-1 114 311	3 392 479	771 281	254 432	3 508 519
Jun	3 390 302	791 746	641 686	433 725	207 961	3 538 482	-1 147 887	3 407 753	783 545	241 372	3 550 386
Jul	3 462 343	774 474	667 539	377 905	289 633	3 533 824	-1 135 588	3 446 970	784 936	266 540	3 550 906
Aug.....	3 515 682	899 440	665 517	390 172	275 345	3 593 033	-1 252 135	3 509 659	886 581	262 756	3 605 452
Sep.....	3 548 924	857 671	682 768	424 163	258 605	3 613 296	-1 180 648	3 533 203	812 207	263 166	3 609 118
Oct	3 521 254	846 084	701 075	415 027	286 048	3 591 988	-1 202 866	3 501 597	804 281	272 278	3 611 553
Nov.....	3 544 119	773 353	718 339	410 385	307 953	3 623 268	-1 160 456	3 498 093	755 989	283 320	3 624 904
Dec.....	3 547 046	800 545	706 001	418 983	287 017	3 647 403	-1 187 919	3 540 303	798 459	286 136	3 637 651

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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: Aug.....	20 684	11 658	8 756	-6 513	2 243	12 840	-6 057	29 189	-9 361	12 668	9 135	
Sep.....	29 534	58 589	16 687	-47 079	-30 392	33 576	-32 240	20 010	26 458	-14 796	19 181	
Oct	5 543	27 611	4 127	11 978	16 105	-5 291	-32 883	3 041	34 533	-2 809	16 503	
Nov.....	31 213	-7 380	13 233	1 096	14 329	37 965	-13 701	6 432	13 601	3 234	20 153	
Dec.....	5 769	-80 280	-1 531	-7 262	-8 793	38 069	56 773	43 286	-68 367	17 174	29 872	
2018: Jan	-3 938	-17 360	-15 797	31 080	15 283	-12 336	10 475	42 569	243	568	-4 477	
Feb	818	-21 813	1 028	-36 602	-35 574	43 193	15 012	15 682	7 710	6 504	19 672	
Mar.....	41 357	18 628	101	8 021	8 121	29 062	-14 454	-18 202	-2 879	-2 938	19 049	
Apr	-11 634	31 370	23 726	-8 580	15 145	-37 258	-20 891	-2 632	35 475	2 428	-2 206	
May	13 833	7 732	-115	-9 215	-9 329	10 699	4 732	1 261	-4 954	-10 693	13 222	
Jun	-9 265	33 544	11 651	-55 453	-43 802	34 569	-33 576	15 274	12 264	-13 060	41 867	
Jul	72 041	-17 272	25 852	55 820	81 672	-4 658	12 299	39 217	1 391	25 168	521	
Aug.....	53 339	124 966	-2 022	-12 267	-14 289	59 209	-116 547	62 689	101 645	-3 783	54 545	
Sep.....	33 242	-41 769	17 251	-33 991	-16 740	20 264	71 487	23 544	-74 374	410	3 666	
Oct	-27 670	-11 587	18 307	9 136	27 443	-21 308	-22 218	-31 606	-7 925	9 112	2 435	
Nov.....	22 865	-72 731	17 263	4 642	21 906	31 280	42 410	-3 504	-48 293	11 041	13 351	
Dec.....	2 927	27 191	-12 338	-8 598	-20 936	24 135	-27 463	42 210	42 471	2 816	12 747	

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

Banks and Mutual banks

Mortgage loans

R millions

Period	New mortgage loans and re-advances granted during period								Mortgage loans paid out during the period	Capital repayments on advances during period	Total mortgage loans outstanding ³
	Gross amount ¹										
	Assets mortgaged				Total	Purpose					
	Residential		Farms	Commercial and other		For construction of buildings ²	Existing buildings	Vacant land			
	Total	Of which: Re-advances									
	(1470M)	(1471M)	(1472M)	(1473M)	(1474M)	(1475M)	(1476M)	(1477M)	(1478M)	(1479M)	(1480M)
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
2018	219 781	8 695	3 445	129 548	352 774	36 026	309 694	7 055	256 047	192 368	1 404 685
2015: 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.....	18 939	750	403	11 859	31 201	2 947	27 805	448	18 756	11 170	1 353 731
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	19 016	1 371 780
Jul	18 767	759	262	10 861	29 889	3 429	26 068	393	21 060	16 933	1 375 875
Aug	19 551	777	283	9 493	29 326	2 399	26 267	660	20 714	19 356	1 377 215
Sep	17 075	703	167	9 204	26 445	2 618	23 426	401	20 175	12 945	1 384 415
Oct	21 267	845	314	12 083	33 664	4 468	27 859	1 337	23 374	15 593	1 392 190
Nov	19 691	784	300	11 977	31 968	3 452	27 838	677	25 278	16 593	1 400 842
Dec	13 771	529	185	12 213	26 169	4 141	21 028	1 000	21 459	17 587	1 404 685

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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			
	04	01	02	03	04	01	02	03	04
Total cross-border assets/claims²..... KBP1531A	578 891	563 824	545 832	597 266	579 611	551 617	592 222	597 257	599 458
Financial instruments									
Deposits and loans..... KBP1538A	426 249	421 872	415 058	449 701	399 480	397 596	403 347	414 745	433 262
Debt securities..... KBP1539A	38 916	33 442	31 691	37 288	42 648	35 196	56 830	59 254	61 713
Other claims..... KBP1540A	113 726	108 511	99 083	110 277	137 483	118 825	132 044	123 258	104 482
Bank type									
Domestic banks..... KBP1555A	503 619	480 508	460 742	510 004	503 791	462 969	500 551	510 415	513 081
Foreign branches..... KBP1557A	74 402	81 995	84 124	86 420	74 768	87 396	90 964	85 968	85 175
Foreign subsidiaries..... KBP1559A	870	1 321	965	842	1 052	1 252	707	873	1 202
Currency									
Foreign..... KBP1531F	483 143	455 724	434 313	469 630	445 763	418 283	451 537	464 398	479 625
US dollar..... KBP1531U	396 837	358 248	331 689	367 784	331 812	316 687	330 662	349 744	366 266
Euro..... KBP1531E	38 682	49 720	52 548	43 517	41 301	38 741	39 866	42 615	43 730
Yen..... KBP1531Y	4 500	5 807	5 777	5 098	4 460	4 412	5 353	5 299	4 125
British pound..... KBP1531G	18 362	19 896	20 556	27 888	45 066	31 073	36 928	37 771	32 708
Swiss franc..... KBP1531C	827	567	289	516	322	297	492	452	851
Other currencies..... KBP1531O	23 935	21 486	23 455	24 828	22 802	27 073	38 237	28 517	31 945
Domestic (Rand)..... KBP1531R	95 748	108 100	111 519	127 636	133 849	133 334	140 685	132 859	119 832
Counterparty Institutional sector									
Financial									
Banks..... KBP1515A	380 628	367 828	355 016	395 601	375 901	361 590	369 161	366 779	361 775
of which: Inter-office positions..... KBP1517A	165 127	167 249	146 761	158 751	149 766	136 804	115 210	116 480	149 942
Non-bank financial..... KBP1525A	49 500	52 393	46 636	51 293	55 370	59 072	68 678	72 100	72 959
Non-financial									
Non-financial institutions..... KBP1519A	111 956	114 130	118 434	120 048	111 304	102 958	118 666	120 341	127 025
General government..... KBP1521A	26 260	19 617	17 092	22 889	28 929	20 506	26 456	27 352	27 402
Households..... KBP1523A	9 473	8 811	8 599	7 358	8 060	7 445	9 208	10 604	10 206
Unallocated sector..... KBP1527A	1 074	1 044	55	77	48	46	53	81	91
Counterparty region									
Developed countries..... KBP1532A	356 858	339 967	338 537	362 319	378 305	366 894	370 866	384 587	338 661
Developing Europe..... KBP1534A	779	902	928	901	1 651	1 498	1 563	1 800	1 728
Developing Africa and Middle East..... KBP1536A	106 099	104 138	107 174	107 275	109 524	104 454	124 067	113 319	121 646
Developing Asia and Pacific..... KBP1537A	15 871	17 867	20 164	18 788	15 368	18 543	19 915	16 422	16 002
Developing Latin America and Caribbean..... KBP1535A	4 570	3 146	3 470	3 869	3 589	3 133	3 019	3 632	3 858
Offshore centres..... KBP1533A	94 714	97 804	75 560	104 113	71 175	57 095	72 792	77 497	117 563
Unallocated..... KBP1549A	-	-	-	-	-	-	-	-	-
Total domestic assets..... KBP1550A	4 280 208	4 361 389	4 383 511	4 500 289	4 554 108	4 644 661	4 697 735	4 821 924	4 921 329
Foreign currency..... KBP1530F	141 254	132 344	131 138	140 805	142 387	137 996	141 293	163 039	168 386
Domestic currency..... KBP1551A	4 138 954	4 229 045	4 252 373	4 359 483	4 411 721	4 506 665	4 556 442	4 658 885	4 752 942
Total assets³..... KBP1529A	4 859 099	4 925 213	4 929 343	5 097 555	5 133 720	5 196 278	5 289 957	5 419 181	5 520 786
Foreign currency..... KBP1529F	624 397	588 068	565 451	610 436	588 150	556 285	592 830	627 437	648 012
Domestic currency..... KBP1529R	4 234 702	4 337 145	4 363 892	4 487 119	4 545 570	4 639 992	4 697 127	4 791 744	4 872 775

KB133

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
04	01	02	03	04	01	02	03	04	
511 495	512 480	468 495	501 909	506 406	470 626	541 916	503 040	588 377	KBP1543A Total cross-border liabilities²
									Financial instruments
343 322	345 712	303 239	327 908	289 655	274 969	324 562	292 734	397 933	KBP1563A Deposits and loans
20 404	20 078	21 702	23 368	22 430	21 908	31 686	34 730	37 521	KBP1548A Debt securities
147 768	146 691	143 554	150 633	194 320	173 749	185 667	175 576	152 923	KBP1564A Other liabilities
									Bank type
396 947	385 192	336 618	373 392	380 213	331 881	391 586	368 800	448 053	KBP1556A Domestic banks
112 423	124 876	129 268	125 971	123 703	136 604	148 186	132 342	139 205	KBP1558A Foreign branches
2 124	2 413	2 608	2 546	2 489	2 141	2 144	1 898	1 120	KBP1560A Foreign subsidiaries
									Currency
322 720	310 750	265 454	289 392	261 571	226 938	301 886	274 173	341 385	KBP1543F Foreign
258 641	237 264	201 875	220 574	199 751	170 791	242 325	221 427	283 246	KBP1543U US dollar
25 963	30 393	25 720	28 175	25 423	22 687	23 429	21 677	21 108	KBP1543E Euro
576	491	424	408	403	596	852	787	7 463	KBP1543Y Yen
18 580	25 603	16 238	19 454	17 807	9 918	13 016	10 923	11 576	KBP1543G British pound
4 791	4 567	4 563	4 667	4 398	4 166	4 725	4 924	4 929	KBP1543C Swiss franc
14 169	12 432	16 634	16 114	13 788	18 779	17 539	14 435	13 063	KBP1543O Other currencies
188 774	201 730	203 041	212 517	244 835	243 688	240 029	228 866	246 992	KBP1543R Domestic (Rand)
									Counterparty Institutional sector
									Financial
415 005	413 648	369 709	406 660	407 748	379 251	444 246	404 668	495 114	KBP1516A Banks
									of which: Inter-office
234 634	241 735	229 155	253 823	224 722	228 221	210 977	190 889	240 531	KBP1518A positions
55 220	53 804	58 012	53 315	58 852	54 812	57 341	55 525	53 045	KBP1526A Non-bank financial
									Non-financial
25 429	30 058	24 761	24 300	22 383	19 391	23 242	23 938	19 820	KBP1520A Non-financial institutions
2 897	1 327	1 735	2 085	2 124	2 187	2 163	2 685	2 640	KBP1522A General government
12 905	12 911	13 519	14 772	14 494	14 243	14 163	15 439	16 957	KBP1524A Households
39	733	759	776	804	741	760	785	801	KBP1528A Unallocated sector
									Counterparty region
270 532	271 434	250 930	269 253	326 061	309 201	331 867	298 448	319 185	KBP1561A Developed countries
389	425	376	438	462	594	1 293	1 211	985	KBP1562A Developing Europe
									Developing Africa and
73 405	67 342	59 472	57 325	50 770	51 371	64 452	65 019	71 157	KBP1546A Middle East
43 835	48 070	44 623	37 320	35 416	33 378	31 866	35 926	44 817	KBP1547A Developing Asia and Pacific
									Developing Latin America
1 919	455	837	1 171	1 083	965	984	1 016	2 090	KBP1545A and Caribbean
101 010	104 676	90 555	113 034	70 184	53 209	76 731	63 565	109 571	KBP1544A Offshore centres
20 404	20 078	21 702	23 368	22 430	21 908	34 723	37 854	40 572	KBP1554A Unallocated
4 432 568	4 497 113	4 548 660	4 684 705	4 720 202	4 815 575	4 842 611	5 013 571	5 035 278	KBP1552A Total domestic liabilities
141 859	141 230	134 976	145 334	128 688	118 988	159 286	162 588	156 901	KBP1542F Foreign currency
4 290 708	4 355 883	4 413 684	4 539 371	4 591 514	4 696 587	4 683 326	4 850 983	4 878 377	KBP1553A Domestic currency
4 944 062	5 009 593	5 017 154	5 186 615	5 226 608	5 286 201	5 384 527	5 516 611	5 623 656	KBP1541A Total liabilities³
464 586	451 986	400 430	434 733	390 259	345 926	461 172	436 762	498 287	KBP1541F Foreign currency
4 479 477	4 557 607	4 616 724	4 751 882	4 836 349	4 940 275	4 923 355	5 079 850	5 125 369	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	Notes and coin in circulation ²	Rand denominated	Foreign currency denominated	Foreign currency swaps ⁴	Total reverse repurchase transactions ⁵	Total SARB debentures ⁶	CPD call deposits with SARB	Total
	(1390M)	(1392M)	(1016M)	(1017M)	(1459M)	(1442M)	(1455M)	(1067M)	(1449M)
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
2018	56 065	138 913	75 382	124 984	-7 500	-	317	8 837	1 654
2015: 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	135 203	69 775	128 189	10 000	-	35	11 567	21 602
Jun	55 714	136 584	71 092	136 922	9 500	-	92	11 509	21 101
Jul	56 109	136 882	71 558	129 025	10 000	-	156	12 519	22 675
Aug.....	56 072	137 591	62 339	144 464	18 900	-	-	11 745	30 645
Sep.....	55 562	140 146	72 126	135 813	7 050	-	-	8 782	15 832
Oct	55 784	142 743	73 091	137 756	6 800	-	700	6 681	14 181
Nov.....	56 214	144 682	73 171	126 165	4 450	-	545	7 104	12 099
Dec.....	57 018	157 564	75 382	124 984	-7 500	-	317	8 837	1 654

KB128

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. A negative value represents an injection of liquidity. 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)		
2018/12/05	56 000	-	3 872	1 277	-	58 595
2018/12/06	56 000	-	2 583	1 581	-	57 003
2018/12/07	56 000	-	2 189	1 581	-	56 608
2018/12/08	56 000	-	-	2 760	1 048	54 288
2018/12/10	56 000	-	-	1 934	-	54 066
2018/12/11	56 000	-	101	1 330	-	54 771
2018/12/12	56 000	-	844	1 052	-	55 792
2018/12/13	56 000	-	3 812	1 355	-	58 457
2018/12/14	56 000	1 200	713	1 250	-	56 663
2018/12/15	56 000	-	-	3 772	638	52 866
2018/12/18	56 000	-	-	3 240	-	52 760
2018/12/19	56 000	-	-	3 875	-	52 125
2018/12/20	56 000	-	-	3 897	-	52 103
2018/12/21	56 000	5 400	358	3 237	-	58 520
2018/12/22	56 000	-	-	4 406	428	52 022
2018/12/24	56 000	-	4 103	740	-	59 363
2018/12/27	56 000	1 450	2 699	346	-	59 802
2018/12/28	56 000	3 025	-	716	-	58 309
2018/12/29	56 000	-	-	716	-	55 284
2018/12/31	56 000	-	11 482	547	-	66 935
2019/01/02	56 000	-	3 351	1 527	-	57 824
2019/01/03	56 000	610	-	1 931	-	54 679
2019/01/04	56 000	1 100	1 832	1 702	-	57 231
2019/01/05	56 000	-	227	1 702	-	54 525
2019/01/07	56 000	-	-	2 110	-	53 890
2019/01/08	56 000	-	1 955	1 702	-	56 253
2019/01/09	56 000	2 000	1 312	756	-	58 556
2019/01/10	56 000	2 600	1 003	1 799	-	57 804
2019/01/11	56 000	1 100	1 131	1 653	-	56 578
2019/01/12	56 000	-	227	1 653	631	55 204
2019/01/14	56 000	-	14	4 840	-	51 174
2019/01/15	56 000	-	14	2 815	-	53 199
2019/01/16	56 000	-	14	2 815	1 811	55 010
2019/01/17	56 000	-	668	1 577	-	55 091
2019/01/18	56 000	-	14	2 750	-	53 264
2019/01/19	56 000	-	227	2 750	-	53 477
2019/01/21	56 000	-	14	3 427	455	53 042
2019/01/22	56 000	-	2 243	133	-	58 110
2019/01/23	56 000	-	897	178	-	56 718
2019/01/24	56 000	-	1 425	243	-	57 183
2019/01/25	56 000	-	899	243	-	56 656
2019/01/26	56 000	-	259	243	-	56 016
2019/01/28	56 000	1 600	3 665	132	-	61 133
2019/01/29	56 000	1 500	2 774	411	-	59 862
2019/01/30	56 000	-	2 407	456	-	57 950
2019/01/31	56 000	15 800	5 459	742	-	76 517
2019/02/01	56 000	-	2 556	735	-	57 821
2019/02/02	56 000	-	2 556	735	-	57 821
2019/02/04	56 000	2 600	3 798	1 179	-	61 219
2019/02/05	56 000	-	-	1 417	-	54 583
2019/02/06	56 000	-	164	1 025	-	55 139
2019/02/07	56 000	1 500	1 673	1 107	-	58 066
2019/02/08	56 000	-	1 171	1 107	-	56 064
2019/02/09	56 000	-	1 171	1 107	-	56 064
2019/02/11	56 000	-	42	775	-	55 267
2019/02/12	56 000	-	1 981	1 144	-	56 837
2019/02/13	56 000	-	1 282	1 761	-	55 521
2019/02/14	56 000	-	1 023	2 392	-	54 631
2019/02/15	56 000	-	1 615	1 957	-	55 658
2019/02/16	56 000	-	-	3 219	635	53 416
2019/02/18	56 000	1 500	-	2 016	-	55 484
2019/02/19	56 000	-2 453	-	3 821	-	49 726
2019/02/20	56 000	-	259	3 037	-	53 221
2019/02/21	56 000	-	246	2 235	-	54 011
2019/02/22	56 000	2 900	196	2 453	-	56 643
2019/02/23	56 000	-	196	2 753	1 146	54 589
2019/02/25	56 000	-	196	2 553	-	53 643
2019/02/26	56 000	-	196	2 705	-	53 491
2019/02/27	56 000	-	196	2 567	-	53 629
2019/02/28	56 000	-	5 528	1 364	-	60 165
2019/03/01	56 000	-	1 590	997	-	56 593

KB131

1. Liquidity provided by the South African Reserve Bank on a weekly basis every Wednesday as from 5 September 2001.
2. 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.
3. 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 %	SAMOS penalty rate ²	Date	Percentage		South African Benchmark Overnight Rate (Sabor) on deposits ³ %	Overnight foreign exchange rate ⁴ %	Rand overnight deposit rate ⁵ %	2 months	3 months	6 months	12 months
	(1401M) ¹			(1403M) ¹		(1444W)	(1446W)	(1447W)	(1409W)	(1411W)	(1412W)	(1413W)
2009/03/25	9.50	14.50	2009/03/25	13.00	2018/11/09	6.45	6.27	6.35	6.88	7.00	7.68	8.33
2009/05/04	8.50	13.50	2009/05/04	12.00	2018/11/16	6.47	6.38	6.34	6.88	7.01	7.67	8.35
2009/05/29	7.50	12.50	2009/05/29	11.00	2018/11/23	6.69	6.81	6.45	7.05	7.16	7.75	8.35
2009/08/14	7.00	12.00	2009/08/14	10.50	2018/11/30	6.71	6.55	6.59	7.04	7.14	7.74	8.33
2010/03/26	6.50	11.50	2010/03/26	10.00	2018/12/07	6.72	6.65	6.59	7.05	7.14	7.75	8.34
2010/09/10	6.00	...	2010/09/10	9.50	2018/12/14	6.73	6.79	6.59	7.05	7.14	7.75	8.35
2010/11/19	5.50	...	2010/11/19	9.00	2018/12/21	6.74	6.85	6.58	7.05	7.14	7.75	8.32
2012/07/20	5.00	...	2012/07/20	8.50	2018/12/28	6.70	6.42	6.59	7.05	7.14	7.75	8.32
2014/01/30	5.50	...	2014/01/30	9.00	2019/01/04	6.65	5.98	6.59	7.05	7.14	7.75	8.29
2014/07/18	5.75	...	2014/07/18	9.25	2019/01/11	6.72	6.85	6.59	7.06	7.14	7.75	8.27
2015/07/24	6.00	...	2015/07/24	9.50	2019/01/18	6.73	6.75	6.59	7.06	7.14	7.75	8.27
2015/11/20	6.25	...	2015/11/20	9.75	2019/01/25	6.73	6.63	6.59	7.06	7.14	7.74	8.23
2016/01/29	6.75	...	2016/01/29	10.25	2019/02/01	6.72	6.41	6.59	7.05	7.13	7.74	8.19
2016/03/18	7.00	...	2016/03/18	10.50	2019/02/08	6.71	6.29	6.59	7.05	7.13	7.73	8.19
2017/07/21	6.75	...	2017/07/21	10.25	2019/02/15	6.74	6.90	6.59	7.06	7.14	7.73	8.26
2018/03/29	6.50	...	2018/03/29	10.00	2019/02/22	6.73	6.67	6.59	7.06	7.14	7.73	8.19
2018/11/23	6.75	...	2018/11/23	10.25	2019/03/01	6.74	6.70	6.59	7.06	7.14	7.70	8.17

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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 %	Interbank call money %
	SARB debentures ⁷		91-day Treasury bills %	3-month JIBAR ⁸ %	9x12 FRA ⁹ %		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 %	56 days %										
	(1448W)	(1458W)	(1405W)	(1450W)	(1451W)		(1414M)	(1415M)	(1416M)	(1417M)	(1404M)	(1402M)
2018/11/09	...	...	7.27	7.02	7.54	2017: Sep	6.45	7.14	6.76	7.33	10.45	7.01
2018/11/16	...	...	7.29	7.02	7.48	Oct	6.48	7.05	6.51	7.35	10.60	7.00
2018/11/23	...	...	7.45	7.18	7.43	Nov	6.50	7.09	6.38	7.31	10.54	6.93
2018/11/30	...	...	7.43	7.15	7.40	Dec	6.49	7.15	6.66	7.66	10.55	7.03
2018/12/07	...	...	7.44	7.15	7.46							
2018/12/14	6.25	...	7.48	7.15	7.46	2018: Jan	6.52	7.16	6.63	7.29	10.70	7.02
2018/12/21	...	...	7.61	7.15	7.40	Feb	6.50	7.11	6.70	7.33	10.65	7.04
2018/12/28	...	...	7.61	7.15	7.32	Mar	6.39	7.05	6.84	7.29	10.61	6.84
2019/01/04	...	...	7.61	7.15	7.27	Apr	6.26	6.95	6.77	7.29	10.47	6.70
2019/01/11	...	...	7.53	7.15	7.25	May	6.31	6.91	6.81	7.22	10.49	6.81
2019/01/18	...	...	7.47	7.15	7.26	Jun	6.24	6.92	6.58	7.22	10.50	6.88
2019/01/25	...	...	7.39	7.15	7.17	Jul	6.34	6.95	6.67	7.18	10.50	6.78
2019/02/01	...	...	7.34	7.15	7.10	Aug	6.30	6.96	6.80	7.17	10.49	6.92
2019/02/08	...	...	7.32	7.15	7.14	Sep	6.34	6.86	6.81	7.26	10.46	6.95
2019/02/15	...	...	7.21	7.15	7.24	Oct	6.32	6.89	6.77	7.27	10.66	6.94
2019/02/22	...	...	7.13	7.15	7.10	Nov	6.46	7.09	6.93	7.26	10.61	7.01
2019/03/01	...	...	7.11	7.15	7.10	Dec	6.52	7.13	7.25	7.26	10.64	7.04

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- As at month-ends.
- The SAMOS penalty rate was discontinued as from 30 August 2010.
- The SAONIA rate (weighted average rate of unsecured interbank overnight transactions at market rates consistently worked back to September 2001) was discontinued and replaced with the South African Benchmark Overnight Rate (Sabor) on deposits as from 27 March 2007.
- As from 27 March 2007 the rate indicated the weighted average implied rate of both overnight call deposit rates and tomorrow next transactions raised in the forward foreign exchange market.
- Weighted average of the overnight call deposit rates paid by A1-rated local and F1-rated foreign financial institutions where Safex places its daily margin deposits received by members.
- As from 1 April 2004 the rate reflected related to negotiable certificates of deposits (instead of promissory notes).
- Average tender rate on South African Reserve Bank debentures established at Wednesday auctions (see footnotes 5 and 6 on page S-28 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						
	M1(A) (1370A)	M1 (1371A)	M2 (1373A)	M3 (1374A)	Private sector		Total domestic credit extension (1368A)	V1(A) (1420K)	V1 (1421K)	V2 (1422K)	V3 (1423K)
					Total loans and advances ⁴ (1369A)	Total claims ⁵ (1347A)					
2013	10.28	9.36	9.67	5.85	6.34	6.13	4.98	6.01	3.27	1.82	1.44
2014	7.46	9.65	8.63	7.23	7.88	8.49	9.56	5.86	3.16	1.78	1.45
2015	10.89	15.08	9.66	10.47	8.93	10.17	10.99	5.63	3.06	1.74	1.42
2016	6.88	12.49	6.54	6.07	5.58	5.10	6.97	5.67	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	1.77	1.44
2018	3.09	4.53	3.14	5.56	5.19	5.10	5.49	5.81	2.87	1.74	1.41
2015: 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	5.56	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	5.64	2.96	1.75	1.43
Apr	6.69	11.44	7.32	7.28	6.99	7.06	7.24	...	...	...	...
May	5.12	10.02	5.38	6.16	6.66	6.60	7.45	...	...	...	...
Jun	6.82	9.49	4.54	5.58	7.27	7.23	8.19	5.71	2.98	1.77	1.43
Jul	6.78	7.78	3.30	4.41	6.63	6.77	7.94	...	...	...	...
Aug	5.55	9.68	4.99	5.48	6.22	6.15	7.71	...	...	...	...
Sep	6.51	8.21	5.20	5.64	6.64	7.18	9.11	5.70	2.99	1.77	1.44
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	5.64	2.89	1.76	1.42
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	5.66	2.83	1.75	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	2.89	1.78	1.45
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	5.76	2.86	1.77	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	5.79	2.88	1.76	1.44
2018: Jan	2.38	3.40	6.85	5.83	3.86	5.57	6.34	...	...	...	...
Feb	5.16	4.98	7.68	6.89	4.42	5.77	6.20	...	...	...	...
Mar	5.85	5.23	7.87	6.43	4.56	5.99	6.90	5.66	2.83	1.70	1.39
Apr	5.34	4.79	6.89	6.39	4.31	5.08	5.93	...	...	...	...
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	5.84	2.90	1.76	1.43
Jul	3.46	4.42	6.57	6.00	4.97	5.38	5.68	...	...	...	...
Aug	4.27	5.05	7.12	6.95	5.63	6.74	6.48	...	...	...	...
Sep	3.89	6.29	6.76	7.00	5.23	6.28	6.48	5.83	2.86	1.75	1.42
Oct	1.83	4.14	4.79	5.99	4.55	5.82	6.33	...	...	...	...
Nov	3.07	4.09	3.86	5.69	4.29	5.56	6.27	...	...	...	...
Dec	3.09	4.53	3.14	5.56	5.19	5.10	5.49	5.90	2.89	1.76	1.42

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1. Measured over a 12-month period.
2. Based on the consolidated liabilities of the monetary sector (as defined in footnote 1 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.