

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

Capital market interest rates and yields

Percentage

Period	Yields ¹ and price indices on bonds traded on the stock exchange ²									Deposit and investment rates				Borrowing rates
	Government bonds									Weighted average rates				Predominant rates
	Nominal yields				Real yield	Banks				Mortgage loans				
						Fixed deposits								
	0 to 3 years	3 to 5 years	5 to 10 years	10 years and over		10 years and over					More than 1 year but less than 3 years ¹⁰	3 years and more but less than 5 years ¹¹		More than 5 years
	(2000M)	(2001M)	(2002M)	(2003M)	(2027M)	Government bond index ³	Other bond index ³	All-bond index ³	Eskom bonds	(2007M)	(2008M)	(2026M)	(2009M)	(2011M)
2016	7.71	8.19	8.69	8.95	2.11	531.27	544.34	533.34	10.58	8.40	8.95	8.73	6.05	10.50
2017	7.88	8.15	8.43	9.47	2.86	586.33	597.05	587.68	11.07	8.47	9.05	8.63	5.90	10.25
2018	7.20	8.31	9.04	9.55	3.26	626.64	658.50	633.15	11.15	8.35	9.02	9.41	5.75	10.25
2018: Apr	6.93	7.17	7.53	8.49	2.48	627.41	646.29	630.87	10.17	8.36	8.99	8.68	5.75	10.00
May	7.28	7.48	7.83	8.86	2.65	614.58	635.49	618.53	10.46	8.31	8.94	8.69	5.75	10.00
Jun	7.58	7.87	8.24	9.33	2.77	606.55	630.07	611.15	10.91	8.26	8.90	8.74	5.75	10.00
Jul	7.44	7.85	8.12	9.16	3.00	622.03	643.44	626.08	10.74	8.23	8.83	8.82	5.75	10.00
Aug.....	7.61	7.89	8.31	9.28	3.05	609.38	634.83	614.40	10.86	8.25	8.84	8.86	5.75	10.00
Sep.....	8.05	8.57	9.13	9.54	3.11	610.59	637.44	615.93	11.11	8.29	8.91	8.90	5.75	10.00
Oct	7.82	8.55	9.21	9.63	3.10	599.09	631.46	605.72	11.20	8.31	8.94	8.95	5.75	10.00
Nov.....	7.47	8.43	9.10	9.52	3.20	622.71	654.17	629.13	11.20	8.32	9.00	9.32	5.75	10.25
Dec.....	7.20	8.31	9.04	9.55	3.26	626.64	658.50	633.15	11.15	8.35	9.02	9.41	5.75	10.25
2019: Jan	7.06	7.99	8.79	9.30	3.20	645.25	675.85	651.52	10.93	8.43	9.02	9.44	5.75	10.25
Feb.....	7.06	7.86	8.74	9.25	3.18	642.16	673.81	648.65	10.89	...	...	...	5.75	10.25

KB201

Percentage

Usury Act: Maximum finance charge rates			Prescribed rate of interest ⁵ (Judgement debt)		Rate of interest on loans from the State Revenue Fund ⁶		Official rate of interest ⁷ (Fringe benefit taxation)		Rate of interest on outstanding VAT amounts		
Money loans, and credit and leasing transactions ⁴											
Date	R1 – R10 000	R10 001 – R500 000	Date		Date		Date		Date	Tax ⁸	Refunds
2008/04/18	26.00	23.00	1976/07/16	11.00	2008/07/01	15.00	2009/03/01	11.50	2008/09/01	15.00	15.00
2008/06/20	27.00	24.00	1985/02/08	20.00	2009/03/01	13.50	2009/06/01	9.50	2009/05/01	13.50	13.50
2008/12/19	26.00	23.00	1986/08/01	15.00	2009/05/01	12.50	2009/07/01	8.50	2009/07/01	12.50	12.50
2009/02/13	25.00	22.00	1987/09/01	12.00	2009/06/01	11.50	2009/09/01	8.00	2009/08/01	11.50	11.50
2009/04/01	23.00	20.00	1989/07/01	18.50	2009/07/01	10.50	2010/10/01	7.00	2009/09/01	10.50	10.50
2009/05/11	22.00	19.00	1993/10/01	15.50	2010/05/01	9.50	2011/03/01	6.50	2010/07/01	9.50	9.50
2009/06/05	21.00	18.00	2014/08/01	9.00	2011/01/01	8.50	2012/08/01	6.00	2011/03/01	8.50	8.50
2009/08/21	20.00	17.00	2016/01/08	9.75	2014/03/01	9.00	2014/02/01	6.50	2014/05/01	9.00	9.00
2010/04/02	19.00	16.00	2016/03/01	10.25	2014/09/01	9.25	2014/08/01	6.75	2014/11/01	9.25	9.25
2010/11/26	18.00	15.00	2016/05/01	10.50	2015/09/01	9.50	2015/08/01	7.00	2015/11/01	9.50	9.50
2012/07/27	17.00	14.00	2017/09/01	10.25	2016/01/01	9.75	2015/12/01	7.25	2016/03/01	9.75	9.75
2014/02/06	18.00	15.00	2018/05/01	10.00	2016/03/01	10.25	2016/02/01	7.75	2016/05/01	10.25	10.25
2015/07/31	19.00	16.00	2019/01/01	10.25	2016/05/01	10.50	2016/04/01	8.00	2016/07/01	10.50	10.50
2016/02/05	20.00	17.00			2017/09/01	10.25	2017/08/01	7.75	2017/11/01	10.25	10.25
2018/04/05	19.00	16.00			2018/05/01	10.00	2018/04/01	7.50	2018/07/01	10.00	10.00
2018/11/30	20.00	17.00			2019/01/01	10.25	2018/12/01	7.75	2019/03/01	10.25	10.25

KB202

- Monthly average bond yield.
- Source: The JSE Limited and the Actuarial Society of South Africa.
- Indices: 1 July 2000 = 100. Month-end values.
- Amount categories from 5 May 1988 as indicated; 5 December 1986 to 4 May 1988: R1 – R4 000 and R4 001 – R70 000; 11 February 1986 to 4 December 1986: R1 – R2 500 and R2 501 – R50 000. From 11 September 1981 to 10 February 1986 money loans were R1 – R2 000, R2 001 – R5 000 and R5 001 – R100 000, and credit and leasing transactions R1 – R10 000 and R10 001 – R100 000. From 31 December 1992 certain exemptions with regard to amounts less than R6 000. From 1 July 1999 certain categories of money-lending transactions of less than R10 000 were exempted. From 16 February 2001 the ceiling amount of R6 000 was increased to R10 000 and the amount categories changed from R1 – R6 000 and R6 001 – R500 000 to R1 – R10 000 and R10 001 to R500 000.
- Prescribed rate of interest (Section 1 of Act No. 55 of 1975), Department of Justice. This Act provides for the calculation and payment of interest on certain judgement debts.
- The standard interest rate applicable to loans granted by the State out of the State Revenue Fund, Exchequer Act No. 66 of 1975. As from 1 April 2000 the Public Finance Management Act No. 1 of 1999, as amended by Act No. 29 of 1999.
- Official rate of interest as defined by the Income Tax Act No. 58 of 1962.
- Interest for failure to pay tax when due. Value-Added Tax Act No. 89 of 1991. As from 1 April 2003 determined in terms of the Public Finance Management Act No. 1 of 1999.
- Interest on delayed refunds. Value-Added Tax Act No. 89 of 1991. As from 1 April 2003 determined in terms of the Public Finance Management Act No. 1 of 1999.
- Before January 2008 this category related to 2-year deposits.
- Before January 2008 this category related to 3-year deposits.

Capital market activity

Primary and secondary markets

R millions

Period	Primary market						Secondary market						
	Net issues of marketable bonds			Share capital raised by companies listed on the JSE ²			Stock exchange transactions						
	Public sector ¹			Private sector			Shares ²			Bonds			
	General government ⁹	Public enterprises ³	Total	Rights issues of ordinary shares	Other share capital raised	Total value of share capital raised	Market capitalisation	Total volume of shares traded ⁴	Total value of shares traded	Market capitalisation ²	Total number of transactions ^{5,8}	Bonds purchased ⁸	
												Total consideration	Total nominal value
	(2015M)	(2016M)	(2017M)	(2044M)	(2046M)	(2043M)	(2024M)	(2038M)	(2039M)	(2025M)	(2040M)	(2041M)	(2042M)
2016	142 465	16 541	159 006	24 160	92 109	116 269	13 580 619	79 501	5 892 768	2 512 148	466 663	27 793 419	27 995 548
2017	131 660	-1 443	130 217	32 688	67 831	100 520	15 461 400	85 958	5 479 433	2 726 589	456 450	27 899 905	28 086 610
2018	166 081	1 887	167 968	5 097	50 522	55 620	12 682 019	91 717	5 537 665	2 881 013	475 315	30 613 830	30 979 814
2018: May	12 220	1 211	13 431	1 500	1 026	2 526	14 155 046	6 974	470 493	2 837 264	42 507	2 673 827	2 627 730
Jun	14 124	57	14 181	567	4 212	4 779	14 788 897	9 309	491 758	2 806 439	45 744	2 704 678	2 760 134
Jul	12 145	26	12 171	-	4 126	4 126	14 695 858	6 625	371 207	2 844 891	38 950	2 583 336	2 643 204
Aug	14 621	-5 135	9 486	600	550	1 150	14 936 273	6 420	450 437	2 799 061	43 468	2 713 121	2 793 434
Sep	13 519	79	13 598	10	21 194	21 204	14 247 461	9 907	489 657	2 808 958	34 864	2 327 888	2 428 112
Oct	13 880	-190	13 690	-	2 536	2 536	13 363 571	8 898	496 587	2 807 601	45 052	3 065 161	3 232 635
Nov	17 675	-2 389	15 286	125	2 021	2 146	12 520 972	7 092	465 990	2 878 329	45 400	2 769 988	2 894 373
Dec	-265	-36	-301	800	688	1 488	12 682 019	7 864	322 421	2 881 013	25 910	1 787 623	1 873 287
2019: Jan	12 162	33	12 195	-	348	348	12 964 438	5 668	369 110	2 927 472	34 699	2 583 720	2 658 398
Feb	...	...	...	132	2 453	2 585	15 663 611	6 755	384 470	2 927 540	41 799	2 960 826	3 052 649

KB203

Non-resident and real-estate transactions

R millions

Period	Transactions by non-residents									Real estate ⁶
	Shares ²			Bonds ¹⁰					Total	Transfer duty ⁷
	Purchases	Sales	Net purchases	Purchases	Sales	Net purchases			Net purchases	
						Total	Repurchases	Outright		
	(2550M)	(2551M)	(2050M)	(2553M)	(2554M)	(2051M)	(2562M)	(2563M)	(2565M)	(2564M)
2016	1 010 947	1 134 812	-123 865	2 211 433	2 246 135	-34 703	-9 982	-24 721	-158 567	7 974
2017	992 131	1 039 685	-47 555	2 392 738	2 370 152	22 586	-14 203	36 789	-24 969	7 868
2018	1 074 516	1 127 559	-53 042	2 679 594	2 768 057	-88 463	-7 541	-80 922	-141 505	7 474
2018: May	85 831	104 629	-18 798	227 579	259 013	-31 434	-2 082	-29 352	-50 232	606
Jun	97 625	93 110	4 515	235 974	266 339	-30 365	1 638	-32 002	-25 850	623
Jul.....	71 984	75 490	-3 506	206 640	198 868	7 771	3 014	4 758	4 265	587
Aug.....	78 776	92 353	-13 577	200 354	223 013	-22 660	-849	-21 810	-36 236	572
Sep.....	75 975	91 049	-15 075	174 992	179 991	-4 999	-216	-4 783	-20 074	638
Oct	85 346	93 147	-7 801	235 450	241 974	-6 524	-1 505	-5 019	-14 325	559
Nov.....	84 380	102 494	-18 114	210 019	206 429	3 590	347	3 242	-14 525	639
Dec.....	60 891	73 376	-12 485	92 956	97 446	-4 490	1 412	-5 902	-16 975	600
2019: Jan	73 177	88 119	-14 942	225 028	212 312	12 716	3 518	9 198	-2 225	584
Feb.....	75 446	75 675	-229	230 600	226 972	3 628	1 561	2 067	3 399	615

KB204

1. Net cash receipts after repayment of redemptions. Note: Net increase in own securities excluded.
2. Source: The JSE Limited.
3. Including Water Boards as from 1990.
4. Volume in millions.
5. Actual number.
6. Seasonally adjusted.
7. As from 1 March 2017 the threshold for transfer duty exemption changed.
8. Source: Strate Limited. Including free-of-value trades.
9. The term general government includes central, provincial and local governments, though provincial governments do not issue bonds.
10. Source: The JSE Limited, excluding free-of-value trades.

Capital market interest rates (continued)

Percentage

Date	National Credit Act: Maximum prescribed interest rates					
	Mortgage agreements	Credit facilities	Unsecured credit transactions	Developmental credit agreements		Other credit agreements
				Development of a small business	Low-income housing (unsecured)	
2010/11/19	17.10	22.10	32.10	32.10	32.10	22.10
2012/07/20	16.00	21.00	31.00	31.00	31.00	21.00
2014/01/30	17.10	22.10	32.10	32.10	32.10	22.10
2014/07/18	17.65	22.65	32.65	32.65	32.65	22.65
2015/07/24	18.20	23.20	33.20	33.20	33.20	23.20
2015/11/20	18.75	23.75	33.75	33.75	33.75	23.75
2016/01/29	19.85	24.85	34.85	34.85	34.85	24.85
2016/03/18	20.40	25.40	35.40	35.40	35.40	25.40
2016/05/06	19.00	21.00	28.00	34.00	34.00	24.00
2017/07/21	18.75	20.75	27.75	33.75	33.75	23.75
2018/03/29	18.50	20.50	27.50	33.50	33.50	23.50
2018/11/23	18.75	20.75	27.75	33.75	33.75	23.75

KB233

Derivative market activity

R millions

Period	Derivative market ¹									
	Equity derivatives				Commodity derivatives				Interest rate derivatives	Currency derivatives
	Number of deals ² (2140M)	Number of contracts ² (2141M)	Traded value (2142M)	Open interest ³ (2143M)	Number of deals ² (2144M)	Number of contracts ² (2145M)	Traded value (2146M)	Open interest ³ (2147M)	Number of contracts ² (2148M)	Number of contracts ² (2149M)
2013	2 705 621	217 465 511	5 061 536	15 911 805	305 278	2 788 187	490 260	118 607	3 665 646	32 031 416
2014	3 187 871	252 378 555	5 982 373	24 130 663	308 757	2 729 959	490 542	133 194	5 031 551	43 725 844
2015	3 546 068	448 041 117	6 647 119	62 187 905	362 901	3 500 065	749 362	176 383	5 692 757	44 637 555
2016	3 613 300	427 451 830	6 942 719	42 621 649	387 080	3 426 080	957 866	102 521	9 435 718	48 324 320
2017	3 204 643	311 565 908	6 173 488	21 939 559	375 722	3 009 693	569 270	168 361	12 253 666	68 368 701
2018	3 620 652	113 181 024	5 996 463	10 027 944	435 516	3 431 946	678 474	182 210	12 217 063	73 992 712
2017: Jul.....	271 278	2 982 391	317 750	36 194 044	37 600	305 136	57 228	166 170	1 487 908	4 366 570
Aug.....	282 754	12 949 475	376 303	33 395 751	30 816	288 140	52 939	176 818	1 563 052	4 235 192
Sep.....	308 847	55 776 583	920 423	31 909 089	21 395	182 055	31 262	192 396	258 879	6 885 128
Oct.....	240 933	6 236 774	352 753	31 750 198	32 307	233 319	42 388	203 445	1 980 418	4 106 735
Nov.....	246 002	10 455 610	357 399	29 456 012	43 438	340 625	66 925	175 292	1 339 968	5 261 768
Dec.....	249 667	41 697 863	853 103	21 939 559	24 400	193 720	34 445	168 361	243 605	11 505 226
2018: Jan.....	251 158	5 649 851	329 972	22 624 374	42 851	265 497	47 058	178 679	2 578 142	4 556 902
Feb.....	300 246	9 242 447	392 499	19 306 072	32 558	272 051	48 490	143 721	713 566	6 285 526
Mar.....	311 376	26 688 146	881 925	9 399 237	31 345	232 288	42 959	149 413	215 666	7 020 013
Apr.....	206 097	4 320 112	258 498	10 767 481	28 237	221 532	41 788	166 292	2 082 844	3 649 005
May.....	269 052	5 105 665	333 218	10 175 425	33 456	296 315	61 041	183 457	890 218	4 309 370
Jun.....	336 280	19 741 748	908 409	8 701 958	35 167	342 420	68 031	154 269	276 180	8 335 054
Jul.....	245 592	4 197 060	280 724	9 413 420	33 532	269 454	51 506	173 839	1 807 460	2 813 110
Aug.....	291 103	3 245 653	349 386	9 332 327	47 162	326 201	65 021	205 480	724 282	9 060 995
Sep.....	373 561	10 078 891	824 086	8 568 984	30 861	254 690	50 488	219 631	73 588	14 215 765
Oct.....	408 288	6 194 980	438 192	10 130 238	30 045	231 418	48 637	221 963	2 070 439	3 329 037
Nov.....	337 838	5 463 528	329 456	11 354 723	48 913	422 013	88 711	176 338	678 603	4 171 166
Dec.....	290 061	13 252 943	670 098	10 027 944	41 389	298 067	64 743	182 210	106 075	6 246 769
2019: Jan.....	271 971	3 681 835	293 786	10 292 821	38 949	256 776	57 680	184 413	1 894 791	2 887 042
Feb.....	246 042	4 569 614	286 473	10 256 981	39 500	316 925	71 132	133 454	714 575	5 009 769

KB205

1. Source: The JSE Limited. Futures and options contracts included.
2. Actual number.
3. Actual number as at the last business day of the particular month and year.

Share prices

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Unit trusts¹

Selected items and transactions

R millions

Period	Market value of security holdings ²			Cash and deposits ⁴	All funds: Market value of net assets ⁵	Money-market funds: Market value of net assets ⁵	Transactions in units ⁶			Transactions in securities ⁹		
	Public-sector securities ³	Stocks, debentures and preference shares	Ordinary shares				Gross sales ⁷	Re-purchases ⁸	Net sales	Purchases	Sales	Net investment
	(2410K)	(2411K)	(2412K)				(2416K)	(2417K)	(2418K)	(2419K)	(2420K)	(2421K)
2012	151 455	43 694	624 605	375 767	1 204 411	244 292	920 612	852 951	67 661	1 312 948	791 471	521 477
2013	181 943	64 657	788 884	438 261	1 483 744	258 560	1 104 939	1 018 532	86 408	1 462 992	884 562	578 430
2014	205 753	65 207	946 614	434 716	1 662 888	239 049	1 519 817	1 477 580	42 237	1 610 730	1 129 196	481 533
2015	211 934	63 040	1 063 217	479 366	1 830 811	256 781	1 654 072	1 587 864	66 208	1 662 808	1 362 665	300 143
2016	233 621	61 181	1 113 460	542 812	1 969 363	291 006	2 032 705	1 882 965	149 740	1 942 572	1 751 450	191 123
2017	235 869	74 729	1 239 859	600 757	2 171 077	302 574	1 959 663	1 807 504	152 159	2 096 913	1 864 545	232 368
2018	287 005	73 846	1 194 026	620 588	2 199 880	322 832	2 088 712	1 991 446	97 266	2 100 466	1 920 192	180 274
2011: 01	68 017	29 877	441 184	385 526	928 604	286 097	189 215	168 681	20 535	431 457	243 918	187 539
02	72 651	34 654	433 690	382 025	925 656	270 680	186 153	181 200	4 953	268 612	239 969	28 643
03	79 149	33 793	446 742	375 567	937 732	264 196	205 807	195 304	10 503	267 120	181 809	85 311
04	85 012	38 331	482 380	365 177	978 049	253 991	211 883	203 444	8 439	291 341	146 339	145 002
2012: 01	100 869	45 858	515 916	345 345	1 012 816	237 704	211 139	213 022	-1 882	323 955	177 322	146 633
02	111 023	44 847	533 107	348 121	1 043 671	229 659	201 115	198 583	2 531	330 154	200 737	129 417
03	140 010	43 457	569 378	361 647	1 123 287	241 080	244 437	201 711	42 727	357 410	225 150	132 260
04	151 455	43 694	624 605	375 767	1 204 411	244 292	263 921	239 636	24 285	301 429	188 262	113 166
2013: 01	160 554	48 771	668 827	389 011	1 273 898	248 344	242 429	216 877	25 552	314 675	187 149	127 526
02	151 723	59 103	682 030	414 435	1 318 322	263 141	280 284	254 999	25 285	363 869	231 518	132 351
03	164 990	59 094	734 458	451 633	1 420 994	270 216	287 507	259 818	27 689	418 877	233 529	185 348
04	181 943	64 657	788 884	438 261	1 483 744	258 560	294 719	286 838	7 881	365 573	232 367	133 205
2014: 01	184 486	65 024	818 062	441 743	1 515 798	247 316	293 455	280 134	13 321	327 481	251 866	75 615
02	189 256	67 011	880 943	469 081	1 613 268	267 668	343 960	321 577	22 383	390 848	273 807	117 041
03	186 102	64 815	893 309	448 169	1 602 151	239 263	426 611	430 792	-4 181	440 025	305 840	134 185
04	205 753	65 207	946 614	434 716	1 662 888	239 049	455 791	445 077	10 714	452 376	297 684	154 693
2015: 01	219 871	69 795	1 002 012	445 429	1 744 232	235 999	300 911	292 088	8 822	440 506	326 632	113 874
02	207 434	62 011	1 006 238	469 368	1 754 594	249 736	340 565	337 426	3 139	338 960	252 672	86 287
03	212 233	63 557	998 126	487 512	1 773 099	263 780	484 569	452 591	31 978	470 316	342 074	128 242
04	211 934	63 040	1 063 217	479 366	1 830 811	256 781	528 027	505 759	22 268	413 026	441 287	-28 260
2016: 01	214 945	63 969	1 076 255	498 845	1 865 191	264 232	352 372	327 236	25 136	473 456	429 856	43 599
02	225 769	69 209	1 094 958	507 203	1 909 245	272 572	452 549	411 193	41 356	525 024	432 190	92 834
03	224 142	69 878	1 119 443	522 659	1 951 851	285 386	571 985	526 758	45 228	492 938	448 135	44 803
04	233 621	61 181	1 113 460	542 812	1 969 363	291 006	655 798	617 778	38 021	451 154	441 269	9 886
2017: 01	240 142	66 084	1 158 827	545 289	2 025 695	295 071	431 111	407 435	23 676	498 806	437 608	61 199
02	232 379	64 479	1 175 415	560 801	2 048 589	297 396	486 728	453 080	33 648	527 933	471 346	56 586
03	230 140	67 679	1 226 498	580 440	2 122 977	300 593	490 175	446 404	43 771	526 832	490 825	36 007
04	235 869	74 729	1 239 859	600 757	2 171 077	302 574	551 649	500 584	51 065	543 342	464 767	78 576
2018: 01	243 329	69 539	1 198 056	594 035	2 119 762	303 682	506 281	495 247	11 034	525 982	469 034	56 948
02	259 200	66 023	1 259 783	583 187	2 186 412	298 155	484 941	471 335	13 606	508 417	453 657	54 760
03	275 340	74 489	1 278 245	621 406	2 269 584	315 699	532 569	478 098	54 471	637 863	596 475	41 388
04	287 005	73 846	1 194 026	620 588	2 199 880	322 832	564 921	546 766	18 155	428 204	401 026	27 178

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1. Including unit trusts classified as 'fund of funds' as from July 1998. Including institutional funds from October 2000. Domestic intra-industry holdings of assets are excluded.
2. At end of period.
3. Securities issued by the Government, local governments, the Land Bank, Eskom, Rand Water and other securities approved by the Registrar of Collective Investment Schemes.
4. Including money-market unit trusts' portfolios as from May 1997.
5. Market value of security holdings, plus cash, deposits and accrued income, less current liabilities and domestic intra-industry assets, as at end of period.
6. By the management companies. Excluding domestic intra-industry transactions.
7. At selling prices. Including switching at market values for an equivalent amount of units at selling prices.
8. At repurchase prices.
9. At actual transaction values. Excluding domestic intra-industry transactions.

Public Investment Corporation¹

Liabilities

R millions

End of	Funds received from						
	Social security funds ²	Reconstruction and Development Programme fund	Other government funds	Pension and provident funds	Households ³	Other	Total ⁴
	(2520K)	(2543K)	(2521K)	(2523K)	(2544K)	(2528K)	(2529K)
2013	131 328	2 876	8 908	1 412 417	9 101	870	1 565 499
2014	155 357	3 277	9 328	1 553 863	9 865	1 268	1 732 958
2015	166 031	3 820	13 435	1 596 614	10 782	1 531	1 792 213
2016	188 208	4 420	13 589	1 667 390	11 706	1 961	1 887 274
2017	216 815	4 449	8 369	1 901 152	13 253	2 271	2 146 308
2018	227 039	4 815	8 765	1 797 747	14 260	2 517	2 055 143
2017: 01	190 942	4 194	11 487	1 705 320	12 039	2 009	1 925 990
02	198 464	4 227	9 637	1 717 979	12 398	2 138	1 944 843
03	207 859	4 336	8 373	1 788 464	12 778	2 123	2 023 934
04	216 815	4 449	8 369	1 901 152	13 253	2 271	2 146 308
2018: 01	222 142	4 427	8 738	1 840 597	13 463	2 418	2 091 785
02	224 842	4 364	8 417	1 852 777	13 718	2 396	2 106 514
03	227 017	4 965	8 768	1 844 356	13 994	2 327	2 101 426
04	227 039	4 815	8 765	1 797 747	14 260	2 517	2 055 143

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Assets

R millions

End of	Cash and deposits (2530K)	Fixed-interest securities				Bills issued by				Ordinary shares		Other ¹⁰ (2541K)	Total ⁴ (2539K)
		Government	Local govern-ments ⁵	Public enterprises ⁶	Other ⁷	Central government	Public corporations ⁸	Banks	Other	Direct investment	Indirect investment ⁹		
		(2531K)	(2532K)	(2533K)	(2534K)	(2535K)	(2545K)	(2542K)	(2538K)	(2546K)	(2547K)		
2013	102 709	341 128	2 118	143 174	27 160	118	6 805	-	4 982	681 019	138 873	117 413	1 565 499
2014	72 908	414 140	2 273	164 604	31 121	-	4 820	-	14 615	768 965	135 191	124 321	1 732 958
2015	63 362	417 537	1 911	165 600	33 778	-	5 018	-	28 373	803 966	133 953	138 715	1 792 213
2016	95 261	434 337	1 992	190 297	37 214	-	3 578	-	44 528	819 058	115 801	145 210	1 887 274
2017	95 250	451 839	2 041	187 519	37 146	-	2 660	-	57 285	992 746	148 537	171 286	2 146 308
2018	114 863	485 526	1 888	178 374	33 720	-	1 122	-	60 290	872 986	131 161	175 214	2 055 143
2017: 01	113 127	421 866	2 010	189 231	37 277	-	3 413	-	47 619	832 049	127 441	151 957	1 925 990
02	109 737	426 518	2 016	191 096	36 654	-	3 349	-	50 659	841 268	130 171	153 375	1 944 843
03	118 968	434 104	2 048	194 244	37 130	-	2 919	-	52 155	884 869	137 466	160 030	2 023 934
04	95 250	451 839	2 041	187 519	37 146	-	2 660	-	57 285	992 746	148 537	171 286	2 146 308
2018: 01	105 997	475 319	2 109	189 285	37 364	-	2 206	-	53 684	924 086	137 156	164 578	2 091 785
02	104 497	471 668	1 879	184 338	34 556	-	1 557	-	58 679	925 895	150 297	173 148	2 106 514
03	117 800	474 435	1 866	177 457	34 470	-	1 252	-	61 226	896 132	141 331	195 456	2 101 426
04	114 863	485 526	1 888	178 374	33 720	-	1 122	-	60 290	872 986	131 161	175 214	2 055 143

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- Before April 2005 the Public Investment Commissioners.
- Workmen's Compensation Fund, Mines and Works Compensation Fund, and Unemployment Insurance Fund.
- Mainly trust accounts.
- As from March 2002 data reported at market value.
- Before January 1992 including Water Boards.
- Including Water Boards as from January 1992.
- Including company stock, foreign stock and debentures. Stock debt of former independent and self-governing national states has been reclassified to government stock as from 27 April 1994.
- Including public financial institutions and the state housing funds.
- Funds invested in shares by external portfolio managers.
- Including guaranteed investment contracts, unit trusts and investment policies.

Long-term insurers
Income statement¹

R millions

Period	Current receipts				Current expenditure								
	Investment income	Premiums received			Claims paid		Annuities	Surrenders	Admini- strative expenses	Taxation			
		Pension and group life business	Retirement annuities	Other insurance business	Lump sum at retirement	Lump sum on death and other payments		Pension fund and other life business					
	(2190K)	(2191K)	(2192K)	(2193K)	(2194K)	(2195K)	(2196K)	(2197K)	(2198K)	(2199K)	(2200K)	(2201K)	(2202K)
1997	27 256	33 141	16 454	41 479	12 845	13 987	13 077	36 516	8 684	2 032	1 859	29 331	7 811
1998	30 382	33 717	16 060	44 306	14 237	14 375	14 292	41 027	9 069	2 035	1 834	27 597	-29 885
1999	34 894	34 660	19 903	55 225	23 885	16 885	15 690	54 910	10 756	3 650	3 633	15 273	111 286
2000	36 295	52 768	23 162	63 805	29 666	22 146	16 887	58 760	11 302	3 672	5 208	28 389	20 653
2001	38 342	68 884	22 388	71 409	32 548	26 761	17 485	72 095	11 003	4 914	7 077	29 141	87 179
2002	42 248	75 175	21 063	74 802	33 967	28 187	21 394	83 420	12 930	5 270	7 660	20 460	-50 610
2003	46 812	78 112	19 122	81 642	31 015	32 032	22 470	83 323	16 021	4 950	4 318	31 561	45 444
2004	43 186	67 841	21 423	72 963	27 522	31 183	20 664	82 648	17 080	7 929	6 142	12 245	99 712
2005	49 017	85 928	23 506	79 305	31 182	44 601	20 770	90 243	19 935	7 562	11 910	11 555	158 080
2006	58 442	115 463	29 063	93 085	35 082	56 546	23 708	116 072	20 940	10 131	9 550	24 025	172 963
2007	69 176	129 081	32 299	114 101	39 055	65 305	24 277	123 365	22 989	9 884	15 723	44 059	94 218
2008	79 371	144 705	46 040	101 563	39 490	69 165	26 218	133 406	21 902	5 420	9 987	66 093	-99 339
2009	75 984	126 622	40 081	85 563	32 593	61 352	25 495	125 730	24 504	8 159	11 909	38 508	62 994
2010	63 687	125 231	47 215	93 283	33 506	63 429	28 614	122 167	27 037	7 005	13 649	34 009	104 326
2011	68 598	120 930	49 252	105 443	34 070	64 647	29 750	113 772	30 001	7 682	9 544	54 756	37 871
2012	79 962	157 818	59 992	112 742	36 973	74 183	32 736	142 586	32 512	11 559	19 506	60 460	168 169
2013	96 820	184 642	68 158	132 987	45 113	96 874	36 179	160 334	36 386	12 791	30 754	64 177	175 424
2014	99 550	176 268	77 790	145 987	48 052	98 541	40 533	199 671	37 268	11 390	10 911	53 230	127 990
2015	111 743	178 259	80 076	158 224	51 873	109 841	46 814	186 942	41 941	10 574	11 719	68 599	68 254
2016	127 013	169 112	92 940	162 199	55 151	127 937	55 879	170 927	46 528	13 477	11 860	69 506	13 935
2017	127 392	182 472	91 386	160 882	56 384	125 840	54 271	160 733	48 654	15 326	14 445	86 480	133 709
2018	138 573	199 403	96 450	172 071	57 063	119 251	58 492	184 217	52 449	11 870	18 792	104 363	-83 894
2014: 01	26 344	41 918	18 240	31 603	11 292	25 282	9 881	41 671	8 998	3 636	4 469	12 875	38 118
02	23 150	44 557	18 655	35 943	12 230	24 505	9 793	44 299	9 091	3 024	2 198	17 165	61 214
03	27 057	40 114	18 958	38 710	12 500	25 329	10 231	43 346	9 580	3 053	3 344	17 458	-1 244
04	22 998	49 679	21 937	39 731	12 030	23 425	10 627	70 355	9 598	1 676	900	5 732	29 902
2015: 01	29 128	40 283	19 397	35 593	12 109	27 351	10 624	41 081	9 025	3 744	3 237	17 231	62 893
02	26 607	40 955	20 075	38 844	13 472	26 721	10 437	48 667	10 519	2 543	3 086	11 037	-18 204
03	30 002	44 540	20 214	39 238	13 480	26 981	11 531	50 467	10 954	1 879	2 426	16 277	-20 027
04	26 006	52 481	20 390	44 548	12 812	28 788	14 222	46 727	11 444	2 408	2 971	24 054	43 593
2016: 01	38 058	46 118	22 768	37 996	12 283	31 514	18 299	42 295	10 885	3 361	1 675	24 628	27 262
02	29 064	40 270	23 791	40 652	15 101	31 919	12 388	42 308	10 283	4 500	4 701	12 578	13 462
03	34 031	40 163	23 921	42 435	13 904	31 203	12 740	41 916	11 942	2 459	1 766	24 620	5 249
04	25 860	42 562	22 459	41 116	13 862	33 301	12 452	44 408	13 420	3 157	3 717	7 680	-32 038
2017: 01	35 296	42 713	22 898	38 836	13 340	30 470	13 232	38 737	11 499	2 252	1 640	28 574	29 013
02	28 108	44 511	22 634	41 217	15 028	31 135	13 475	42 478	12 053	4 037	4 244	14 022	-1 599
03	35 175	47 413	22 171	39 303	14 131	32 528	13 584	39 573	12 839	4 743	1 985	24 678	73 271
04	28 813	47 835	23 682	41 527	13 885	31 708	13 980	39 945	12 263	4 293	6 577	19 206	33 024
2018: 01	38 174	43 165	24 114	40 044	12 640	31 114	14 497	39 442	12 719	1 178	2 825	31 084	-50 619
02	31 912	46 640	23 581	42 409	14 729	32 732	14 176	40 689	12 649	5 430	7 882	16 254	46 706
03	37 571	59 019	23 966	43 432	14 380	35 079	14 737	50 435	13 534	2 668	2 127	31 027	13 545
04	30 916	50 579	24 789	46 185	15 314	20 326	15 082	53 651	13 547	2 593	5 959	25 997	-93 526

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1. Source: Registrar of Insurance, annual reports up to 1990 and thereafter South African Reserve Bank survey data.
2. Including all foreign items.

Long-term insurers¹

Liabilities

R millions

End of	Banks and other loans ²	Insurer creditors ³	Other creditors	Claims not yet paid out	Unappropriated profits	Liability under unmatured policies		Insurance fund surplus ⁵	Other reserves	Share capital ⁶	Claims in respect of derivative instruments	Other liabilities	Total liabilities
						Pension business ⁴	Other business						
	(2210J)	(2211J)	(2212J)	(2213J)	(2214J)	(2215J)	(2216J)	(2217J)	(2218J)	(2219J)	(2222J)	(2220J)	(2221J)
2010 ¹¹	12 485	2 913	7 886	16 157	20 806	701 591	580 082	41 312	174 405	7 760	2 739	41 634	1 609 769
2011	5 393	3 078	10 446	18 957	24 044	743 340	607 132	43 821	200 791	6 866	4 384	38 499	1 706 752
2012	5 587	3 898	13 955	20 083	28 660	847 798	690 408	50 605	210 291	6 842	7 714	62 973	1 948 814
2013	6 509	2 235	21 388	22 753	32 468	1 037 303	749 971	33 117	213 454	6 508	7 415	58 890	2 192 012
2014	7 935	2 677	23 208	25 526	36 478	1 205 004	816 577	36 689	131 491	6 674	8 383	71 874	2 372 516
2015	10 233	2 826	23 881	25 834	41 642	1 266 296	888 459	14 560	183 427	6 981	19 290	79 404	2 562 832
2016	22 673	3 295	21 965	29 701	45 167	1 296 742	911 398	14 318	185 385	7 355	12 793	68 153	2 618 945
2017	23 700	4 472	21 832	33 677	48 850	1 422 086	975 281	14 297	188 753	7 122	12 130	59 433	2 811 633
2018	21 543	2 905	22 398	36 720	51 826	1 412 211	964 411	13 655	200 673	7 475	14 993	66 892	2 815 704

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Assets

R millions

End of	Coin, banknotes and deposits	Fixed-interest securities				Ordinary shares ⁸	Loans				Fixed property	Other assets ¹⁰	Total assets
		Government	Local governments	Public enterprises	Other ⁷		Mortgage	Against policies	To public sector ⁹	Other			
	(2230K)	(2231K)	(2232K)	(2233K)	(2234K)	(2235K)	(2236K)	(2237K)	(2238K)	(2239K)	(2240K)	(2241K)	(2242K)
2010 ¹¹	190 274	138 151	5 210	35 343	84 816	746 777	1 791	2 770	472	129 026	58 977	216 163	1 609 769
2011	215 362	139 467	5 056	27 141	88 727	777 013	1 406	2 189	682	141 568	61 089	247 052	1 706 752
2012	210 888	162 524	6 513	33 069	90 184	940 305	1 354	2 027	823	160 852	62 365	277 911	1 948 814
2013	173 756	177 182	4 078	31 508	125 921	1 124 386	1 422	2 141	273	167 408	57 378	326 559	2 192 012
2014	165 749	198 254	4 629	29 365	204 097	1 246 906	1 171	2 071	2 943	131 394	57 953	327 984	2 372 516
2015	201 790	196 832	5 155	35 435	241 367	1 321 258	826	2 334	3 339	83 002	67 545	403 951	2 562 832
2016	205 448	190 216	5 542	42 357	250 363	1 373 142	897	2 311	3 306	72 688	65 216	407 462	2 618 945
2017	234 411	197 028	4 930	47 862	261 465	1 515 061	772	2 806	3 123	57 936	66 743	419 495	2 811 633
2018	226 476	202 991	4 955	42 627	264 731	1 536 296	40	1 871	2 770	51 343	75 410	406 194	2 815 704
2015: 04	201 790	196 832	5 155	35 435	241 367	1 321 258	826	2 334	3 339	83 002	67 545	403 951	2 562 832
2016: 01	201 245	186 948	5 767	37 511	260 377	1 359 409	765	2 326	3 225	48 334	68 138	437 804	2 611 849
02	201 792	188 522	6 124	38 545	262 576	1 376 393	880	2 653	3 202	68 048	69 702	409 770	2 628 208
03	222 568	188 543	5 780	39 152	259 303	1 378 452	860	2 314	3 193	68 077	71 091	407 414	2 646 748
04	205 448	190 216	5 542	42 357	250 363	1 373 142	897	2 311	3 306	72 688	65 216	407 462	2 618 945
2017: 01	218 871	185 929	5 688	43 403	245 409	1 406 207	710	2 274	3 089	70 964	65 430	429 020	2 676 995
02	214 107	178 403	5 314	45 055	246 607	1 406 543	708	2 553	3 002	74 027	67 537	423 147	2 667 002
03	241 976	187 589	4 720	47 473	252 483	1 469 168	747	2 621	3 158	62 269	64 711	436 950	2 773 864
04	234 411	197 028	4 930	47 862	261 465	1 515 061	772	2 806	3 123	57 936	66 743	419 495	2 811 633
2018: 01	244 191	206 630	5 220	47 434	271 210	1 476 369	149	2 138	2 865	54 063	68 064	404 785	2 783 118
02	240 482	196 713	4 800	43 035	263 460	1 529 614	148	2 037	3 012	53 136	70 696	446 859	2 853 992
03	241 689	207 908	4 779	42 640	261 848	1 563 345	41	2 003	2 818	55 006	72 594	442 589	2 897 259
04	226 476	202 991	4 955	42 627	264 731	1 536 296	40	1 871	2 770	51 343	75 410	406 194	2 815 704

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1. Refer to domestic insurers. Data of investment subsidiaries and data of property companies that are directly or indirectly controlled by insurers are consolidated with those of parent organisations.
2. Including mutual banks.
3. Balances due to insurers and reinsurers.
4. Pension and retirement annuity fund business.
5. Difference between insurance fund and liability under unmatured policies.
6. Including outside shareholders in subsidiaries.
7. Including company stock, debentures and preference shares, and government-guaranteed stock.
8. Including units of unit and property trusts.
9. Including loan levy, loans to local governments, public corporations and, as from September 1979, also universities.
10. Including net foreign claims.
11. All annual data as from 1990 and all quarterly data as from December 1991 are recorded at market value.

Short-term insurers

Income statement¹

R millions

End of	Current receipts			Current expenditure					Dividend payments (2608K)	Domestic current income surplus (2609K)	Net capital profits and other income ³ (2610K)
	Investment income (2600K)	Premiums received		Claims paid		Premiums on reinsurance (2605K)	Administrative expenses (2606K)	Taxation (2607K)			
		Reinsurance ² (2601K)	Other insurance (2602K)	Reinsurance (2603K)	Other (2604K)						
2011	4 788	12 824	75 795	4 880	40 165	12 733	15 968	2 871	4 737	12 054	-4 168
2012	5 065	13 925	77 907	3 753	45 606	16 326	15 857	3 198	5 236	6 920	-1 824
2013	5 406	17 535	88 324	4 360	52 509	18 978	20 386	2 795	4 629	7 608	-1 730
2014	5 325	17 970	96 623	4 899	55 509	18 587	22 026	3 007	4 779	11 112	-2 792
2015	6 120	21 397	100 607	5 905	54 732	20 965	23 520	4 372	4 997	13 632	-1 665
2016	7 722	26 046	104 963	6 798	63 185	19 267	23 595	4 157	6 341	15 388	-11 009
2017	8 950	29 309	113 835	6 941	69 699	20 699	25 929	5 044	6 044	17 737	-6 468
2018	8 820	28 041	120 246	11 553	66 016	26 050	28 178	4 078	4 946	16 286	-7 644
2011: 01	1 240	3 453	18 469	1 528	10 427	3 455	3 858	564	1 437	1 893	-813
02	1 220	3 356	19 942	1 154	10 233	3 145	3 935	777	1 515	3 760	-1 632
03	1 217	2 946	18 545	940	9 839	3 434	4 035	683	524	3 254	-1 071
04	1 111	3 069	18 839	1 258	9 667	2 700	4 140	847	1 261	3 147	-652
2012: 01	1 180	3 260	18 435	1 022	11 304	3 509	4 324	946	2 359	-588	587
02	1 275	2 268	18 842	927	9 706	3 054	4 056	853	635	3 154	-1 305
03	1 351	3 701	20 004	993	11 006	3 700	4 150	819	1 107	3 281	-487
04	1 259	4 695	20 626	812	13 589	6 063	3 327	580	1 135	1 074	-619
2013: 01	1 211	4 149	20 741	1 085	12 720	4 128	4 688	919	1 243	1 317	-1 379
02	1 199	3 772	21 181	1 217	11 873	3 861	4 967	668	751	2 815	-1 298
03	1 377	4 061	23 188	1 147	12 263	5 596	5 247	867	1 222	2 284	-213
04	1 618	5 553	23 214	911	15 652	5 392	5 483	342	1 413	1 192	1 160
2014: 01	1 294	4 514	24 374	1 272	15 466	3 984	5 159	767	1 209	2 324	-1 361
02	1 509	4 028	23 070	1 110	11 834	4 006	5 339	673	1 472	4 173	-1 365
03	1 250	5 239	24 218	1 361	14 198	4 754	5 545	651	1 199	2 998	-567
04	1 272	4 189	24 961	1 155	14 011	5 843	5 982	915	899	1 616	501
2015: 01	1 634	4 976	25 772	1 353	14 754	5 678	5 811	978	1 675	2 133	-347
02	1 581	5 350	24 318	1 391	11 933	4 647	5 878	1 188	924	5 287	-2 270
03	1 564	5 513	25 231	1 794	14 012	5 137	5 698	853	1 689	3 125	-637
04	1 341	5 558	25 287	1 368	14 033	5 503	6 133	1 353	709	3 087	1 590
2016: 01	1 668	6 307	26 574	2 068	15 810	4 703	5 807	772	1 883	3 505	-1 686
02	2 544	6 666	25 993	1 850	15 663	4 694	5 751	1 058	1 066	5 122	-1 172
03	1 752	6 258	25 682	1 474	14 790	4 731	5 932	908	2 569	3 288	-2 477
04	1 757	6 816	26 713	1 406	16 921	5 140	6 104	1 418	823	3 473	-5 674
2017: 01	1 952	5 335	28 011	1 528	15 179	4 833	6 133	2 231	1 143	4 253	-2 276
02	2 812	9 255	27 603	1 818	18 558	5 417	6 542	856	2 045	4 433	-1 927
03	2 073	5 163	28 952	1 849	14 787	5 158	6 756	1 312	1 145	5 180	-1 461
04	2 113	9 556	29 269	1 747	21 175	5 291	6 497	645	1 712	3 872	-804
2018: 01	2 032	6 028	30 948	2 771	15 182	6 584	6 848	1 327	1 326	4 970	-1 996
02	2 170	6 709	29 142	2 974	16 202	6 116	6 924	1 472	662	3 671	-1 396
03	2 472	7 603	30 054	3 030	16 844	6 651	7 058	702	1 803	4 040	-2 007
04	2 146	7 701	30 103	2 778	17 788	6 698	7 348	577	1 154	3 606	-2 245

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1. Source: South African Reserve Bank survey data. Excluding the Road Accident Fund as from June 1996.
2. Including claims and expenses recovered on short-term reinsurance outwards.
3. Including all foreign items.

Short-term insurers¹

Liabilities

R millions

End of	Insurer creditors ² (2250J)	Other creditors (2251J)	Claims not yet paid out (2252J)	Foreign head office balances (2253J)	Unappro- priated profits (2254J)	Liability under unmatured policies (2255J)	Insurance fund surplus ³ (2256J)	Other reserves (2257J)	Share capital (2258J)	Claims in respect of derivative instruments (2261J)	Other liabilities (2259J)	Total liabilities (2260J)
2008 ⁷	6 150	972	16 194	-	17 316	9 736	4 310	11 803	2 108	308	11 373	80 270
2009	5 633	900	15 922	-	16 288	10 018	4 359	18 100	2 143	785	14 291	88 439
2010	3 630	1 041	15 346	-	18 406	9 133	4 360	18 741	2 257	183	12 124	85 221
2011	4 309	1 014	17 359	-	20 088	11 321	8 298	16 173	2 244	40	13 935	94 782
2012	7 345	1 059	21 890	-	24 546	10 983	8 761	16 032	2 301	59	13 822	106 798
2013	5 323	1 022	21 444	-	23 833	12 464	9 015	17 037	3 527	2 130	17 505	113 300
2014	6 384	1 317	24 154	-	25 070	15 052	10 242	18 165	4 457	2 182	18 391	125 413
2015	6 415	1 461	28 832	-	29 330	15 591	12 583	19 334	5 060	4 447	25 213	148 265
2016	6 500	2 990	30 172	-	30 763	29 599	9 895	14 796	6 529	3 818	20 590	155 652
2017	7 462	3 077	34 970	-	33 901	31 526	11 247	16 990	7 472	3 099	20 488	170 233
2018	8 944	3 422	36 146	-	39 189	33 426	11 677	16 973	7 599	3 497	23 466	184 339

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Assets

R millions

End of	Coin, banknotes and deposits (2270K)	Fixed-interest securities				Ordinary shares ⁵ (2275K)	Loans		Fixed property (2279K)	Provision for unexpired risks ceded (2280K)	Other assets ⁶ (2281K)	Total assets (2282K)
		Government (2271K)	Local governments (2272K)	Public enterprises (2273K)	Other ⁴ (2274K)		Mortgage (2276K)	Other (2278K)				
2010 ⁷	31 876	5 526	2	2 617	4 527	20 222	0	1 920	1 206	1 260	16 065	85 221
2011	34 543	7 651	2	3 411	5 184	18 619	0	1 779	1 129	1 286	21 179	94 782
2012	39 036	7 620	2	4 441	5 343	19 127	0	2 157	1 098	1 575	26 400	106 798
2013	39 528	7 581	38	4 609	5 567	22 530	0	2 738	1 551	1 431	27 727	113 300
2014	43 010	10 271	144	598	10 834	25 047	0	2 503	1 857	1 503	29 647	125 413
2015	59 372	8 587	14	924	12 993	24 581	9	2 021	2 086	1 467	36 212	148 265
2016	54 000	11 539	80	1 517	14 737	27 418	10	2 065	2 038	1 557	40 691	155 652
2017	57 416	12 682	158	2 268	15 747	28 731	6	1 844	1 900	1 693	47 786	170 233
2018	59 653	15 019	143	2 447	19 975	28 931	45	1 983	1 598	1 833	52 712	184 339
2015: 04	59 372	8 587	14	924	12 993	24 581	9	2 021	2 086	1 467	36 212	148 265
2016: 01	58 235	9 514	47	804	12 823	27 507	9	2 163	2 081	...	40 204	153 389
02	56 143	10 034	80	1 661	14 746	28 323	10	1 997	1 902	...	41 267	156 162
03	54 435	10 959	81	1 645	15 188	28 939	10	2 088	1 913	...	42 736	157 993
04	54 000	11 539	80	1 517	14 737	27 418	10	2 065	2 038	1 557	40 691	155 652
2017: 01	54 114	11 567	81	1 507	14 804	28 969	10	2 031	2 014	...	44 170	159 265
02	57 434	13 239	142	1 648	15 535	27 772	10	1 944	1 984	...	45 120	164 827
03	57 412	12 821	159	1 684	15 958	30 152	0	1 718	1 971	...	48 483	170 359
04	57 416	12 682	158	2 268	15 747	28 731	6	1 844	1 900	1 693	47 786	170 233
2018: 01	58 563	14 220	165	2 546	15 824	27 341	11	1 712	1 861	...	52 006	174 250
02	59 482	14 198	135	2 245	18 675	29 553	10	1 604	1 831	...	51 662	179 396
03	62 630	14 303	143	2 407	19 150	30 217	40	1 631	1 821	...	55 032	187 375
04	59 653	15 019	143	2 447	19 975	28 931	45	1 983	1 598	1 833	52 712	184 339

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1. Refer to domestic insurers, excluding the Road Accident Fund as from June 1996.
2. Balances due to insurers and reinsurers.
3. Difference between insurance funds and liability under unmatured policies.
4. Including preference shares and government-guaranteed stock.
5. Including units in unit trusts.
6. Including net foreign claims.
7. All annual data as from 1990 and all quarterly data as from December 1991 are reported at market value.

Official pension and provident funds¹

Income statement²

R millions

End of	Current receipts				Current expenditure				Domestic current income surplus	Net capital profits and other income	Total net cash inflow	Net asset revaluation ⁶
	Investment income		Contributions by		Benefits			Adminis- trative expenses				
	Interest ⁴	Dividends ³	Members	Employ- ers ⁵	Annuities	Lump sum at retire- ment or death	Other lump sum payments					
	(2290K)	(2291K)	(2292K)	(2293K)	(2294K)	(2295K)	(2296K)	(2297K)	(2298K)	(2299K)	(2301K)	(2302K)
31 March												
2010	34 181	12 168	13 773	24 912	21 219	5 052	17 814	2 318	38 631	33 106	71 737	87 993
2011	33 454	16 457	15 669	28 095	22 904	7 982	10 176	2 784	49 828	31 155	80 984	35 093
2012	30 669	21 701	17 093	30 441	23 273	9 221	15 373	2 723	49 313	32 065	81 377	43 909
2013	34 297	23 945	18 424	33 133	25 846	10 972	17 414	2 906	52 661	54 742	107 403	111 518
2014	36 689	25 080	20 395	36 440	28 994	14 237	30 198	6 866	38 310	54 731	93 040	101 594
2015	39 279	28 621	22 054	39 486	32 005	17 231	51 447	3 867	24 890	57 310	82 201	75 421
2016	42 130	34 405	23 547	42 095	36 897	24 421	46 210	6 397	28 250	59 289	87 539	-47 198
2017	43 959	30 554	25 503	45 591	40 929	21 484	41 974	6 317	34 904	48 174	83 078	-60 432
2018	48 104	33 559	27 013	48 779	45 797	20 533	40 580	7 306	43 238	27 393	70 632	75 843
31 December												
2010	33 310	13 657	15 235	27 384	22 797	5 287	16 296	2 818	42 388	29 326	71 714	67 794
2011	30 741	18 732	17 010	30 411	24 046	9 002	11 597	2 601	49 649	30 142	79 791	-3 473
2012	33 915	25 227	17 839	32 006	24 464	10 437	15 531	2 875	55 681	45 282	100 963	140 689
2013	36 203	23 860	20 102	35 932	28 146	13 910	24 630	3 626	45 786	59 079	104 864	84 750
2014	38 744	27 640	21 627	38 405	31 226	15 487	40 651	7 256	31 798	52 150	83 948	54 799
2015	39 914	33 263	23 138	41 398	35 788	25 773	63 816	5 372	6 964	59 849	66 813	-52 582
2016	43 357	31 010	24 797	44 330	39 718	19 857	37 727	6 390	39 802	59 013	98 816	-38 299
2017	49 383	33 188	26 882	48 232	44 711	19 554	37 663	7 296	48 461	26 677	75 139	167 523
2018	52 806	40 111	29 109	52 588	49 789	21 667	39 066	8 579	55 512	24 242	79 754	-164 552
2014: 01	9 199	8 444	5 112	9 139	7 496	4 602	13 185	4 463	2 148	13 194	15 341	19 075
02	9 570	5 355	5 374	9 361	7 769	3 296	5 819	782	11 995	12 274	24 268	52 518
03	9 966	8 064	5 542	9 944	7 934	4 091	9 845	984	10 662	15 759	26 420	-61 253
04	10 010	5 778	5 599	9 962	8 028	3 498	11 802	1 027	6 994	10 924	17 918	44 460
2015: 01	9 734	9 425	5 539	10 220	8 274	6 346	23 982	1 074	-4 760	18 354	13 594	39 696
02	10 117	8 158	5 480	9 683	9 024	4 463	14 270	1 375	4 306	15 191	19 497	-22 872
03	10 260	9 320	6 086	10 807	8 839	8 760	15 571	1 204	2 099	12 967	15 066	-57 655
04	9 804	6 360	6 033	10 689	9 651	6 203	9 993	1 720	5 319	13 337	18 656	-11 751
2016: 01	11 950	10 567	5 948	10 916	9 384	4 995	6 376	2 099	16 527	17 794	34 320	45 080
02	10 571	7 360	6 163	10 870	10 039	5 260	10 463	1 425	7 777	17 481	25 257	23 446
03	10 864	7 667	6 244	11 107	9 761	4 882	12 009	754	8 476	12 288	20 764	-52 581
04	9 972	5 416	6 443	11 437	10 534	4 721	8 879	2 112	7 023	11 451	18 475	-54 244
2017: 01	12 552	10 111	6 653	12 177	10 595	6 621	10 622	2 026	11 628	6 955	18 583	22 947
02	12 432	6 296	6 600	11 742	11 179	4 529	9 024	1 283	11 055	3 934	14 989	-6 148
03	12 313	11 228	6 860	12 252	11 480	4 650	9 673	1 253	15 596	8 993	24 589	59 967
04	12 086	5 554	6 769	12 062	11 457	3 753	8 344	2 734	10 183	6 795	16 978	90 758
2018: 01	11 273	10 482	6 785	12 724	11 681	7 600	13 540	2 037	6 405	7 671	14 076	-68 734
02	12 518	9 211	6 777	12 057	12 214	4 977	8 654	1 824	12 894	6 084	18 977	18 539
03	13 722	10 533	7 550	13 484	12 392	5 112	8 815	2 087	16 883	6 076	22 959	-44 889
04	15 294	9 885	7 997	14 324	13 502	3 977	8 058	2 632	19 331	4 411	23 742	-69 469

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1. Funds administered by the Department of Finance, Transnet, Telkom and the Post Office which are not subject to regulation and supervision in terms of the Pension Funds Act.

2. Source: Auditor-General Annual Reports up to 1992, thereafter South African Reserve Bank survey.

3. Including dividends from insurers.

4. Including dividends prior to 1992.

5. Including special actuarial deficit reduction contributions.

6. Including amounts transferred to, and from, other accounts and, as from March 1995, privatisation to other funds.

Official and private self-administered pension and provident funds

Assets and liabilities

R millions

End of	Official funds ¹								Private self-administered funds ³		
	Assets ²							Total assets equal accumulated funds ⁴	Liabilities ⁶		
	Cash and deposits	Fixed-interest securities				Ordinary shares	Other Assets ⁴		Accumulated funds	Reserves, provisions and other liabilities	Total liabilities ⁵
		Government	Local governments	Public enterprises	Other						
	(2330K)	(2331K)	(2332K)	(2333K)	(2334K)	(2335K)	(2338K)	(2339K)	(2340K)	(2341K)	(2342K)
2010	71 697	195 900	955	113 783	56 023	560 874	33 353	1 032 585	490 341	167 356	657 696
2011	65 952	224 267	2 197	124 771	56 000	554 752	81 713	1 109 652	476 609	181 322	657 930
2012	88 857	260 302	2 476	136 096	66 967	681 690	101 736	1 338 123	554 178	202 706	756 884
2013	74 264	294 691	2 237	136 199	69 596	841 435	124 211	1 542 633	604 311	238 034	842 346
2014	48 249	350 720	2 466	152 391	85 364	920 625	133 137	1 692 952	650 875	255 314	906 189
2015	32 235	349 222	1 949	157 129	104 015	940 750	149 229	1 734 529	637 929	292 280	930 209
2016	66 126	355 883	2 877	176 302	109 971	937 202	153 251	1 801 612	668 368	317 274	985 642
2017	57 622	374 227	2 860	170 817	128 983	1 123 855	180 788	2 039 151	744 605	303 603	1 048 208
2018	71 759	396 200	2 739	160 247	130 148	992 329	181 598	1 935 019	...	...	...
2011: 01	62 468	210 186	2 107	114 546	57 364	548 028	41 287	1 035 986	479 632	174 920	654 552
02	65 104	208 711	2 152	116 970	55 887	530 150	76 204	1 055 179	462 694	180 380	643 074
03	68 100	209 423	2 145	120 888	54 275	506 388	80 748	1 041 968	451 898	179 037	630 935
04	65 952	224 267	2 197	124 771	56 000	554 752	81 713	1 109 652	476 609	181 322	657 930
2012: 01	64 711	229 912	2 198	123 827	65 555	581 746	95 347	1 163 297	491 273	193 043	684 316
02	80 107	233 773	2 446	128 300	67 480	586 834	97 883	1 196 823	501 700	191 530	693 230
03	84 931	249 805	2 527	134 214	66 465	624 481	97 894	1 260 317	513 273	202 743	716 015
04	88 857	260 302	2 476	136 096	66 967	681 690	101 736	1 338 123	554 178	202 706	756 884
2013: 01	87 319	275 205	2 461	141 696	64 803	696 390	120 744	1 388 617	563 253	214 465	777 718
02	87 121	269 697	2 066	141 420	61 028	713 506	113 586	1 388 422	551 626	226 014	777 640
03	84 424	285 586	2 167	137 115	64 607	794 330	115 766	1 483 995	584 705	231 125	815 829
04	74 264	294 691	2 237	136 199	69 596	841 435	124 211	1 542 633	604 311	238 034	842 346
2014: 01	76 275	303 957	2 206	134 884	68 821	873 803	123 057	1 583 002	651 045	219 408	870 453
02	78 593	319 332	2 358	139 620	61 223	921 825	126 119	1 649 071	666 952	233 182	900 134
03	72 326	336 281	2 365	143 242	81 658	906 669	130 378	1 672 918	642 561	248 681	891 242
04	48 249	350 720	2 466	152 391	85 364	920 625	133 137	1 692 952	650 875	255 314	906 189
2015: 01	49 498	356 655	2 496	156 105	88 754	978 657	138 761	1 770 926	659 888	264 686	924 573
02	45 226	365 323	2 317	156 105	93 469	981 576	138 619	1 782 635	639 521	279 649	919 170
03	50 295	363 769	2 270	159 074	95 103	934 414	137 138	1 742 062	633 058	281 188	914 246
04	32 235	349 222	1 949	157 129	104 015	940 750	149 229	1 734 529	637 929	292 280	930 209
2016: 01	31 436	358 077	2 109	165 340	101 667	983 002	154 357	1 795 987	672 657	294 185	966 843
02	32 924	364 831	2 799	174 934	96 833	1 010 849	163 450	1 846 621	677 404	300 714	978 119
03	37 439	360 435	2 913	176 841	108 737	965 266	161 772	1 813 404	674 178	303 652	977 830
04	66 126	355 883	2 877	176 302	109 971	937 202	153 251	1 801 612	668 368	317 274	985 642
2017: 01	82 556	348 629	2 887	172 569	113 463	958 723	164 001	1 842 827	674 860	326 433	1 001 293
02	75 629	354 215	2 916	174 452	124 292	959 169	163 737	1 854 410	700 210	306 993	1 007 203
03	83 757	357 898	2 906	177 163	126 395	1 012 598	167 458	1 928 175	717 144	318 052	1 035 196
04	57 622	374 227	2 860	170 817	128 983	1 123 855	180 788	2 039 151	744 605	303 603	1 048 208
2018: 01	65 563	390 769	2 908	174 045	124 966	1 043 401	174 051	1 975 703	734 138	297 700	1 031 838
02	60 950	387 636	2 730	168 102	125 979	1 066 300	181 982	1 993 678	750 348	300 315	1 050 664
03	74 097	387 673	2 720	159 513	131 766	1 024 620	201 240	1 981 627	740 542	299 219	1 039 761
04	71 759	396 200	2 739	160 247	130 148	992 329	181 598	1 935 019	...	...	...

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- Funds administered by the Department of Finance, Transnet, Telkom and the Post Office which are not subject to regulation and supervision in terms of the Pension Funds Act. Deposit administration investments excluded.
- Deposits with the Public Investment Corporation are allocated to the relevant investment items, mainly securities. As from March 2002 data reported at market value.
- Privately administered funds registered in terms of the Pension Funds Act, foreign funds registered in South Africa, funds established in terms of industrial agreements, and state-controlled funds exempted from the requirements of the Act. Underwritten funds covered by insurance policies or group insurance schemes and included with long-term insurers, are excluded.
- Including unamortised discount, fixed property investment, accumulated interest and foreign assets.
- Funds invested with long-term insurers, in terms of deposit administration contracts and insurance policies, are not included in totals of assets and liabilities.
- As from March 1999 data for private self-administered pension and provident funds are reported at market value.

Private self-administered pension and provident funds¹

Assets

R millions

End of	Coin, banknotes and deposits (2350K)	Fixed-interest securities				Ordinary shares ³ (2355K)	Loans			Fixed property (2359K)	Other assets ⁵ (2360K)	Total assets ^{6,7} (2361K)	Funds invested with insurers ⁶ (2362K)
		Govern- ment (2351K)	Local governments (2352K)	Public enterprises (2353K)	Other ² (2354K)		Mortgage (2356K)	To public sector ⁴ (2357K)	Other (2358K)				
2009	53 571	122 151	615	13 600	43 551	299 625	967	201	2 187	20 374	24 377	581 220	311 828
2010	52 686	103 456	2 420	11 301	75 023	364 620	315	160	4 597	22 266	20 852	657 696	301 017
2011	50 470	107 993	1 961	12 754	70 462	365 888	502	129	3 350	24 751	19 669	657 930	328 122
2012	58 614	128 361	1 747	17 291	91 089	422 040	571	69	3 549	13 632	19 921	756 884	349 227
2013	58 265	140 939	2 887	18 326	111 099	478 593	609	11	1 755	13 730	16 131	842 346	372 299
2014	58 628	163 014	4 967	16 122	119 120	507 413	412	-	1 690	13 701	21 122	906 189	452 135
2015	51 482	168 461	4 581	16 434	139 807	500 381	841	-	1 198	22 075	24 949	930 209	481 454
2016	62 329	197 311	5 893	17 479	129 131	521 114	1 035	-	1 680	17 148	32 523	985 642	474 112
2017	49 504	198 990	5 642	19 009	128 943	585 137	1 328	-	1 335	17 481	40 838	1 048 208	513 623
2010: 04	52 686	103 456	2 420	11 301	75 023	364 620	315	160	4 597	22 266	20 852	657 696	301 017
2011: 01	49 628	100 013	2 113	11 061	78 049	362 265	315	165	5 409	23 296	22 237	654 552	302 829
02	48 821	100 173	2 167	12 327	74 286	355 707	267	238	5 305	23 347	20 437	643 074	322 530
03	51 594	98 547	1 868	11 525	72 001	347 738	259	140	4 312	23 652	19 300	630 935	340 409
04	50 470	107 993	1 961	12 754	70 462	365 888	502	129	3 350	24 751	19 669	657 930	328 122
2012: 01	59 861	115 922	1 412	13 713	73 496	376 789	634	127	4 294	16 027	22 040	684 316	339 472
02	61 667	115 054	1 529	13 619	79 791	380 631	597	94	3 894	15 849	20 504	693 230	350 586
03	63 753	119 428	1 764	14 313	83 139	393 774	558	97	3 667	15 805	19 717	716 015	356 373
04	58 614	128 361	1 747	17 291	91 089	422 040	571	69	3 549	13 632	19 921	756 884	349 227
2013: 01	57 175	131 146	2 054	20 397	95 229	432 718	530	69	3 477	15 092	19 830	777 718	346 473
02	55 255	128 791	1 900	18 789	97 527	439 339	591	56	2 091	15 809	17 494	777 640	375 879
03	55 268	134 306	2 309	18 946	103 047	465 052	614	56	1 803	16 090	18 338	815 829	374 143
04	58 265	140 939	2 887	18 326	111 099	478 593	609	11	1 755	13 730	16 131	842 346	372 299
2014: 01	56 369	145 180	3 745	17 797	114 691	498 875	660	11	1 735	13 920	17 470	870 453	371 983
02	63 580	156 305	4 099	16 659	118 021	507 660	392	-	1 721	13 406	18 292	900 134	391 345
03	61 864	162 380	4 670	14 820	118 340	497 466	485	-	1 649	12 874	16 693	891 242	427 333
04	58 628	163 014	4 967	16 122	119 120	507 413	412	-	1 690	13 701	21 122	906 189	452 135
2015: 01	61 371	162 803	4 912	15 936	126 641	516 774	410	-	1 659	13 089	20 978	924 573	481 671
02	58 357	165 269	4 908	16 515	121 201	508 934	420	-	1 632	17 015	24 919	919 170	465 067
03	56 262	169 791	4 670	16 623	127 635	494 334	426	-	1 300	17 218	25 986	914 246	472 737
04	51 482	168 461	4 581	16 434	139 807	500 381	841	-	1 198	22 075	24 949	930 209	481 454
2016: 01	62 187	175 653	4 726	16 690	133 432	525 814	1 169	-	1 244	22 625	23 303	966 843	479 895
02	65 379	186 815	5 528	17 195	136 287	520 568	1 102	-	1 957	19 024	24 265	978 119	460 469
03	63 664	187 128	5 679	17 867	131 415	522 455	1 113	-	1 861	19 586	27 062	977 830	473 074
04	62 329	197 311	5 893	17 479	129 131	521 114	1 035	-	1 680	17 148	32 523	985 642	474 112
2017: 01	51 749	196 552	5 242	18 736	136 159	538 484	1 346	-	1 578	17 508	33 941	1 001 293	476 436
02	48 384	198 378	5 410	18 353	136 558	539 245	1 151	-	1 493	17 288	40 943	1 007 203	483 915
03	48 698	199 984	5 045	18 974	140 323	556 657	1 496	-	1 187	16 982	45 851	1 035 196	507 636
04	49 504	198 990	5 642	19 009	128 943	585 137	1 328	-	1 335	17 481	40 838	1 048 208	513 623
2018: 01	49 696	206 838	7 534	20 782	124 136	559 317	1 269	-	1 227	18 155	42 883	1 031 838	504 667
02	44 792	201 860	7 520	20 941	131 568	576 596	807	-	1 162	17 120	48 299	1 050 664	520 648
03	51 116	189 715	7 968	22 243	136 684	568 019	563	-	1 084	15 826	46 543	1 039 761	511 846

KB222

1. Privately administered funds registered in terms of the Pension Funds Act, foreign funds registered in South Africa, funds established in terms of industrial agreements, and state-controlled funds exempted from requirements of the Act. Underwritten funds covered by insurance policies or group insurance schemes and included with long-term insurers, are excluded.
2. Company stock, loan securities, preference shares and foreign securities.
3. Including units in unit trusts.
4. Local governments, public enterprises and, as from September 1979, also universities.
5. Including unallocated foreign assets.
6. Funds invested with long-term insurers, in terms of deposit administration contracts and insurance policies, are not included in totals of assets and liabilities.
7. As from March 1999 data are reported at market value.

Private self-administered pension and provident funds

Income statement¹

R millions

Period	Current receipts					Current expenditure				Domestic current income surplus	Net capital profits and other income	Investment income from insurers	Total net cash inflow	Net asset revaluation ³
	Investment income ²			Contributions by		Benefits			Adminis- trative expenses					
	Interest (2310K)	Dividends (2323K)	Rent (2311K)	Members (2312K)	Employ- ers (2313K)	Annuities (2314K)	Lump sum at retire- ment or death (2315K)	Other lump sum payments (2316K)						
2012	10 168	14 910	3 289	19 673	26 497	21 521	12 407	31 989	5 498	3 123	33 759	9 555	46 437	30 129
2013	9 618	14 811	1 977	23 392	29 327	17 429	14 466	39 694	4 074	3 462	85 720	12 216	101 398	46 004
2014	9 704	18 244	2 017	25 479	30 373	19 412	15 841	42 245	2 811	5 508	47 675	13 983	67 166	32 416
2015	11 061	18 305	2 708	28 739	33 860	18 912	22 262	54 705	2 688	-3 895	9 840	15 645	21 590	5 288
2016	11 136	19 332	2 685	32 220	34 842	19 854	23 636	57 143	2 932	-3 351	10 504	8 975	16 129	-3 214
2017	11 656	23 018	2 571	33 568	35 327	23 061	20 909	52 166	3 168	6 836	12 376	7 677	26 889	26 069
2016: 04	2 398	4 538	620	8 109	8 817	5 968	5 126	13 136	784	-533	3 353	1 812	4 633	-10 306
2017: 01	2 691	6 133	678	8 892	8 682	5 448	5 330	13 740	764	1 793	4 527	1 738	8 058	7 321
02	3 423	5 157	650	8 151	8 742	5 254	5 104	12 331	940	2 493	5 770	1 829	10 092	5 636
03	2 675	6 816	623	7 956	8 749	5 927	5 165	11 805	727	3 195	1 120	1 875	6 189	9 058
04	2 867	4 913	620	8 569	9 154	6 432	5 310	14 291	737	-645	960	2 235	2 550	4 054
2018: 01	2 761	6 721	612	9 206	9 113	4 657	5 969	15 082	838	1 869	1 502	2 232	5 603	-13 802
02	3 119	5 954	631	8 409	9 457	5 461	5 633	12 166	812	3 497	1 840	2 194	7 531	10 021
03	2 642	6 615	623	8 914	9 977	5 272	5 684	13 443	836	3 535	893	2 167	6 596	-12 952

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Trust companies⁴

Assets and liabilities

R millions

End of	Funds administered ⁵							Own assets ⁷	Funds received from:				Total liabilities = total assets
	Cash and deposits	Fixed-interest securities	Ordinary shares ⁶	Loans	Fixed property	Other assets	Total assets administered		Testamentary trusts	Intervivos trusts	Other	Own funds	
	(2566K)	(2567K)	(2568K)	(2569K)	(2570K)	(2571K)	(2572K)	(2573K)	(2574K)	(2575K)	(2576K)	(2577K)	(2578K)
2013	9 811	3 117	30 459	633	2 192	2 777	48 989	920	-	-	48 989	920	49 909
2014	9 246	3 127	29 988	577	1 864	2 821	47 624	924	-	-	47 624	924	48 548
2015	8 419	3 510	36 035	1 460	3 792	7 094	60 310	896	-	-	60 310	896	61 206
2016	8 397	3 605	38 855	1 467	4 032	7 908	64 265	890	-	-	64 265	890	65 155
2017	5 855	3 379	45 534	1 514	4 675	12 673	73 630	923	-	-	73 630	923	74 553
2018	6 423	3 612	54 224	1 886	3 888	5 376	75 410	947	-	-	75 410	947	76 357
2017: 01	7 422	3 438	41 562	1 440	4 486	6 540	64 888	913	-	-	64 888	913	65 801
02	5 880	3 260	44 593	1 480	4 497	12 345	72 054	948	-	-	72 054	948	73 002
03	6 085	3 507	44 427	1 574	4 530	12 644	72 767	1 008	-	-	72 767	1 008	73 775
04	5 855	3 379	45 534	1 514	4 675	12 673	73 630	923	-	-	73 630	923	74 553
2018: 01	6 229	3 604	44 088	1 557	4 725	12 676	72 878	936	-	-	72 878	936	73 815
02	6 606	3 478	46 825	1 602	4 762	14 712	77 985	1 020	-	-	77 985	1 020	79 004
03	6 897	3 483	46 338	1 591	4 797	14 830	77 936	1 026	-	-	77 936	1 026	78 962
04	6 423	3 612	54 224	1 886	3 888	5 376	75 410	947	-	-	75 410	947	76 357

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- Source: Registrar of Pension Funds, annual reports up to 1990, thereafter South African Reserve Bank survey.
- Excluding income from policies and funds invested with insurers.
- Including amounts transferred to and from other funds.
- Reporting at market values.
- Assets managed and administered on behalf of trust beneficiaries.
- Including units in unit trusts.
- Funds sourced, managed and administered on behalf of the trust company itself.

Finance companies¹
Liabilities

R millions

End of	Ordinary shares (2621K)	Reserves (2622K)	Fixed-interest securities (2623K)	Loans		Provisions (2626K)	Other liabilities (2627K)	Total liabilities (2628K)
				Banks (2624K)	Other (2625K)			
2012	2 067	30 095	754	32 486	99 480	10 566	8 108	183 556
2013	1 109	31 874	880	37 986	113 296	6 655	8 097	199 897
2014	1 772	28 945	699	53 943	124 470	10 949	8 270	229 048
2015	2 070	30 345	582	67 049	131 961	13 607	9 544	255 157
2016	2 258	34 116	608	79 267	136 246	13 611	10 534	276 640
2017	2 513	35 465	446	91 795	139 884	15 991	9 310	295 405
2018	2 556	40 412	390	96 161	144 503	20 802	10 545	315 368
2016: 04	2 258	34 116	608	79 267	136 246	13 611	10 534	276 640
2017: 01	2 277	34 341	268	81 971	133 801	15 317	11 749	279 724
02	2 277	32 217	387	81 075	140 184	15 794	10 861	282 795
03	2 277	32 917	518	86 717	138 276	16 602	11 378	288 686
04	2 513	35 465	446	91 795	139 884	15 991	9 310	295 405
2018: 01	2 513	33 382	444	92 663	140 842	18 719	11 270	299 832
02	2 549	33 007	444	92 223	143 771	18 917	10 645	301 555
03	2 549	35 467	421	95 654	143 915	19 409	11 332	308 747
04	2 556	40 412	390	96 161	144 503	20 802	10 545	315 368

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Assets

R millions

End of	Cash and deposits (2611K)	Debtors ² (2612K)	Instalment sale finance (2613K)	Leasing finance (2614K)	Loans		Ordinary shares ³ (2617K)	Fixed property (2618K)	Other assets (2619K)	Total assets (2620K)
					Mortgage (2615K)	Other (2616K)				
2012	6 288	4 811	87 741	2 512	24 738	41 796	4 792	2 626	8 251	183 556
2013	5 873	4 263	95 125	2 500	28 743	45 711	4 811	2 817	10 055	199 897
2014	6 818	4 409	115 953	2 662	32 394	48 120	4 783	3 063	10 845	229 048
2015	7 552	6 487	127 814	3 047	35 570	49 463	4 728	8 085	12 412	255 157
2016	10 166	5 469	141 406	2 993	38 748	49 972	3 141	9 571	15 173	276 640
2017	12 197	5 804	155 731	3 970	40 881	48 195	3 442	9 619	15 566	295 405
2018	13 241	3 694	162 581	8 997	43 926	48 424	8 677	6 222	19 606	315 368
2016: 04	10 166	5 469	141 406	2 993	38 748	49 972	3 141	9 571	15 173	276 640
2017: 01	10 588	5 468	146 017	3 036	39 642	47 058	3 148	9 373	15 394	279 724
02	10 113	5 479	150 251	3 024	40 323	45 974	3 308	8 971	15 353	282 795
03	12 087	5 604	154 026	3 347	39 576	46 791	3 301	8 713	15 240	288 686
04	12 197	5 804	155 731	3 970	40 881	48 195	3 442	9 619	15 566	295 405
2018: 01	12 087	5 617	157 241	4 409	42 126	49 094	3 923	9 406	15 929	299 832
02	10 793	5 993	158 355	4 149	43 346	49 583	4 367	8 860	16 109	301 555
03	11 208	3 290	158 611	8 734	43 278	48 169	6 642	8 543	20 272	308 747
04	13 241	3 694	162 581	8 997	43 926	48 424	8 677	6 222	19 606	315 368

KB237

1. Reporting at market values.
2. Including factored debtors.
3. Including units in unit trusts.

Non-bank financial institutions¹

Liabilities

R millions

End of	Funds received (2645K)	Shares and equity (2646K)	Fixed-interest securities (2647K)	Loans (2648K)	Technical reserves		Financial derivatives (2651K)	Other liabilities (2652K)	Total liabilities (2653K)
					Pension (2649K)	Other (2650K)			
2011	110 871	1 617 037	34 608	234 582	2 001 215	1 006 859	4 750	132 330	5 142 252
2012	135 240	1 897 103	34 798	282 658	2 394 922	1 123 174	8 523	135 538	6 011 956
2013	154 898	2 264 542	30 153	306 166	2 799 164	1 196 280	10 561	154 529	6 916 293
2014	181 106	2 412 270	37 299	351 743	3 087 849	1 380 131	12 253	141 663	7 604 314
2015	198 121	2 725 578	50 416	397 467	3 140 556	1 485 862	25 755	146 764	8 170 519
2016	222 511	2 970 965	63 404	404 092	3 275 177	1 519 771	18 811	122 966	8 597 697
2017	247 732	3 214 089	65 625	424 025	3 672 613	1 643 516	17 820	119 331	9 404 751
2016: 04	222 511	2 970 965	63 404	404 092	3 275 177	1 519 771	18 811	122 966	8 597 697
2017: 01	222 956	3 049 218	62 776	420 421	3 348 007	1 540 938	18 551	125 190	8 788 057
02	229 181	3 065 216	64 494	420 845	3 382 187	1 557 594	19 683	110 978	8 850 178
03	238 020	3 170 724	63 890	427 954	3 507 377	1 620 950	19 366	121 378	9 169 659
04	247 732	3 214 089	65 625	424 025	3 672 613	1 643 516	17 820	119 331	9 404 751
2018: 01	253 763	3 151 457	64 032	431 939	3 585 652	1 619 417	19 986	114 195	9 240 441
02	256 298	3 228 612	62 345	442 030	3 643 138	1 677 721	22 672	120 609	9 453 425
03	259 638	3 323 556	52 538	456 670	3 651 008	1 686 218	23 079	121 800	9 574 507

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Assets

R millions

End of	Cash and deposits (2630K)	Fixed-interest securities (2631K)	Shares and other equity (2632K)	Loans (2633K)	Financial derivatives (2634K)	Non-financial assets (2635K)	Other assets (2636K)	Total assets (2637K)
2011	451 360	1 442 264	2 671 718	361 485	11 265	116 974	87 186	5 142 252
2012	427 073	1 760 491	3 206 974	394 938	17 384	115 403	89 693	6 011 956
2013	458 697	1 946 220	3 876 669	412 781	10 532	108 080	103 314	6 916 293
2014	456 009	2 190 600	4 335 023	402 406	10 719	111 453	98 104	7 604 314
2015	531 226	2 331 965	4 651 585	392 926	13 166	141 385	108 266	8 170 519
2016	531 341	2 546 695	4 805 003	443 461	14 435	134 379	122 383	8 597 697
2017	528 852	2 751 185	5 373 985	459 113	15 246	140 559	135 811	9 404 751
2016: 04	531 341	2 546 695	4 805 003	443 461	14 435	134 379	122 383	8 597 697
2017: 01	499 991	2 624 873	4 931 022	453 189	15 457	138 541	124 984	8 788 057
02	484 746	2 658 100	4 973 694	452 777	16 805	137 730	126 326	8 850 178
03	516 425	2 726 893	5 185 015	455 878	16 265	138 506	130 677	9 169 659
04	528 852	2 751 185	5 373 985	459 113	15 246	140 559	135 811	9 404 751
2018: 01	519 319	2 821 736	5 140 225	462 432	16 468	143 560	136 701	9 240 441
02	491 506	2 833 134	5 361 366	464 446	15 460	143 911	143 602	9 453 425
03	554 276	2 885 124	5 357 205	466 040	12 615	143 310	155 937	9 574 507

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1. Consisting of unit trusts, the Public Investment Corporation, long and short-term insurers, official and private pension funds, participation bond schemes, finance companies and non-monetary public financial corporations. Reporting at market values.

National financial account

Flow of funds for the third quarter 2018¹

R millions

Sectors Transaction items	Financial intermediaries											
	Foreign sector		Monetary authority		Other monetary institutions ²		Public Investment Corporation ³		Insurers and retirement funds		Other financial institutions	
	S	U	S	U	S	U	S	U	S	U	S	U
1. Net saving ⁴	58 488		1 227		6 386		44		10 354		7 942	
2. Consumption of fixed capital ⁴			145		3 856		7		185		1 127	
3. Capital transfers	47	102										
4. Gross capital formation ⁴				210		3 098		7		171		1 548
5. Net lending (+)/net borrowing (-) (S)	58 433		1 162		7 144		44		10 368		7 521	
6. Net financial investment (+) or (-) (U)		58 433		1 162		7 144		44		10 368		7 521
7. Net incurrence of financial liabilities (Total S 9 – 32)	-54 795		25 558		75 937		36 941		52 240		83 512	
8. Net acquisition of financial assets (Total U 9 – 32)		3 638		26 720		83 081		36 985		62 608		91 033
9. Gold and other foreign reserves	-3 809			-3 809								
10. Cash and demand monetary deposits ⁵		-10 344	2 839	-2 794	29 685	-7 107		8 982		4 446		8 195
11. Short/Medium-term monetary deposits ⁵		-18 638		-16 387	92 440			2 802		3 680		53 473
12. Long-term monetary deposits ⁵		-248			-5 602			-1 065		685		2 317
13. Funds placed with other financial institutions ..	-1 463	331				876		-620		-898	52 285	-1 463
14. Funds placed with other institutions	1 904					1 904	36 941	1 916	1 916	24 880		1 922
15. Treasury bills	1 846			-22		4 740				1 255		-1 449
16. Other bills	15 910			14 335	-173	-651		2 795		37		-329
17. Bank loans and advances	-2 155		452	21 979	-5 505	38 082					12 056	
18. Trade credit and short-term loans	-7 672	29 862	513	290	2 600	6 043			1 739	-98	12 286	-529
19. Short-term government bonds				-40		6 128		-32		-13 605		-121
20. Long-term government bonds	-806	3 755				8 708		9 670		17 523		20 954
21. Non-marketable government bonds ⁶				21 790								
22. Securities of local governments						453				435		-220
23. Securities of public enterprises	1 265	20 260		260		4 057		-1 783		839		-262
24. Other loan stock and preference shares	1 435	1 297			1 410	23 679		1 012	-1 338	6 194	-23	8 495
25. Ordinary shares	17 287	-5 136			1 874	6 107		12 090	25	22 607		18 462
26. Foreign branch/head office balances												
27. Long-term loans	4 887	48 575	10 879		-35				27	-4 601	-10 435	-627
28. Mortgage loans	101					14 128			-2	-320		198
29. Interest in retirement and life funds ⁷		4 114				-779			41 580			
30. Financial derivatives	-69 939	-65 430			-46 027	-1 170			387	-2 661	141	-950
31. Amounts receivable/payable	779		5 119	-3 913		2 081			-1 326	-9 298	6 072	779
32. Other liabilities/assets	-14 365	-4 760	5 756	-4 969	5 203	-24 149		1 218	9 174	11 381	11 097	-17 609
33. Balancing item					67	-49			58	127	33	-203

S = Sources, i.e. net increase in liabilities at transaction value.
U = Uses, i.e. net increase in assets at transaction value.

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1. A negative amount reflects a decrease in that item. In the case of liabilities (sources) it denotes a reduction in the available sources of funds and in the case of assets (uses) it indicates an additional source of funds.
2. Including mutual banks and the Postbank.
3. Before April 2005 the Public Investment Commissioners.
4. As taken from the national income (and production) accounts.
5. Namely deposits with the South African Reserve Bank (including coin liabilities), Corporation for Public Deposits, banks, the Land Bank, mutual banks and the Postbank.
6. Non-marketable bonds and other Treasury bills.
7. Members' interest in the reserves of retirement and all insurance funds.

National financial account (continued)

Flow of funds for the third quarter 2018¹

R millions

General government				Corporate business enterprises								Sectors
Central and provincial governments		Local governments		Public sector		Private sector						
S	U	S	U	S	U	S	U	S	U	S	U	
-49 538 17 174	 15 113 19 212	-4 991 6 520 11 498	 16 639	-8 903 26 243	 31 414	16 060 97 982 426	 17 143 109	32 237 17 667 3 291	 30 24 804	69 306 170 906 15 262	 15 262 240 212	1. Net saving ⁴ 2. Consumption of fixed capital ⁴ 3. Capital transfers 4. Gross capital formation ⁴
-66 689	 -66 689	-3 612	 -3 612	-14 074	 -14 074	-28 658	 -28 658	28 361	 28 361	-	 -	5. Net lending (+)/net borrowing (-) (S) 6. Net financial investment (+) or (-) (U)
102 770	 36 081	1 743	 -1 869	30 038	 15 964	261 287	 232 629	11 432	 39 793	626 663	 626 663	7. Net incurrence of financial liabilities (Total S 9 – 32) 8. Net acquisition of financial assets (Total U 9 – 32)
 5 964 21 969 -7 670 61 376 21 878 <												

S = Sources, i.e. net increase in liabilities at transaction value.

U = Uses, i.e. net increase in assets at transaction value.

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1. A negative amount reflects a decrease in that item. In the case of liabilities (sources) it denotes a reduction in the available sources of funds and in the case of assets (uses) it indicates an additional source of funds.

2. Including mutual banks and the Postbank.

3. Before April 2005 the Public Investment Commissioners.

4. As taken from the national income (and production) accounts.

5. Namely deposits with the South African Reserve Bank (including coin liabilities), Corporation for Public Deposits, banks, the Land Bank, mutual banks and the Postbank.

6. Non-marketable bonds and other Treasury bills.

7. Members' interest in the reserves of retirement and all insurance funds.

Capital market

Selected data

Period	Percentage change ^{1,2}									
	Real estate	Total value of shares traded ³	Total nominal value of bonds traded ³	Total value of derivatives contracts traded ^{3,5}	Share prices					Total value of share capital raised ³
	Transfer duty ⁴				Gold mining	Resources	Financial	Industrial	All shares	
	(2072A)									
	(2072A)	(2039A)	(2042A)	(2047A)	(2073A)	(2074A)	(2075A)	(2076A)	(2077A)	(2048A)
2011	-50.9	12.6	16.1	7.7	8.1	-6.2	3.1	8.7	1.2	-56.1
2012	9.0	6.7	0.0	26.3	-27.1	-3.9	31.0	36.6	19.2	-1.5
2013	42.5	1.4	-2.3	8.8	-54.5	-3.8	11.4	26.5	13.1	116.2
2014	19.3	45.0	8.0	26.5	2.2	-10.4	25.6	16.4	9.7	-71.9
2015	5.5	35.7	57.6	16.9	-5.9	-41.1	0.5	13.7	-4.2	738.7
2016	4.6	-21.6	-38.1	-8.1	27.0	66.9	1.8	-17.2	-2.8	-85.2
2017	0.3	56.3	44.5	10.1	-7.5	16.8	9.3	10.3	11.5	9.7
2018	-16.3	-43.9	16.4	-22.2	-3.0	-1.0	-11.0	-24.0	-15.7	-82.9
2016: Jan	6.3	34.5	30.8	25.2	-3.2	-37.6	-6.8	8.9	-6.7	54.0
Feb.....	33.5	44.6	41.9	41.4	26.4	-33.9	-9.5	2.0	-11.2	-82.2
Mar.....	-5.2	11.0	14.1	6.4	69.8	-18.5	-7.1	2.9	-7.1	-85.3
Apr	16.0	26.2	67.8	37.7	61.9	-17.4	-9.4	0.3	-8.7	-43.4
May	20.5	31.7	49.8	25.6	78.3	-21.2	-10.4	2.8	-8.5	-55.3
Jun	14.8	31.1	33.9	10.8	110.4	-18.0	-6.4	4.5	-5.7	-37.0
Jul	-3.6	-0.9	21.8	7.9	201.8	-1.0	-9.9	1.0	-4.8	-28.1
Aug.....	11.2	22.7	34.2	1.6	196.7	11.5	-6.6	2.0	-1.4	-60.5
Sep.....	11.3	29.4	1.9	2.7	132.8	21.6	-5.6	0.6	0.2	-12.6
Oct	3.8	-0.1	0.6	16.5	73.1	25.2	-10.8	-6.6	-4.6	-9.1
Nov.....	15.5	17.9	15.8	9.8	75.5	46.5	-10.2	-16.6	-7.6	32.3
Dec.....	4.6	-21.6	-38.1	-8.1	27.0	66.9	1.8	-17.2	-2.8	-85.2
2017: Jan	23.4	-16.8	-2.2	1.0	6.0	78.4	10.0	-13.2	3.3	-92.1
Feb.....	-9.1	-21.7	-13.7	-36.6	-18.2	52.8	5.8	-11.4	1.7	-49.3
Mar.....	27.0	-11.0	-3.2	-14.9	-37.5	19.9	1.1	-12.5	-4.1	190.3
Apr	-6.8	-18.9	-25.5	-7.7	-27.1	24.5	-4.6	-9.6	-2.6	156.5
May	-2.1	-14.6	-6.4	-11.9	-35.5	16.2	1.8	-7.2	-1.5	-76.9
Jun	3.6	-5.3	-14.1	-14.5	-44.4	11.2	-1.5	-10.3	-5.0	62.3
Jul	-8.9	-16.6	-4.9	-7.0	-56.7	14.8	1.5	-6.1	-0.7	-59.5
Aug.....	-0.3	-11.1	-5.0	3.0	-51.6	21.7	2.4	-0.9	4.2	153.0
Sep.....	-18.7	-18.5	9.5	-2.7	-41.6	25.3	2.7	-1.2	4.7	-87.1
Oct	-6.3	6.7	47.4	-2.8	-31.8	27.0	5.5	4.8	9.4	-21.4
Nov.....	-8.9	6.2	13.8	5.4	-16.9	24.5	5.5	17.0	16.1	-42.9
Dec.....	0.3	56.3	44.5	10.1	-7.5	16.8	9.3	10.3	11.5	9.7
2018: Jan	-8.0	31.1	26.5	10.5	-16.8	18.7	10.0	7.5	10.6	518.4
Feb.....	0.9	36.2	26.5	29.6	-28.9	11.2	9.8	0.6	5.1	-32.8
Mar.....	-11.9	9.3	-13.9	8.4	-21.7	14.0	11.1	2.4	6.9	-80.6
Apr	2.7	6.6	17.3	1.0	-33.7	10.1	12.3	-4.7	2.3	-50.1
May	-6.2	8.5	0.6	-6.5	-30.3	24.2	6.9	-10.2	0.7	190.4
Jun	-15.1	-6.3	16.4	4.6	-21.6	38.3	6.6	-4.6	6.6	-75.5
Jul	1.1	1.5	22.6	-5.3	-18.8	18.8	4.3	-5.2	2.1	80.9
Aug.....	-4.6	0.9	14.0	-4.9	-29.0	12.7	1.9	-8.1	-1.3	-93.3
Sep.....	-1.2	-1.9	-0.2	3.1	-26.9	13.9	3.2	-12.2	-3.0	377.1
Oct	-4.2	3.1	4.5	11.9	-15.0	5.9	-4.1	-24.8	-13.5	-74.8
Nov.....	2.4	-8.6	6.7	-15.1	-23.9	-4.6	-1.4	-28.1	-17.2	-59.6
Dec.....	-16.3	-43.9	16.4	-22.2	-3.0	-1.0	-11.0	-24.0	-15.7	-82.9
2019: Jan	-10.9	-27.6	7.5	-17.9	4.1	-4.7	-9.7	-22.7	-15.3	-88.5
Feb.....	-6.8	-29.4	8.5	-15.1	33.8	10.8	-7.7	-16.0	-7.6	7.9

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1. Measured over a 12-month period.
2. Annual figures reflect the values as at December.
3. Source: The JSE Limited.
4. As from 1 March 2017 the threshold for transfer duty exemption changed.
5. Including futures and options contracts on equity, commodity, warrants, interest rate and currency products.