

## Statistical tables

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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 <sup>1</sup><br>(1000M) | Deposits                        |   |   |                                 |  |                     |                    |                           | SARB securities<br>(1015M) | Foreign loans <sup>6</sup><br>(1009M) | Capital and reserves<br>(1010M) | Other liabilities<br>(1011M) | Total liabilities<br>(1012M) |
|-----------|---|---------------------------------|---|---|---------------------------------|--|---------------------|--------------------|---------------------------|----------------------------|---------------------------------------|---------------------------------|------------------------------|------------------------------|
|           |   | Central government <sup>2</sup> |   | Banks and mutual banks <sup>3</sup>               |                                 |  | Other               |                    | Total deposits<br>(1008M) |                            |                                       |                                 |                              |                              |
|           |   | Rand denominated<br>(1016M)     | Foreign currency denominated<br>(1017M) | Required reserve balances <sup>4</sup><br>(1014M) | Excess cash reserves<br>(1013M) | Other balances <sup>5</sup><br>(1005M) | Domestic<br>(1006M) | Foreign<br>(1007M) |                           |                            |                                       |                                 |                              |                              |
| 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: 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                      |
| Feb       | 147 574   | 75 404                          | 119 258                                 | 105 494   | 1 364                           | 4 070                                  | 6 862               | 1 801              | 314 252                   | 1 000                      | 19                                    | 397                             | 324 912                      | 788 155                      |
| Mar       | 151 307   | 63 009                          | 122 539                                 | 106 080   | 4 812                           | 282                                    | 857                 | 1 712              | 299 291                   | 25                         | 20                                    | 397                             | 342 255                      | 793 295                      |
| Apr       | 153 429   | 64 395                          | 116 722                                 | 107 136   | 818                             | 5 263                                  | 991                 | 2 029              | 297 354                   | -                          | 20                                    | 397                             | 332 546                      | 783 745                      |
| May       | 152 414   | 75 059                          | 92 486                                  | 108 597   | 637                             | -                                      | 4 364               | 2 404              | 283 547                   | 100                        | 22                                    | 397                             | 347 037                      | 783 517                      |
| Jun       | 152 209   | 75 461                          | 88 395                                  | 109 717   | 571                             | -                                      | 17 428              | 2 053              | 293 625                   | 69                         | 22                                    | 397                             | 334 384                      | 780 707                      |
| Jul       | 151 686   | 76 462                          | 85 296                                  | 110 226   | 535                             | 2 720                                  | 12 897              | 2 282              | 290 418                   | 44                         | 22                                    | 397                             | 336 072                      | 778 639                      |
| Aug       | 154 204   | 78 347                          | 90 699                                  | 110 733   | 836                             | -                                      | 19 492              | 2 247              | 302 353                   | 28                         | 24                                    | 420                             | 382 506                      | 839 535                      |
| Sep       | 157 114   | 77 427                          | 163 024                                 | 111 473   | 771                             | 2 557                                  | 15 310              | 2 593              | 373 154                   | -                          | 24                                    | 420                             | 380 831                      | 911 544                      |
| Oct       | 154 515   | 77 576                          | 160 160                                 | 112 231   | 238                             | 1 060                                  | 10 784              | 2 752              | 364 801                   | -                          | 24                                    | 420                             | 384 616                      | 904 377                      |

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

## South African Reserve Bank Assets

R millions

| End of         | Foreign assets                                      |                  | Liquidity provided <sup>2</sup>                  |                                      |   |                  | Advances and investments      |                               |                                     |                  | Total<br>(excluding<br>foreign<br>assets)<br>(1029M) | Other<br>assets<br>(1030M) | Total<br>assets<br>(1031M) |
|----------------|---|------------------|--|--------------------------------------|---|------------------|-------------------------------|-------------------------------|-------------------------------------|------------------|--|----------------------------|----------------------------|
|                | Gold coin<br>and<br>bullion <sup>1</sup><br>(1020M) | Total<br>(1021M) | Utilisation<br>of<br>cash<br>reserves<br>(1033M) | Loans granted to<br>banks under:     |   | Total<br>(1036M) | Advances                      |                               | Investments                         |                  |  |                            |                            |
|                |   |                  |  | Resale<br>agree-<br>ments<br>(1034M) | SAMOS<br>position <sup>5</sup><br>(1035M) |                  | Banks <sup>4</sup><br>(1025M) | Other <sup>3</sup><br>(1026M) | Govern-<br>ment<br>stock<br>(1027M) | Other<br>(1028M) |  |                            |                            |
|                |   |                  |  |                                      |   |                  |                               |                               |                                     |                  |  |                            |                            |
| 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: 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          | -  | 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                    |
| Feb.....       | 74 524  | 709 491          | 5 528  | 56 021                               | -   | 61 549           | -                             | 378                           | 7 959                               | 6 011            | 75 898   | 2 766                      | 788 155                    |
| Mar .....      | 75 692  | 719 653          | 617  | 56 031                               | -   | 56 648           | -                             | 82                            | 8 010                               | 6 011            | 70 751   | 2 890                      | 793 295                    |
| Apr.....       | 73 894  | 708 101          | 2 612  | 56 072                               | -   | 58 684           | -                             | 68                            | 7 989                               | 6 011            | 72 752   | 2 892                      | 783 745                    |
| May.....       | 76 763  | 709 400          | 260  | 56 031                               | 220                                       | 56 512           | -                             | 63                            | 8 064                               | 6 011            | 70 650   | 3 467                      | 783 517                    |
| Jun.....       | 80 681  | 705 699          | 617  | 56 715                               | 1 431                                     | 58 763           | -                             | 23                            | 8 150                               | 6 011            | 72 947   | 2 061                      | 780 707                    |
| Jul.....       | 82 002  | 702 663          | 2 493  | 56 010                               | -   | 58 503           | -                             | 38                            | 8 142                               | 6 011            | 72 694   | 3 282                      | 778 639                    |
| Aug .....      | 93 750  | 761 138          | 476  | 59 784                               | 1 329                                     | 61 589           | -                             | 68                            | 8 075                               | 6 011            | 75 742   | 2 655                      | 839 535                    |
| Sep.....       | 90 873  | 834 219          | 3 595  | 56 060                               | -   | 59 655           | -                             | 63                            | 7 986                               | 6 011            | 73 715   | 3 610                      | 911 544                    |
| Oct.....       | 92 055  | 826 601          | 2 321  | 58 220                               | -   | 60 541           | -                             | 73                            | 8 003                               | 6 011            | 74 628   | 3 147                      | 904 377                    |

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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                                      |   |  |                  |                  |                    |                           | Capital and reserves<br>(1049M) | Other liabilities<br>(1050M) | Total liabilities<br>(1051M) |
|-----------------|---|---|--|------------------|------------------|--------------------|---------------------------|---------------------------------|------------------------------|------------------------------|
|                 | Domestic                                      |   |  |                  |                  | Foreign<br>(1047M) | Total deposits<br>(1048M) |                                 |                              |                              |
|                 | Central and provincial governments<br>(1053M) | Public enterprises/corporations <sup>1</sup><br>(1042M) | Insurance companies and pension funds<br>(1043M) | Other<br>(1045M) | Total<br>(1046M) |                    |                           |                                 |                              |                              |
| 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: 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                       |
| Feb.....        | 54 579  | 770   | 2 031  | 2 891            | 60 272           | 14 846             | 75 118                    | 102                             | 119                          | 75 339                       |
| Mar.....        | 52 874  | 1 169   | 2 426  | 2 965            | 59 433           | 12 198             | 71 632                    | 152                             | 60                           | 71 843                       |
| Apr.....        | 61 074  | 1 113   | 2 617  | 2 981            | 67 785           | 15 795             | 83 579                    | 152                             | 58                           | 83 790                       |
| May.....        | 53 469  | 2 009   | 2 799  | 3 432            | 61 709           | 13 852             | 75 561                    | 152                             | 25                           | 75 738                       |
| Jun.....        | 53 414  | 1 918   | 2 955  | 3 335            | 61 621           | 10 394             | 72 015                    | 152                             | 32                           | 72 200                       |
| Jul.....        | 54 256  | 1 960   | 2 697  | 3 483            | 62 397           | 15 181             | 77 579                    | 152                             | 42                           | 77 772                       |
| Aug.....        | 59 950  | 1 479   | 2 548  | 3 531            | 67 508           | 8 529              | 76 037                    | 152                             | 57                           | 76 246                       |
| Sep.....        | 63 267  | 1 529   | 1 736  | 3 571            | 70 103           | 5 607              | 75 709                    | 152                             | 68                           | 75 929                       |
| Oct.....        | 64 213  | 1 295   | 3 123  | 3 574            | 72 205           | 8 649              | 80 855                    | 152                             | 90                           | 81 096                       |

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1. Including the Public Investment Corporation.

## Corporation for Public Deposits

## Assets

R millions

| End of         | Deposits        |                  | Promissory notes <sup>1</sup> | NCDs  | Treasury bills <sup>2</sup> | Government       |  | Other public-sector securities | Other assets | Total assets |
|----------------|-----------------|------------------|-------------------------------|-------|-----------------------------|------------------|--|--------------------------------|--------------|--------------|
|                | SARB<br>(1067M) | Banks<br>(1091M) |                               |       |                             | Stock<br>(1062M) | Loans and advances <sup>3</sup><br>(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: Oct..... | 12 009          | 5                | 1 046                         | -     | 73                          | 398              | 59 483                                     | -                              | 2 259        | 75 273       |
| Nov.....       | 12 729          | 5                | 1 047                         | -     | 73                          | 399              | 61 511                                     | -                              | 2 903        | 78 666       |
| Dec.....       | 11 341          | 5                | 1 034                         | -     | 73                          | 401              | 56 056                                     | -                              | 1 766        | 70 676       |
| 2017: Jan..... | 11 600          | 5                | 1 034                         | 742   | 73                          | 403              | 59 726                                     | -                              | 1 066        | 74 649       |
| Feb.....       | 10 010          | 8 005            | 1 040                         | 747   | 73                          | 406              | 44 243                                     | 967                            | 110          | 65 600       |
| Mar.....       | 8 698           | 21 705           | 1 043                         | 751   | 73                          | 391              | 27 597                                     | 973                            | 4 632        | 65 862       |
| Apr.....       | 7 700           | 22 205           | 1 046                         | 756   | 59                          | 393              | 41 097                                     | 1 954                          | 199          | 75 409       |
| May.....       | 16 011          | 13 005           | 1 047                         | 1 187 | 59                          | 395              | 36 681                                     | 1 967                          | 212          | 70 564       |
| Jun.....       | 14 918          | 4 005            | 1 037                         | 429   | 69                          | 397              | 41 498                                     | 2 076                          | 120          | 64 549       |
| Jul.....       | 15 991          | 4 105            | 1 039                         | 431   | 73                          | 399              | 46 689                                     | 1 086                          | 1 316        | 71 129       |
| Aug.....       | 12 562          | 2 105            | 1 142                         | 434   | 73                          | 402              | 42 837                                     | 1 093                          | 116          | 60 763       |
| Sep.....       | 14 504          | 105              | 1 141                         | -     | 73                          | -                | 47 341                                     | 99                             | 104          | 63 365       |
| Oct.....       | 13 803          | 1 805            | 1 140                         | -     | 73                          | -                | 45 619                                     | 99                             | 143          | 62 681       |
| Nov.....       | 11 861          | 5 005            | 1 141                         | -     | 73                          | -                | 44 933                                     | 100                            | 102          | 63 215       |
| Dec.....       | 10 341          | 2 005            | 1 141                         | -     | 73                          | -                | 39 911                                     | -                              | 1 221        | 54 693       |
| 2018: Jan..... | 16 651          | 8 681            | 1 206                         | -     | 73                          | -                | 30 849                                     | 4 985                          | 1 190        | 63 635       |
| Feb.....       | 17 968          | 26 181           | 1 210                         | 2 504 | 73                          | -                | 24 483                                     | -                              | 2 790        | 75 208       |
| Mar.....       | 7 451           | 33 505           | 1 212                         | 4 026 | 124                         | -                | 17 512                                     | 128                            | 4 907        | 68 865       |
| Apr.....       | 12 210          | 25 005           | 1 212                         | 3 534 | 125                         | -                | 36 027                                     | 129                            | 1 813        | 80 055       |
| May.....       | 11 567          | 33 005           | 1 213                         | 3 023 | 125                         | -                | 25 353                                     | 1 134                          | 2 255        | 77 674       |
| Jun.....       | 11 509          | 28 005           | 1 205                         | 3 041 | 125                         | -                | 25 260                                     | 1 141                          | 1 923        | 72 209       |
| Jul.....       | 12 519          | 19 405           | 1 206                         | 2 038 | 126                         | -                | 42 056                                     | 1 341                          | 377          | 79 066       |
| 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       |
| Feb.....       | 6 820           | 25 355           | 1 209                         | 2 011 | 2 171                       | -                | 36 608                                     | 408                            | 757          | 75 339       |
| Mar.....       | 827             | 47 205           | 1 210                         | 2 023 | 2 185                       | -                | 17 576                                     | 361                            | 458          | 71 843       |
| Apr.....       | 968             | 32 205           | 1 209                         | 2 035 | 2 197                       | -                | 44 467                                     | 303                            | 405          | 83 790       |
| May.....       | 4 335           | 23 905           | 1 208                         | 2 048 | 1 165                       | -                | 42 337                                     | 305                            | 436          | 75 738       |
| Jun.....       | 17 347          | 5                | 1 205                         | 1 034 | 1 171                       | -                | 51 009                                     | 307                            | 122          | 72 200       |
| Jul.....       | 12 790          | 8 505            | 1 207                         | -     | 73                          | -                | 51 350                                     | 257                            | 3 591        | 77 772       |
| Aug.....       | 19 396          | 5                | 1 210                         | -     | 73                          | -                | 55 183                                     | 285                            | 94           | 76 246       |
| Sep.....       | 15 223          | 23 005           | 1 210                         | -     | 73                          | -                | 29 759                                     | 287                            | 6 372        | 75 929       |
| Oct.....       | 10 697          | 30 005           | 1 211                         | -     | 73                          | -                | 33 768                                     | 288                            | 5 055        | 81 096       |

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

## Banks<sup>1</sup> Liabilities

R millions

| End of    | Deposits <sup>2</sup>                            |                         |                    |                       |                        |                      |                  |  | Other                                      |                           |                    |
|-----------|--|-------------------------|--------------------|-----------------------|------------------------|----------------------|------------------|--|--|---------------------------|--------------------|
|           | Cash managed, cheque and transmission<br>(1070M) | Other demand<br>(1071M) | Savings<br>(1072M) | Short term<br>(1073M) | Medium term<br>(1075M) | Long term<br>(1076M) | Total<br>(1077M) | Foreign currency deposits included in total<br>(1078M) | Loans received under repurchase agreements |                           |                    |
|           |  |                         |                    |                       |                        |                      |                  |  | SARB<br>(1500M)                            | Other domestic<br>(1501M) | Foreign<br>(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      | 884 561  | 1 033 089               | 260 830            | 340 763               | 676 966                | 725 949              | 3 922 158        | 214 518  | 56 347                                     | 72 406                    | 42 059             |
| 2016: 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       | 884 561  | 1 033 089               | 260 830            | 340 763               | 676 966                | 725 949              | 3 922 158        | 214 518  | 56 347                                     | 72 406                    | 42 059             |
| 2019: Jan | 834 820  | 1 015 314               | 255 098            | 316 834               | 700 215                | 745 174              | 3 867 456        | 204 576  | 73 192                                     | 61 652                    | 52 754             |
| Feb       | 840 217  | 1 036 779               | 255 112            | 311 062               | 713 010                | 760 587              | 3 916 767        | 212 026  | 57 466                                     | 67 148                    | 51 114             |
| Mar       | 879 733  | 1 054 527               | 256 235            | 325 972               | 722 658                | 778 765              | 4 017 890        | 211 580  | 56 546                                     | 67 782                    | 40 071             |
| Apr       | 835 473  | 1 047 044               | 261 404            | 380 669               | 706 255                | 802 567              | 4 033 413        | 217 938  | 60 852                                     | 88 088                    | 44 083             |
| May       | 829 061  | 1 047 168               | 265 251            | 376 205               | 688 747                | 847 674              | 4 054 107        | 214 598  | 56 769                                     | 107 289                   | 34 814             |
| Jun       | 908 940  | 1 069 641               | 264 153            | 303 513               | 669 799                | 863 843              | 4 079 889        | 210 866  | 56 886                                     | 105 637                   | 35 201             |
| Jul       | 852 762  | 1 066 008               | 268 067            | 316 465               | 718 356                | 866 212              | 4 087 870        | 227 608  | 56 913                                     | 110 456                   | 30 593             |
| Aug       | 856 783  | 1 075 241               | 274 758            | 321 378               | 712 033                | 889 788              | 4 129 982        | 234 333  | 60 502                                     | 90 819                    | 30 499             |
| Sep       | 894 779  | 1 103 993               | 274 852            | 293 509               | 741 753                | 875 628              | 4 184 514        | 265 778  | 61 743                                     | 96 539                    | 26 908             |

KB105

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

# Banks<sup>1</sup>

## Liabilities

R millions

| liabilities to the public |                |                                |                    |         | Capital and other liabilities   |  |                   |   |           | Total equity and liabilities | End of    |
|---------------------------|----------------|--------------------------------|--------------------|---------|---------------------------------|--|-------------------|---|-----------|------------------------------|-----------|
| Foreign currency funding  |                | Debt securities <sup>3,4</sup> | Other <sup>5</sup> | Total   | Total liabilities to the public | Outstanding liabilities on behalf of clients per contra <sup>6</sup> | Other liabilities | Share capital and reserves <sup>3</sup> | Total     |                              |           |
| Domestic sector           | Foreign sector |                                |                    |         |                                 |  |                   |   |           |                              |           |
| (1080M)                   | (1081M)        | (1082M)                        | (1083M)            | (1084M) | (1085M)                         | (1086M)  | (1087M)           | (1088M)                                 | (1089M)   | (1090M)                      |           |
| 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        | 398 420                        | 14 959             | 755 540 | 4 677 698                       | -  | 370 414           | 467 639                                 | 838 053   | 5 515 751                    | 2018      |
| 19 795                    | 177 975        | 323 450                        | 15 757             | 681 719 | 4 058 932                       | -  | 421 138           | 386 757                                 | 807 896   | 4 866 827                    | 2016: Aug |
| 13 641                    | 189 848        | 320 949                        | 20 661             | 656 215 | 4 051 956                       | -  | 407 661           | 386 039                                 | 793 700   | 4 845 655                    | Sep       |
| 13 286                    | 148 518        | 324 988                        | 25 392             | 624 961 | 4 082 711                       | -  | 406 860           | 384 899                                 | 791 759   | 4 874 470                    | Oct       |
| 12 027                    | 165 971        | 321 370                        | 25 275             | 634 227 | 4 102 905                       | -  | 379 444           | 389 562                                 | 769 006   | 4 871 911                    | Nov       |
| 8 523                     | 178 790        | 332 748                        | 8 254              | 632 418 | 4 115 925                       | -  | 352 938           | 401 550                                 | 754 488   | 4 870 414                    | Dec       |
| 8 447                     | 179 596        | 333 972                        | 15 347             | 650 471 | 4 091 492                       | -  | 384 999           | 406 966                                 | 791 965   | 4 883 458                    | 2017: Jan |
| 7 549                     | 180 897        | 339 772                        | 3 791              | 654 700 | 4 098 227                       | -  | 395 390           | 409 695                                 | 805 086   | 4 903 313                    | Feb       |
| 7 275                     | 181 564        | 346 618                        | 4 070              | 652 127 | 4 143 019                       | -  | 383 122           | 408 156                                 | 791 278   | 4 934 297                    | Mar       |
| 15 645                    | 150 698        | 341 798                        | 7 735              | 627 375 | 4 121 428                       | -  | 381 466           | 408 006                                 | 789 472   | 4 910 900                    | Apr       |
| 9 082                     | 144 230        | 344 599                        | 8 239              | 615 731 | 4 135 482                       | -  | 373 837           | 417 629                                 | 791 465   | 4 926 947                    | May       |
| 10 344                    | 140 179        | 349 193                        | 11 104             | 617 682 | 4 157 449                       | -  | 350 418           | 432 562                                 | 782 980   | 4 940 429                    | Jun       |
| 9 628                     | 149 679        | 347 878                        | 9 883              | 630 438 | 4 185 811                       | -  | 387 514           | 435 385                                 | 822 899   | 5 008 710                    | Jul       |
| 14 722                    | 148 302        | 349 889                        | 6 826              | 621 934 | 4 191 322                       | -  | 378 368           | 434 734                                 | 813 102   | 5 004 424                    | Aug       |
| 15 067                    | 156 861        | 354 678                        | 6 821              | 640 563 | 4 286 312                       | -  | 384 095           | 441 109                                 | 825 204   | 5 111 516                    | Sep       |
| 9 910                     | 150 349        | 363 519                        | 2 911              | 666 103 | 4 296 835                       | -  | 381 548           | 438 971                                 | 820 519   | 5 117 354                    | Oct       |
| 8 346                     | 145 424        | 361 901                        | 3 330              | 644 068 | 4 272 016                       | -  | 385 303           | 444 105                                 | 829 409   | 5 101 424                    | Nov       |
| 5 639                     | 120 234        | 358 411                        | 5 315              | 607 112 | 4 257 056                       | -  | 439 956           | 455 464                                 | 895 420   | 5 152 476                    | Dec       |
| 2 744                     | 118 284        | 365 067                        | 10 078             | 615 951 | 4 230 617                       | -  | 453 729           | 450 268                                 | 903 997   | 5 134 614                    | 2018: Jan |
| 2 640                     | 109 644        | 365 874                        | 7 931              | 609 003 | 4 290 131                       | -  | 441 486           | 458 613                                 | 900 099   | 5 190 230                    | Feb       |
| 8 103                     | 100 581        | 365 986                        | 7 164              | 587 480 | 4 324 362                       | -  | 423 259           | 448 565                                 | 871 824   | 5 196 186                    | Mar       |
| 9 755                     | 108 592        | 369 812                        | 8 595              | 608 305 | 4 328 762                       | -  | 425 671           | 442 582                                 | 868 253   | 5 197 015                    | Apr       |
| 9 239                     | 107 133        | 375 761                        | 11 241             | 614 515 | 4 323 573                       | -  | 390 271           | 445 653                                 | 835 924   | 5 159 497                    | May       |
| 5 627                     | 108 576        | 370 617                        | 13 054             | 628 522 | 4 396 958                       | -  | 441 231           | 451 173                                 | 892 405   | 5 289 362                    | Jun       |
| 10 264                    | 108 614        | 376 064                        | 13 100             | 641 634 | 4 407 041                       | -  | 378 651           | 451 933                                 | 830 584   | 5 237 625                    | Jul       |
| 7 217                     | 114 043        | 380 119                        | 11 121             | 649 354 | 4 492 567                       | -  | 465 320           | 452 674                                 | 917 994   | 5 410 561                    | Aug       |
| 13 582                    | 107 717        | 391 560                        | 6 760              | 653 345 | 4 553 594                       | -  | 405 758           | 450 553                                 | 856 311   | 5 409 904                    | Sep       |
| 10 523                    | 133 857        | 390 865                        | 13 248             | 710 007 | 4 576 072                       | -  | 439 634           | 450 394                                 | 890 029   | 5 466 101                    | Oct       |
| 9 021                     | 132 600        | 393 608                        | 13 788             | 706 988 | 4 594 630                       | -  | 411 136           | 458 065                                 | 869 201   | 5 463 831                    | Nov       |
| 7 234                     | 164 115        | 398 420                        | 14 959             | 755 540 | 4 677 698                       | -  | 370 414           | 467 639                                 | 838 053   | 5 515 751                    | Dec       |
| 3 760                     | 137 249        | 399 935                        | 16 114             | 744 656 | 4 612 112                       | -  | 431 375           | 471 170                                 | 902 545   | 5 514 657                    | 2019: Jan |
| 4 522                     | 148 328        | 408 533                        | 14 773             | 751 884 | 4 668 651                       | -  | 389 623           | 475 515                                 | 865 138   | 5 533 788                    | Feb       |
| 4 003                     | 156 035        | 413 357                        | 15 061             | 752 855 | 4 770 746                       | -  | 408 069           | 469 876                                 | 877 944   | 5 648 690                    | Mar       |
| 5 780                     | 154 572        | 413 874                        | 12 334             | 779 583 | 4 812 995                       | -  | 398 629           | 469 017                                 | 867 646   | 5 680 642                    | Apr       |
| 5 832                     | 141 994        | 409 650                        | 19 513             | 775 861 | 4 829 968                       | -  | 424 485           | 476 734                                 | 901 219   | 5 731 187                    | May       |
| 8 168                     | 144 770        | 410 455                        | 17 524             | 778 642 | 4 858 531                       | -  | 445 866           | 488 294                                 | 934 160   | 5 792 691                    | Jun       |
| 7 969                     | 150 512        | 408 830                        | 19 604             | 784 876 | 4 872 746                       | -  | 433 139           | 491 845                                 | 924 984   | 5 797 730                    | Jul       |
| 9 617                     | 134 406        | 415 779                        | 15 612             | 757 233 | 4 887 214                       | -  | 510 785           | 494 250                                 | 1 005 034 | 5 892 249                    | Aug       |
| 9 525                     | 123 593        | 412 157                        | 18 622             | 749 088 | 4 933 602                       | -  | 476 511           | 484 373                                 | 960 884   | 5 894 486                    | Sep       |

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



## Banks<sup>1</sup>

### Assets

R millions

| End of          | Central bank money and gold   |                       |                        |         | Deposits, loans                                       |                                       |   |                   |                                  |                                     |                              |
|-----------------|-------------------------------|-----------------------|------------------------|---------|---|---------------------------------------|---|-------------------|----------------------------------|-------------------------------------|------------------------------|
|                 | Banknotes and subsidiary coin | Gold coin and bullion | Deposits with the SARB | Total   | Interbank and intragroup funding, including NCDs/ PNs | Loans granted under resale agreements | Instalment debtors, suspensive sales and leases | Mortgage advances | Credit card debtors <sup>2</sup> | Foreign-currency loans and advances | Redeemable preference shares |
|                 | (1100M)                       | (1101M)               | (1102M)                | (1104M) | (1113M)   | (1107M)                               | (1108M)   | (1109M)           | (1110M)                          | (1120M)                             | (1121M)                      |
| 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                | 104 843                | 159 316 | 127 540   | 200 899                               | 413 934   | 1 403 272         | 120 281                          | 389 412                             | 109 794                      |
| 2016 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                | 104 843                | 159 316 | 127 540   | 200 899                               | 413 934   | 1 403 272         | 120 281                          | 389 412                             | 109 794                      |
| 2019: Jan ..... | 34 507                        | 12 062                | 108 243                | 154 812 | 108 913   | 195 093                               | 415 500   | 1 406 887         | 122 526                          | 334 732                             | 109 456                      |
| Feb .....       | 33 035                        | 11 316                | 108 768                | 153 120 | 110 317   | 212 866                               | 417 898   | 1 415 762         | 124 227                          | 351 885                             | 110 678                      |
| Mar .....       | 31 690                        | 13 157                | 113 665                | 158 513 | 106 217   | 224 371                               | 420 520   | 1 419 591         | 124 621                          | 386 896                             | 112 162                      |
| Apr .....       | 35 412                        | 14 339                | 114 377                | 164 128 | 99 856  | 241 386                               | 425 516   | 1 423 399         | 125 699                          | 380 444                             | 111 456                      |
| May .....       | 33 541                        | 17 736                | 114 302                | 165 579 | 99 289  | 271 038                               | 426 243   | 1 430 844         | 126 943                          | 368 584                             | 113 661                      |
| Jun .....       | 31 871                        | 21 371                | 113 434                | 166 677 | 87 454  | 284 351                               | 427 949   | 1 438 740         | 129 064                          | 366 838                             | 111 784                      |
| Jul .....       | 34 491                        | 21 512                | 114 736                | 170 738 | 92 223  | 276 322                               | 432 136   | 1 448 638         | 129 183                          | 366 467                             | 111 308                      |
| Aug .....       | 29 098                        | 22 014                | 121 399                | 172 511 | 100 754   | 237 886                               | 433 347   | 1 457 861         | 130 206                          | 370 319                             | 112 309                      |
| Sep .....       | 34 833                        | 21 892                | 115 475                | 172 200 | 92 309  | 264 320                               | 438 766   | 1 465 493         | 131 774                          | 366 013                             | 112 995                      |

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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<sup>1</sup> Assets

R millions

| and advances                    |  |                  | Investments and bills discounted |                  |                   |   |  |                  | Non-financial assets | Other assets | Total assets | End of    |
|---------------------------------|--|------------------|----------------------------------|------------------|-------------------|---|--|------------------|----------------------|--------------|--------------|-----------|
| Overdrafts and loans<br>(1122M) | Less: Credit impairments <sup>3</sup><br>(1123M) | Total<br>(1124M) | Investments other than shares    |                  | Shares<br>(1127M) | Bills and acceptances discounted<br>(1111M) | Less: Credit impairments <sup>3</sup><br>(1128M) | Total<br>(1129M) |                      |              |              |           |
|                                 |  |                  | Government stock<br>(1125M)      | Other<br>(1126M) |                   |   |  |                  |                      |              |              |           |
| 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      |
| 1 370 790                       | 111 385  | 4 024 536        | 388 021                          | 406 796          | 61 660            | 297 191                                     | 133  | 1 153 535        | 90 134               | 88 230       | 5 515 751    | 2018      |
| 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    | 2016: Aug |
| 1 176 847                       | 73 567   | 3 634 815        | 277 574                          | 367 905          | 56 246            | 230 936                                     | 39   | 932 622          | 73 878               | 72 555       | 4 845 655    | Sep       |
| 1 162 964                       | 73 354   | 3 650 655        | 292 400                          | 366 098          | 55 987            | 236 358                                     | 39   | 950 804          | 74 957               | 65 924       | 4 874 470    | Oct       |
| 1 161 986                       | 73 518   | 3 653 100        | 306 108                          | 338 182          | 56 792            | 241 044                                     | 39   | 942 086          | 76 250               | 68 534       | 4 871 911    | Nov       |
| 1 182 343                       | 73 603   | 3 651 359        | 295 954                          | 334 773          | 57 068            | 247 992                                     | 39   | 935 749          | 76 430               | 59 221       | 4 870 414    | Dec       |
| 1 201 792                       | 74 225   | 3 669 373        | 285 516                          | 329 685          | 55 992            | 252 063                                     | 39   | 923 217          | 75 826               | 79 744       | 4 883 458    | 2017: Jan |
| 1 223 418                       | 74 372   | 3 684 165        | 294 454                          | 344 487          | 55 059            | 242 141                                     | 39   | 936 103          | 75 584               | 73 833       | 4 903 313    | Feb       |
| 1 243 443                       | 75 096   | 3 728 736        | 289 552                          | 336 184          | 54 986            | 242 578                                     | 39   | 923 261          | 75 749               | 70 793       | 4 934 297    | Mar       |
| 1 238 083                       | 75 215   | 3 685 594        | 291 747                          | 335 667          | 55 224            | 244 302                                     | 39   | 926 901          | 75 882               | 79 312       | 4 910 900    | Apr       |
| 1 239 397                       | 75 550   | 3 708 699        | 292 807                          | 346 852          | 54 639            | 240 722                                     | 39   | 934 981          | 75 522               | 69 828       | 4 926 947    | May       |
| 1 237 122                       | 76 164   | 3 721 031        | 293 047                          | 330 671          | 53 467            | 249 665                                     | 39   | 926 811          | 76 584               | 78 059       | 4 940 429    | Jun       |
| 1 222 810                       | 75 797   | 3 753 215        | 292 881                          | 355 263          | 55 397            | 254 411                                     | 39   | 957 912          | 76 911               | 83 468       | 5 008 710    | Jul       |
| 1 225 142                       | 76 010   | 3 734 893        | 297 872                          | 359 928          | 56 131            | 264 847                                     | 39   | 978 738          | 76 896               | 70 229       | 5 004 424    | Aug       |
| 1 249 751                       | 75 122   | 3 818 034        | 299 924                          | 349 396          | 60 790            | 278 401                                     | 39   | 988 473          | 77 264               | 81 414       | 5 111 516    | Sep       |
| 1 239 550                       | 74 868   | 3 804 562        | 300 909                          | 354 255          | 60 481            | 283 561                                     | 39   | 999 167          | 77 107               | 92 313       | 5 117 354    | Oct       |
| 1 264 444                       | 74 468   | 3 790 431        | 311 720                          | 343 391          | 61 218            | 285 818                                     | 5  | 1 002 142        | 78 481               | 84 345       | 5 101 424    | Nov       |
| 1 266 144                       | 74 130   | 3 744 056        | 311 179                          | 437 007          | 63 514            | 295 947                                     | 5  | 1 107 642        | 80 187               | 63 086       | 5 152 476    | Dec       |
| 1 267 316                       | 89 196   | 3 731 690        | 323 383                          | 437 125          | 63 980            | 275 306                                     | 46   | 1 099 748        | 79 775               | 80 347       | 5 134 614    | 2018: Jan |
| 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    | Feb       |
| 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    | Mar       |
| 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    | Apr       |
| 1 291 555                       | 95 549   | 3 789 641        | 343 739                          | 381 914          | 61 396            | 283 140                                     | 177  | 1 070 011        | 83 470               | 68 680       | 5 159 497    | May       |
| 1 318 531                       | 95 164   | 3 848 162        | 355 311                          | 413 990          | 61 288            | 283 258                                     | 333  | 1 113 514        | 84 227               | 89 228       | 5 289 362    | Jun       |
| 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    | Jul       |
| 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    | Aug       |
| 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    | Sep       |
| 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    | Oct       |
| 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    | Nov       |
| 1 370 790                       | 111 385  | 4 024 536        | 388 021                          | 406 796          | 61 660            | 297 191                                     | 133  | 1 153 535        | 90 134               | 88 230       | 5 515 751    | Dec       |
| 1 385 890                       | 113 761  | 3 965 235        | 384 733                          | 450 928          | 63 005            | 290 630                                     | 131  | 1 189 165        | 99 610               | 105 835      | 5 514 657    | 2019: Jan |
| 1 400 335                       | 114 842  | 4 029 125        | 382 742                          | 413 624          | 70 085            | 285 070                                     | 106  | 1 151 416        | 99 495               | 100 633      | 5 533 788    | Feb       |
| 1 424 740                       | 116 136  | 4 102 981        | 395 643                          | 416 839          | 69 062            | 289 474                                     | 115  | 1 170 902        | 104 829              | 111 466      | 5 648 690    | Mar       |
| 1 447 255                       | 117 336  | 4 137 674        | 387 430                          | 400 005          | 72 536            | 290 875                                     | 117  | 1 150 729        | 105 499              | 122 612      | 5 680 642    | Apr       |
| 1 436 466                       | 118 142  | 4 154 926        | 394 135                          | 419 239          | 71 677            | 308 263                                     | 118  | 1 193 196        | 105 132              | 112 353      | 5 731 187    | May       |
| 1 427 779                       | 114 781  | 4 159 178        | 411 181                          | 440 975          | 72 226            | 317 145                                     | 107  | 1 241 420        | 105 315              | 120 101      | 5 792 691    | Jun       |
| 1 420 246                       | 115 313  | 4 161 210        | 413 830                          | 431 632          | 72 283            | 315 329                                     | 106  | 1 232 969        | 106 487              | 126 325      | 5 797 730    | Jul       |
| 1 439 492                       | 117 768  | 4 164 406        | 429 881                          | 507 322          | 71 317            | 321 856                                     | 104  | 1 330 272        | 106 703              | 118 356      | 5 892 249    | Aug       |
| 1 432 064                       | 118 788  | 4 184 946        | 448 677                          | 482 972          | 72 168            | 315 012                                     | 101  | 1 318 728        | 106 499              | 112 113      | 5 894 486    | Sep       |

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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 | Of which: Denominated in foreign currency |
|-----------------|-----------------------------------|----------------------------------|--|---|----------------------------|--|-------------------------|-----------------------------|-----------|---------|---------------|--------------------|---|
|                 | Interbank and intragroup deposits | Government deposits <sup>1</sup> | Local governments and regional services councils | Public enterprises and/or corporations <sup>2</sup> | Insurers and pension funds | Other companies and close corporations | Households <sup>3</sup> | Other monetary institutions | Total     |         |               |                    |   |
|                 |                                   |                                  |  |   |                            |  |                         |                             |           |         |               |                    |   |
| 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                           | 171 588                          | 61 695   | 133 048   | 163 116                    | 1 887 869                              | 1 170 007               | 33 271                      | 3 720 799 | 201 359 | 3 922 158     | 214 518            |   |
| 2018: 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                           | 171 588                          | 61 695   | 133 048   | 163 116                    | 1 887 869                              | 1 170 007               | 33 271                      | 3 720 799 | 201 359 | 3 922 158     | 214 518            |   |
| 2019: Jan ..... | 99 476                            | 132 264                          | 62 913   | 131 763   | 164 869                    | 1 883 467                              | 1 161 986               | 42 054                      | 3 678 792 | 188 664 | 3 867 456     | 204 576            |   |
| Feb .....       | 95 484                            | 157 522                          | 58 771   | 134 535   | 163 721                    | 1 884 083                              | 1 168 547               | 48 379                      | 3 711 043 | 205 724 | 3 916 767     | 212 026            |   |
| Mar .....       | 103 275                           | 154 540                          | 80 855   | 139 615   | 163 003                    | 1 930 580                              | 1 184 142               | 71 355                      | 3 827 364 | 190 527 | 4 017 890     | 211 580            |   |
| Apr .....       | 101 648                           | 128 818                          | 74 623   | 141 794   | 159 240                    | 1 971 035                              | 1 201 804               | 65 667                      | 3 844 630 | 188 783 | 4 033 413     | 217 938            |   |
| May .....       | 103 657                           | 139 134                          | 64 972   | 142 112   | 163 076                    | 1 980 964                              | 1 218 986               | 52 105                      | 3 865 005 | 189 102 | 4 054 107     | 214 598            |   |
| Jun .....       | 95 951                            | 220 882                          | 58 239   | 154 313   | 174 322                    | 1 942 397                              | 1 224 556               | 19 515                      | 3 890 175 | 189 714 | 4 079 889     | 210 866            |   |
| Jul .....       | 93 278                            | 156 451                          | 69 809   | 158 337   | 176 127                    | 1 975 836                              | 1 231 209               | 23 991                      | 3 885 038 | 202 832 | 4 087 870     | 227 608            |   |
| Aug .....       | 106 359                           | 149 874                          | 66 274   | 155 722   | 175 718                    | 1 987 430                              | 1 248 964               | 23 353                      | 3 913 693 | 216 288 | 4 129 982     | 234 333            |   |
| Sep .....       | 110 061                           | 176 801                          | 57 077   | 163 280   | 172 623                    | 1 974 644                              | 1 257 722               | 38 996                      | 3 951 204 | 233 310 | 4 184 514     | 265 778            |   |

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## Banks

### Selected asset items

R millions

| End of          | Advances |                    |                        |                                       |                | Investments                 |                            |       |  |         |                | Bills discounted |                                      |                                       |
|-----------------|----------|--------------------|------------------------|---------------------------------------|----------------|-----------------------------|----------------------------|-------|--|---------|----------------|------------------|--------------------------------------|---------------------------------------|
|                 | NCDs/PNs | Central government | Provincial governments | Total loans and advances <sup>4</sup> | Foreign sector | Government sector           |                            |       | Private sector                           |         | Foreign sector | Treasury bills   | Land Bank bills and promissory notes | Other, including bankers' acceptances |
|                 |          |                    |                        |                                       |                | Short-term government stock | Long-term government stock | Other | Stock of public enterprises/corporations | Other   |                |                  |                                      |                                       |
|                 |          |                    |                        |                                       |                |                             |                            |       |  |         |                |                  |                                      |                                       |
| 2016 .....      | 25 239   | 515                | 514                    | 2 979 367                             | 128 094        | 113 330                     | 182 624                    | -     | 15 873                                   | 199 747 | 131 835        | 235 903          | 460                                  | 11 630                                |
| 2017 .....      | 25 019   | 549                | 202                    | 3 132 937                             | 117 481        | 107 092                     | 204 086                    | -     | 26 301                                   | 250 376 | 157 719        | 283 013          | 363                                  | 12 571                                |
| 2018 .....      | 27 940   | 1 188              | 272                    | 3 296 721                             | 139 092        | 74 990                      | 313 030                    | -     | 33 551                                   | 258 089 | 132 135        | 287 307          | 367                                  | 9 517                                 |
| 2018: Aug ..... | 29 384   | 2 050              | 103                    | 3 241 659                             | 147 938        | 109 540                     | 250 386                    | -     | 30 341                                   | 259 736 | 161 846        | 274 489          | 360                                  | 9 570                                 |
| Sep .....       | 30 109   | 1 375              | 145                    | 3 264 368                             | 142 148        | 108 508                     | 260 495                    | -     | 31 382                                   | 256 299 | 147 623        | 277 547          | 362                                  | 9 455                                 |
| Oct .....       | 29 704   | 1 255              | 74                     | 3 241 901                             | 136 146        | 74 995                      | 305 596                    | -     | 31 948                                   | 257 329 | 161 239        | 282 504          | 365                                  | 8 691                                 |
| Nov .....       | 28 529   | 1 413              | 298                    | 3 267 051                             | 130 379        | 74 229                      | 315 672                    | -     | 33 277                                   | 262 744 | 152 048        | 288 278          | 365                                  | 8 900                                 |
| Dec .....       | 27 940   | 1 188              | 272                    | 3 296 721                             | 139 092        | 74 990                      | 313 030                    | -     | 33 551                                   | 258 089 | 132 135        | 287 307          | 367                                  | 9 517                                 |
| 2019: Jan ..... | 26 369   | 1 216              | 93                     | 3 318 908                             | 147 560        | 74 265                      | 310 468                    | -     | 33 217                                   | 273 552 | 146 776        | 282 102          | 364                                  | 8 164                                 |
| Feb .....       | 22 736   | 1 381              | 271                    | 3 347 104                             | 156 806        | 84 238                      | 298 504                    | -     | 34 626                                   | 270 888 | 129 373        | 276 022          | 358                                  | 8 691                                 |
| Mar .....       | 16 267   | 1 421              | 970                    | 3 383 143                             | 162 582        | 86 361                      | 309 281                    | -     | 35 013                                   | 266 942 | 134 486        | 275 572          | 605                                  | 13 297                                |
| Apr .....       | 15 403   | 1 516              | 164                    | 3 414 952                             | 156 677        | 79 006                      | 308 424                    | -     | 35 009                                   | 262 428 | 127 272        | 279 408          | 608                                  | 10 858                                |
| May .....       | 15 413   | 1 528              | 165                    | 3 410 649                             | 177 543        | 77 926                      | 316 210                    | -     | 35 416                                   | 266 015 | 136 795        | 296 706          | 612                                  | 10 944                                |
| Jun .....       | 14 287   | 1 810              | 176                    | 3 413 598                             | 200 908        | 82 393                      | 328 789                    | -     | 36 870                                   | 271 595 | 141 773        | 305 541          | 562                                  | 11 041                                |
| Jul .....       | 14 224   | 1 479              | 128                    | 3 425 335                             | 189 843        | 86 092                      | 327 738                    | -     | 37 139                                   | 266 537 | 143 821        | 303 505          | 561                                  | 11 262                                |
| Aug .....       | 14 159   | 1 520              | 127                    | 3 453 406                             | 176 160        | 84 193                      | 345 687                    | -     | 37 956                                   | 288 421 | 175 959        | 308 890          | 555                                  | 12 411                                |
| Sep .....       | 13 932   | 1 599              | 27                     | 3 462 335                             | 190 280        | 84 473                      | 364 204                    | -     | 38 918                                   | 276 712 | 174 442        | 303 268          | 458                                  | 11 287                                |

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

## Banks and Mutual banks

### Instalment sale and leasing transactions<sup>1</sup>

R millions

| Quarter-end balances according to type of asset and agreement   | Instalment sale credit<br>(Hire-purchase credit) |         |         | Leasing finance    |         |         |                  |         |         | Total assets financed |         |         |
|---|--|---------|---------|--------------------|---------|---------|------------------|---------|---------|-----------------------|---------|---------|
|   |  |         |         | Financial leases   |         |         | Operating leases |         |         |                       |         |         |
|   | 2019/01  | 2019/02 | 2019/03 | 2019/01            | 2019/02 | 2019/03 | 2019/01          | 2019/02 | 2019/03 | 2019/01               | 2019/02 | 2019/03 |
| Passenger cars:   |  |         |         |                    |         |         |                  |         |         |                       |         |         |
| New .....   | 115 189  | 119 181 | 122 867 | 3 533              | 3 026   | 2 830   | 250              | 214     | 203     | 118 972               | 122 421 | 125 900 |
| Used .....  | 155 959  | 156 806 | 160 774 | 816                | 691     | 684     | 14               | 10      | 9       | 156 789               | 157 507 | 161 467 |
| Minibuses .....   | 5 082  | 5 140   | 5 137   | 66                 | 62      | 56      | 177              | 166     | 153     | 5 324                 | 5 367   | 5 346   |
| Trucks and other land transport equipment ....  | 76 353   | 76 507  | 76 655  | 2 682              | 2 580   | 2 632   | 379              | 397     | 397     | 79 414                | 79 484  | 79 684  |
| Aircraft, ships and boats .....   | 1 377  | 1 305   | 959     | 1                  | 1       | 0       | -                | -       | 0       | 1 378                 | 1 306   | 959     |
| Agricultural machinery and equipment .....  | 13 299   | 13 120  | 12 348  | 115                | 90      | 90      | 3                | 3       | 3       | 13 418                | 13 214  | 12 441  |
| All household appliances, such as furniture, televisions, radio sets and other electrical equipment ..... | 5  | 8       | 7       | -                  | -       | -       | 0                | 0       | 0       | 6                     | 9       | 7       |
| Industrial, commercial and office equipment ....  | 25 077   | 24 252  | 25 277  | 2 694              | 2 450   | 2 334   | 403              | 422     | 430     | 28 173                | 27 124  | 28 041  |
| Other goods .....   | 15 471   | 18 074  | 22 558  | 1 999              | 3 877   | 2 817   | -                | -       | -       | 17 470                | 21 951  | 25 375  |
| All goods .....   | 407 812  | 414 393 | 426 582 | 11 906             | 12 777  | 11 444  | 1 226            | 1 213   | 1 194   | 420 944               | 428 382 | 439 220 |
| According to type of purchaser/lessee   | Households <sup>2</sup>                          |         |         | Other <sup>3</sup> |         |         | Total            |         |         |                       |         |         |
|   | 2019/01  | 2019/02 | 2019/03 | 2019/01            | 2019/02 | 2019/03 | 2019/01          | 2019/02 | 2019/03 | 2019/01               | 2019/02 | 2019/03 |
| Instalment sale balances .....  | 283 857  | 286 228 | 289 792 | 123 956            | 128 165 | 136 790 | 407 812          | 414 393 | 426 582 |                       |         |         |
| Leasing balances .....  | 1 615  | 1 745   | 1 721   | 11 516             | 12 244  | 10 917  | 13 132           | 13 989  | 12 638  |                       |         |         |

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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 %<br>(1181M)      | Adjustable rate agreements %<br>(1182M) | Instalment sale transactions Rm<br>(1183M) | Leasing transactions Rm<br>(1184M) | Total Rm<br>(1185M) |
| 2018: 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              |
| 2019: Jan ..... | 13.74                                       | 11.36                                   | 13 183                                     | 536                                | 13 719              |
| Feb .....       | 13.77                                       | 11.37                                   | 14 504                                     | 1 005                              | 15 509              |
| Mar .....       | 13.78                                       | 11.38                                   | 14 260                                     | 595                                | 14 854              |
| Apr .....       | 13.79                                       | 11.40                                   | 14 424                                     | 618                                | 15 042              |
| May .....       | 13.81                                       | 11.41                                   | 15 930                                     | 565                                | 16 495              |
| Jun .....       | 13.81                                       | 11.42                                   | 14 517                                     | 284                                | 14 801              |
| Jul .....       | 13.82                                       | 11.27                                   | 15 433                                     | 494                                | 15 927              |
| Aug .....       | 13.83                                       | 11.28                                   | 15 687                                     | 656                                | 16 344              |
| Sep .....       | 13.84                                       | 11.29                                   | 15 288                                     | 544                                | 15 832              |

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## Banks Contingent liabilities

R millions

| End of    | Guarantees on behalf of clients<br>(1191M) | Letters of credit and committed undrawn facilities<br>(1192M) | Bankers' acceptances <sup>1</sup><br>(1198M) | Underwriting exposures<br>(1193M) | Credit derivative instruments<br>(1199M) | Committed capital expenditure<br>(1211M) | Operating lease commitments<br>(1212M) | Other contingent liabilities: |   |
|-----------|--|---|--|-----------------------------------|--|--|--|-------------------------------|---|
|           |  |   |  |                                   |  |  |  | Total <sup>2</sup><br>(1194M) | Of which: Uncommitted undrawn facilities<br>(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                                    | 559 414   | -  | 2 646                             | 62 745                                   | 3 857                                    | 18 400                                 | 507 930                       | 507 292   |
| 2016: 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                                    | 559 414   | -  | 2 646                             | 62 745                                   | 3 857                                    | 18 400                                 | 507 930                       | 507 292   |
| 2019: Jan | 200 557                                    | 577 124   | -  | 2 144                             | 59 804                                   | 3 442                                    | 9 824                                  | 511 653                       | 511 045   |
| Feb       | 209 995                                    | 575 544   | -  | 5 528                             | 63 187                                   | 3 395                                    | 9 861                                  | 521 260                       | 520 557   |
| Mar       | 212 454                                    | 571 207   | -  | 3 358                             | 69 013                                   | 3 359                                    | 2 586                                  | 519 391                       | 518 745   |
| Apr       | 217 260                                    | 569 028   | -  | -                                 | 66 890                                   | 3 280                                    | 2 616                                  | 532 621                       | 531 941   |
| May       | 213 776                                    | 575 090   | -  | -                                 | 66 102                                   | 3 523                                    | 2 584                                  | 542 863                       | 542 200   |
| Jun       | 213 216                                    | 573 525   | -  | -                                 | 65 624                                   | 5 755                                    | 2 870                                  | 541 103                       | 540 441   |
| Jul       | 240 762                                    | 580 686   | -  | -                                 | 58 805                                   | 5 848                                    | 795                                    | 546 815                       | 546 202   |
| Aug       | 244 454                                    | 585 203   | -  | -                                 | 64 090                                   | 5 259                                    | 809                                    | 551 319                       | 550 750   |
| Sep       | 241 509                                    | 589 992   | -  | -                                 | 74 363                                   | 5 121                                    | 764                                    | 542 174                       | 541 584   |

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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 <sup>1</sup> |                             |   | Cheques processed during the period by the automated clearing bureau <sup>2,3,5</sup> |                             |   | Electronic fund transfers processed during the period <sup>3,4</sup> |                             |   |
|           | Number Millions<br>(1260M)                                     | Value R millions<br>(1261M) | Value seasonally adjusted R millions<br>(1261N) | Number Millions<br>(1262M)  | Value R millions<br>(1263M) | Value seasonally adjusted R millions<br>(1263N) | Number Millions<br>(1264M)   | Value R millions<br>(1265M) | Value seasonally adjusted R millions<br>(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      | 624.652  | 357 063                     | 357 063   | 3.619   | 78 639                      | 78 639  | 1 364.548  | 10 837 236                  | 10 837 236                                      |
| 2016: 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       | 53.375   | 31 835                      | 28 341  | 0.335   | 7 639                       | 7 459   | 104.039  | 914 939                     | 872 986   |
| 2018: Jan | 50.528   | 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       | 50.539   | 28 576                      | 28 535  | 0.348   | 7 161                       | 6 944   | 107.687  | 893 512                     | 871 581   |
| Apr       | 49.203   | 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       | 51.655   | 29 494                      | 29 890  | 0.274   | 6 353                       | 6 416   | 117.456  | 919 620                     | 914 024   |
| Aug       | 52.497   | 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       | 56.913   | 33 606                      | 29 972  | 0.233   | 5 840                       | 5 720   | 121.892  | 949 851                     | 908 312   |
| 2019: Jan | 52.679   | 30 245                      | 31 188  | 0.238   | 5 148                       | 5 761   | 105.409  | 884 621                     | 988 788   |
| Feb       | 49.521   | 28 156                      | 30 805  | 0.250   | 5 438                       | 5 312   | 131.836  | 960 040                     | 995 956   |
| Mar       | 53.745   | 31 422                      | 31 343  | 0.229   | 5 438                       | 5 280   | 135.101  | 1 000 401                   | 974 815   |
| Apr       | 54.736   | 31 778                      | 33 727  | 0.208   | 5 384                       | 5 833   | 163.398  | 1 040 258                   | 1 086 552                                       |
| May       | 55.008   | 30 608                      | 30 552  | 0.246   | 5 664                       | 5 517   | 136.926  | 1 039 490                   | 1 033 846                                       |
| Jun       | 52.863   | 31 276                      | 31 847  | 0.203   | 4 943                       | 4 823   | 104.481  | 948 657                     | 944 699   |
| Jul       | 58.592   | 34 079                      | 34 539  | 0.216   | 5 547                       | 5 627   | 139.783  | 1 088 562                   | 1 084 061                                       |
| Aug       | 57.590   | 33 428                      | 33 548  | 0.217   | 5 195                       | 4 938   | 164.987  | 1 096 061                   | 1 078 792                                       |
| Sep       | 56.351   | 32 723                      | 33 233  | 0.185   | 4 776                       | 4 855   | 107.753  | 985 171                     | 1 002 464                                       |

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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 reserves<sup>1</sup>

R millions

| Period          | Liquid assets                 |                       |   |                |                               |                 |                                    |                             |                                | Cash reserves <sup>7</sup>     |  |
|-----------------|-------------------------------|-----------------------|---|----------------|-------------------------------|-----------------|------------------------------------|-----------------------------|--------------------------------|--------------------------------|--|
|                 | Banknotes and subsidiary coin | Gold coin and bullion | Reserve and clearing account balances held with SARB <sup>2</sup> | Treasury bills | Government stock <sup>3</sup> | SARB securities | Guaranteed securities <sup>4</sup> | Total holdings <sup>5</sup> | Required holdings <sup>6</sup> | Banks' liabilities as adjusted | Minimum reserve balances to be held with SARB <sup>8</sup> |
|                 | (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   | 220 871        | 228 072                       | 982             | -                                  | 480 521                     | 215 757                        | 3 802 884                      | 95 072   |
| 2018 .....      | 29 239                        | 1 463                 | 644   | 250 340        | 261 939                       | 1 048           | -                                  | 544 673                     | 228 695                        | 4 037 483                      | 100 937  |
| 2016: 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   | 207 186        | 236 775                       | 791             | -                                  | 475 496                     | 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        | 220 764                       | 184             | -                                  | 504 428                     | 222 241                        | 3 921 147                      | 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   | 245 822        | 236 044                       | 1 064           | -                                  | 513 416                     | 223 417                        | 3 912 041                      | 97 801   |
| 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                        | 4 015 394                      | 100 385  |
| Jul .....       | 28 275                        | 1 651                 | 466   | 247 586        | 261 239                       | 608             | -                                  | 539 825                     | 226 929                        | 4 033 813                      | 100 845  |
| Aug .....       | 27 460                        | 1 659                 | 459   | 246 763        | 273 080                       | 939             | -                                  | 550 360                     | 230 452                        | 4 053 334                      | 101 333  |
| 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        | 275 042                       | 1 381           | -                                  | 568 570                     | 237 346                        | 4 199 301                      | 104 983  |
| 2019: Jan ..... | 28 485                        | 1 464                 | 248   | 260 118        | 275 756                       | 1 151           | -                                  | 567 222                     | 238 351                        | 4 219 114                      | 105 478  |
| Feb .....       | 28 414                        | 1 114                 | 309   | 251 312        | 293 525                       | 1 913           | -                                  | 576 586                     | 239 456                        | 4 242 948                      | 106 074  |
| Mar .....       | 28 414                        | 1 304                 | 249   | 252 289        | 311 479                       | 1 188           | -                                  | 594 923                     | 242 165                        | 4 284 692                      | 107 117  |
| Apr .....       | 30 148                        | 1 186                 | 413   | 266 134        | 309 275                       | 1 416           | -                                  | 608 573                     | 244 950                        | 4 343 206                      | 108 580  |
| May .....       | 28 189                        | 3 890                 | 274   | 277 619        | 320 061                       | 1 277           | -                                  | 631 309                     | 248 147                        | 4 387 919                      | 109 698  |
| Jun .....       | 28 377                        | 1 781                 | 301   | 284 951        | 318 831                       | 1 466           | -                                  | 635 707                     | 250 315                        | 4 406 545                      | 110 164  |
| Jul .....       | 27 832                        | 1 669                 | 421   | 284 836        | 337 473                       | 1 348           | -                                  | 653 578                     | 251 808                        | 4 428 528                      | 110 713  |
| Aug .....       | 27 281                        | 1 707                 | 355   | 282 208        | 347 763                       | 1 546           | -                                  | 660 861                     | 253 919                        | 4 458 210                      | 111 455  |
| Sep .....       | 29 487                        | 2 273                 | 240   | 285 890        | 356 595                       | 1 644           | -                                  | 676 130                     | 254 987                        | 4 488 852                      | 112 221  |

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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 2% of banks' liabilities but banks' vault cash holdings qualified in full as part of cash reserves, as per notice R572 in Government Gazette No. 18810 of April 1998. As from September 2001 only 75 per cent of the banks' vault cash holdings qualified as cash reserves, and subsequently the qualifying portion was reduced by 25 percentage points each year. In September 2004 the concession was fully phased out.

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

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

R millions

| End of          | Mutual banks |         |                             |           |         |                                 |                                 |                            |                   |                                | Postbank              |
|-----------------|--------------|---------|-----------------------------|-----------|---------|---------------------------------|---------------------------------|----------------------------|-------------------|--------------------------------|-----------------------|
|                 | Deposits     |         |                             |           |         | Other liabilities to the public | Total liabilities to the public | Gross capital and reserves | Other liabilities | Total liabilities <sup>3</sup> | Deposits <sup>2</sup> |
|                 | 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   | 250                             | 3 851                           | 1 118                      | 105               | 5 073                          | 5 145                 |
| 2018: 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   | 250                             | 3 836                           | 1 122                      | 110               | 5 069                          | 5 467                 |
| Dec .....       | 2            | 169     | 1 599                       | 1 804     | 3 574   | 250                             | 3 851                           | 1 118                      | 105               | 5 073                          | 5 145                 |
| 2019: Jan ..... | 2            | 54      | 670                         | 1 587     | 2 313   | 3                               | 2 315                           | 629                        | 83                | 3 027                          | 4 929                 |
| Feb .....       | 2            | 58      | 634                         | 1 627     | 2 320   | 3                               | 2 323                           | 472                        | 70                | 2 865                          | 4 969                 |
| Mar .....       | 2            | 58      | 590                         | 1 675     | 2 325   | 3                               | 2 328                           | 669                        | 140               | 3 137                          | 5 236                 |
| Apr .....       | 2            | 100     | 576                         | 1 699     | 2 377   | 3                               | 2 380                           | 693                        | 150               | 3 223                          | 5 275                 |
| May .....       | 2            | 89      | 606                         | 1 662     | 2 358   | 2                               | 2 361                           | 563                        | 58                | 2 982                          | 5 882                 |
| Jun .....       | 2            | 63      | 595                         | 1 683     | 2 343   | 4                               | 2 347                           | 554                        | 72                | 2 973                          | 5 958                 |
| Jul .....       | 2            | 60      | 706                         | 1 570     | 2 339   | 39                              | 2 377                           | 559                        | 71                | 3 007                          | 5 868                 |
| Aug .....       | 2            | 85      | 723                         | 1 567     | 2 376   | 83                              | 2 459                           | 564                        | 95                | 3 118                          | 5 548                 |
| Sep .....       | 2            | 75      | 775                         | 1 532     | 2 384   | 78                              | 2 462                           | 561                        | 76                | 3 099                          | 5 521                 |

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- Mutual building societies until December 1993.
- Deposits include transactional and savings accounts.
- Following curatorship, VBS mutual bank data remained constant from March to December 2018 and was excluded from all monetary sector statistics as from January 2019.

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

R millions

| End of          | Mutual banks                 |                |                      |                   |                                 |                            |                               |                     |                                      |              | Postbank                  |                              |
|-----------------|------------------------------|----------------|----------------------|-------------------|---------------------------------|----------------------------|-------------------------------|---------------------|--------------------------------------|--------------|---------------------------|------------------------------|
|                 | Claims on the private sector |                |                      |                   | Claims on the government sector |                            | Claims on the monetary sector |                     |                                      | Other assets | Total assets <sup>2</sup> | Claims on the private sector |
|                 | Mortgage advances            | Other advances | Bankers' acceptances | Stocks and shares | Treasury bills                  | Government stock and other | Central bank money and gold   | Deposits with banks | Land Bank bills and promissory notes |              |                           |                              |
| (1220M)         | (1221M)                      | (1222M)        | (1223M)              | (1224M)           | (1225M)                         | (1232M)                    | (1227M)                       | (1228M)             | (1229M)                              | (1231M)      | (1230M)                   |                              |
| 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                        |
| 2018: 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                        |
| 2019: Jan ..... | 931                          | 807            | -                    | 237               | 172                             | -                          | 184                           | 182                 | -                                    | 514          | 3 027                     | 4 929                        |
| Feb .....       | 937                          | 709            | -                    | 242               | 165                             | -                          | 215                           | 180                 | -                                    | 417          | 2 865                     | 4 969                        |
| Mar .....       | 927                          | 675            | -                    | 246               | 176                             | -                          | 227                           | 225                 | -                                    | 661          | 3 137                     | 5 236                        |
| Apr .....       | 931                          | 690            | -                    | 247               | 187                             | -                          | 292                           | 213                 | -                                    | 661          | 3 223                     | 5 275                        |
| May .....       | 974                          | 709            | -                    | 222               | 185                             | -                          | 344                           | 198                 | -                                    | 350          | 2 982                     | 5 882                        |
| Jun .....       | 927                          | 754            | -                    | 223               | 183                             | -                          | 326                           | 181                 | -                                    | 380          | 2 973                     | 5 958                        |
| Jul .....       | 930                          | 766            | -                    | 232               | 192                             | -                          | 300                           | 173                 | -                                    | 414          | 3 007                     | 5 868                        |
| Aug .....       | 935                          | 765            | -                    | 233               | 196                             | -                          | 373                           | 170                 | -                                    | 446          | 3 118                     | 5 548                        |
| Sep .....       | 933                          | 777            | -                    | 235               | 180                             | -                          | 359                           | 175                 | -                                    | 440          | 3 099                     | 5 521                        |

KB115

- Mutual building societies until December 1993.
- Following curatorship, VBS mutual bank data remained constant from March to December 2018 and was excluded from all monetary sector statistics as from January 2019.



## Land and Agricultural Development Bank of South Africa

### Liabilities

R millions

| End of         | Deposits<br>(1273M) | Loans and other funding <sup>1</sup> |                              | Land Bank<br>bills<br>(1275M) | Land Bank<br>promissory<br>notes <sup>2</sup><br>(1276M) | Land Bank<br>debentures<br>(1277M) | Capital and<br>reserves<br>(1278M) | Other<br>liabilities<br>(1279M) | Total<br>liabilities<br>(1280M) |
|----------------|---------------------|--------------------------------------|------------------------------|-------------------------------|--|------------------------------------|------------------------------------|---------------------------------|---------------------------------|
|                |                     | Domestic<br>sector<br>(1274M)        | Foreign<br>sector<br>(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                          |
| 2016: 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                          |
| 2019: Jan..... | 669                 | 1 651                                | 908                          | 1 327                         | 38 387   | -                                  | 5 670                              | -                               | 48 613                          |
| Feb.....       | 695                 | 1 151                                | 863                          | 1 327                         | 39 584   | -                                  | 5 658                              | -                               | 49 278                          |
| Mar.....       | 699                 | 149                                  | 863                          | 1 577                         | 40 368   | -                                  | 5 759                              | -                               | 49 414                          |
| Apr.....       | 791                 | 140                                  | 863                          | 1 577                         | 42 084   | -                                  | 5 780                              | -                               | 51 235                          |
| May.....       | 807                 | 140                                  | 863                          | 1 577                         | 41 519   | -                                  | 5 704                              | -                               | 50 610                          |
| Jun.....       | 787                 | 140                                  | 863                          | 1 527                         | 42 262   | -                                  | 5 647                              | -                               | 51 226                          |
| Jul.....       | 772                 | 131                                  | 863                          | 1 527                         | 42 176   | -                                  | 5 579                              | -                               | 51 048                          |
| Aug.....       | 772                 | 131                                  | 863                          | 1 527                         | 43 363   | -                                  | 5 519                              | -                               | 52 175                          |
| Sep.....       | 781                 | 136                                  | 817                          | 1 427                         | 43 127   | -                                  | 5 745                              | -                               | 52 034                          |

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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<br>(1299M) | Total assets<br>(1300M) | Cash credit advances, seasonally adjusted<br>(1301M) |
|-----------|------------------------|---------------------------------------|------------------|------------------------|--------------------------|---------------------------------------|------------------|-------------------------------------|-------------------------|-------------------------|--|
|           | Short term             |                                       |                  | Long term              |                          |                                       |                  |                                     |                         |                         |  |
|           | Cash credit advances   |                                       |                  | Mortgage loans         |                          | Other loans to individuals<br>(1296M) | Total<br>(1297M) | Total loans and advances<br>(1298M) |                         |                         |  |
|           | Individuals<br>(1290M) | Co-operatives <sup>1</sup><br>(1291M) | Total<br>(1293M) | Individuals<br>(1294M) | Co-operatives<br>(1295M) |                                       |                  |                                     |                         |                         |  |
| 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   |
| 2016: 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                              | -                       | 41 646                  | 25 364   |
| Mar       | 1 207                  | 25 247                                | 26 454           | 8 216                  | 6 255                    | 1 711                                 | 16 182           | 42 636                              | -                       | 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   |
| 2019: Jan | 520                    | 26 225                                | 26 745           | 8 534                  | 8 306                    | 1 738                                 | 18 579           | 45 324                              | 3 289                   | 48 613                  | 27 126   |
| Feb       | 529                    | 27 042                                | 27 571           | 8 800                  | 8 565                    | 1 792                                 | 19 157           | 46 728                              | 2 550                   | 49 278                  | 27 146   |
| Mar       | 511                    | 26 164                                | 26 675           | 8 514                  | 8 287                    | 1 734                                 | 18 535           | 45 210                              | 4 204                   | 49 414                  | 26 130   |
| Apr       | 517                    | 26 288                                | 26 805           | 8 555                  | 8 326                    | 1 742                                 | 18 623           | 45 428                              | 5 808                   | 51 235                  | 26 049   |
| May       | 516                    | 26 241                                | 26 757           | 8 540                  | 8 311                    | 1 739                                 | 18 590           | 45 348                              | 5 263                   | 50 610                  | 26 102   |
| Jun       | 507                    | 25 789                                | 26 296           | 8 392                  | 8 168                    | 1 709                                 | 18 270           | 44 566                              | 6 660                   | 51 226                  | 25 808   |
| Jul       | 494                    | 25 110                                | 25 604           | 8 171                  | 7 953                    | 1 664                                 | 17 789           | 43 393                              | 7 655                   | 51 048                  | 25 766   |
| Aug       | 492                    | 25 001                                | 25 492           | 8 136                  | 7 918                    | 1 657                                 | 17 711           | 43 204                              | 8 971                   | 52 175                  | 26 047   |
| Sep       | 494                    | 25 129                                | 25 623           | 8 178                  | 7 959                    | 1 666                                 | 17 802           | 43 425                              | 8 609                   | 52 034                  | 26 205   |

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1. Including control boards.

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

### Liabilities

R millions

| End of    | Banknotes and coin <sup>2</sup><br>(1312M) | Deposits of domestic private sector, local authorities and public enterprises and/or corporations <sup>3</sup> |                         |                    |                       |                        |                      | Total<br>(1320M) |
|-----------|--|--|-------------------------|--------------------|-----------------------|------------------------|----------------------|------------------|
|           |  | Cheque and transmission<br>(1313M)   | Other demand<br>(1314M) | Savings<br>(1321M) | Short term<br>(1316M) | Medium term<br>(1322M) | Long term<br>(1319M) |                  |
| 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                                    | 764 219  | 888 922                 | 262 384            | 256 532               | 598 083                | 650 685              | 3 420 824        |
| 2016: 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                                    | 764 219  | 888 922                 | 262 384            | 256 532               | 598 083                | 650 685              | 3 420 824        |
| 2019: Jan | 113 551                                    | 740 703  | 875 470                 | 256 713            | 260 185               | 601 863                | 676 598              | 3 411 532        |
| Feb       | 114 536                                    | 733 554  | 874 255                 | 256 936            | 240 837               | 617 701                | 695 493              | 3 418 776        |
| Mar       | 119 614                                    | 767 248  | 895 748                 | 258 390            | 253 665               | 621 797                | 716 130              | 3 512 977        |
| Apr       | 118 014                                    | 748 608  | 912 700                 | 263 309            | 292 121               | 611 809                | 735 241              | 3 563 787        |
| May       | 118 870                                    | 736 863  | 911 061                 | 267 810            | 285 784               | 611 539                | 775 143              | 3 588 200        |
| Jun       | 120 335                                    | 764 463  | 906 239                 | 266 715            | 247 109               | 599 664                | 789 857              | 3 574 047        |
| Jul       | 117 193                                    | 763 288  | 919 062                 | 270 463            | 259 621               | 635 522                | 783 013              | 3 630 969        |
| Aug       | 125 103                                    | 764 831  | 925 141                 | 276 743            | 249 010               | 636 535                | 800 211              | 3 652 472        |
| Sep       | 122 278                                    | 777 477  | 929 701                 | 275 519            | 238 940               | 642 946                | 778 958              | 3 643 542        |

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

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

### Liabilities

R millions

| Government deposits <sup>4</sup><br>(1506M) | Foreign liabilities     |                  |                  | Capital and reserves |                    |                  | Other liabilities<br>(1509M) | Total liabilities<br>(1338M) | End of    |
|---|-------------------------|------------------|------------------|----------------------|--------------------|------------------|------------------------------|------------------------------|-----------|
|   | SARB and CPD<br>(1339M) | Other<br>(1507M) | Total<br>(1508M) | Domestic<br>(1334M)  | Foreign<br>(1335M) | Total<br>(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      |
| 420 071                                     | 13 211                  | 541 084          | 554 294          | 388 104              | 46 477             | 434 581          | 953 876                      | 5 908 593                    | 2018      |
| 338 083                                     | 11 906                  | 512 729          | 524 635          | 330 116              | 23 707             | 353 823          | 900 863                      | 5 193 454                    | 2016: 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          | 904 088                      | 5 652 869                    | 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       |
| 420 071                                     | 13 211                  | 541 084          | 554 294          | 388 104              | 46 477             | 434 581          | 953 876                      | 5 908 593                    | Dec       |
| 379 125                                     | 17 383                  | 529 983          | 547 366          | 390 886              | 46 778             | 437 664          | 976 995                      | 5 866 234                    | 2019: Jan |
| 406 803                                     | 16 666                  | 534 709          | 551 375          | 397 950              | 46 890             | 444 840          | 975 401                      | 5 911 729                    | Feb       |
| 393 000                                     | 13 930                  | 518 666          | 532 596          | 392 091              | 47 082             | 439 172          | 1 014 429                    | 6 011 789                    | Mar       |
| 371 049                                     | 17 844                  | 507 930          | 525 774          | 390 982              | 47 293             | 438 275          | 1 013 720                    | 6 030 619                    | Apr       |
| 360 186                                     | 16 279                  | 493 648          | 509 926          | 397 827              | 47 873             | 445 701          | 1 049 977                    | 6 072 860                    | May       |
| 438 192                                     | 12 469                  | 510 678          | 523 147          | 410 713              | 46 344             | 457 058          | 1 047 160                    | 6 159 937                    | Jun       |
| 372 504                                     | 17 486                  | 521 482          | 538 968          | 413 653              | 46 689             | 460 342          | 1 045 728                    | 6 165 703                    | Jul       |
| 378 909                                     | 10 800                  | 546 460          | 557 259          | 415 544              | 46 850             | 462 393          | 1 115 791                    | 6 291 927                    | Aug       |
| 480 559                                     | 8 224                   | 541 050          | 549 274          | 407 475              | 45 584             | 453 059          | 1 087 804                    | 6 336 515                    | Sep       |

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

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

### Assets

R millions

| End of    | Foreign assets            |         |           |                        |                      | Claims on the private sector |                  |           |  |           |                             |
|-----------|---------------------------|---------|-----------|------------------------|----------------------|------------------------------|------------------|-----------|--|-----------|-----------------------------|
|           | Gold and foreign exchange |         |           | Long term <sup>3</sup> | Total foreign assets | SARB                         | CPD <sup>4</sup> | Land Bank | Other <sup>5</sup> monetary institutions | Total     | Of which: Local authorities |
|           | SARB <sup>2</sup>         | 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                   | 520 404 | 1 262 737 | 89 879                 | 1 352 616            | 1 009                        | 456              | 45 552    | 3 602 252                                | 3 649 269 | 17 699                      |
| 2016: 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    | 3 492 025                                | 3 538 179 | 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                   | 520 404 | 1 262 737 | 89 879                 | 1 352 616            | 1 009                        | 456              | 45 552    | 3 602 252                                | 3 649 269 | 17 699                      |
| 2019: Jan | 674 849                   | 493 660 | 1 168 509 | 107 804                | 1 276 312            | 1 009                        | 355              | 45 324    | 3 636 861                                | 3 683 549 | 18 424                      |
| Feb       | 709 491                   | 516 516 | 1 226 008 | 89 054                 | 1 315 061            | 1 009                        | 408              | 46 728    | 3 664 378                                | 3 712 523 | 18 643                      |
| Mar       | 719 653                   | 561 341 | 1 280 994 | 91 103                 | 1 372 097            | 1 009                        | 361              | 45 210    | 3 696 985                                | 3 743 565 | 18 874                      |
| Apr       | 708 101                   | 544 966 | 1 253 067 | 86 740                 | 1 339 807            | 1 009                        | 303              | 45 428    | 3 724 305                                | 3 771 045 | 17 976                      |
| May       | 709 400                   | 556 522 | 1 265 922 | 97 097                 | 1 363 019            | 1 009                        | 305              | 45 348    | 3 725 631                                | 3 772 293 | 18 211                      |
| Jun       | 705 699                   | 578 536 | 1 284 235 | 102 618                | 1 386 852            | 1 009                        | 307              | 44 566    | 3 735 890                                | 3 781 772 | 21 363                      |
| Jul       | 702 663                   | 560 006 | 1 262 669 | 102 491                | 1 365 160            | 1 009                        | 257              | 43 393    | 3 743 125                                | 3 787 783 | 21 052                      |
| Aug       | 761 138                   | 547 017 | 1 308 154 | 132 885                | 1 441 039            | 1 009                        | 285              | 43 204    | 3 794 983                                | 3 839 480 | 20 542                      |
| Sep       | 834 219                   | 545 337 | 1 379 556 | 126 920                | 1 506 476            | 1 009                        | 287              | 43 425    | 3 792 320                                | 3 837 041 | 20 871                      |

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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 sector<sup>1</sup>

### Assets

R millions

| Claims on the government sector |                  |  |         | Total claims on the government sector <sup>8</sup> | Other assets | Total assets | End of    |
|---------------------------------|------------------|--|---------|--|--------------|--------------|-----------|
| Credit                          |                  |  | Total   |  |              |              |           |
| SARB <sup>6</sup>               | CPD <sup>7</sup> | Other <sup>5</sup> monetary institutions |         | Total  |              |              |           |
| (1350M)                         | (1351M)          | (1352M)                                  | (1353M) | (1359M)  | (1513M)      | (1358M)      |           |
| 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           | 655 889                                  | 708 110 | 708 110  | 198 598      | 5 908 593    | 2018      |
| 7 676                           | 42 272           | 480 561                                  | 530 509 | 530 509  | 159 940      | 5 193 454    | 2016: Aug |
| 7 744                           | 58 820           | 475 908                                  | 542 472 | 542 472  | 144 438      | 5 181 186    | Sep       |
| 7 782                           | 59 954           | 501 503                                  | 569 239 | 569 239  | 126 375      | 5 206 075    | Oct       |
| 7 725                           | 61 983           | 519 695                                  | 589 402 | 589 402  | 118 520      | 5 215 533    | Nov       |
| 7 766                           | 56 530           | 513 155                                  | 577 451 | 577 451  | 134 896      | 5 200 167    | Dec       |
| 7 866                           | 60 202           | 507 059                                  | 575 127 | 575 127  | 156 724      | 5 211 420    | 2017: Jan |
| 7 812                           | 44 722           | 512 161                                  | 564 694 | 564 694  | 153 931      | 5 196 718    | Feb       |
| 7 762                           | 28 060           | 510 009                                  | 545 831 | 545 831  | 159 866      | 5 228 018    | Mar       |
| 7 868                           | 41 549           | 512 565                                  | 561 983 | 561 983  | 139 685      | 5 189 679    | Apr       |
| 7 953                           | 37 135           | 513 078                                  | 558 166 | 558 166  | 144 662      | 5 221 822    | May       |
| 7 897                           | 41 965           | 521 625                                  | 571 486 | 571 486  | 144 537      | 5 240 395    | Jun       |
| 8 011                           | 47 161           | 524 649                                  | 579 821 | 579 821  | 165 610      | 5 305 856    | Jul       |
| 7 943                           | 43 311           | 537 323                                  | 588 577 | 588 577  | 150 572      | 5 301 573    | Aug       |
| 7 905                           | 47 414           | 549 946                                  | 605 265 | 605 265  | 152 637      | 5 433 555    | Sep       |
| 7 773                           | 45 692           | 555 927                                  | 609 392 | 609 392  | 154 059      | 5 480 843    | Oct       |
| 7 709                           | 45 006           | 569 910                                  | 622 625 | 622 625  | 138 344      | 5 473 758    | Nov       |
| 7 976                           | 39 984           | 573 133                                  | 621 093 | 621 093  | 132 221      | 5 441 241    | Dec       |
| 8 086                           | 30 921           | 566 289                                  | 605 296 | 605 296  | 147 566      | 5 411 998    | 2018: Jan |
| 8 100                           | 24 555           | 573 669                                  | 606 324 | 606 324  | 166 790      | 5 441 216    | Feb       |
| 8 084                           | 17 636           | 580 705                                  | 606 425 | 606 425  | 143 124      | 5 434 065    | Mar       |
| 8 053                           | 36 152           | 585 946                                  | 630 150 | 630 150  | 134 011      | 5 461 292    | Apr       |
| 7 988                           | 25 478           | 596 569                                  | 630 035 | 630 035  | 150 846      | 5 489 004    | May       |
| 7 899                           | 25 385           | 608 711                                  | 641 995 | 641 995  | 174 532      | 5 652 869    | Jun       |
| 8 017                           | 42 181           | 617 340                                  | 667 539 | 667 539  | 148 233      | 5 585 257    | Jul       |
| 7 810                           | 41 621           | 616 085                                  | 665 517 | 665 517  | 134 860      | 5 786 795    | Aug       |
| 7 867                           | 47 576           | 627 325                                  | 682 768 | 682 768  | 171 581      | 5 791 084    | Sep       |
| 7 729                           | 53 368           | 639 978                                  | 701 075 | 701 075  | 189 053      | 5 859 301    | Oct       |
| 7 918                           | 50 108           | 660 312                                  | 718 339 | 718 339  | 194 804      | 5 827 616    | Nov       |
| 7 947                           | 44 274           | 655 889                                  | 708 110 | 708 110  | 198 598      | 5 908 593    | Dec       |
| 8 087                           | 30 564           | 649 367                                  | 688 018 | 688 018  | 218 355      | 5 866 234    | 2019: Jan |
| 7 959                           | 38 779           | 639 114                                  | 685 852 | 685 852  | 198 293      | 5 911 729    | Feb       |
| 8 010                           | 19 761           | 651 394                                  | 679 165 | 679 165  | 216 963      | 6 011 789    | Mar       |
| 7 989                           | 46 664           | 649 608                                  | 704 261 | 704 261  | 215 505      | 6 030 619    | Apr       |
| 8 064                           | 43 502           | 674 664                                  | 726 230 | 726 230  | 211 319      | 6 072 860    | May       |
| 8 150                           | 52 180           | 702 496                                  | 762 827 | 762 827  | 228 486      | 6 159 937    | Jun       |
| 8 142                           | 51 423           | 701 342                                  | 760 907 | 760 907  | 251 853      | 6 165 703    | Jul       |
| 8 075                           | 55 256           | 720 947                                  | 784 278 | 784 278  | 227 130      | 6 291 927    | Aug       |
| 7 986                           | 29 832           | 734 078                                  | 771 897 | 771 897  | 221 102      | 6 336 515    | Sep       |

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

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

R millions

| End of    | Credit extended to the domestic private sector |                  |                        |                              |                   |                          |                                       |  |                             | Net credit extended to the government sector | Total domestic credit extension <sup>5</sup> | Memorandum items                      |                                 |                         |
|-----------|--|------------------|------------------------|------------------------------|-------------------|--------------------------|---------------------------------------|--|-----------------------------|--|--|---------------------------------------|---------------------------------|-------------------------|
|           | Investments                                    | Bills discounted | Loans and advances     |                              |                   |                          |                                       | Total credit extended to the private sector <sup>4</sup> | Claims on local authorities |  |  | Loans granted under resale agreements | Assets securitised <sup>6</sup> |                         |
|           |  |                  | Instalment sale credit | Leasing finance <sup>2</sup> | Mortgage advances | Other loans and advances | Total loans and advances <sup>3</sup> |  |                             |  |  |                                       |                                 | Of which: To households |
| (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      | 293 335  | 5 117            | 401 659                | 12 862                       | 1 411 721         | 1 524 574                | 3 350 817                             | 1 629 983  | 3 649 269                   | 288 038                                      | 3 937 308                                    | 17 699                                | 81 854                          | 4 368                   |
| 2016: 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       | 266 332  | 8 733            | 383 906                | 11 504                       | 1 374 352         | 1 459 085                | 3 228 848                             | 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         | 1 490 084                | 3 266 257                             | 1 579 511  | 3 538 179                   | 208 270                                      | 3 746 449                                    | 17 706                                | 67 659                          | -                       |
| Jul       | 263 994  | 6 616            | 388 718                | 11 008                       | 1 384 805         | 1 478 683                | 3 263 214                             | 1 587 141  | 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                             | 1 592 914  | 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                             | 1 599 571  | 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                             | 1 609 900  | 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                             | 1 622 907  | 3 623 268                   | 307 953                                      | 3 931 221                                    | 19 708                                | 72 388                          | -                       |
| Dec       | 293 335  | 5 117            | 401 659                | 12 862                       | 1 411 721         | 1 524 574                | 3 350 817                             | 1 629 983  | 3 649 269                   | 288 038                                      | 3 937 308                                    | 17 699                                | 81 854                          | -                       |
| 2019: Jan | 308 369  | 4 281            | 402 665                | 13 229                       | 1 414 797         | 1 540 208                | 3 370 898                             | 1 643 492  | 3 683 549                   | 308 893                                      | 3 992 441                                    | 18 424                                | 72 388                          | -                       |
| Feb       | 307 173  | 4 902            | 405 157                | 13 139                       | 1 424 104         | 1 558 048                | 3 400 449                             | 1 656 912  | 3 712 523                   | 279 050                                      | 3 991 573                                    | 18 643                                | 75 561                          | -                       |
| Mar       | 303 571  | 4 802            | 407 783                | 13 131                       | 1 427 265         | 1 587 012                | 3 435 192                             | 1 662 322  | 3 743 565                   | 286 164                                      | 4 029 729                                    | 18 874                                | 78 646                          | -                       |
| Apr       | 298 996  | 4 772            | 410 503                | 15 413                       | 1 431 170         | 1 610 190                | 3 467 276                             | 1 665 919  | 3 771 045                   | 333 212                                      | 4 104 257                                    | 17 976                                | 89 803                          | -                       |
| May       | 302 966  | 5 765            | 412 073                | 14 584                       | 1 439 323         | 1 597 582                | 3 463 562                             | 1 674 514  | 3 772 293                   | 366 043                                      | 4 138 336                                    | 18 211                                | 88 767                          | 1 963                   |
| Jun       | 310 003  | 5 967            | 414 380                | 13 989                       | 1 447 132         | 1 590 301                | 3 465 802                             | 1 682 317  | 3 781 772                   | 324 635                                      | 4 106 407                                    | 21 363                                | 93 962                          | -                       |
| Jul       | 305 174  | 6 319            | 418 742                | 13 818                       | 1 456 626         | 1 587 104                | 3 476 291                             | 1 687 837  | 3 787 783                   | 388 403                                      | 4 176 186                                    | 21 052                                | 92 785                          | -                       |
| Aug       | 327 905  | 7 718            | 420 099                | 13 671                       | 1 465 543         | 1 604 545                | 3 503 857                             | 1 699 236  | 3 839 480                   | 405 369                                      | 4 244 849                                    | 20 542                                | 75 223                          | -                       |
| Sep       | 317 160  | 6 890            | 426 552                | 12 637                       | 1 473 912         | 1 599 890                | 3 512 991                             | 1 708 012  | 3 837 041                   | 291 338                                      | 4 128 379                                    | 20 871                                | 77 727                          | -                       |

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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 aggregates<sup>1</sup>

R millions

| End of    | Banknotes and coin in circulation<br>(1312M) | Cheque and transmission deposits<br>(1313M) | M1A <sup>2</sup><br>(1370M) | Other demand deposits <sup>3</sup><br>(1314M) | M1 <sup>4</sup><br>(1371M) | Other short- and medium-term deposits <sup>5</sup><br>(1372M) | M2 <sup>6</sup><br>(1373M) | Long-term deposits <sup>7</sup><br>(1319M) | M3 <sup>8</sup><br>(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                                      | 764 219                                     | 889 165                     | 888 922                                       | 1 778 087                  | 1 116 998   | 2 895 085                  | 650 685                                    | 3 545 770                  |
| 2016: 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                                      | 764 219                                     | 889 165                     | 888 922                                       | 1 778 087                  | 1 116 998   | 2 895 085                  | 650 685                                    | 3 545 770                  |
| 2019: Jan | 113 551                                      | 740 703                                     | 854 253                     | 875 470                                       | 1 729 724                  | 1 118 761   | 2 848 485                  | 676 598                                    | 3 525 083                  |
| Feb       | 114 536                                      | 733 554                                     | 848 090                     | 874 255                                       | 1 722 345                  | 1 115 474   | 2 837 818                  | 695 493                                    | 3 533 311                  |
| Mar       | 119 614                                      | 767 248                                     | 886 861                     | 895 748                                       | 1 782 609                  | 1 133 851   | 2 916 460                  | 716 130                                    | 3 632 591                  |
| Apr       | 118 014                                      | 748 608                                     | 866 622                     | 912 700                                       | 1 779 322                  | 1 167 239   | 2 946 560                  | 735 241                                    | 3 681 801                  |
| May       | 118 870                                      | 736 863                                     | 855 733                     | 911 061                                       | 1 766 794                  | 1 165 133   | 2 931 927                  | 775 143                                    | 3 707 070                  |
| Jun       | 120 335                                      | 764 463                                     | 884 798                     | 906 239                                       | 1 791 037                  | 1 113 488   | 2 904 525                  | 789 857                                    | 3 694 382                  |
| Jul       | 117 193                                      | 763 288                                     | 880 481                     | 919 062                                       | 1 799 543                  | 1 165 606   | 2 965 149                  | 783 013                                    | 3 748 162                  |
| Aug       | 125 103                                      | 764 831                                     | 889 934                     | 925 141                                       | 1 815 076                  | 1 162 288   | 2 977 364                  | 800 211                                    | 3 777 575                  |
| Sep       | 122 278                                      | 777 477                                     | 899 755                     | 929 701                                       | 1 829 456                  | 1 157 405   | 2 986 861                  | 778 958                                    | 3 765 820                  |

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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 analysis<sup>1</sup>

R millions

| End of          | Not seasonally adjusted |  |                                 |                                |                       |   |  | Seasonally adjusted |                               |  |   |
|-----------------|-------------------------|--|---------------------------------|--------------------------------|-----------------------|---|--|---------------------|-------------------------------|--|---|
|                 | M3<br>(1374M)           | Counterparts                               |                                 |                                |                       |   |  | M3<br>(1374N)       | Counterparts                  |  |   |
|                 |                         | Net foreign assets <sup>2</sup><br>(1380M) | Claims on the government sector |                                |                       | Claims on the private sector<br>(1347M) | Net other assets and liabilities <sup>2</sup><br>(1381M) |                     | Net foreign assets<br>(1380N) | Net claims on the government sector<br>(1367N) | Claims on the private sector<br>(1347N) |
|                 |                         |  | Gross claims<br>(1356M)         | Government deposits<br>(1330M) | Net claims<br>(1367M) |   |  |                     |                               |  |   |
| 2018: May ..... | 3 399 568               | 758 202                                    | 630 035                         | 378 272                        | 251 764               | 3 503 913                               | -1 114 311   | 3 402 402           | 771 240                       | 254 415  | 3 508 518                               |
| Jun .....       | 3 390 302               | 791 746                                    | 641 995                         | 433 725                        | 208 270               | 3 538 179                               | -1 147 893   | 3 420 623           | 783 503                       | 241 664  | 3 550 080                               |
| Jul .....       | 3 462 343               | 774 474                                    | 667 539                         | 377 905                        | 289 633               | 3 533 824                               | -1 135 588   | 3 456 910           | 784 894                       | 266 521  | 3 550 905                               |
| Aug.....        | 3 515 682               | 899 440                                    | 665 517                         | 390 172                        | 275 345               | 3 593 033                               | -1 252 135   | 3 503 329           | 886 533                       | 262 738  | 3 605 450                               |
| Sep.....        | 3 548 924               | 857 671                                    | 682 768                         | 424 163                        | 258 605               | 3 613 296                               | -1 180 648   | 3 525 649           | 812 163                       | 263 148  | 3 609 117                               |
| Oct .....       | 3 521 254               | 846 084                                    | 701 075                         | 415 027                        | 286 048               | 3 591 988                               | -1 202 866   | 3 506 561           | 804 238                       | 272 259  | 3 611 551                               |
| Nov.....        | 3 544 119               | 773 353                                    | 718 339                         | 410 385                        | 307 953               | 3 623 268                               | -1 160 456   | 3 513 565           | 755 948                       | 283 300  | 3 624 902                               |
| Dec.....        | 3 545 770               | 798 322                                    | 708 110                         | 420 071                        | 288 038               | 3 649 269                               | -1 189 859   | 3 527 230           | 796 129                       | 287 110  | 3 639 508                               |
| 2019: Jan ..... | 3 525 083               | 728 946                                    | 688 018                         | 379 125                        | 308 893               | 3 683 549                               | -1 196 305   | 3 550 887           | 743 422                       | 294 025  | 3 684 337                               |
| Feb .....       | 3 533 311               | 763 686                                    | 685 852                         | 406 803                        | 279 050               | 3 712 523                               | -1 221 948   | 3 575 911           | 808 309                       | 306 790  | 3 687 769                               |
| Mar .....       | 3 632 591               | 839 500                                    | 679 165                         | 393 000                        | 286 164               | 3 743 565                               | -1 236 639   | 3 625 381           | 862 217                       | 303 033  | 3 708 304                               |
| Apr .....       | 3 681 801               | 814 034                                    | 704 261                         | 371 049                        | 333 212               | 3 771 045                               | -1 236 490   | 3 693 042           | 839 570                       | 337 718  | 3 773 907                               |
| May .....       | 3 707 070               | 853 093                                    | 726 230                         | 360 186                        | 366 043               | 3 772 293                               | -1 284 359   | 3 710 847           | 866 257                       | 369 296  | 3 777 509                               |
| Jun .....       | 3 694 382               | 863 706                                    | 762 827                         | 438 192                        | 324 635               | 3 781 772                               | -1 275 731   | 3 728 686           | 855 927                       | 358 650  | 3 794 672                               |
| Jul .....       | 3 748 162               | 826 192                                    | 760 907                         | 372 504                        | 388 403               | 3 787 783                               | -1 254 217   | 3 742 639           | 837 271                       | 364 483  | 3 806 762                               |
| Aug.....        | 3 777 575               | 883 780                                    | 784 278                         | 378 909                        | 405 369               | 3 839 480                               | -1 351 054   | 3 762 912           | 870 362                       | 391 997  | 3 852 929                               |
| Sep.....        | 3 765 820               | 957 202                                    | 771 897                         | 480 559                        | 291 338               | 3 837 041                               | -1 319 762   | 3 740 523           | 910 967                       | 295 892  | 3 832 119                               |

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## Changes

R millions

| Period          | Not seasonally adjusted |  |                                 |   |                       |   |  | Seasonally adjusted |                               |  |   |
|-----------------|-------------------------|--|---------------------------------|---|-----------------------|---|--|---------------------|-------------------------------|--|---|
|                 | M3<br>(1374H)           | Counterparts                               |                                 |   |                       |   |  | M3<br>(1374I)       | Counterparts                  |  |   |
|                 |                         | Net foreign assets <sup>2</sup><br>(1380H) | Claims on the government sector |   |                       | Claims on the private sector<br>(1347H) | Net other assets and liabilities <sup>2</sup><br>(1381H) |                     | Net foreign assets<br>(1380I) | Net claims on the government sector<br>(1367I) | Claims on the private sector<br>(1347I) |
|                 |                         |  | Gross claims<br>(1356H)         | Government deposits <sup>3</sup><br>(1330H) | Net claims<br>(1367H) |   |  |                     |                               |  |   |
| 2018: May ..... | 13 833                  | 7 732                                      | -115                            | -9 215                                      | -9 329                | 10 699                                  | 4 732  | 6 420               | -4 954                        | -10 692  | 13 222                                  |
| Jun .....       | -9 265                  | 33 544                                     | 11 960                          | -55 453                                     | -43 494               | 34 266                                  | -33 582  | 18 222              | 12 264                        | -12 751  | 41 563                                  |
| Jul .....       | 72 041                  | -17 272                                    | 25 543                          | 55 820                                      | 81 363                | -4 355                                  | 12 304   | 36 286              | 1 391                         | 24 857   | 825                                     |
| Aug.....        | 53 339                  | 124 966                                    | -2 022                          | -12 267                                     | -14 289               | 59 209                                  | -116 547   | 46 419              | 101 640                       | -3 783   | 54 545                                  |
| Sep.....        | 33 242                  | -41 769                                    | 17 251                          | -33 991                                     | -16 740               | 20 264                                  | 71 487   | 22 320              | -74 370                       | 410  | 3 666                                   |
| Oct .....       | -27 670                 | -11 587                                    | 18 307                          | 9 136                                       | 27 443                | -21 308                                 | -22 218  | -19 088             | -7 925                        | 9 111  | 2 435                                   |
| Nov.....        | 22 865                  | -72 731                                    | 17 263                          | 4 642                                       | 21 906                | 31 280                                  | 42 410   | 7 005               | -48 290                       | 11 041   | 13 351                                  |
| Dec.....        | 1 652                   | 24 968                                     | -10 229                         | -9 686                                      | -19 915               | 26 001                                  | -29 403  | 13 665              | 40 181                        | 3 810  | 14 606                                  |
| 2019: Jan ..... | -20 687                 | -69 376                                    | -20 091                         | 40 946                                      | 20 855                | 34 279                                  | -6 446   | 23 657              | -52 708                       | 6 915  | 44 829                                  |
| Feb .....       | 8 229                   | 34 740                                     | -2 166                          | -27 677                                     | -29 843               | 28 974                                  | -25 643  | 25 024              | 64 888                        | 12 765   | 3 431                                   |
| Mar .....       | 99 279                  | 75 814                                     | -6 688                          | 13 802                                      | 7 114                 | 31 042                                  | -14 691  | 49 470              | 53 907                        | -3 756   | 20 535                                  |
| Apr .....       | 49 210                  | -25 467                                    | 25 097                          | 21 951                                      | 47 048                | 27 480                                  | 149  | 67 662              | -22 646                       | 34 685   | 65 603                                  |
| May .....       | 25 269                  | 39 059                                     | 21 968                          | 10 863                                      | 32 831                | 1 248                                   | -47 869  | 17 804              | 26 687                        | 31 578   | 3 601                                   |
| Jun .....       | -12 688                 | 10 613                                     | 36 597                          | -78 005                                     | -41 408               | 9 479                                   | 8 627  | 17 839              | -10 330                       | -10 646  | 17 163                                  |
| Jul .....       | 53 780                  | -37 513                                    | -1 920                          | 65 688                                      | 63 767                | 6 011                                   | 21 515   | 13 954              | -18 656                       | 5 833  | 12 090                                  |
| Aug.....        | 29 413                  | 57 587                                     | 23 372                          | -6 405                                      | 16 967                | 51 697                                  | -96 838  | 20 273              | 33 091                        | 27 515   | 46 167                                  |
| Sep.....        | -11 755                 | 73 423                                     | -12 382                         | -101 650                                    | -114 031              | -2 439                                  | 31 293   | -22 390             | 40 604                        | -96 105  | -20 810                                 |

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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<br>(1478M) | Capital repayments on advances during period<br>(1479M) | Total mortgage loans outstanding <sup>3</sup><br>(1480M) |
|------------------|--|--------|------------------|---------------------------------|------------------|---|-------------------------------|------------------------|--|---|--|
|                  | Gross amount <sup>1</sup>                                |        |                  |                                 |                  |   |                               |                        |  |   |  |
|                  | Assets mortgaged   |        |                  |                                 | Total<br>(1474M) | Purpose   |                               |                        |  |   |  |
|                  | Residential  |        | Farms<br>(1472M) | Commercial and other<br>(1473M) |                  | For construction of buildings <sup>2</sup><br>(1475M) | Existing buildings<br>(1476M) | Vacant land<br>(1477M) |  |   |  |
| Total<br>(1470M) | Of which: Re-advances<br>(1471M)                         |        |                  |                                 |                  |   |                               |                        |  |   |  |
| 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  | 4 319            | 129 548                         | 353 648          | 36 026  | 310 568                       | 7 055                  | 256 493  | 192 331   | 1 404 685  |
| 2016: 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    | 379              | 10 861                          | 30 006           | 3 429   | 26 185                        | 393                    | 21 273   | 17 145  | 1 375 875  |
| Aug              | 19 551   | 777    | 455              | 9 493                           | 29 499           | 2 399   | 26 439                        | 660                    | 20 872   | 19 514  | 1 377 215  |
| Sep              | 17 075   | 703    | 401              | 9 204                           | 26 680           | 2 618   | 23 660                        | 401                    | 20 187   | 12 956  | 1 384 415  |
| Oct              | 21 267   | 845    | 564              | 12 083                          | 33 914           | 4 468   | 28 109                        | 1 337                  | 23 405   | 15 624  | 1 392 190  |
| Nov              | 19 691   | 784    | 319              | 11 977                          | 31 987           | 3 452   | 27 858                        | 677                    | 25 311   | 16 626  | 1 400 842  |
| Dec              | 13 771   | 529    | 267              | 12 213                          | 26 250           | 4 141   | 21 109                        | 1 000                  | 21 459   | 17 105  | 1 404 685  |
| 2019: Jan        | 16 309   | 659    | 366              | 5 611                           | 22 286           | 1 313   | 20 646                        | 327                    | 15 293   | 11 185  | 1 407 826  |
| Feb              | 19 551   | 692    | 353              | 7 790                           | 27 693           | 2 933   | 24 120                        | 640                    | 19 059   | 9 713   | 1 416 708  |
| Mar              | 20 373   | 696    | 167              | 10 210                          | 30 751           | 1 948   | 28 142                        | 660                    | 24 053   | 20 203  | 1 420 527  |
| Apr              | 18 972   | 813    | 333              | 8 825                           | 28 130           | 2 220   | 25 229                        | 681                    | 20 729   | 16 907  | 1 424 339  |
| May              | 20 614   | 859    | 184              | 12 618                          | 33 416           | 2 823   | 30 101                        | 492                    | 25 830   | 18 359  | 1 431 826  |
| Jun              | 18 758   | 746    | 290              | 12 105                          | 31 153           | 2 746   | 27 652                        | 755                    | 21 212   | 13 301  | 1 439 674  |
| Jul              | 22 502   | 887    | 116              | 13 260                          | 35 878           | 3 367   | 32 098                        | 412                    | 24 173   | 14 261  | 1 449 575  |
| Aug              | 22 134   | 896    | 261              | 11 082                          | 33 477           | 3 386   | 29 348                        | 743                    | 22 084   | 12 840  | 1 458 804  |
| Sep              | 20 743   | 840    | 168              | 11 241                          | 32 151           | 2 358   | 29 193                        | 600                    | 22 219   | 14 571  | 1 466 434  |

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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 statistics<sup>1</sup>

## Assets

R millions

| Outstanding balances as at quarter-end                            | 2017             |                  | 2018             |                  |                  |                  | 2019             |                  |                  |
|---|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|
|   | 03               | 04               | 01               | 02               | 03               | 04               | 01               | 02               | 03               |
| <b>Total cross-border assets/claims<sup>2</sup>.....</b> KBP1531A | <b>597 266</b>   | <b>579 611</b>   | <b>551 617</b>   | <b>592 222</b>   | <b>597 257</b>   | <b>599 458</b>   | <b>642 194</b>   | <b>663 243</b>   | <b>653 785</b>   |
| Financial instruments   |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| Deposits and loans..... KBP1538A                                  | 449 701          | 399 480          | 397 596          | 403 347          | 414 745          | 433 262          | 472 106          | 486 246          | 444 632          |
| Debt securities..... KBP1539A                                     | 37 288           | 42 648           | 35 196           | 56 830           | 59 254           | 63 017           | 64 288           | 60 194           | 65 834           |
| Other claims..... KBP1540A  | 110 277          | 137 483          | 118 825          | 132 044          | 123 258          | 103 179          | 105 800          | 116 803          | 143 318          |
| Bank type   |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| Domestic banks..... KBP1555A                                      | 510 004          | 503 791          | 463 171          | 500 656          | 510 533          | 513 227          | 560 153          | 577 970          | 558 990          |
| Foreign branches..... KBP1557A                                    | 86 420           | 74 768           | 87 396           | 90 964           | 85 968           | 85 175           | 80 855           | 84 083           | 93 580           |
| Foreign subsidiaries..... KBP1559A                                | 842              | 1 052            | 1 051            | 602              | 756              | 1 056            | 1 186            | 1 190            | 1 215            |
| Currency  |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| Foreign..... KBP1531F   | 469 630          | 445 763          | 418 283          | 451 537          | 464 398          | 479 625          | 509 173          | 518 244          | 504 226          |
| US dollar..... KBP1531U   | 367 784          | 331 812          | 316 687          | 330 662          | 349 744          | 366 266          | 392 709          | 401 227          | 385 322          |
| Euro..... KBP1531E  | 43 517           | 41 301           | 38 741           | 39 866           | 42 615           | 43 730           | 44 056           | 48 318           | 44 241           |
| Yen..... KBP1531Y   | 5 098            | 4 460            | 4 412            | 5 353            | 5 299            | 4 125            | 6 026            | 3 226            | 3 354            |
| British pound..... KBP1531G                                       | 27 888           | 45 066           | 31 073           | 36 928           | 37 771           | 32 708           | 34 787           | 38 276           | 35 717           |
| Swiss franc..... KBP1531C   | 516              | 322              | 297              | 492              | 452              | 851              | 396              | 458              | 667              |
| Other currencies..... KBP1531O                                    | 24 828           | 22 802           | 27 073           | 38 237           | 28 517           | 31 945           | 31 200           | 26 738           | 34 925           |
| Domestic (Rand)..... KBP1531R                                     | 127 636          | 133 849          | 133 334          | 140 685          | 132 859          | 119 832          | 133 021          | 144 999          | 149 559          |
| Counterparty Institutional sector                                 |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| Financial   |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| Banks..... KBP1515A   | 395 601          | 375 901          | 361 590          | 369 161          | 366 779          | 361 775          | 407 954          | 423 777          | 413 438          |
| of which: Inter-office positions..... KBP1517A                    | 158 751          | 149 766          | 136 804          | 115 210          | 116 480          | 149 942          | 147 697          | 133 610          | 115 614          |
| Non-bank financial..... KBP1525A                                  | 51 293           | 55 370           | 59 072           | 68 678           | 72 100           | 72 959           | 81 028           | 98 815           | 103 136          |
| Non-financial   |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| Non-financial institutions..... KBP1519A                          | 120 048          | 111 304          | 102 958          | 118 666          | 120 341          | 127 025          | 114 536          | 110 200          | 104 229          |
| General government..... KBP1521A                                  | 22 889           | 28 929           | 20 506           | 26 456           | 27 352           | 27 402           | 28 119           | 20 697           | 24 454           |
| Households..... KBP1523A  | 7 358            | 8 060            | 7 445            | 9 208            | 10 604           | 10 206           | 10 466           | 9 685            | 8 450            |
| Unallocated sector..... KBP1527A                                  | 77               | 48               | 46               | 53               | 81               | 91               | 91               | 67               | 77               |
| Counterparty region   |                  |                  |                  |                  |                  |                  |                  |                  |                  |
| Developed countries..... KBP1532A                                 | 362 319          | 378 305          | 366 894          | 370 866          | 384 587          | 338 662          | 375 032          | 420 454          | 417 546          |
| Developing Europe..... KBP1534A                                   | 901              | 1 651            | 1 498            | 1 563            | 1 800            | 1 728            | 1 145            | 1 085            | 857              |
| Developing Africa and Middle East..... KBP1536A                   | 107 275          | 109 524          | 104 454          | 124 067          | 113 319          | 121 645          | 128 266          | 112 722          | 133 449          |
| Developing Asia and Pacific..... KBP1537A                         | 18 788           | 15 368           | 18 543           | 19 915           | 16 422           | 16 002           | 22 323           | 15 260           | 15 163           |
| Developing Latin America and Caribbean..... KBP1535A              | 3 869            | 3 589            | 3 133            | 3 019            | 3 632            | 3 858            | 4 104            | 3 824            | 4 736            |
| Offshore centres..... KBP1533A                                    | 104 113          | 71 175           | 57 095           | 72 792           | 77 497           | 117 563          | 111 324          | 109 898          | 82 032           |
| Unallocated..... KBP1549A   | -                | -                | -                | -                | -                | -                | -                | -                | -                |
| <b>Total domestic assets.....</b> KBP1550A                        | <b>4 500 289</b> | <b>4 554 108</b> | <b>4 644 661</b> | <b>4 697 741</b> | <b>4 821 924</b> | <b>4 921 335</b> | <b>5 004 762</b> | <b>5 117 596</b> | <b>5 231 199</b> |
| Foreign currency..... KBP1530F                                    | 140 805          | 142 387          | 137 996          | 141 293          | 163 039          | 168 386          | 145 328          | 143 606          | 171 509          |
| Domestic currency..... KBP1551A                                   | 4 359 483        | 4 411 721        | 4 506 665        | 4 556 447        | 4 658 885        | 4 752 948        | 4 859 434        | 4 973 990        | 5 059 691        |
| <b>Total assets<sup>3</sup>.....</b> KBP1529A                     | <b>5 097 555</b> | <b>5 133 720</b> | <b>5 196 278</b> | <b>5 289 962</b> | <b>5 419 181</b> | <b>5 520 792</b> | <b>5 646 956</b> | <b>5 780 838</b> | <b>5 884 984</b> |
| Foreign currency..... KBP1529F                                    | 610 436          | 588 150          | 556 285          | 592 830          | 627 437          | 648 012          | 654 501          | 661 850          | 675 735          |
| Domestic currency..... KBP1529R                                   | 4 487 119        | 4 545 570        | 4 639 992        | 4 697 132        | 4 791 744        | 4 872 780        | 4 992 455        | 5 118 989        | 5 209 249        |

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

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

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

Locational banking statistics<sup>1</sup>

## Liabilities

R millions

| 2017             |                  | 2018             |                  |                  |                  | 2019             |                  |                  | Outstanding balances as at quarter-end                                  |
|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|---|
| 03               | 04               | 01               | 02               | 03               | 04               | 01               | 02               | 03               |   |
| <b>501 909</b>   | <b>506 406</b>   | <b>470 626</b>   | <b>541 916</b>   | <b>503 040</b>   | <b>588 394</b>   | <b>570 610</b>   | <b>560 929</b>   | <b>588 568</b>   | <b>KBP1543A</b> ..... <b>Total cross-border liabilities<sup>2</sup></b> |
|                  |                  |                  |                  |                  |                  |                  |                  |                  | Financial instruments   |
| 327 908          | 289 655          | 274 969          | 324 666          | 292 734          | 397 950          | 381 460          | 363 344          | 375 099          | KBP1563A ..... Deposits and loans                                       |
| 23 368           | 22 430           | 21 908           | 31 663           | 34 730           | 37 521           | 36 450           | 29 844           | 32 009           | KBP1548A ..... Debt securities  |
| 150 633          | 194 320          | 173 749          | 185 586          | 175 576          | 152 923          | 152 701          | 167 741          | 181 460          | KBP1564A ..... Other liabilities  |
|                  |                  |                  |                  |                  |                  |                  |                  |                  | Bank type   |
| 373 392          | 380 213          | 332 956          | 392 673          | 369 496          | 448 116          | 431 911          | 425 579          | 435 520          | KBP1556A ..... Domestic banks   |
| 125 971          | 123 703          | 136 604          | 148 186          | 132 342          | 139 205          | 137 532          | 134 181          | 151 820          | KBP1558A ..... Foreign branches   |
| 2 546            | 2 489            | 1 065            | 1 057            | 1 202            | 1 073            | 1 166            | 1 168            | 1 228            | KBP1560A ..... Foreign subsidiaries                                     |
|                  |                  |                  |                  |                  |                  |                  |                  |                  | Currency  |
| 289 392          | 261 571          | 226 938          | 301 886          | 274 173          | 341 385          | 329 955          | 297 179          | 339 928          | KBP1543F ..... Foreign  |
| 220 574          | 199 751          | 170 791          | 242 325          | 221 427          | 283 246          | 273 665          | 238 451          | 284 254          | KBP1543U ..... US dollar  |
| 28 175           | 25 423           | 22 687           | 23 429           | 21 677           | 21 108           | 20 647           | 23 126           | 22 455           | KBP1543E ..... Euro   |
| 408              | 403              | 596              | 852              | 787              | 7 463            | 843              | 4 001            | 963              | KBP1543Y ..... Yen  |
| 19 454           | 17 807           | 9 918            | 13 016           | 10 923           | 11 576           | 14 540           | 14 040           | 12 596           | KBP1543G ..... British pound  |
| 4 667            | 4 398            | 4 166            | 4 725            | 4 924            | 4 929            | 4 261            | 1 969            | 2 104            | KBP1543C ..... Swiss franc  |
| 16 114           | 13 788           | 18 779           | 17 539           | 14 435           | 13 063           | 15 999           | 15 592           | 17 557           | KBP1543O ..... Other currencies   |
| 212 517          | 244 835          | 243 688          | 240 029          | 228 866          | 247 009          | 240 655          | 263 750          | 248 640          | KBP1543R ..... Domestic (Rand)  |
|                  |                  |                  |                  |                  |                  |                  |                  |                  | Counterparty Institutional sector                                       |
|                  |                  |                  |                  |                  |                  |                  |                  |                  | Financial   |
| 406 660          | 407 748          | 379 251          | 444 246          | 404 668          | 495 114          | 476 610          | 466 790          | 482 871          | KBP1516A ..... Banks  |
|                  |                  |                  |                  |                  |                  |                  |                  |                  | of which: Inter-office  |
| 253 823          | 224 722          | 228 221          | 210 977          | 190 889          | 242 559          | 235 116          | 213 550          | 208 439          | KBP1518A ..... positions  |
| 53 315           | 58 852           | 54 812           | 57 341           | 55 525           | 53 045           | 50 719           | 54 580           | 61 641           | KBP1526A ..... Non-bank financial                                       |
|                  |                  |                  |                  |                  |                  |                  |                  |                  | Non-financial   |
| 24 300           | 22 383           | 19 391           | 23 242           | 23 938           | 19 836           | 22 511           | 18 854           | 22 200           | KBP1520A ..... Non-financial institutions                               |
| 2 085            | 2 124            | 2 187            | 2 163            | 2 685            | 2 640            | 2 929            | 2 623            | 3 595            | KBP1522A ..... General government                                       |
| 14 772           | 14 494           | 14 243           | 14 163           | 15 439           | 16 957           | 17 092           | 17 335           | 17 499           | KBP1524A ..... Households   |
| 776              | 804              | 741              | 760              | 785              | 801              | 748              | 746              | 761              | KBP1528A ..... Unallocated sector                                       |
|                  |                  |                  |                  |                  |                  |                  |                  |                  | Counterparty region   |
| 269 253          | 326 061          | 309 201          | 331 889          | 298 448          | 319 191          | 292 727          | 328 073          | 354 247          | KBP1561A ..... Developed countries                                      |
| 438              | 462              | 594              | 1 293            | 1 211            | 985              | 756              | 866              | 595              | KBP1562A ..... Developing Europe  |
|                  |                  |                  |                  |                  |                  |                  |                  |                  | Developing Africa and   |
| 57 325           | 50 770           | 51 371           | 64 452           | 65 019           | 71 167           | 74 145           | 67 836           | 73 417           | KBP1546A ..... Middle East  |
| 37 320           | 35 416           | 33 378           | 31 866           | 35 926           | 44 817           | 48 252           | 43 051           | 45 329           | KBP1547A ..... Developing Asia and Pacific                              |
|                  |                  |                  |                  |                  |                  |                  |                  |                  | Developing Latin America  |
| 1 171            | 1 083            | 965              | 984              | 1 016            | 2 090            | 1 196            | 991              | 1 826            | KBP1545A ..... and Caribbean  |
| 113 034          | 70 184           | 53 209           | 76 731           | 63 565           | 109 571          | 113 533          | 87 204           | 75 934           | KBP1544A ..... Offshore centres   |
| 23 368           | 22 430           | 21 908           | 34 701           | 37 854           | 40 572           | 40 001           | 32 907           | 37 219           | KBP1554A ..... Unallocated  |
| <b>4 684 705</b> | <b>4 720 202</b> | <b>4 815 575</b> | <b>4 842 617</b> | <b>5 013 571</b> | <b>5 035 395</b> | <b>5 193 400</b> | <b>5 346 424</b> | <b>5 424 807</b> | <b>KBP1552A</b> ..... <b>Total domestic liabilities</b>                 |
| 145 334          | 128 688          | 118 988          | 159 286          | 162 588          | 156 794          | 154 264          | 173 002          | 193 137          | KBP1542F ..... Foreign currency   |
| 4 539 371        | 4 591 514        | 4 696 587        | 4 683 331        | 4 850 983        | 4 878 600        | 5 039 136        | 5 173 422        | 5 231 670        | KBP1553A ..... Domestic currency  |
| <b>5 186 615</b> | <b>5 226 608</b> | <b>5 286 201</b> | <b>5 384 532</b> | <b>5 516 611</b> | <b>5 623 789</b> | <b>5 764 010</b> | <b>5 907 353</b> | <b>6 013 375</b> | <b>KBP1541A</b> ..... <b>Total liabilities<sup>3</sup></b>              |
| 434 733          | 390 259          | 345 926          | 461 172          | 436 762          | 498 180          | 484 232          | 470 183          | 533 065          | KBP1541F ..... Foreign currency   |
| 4 751 882        | 4 836 349        | 4 940 275        | 4 923 361        | 5 079 850        | 5 125 608        | 5 279 778        | 5 437 170        | 5 480 310        | 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 <sup>3</sup> |                              | SARB liquidity-draining operations  |  |                                    |                             |         |
|----------------|---------------------------------|--|----------------------------------|------------------------------|-------------------------------------|--|------------------------------------|-----------------------------|---------|
|                | Liquidity provided <sup>1</sup> | Notes and coin in circulation <sup>2</sup> | Rand denominated                 | Foreign currency denominated | Foreign currency swaps <sup>4</sup> | Total reverse repurchase transactions <sup>5</sup> | Total SARB debentures <sup>6</sup> | CPD call deposits with SARB | Total   |
|                | (1390M)                         | (1392M)                                    | (1016M)                          | (1017M)                      | (1459M)                             | (1442M)  | (1455M)                            | (1067M)                     | (1449M) |
| 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   |
| 2016: 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   |
| 2019: Jan..... | 56 246                          | 143 770                                    | 74 890                           | 114 489                      | 10 000                              | -  | 300                                | 8 410                       | 18 710  |
| Feb.....       | 56 199                          | 140 356                                    | 75 404                           | 119 258                      | 10 000                              | -  | 1 000                              | 6 820                       | 17 820  |
| Mar.....       | 54 995                          | 142 569                                    | 63 009                           | 122 539                      | 20 000                              | -  | 25                                 | 827                         | 20 852  |
| Apr.....       | 56 304                          | 144 938                                    | 64 395                           | 116 722                      | 17 200                              | -  | -                                  | 968                         | 18 168  |
| May.....       | 56 215                          | 144 840                                    | 75 059                           | 92 486                       | 7 100                               | -  | 100                                | 4 335                       | 11 535  |
| Jun.....       | 56 787                          | 144 386                                    | 75 461                           | 88 395                       | -4 000                              | -  | 69                                 | 17 347                      | 13 416  |
| Jul.....       | 55 945                          | 144 342                                    | 76 462                           | 85 296                       | 2 200                               | -  | 44                                 | 12 790                      | 15 034  |
| Aug.....       | 56 466                          | 145 775                                    | 78 347                           | 90 699                       | 6 500                               | -  | 28                                 | 19 396                      | 25 924  |
| Sep.....       | 56 211                          | 147 789                                    | 77 427                           | 163 024                      | 11 100                              | -  | -                                  | 15 223                      | 26 323  |

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1. Accommodation at the discount window up to 8 March 1998. As from 9 March 1998 total liquidity provided by the South African Reserve Bank.
2. Notes in circulation outside the South African Reserve Bank.
3. Values as at month-end. Exchequer Paymaster General, Stabilisation Accounts and other deposits at the South African Reserve Bank.
4. Outstanding amounts at month-end. 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.

## Liquidity management operations

### Selected daily indicators

R millions

| Date       | Total daily liquidity requirement of SA registered banks |   |  |   |                                    |                     |  | Total<br>(1440D) |
|------------|--|---|--|---|------------------------------------|---------------------|--|------------------|
|            | Main refinancing<br>auction <sup>1</sup><br>(1437D)      | Standing facilities <sup>2</sup>                              |  | Supplementary<br>facilities <sup>5</sup><br>(1438D) | Cash reserve accounts <sup>6</sup> |                     |  |                  |
|            |  | Reverse<br>repurchase<br>transactions <sup>3</sup><br>(1481D) | Repurchase<br>transactions <sup>4</sup><br>(1482D) |   | Withdrawals<br>(1456D)             | Deposits<br>(1457D) | Estimated<br>refinancing<br>impact <sup>7</sup><br>(1484D) |                  |
| 2019/09/06 | 56 000   | -2 703  | -  | -   | -                                  | -899                | 3 057  | 55 455           |
| 2019/09/07 | 56 000   | -1 814  | -  | -   | -                                  | -1 516              | 2 324  | 54 994           |
| 2019/09/09 | 56 000   | -2 229  | -  | -   | 1 169                              | -                   | 955  | 55 895           |
| 2019/09/10 | 56 000   | -2 069  | -  | 1 000   | -                                  | -269                | 2 336  | 56 998           |
| 2019/09/11 | 56 000   | -3 195  | -  | -   | 367                                | -                   | 2 297  | 55 469           |
| 2019/09/12 | 56 000   | -4 916  | -  | 1 000   | 1 940                              | -                   | 2 997  | 57 021           |
| 2019/09/13 | 56 000   | -2 824  | -  | -   | -                                  | -2 506              | 5 642  | 56 312           |
| 2019/09/14 | 56 000   | -   | 846  | -   | -                                  | -3 659              | 3 659  | 56 846           |
| 2019/09/16 | 56 000   | -3 014  | -  | -   | 2 015                              | -                   | -  | 55 001           |
| 2019/09/17 | 56 000   | -2 825  | -  | -   | -                                  | -433                | 2 687  | 55 429           |
| 2019/09/18 | 56 000   | -2 798  | -  | 800   | -                                  | -656                | 3 381  | 56 727           |
| 2019/09/19 | 56 000   | -   | 85   | -   | -                                  | -5 449              | 5 449  | 56 085           |
| 2019/09/20 | 56 000   | -959  | -  | -   | 1 909                              | -                   | -  | 56 950           |
| 2019/09/21 | 56 000   | -   | 1 032  | -   | -                                  | -1 973              | 1 977  | 57 036           |
| 2019/09/23 | 56 000   | -2 058  | -  | -   | 3 799                              | -                   | -  | 57 741           |
| 2019/09/25 | 56 000   | -2 367  | -  | 1 800   | -                                  | -1 908              | 4 121  | 57 646           |
| 2019/09/26 | 56 000   | -3 455  | -  | -   | 920                                | -                   | 2 270  | 55 735           |
| 2019/09/27 | 56 000   | -2 075  | -  | -   | -                                  | -1 015              | 3 323  | 56 233           |
| 2019/09/28 | 56 000   | -   | 339  | -   | -                                  | -2 408              | 2 408  | 56 339           |
| 2019/09/30 | 56 000   | -4 134  | -  | -1 397  | 3 595                              | -                   | -  | 54 064           |
| 2019/10/01 | 56 000   | -2 567  | -  | -   | 1                                  | -                   | 3 774  | 57 208           |
| 2019/10/02 | 56 000   | -2 753  | -  | -   | -                                  | -936                | 3 974  | 56 285           |
| 2019/10/03 | 56 000   | -2 741  | -  | -   | 17                                 | -                   | 3 207  | 56 483           |
| 2019/10/04 | 56 000   | -2 629  | -  | -   | -                                  | -880                | 3 414  | 55 905           |
| 2019/10/05 | 56 000   | -2 527  | -  | -   | -                                  | -                   | -  | 53 473           |
| 2019/10/07 | 56 000   | -1 958  | -  | -   | -                                  | -2 513              | 3 076  | 54 605           |
| 2019/10/08 | 56 000   | -2 461  | -  | -   | 1 155                              | -                   | 602  | 55 296           |
| 2019/10/09 | 56 000   | -2 650  | -  | -   | -                                  | -251                | 1 903  | 55 002           |
| 2019/10/10 | 56 000   | -2 828  | -  | -   | 461                                | -                   | 1 802  | 55 435           |
| 2019/10/11 | 56 000   | -2 449  | -  | -   | -                                  | -722                | 2 489  | 55 318           |
| 2019/10/12 | 56 000   | -2 451  | -  | -   | -                                  | -                   | -  | 53 549           |
| 2019/10/14 | 56 000   | -3 222  | -  | -   | -                                  | -540                | 2 525  | 54 763           |
| 2019/10/15 | 56 000   | -2 511  | -  | -   | 413                                | -                   | 2 316  | 56 218           |
| 2019/10/16 | 56 000   | -1 596  | -  | -   | -                                  | -3 000              | 3 274  | 54 678           |
| 2019/10/17 | 56 000   | -563  | -  | -   | -                                  | -438                | 343  | 55 342           |
| 2019/10/18 | 56 000   | -   | 340  | -   | 127                                | -                   | -127   | 56 340           |
| 2019/10/19 | 56 000   | -   | 343  | -   | -                                  | -                   | -  | 56 343           |
| 2019/10/21 | 56 000   | -2 328  | -  | -   | 2 223                              | -                   | -  | 55 895           |
| 2019/10/22 | 56 000   | -2 094  | -  | -   | -                                  | -1 945              | 2 297  | 54 258           |
| 2019/10/23 | 56 000   | -2 067  | -  | -   | 1 329                              | -                   | 364  | 55 626           |
| 2019/10/24 | 56 000   | -2 740  | -  | 900   | 969                                | -                   | 1 753  | 56 882           |
| 2019/10/25 | 56 000   | -2 667  | -  | -   | -                                  | -510                | 2 823  | 55 646           |
| 2019/10/26 | 56 000   | -258  | -  | -   | -                                  | -2 402              | -  | 53 340           |
| 2019/10/28 | 56 000   | -5 619  | -  | -   | 4 487                              | -                   | -  | 54 868           |
| 2019/10/29 | 56 000   | -2 148  | -  | -   | -                                  | -1 195              | 4 682  | 57 339           |
| 2019/10/30 | 56 000   | -2 048  | -  | 2 000   | -                                  | -1 675              | 57 922   | 57 922           |
| 2019/10/31 | 56 000   | -2 793  | -  | 2 200   | 894                                | -                   | 2 063  | 58 364           |
| 2019/11/01 | 56 000   | -8 196  | -  | -   | 7 338                              | -                   | 3 106  | 58 248           |
| 2019/11/02 | 56 000   | -   | 2 793  | -   | -                                  | -10 993             | 10 993   | 58 793           |
| 2019/11/04 | 56 000   | -3 049  | -  | -   | 2 397                              | -                   | -  | 55 348           |
| 2019/11/05 | 56 000   | -2 567  | -  | -   | -                                  | -214                | 2 547  | 55 766           |
| 2019/11/06 | 56 000   | -2 461  | -  | -   | 212                                | -                   | 2 491  | 56 242           |
| 2019/11/07 | 56 000   | -3 124  | -  | -   | 323                                | -                   | 2 897  | 56 096           |
| 2019/11/08 | 56 000   | -2 464  | -  | -   | -                                  | -1 087              | 3 467  | 55 916           |
| 2019/11/09 | 56 000   | -   | 108  | -   | -                                  | -2 578              | 2 578  | 56 108           |
| 2019/11/11 | 56 000   | -2 901  | -  | -   | 1 750                              | -                   | -  | 54 849           |
| 2019/11/12 | 56 000   | -2 601  | -  | -   | 186                                | -                   | 1 946  | 55 531           |
| 2019/11/13 | 56 000   | -2 377  | -  | -   | -                                  | -898                | 2 398  | 55 123           |
| 2019/11/14 | 56 000   | -2 469  | -  | -   | 430                                | -                   | 1 714  | 55 675           |
| 2019/11/15 | 56 000   | -2 489  | -  | -   | -                                  | -476                | 2 502  | 55 537           |
| 2019/11/16 | 56 000   | -60   | -  | -   | -                                  | -2 430              | 2 430  | 55 940           |
| 2019/11/18 | 56 000   | -2 525  | -  | -   | 443                                | -                   | -  | 53 918           |
| 2019/11/19 | 56 000   | -2 144  | -  | -   | -                                  | -188                | 665  | 54 333           |
| 2019/11/20 | 56 000   | -   | 39   | 800   | -                                  | -952                | 951  | 56 838           |
| 2019/11/21 | 56 000   | -2 090  | -  | 1 900   | 2 245                              | -                   | -  | 58 055           |
| 2019/11/22 | 56 000   | -2 192  | -  | 1 738   | 171                                | -                   | 2 318  | 58 035           |

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1. Amount allotted, namely the liquidity provided by the South African Reserve Bank through its main repurchase auctions on a weekly basis every Wednesday, as from 5 September 2001. As part of the liquidity management strategy the money market shortage has been maintained at R56 billion since September 2016.
2. Reflects the net position of the day's utilisation of standing facilities. 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. Offered on an overnight basis at a penalty rate of 100 basis points below the prevailing repurchase rate.
4. Offered on an overnight basis at a penalty rate of 100 basis points above the prevailing repurchase rate.
5. Re-introduced in March 2016. Supplementary facilities are offered at the discretion of the South African Reserve Bank at the prevailing repurchase rate. A positive amount represents repurchase transactions and a negative amount reverse repurchase transactions.
6. Banks may access their cash reserve balances on a daily basis, subject to maintaining the average balance within the statutory limit over a period of 28 business days.
7. Expected in- or outflows if previous withdrawals or deposits were to be reversed to ensure compliance with the statutory cash reserve requirement.

## Money-market and related interest rates

| Date       | Accommodation rates                       |                                 | Predominant prime lending rate |                                    | Date       | Interbank rates |  |   | Negotiable certificates of deposit/<br>promissory notes <sup>6</sup> |                     |                     |                     |
|------------|---|---------------------------------|--------------------------------|------------------------------------|------------|-----------------|--|---|--|---------------------|---------------------|---------------------|
|            | Repurchase rate %<br>(1401M) <sup>1</sup> | SAMOS penalty rate <sup>2</sup> | Date                           | Percentage<br>(1403M) <sup>1</sup> |            | Date            | South African Benchmark Overnight Rate (Sabor) on deposits <sup>3</sup><br>% | Overnight foreign exchange rate <sup>4</sup><br>% | Rand overnight deposit rate <sup>5</sup><br>%                        | 2 months<br>(1409W) | 3 months<br>(1411W) | 6 months<br>(1412W) |
| 2009/05/04 | 8.50                                      | 13.50                           | 2009/05/04                     | 12.00                              | 2019/08/02 | 6.49            | 6.67   | 6.35  | 6.99   | 7.04                | 7.40                | 7.73                |
| 2009/05/29 | 7.50                                      | 12.50                           | 2009/05/29                     | 11.00                              | 2019/08/09 | 6.47            | 6.50   | 6.35  | 6.99   | 7.04                | 7.40                | 7.73                |
| 2009/08/14 | 7.00                                      | 12.00                           | 2009/08/14                     | 10.50                              | 2019/08/16 | 6.47            | 6.50   | 6.34  | 6.74   | 6.85                | 7.30                | 7.66                |
| 2010/03/26 | 6.50                                      | 11.50                           | 2010/03/26                     | 10.00                              | 2019/08/23 | 6.53            | 7.35   | 6.34  | 6.74   | 6.84                | 7.24                | 7.58                |
| 2010/09/10 | 6.00                                      | ...                             | 2010/09/10                     | 9.50                               | 2019/08/30 | 6.53            | 7.61   | 6.34  | 6.75   | 6.84                | 7.24                | 7.55                |
| 2010/11/19 | 5.50                                      | ...                             | 2010/11/19                     | 9.00                               | 2019/09/06 | 6.49            | 6.50   | 6.34  | 6.75   | 6.83                | 7.24                | 7.54                |
| 2012/07/20 | 5.00                                      | ...                             | 2012/07/20                     | 8.50                               | 2019/09/13 | 6.52            | 6.97   | 6.34  | 6.75   | 6.83                | 7.23                | 7.53                |
| 2014/01/30 | 5.50                                      | ...                             | 2014/01/30                     | 9.00                               | 2019/09/20 | 6.53            | 6.88   | 6.34  | 6.74   | 6.83                | 7.26                | 7.60                |
| 2014/07/18 | 5.75                                      | ...                             | 2014/07/18                     | 9.25                               | 2019/09/27 | 6.52            | 6.70   | 6.34  | 6.73   | 6.81                | 7.28                | 7.63                |
| 2015/07/24 | 6.00                                      | ...                             | 2015/07/24                     | 9.50                               | 2019/10/04 | 6.56            | 6.58   | 6.34  | 6.72   | 6.78                | 7.25                | 7.59                |
| 2015/11/20 | 6.25                                      | ...                             | 2015/11/20                     | 9.75                               | 2019/10/11 | 6.51            | 6.58   | 6.34  | 6.72   | 6.78                | 7.25                | 7.58                |
| 2016/01/29 | 6.75                                      | ...                             | 2016/01/29                     | 10.25                              | 2019/10/18 | 6.52            | 6.71   | 6.34  | 6.71   | 6.78                | 7.23                | 7.54                |
| 2016/03/18 | 7.00                                      | ...                             | 2016/03/18                     | 10.50                              | 2019/10/25 | 6.50            | 6.75   | 6.34  | 6.72   | 6.79                | 7.24                | 7.54                |
| 2017/07/21 | 6.75                                      | ...                             | 2017/07/21                     | 10.25                              | 2019/11/01 | 6.49            | 6.47   | 6.34  | 6.72   | 6.81                | 7.27                | 7.68                |
| 2018/03/29 | 6.50                                      | ...                             | 2018/03/29                     | 10.00                              | 2019/11/08 | 6.49            | 6.55   | 6.34  | 6.73   | 6.82                | 7.27                | 7.68                |
| 2018/11/23 | 6.75                                      | ...                             | 2018/11/23                     | 10.25                              | 2019/11/15 | 6.51            | 7.00   | 6.34  | 6.73   | 6.82                | 7.28                | 7.68                |
| 2019/07/19 | 6.50                                      | ...                             | 2019/07/19                     | 10.00                              | 2019/11/22 | 6.57            | 7.41   | 6.34  | 6.73   | 6.82                | 7.27                | 7.66                |

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| Date       | Other money-market interest rates        |                            |                                 |                           |                            | Date      | Notice deposits with banks <sup>10</sup> |  |   | 12-month fixed deposits <sup>10</sup><br>% | Weighted average overdraft rate on current accounts<br>% | Interbank call money<br>% |
|------------|--|----------------------------|---------------------------------|---------------------------|----------------------------|-----------|--|--|---|--|--|---------------------------|
|            | 7 days SARB debentures <sup>7</sup><br>% | 91-day Treasury bills<br>% | 3-month JIBAR <sup>9</sup><br>% | 3x6 FRA <sup>9</sup><br>% | 9x12 FRA <sup>9</sup><br>% |           | 1 to 32 days <sup>11</sup><br>%          | More than 32 days up to 91 days <sup>12</sup><br>% | More than 91 days up to 185 days <sup>13</sup><br>% |  |  |                           |
| 2019/08/02 | 6.49                                     | 7.02                       | 6.84                            | 6.79                      | 6.68                       | 2018: Jun | 6.24                                     | 6.92   | 6.58  | 7.22                                       | 10.50  | 6.88                      |
| 2019/08/09 | 6.50                                     | 7.02                       | 6.84                            | 6.79                      | 6.62                       | Jul       | 6.34                                     | 6.95   | 6.67  | 7.18                                       | 10.50  | 6.78                      |
| 2019/08/16 | 6.50                                     | 7.00                       | 6.83                            | 6.77                      | 6.55                       | Aug       | 6.30                                     | 6.96   | 6.80  | 7.17                                       | 10.49  | 6.92                      |
| 2019/08/23 | ...                                      | 6.96                       | 6.82                            | 6.67                      | 6.48                       | Sep       | 6.34                                     | 6.86   | 6.81  | 7.26                                       | 10.46  | 6.95                      |
| 2019/08/30 | 6.50                                     | 6.94                       | 6.82                            | 6.61                      | 6.40                       | Oct       | 6.32                                     | 6.89   | 6.77  | 7.27                                       | 10.66  | 6.94                      |
| 2019/09/06 | 6.50                                     | 6.91                       | 6.81                            | 6.58                      | 6.38                       | Nov       | 6.46                                     | 7.09   | 6.93  | 7.26                                       | 10.61  | 7.01                      |
| 2019/09/13 | 6.50                                     | 6.88                       | 6.81                            | 6.52                      | 6.33                       | Dec       | 6.52                                     | 7.13   | 7.25  | 7.26                                       | 10.64  | 7.04                      |
| 2019/09/20 | 6.50                                     | 6.74                       | 6.80                            | 6.68                      | 6.52                       |           |  |  |   |  |  |                           |
| 2019/09/27 | ...                                      | 6.74                       | 6.79                            | 6.68                      | 6.53                       | 2019: Jan | 6.57                                     | 7.16   | 7.40  | 7.31                                       | 10.66  | 6.99                      |
| 2019/10/04 | 6.50                                     | 6.74                       | 6.78                            | 6.62                      | 6.40                       | Feb       | 6.57                                     | 7.12   | 7.37  | 7.32                                       | 10.57  | 7.03                      |
| 2019/10/11 | ...                                      | 6.81                       | 6.78                            | 6.63                      | 6.42                       | Mar       | 6.57                                     | 7.15   | 7.45  | 7.31                                       | 10.63  | 6.97                      |
| 2019/10/18 | 6.50                                     | 6.84                       | 6.78                            | 6.59                      | 6.44                       | Apr       | 6.60                                     | 7.17   | 7.40  | 7.33                                       | 10.63  | 7.19                      |
| 2019/10/25 | 6.50                                     | 6.90                       | 6.78                            | 6.58                      | 6.38                       | May       | 6.61                                     | 7.03   | 7.39  | 7.31                                       | 10.62  | 7.21                      |
| 2019/11/01 | ...                                      | 6.97                       | 6.79                            | 6.71                      | 6.67                       | Jun       | 6.54                                     | 7.15   | 7.21  | 7.41                                       | 10.63  | 7.29                      |
| 2019/11/08 | 6.50                                     | 6.98                       | 6.80                            | 6.70                      | 6.70                       | Jul       | 6.40                                     | 7.00   | 7.10  | 7.36                                       | 10.53  | 7.13                      |
| 2019/11/15 | 6.50                                     | 7.02                       | 6.80                            | 6.67                      | 6.63                       | Aug       | 6.35                                     | 6.98   | 7.03  | 7.37                                       | 10.45  | 7.07                      |
| 2019/11/22 | ...                                      | 7.02                       | 6.80                            | 6.71                      | 6.63                       | Sep       | 6.34                                     | 6.92   | 6.81  | 7.33                                       | 10.49  | 7.23                      |

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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 3x6 and 9x12-month forward rate agreements indicating market expectations of rate on 3-month instruments in 3 and 9 months' time.
- Weighted average on deposits.
- Before January 2008 this category related to 32-day deposits.
- Before January 2008 this category related to 88- to 91-day deposits.
- Before January 2008 this category related to 6-month deposits.

## Key information

### Money and banking

#### Selected data

| Period          | Percentage changes <sup>1</sup>  |               |               |               |   |   |  | Income velocity of circulation of money <sup>6</sup> |               |               |               |
|-----------------|----------------------------------|---------------|---------------|---------------|---|---|--|--|---------------|---------------|---------------|
|                 | Monetary aggregates <sup>2</sup> |               |               |               | Credit <sup>3</sup>                                 |   |  | V1(A)<br>(1420K)                                     | V1<br>(1421K) | V2<br>(1422K) | V3<br>(1423K) |
|                 | M1(A)<br>(1370A)                 | M1<br>(1371A) | M2<br>(1373A) | M3<br>(1374A) | Private sector                                      |   | Total domestic<br>credit<br>extension<br>(1368A) |  |               |               |               |
|                 |                                  |               |               |               | Total loans<br>and advances <sup>4</sup><br>(1369A) | Total<br>claims <sup>5</sup><br>(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          | 3.17          | 5.56          | 5.25  | 5.15                                    | 5.60   | 5.81   | 2.87          | 1.74          | 1.41          |
| 2016: 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          | 3.75  | 4.54                                    | 5.15   | ...  | ...           | ...           | ...           |
| Jun .....       | 2.11                             | 2.59          | 5.01          | 5.77          | 4.91  | 5.67                                    | 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          | 3.17          | 5.56          | 5.25  | 5.15                                    | 5.60   | 5.90   | 2.89          | 1.76          | 1.42          |
| 2019: Jan ..... | 4.66                             | 4.29          | 2.82          | 5.06          | 6.28  | 6.52                                    | 6.99   | ...  | ...           | ...           | ...           |
| Feb .....       | 3.58                             | 3.97          | 3.09          | 5.28          | 5.75  | 6.03                                    | 6.75   | ...  | ...           | ...           | ...           |
| Mar .....       | 4.77                             | 5.65          | 4.57          | 6.92          | 5.91  | 6.04                                    | 6.71   | 5.68   | 2.83          | 1.72          | 1.37          |
| Apr .....       | 4.26                             | 7.33          | 7.04          | 8.74          | 7.45  | 7.95                                    | 9.32   | ...  | ...           | ...           | ...           |
| May .....       | 5.90                             | 6.90          | 7.11          | 9.05          | 7.27  | 7.66                                    | 10.19  | ...  | ...           | ...           | ...           |
| Jun .....       | 8.12                             | 9.01          | 7.42          | 8.97          | 6.11  | 6.88                                    | 9.61   | 5.79   | 2.84          | 1.72          | 1.38          |
| Jul .....       | 5.22                             | 5.85          | 6.23          | 8.26          | 6.53  | 7.19                                    | 9.23   | ...  | ...           | ...           | ...           |
| Aug .....       | 5.89                             | 5.55          | 5.05          | 7.45          | 6.36  | 6.86                                    | 9.73   | ...  | ...           | ...           | ...           |
| Sep .....       | 3.61                             | 4.12          | 4.32          | 6.14          | 5.90  | 6.19                                    | 6.66   | 5.73   | 2.80          | 1.71          | 1.37          |

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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.