

## Statistical tables

	Page S
<b>Money and banking</b>	
South African Reserve Bank: Liabilities.....	2
South African Reserve Bank: Assets .....	3
Corporation for Public Deposits: Liabilities.....	4
Corporation for Public Deposits: Assets .....	5
Banks: Liabilities.....	6–7
Banks: Assets .....	8–9
Banks: Analysis of deposits by type of depositor .....	10
Banks: Selected asset items .....	10
Banks and Mutual banks: Instalment sale and leasing transactions.....	11
Term lending rates and amounts paid out by banks .....	11
Banks: Contingent liabilities .....	12
Banks: Credit cards, cheques and electronic transactions .....	13
Banks: Liquid assets and cash reserves.....	14
Mutual banks and the Postbank: Liabilities.....	15
Mutual banks and the Postbank: Assets .....	15
Land and Agricultural Development Bank of South Africa: Liabilities.....	16
Land and Agricultural Development Bank of South Africa: Assets .....	17
Monetary sector: Liabilities .....	18–19
Monetary sector: Assets.....	20–21
Credit extension by all monetary institutions .....	22
Monetary aggregates.....	23
Monetary analysis.....	24
Banks and Mutual banks: Mortgage loans .....	25
Locational banking statistics: Assets .....	26
Locational banking statistics: Liabilities.....	27
Selected money-market and related indicators.....	28
Liquidity management operations: Selected daily indicators .....	29
Money-market and related interest rates .....	30
<b>Capital market</b>	
Capital market interest rates and yields .....	31, 33
Capital market activity: Primary and secondary markets.....	32
Non-resident and real-estate transactions .....	32
Derivative market activity .....	33
Share prices .....	34
Yields and stock exchange activity .....	35
Unit trusts: Selected items and transactions.....	36
Public Investment Corporation: Liabilities and assets .....	37
Long-term insurers: Income statement.....	38
Long-term insurers: Liabilities and assets .....	39
Short-term insurers: Income statement .....	40
Short-term insurers: Liabilities and assets .....	41
Official pension and provident funds: Income statement.....	42
Official and private self-administered pension and provident funds: Assets and liabilities.....	43
Private self-administered pension and provident funds: Assets.....	44
Private self-administered pension and provident funds: Income statement.....	45
Trust companies: Assets and liabilities .....	45
Finance companies: Liabilities and assets .....	46
Non-bank financial institutions: Liabilities and assets.....	47
<b>National financial account</b>	
Flow of funds for the first quarter 2020 .....	48–49
<b>Public finance</b>	
National government finance .....	50–51
Cash-flow statement of national government and financing according to instruments.....	52
National government financing according to ownership of government debt.....	53
National government debt .....	54–55
Ownership distribution of domestic marketable debt .....	56–57
Redemption schedule of domestic marketable bonds of national government .....	58
Interest payment schedule of domestic marketable bonds of national government .....	59
Marketable bonds of national government by unexpired maturity .....	60
National government debt denominated in foreign currencies .....	61
Redemption schedule of foreign debt of national government.....	62
Interest payment schedule of foreign debt of national government.....	63–64
Ownership distribution of domestic marketable bonds of local governments.....	64
Ownership distribution of domestic marketable bonds of non-financial public enterprises and corporations .....	65
Ownership distribution of domestic marketable bonds of financial public enterprises and corporations .....	65
Government deposits .....	66
Government finance statistics of national government.....	67
Government finance statistics of extra-budgetary institutions .....	68
Government finance statistics of social security funds.....	69

Government finance statistics of consolidated central government.....	70
Government finance statistics of provincial governments.....	71
Government finance statistics of local governments.....	72
Government finance statistics of consolidated general government.....	73
Government finance statistics of non-financial public enterprises and corporations.....	74
Non-financial public-sector borrowing requirement.....	75
Government finance statistics of financial public enterprises and corporations.....	76
Total expenditure: Consolidated general government.....	77
Social security funds: Liabilities and assets.....	78
Local governments: Liabilities and assets.....	79
Non-financial public enterprises and corporations: Liabilities and assets.....	80
Financial public enterprises and corporations: Liabilities and assets.....	81

### External economic accounts

Balance of payments: Annual figures.....	82
Balance of payments: Quarterly figures.....	83
Current account of the balance of payments.....	84
Foreign trade: Indices of volume and prices of goods and services.....	85
Services, income and transfers.....	86–89
Financial account.....	90–91
Foreign liabilities and assets of South Africa.....	92–93
Foreign liabilities and assets of South Africa by country.....	94–101
Foreign liabilities of South Africa by kind of economic activity.....	102–103
Foreign debt of South Africa.....	104
Maturity structure of foreign currency-denominated debt.....	105
Ratios of selected data.....	105
Gold and other foreign reserves.....	106
Average daily turnover in the South African foreign exchange market.....	107
Exchange rates.....	108
Exchange rates, commodity prices and trade financing rates.....	109

### National accounts

National income and production accounts of South Africa.....	110
Gross value added by kind of economic activity.....	111–112
Expenditure on gross domestic product.....	113–115
Final consumption expenditure by households.....	116–119
Gross fixed capital formation.....	120–126
Fixed capital stock.....	127
Change in inventories.....	128–129
Gross and net capital formation by type of organisation.....	130
Financing of gross capital formation.....	130
Production, distribution and accumulation accounts of South Africa.....	131–136
Household balance sheet.....	136
Current income and saving.....	137

### General economic indicators

Labour: Employment in the non-agricultural sectors.....	138
Labour: Labour costs in the non-agricultural sectors.....	139
Manufacturing: Production, sales and utilisation of production capacity.....	140
Indicators of real economic activity.....	141
Consumer prices: All urban areas.....	142–145
Producer prices.....	146
Composite business cycle indicators.....	147

### Key information

Money and banking: Selected data.....	148
Capital market: Selected data.....	149
Public finance: Selected data.....	150–151
Balance of payments: Percentage changes in selected data.....	152
Balance of payments: Ratios of selected data.....	152
Terms of trade and exchange rates of the rand: Percentage changes.....	153
National accounts: Percentage changes in selected data at constant prices.....	154
National accounts: Selected data.....	155
National accounts: Ratios of selected data.....	156
Composite business cycle indicators: Percentage change.....	157
Labour in the non-agricultural sector and unemployment rate: Percentage change unless otherwise indicated.....	158
Prices: Percentage change.....	158
Inflation expectations.....	159
Business cycle phases of South Africa since 1945.....	159

### 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>	Deposits								SARB securities	Foreign loans <sup>6</sup>	Capital and reserves	Other liabilities	Total liabilities
		Central government <sup>2</sup>		Banks and mutual banks <sup>3</sup>			Other		Total deposits					
		Rand denominated	Foreign currency denominated	Required reserve balances <sup>4</sup>	Excess cash reserves	Other balances <sup>5</sup>	Domestic	Foreign						
(1000M)	(1016M)	(1017M)	(1014M)	(1013M)	(1005M)	(1006M)	(1007M)	(1008M)	(1015M)	(1009M)	(1010M)	(1011M)	(1012M)	
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
2019	165 574	77 450	141 592	114 320	374	11 612	2 369	2 202	349 918	-	22	420	339 735	855 671
2017: 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
Nov	165 602	77 426	153 954	113 193	1 052	-	6 917	2 330	354 871	-	23	420	358 323	879 240
Dec	165 574	77 450	141 592	114 320	374	11 612	2 369	2 202	349 918	-	22	420	339 735	855 671
2020: Jan	151 766	78 178	149 246	114 907	85	6 245	8 459	2 307	359 426	350	23	420	380 997	892 982
Feb	151 084	79 198	155 342	114 835	699	-	9 615	2 415	362 104	7	24	420	410 956	924 595
Mar	155 544	76 600	148 173	114 515	26 548	8 331	17 285	2 844	394 295	-	26	420	510 931	1 061 216
Apr	160 368	77 351	146 694	115 140	572	-	28 010	3 309	371 075	2 493	26	420	531 641	1 066 023
May	161 787	77 082	136 464	115 888	470	-	28 082	3 213	361 199	7 070	25	420	506 857	1 037 358
Jun	166 850	77 145	123 690	116 875	40	-	28 510	3 196	349 455	5 616	26	452	492 628	1 015 028
Jul	175 873	51 047	191 626	117 480	9 242	5 068	19 727	2 888	397 079	6 364	26	452	507 739	1 087 533

KB101

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

## South African Reserve Bank

## Assets

R millions

End of	Foreign assets		Liquidity provided <sup>2</sup>				Advances and investments				Total (excluding foreign assets) (1029M)	Other assets (1030M)	Total assets (1031M)
	Gold coin and bullion <sup>1</sup> (1020M)	Total (1021M)	Utilisation of cash reserves (1033M)	Loans granted to banks under:		Total (1036M)	Advances		Investments				
				Resale agreements (1034M)	SAMOS position <sup>5</sup> (1035M)		Banks <sup>4</sup> (1025M)	Other <sup>3</sup> (1026M)	Government stock (1027M)	Other (1028M)			
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
2019 .....	86 104	772 109	9 839	56 010	-	65 849	-	65	8 103	6 011	80 028	3 534	855 671
2017: 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
Nov.....	85 964	804 262	460	56 740	1 324	58 524	-	114	8 061	6 011	72 710	2 268	879 240
Dec.....	86 104	772 109	9 839	56 010	-	65 849	-	65	8 103	6 011	80 028	3 534	855 671
2020: Jan.....	94 849	814 047	5 837	56 029	-	61 866	-	64	8 234	6 011	76 175	2 760	892 982
Feb.....	101 528	850 515	706	56 038	2 316	59 061	-	60	8 142	6 011	73 273	806	924 595
Mar.....	115 360	937 616	2 700	101 172	-	103 872	-	30	9 222	6 011	119 135	4 465	1 061 216
Apr.....	124 851	956 972	8 123	69 218	621	77 961	-	62	20 644	6 011	104 678	4 374	1 066 023
May.....	121 719	922 735	40	73 542	984	74 566	-	61	30 830	6 011	111 468	3 155	1 037 358
Jun.....	123 473	906 785	3 134	51 762	7 217	62 112	-	1 597	35 890	4 478	104 077	4 166	1 015 028
Jul.....	134 778	982 221	47	54 231	-	54 278	-	3 743	38 383	4 478	100 883	4 429	1 087 533

KB102

1. Valued at a market-related price.

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

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

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

5. As from 30 August 2010 manual auctions were replaced by an automated final end-of-day square-off process at prevailing standing facility rates. This change affected the SAMOS penalty facility, which was abolished as a consequence. On 20 March 2020 the standing facility borrowing rate was adjusted lower from the prevailing repurchase rate less 100 basis points to a penalty rate of 200 basis points below the prevailing repurchase rate, while the standing facility lending rate was lowered from the prevailing repurchase rate plus 100 basis points to the prevailing repurchase rate.

## Corporation for Public Deposits Liabilities

R millions

End of	Deposits							Capital and reserves <sup>2</sup>	Other liabilities	Total liabilities
	Domestic					Foreign	Total deposits			
	Central and provincial governments	Public enterprises/corporations <sup>1</sup>	Insurance companies and pension funds	Other	Total					
(1053M)	(1042M)	(1043M)	(1045M)	(1046M)	(1047M)	(1048M)	(1049M)	(1050M)	(1051M)	
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
2019	58 698	1 252	1 555	3 521	65 026	6 298	71 324	152	108	71 584
2017: 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
Nov	61 191	1 166	2 301	3 623	68 280	7 550	75 830	152	144	76 126
Dec	58 698	1 252	1 555	3 521	65 026	6 298	71 324	152	108	71 584
2020: Jan	60 761	1 284	3 078	3 756	68 879	13 767	82 647	152	131	82 930
Feb	66 321	1 233	3 216	3 844	74 613	11 963	86 576	152	114	86 842
Mar	59 453	602	2 347	3 846	66 248	6 201	72 449	-2 618	0	69 832
Apr	74 145	1 250	3 177	3 851	82 423	13 979	96 402	-2 833	0	93 569
May	80 656	1 234	2 823	3 850	88 563	12 098	100 661	-2 818	0	97 844
Jun	83 576	1 305	2 922	3 860	91 662	6 075	97 737	-2 810	1	94 928
Jul	85 603	1 333	3 194	3 949	94 078	13 385	107 463	-2 801	0	104 663

KB104

1. Including the Public Investment Corporation.

2. A counterparty default and IFRS 9 adjustments increasing the expected credit losses of the CPD caused the liabilities to exceed the assets. A SARB guarantee for a period of 12 months from 11 June 2020 provides for the continuation of the CPD.

## 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 (1067M)	Banks (1091M)				Stock (1062M)	Loans and advances <sup>3</sup> (1093M)			
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
2019	2 325	35 505	1 205	-	73	-	28 990	242	3 245	71 584
2017: 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
Nov	6 850	28 005	1 208	-	73	-	38 605	290	1 095	76 126
Dec	2 325	35 505	1 205	-	73	-	28 990	242	3 245	71 584
2020: Jan	8 418	22 005	1 208	-	73	-	49 986	243	997	82 930
Feb	9 553	17 505	1 212	-	73	-	56 944	-	1 555	86 842
Mar	17 205	26 205	270	-	73	-	25 414	-	666	69 832
Apr	27 890	5 705	370	-	73	-	59 372	-	159	93 569
May	27 979	4 005	371	-	73	-	65 095	-	321	97 844
Jun	28 411	805	372	-	73	-	64 853	99	316	94 928
Jul	19 629	9 505	372	-	73	-	74 593	99	392	104 663

KB103

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

# Banks<sup>1</sup>

## Liabilities

R millions

End of	Deposits <sup>2</sup>								Other		
	Cash managed, cheque and transmission (1070M)	Other demand (1071M)	Savings (1072M)	Short term (1073M)	Medium term (1075M)	Long term (1076M)	Total (1077M)	Foreign currency deposits included in total (1078M)	Loans received under repurchase agreements		
									SARB (1500M)	Other domestic (1501M)	Foreign (1514M)
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
2019	928 227	1 074 406	289 424	341 530	749 713	816 378	4 199 678	248 940	59 203	83 039	26 356
2017: 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	235 051	60 502	90 819	30 499
Sep	894 779	1 103 804	274 852	293 509	741 753	875 628	4 184 326	266 713	61 743	96 539	26 908
Oct	875 930	1 110 487	281 594	308 446	748 383	878 972	4 203 812	257 208	62 640	96 401	25 274
Nov	920 571	1 075 590	291 590	297 886	773 250	864 921	4 223 807	246 662	57 317	82 412	19 319
Dec	928 227	1 074 406	289 424	341 530	749 713	816 378	4 199 678	248 940	59 203	83 039	26 356
2020: Jan	915 032	1 061 811	287 954	338 413	756 144	830 621	4 189 976	261 287	57 662	74 378	39 885
Feb	933 803	1 067 193	289 204	366 905	734 769	852 381	4 244 255	266 089	56 306	83 758	30 148
Mar	970 060	1 280 725	297 855	327 546	702 902	836 497	4 415 585	312 780	101 428	60 875	30 256
Apr	992 520	1 224 589	315 758	374 171	734 189	846 254	4 487 482	300 716	69 379	53 222	34 250
May	969 125	1 250 980	317 708	366 115	744 167	874 207	4 522 301	289 834	73 988	50 445	31 282
Jun	1 024 180	1 247 783	323 020	352 325	740 647	879 942	4 567 898	290 320	59 278	35 338	27 273

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					Total liabilities to the public (1085M)	Capital and other liabilities				Total equity and liabilities (1090M)	End of
Foreign currency funding		Debt securities <sup>3,4</sup> (1082M)	Other <sup>5</sup> (1083M)	Total (1084M)		Outstanding liabilities on behalf of clients per contra <sup>6</sup> (1086M)	Other liabilities (1087M)	Share capital and reserves <sup>3</sup> (1088M)	Total (1089M)		
Domestic sector (1080M)	Foreign sector (1081M)										
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
5 525	124 847	436 448	16 734	752 151	4 951 829	-	439 419	491 327	930 746	5 882 576	2019
9 082	144 230	344 599	8 239	615 731	4 135 482	-	373 837	417 629	791 465	4 926 947	2017: 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	-	408 077	469 902	877 979	5 648 725	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	415 468	17 524	783 655	4 863 544	-	445 818	483 329	929 147	5 792 691	Jun
7 969	150 512	414 674	19 604	790 720	4 878 590	-	433 139	486 001	919 140	5 797 730	Jul
9 617	134 406	421 608	15 612	763 062	4 893 043	-	510 785	488 421	999 205	5 892 249	Aug
9 525	123 593	417 940	18 622	754 870	4 939 196	-	477 220	478 564	955 784	5 894 980	Sep
7 883	122 872	425 220	19 108	759 399	4 963 211	-	466 547	483 286	949 833	5 913 044	Oct
7 971	120 296	436 024	18 569	741 908	4 965 716	-	435 979	481 867	917 846	5 883 561	Nov
5 525	124 847	436 448	16 734	752 151	4 951 829	-	439 419	491 327	930 746	5 882 576	Dec
7 114	141 170	438 152	20 631	778 991	4 968 967	-	451 168	496 221	947 389	5 916 356	2020: Jan
10 114	139 320	437 462	20 121	777 230	5 021 484	-	550 876	498 257	1 049 133	6 070 618	Feb
14 851	177 908	433 389	23 169	841 875	5 257 460	-	832 820	487 951	1 320 771	6 578 231	Mar
15 393	177 751	430 730	20 665	801 390	5 288 871	-	839 322	485 820	1 325 142	6 614 013	Apr
7 964	151 017	428 434	19 902	763 031	5 285 332	-	764 996	486 733	1 251 730	6 537 062	May
6 684	141 328	425 863	22 430	718 194	5 286 092	-	757 799	486 221	1 244 020	6 530 111	Jun

KB106

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



# Banks<sup>1</sup>

## Assets

R millions

End of	Central bank money and gold				Deposits, loans						
	Banknotes and subsidiary coin	Gold coin and bullion	Deposits with the SARB	Total	Interbank and intragroup funding, including NCDs/PNs	Loans granted under resale agreements	Instalment debtors, suspensive sales and leases	Mortgage advances	Credit card debtors <sup>2</sup>	Foreign-currency loans and advances	Redeemable preference shares
	(1100M)	(1101M)	(1102M)	(1104M)	(1113M)	(1107M)	(1108M)	(1109M)	(1110M)	(1120M)	(1121M)
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
2019 .....	38 500	21 731	120 083	180 314	85 879	232 433	444 776	1 490 987	130 791	356 596	116 100
2017: 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	436 696	1 465 493	131 774	366 013	112 926
Oct.....	35 140	21 360	116 048	172 548	90 109	272 183	439 901	1 474 173	133 337	371 507	115 931
Nov.....	34 655	19 464	123 086	177 206	89 220	250 182	442 922	1 483 737	135 032	364 849	114 600
Dec.....	38 500	21 731	120 083	180 314	85 879	232 433	444 776	1 490 987	130 791	356 596	116 100
2020: Jan.....	31 848	19 409	119 023	170 280	96 257	251 995	446 016	1 494 618	133 341	380 023	118 780
Feb.....	27 610	22 516	120 662	170 788	92 959	290 637	445 328	1 505 954	135 261	402 538	122 515
Mar.....	31 908	28 506	152 439	212 853	112 759	278 226	447 442	1 513 820	134 160	517 518	124 247
Apr.....	34 895	29 217	113 314	177 425	114 149	272 176	439 329	1 510 773	127 504	519 610	122 163
May.....	27 320	23 207	124 648	175 175	121 379	305 287	438 826	1 506 569	127 633	455 723	121 438
Jun.....	30 525	20 265	119 170	169 960	120 998	339 926	443 296	1 513 078	127 728	451 410	123 018

KB107

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 (1122M)	Less: Credit impairments <sup>3</sup> (1123M)	Total (1124M)	Investments other than shares		Shares (1127M)	Bills and acceptances discounted (1111M)	Less: Credit impairments <sup>3</sup> (1128M)	Total (1129M)				
			Government stock (1125M)	Other (1126M)								
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
1 428 064	119 585	4 166 040	459 172	492 896	77 940	307 444	119	1 337 333	108 105	90 783	5 882 576	2019
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	2017: 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
1 424 746	116 136	4 102 987	395 643	416 839	69 062	289 474	115	1 170 902	104 829	111 494	5 648 725	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
1 434 021	118 679	4 184 873	448 677	482 972	72 129	315 012	101	1 318 690	106 525	112 692	5 894 980	Sep
1 437 586	118 859	4 215 867	449 788	453 739	72 784	317 817	100	1 294 028	107 953	122 647	5 913 044	Oct
1 435 307	118 856	4 196 994	455 879	443 836	76 267	316 256	112	1 292 126	107 862	109 374	5 883 561	Nov
1 428 064	119 585	4 166 040	459 172	492 896	77 940	307 444	119	1 337 333	108 105	90 783	5 882 576	Dec
1 418 429	122 110	4 217 349	449 537	485 525	77 262	291 846	117	1 304 054	107 980	116 692	5 916 356	2020: Jan
1 427 242	123 135	4 299 299	449 961	558 811	74 641	277 631	106	1 360 938	108 307	131 286	6 070 618	Feb
1 480 923	128 401	4 480 693	460 282	845 269	66 930	287 753	134	1 660 099	108 410	116 175	6 578 231	Mar
1 501 117	137 699	4 469 123	500 758	869 853	72 922	304 727	187	1 748 072	108 365	111 028	6 614 013	Apr
1 482 980	146 497	4 413 338	524 622	822 761	73 736	322 928	197	1 743 851	108 398	96 300	6 537 062	May
1 450 954	155 069	4 415 338	529 918	813 472	76 339	324 036	266	1 743 499	105 080	96 234	6 530 111	Jun

KB108

- See footnote 1 on pages S-6 and S-7.
- The acquisition of a store card book by a major bank amplified credit card advances in November 2012.
- Specific provisions up to December 2007. Includes specific and general provisions as from January 2008. 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 (1152M)	Total all deposits (1077M)	Of which: Denominated in foreign currency (1078M)
	Interbank and intragroup deposits (1153M)	Government deposits <sup>1</sup> (1143M)	Local governments and regional services councils (1144M)	Public enterprises and/or corporations <sup>2</sup> (1145M)	Insurers and pension funds (1146M)	Other companies and close corporations (1147M)	Households <sup>3</sup> (1154M)	Other monetary institutions (1155M)	Total (1150M)			
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
2019 .....	108 034	205 715	57 829	158 136	174 147	1 950 895	1 275 988	46 139	3 976 883	222 795	4 199 678	248 940
2019: May .....	103 657	140 651	64 972	142 112	163 076	1 979 446	1 218 986	52 105	3 865 005	189 102	4 054 107	214 598
Jun .....	95 951	222 413	58 239	154 313	174 322	1 940 866	1 224 556	19 515	3 890 175	189 714	4 079 889	210 866
Jul .....	93 278	157 993	69 809	158 337	176 127	1 974 294	1 231 209	23 991	3 885 038	202 832	4 087 870	227 608
Aug .....	106 359	151 428	66 274	155 722	175 718	1 986 608	1 248 232	23 353	3 913 693	216 288	4 129 982	235 051
Sep .....	110 061	177 010	57 077	163 280	172 623	1 975 064	1 256 904	38 996	3 951 015	233 310	4 184 326	266 713
Oct .....	122 305	183 724	53 895	161 531	171 518	1 976 864	1 273 721	42 564	3 986 122	217 690	4 203 812	257 208
Nov .....	118 768	196 986	48 998	146 751	170 654	1 997 208	1 292 395	42 168	4 013 927	209 880	4 223 807	246 662
Dec .....	108 034	205 715	57 829	158 136	174 147	1 950 895	1 275 988	46 139	3 976 883	222 795	4 199 678	248 940
2020: Jan .....	119 442	180 141	58 051	166 161	180 312	1 954 496	1 276 559	32 971	3 968 132	221 843	4 189 976	261 287
Feb .....	119 750	201 413	54 152	166 080	178 756	1 986 481	1 277 759	29 548	4 013 939	230 315	4 244 255	266 089
Mar .....	127 483	150 656	81 049	168 658	195 097	2 083 690	1 304 494	38 241	4 149 370	266 215	4 415 585	312 780
Apr .....	122 879	181 596	71 506	169 077	185 588	2 144 812	1 347 177	12 999	4 235 634	251 848	4 487 482	300 716
May .....	132 544	191 216	65 986	166 391	184 218	2 166 830	1 356 426	14 948	4 278 560	243 741	4 522 301	289 834
Jun .....	140 682	229 402	59 745	171 097	182 359	2 164 554	1 363 033	19 982	4 330 853	237 045	4 567 898	290 320

KB109

## Banks

## Selected asset items

R millions

End of	Advances					Investments						Bills discounted		
	NCDs/PNs (1160M)	Central government (1510M)	Provincial governments (1174M)	Total loans and advances <sup>4</sup> (1166M)	Foreign sector (1167M)	Government sector			Private sector		Foreign sector (1173M)	Treasury bills (1161M)	Land Bank bills and promissory notes (1162M)	Other, including bankers' acceptances (1163M)
						Short-term government stock (1168M)	Long-term government stock (1169M)	Other (1170M)	Stock of public enterprises/corporations (1171M)	Other (1172M)				
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
2019 .....	13 039	1 491	379	3 484 682	156 226	88 889	370 283	-	41 464	284 026	176 432	295 323	463	11 658
2019: 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	3 462 261	190 280	84 473	364 204	-	38 918	276 673	174 442	303 268	458	11 287
Oct .....	14 243	2 142	21	3 477 726	186 262	87 457	362 331	-	38 846	275 700	156 764	304 566	461	12 790
Nov .....	14 469	1 428	95	3 486 423	187 643	84 467	371 412	-	40 671	275 016	149 830	302 937	464	12 855
Dec .....	13 039	1 491	379	3 484 682	156 226	88 889	370 283	-	41 464	284 026	176 432	295 323	463	11 658
2020: Jan .....	14 348	1 949	21	3 480 848	181 591	81 755	367 783	-	43 009	288 469	171 085	280 957	461	10 429
Feb .....	14 400	1 389	61	3 509 157	211 167	95 185	354 777	-	44 142	294 683	215 155	266 234	461	10 936
Mar .....	13 617	1 772	761	3 566 140	235 757	112 350	347 931	-	42 388	364 259	333 118	274 373	464	12 916
Apr .....	13 312	1 725	208	3 559 420	243 231	135 690	365 068	-	41 702	377 830	341 753	292 142	467	12 118
May .....	11 702	1 720	22	3 524 212	272 997	155 788	368 834	-	42 914	380 845	300 238	309 824	469	12 635
Jun .....	10 330	1 750	25	3 499 075	309 765	153 759	376 159	-	44 100	392 493	290 399	312 104	470	11 462

KB110

- 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.
- Including the Public Investment Corporation as from January 1996.
- Includes individuals, unincorporated business enterprises of households and non-profit organisations serving households.
- To the domestic private sector.

## Banks and Mutual banks

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

R millions

Quarter-end balances according to type of asset and agreement	Instalment sale credit (Hire-purchase credit)			Leasing finance						Total assets financed		
				Financial leases			Operating leases					
	2019/04	2020/01	2020/02	2019/04	2020/01	2020/02	2019/04	2020/01	2020/02	2019/04	2020/01	2020/02
Passenger cars:												
New .....	125 544	126 347	123 389	2 750	2 897	2 897	188	182	159	128 482	129 426	126 444
Used .....	163 804	165 635	165 443	681	629	688	6	6	6	164 491	166 270	166 137
Minibuses .....	5 217	5 294	5 252	50	45	45	143	132	128	5 410	5 472	5 425
Trucks and other land transport equipment ....	77 297	78 465	77 313	2 611	2 544	2 563	380	386	514	80 288	81 395	80 391
Aircraft, ships and boats .....	964	957	922	0	1	1	0	0	0	964	957	923
Agricultural machinery and equipment .....	12 223	12 527	12 910	92	108	105	3	2	2	12 318	12 637	13 017
All household appliances, such as furniture, televisions, radio sets and other electrical equipment .....	6	7	6	-	-	-	0	0	0	6	7	6
Industrial, commercial and office equipment ....	24 483	24 157	24 274	1 214	2 247	2 472	447	444	437	26 144	26 848	27 183
Other goods .....	23 496	22 558	18 222	3 646	2 336	1 415	-	-	-	27 141	24 894	19 638
All goods .....	433 033	435 946	427 733	11 044	10 806	10 186	1 168	1 153	1 247	445 245	447 906	439 165
According to type of purchaser/lessee	Households <sup>2</sup>			Other <sup>3</sup>			Total					
	2019/04	2020/01	2020/02	2019/04	2020/01	2020/02	2019/04	2020/01	2020/02	2019/04	2020/01	2020/02
Instalment sale balances .....	295 492	298 178	295 822	137 541	137 769	131 911	433 033	435 946	427 733			
Leasing balances .....	1 601	1 445	1 324	10 610	10 515	10 108	12 212	11 959	11 432			

KB111

1. Unearned finance charges excluded.

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

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

## Term lending rates and amounts paid out by banks

Period	Average rates on instalment sale agreements		Paid out in respect of new business		
	New fixed-rate agreements % (1181M)	Adjustable rate agreements % (1182M)	Instalment sale transactions Rm (1183M)	Leasing transactions Rm (1184M)	Total Rm (1185M)
2019: 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	492	15 780
Oct .....	13.83	11.30	17 020	1 985	19 004
Nov .....	13.82	11.31	15 818	603	16 421
Dec .....	13.82	11.32	14 188	530	14 717
2020: Jan .....	13.84	11.18	13 398	385	13 783
Feb .....	13.77	11.14	14 771	566	15 337
Mar .....	13.76	10.45	13 592	277	13 868
Apr .....	13.73	9.51	1 639	272	1 910
May .....	13.70	9.43	6 078	84	6 161
Jun .....	13.66	9.42	13 530	693	14 223

KB112

## Banks Contingent liabilities

R millions

End of	Guarantees on behalf of clients (1191M)	Letters of credit and committed undrawn facilities (1192M)	Bankers' acceptances <sup>1</sup> (1198M)	Underwriting exposures (1193M)	Credit derivative instruments (1199M)	Committed capital expenditure (1211M)	Operating lease commitments (1212M)	Other contingent liabilities:	
								Total <sup>2</sup> (1194M)	Of which: Uncommitted undrawn facilities (1213M)
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
2019	216 315	537 918	-	-	77 146	3 656	370	613 126	612 566
2017: 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	2 570	519 391	518 745
Apr	217 260	569 028	-	-	66 890	3 280	2 601	532 621	531 941
May	213 776	575 090	-	-	66 102	3 523	2 462	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	590 002	-	-	74 363	5 121	764	542 174	541 584
Oct	233 848	595 991	-	-	77 292	4 805	748	551 772	551 246
Nov	229 123	547 217	-	-	76 668	4 242	743	610 283	609 748
Dec	216 315	537 918	-	-	77 146	3 656	370	613 126	612 566
2020: Jan	219 691	529 983	-	-	79 228	4 080	357	624 131	623 583
Feb	242 018	522 190	-	-	79 669	4 671	295	622 213	621 708
Mar	234 199	522 149	-	-	87 836	4 562	226	627 526	626 739
Apr	227 734	507 671	-	-	92 653	4 796	210	621 431	620 632
May	218 099	521 657	-	-	89 887	4 461	183	610 456	609 655
Jun	220 730	550 253	-	-	90 304	6 970	219	602 837	601 919

KB113

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

## Banks

## Credit cards, cheques and electronic transactions

Millions

Period	Credit cards			Cheques			Electronic transactions		
	Credit card purchases processed during the period <sup>1</sup>			Cheques processed during the period by the automated clearing bureau <sup>2,3,5</sup>			Electronic fund transfers processed during the period <sup>3,4</sup>		
	Number Millions (1260M)	Value R millions (1261M)	Value seasonally adjusted R millions (1261N)	Number Millions (1262M)	Value R millions (1263M)	Value seasonally adjusted R millions (1263N)	Number Millions (1264M)	Value R millions (1265M)	Value seasonally adjusted R millions (1265N)
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
2019 .....	675.697	392 757	392 757	2.530	61 232	61 232	1 634.691	12 337 809	12 337 809
2017: 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	31 211	0.238	5 148	5 744	105.409	884 621	989 049
Feb.....	49.521	28 156	30 828	0.250	5 438	5 296	131.836	960 040	996 219
Mar.....	53.745	31 422	31 366	0.229	5 438	5 265	135.101	1 000 401	975 072
Apr.....	54.736	31 778	33 752	0.208	5 384	5 816	163.398	1 040 258	1 086 839
May.....	55.008	30 608	30 575	0.246	5 664	5 501	136.926	1 039 490	1 034 119
Jun.....	52.863	31 276	31 871	0.203	4 943	4 809	104.481	948 657	944 948
Jul.....	58.592	34 079	34 565	0.216	5 547	5 610	139.783	1 088 562	1 084 347
Aug.....	57.590	33 428	33 573	0.217	5 195	4 923	164.987	1 096 061	1 079 077
Sep.....	56.351	32 723	33 258	0.185	4 776	4 841	107.753	985 171	1 002 729
Oct.....	60.996	35 439	34 711	0.200	5 073	5 055	139.948	1 106 071	1 067 933
Nov.....	60.974	36 185	33 663	0.187	4 581	4 411	164.764	1 091 870	1 027 878
Dec.....	62.642	37 419	33 384	0.150	4 044	3 961	140.303	1 096 609	1 049 598
2020: Jan.....	57.916	33 303	34 395	0.145	3 483	3 873	133.218	979 005	1 083 755
Feb.....	56.154	31 757	34 929	0.170	3 937	3 914	136.671	1 024 638	1 057 884
Mar.....	55.414	31 289	31 520	0.154	3 589	3 520	137.869	1 073 230	1 056 230
Apr.....	22.028	13 164	14 029	0.032	1 177	1 291	100.234	753 474	791 696
May.....	33.810	20 838	20 772	0.056	662	632	127.965	843 373	830 917
Jun.....	41.198	25 219	25 985	0.104	1 020	986	139.517	948 491	945 090

KB117

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

## Banks

### Liquid assets and cash reserves<sup>1</sup>

R millions

Period	Liquid assets									Cash reserves <sup>7</sup>	
	Banknotes and subsidiary coin (1240M)	Gold coin and bullion (1241M)	Reserve and clearing account balances held with SARB <sup>2</sup> (1242M)	Treasury bills (1244M)	Government stock <sup>3</sup> (1245M)	SARB securities (1246M)	Guaranteed securities <sup>4</sup> (1247M)	Total holdings <sup>5</sup> (1250M)	Required holdings <sup>6</sup> (1251M)	Banks' liabilities as adjusted (1252M)	Minimum reserve balances to be held with SARB <sup>8</sup> (1255M)
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
2019	29 109	1 825	327	272 919	331 758	1 436	-	637 375	249 508	4 412 601	110 315
2017: 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	254 997	4 489 044	112 226
Oct	27 464	1 989	376	287 255	365 103	1 695	-	683 882	256 725	4 527 256	113 181
Nov	33 064	1 777	366	276 829	374 325	1 281	-	687 641	256 753	4 572 296	114 307
Dec	32 154	1 751	374	265 590	370 913	1 305	-	672 088	256 511	4 591 450	114 786
2020: Jan	30 788	2 741	260	255 194	375 651	1 408	-	666 042	256 187	4 585 653	114 641
Feb	27 712	3 686	295	243 987	379 335	1 404	-	656 420	258 430	4 572 953	114 324
Mar	26 806	4 923	451	259 256	407 010	2 882	-	701 329	268 241	4 598 491	114 962
Apr	27 014	2 734	324	273 126	425 788	4 737	-	733 723	277 627	4 628 166	115 704
May	27 326	2 301	171	281 596	459 206	6 197	-	776 798	284 141	4 667 371	116 684
Jun	28 519	2 783	182	274 784	516 546	2 281	-	825 094	283 820	4 691 423	117 286

KB116

1. Average amounts as from January 2008.

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

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

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

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

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

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

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



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

R millions

End of	Mutual banks										Postbank
	Deposits					Other liabilities to the public	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)	
2017 .....	2	355	1 742	1 703	3 802	347	4 149	1 106	125	5 380	4 998
2018 .....	2	169	1 599	1 804	3 574	277	3 851	1 118	105	5 073	5 145
2019 .....	2	112	809	1 586	2 509	76	2 585	568	121	3 274	5 116
2019: 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
Oct.....	2	78	833	1 513	2 427	70	2 496	576	80	3 152	5 547
Nov.....	2	109	817	1 561	2 490	79	2 569	573	106	3 248	5 697
Dec.....	2	112	809	1 586	2 509	76	2 585	568	121	3 274	5 116
2020: Jan .....	3	118	803	1 608	2 532	73	2 605	642	145	3 392	5 058
Feb.....	2	109	787	1 644	2 542	80	2 622	653	109	3 384	5 155
Mar.....	2	136	769	1 697	2 605	77	2 682	632	85	3 399	5 198
Apr.....	2	114	761	1 711	2 588	74	2 662	621	90	3 373	5 460
May.....	2	93	695	1 827	2 616	75	2 691	595	100	3 386	6 272
Jun.....	2	85	701	1 859	2 646	70	2 716	585	108	3 409	5 916

KB114

1. Mutual building societies until December 1993.
2. Deposits include transactional and savings accounts.
3. 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)	
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
2019 .....	932	794	-	233	211	-	462	185	-	458	3 274	5 116
2019: 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
Oct.....	936	796	-	240	194	-	369	196	-	420	3 152	5 547
Nov.....	932	778	-	241	201	-	472	182	-	441	3 248	5 697
Dec.....	932	794	-	233	211	-	462	185	-	458	3 274	5 116
2020: Jan.....	928	777	-	244	206	-	496	271	-	471	3 392	5 058
Feb.....	926	693	-	244	237	-	485	360	-	440	3 384	5 155
Mar.....	936	663	-	238	268	-	491	353	-	450	3 399	5 198
Apr.....	930	691	-	161	227	-	508	404	-	452	3 373	5 460
May.....	928	744	-	126	173	-	664	290	-	461	3 386	6 272
Jun.....	927	781	-	130	175	-	669	267	-	461	3 409	5 916

KB115

1. Mutual building societies until December 1993.
2. 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 (1273M)	Loans and other funding <sup>1</sup>		Land Bank bills (1275M)	Land Bank promissory notes <sup>2</sup> (1276M)	Land Bank debentures (1277M)	Capital and reserves (1278M)	Other liabilities (1279M)	Total liabilities (1280M)
		Domestic sector (1274M)	Foreign sector (1281M)						
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
2019 .....	760	1 036	817	1 427	39 799	-	5 690	-	49 529
2017: 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
Oct .....	739	136	817	1 427	42 848	-	5 708	-	51 676
Nov .....	760	136	817	1 427	40 112	-	5 672	-	48 924
Dec .....	760	1 036	817	1 427	39 799	-	5 690	-	49 529
2020: Jan .....	791	1 781	817	1 427	38 132	-	5 644	-	48 593
Feb .....	833	1 681	1 072	1 427	36 327	-	5 649	-	46 989
Mar .....	781	1 686	1 072	1 427	36 598	-	5 689	-	47 254
Apr .....	779	1 686	1 072	1 427	35 902	-	5 733	-	46 600
May .....	622	1 686	1 072	1 427	36 379	-	5 025	-	46 212
Jun .....	612	1 686	1 072	1 427	36 379	-	3 375	-	44 551

KB118

1. Includes short-term overnight loan facilities and call bonds.
2. Includes similar acknowledgement of debt, such as floating rate notes.

## Land and Agricultural Development Bank of South Africa

### Assets

R millions

End of	Loans and advances								Total loans and advances (1298M)	Other assets (1299M)	Total assets (1300M)	Cash credit advances, seasonally adjusted (1301M)
	Short term			Long term								
	Cash credit advances			Mortgage loans		Other loans to individuals (1296M)	Total (1297M)					
	Individuals (1290M)	Co-operatives <sup>1</sup> (1291M)	Total (1293M)	Individuals (1294M)	Co-operatives (1295M)							
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	
2019	508	25 827	26 335	8 405	8 180	1 712	18 297	44 631	4 898	49 529	26 621	
2017: 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	27 123	
Feb	529	27 042	27 571	8 800	8 565	1 792	19 157	46 728	2 550	49 278	27 144	
Mar	511	26 164	26 675	8 514	8 287	1 734	18 535	45 210	4 204	49 414	26 128	
Apr	517	26 288	26 805	8 555	8 326	1 742	18 623	45 428	5 808	51 235	26 046	
May	516	26 241	26 757	8 540	8 311	1 739	18 590	45 348	5 263	50 610	26 100	
Jun	507	25 789	26 296	8 392	8 168	1 709	18 270	44 566	6 660	51 226	25 806	
Jul	494	25 110	25 604	8 171	7 953	1 664	17 789	43 393	7 655	51 048	25 764	
Aug	492	25 001	25 492	8 136	7 918	1 657	17 711	43 204	8 971	52 175	26 044	
Sep	494	25 129	25 623	8 178	7 959	1 666	17 802	43 425	8 609	52 034	26 203	
Oct	493	25 040	25 533	8 149	7 931	1 660	17 739	43 272	8 404	51 676	26 037	
Nov	500	25 404	25 903	8 267	8 046	1 684	17 997	43 900	5 024	48 924	26 323	
Dec	508	25 827	26 335	8 405	8 180	1 712	18 297	44 631	4 898	49 529	26 621	
2020: Jan	508	25 923	26 430	8 400	8 175	1 711	18 285	44 716	3 877	48 593	26 522	
Feb	512	26 020	26 532	8 468	8 241	1 725	18 434	44 966	2 023	46 989	26 023	
Mar	518	26 349	26 867	8 575	8 345	1 746	18 667	45 534	1 721	47 254	26 250	
Apr	530	26 457	26 986	8 610	8 379	1 754	18 743	45 729	871	46 600	26 214	
May	520	25 963	26 483	8 449	8 223	1 721	18 393	44 876	1 336	46 212	25 732	
Jun	505	25 189	25 694	8 197	7 978	1 670	17 845	43 538	1 013	44 551	25 249	

KB119

1. Including control boards.

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

### Liabilities

R millions

End of	Banknotes and coin <sup>2</sup> (1312M)	Deposits of domestic private sector, local authorities and public enterprises and/or corporations <sup>3</sup>						
		Cheque and transmission (1313M)	Other demand (1314M)	Savings (1321M)	Short term (1316M)	Medium term (1322M)	Long term (1319M)	Total (1320M)
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
2019	127 072	788 044	914 848	288 566	245 349	665 557	732 282	3 634 645
2017: 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	675 124	3 410 058
Feb	114 536	733 554	874 255	256 936	240 837	617 701	694 009	3 417 292
Mar	119 614	767 248	895 748	258 390	253 665	621 797	714 636	3 511 483
Apr	118 014	748 608	912 700	263 309	292 121	611 809	733 736	3 562 282
May	118 870	736 863	911 061	267 810	285 784	611 539	773 625	3 586 682
Jun	120 335	764 463	906 239	266 715	247 109	599 664	788 326	3 572 516
Jul	117 193	763 288	919 062	270 463	259 621	635 522	781 471	3 629 427
Aug	125 103	764 831	925 141	276 743	249 010	636 535	798 657	3 650 918
Sep	122 278	777 477	929 512	276 874	238 940	642 946	777 395	3 643 144
Oct	119 372	764 934	940 020	282 614	234 163	651 381	783 586	3 656 698
Nov	130 944	789 892	913 211	289 727	218 751	685 395	777 015	3 673 991
Dec	127 072	788 044	914 848	288 566	245 349	665 557	732 282	3 634 645
2020: Jan	119 915	791 975	920 986	286 621	246 407	665 531	742 621	3 654 141
Feb	123 471	792 343	915 418	287 304	266 126	658 554	763 275	3 683 020
Mar	123 634	848 459	1 075 653	297 703	261 386	626 426	742 839	3 852 467
Apr	125 471	860 471	1 075 851	315 296	297 082	642 023	749 634	3 940 356
May	134 465	833 594	1 081 861	316 896	293 844	661 188	776 578	3 963 961
Jun	136 323	860 336	1 056 020	320 428	283 962	657 561	786 942	3 965 250

KB120

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

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

### Liabilities

R millions

Government deposits <sup>4</sup>	Foreign liabilities			Capital and reserves			Other liabilities	Total liabilities	End of
	SARB and CPD	Other	Total	Domestic	Foreign	Total			
(1506M)	(1339M)	(1507M)	(1508M)	(1334M)	(1335M)	(1336M)	(1509M)	(1338M)	
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
483 488	8 522	523 848	532 370	413 145	46 555	459 700	1 025 277	6 262 552	2019
338 187	11 712	448 291	460 003	350 718	36 610	387 328	820 903	5 221 822	2017: 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
380 600	17 383	529 983	547 366	390 886	46 778	437 664	976 995	5 866 234	2019: Jan
408 287	16 666	534 709	551 375	397 950	46 890	444 840	975 401	5 911 729	Feb
394 494	13 930	518 666	532 596	392 117	47 082	439 199	1 014 438	6 011 824	Mar
372 554	17 844	507 930	525 774	390 982	47 293	438 275	1 013 720	6 030 619	Apr
361 704	16 279	493 648	509 926	397 827	47 873	445 701	1 049 977	6 072 860	May
439 722	12 469	510 678	523 147	405 878	46 344	452 223	1 051 990	6 159 932	Jun
374 046	17 486	521 482	538 968	407 942	46 689	454 631	1 051 438	6 165 703	Jul
380 463	10 800	546 460	557 259	409 849	46 850	456 699	1 121 485	6 291 927	Aug
480 767	8 224	541 050	549 274	400 089	47 295	447 385	1 094 161	6 337 009	Sep
485 714	11 426	507 213	518 639	405 770	46 315	452 085	1 114 166	6 346 674	Oct
489 596	9 904	478 581	488 485	403 864	46 463	450 327	1 077 713	6 311 056	Nov
483 488	8 522	523 848	532 370	413 145	46 555	459 700	1 025 277	6 262 552	Dec
468 360	16 097	545 032	561 129	417 220	47 311	464 532	1 096 134	6 364 210	2020: Jan
502 306	14 401	576 035	590 436	418 211	48 283	466 494	1 176 013	6 541 742	Feb
434 915	9 070	792 621	801 691	406 766	48 377	455 143	1 320 474	6 988 325	Mar
479 819	17 313	771 967	789 281	404 234	48 856	453 089	1 334 132	7 122 148	Apr
485 451	15 336	689 437	704 773	404 484	48 785	453 269	1 294 638	7 036 558	May
513 846	9 297	671 669	680 966	402 715	48 213	450 928	1 270 264	7 017 577	Jun

KB121

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

Monetary 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								
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
2019	772 109	527 337	1 299 445	120 689	1 420 134	1 009	242	44 631	3 824 724	3 870 606	20 171
2017: 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	3 696 992	3 743 571	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	3 792 209	3 836 929	20 871
Oct	826 601	549 764	1 376 365	111 137	1 487 503	1 009	288	43 272	3 808 127	3 852 696	21 236
Nov	804 262	542 906	1 347 168	102 615	1 449 783	1 009	290	43 900	3 818 089	3 863 288	21 016
Dec	772 109	527 337	1 299 445	120 689	1 420 134	1 009	242	44 631	3 824 724	3 870 606	20 171
2020: Jan	814 047	575 497	1 389 544	114 005	1 503 549	1 009	243	44 716	3 825 424	3 871 392	20 110
Feb	850 515	623 856	1 474 372	157 371	1 631 742	1 009	-	44 966	3 861 781	3 907 756	20 167
Mar	937 616	762 740	1 700 356	270 545	1 970 901	1 009	-	45 534	3 987 013	4 033 556	20 225
Apr	956 972	761 092	1 718 063	274 087	1 992 151	1 009	-	45 729	3 992 360	4 039 098	20 093
May	922 735	729 709	1 652 444	236 965	1 889 409	1 009	-	44 876	3 962 657	4 008 542	20 081
Jun	906 785	763 199	1 669 984	227 641	1 897 626	1 009	99	43 538	3 950 290	3 994 937	19 904

KB122

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>3</sup>	Other assets	Total assets	End of
Credit			Total				
SARB <sup>6</sup>	CPD <sup>7</sup>	Other <sup>5</sup> monetary institutions		Total	(1359M)	(1513M)	(1358M)
(1350M)	(1351M)	(1352M)	(1353M)	(1359M)	(1513M)	(1358M)	
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
8 103	29 063	730 513	767 678	767 678	204 133	6 262 552	2019
7 953	37 135	513 078	558 166	558 166	144 662	5 221 822	2017: 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	216 991	6 011 824	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	228 481	6 159 932	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	221 707	6 337 009	Sep
8 003	33 841	737 339	779 182	779 182	227 293	6 346 674	Oct
8 061	38 678	741 532	788 270	788 270	209 715	6 311 056	Nov
8 103	29 063	730 513	767 678	767 678	204 133	6 262 552	Dec
8 234	50 058	707 769	766 062	766 062	223 207	6 364 210	2020: Jan
8 142	57 016	692 132	757 290	757 290	244 954	6 541 742	Feb
9 222	25 486	711 974	746 682	746 682	237 186	6 988 325	Mar
20 644	59 445	764 741	844 830	844 830	246 070	7 122 148	Apr
30 830	65 167	807 652	903 649	903 649	234 959	7 036 558	May
35 890	64 926	811 008	911 824	911 824	213 191	7 017 577	Jun

KB123

- See footnote 1 on pages S-18 and S-19.
- The gold component of the South African Reserve Bank's foreign assets is valued at a market-related price.
- Including investments and bills.
- Including investments in private-sector securities of the so-called 'pooled funds', administered up to March 1984, by the former Public Debt Commissioners.
- 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										Memorandum items			
	Investments (1360M)	Bills discounted (1361M)	Loans and advances						Total credit extended to the private sector <sup>4</sup> (1347M)	Net credit extended to the government sector (1367M)	Total domestic credit extension <sup>5</sup> (1368M)	Claims on local authorities (1348M)	Loans granted under resale agreements (1502M)	Assets securitised <sup>6</sup> (1375M)
			Instalment sale credit (1362M)	Leasing finance <sup>2</sup> (1363M)	Mortgage advances (1364M)	Other loans and advances (1365M)	Total loans and advances <sup>3</sup> (1369M)	Of which: Households (1505M)						
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
2019	326 973	7 477	433 006	12 211	1 499 933	1 591 006	3 536 156	1 734 977	3 870 606	284 190	4 154 796	20 171	76 505	1 963
2017: 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	307 418	3 990 967	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	277 566	3 990 089	18 643	75 561	-
Mar	303 571	4 802	407 783	13 131	1 427 265	1 587 019	3 435 198	1 662 328	3 743 571	284 670	4 028 241	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	331 708	4 102 752	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	364 525	4 136 818	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	323 105	4 104 877	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	386 861	4 174 644	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	403 815	4 243 295	20 542	75 223	-
Sep	317 122	6 890	424 493	12 626	1 473 912	1 601 887	3 512 918	1 706 196	3 836 929	291 129	4 128 059	20 871	77 727	-
Oct	316 084	8 335	428 195	12 130	1 482 652	1 605 300	3 528 278	1 717 878	3 852 696	293 468	4 146 164	21 236	81 603	-
Nov	317 228	8 330	431 079	12 274	1 492 416	1 601 961	3 537 730	1 731 097	3 863 288	298 674	4 161 962	21 016	76 632	-
Dec	326 973	7 477	433 006	12 211	1 499 933	1 591 006	3 536 156	1 734 977	3 870 606	284 190	4 154 796	20 171	76 505	-
2020: Jan	332 973	6 092	434 512	11 943	1 503 397	1 582 474	3 532 326	1 746 860	3 871 392	297 702	4 169 094	20 110	75 014	-
Feb	340 078	6 782	433 633	12 141	1 514 326	1 600 796	3 560 896	1 756 575	3 907 756	254 983	4 162 739	20 167	77 998	-
Mar	407 894	7 192	435 926	11 959	1 522 385	1 648 200	3 618 470	1 758 978	4 033 556	311 767	4 345 322	20 225	84 504	-
Apr	420 703	6 223	427 824	11 939	1 519 377	1 653 032	3 612 172	1 738 698	4 039 098	365 011	4 404 108	20 093	78 172	-
May	424 894	6 744	427 518	11 741	1 514 916	1 622 730	3 576 904	1 734 349	4 008 542	418 198	4 426 740	20 081	82 169	-
Jun	437 830	7 018	431 439	12 292	1 520 929	1 585 429	3 550 089	1 734 816	3 994 937	397 977	4 392 914	19 904	87 564	-

KB124

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 (1312M)	Cheque and transmission deposits (1313M)	M1A <sup>2</sup> (1370M)	Other demand deposits <sup>3</sup> (1314M)	M1 <sup>4</sup> (1371M)	Other short- and medium-term deposits <sup>5</sup> (1372M)	M2 <sup>6</sup> (1373M)	Long-term deposits <sup>7</sup> (1319M)	M3 <sup>8</sup> (1374M)
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
2019	127 072	788 044	915 116	914 848	1 829 964	1 199 471	3 029 435	732 282	3 761 717
2017: 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	675 124	3 523 608
Feb	114 536	733 554	848 090	874 255	1 722 345	1 115 474	2 837 818	694 009	3 531 827
Mar	119 614	767 248	886 861	895 748	1 782 609	1 133 851	2 916 460	714 636	3 631 096
Apr	118 014	748 608	866 622	912 700	1 779 322	1 167 239	2 946 560	733 736	3 680 296
May	118 870	736 863	855 733	911 061	1 766 794	1 165 133	2 931 927	773 625	3 705 552
Jun	120 335	764 463	884 798	906 239	1 791 037	1 113 488	2 904 525	788 326	3 692 851
Jul	117 193	763 288	880 481	919 062	1 799 543	1 165 606	2 965 149	781 471	3 746 620
Aug	125 103	764 831	889 934	925 141	1 815 076	1 162 288	2 977 364	798 657	3 776 021
Sep	122 278	777 477	899 755	929 512	1 829 268	1 158 760	2 988 027	777 395	3 765 423
Oct	119 372	764 934	884 307	940 020	1 824 327	1 168 158	2 992 485	783 586	3 776 070
Nov	130 944	789 892	920 835	913 211	1 834 046	1 193 874	3 027 920	777 015	3 804 935
Dec	127 072	788 044	915 116	914 848	1 829 964	1 199 471	3 029 435	732 282	3 761 717
2020: Jan	119 915	791 975	911 890	920 986	1 832 876	1 198 559	3 031 435	742 621	3 774 055
Feb	123 471	792 343	915 814	915 418	1 831 233	1 211 983	3 043 216	763 275	3 806 491
Mar	123 634	848 459	972 093	1 075 653	2 047 747	1 185 516	3 233 262	742 839	3 976 101
Apr	125 471	860 471	985 942	1 075 851	2 061 793	1 254 400	3 316 193	749 634	4 065 827
May	134 465	833 594	968 059	1 081 861	2 049 920	1 271 928	3 321 848	776 578	4 098 426
Jun	136 323	860 336	996 658	1 056 020	2 052 679	1 261 951	3 314 630	786 942	4 101 572

KB125

1. Based on the consolidated liabilities of the monetary sector.
2. Notes and coin in circulation plus cheque and transmission deposits of the domestic private sector with monetary institutions.
3. Demand deposits (other than cheque and transmission deposits) of the domestic private sector with the monetary sector.
4. M1A plus other demand deposits held by the domestic private sector.
5. 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.
6. M1 plus other short-term and medium-term deposits held by the domestic private sector.
7. Long-term deposits of the domestic private sector with monetary institutions, including national savings certificates issued by the Postbank.
8. M2 plus long-term deposits held by the domestic private sector.

Monetary analysis<sup>1</sup>

R millions

End of	Not seasonally adjusted							Seasonally adjusted			
	M3 (1374M)	Counterparts						M3 (1374N)	Counterparts		
		Net foreign assets <sup>2</sup> (1380M)	Claims on the government sector			Claims on the private sector (1347M)	Net other assets and liabilities <sup>2</sup> (1381M)		Net foreign assets (1380N)	Net claims on the government sector (1367N)	Claims on the private sector (1347N)
			Gross claims (1356M)	Government deposits (1330M)	Net claims (1367M)						
2019: Feb .....	3 531 827	763 686	685 852	408 287	277 566	3 712 523	-1 221 948	3 574 849	808 204	305 349	3 687 707
Mar .....	3 631 096	839 500	679 165	394 494	284 670	3 743 571	-1 236 645	3 624 335	862 104	301 582	3 708 249
Apr .....	3 680 296	814 034	704 261	372 554	331 708	3 771 045	-1 236 490	3 691 987	839 461	336 261	3 773 845
May .....	3 705 552	853 093	726 230	361 704	364 525	3 772 293	-1 284 359	3 709 784	866 144	367 830	3 777 446
Jun .....	3 692 851	863 706	762 827	439 722	323 105	3 781 772	-1 275 731	3 727 599	855 816	357 170	3 794 609
Jul .....	3 746 620	826 192	760 907	374 046	386 861	3 787 783	-1 254 216	3 741 560	837 162	362 992	3 806 699
Aug .....	3 776 021	883 780	784 278	380 463	403 815	3 839 480	-1 351 054	3 761 827	870 249	390 498	3 852 865
Sep .....	3 765 423	957 202	771 897	480 767	291 129	3 836 929	-1 319 839	3 740 588	910 964	295 725	3 831 944
Oct .....	3 776 070	968 864	779 182	485 714	293 468	3 852 696	-1 338 958	3 760 076	924 669	280 019	3 873 485
Nov .....	3 804 935	961 298	788 270	489 596	298 674	3 863 288	-1 318 325	3 772 793	943 285	274 473	3 865 328
Dec .....	3 761 717	887 765	767 678	483 488	284 190	3 870 606	-1 280 844	3 740 781	886 683	282 637	3 859 084
2020: Jan .....	3 774 055	942 420	766 062	468 360	297 702	3 871 392	-1 337 459	3 803 552	966 972	297 554	3 869 493
Feb .....	3 806 491	1 041 306	757 290	502 306	254 983	3 907 756	-1 397 554	3 856 043	1 101 730	255 254	3 883 873
Mar .....	3 976 101	1 169 210	746 682	434 915	311 767	4 033 556	-1 538 431	3 969 120	1 191 105	311 949	3 999 513
Apr .....	4 065 827	1 202 870	844 830	479 819	365 011	4 039 098	-1 541 152	4 073 077	1 229 463	365 024	4 044 027
May .....	4 098 426	1 184 636	903 649	485 451	418 198	4 008 542	-1 512 949	4 100 124	1 194 415	418 171	4 011 595
Jun .....	4 101 572	1 216 659	911 824	513 846	397 977	3 994 937	-1 508 001	4 138 957	1 210 746	398 338	4 002 746

KB126

## Changes

R millions

Period	Not seasonally adjusted							Seasonally adjusted			
	M3 (1374H)	Counterparts						M3 (1374I)	Counterparts		
		Net foreign assets <sup>2</sup> (1380H)	Claims on the government sector			Claims on the private sector (1347H)	Net other assets and liabilities <sup>2</sup> (1381H)		Net foreign assets (1380I)	Net claims on the government sector (1367I)	Claims on the private sector (1347I)
			Gross claims (1356H)	Government deposits <sup>3</sup> (1330H)	Net claims (1367H)						
2019: Feb .....	8 219	34 740	-2 166	-27 687	-29 853	28 974	-25 643	25 010	64 879	12 757	3 431
Mar .....	99 269	75 814	-6 688	13 792	7 105	31 048	-14 697	49 487	53 900	-3 767	20 541
Apr .....	49 200	-25 467	25 097	21 941	47 037	27 473	156	67 651	-22 644	34 679	65 596
May .....	25 256	39 059	21 968	10 850	32 818	1 248	-47 869	17 797	26 683	31 569	3 601
Jun .....	-12 701	10 613	36 597	-78 018	-41 421	9 479	8 627	17 816	-10 329	-10 661	17 163
Jul .....	53 769	-37 513	-1 920	65 676	63 756	6 011	21 515	13 961	-18 653	5 823	12 090
Aug .....	29 401	57 587	23 372	-6 417	16 954	51 697	-96 838	20 267	33 087	27 506	46 166
Sep .....	-10 598	73 423	-12 382	-100 304	-112 686	-2 551	31 216	-21 239	40 715	-94 773	-20 921
Oct .....	10 648	11 661	7 285	-4 946	2 339	15 767	-19 119	19 487	13 705	-15 706	41 541
Nov .....	28 865	-7 565	9 088	-3 883	5 206	10 591	20 633	12 717	18 616	-5 546	-8 157
Dec .....	-43 218	-73 534	-20 592	6 108	-14 483	7 318	37 481	-32 011	-56 602	8 164	-6 244
2020: Jan .....	12 338	54 655	-1 617	15 128	13 512	786	-56 615	62 770	80 289	14 917	10 409
Feb .....	32 436	98 886	-8 772	-33 947	-42 719	36 364	-60 095	52 491	134 758	-42 299	14 380
Mar .....	169 610	127 904	-10 608	67 391	56 783	125 800	-140 877	113 077	89 376	56 695	115 640
Apr .....	89 725	33 660	98 148	-44 903	53 244	5 542	-2 721	103 958	38 358	53 074	44 514
May .....	32 600	-18 234	58 820	-5 632	53 188	-30 556	28 202	27 047	-35 048	53 147	-32 432
Jun .....	3 146	32 024	8 175	-28 395	-20 221	-13 605	4 948	38 833	16 330	-19 833	-8 849

KB127

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

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

3. Increase -; decrease +.

## Banks and Mutual banks

### Mortgage loans

R millions

Period	New mortgage loans and re-advances granted during period								Mortgage loans paid out during the period (1478M)	Capital repayments on advances during period (1479M)	Total mortgage loans outstanding <sup>3</sup> (1480M)
	Gross amount <sup>1</sup>										
	Assets mortgaged				Total (1474M)	Purpose					
	Residential		Farms (1472M)	Commercial and other (1473M)		For construction of buildings <sup>2</sup> (1475M)	Existing buildings (1476M)	Vacant land (1477M)			
	Total (1470M)	Of which: Re-advances (1471M)									
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
2019	242 072	9 447	2 754	120 459	365 286	29 735	328 714	6 837	265 712	178 752	1 491 926
2017: 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
Oct	24 181	994	325	9 729	34 234	2 683	30 897	655	24 351	15 637	1 475 116
Nov	22 142	844	145	9 188	31 475	1 970	29 052	453	24 391	16 713	1 484 676
Dec	15 794	519	47	8 800	24 642	1 987	22 237	418	22 318	15 064	1 491 926
2020: Jan	18 169	607	73	6 545	24 787	1 573	22 873	342	15 034	11 357	1 495 552
Feb	22 229	806	217	10 019	32 465	2 967	29 176	322	19 782	8 389	1 506 887
Mar	21 465	767	72	10 149	31 686	3 108	28 373	205	28 343	20 375	1 514 762
Apr	7 584	290	35	5 841	13 460	920	12 210	330	6 804	9 850	1 511 709
May	11 660	252	8	4 605	16 272	1 281	14 889	102	6 400	10 598	1 507 504
Jun	22 848	390	103	9 915	32 867	2 769	29 399	699	18 933	12 418	1 514 012

KB132

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

Locational banking statistics<sup>1</sup>

## Assets

R millions

Outstanding balances as at quarter-end	2018			2019				2020	
	02	03	04	01	02	03	04	01	02
<b>Total cross-border assets/claims<sup>2</sup>.....</b> KBP1531A	<b>592 222</b>	<b>597 257</b>	<b>599 458</b>	<b>641 234</b>	<b>663 343</b>	<b>653 785</b>	<b>624 420</b>	<b>1 001 213</b>	<b>972 971</b>
Financial instruments									
Deposits and loans..... KBP1538A	403 347	414 745	433 262	471 146	486 241	444 632	414 215	623 075	641 719
Debt securities..... KBP1539A	56 830	59 254	63 017	64 288	60 231	65 834	76 697	81 242	89 094
Other claims..... KBP1540A	132 044	123 258	103 179	105 800	116 872	143 318	133 508	296 896	242 157
Bank type									
Domestic banks..... KBP1555A	500 656	510 533	513 227	560 153	578 070	558 990	542 320	845 565	827 367
Foreign branches..... KBP1557A	90 964	85 968	85 175	79 895	84 083	93 580	81 749	155 456	145 348
Foreign subsidiaries..... KBP1559A	602	756	1 056	1 186	1 190	1 215	351	191	256
Currency									
Foreign..... KBP1531F	451 537	464 398	479 625	508 213	518 277	504 226	490 569	703 997	678 576
US dollar..... KBP1531U	330 662	349 744	366 266	391 749	401 223	385 322	366 658	522 231	524 342
Euro..... KBP1531E	39 866	42 615	43 730	44 056	48 318	44 241	43 607	76 521	62 003
Yen..... KBP1531Y	5 353	5 299	4 125	6 026	3 226	3 354	8 467	4 937	3 795
British pound..... KBP1531G	36 928	37 771	32 708	34 787	38 276	35 717	42 206	54 332	43 772
Swiss franc..... KBP1531C	492	452	851	396	458	667	345	1 026	544
Other currencies..... KBP1531O	38 237	28 517	31 945	31 200	26 775	34 925	29 288	44 950	44 120
Domestic (Rand)..... KBP1531R	140 685	132 859	119 832	133 021	145 066	149 559	133 851	297 215	294 395
Counterparty Institutional sector									
Financial									
Banks..... KBP1515A	369 161	366 779	361 775	407 954	423 841	413 438	383 111	691 957	642 003
of which: Inter-office positions..... KBP1517A	115 210	116 480	149 942	147 697	133 610	115 614	120 917	216 997	167 717
Non-bank financial..... KBP1525A	68 678	72 100	72 959	81 028	98 815	103 136	103 986	149 593	168 511
Non-financial									
Non-financial institutions..... KBP1519A	118 666	120 341	127 025	113 576	110 200	104 229	97 594	118 981	112 921
General government..... KBP1521A	26 456	27 352	27 402	28 119	20 734	24 454	31 210	30 946	39 898
Households..... KBP1523A	9 208	10 604	10 206	10 466	9 685	8 450	8 417	9 649	9 557
Unallocated sector..... KBP1527A	53	81	91	91	67	77	101	87	80
Counterparty region									
Developed countries..... KBP1532A	370 866	384 587	338 662	374 072	419 004	415 999	396 000	710 952	717 670
Developing Europe..... KBP1534A	1 563	1 800	1 728	1 145	1 085	857	775	1 053	1 047
Developing Africa and Middle East..... KBP1536A	124 067	113 319	121 645	128 266	112 758	133 449	119 902	147 358	147 985
Developing Asia and Pacific..... KBP1537A	19 915	16 422	16 002	22 323	15 260	15 163	13 479	16 855	8 815
Developing Latin America and Caribbean..... KBP1535A	3 019	3 632	3 858	4 104	3 824	4 736	4 313	4 536	5 905
Offshore centres..... KBP1533A	72 792	77 497	117 563	111 324	109 898	82 032	88 437	118 912	90 035
Unallocated..... KBP1549A	-	-	-	-	1 514	1 547	1 514	1 547	1 514
<b>Total domestic assets.....</b> KBP1550A	<b>4 697 741</b>	<b>4 821 924</b>	<b>4 921 335</b>	<b>5 005 757</b>	<b>5 117 440</b>	<b>5 231 558</b>	<b>5 248 024</b>	<b>5 566 319</b>	<b>5 587 716</b>
Foreign currency..... KBP1530F	141 293	163 039	168 386	145 328	143 569	171 509	172 865	225 595	199 100
Domestic currency..... KBP1551A	4 556 447	4 658 885	4 752 948	4 860 428	4 973 870	5 060 049	5 075 159	5 340 724	5 388 616
<b>Total assets<sup>3</sup>.....</b> KBP1529A	<b>5 289 962</b>	<b>5 419 181</b>	<b>5 520 792</b>	<b>5 646 991</b>	<b>5 780 782</b>	<b>5 885 342</b>	<b>5 872 444</b>	<b>6 567 531</b>	<b>6 560 687</b>
Foreign currency..... KBP1529F	592 830	627 437	648 012	653 541	661 846	675 735	663 434	929 592	877 676
Domestic currency..... KBP1529R	4 697 132	4 791 744	4 872 780	4 993 450	5 118 937	5 209 608	5 209 010	5 637 939	5 683 011

KB133

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

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

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

Locational banking statistics<sup>1</sup>

## Liabilities

R millions

2018			2019				2020		Outstanding balances as at quarter-end	
02	03	04	01	02	03	04	01	02		
<b>541 916</b>	<b>503 040</b>	<b>588 394</b>	<b>570 610</b>	<b>560 945</b>	<b>588 568</b>	<b>572 172</b>	<b>844 079</b>	<b>721 405</b>	<b>KBP1543A</b> ..... <b>Total cross-border liabilities<sup>2</sup></b>	
									Financial instruments	
324 666	292 734	397 950	381 460	363 344	375 099	368 340	467 983	395 331	KBP1563A ..... Deposits and loans	
31 663	34 730	37 521	36 450	29 844	32 009	32 586	34 067	30 624	KBP1548A ..... Debt securities	
185 586	175 576	152 923	152 701	167 757	181 460	171 246	342 030	295 450	KBP1564A ..... Other liabilities	
									Bank type	
392 673	369 496	448 116	431 911	425 596	435 520	426 840	636 884	527 858	KBP1556A ..... Domestic banks	
148 186	132 342	139 205	137 532	134 181	151 820	144 608	206 422	192 746	KBP1558A ..... Foreign branches	
1 057	1 202	1 073	1 166	1 168	1 228	724	772	801	KBP1560A ..... Foreign subsidiaries	
									Currency	
301 886	274 173	341 385	329 955	297 179	339 928	319 780	503 645	375 170	KBP1543F ..... Foreign	
242 325	221 427	283 246	273 665	238 451	282 573	258 692	426 134	304 859	KBP1543U ..... US dollar	
23 429	21 677	21 108	20 647	23 126	24 135	19 809	30 531	28 634	KBP1543E ..... Euro	
852	787	7 463	843	4 001	963	5 528	2 683	2 509	KBP1543Y ..... Yen	
13 016	10 923	11 576	14 540	14 040	12 596	16 192	18 946	13 567	KBP1543G ..... British pound	
4 725	4 924	4 929	4 261	1 969	2 104	2 028	3 448	2 389	KBP1543C ..... Swiss franc	
17 539	14 435	13 063	15 999	15 592	17 557	17 531	21 903	23 211	KBP1543O ..... Other currencies	
240 029	228 866	247 009	240 655	263 766	248 640	252 392	340 434	346 235	KBP1543R ..... Domestic (Rand)	
									Counterparty Institutional sector	
									Financial	
444 246	404 668	495 114	476 610	466 363	482 175	467 099	699 854	574 888	KBP1516A ..... Banks	
									of which: Inter-office positions	
210 977	190 889	242 559	235 116	213 567	208 439	207 246	295 914	258 585	KBP1518A ..... Non-bank financial	
57 341	55 525	53 045	50 719	55 024	62 337	63 077	94 427	96 691	KBP1526A ..... Non-financial	
									Non-financial institutions	
23 242	23 938	19 836	22 511	18 854	22 200	21 743	28 492	26 588	KBP1520A ..... General government	
2 163	2 685	2 640	2 929	2 623	3 595	2 776	2 327	4 293	KBP1522A ..... Households	
14 163	15 439	16 957	17 092	17 335	17 499	16 737	18 315	18 613	KBP1524A ..... Unallocated sector	
760	785	801	748	746	761	741	663	332	KBP1528A ..... Counterparty region	
									Developed countries	
331 889	298 448	319 191	292 727	323 826	348 922	337 870	558 378	479 427	KBP1561A ..... Developing Europe	
1 293	1 211	985	756	866	595	277	419	307	KBP1562A ..... Developing Africa and Middle East	
64 452	65 019	71 167	74 145	67 396	71 201	57 752	66 387	67 713	KBP1546A ..... Developing Asia and Pacific	
31 866	35 926	44 817	48 252	43 051	45 329	48 941	64 157	60 973	KBP1547A ..... Developing Latin America and Caribbean	
									Offshore centres	
984	1 016	2 090	1 196	991	1 826	1 531	1 291	3 209	KBP1545A ..... Unallocated	
76 731	63 565	109 571	113 533	87 216	75 934	81 223	105 260	67 520	KBP1544A ..... Total domestic liabilities <sup>3</sup>	
34 701	37 854	40 572	40 001	37 599	44 759	44 578	48 185	42 256	KBP1554A ..... Foreign currency	
<b>4 842 617</b>	<b>5 013 571</b>	<b>5 035 395</b>	<b>5 194 366</b>	<b>5 346 523</b>	<b>5 425 192</b>	<b>5 430 108</b>	<b>5 860 351</b>	<b>5 964 734</b>	<b>KBP1552A</b> ..... Domestic currency	
159 286	162 588	156 794	153 669	173 002	194 073	174 781	308 539	247 941	KBP1542F ..... Total liabilities <sup>3</sup>	
4 683 331	4 850 983	4 878 600	5 040 698	5 173 520	5 231 119	5 255 327	5 551 813	5 716 792	KBP1553A ..... Foreign currency	
<b>5 384 532</b>	<b>5 516 611</b>	<b>5 623 789</b>	<b>5 764 976</b>	<b>5 907 467</b>	<b>6 013 759</b>	<b>6 002 280</b>	<b>6 704 430</b>	<b>6 686 139</b>	<b>KBP1541A</b> ..... Domestic currency	
461 172	436 762	498 180	483 637	470 183	534 000	494 561	812 183	623 111	KBP1541F ..... Foreign currency	
4 923 361	5 079 850	5 125 608	5 281 340	5 437 284	5 479 759	5 507 719	5 892 247	6 063 028	KBP1541R ..... Domestic currency	

KB134

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)
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
2019	56 104	146 618	77 450	141 592	-10 000	-	-	2 325	-7 675
2017: 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	143 850	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	10 634
Aug	56 466	145 775	78 347	90 699	-6 500	-	28	19 396	12 924
Sep	56 211	147 789	77 427	163 024	-11 100	-	-	15 223	4 123
Oct	55 438	148 195	77 576	160 160	-	-	100	10 697	10 797
Nov	56 390	150 546	77 426	153 954	-10 000	-	-	6 850	-3 150
Dec	56 048	161 828	77 450	141 592	-10 000	-	-	2 325	-7 675
2020: Jan	55 997	147 901	78 178	149 246	2 550	-	350	8 418	11 318
Feb	55 918	144 025	79 198	155 342	-	-	7	9 553	9 560
Mar	57 587	145 381	76 600	148 173	-	-	-	17 205	17 205
Apr	58 838	146 636	77 351	146 694	-	-	3 476	27 890	31 366
May	68 187	158 263	77 082	136 464	-	-	7 059	27 979	35 038
Jun	67 205	163 115	77 145	123 690	-	-	5 596	28 411	34 007

KB128

1. Accommodation at the discount window up to 8 March 1998. As from 9 March 1998 total liquidity provided by the South African Reserve Bank.

2. Notes in circulation outside the South African Reserve Bank.

3. Values as at month-end. Exchequer Paymaster General, Stabilisation Accounts and other deposits at the South African Reserve Bank.

4. Outstanding amounts at month-end. A negative value represents an injection of liquidity. Money-market swaps with counter foreign-exchange deposits up to November 2003.

5. Total outstanding amounts on 7- and 14-day reverse repurchase transactions (first issued 5 March 2012), 28-day reverse repurchase transactions (first issued 26 April 1999), 56-day reverse repurchase transactions (first issued 24 March 2005) and 91-day reverse repurchase transactions (first issued 17 June 2002) at month-ends.

6. Total outstanding amounts on 7- and 14-day SARB debentures (first issued 5 March 2012), 28-day SARB debentures (first issued 16 September 1998), 56-day SARB debentures (first issued 1 December 2004) and 91-day SARB debentures (first issued on 14 August 2002) at month-ends.



## Liquidity management operations

### Selected daily indicators

R millions

Date	Total daily liquidity requirement of SA registered banks							
	Main refinancing auction <sup>1,2</sup>	Standing facilities <sup>3</sup>		Supplementary facilities <sup>2,6</sup>	Cash reserve accounts <sup>7</sup>			Total
		Reverse repurchase transactions <sup>4</sup>	Repurchase transactions <sup>5</sup>		Withdrawals	Deposits	Estimated refinancing impact <sup>8</sup>	
(1437D)	(1481D)	(1482D)	(1438D)	(1456D)	(1457D)	(1484D)	(1440D)	
2020/06/26	55 600	-	4 889	-	-	-42	5 996	66 443
2020/06/27	55 600	-	4 992	-	-	-	6 118	66 710
2020/06/29	55 600	-	6 021	-	137	-	6 493	68 251
2020/06/30	55 600	-	5 307	3 000	-	-906	6 851	69 852
2020/07/01	46 600	-	16 509	-	-	-200	4 142	67 051
2020/07/02	46 600	-	7 796	12 000	301	-	4 149	70 846
2020/07/03	46 600	-	8 226	19 500	-	-4 762	6 697	76 261
2020/07/04	46 600	-	8 322	19 500	-	-	-68	74 354
2020/07/06	46 600	-	5 400	15 000	1 675	-	-86	68 589
2020/07/07	46 600	-1 704	-	17 000	-	-1 200	1 713	62 409
2020/07/08	59 600	-3 762	-	-	-	-1 450	552	54 940
2020/07/09	59 600	-4 402	-	-	-	-5 838	-972	48 388
2020/07/10	59 600	-6 993	-	-	969	-	-7 429	46 147
2020/07/11	59 600	-9 492	-	-	2 536	-	-7 105	45 539
2020/07/13	59 600	-7 652	-	-	-	-3 787	-5 711	42 450
2020/07/14	59 600	-6 831	-	-	-	-2 713	-10 855	39 201
2020/07/15	33 600	-2 769	-	-	19 284	-	-15 829	34 286
2020/07/16	33 600	-3 615	-	-	-	-2 251	4 146	31 880
2020/07/17	33 600	-3 920	-	-	-	-3 106	2 368	28 942
2020/07/18	33 600	-4 517	-	-	597	-	-984	28 696
2020/07/20	33 600	-7 875	-	-	-	-	-	25 725
2020/07/21	33 600	-3 499	-	2 500	-	-3 245	-	29 356
2020/07/22	28 100	-	1 763	-	5 125	-	-3 345	31 643
2020/07/23	28 100	-	3 734	-	324	-	1 837	33 995
2020/07/24	24 000	-2 627	-	8 000	-	-351	2 231	31 253
2020/07/25	24 000	-2 912	-	8 000	-	-	1 942	31 030
2020/07/27	24 000	-9 371	-	18 000	-	-1 773	2 081	32 937
2020/07/28	24 000	-	3 061	5 000	1 707	-	319	34 087
2020/07/29	29 100	-	5 362	-	5 953	-	2 103	42 518
2020/07/30	29 100	-3 075	-	18 000	-	-6 979	8 378	45 424
2020/07/31	29 100	-6 687	-	25 000	-	-8 889	1 469	39 993
2020/08/01	29 100	-16 123	-	25 000	9 276	-	-7 742	39 511
2020/08/03	29 100	-4 812	-	25 000	-	-	-	49 288
2020/08/04	29 100	-3 862	-	25 000	-	-647	-	49 591
2020/08/05	53 100	-1 014	-	-	681	-	-681	52 086
2020/08/06	53 100	-	53	-	-	-	-	53 153
2020/08/07	53 100	-5 867	-	6 000	-	-956	-	52 277
2020/08/08	53 100	-6 720	-	6 000	964	-	1 021	54 365
2020/08/11	53 100	-5 258	-	8 000	-	-5 028	-	50 814
2020/08/12	51 100	-846	-	-	5 447	-	-5 447	50 254
2020/08/13	51 100	-7 811	-	-	5 666	-	-	48 955
2020/08/14	51 100	-6 545	-	3 000	-	-5 449	6 233	48 339
2020/08/15	51 100	-6 367	-	3 000	-	-	-	47 733
2020/08/17	51 100	-6 810	-	2 000	-	-1 119	1 119	46 290
2020/08/18	51 100	-10 563	-	5 000	-	-531	-	45 006
2020/08/19	38 000	-4 363	-	-	2 876	-	-637	35 876
2020/08/20	38 000	-4 221	-	-	-	-1 129	2 481	35 131
2020/08/21	38 000	-9 375	-	8 500	-	-2 681	1 803	36 247
2020/08/22	38 000	-10 592	-	8 500	1 266	-	-1 316	35 858
2020/08/24	38 000	-8 990	-	7 500	-	-588	-	35 922
2020/08/25	38 000	-12 011	-	7 000	2 911	-	-609	35 291
2020/08/26	32 900	-3 719	-	-	4 066	-	2 390	35 637
2020/08/27	32 900	-7 500	-	9 000	-	-6 205	6 715	34 910
2020/08/28	32 900	-9 437	-	13 000	-	-1 152	532	35 843
2020/08/29	32 900	-9 842	-	13 000	1 000	-	-648	36 410
2020/08/31	32 900	-15 454	-	23 000	-	-	-2 066	38 380
2020/09/01	32 900	-12 618	-	18 000	-	-642	-2 149	35 491
2020/09/02	29 400	-4 782	-	-	18 215	-	-2 938	39 895
2020/09/03	29 400	-8 426	-	25 000	-	-21 420	16 125	40 679
2020/09/04	29 400	-4 480	-	21 000	2 076	-	-5 605	42 391

KB131

- 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. On 25 March 2020 the shortage was reduced to R45 billion at the weekly main refinancing auction with an additional R20 billion placed in the 3-months refinancing auction, as maturities on offer was extended beyond the traditional 7 days to longer-term maturities of up to 12 months.
- Accommodation to banks include main refinancing and supplementary auctions.
- Reflects the net position of the day's utilisation of standing facilities. Such facilities are provided at a spread to the repurchase rate.
- On 20 March 2020 the overnight standing facility borrowing rate – the rate at which the SARB absorbs liquidity – was adjusted lower from the prevailing repurchase rate less 100 basis points to a penalty rate of 200 basis points below the prevailing repurchase rate.
- On 20 March 2020 the overnight standing facility lending rate – the rate at which the SARB provides liquidity – was adjusted lower from the prevailing repurchase rate plus 100 basis points to the prevailing repurchase rate.
- Re-introduced in March 2016. Supplementary facilities are offered at the discretion of the South African Reserve Bank at the prevailing repurchase rate. Positive amounts represents repurchase transactions and negative amounts reverse repurchase transactions. On 20 March 2020 the end-of-day facilities were replaced by intraday overnight supplementary repurchase operations.
- 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.
- 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/ promissory notes <sup>6</sup>			
	Repurchase rate % (1401M) <sup>1</sup>	SAMOS penalty rate <sup>2</sup>	Date	Percentage (1403M) <sup>1</sup>		Date	South African Benchmark Overnight Rate (Sabor) on deposits <sup>3</sup> % (1444W)	Overnight foreign exchange rate <sup>4</sup> % (1446W)	Rand overnight deposit rate <sup>5</sup> % (1447W)	2 months (1409W)	3 months (1411W)	6 months (1412W)
2010/11/19	5.50	...	2010/11/19	9.00	2020/05/15	4.27	4.25	4.10	4.40	4.45	4.81	4.99
2012/07/20	5.00	...	2012/07/20	8.50	2020/05/22	3.80	3.50	3.60	4.05	4.10	4.49	4.78
2014/01/30	5.50	...	2014/01/30	9.00	2020/05/29	3.82	4.30	3.60	3.94	4.00	4.43	4.73
2014/07/18	5.75	...	2014/07/18	9.25	2020/06/05	3.78	4.00	3.60	3.89	3.94	4.27	4.53
2015/07/24	6.00	...	2015/07/24	9.50	2020/06/12	3.81	4.00	3.60	3.88	3.93	4.25	4.58
2015/11/20	6.25	...	2015/11/20	9.75	2020/06/19	3.80	3.85	3.60	3.87	3.92	4.21	4.55
2016/01/29	6.75	...	2016/01/29	10.25	2020/06/26	3.80	4.00	3.60	3.86	3.91	4.08	4.36
2016/03/18	7.00	...	2016/03/18	10.50	2020/07/03	3.74	4.00	3.59	3.84	3.89	4.03	4.32
2017/07/21	6.75	...	2017/07/21	10.25	2020/07/10	3.78	3.75	3.59	3.83	3.88	4.03	4.36
2018/03/29	6.50	...	2018/03/29	10.00	2020/07/17	3.77	3.75	3.59	3.78	3.83	3.96	4.27
2018/11/23	6.75	...	2018/11/23	10.25	2020/07/24	3.55	3.80	3.34	3.73	3.78	3.88	4.22
2019/07/19	6.50	...	2019/07/19	10.00	2020/07/31	3.57	5.20	3.34	3.60	3.64	3.78	4.13
2020/01/17	6.25	...	2020/01/17	9.75	2020/08/07	3.51	3.60	3.34	3.48	3.50	3.58	3.88
2020/03/20	5.25	...	2020/03/20	8.75	2020/08/14	3.52	3.60	3.34	3.42	3.44	3.49	3.77
2020/04/15	4.25	...	2020/04/15	7.75	2020/08/21	3.55	4.40	3.33	3.42	3.44	3.53	3.77
2020/05/22	3.75	...	2020/05/22	7.25	2020/08/28	3.61	6.00	3.32	3.42	3.44	3.53	3.82
2020/07/24	3.50	...	2020/07/24	7.00	2020/09/04	3.60	5.75	3.32	3.42	3.44	3.52	3.77

KB129

Date	Other money-market interest rates					Date	Notice deposits with banks <sup>10</sup>			12-month fixed deposits <sup>10</sup> % (1417M)	Weighted average overdraft rate on current accounts % (1404M)	Interbank call money % (1402M)
	7 days SARB debentures <sup>7</sup> % (1407W)	91-day Treasury bills % (1405W)	3-month JIBAR <sup>8</sup> % (1450W)	3x6 FRA <sup>9</sup> % (1408W)	9x12 FRA <sup>9</sup> % (1451W)		1 to 32 days <sup>11</sup> % (1414M)	More than 32 days up to 91 days <sup>12</sup> % (1415M)	More than 91 days up to 185 days <sup>13</sup> % (1416M)			
2020/05/15	4.24	4.19	4.48	3.56	3.71	2019: Mar	6.57	7.15	7.45	7.31	10.63	6.97
2020/05/22	...	4.12	4.08	3.82	3.85	Apr	6.60	7.17	7.40	7.33	10.63	7.19
2020/05/29	3.70	4.17	4.01	3.77	3.83	May	6.61	7.03	7.39	7.31	10.62	7.21
2020/06/05	3.75	4.18	3.96	3.71	3.72	Jun	6.54	7.15	7.21	7.41	10.63	7.29
2020/06/12	3.74	4.09	3.94	3.76	3.67	Jul	6.40	7.00	7.10	7.36	10.53	7.13
2020/06/19	...	4.04	3.92	3.64	3.64	Aug	6.35	6.98	7.03	7.37	10.45	7.07
2020/06/26	3.74	4.02	3.92	3.53	3.53	Sep	6.34	6.92	6.81	7.33	10.49	7.23
2020/07/03	3.74	3.98	3.88	3.47	3.45	Oct	6.37	6.76	6.77	7.29	10.57	7.14
2020/07/10	3.74	3.96	3.88	3.57	3.63	Nov	6.38	6.88	6.71	7.24	10.55	7.04
2020/07/17	3.40	3.94	3.84	3.50	3.51	Dec	6.38	6.78	6.73	7.23	10.60	7.15
2020/07/24	3.74	3.89	3.76	3.62	3.70							
2020/07/31	3.50	3.88	3.66	3.50	3.57	2020: Jan	6.16	6.80	6.69	7.21	10.49	6.88
2020/08/07	3.50	3.80	3.52	3.31	3.41	Feb	6.17	6.72	6.39	7.09	10.52	7.00
2020/08/14	3.49	3.69	3.44	3.39	3.49	Mar	5.30	6.14	6.21	6.88	9.83	6.43
2020/08/21	3.45	3.57	3.44	3.42	3.51	Apr	4.40	5.25	5.63	6.53	9.16	6.21
2020/08/28	3.43	3.45	3.44	3.53	3.72	May	3.93	4.77	5.00	6.23	8.70	6.04
2020/09/04	3.41	3.43	3.44	3.41	3.55	Jun	3.94	4.51	4.62	5.99	8.43	5.71

KB130

- As at month-ends.
- The SAMOS penalty rate was discontinued as from 30 August 2010.
- The SAONIA rate (weighted average rate of unsecured interbank overnight transactions at market rates consistently worked back to September 2001) was discontinued and replaced with the South African Benchmark Overnight Rate (Sabor) on deposits as from 27 March 2007.
- As from 27 March 2007 the rate indicated the weighted average implied rate of both overnight call deposit rates and tomorrow next transactions raised in the forward foreign exchange market.
- Weighted average of the overnight call deposit rates paid by A1-rated local and F1-rated foreign financial institutions where Safex places its daily margin deposits received by members.
- As from 1 April 2004 the rate reflected related to negotiable certificates of deposits (instead of promissory notes).
- Average tender rate on South African Reserve Bank debentures established at Wednesday auctions (see footnotes 5 and 6 on page S-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>			Total domestic credit extension (1368A)	V1(A) (1420K)	V1 (1421K)	V2 (1422K)	V3 (1423K)
	M1(A) (1370A)	M1 (1371A)	M2 (1373A)	M3 (1374A)	Private sector							
					Total loans and advances <sup>4</sup> (1369A)	Total claims <sup>5</sup> (1347A)						
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	
2019	2.92	2.92	4.64	6.09	5.53	6.07	5.52	5.76	2.84	1.73	1.38	
2017: 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	5.02	6.28	6.52	6.95	...	...	...	...	
Feb	3.58	3.97	3.09	5.24	5.75	6.03	6.71	...	...	...	...	
Mar	4.77	5.65	4.57	6.88	5.91	6.04	6.67	5.70	2.84	1.72	1.38	
Apr	4.26	7.33	7.04	8.70	7.45	7.95	9.28	...	...	...	...	
May	5.90	6.90	7.11	9.00	7.27	7.66	10.15	...	...	...	...	
Jun	8.12	9.01	7.42	8.92	6.11	6.88	9.57	5.78	2.83	1.72	1.38	
Jul	5.22	5.85	6.23	8.21	6.53	7.19	9.19	...	...	...	...	
Aug	5.89	5.55	5.05	7.41	6.36	6.86	9.69	...	...	...	...	
Sep	3.61	4.12	4.32	6.10	5.90	6.19	6.62	5.73	2.80	1.71	1.37	
Oct	5.47	5.85	5.19	7.24	7.09	7.26	6.91	...	...	...	...	
Nov	6.10	4.13	4.72	7.36	6.55	6.62	5.87	...	...	...	...	
Dec	2.92	2.92	4.64	6.09	5.53	6.07	5.52	5.84	2.87	1.75	1.38	
2020: Jan	6.75	5.96	6.42	7.11	4.79	5.10	4.46	...	...	...	...	
Feb	7.99	6.32	7.24	7.78	4.72	5.26	4.33	...	...	...	...	
Mar	9.96	15.05	10.86	9.50	5.33	7.75	7.87	5.64	2.80	1.70	1.36	
Apr	14.15	16.06	12.55	10.48	4.18	7.11	7.34	...	...	...	...	
May	13.50	16.21	13.30	10.60	3.27	6.26	7.01	...	...	...	...	
Jun	13.20	14.90	14.06	11.06	2.43	5.63	7.01	4.32	2.07	1.29	1.05	

KB800

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.