

Statistical tables

Money and banking

Page S

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

Capital market

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: Assets and transactions.....	36
Public Investment Corporation: Liabilities and assets.....	37
Life insurers: Income statement.....	38
Life insurers: Equity and liabilities, and assets.....	39
Non-life insurers: Income statement.....	40
Non-life insurers: Equity and 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

National financial account

Flow of funds for the year 2020.....	48–49
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Public finance

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
Currency denomination of national government foreign debt.....	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
Trade account of the balance of payments by kind of economic activity.....	86
Trade account of the balance of payments by country and product.....	87
Services, income and transfers.....	88–91
Financial account.....	92–93
Foreign liabilities and assets of South Africa.....	94–95
Foreign liabilities and assets of South Africa by country.....	96–103
Foreign liabilities of South Africa by kind of economic activity.....	104–105
Foreign debt of South Africa.....	106
Maturity structure of foreign currency-denominated debt.....	107
Ratios of selected data.....	107
Gold and other foreign reserves.....	108
Average daily turnover in the South African foreign exchange market.....	109
Exchange rates.....	110
Exchange rates, commodity prices and trade financing rates.....	111

National accounts

National income and production accounts of South Africa.....	112
Gross value added by kind of economic activity.....	113–114
Expenditure on gross domestic product.....	115–117
Final consumption expenditure by households.....	118–121
Gross fixed capital formation.....	122–128
Fixed capital stock.....	129
Change in inventories.....	130–131
Gross and net capital formation by type of organisation.....	132
Financing of gross capital formation.....	132
Production, distribution and accumulation accounts of South Africa.....	133–138
Household balance sheet.....	138
Current income and saving.....	139

General economic indicators

Labour: Employment in the non-agricultural sectors.....	140
Labour: Labour costs in the non-agricultural sectors.....	141
Manufacturing: Production, sales and utilisation of production capacity.....	142
Indicators of real economic activity.....	143
Consumer prices: All urban areas.....	144–147
Producer prices.....	148
Composite business cycle indicators.....	149

Key information

Money and banking: Selected data.....	150
Capital market: Selected data.....	151
Public finance: Selected data.....	152–153
Balance of payments: Percentage changes in selected data.....	154
Balance of payments: Ratios of selected data.....	154
Terms of trade and exchange rates of the rand: Percentage changes.....	155
National accounts: Percentage changes in selected data at constant prices.....	156
National accounts: Selected data.....	157
National accounts: Ratios of selected data.....	158
Composite business cycle indicators: Percentage change.....	159
Labour in the non-agricultural sector and unemployment rate: Percentage change unless otherwise indicated.....	160
Prices: Percentage change.....	160
Inflation expectations.....	161
Business cycle phases of South Africa since 1945.....	161

General notes

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

... denotes not available

- denotes a value equal to nil

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

South African Reserve Bank Liabilities

R millions

End of	Notes and coin in circulation ¹	Deposits								SARB securities	Foreign loans ⁶	Capital and reserves	Other liabilities	Total liabilities
		Central government ²		Banks and mutual banks ³			Other		Total deposits					
		Rand denominated	Foreign currency denominated	Required reserve balances ⁴	Excess cash reserves	Other balances ⁵	Domestic	Foreign						
(1000M)	(1016M)	(1017M)	(1014M)	(1013M)	(1005M)	(1006M)	(1007M)	(1008M)	(1015M)	(1009M)	(1010M)	(1011M)	(1012M)	
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
2020	177 573	50 867	98 821	118 832	3 704	2 355	37 393	2 626	314 599	365	23	452	404 735	897 747
2018: 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
Aug	172 381	50 357	150 234	118 103	2 923	14 130	24 680	2 600	363 027	5 198	26	452	498 471	1 039 555
Sep	175 846	50 396	133 766	118 279	4 502	4 307	24 824	3 088	339 162	4 430	26	452	495 172	1 015 089
Oct	173 769	50 102	116 924	118 079	112	3 261	24 097	3 927	316 502	4 271	26	452	468 559	963 580
Nov	174 727	51 099	109 195	118 494	3 291	8 782	32 747	2 427	326 036	2 846	24	452	421 613	925 698
Dec	177 573	50 867	98 821	118 832	3 704	2 355	37 393	2 626	314 599	365	23	452	404 735	897 747
2021: Jan	166 460	50 970	99 628	119 355	1 003	5 073	47 548	2 676	326 254	3 717	24	452	418 352	915 259
Feb	166 803	50 979	98 321	118 705	39	670	48 389	2 464	319 568	5 018	24	452	411 163	903 027
Mar	168 339	48 602	93 261	120 464	3 649	1 864	38 342	2 763	308 945	15 010	24	452	391 696	884 466
Apr	166 185	48 587	88 890	120 696	3 658	-	57 934	3 679	323 444	14 735	24	452	372 437	877 277

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 ²				Advances and investments				Total (excluding foreign assets) (1029M)	Other assets (1030M)	Total assets (1031M)
	Gold coin and bullion ¹ (1020M)	Total (1021M)	Utilisation of cash reserves (1033M)	Loans granted to banks under:		Total (1036M)	Advances		Investments				
				Resale agreements (1034M)	SAMOS position ⁵ (1035M)		Banks ⁴ (1025M)	Other ³ (1026M)	Government stock (1027M)	Other (1028M)			
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
2020	111 947	807 615	3 337	24 704	-	28 041	-	12 592	41 844	4 478	86 955	3 178	897 747
2018: 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
Aug	132 429	931 216	43	56 048	-	56 091	-	4 886	38 737	4 478	104 192	4 147	1 039 555
Sep	127 906	916 395	24	41 789	-	41 812	-	8 865	39 372	4 478	94 528	4 166	1 015 089
Oct	123 082	872 086	507	33 163	-	33 670	-	10 086	39 783	4 478	88 017	3 476	963 580
Nov	108 899	821 088	450	42 686	-	43 137	-	12 277	41 086	4 478	100 977	3 633	925 698
Dec	111 947	807 615	3 337	24 704	-	28 041	-	12 592	41 844	4 478	86 955	3 178	897 747
2021: Jan	112 781	822 270	42	30 209	-	30 251	-	12 727	42 133	4 478	89 589	3 400	915 259
Feb	106 156	804 444	435	33 893	-	34 328	-	10 946	41 772	4 478	91 525	7 059	903 027
Mar	100 472	783 989	1 425	38 304	-	39 728	-	13 721	39 267	4 478	97 194	3 282	884 466
Apr	102 635	772 455	10 446	25 698	5 661	41 805	-	14 517	40 039	4 478	100 840	3 983	877 277

KB102

- Valued at a market-related price.
- In terms of the new procedures to regulate money-market liquidity introduced on 9 March 1998.
- Including the central government, provincial governments, the National Supplies Procurement Fund, agricultural control boards and other semi-government bodies.
- Including overnight loans, which came into effect on 1 May 1993 and ended on 8 March 1998.
- As from 30 August 2010 manual auctions were replaced by an automated final end-of-day square-off process at prevailing standing facility rates. This change affected the SAMOS penalty facility, which was abolished as a consequence. 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 ²	Other liabilities	Total liabilities
	Domestic					Foreign	Total deposits			
	Central and provincial governments	Public enterprises/corporations ¹	Insurance companies and pension funds	Other	Total					
(1053M)	(1042M)	(1043M)	(1045M)	(1046M)	(1047M)	(1048M)	(1049M)	(1050M)	(1051M)	
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
2020	78 734	993	1 929	3 736	85 392	10 834	96 226	-2 727	3	93 502
2018: 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
Aug	84 053	1 351	1 262	3 964	90 630	11 211	101 841	-2 790	1	99 051
Sep	88 380	1 364	2 154	3 985	95 883	7 370	103 253	-2 756	0	100 498
Oct	86 443	1 179	3 340	3 875	94 837	14 651	109 488	-2 743	56	106 801
Nov	88 772	1 252	1 567	3 734	95 325	12 043	107 368	-2 729	17	104 655
Dec	78 734	993	1 929	3 736	85 392	10 834	96 226	-2 727	3	93 502
2021: Jan	84 553	961	3 098	3 918	92 531	15 009	107 540	-2 688	2	104 853
Feb	83 350	1 319	3 410	4 227	92 306	9 221	101 527	-2 594	0	98 933
Mar	66 836	1 088	2 531	3 899	74 353	8 096	82 449	-1 337	788	81 901
Apr	78 896	1 923	3 404	4 094	88 317	10 387	98 704	-1 267	74	97 512

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 ¹	NCDs	Treasury bills ²	Government		Other public-sector securities	Other assets	Total assets
	SARB (1067M)	Banks (1091M)				Stock (1062M)	Loans and advances ³ (1093M)			
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
2020	37 275	19 605	372	-	73	-	15 321	99	20 757	93 502
2018: 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
Aug.....	24 591	14 805	372	-	73	-	55 997	100	3 113	99 051
Sep.....	24 753	16 805	372	-	73	-	39 269	98	19 128	100 498
Oct.....	24 023	9 805	372	-	73	-	58 124	99	14 305	106 801
Nov.....	32 662	6 505	372	-	73	-	48 916	99	16 029	104 655
Dec.....	37 275	19 605	372	-	73	-	15 321	99	20 757	93 502
2021: Jan.....	47 403	15 605	372	-	73	-	22 623	100	18 679	104 853
Feb.....	48 248	11 505	327	-	73	-	1 782	100	36 898	98 933
Mar.....	38 186	13 505	-	-	73	-	22	-	30 116	81 901
Apr.....	57 786	15 505	-	-	73	-	6 012	-	18 137	97 512

KB103

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

Banks¹
Liabilities

R millions

End of	Deposits ²								Other		
	Cash managed, cheque and transmission (1070M)	Other demand (1071M)	Savings (1072M)	Short term (1073M)	Medium term (1075M)	Long term (1076M)	Total (1077M)	Foreign currency deposits included in total (1078M)	Loans received under repurchase agreements		
									SARB (1500M)	Other domestic (1501M)	Foreign (1514M)
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	1 079 812	289 424	341 428	749 510	813 291	4 201 693	248 940	59 203	83 039	26 356
2020	1 198 784	1 307 603	342 238	335 593	758 484	697 288	4 639 989	244 418	43 882	67 255	24 690
2018: 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	1 080 651	274 758	321 301	711 677	886 860	4 132 031	235 051	60 502	90 819	30 499
Sep	894 779	1 109 204	274 852	293 346	741 526	872 631	4 186 338	266 713	61 743	96 539	26 908
Oct	875 930	1 115 811	281 594	308 414	748 161	875 919	4 205 829	257 208	62 640	96 401	25 274
Nov	920 571	1 080 915	291 590	297 844	773 037	861 791	4 225 749	246 662	57 317	82 412	19 319
Dec	928 227	1 079 812	289 424	341 428	749 510	813 291	4 201 693	248 940	59 203	83 039	26 356
2020: Jan	915 032	1 067 254	287 954	338 367	755 935	827 486	4 192 029	261 287	57 662	74 378	39 885
Feb	933 803	1 072 442	289 204	366 859	734 521	849 413	4 246 241	266 089	56 306	83 758	30 148
Mar	973 144	1 285 701	294 763	327 509	702 681	833 764	4 417 563	312 780	101 428	60 875	30 256
Apr	995 765	1 229 417	312 513	374 131	733 955	843 538	4 489 319	300 716	69 379	53 222	34 250
May	972 318	1 255 862	314 515	366 081	743 939	871 464	4 524 179	289 834	73 988	50 445	31 282
Jun	1 029 081	1 252 971	319 877	351 193	737 649	878 855	4 569 626	290 247	59 278	35 338	27 273
Jul	1 037 079	1 213 702	325 579	378 791	762 275	880 990	4 598 417	295 017	54 860	31 502	23 932
Aug	1 067 810	1 288 390	327 419	378 415	753 049	821 893	4 636 976	296 890	57 126	48 406	21 556
Sep	1 107 299	1 265 434	331 538	353 919	738 805	803 028	4 600 024	273 246	57 018	71 577	28 511
Oct	1 136 232	1 302 399	335 994	368 693	749 492	756 053	4 648 863	263 633	48 263	61 945	27 356
Nov	1 179 828	1 342 349	337 568	311 382	753 925	708 395	4 633 447	254 157	63 443	71 364	25 488
Dec	1 198 784	1 307 603	342 238	335 593	758 484	697 288	4 639 989	244 418	43 882	67 255	24 690
2021: Jan	1 184 906	1 352 195	340 674	333 491	738 353	708 012	4 657 631	252 384	51 394	69 022	24 281
Feb	1 186 540	1 364 488	337 857	350 596	687 851	714 447	4 641 779	254 628	74 486	73 793	20 906
Mar	1 203 073	1 404 075	339 084	290 664	683 588	718 272	4 638 756	255 145	71 267	74 039	15 508

KB105

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

Banks¹

Liabilities

R millions

liabilities to the public					Capital and other liabilities					Total equity and liabilities	End of
Foreign currency funding		Debt securities ^{3,4}	Other ⁵	Total	Total liabilities to the public	Outstanding liabilities on behalf of clients per contra ⁶	Other liabilities	Share capital and reserves ³	Total		
Domestic sector	Foreign sector										
(1080M)	(1081M)											(1082M)	(1083M)	(1084M)	(1085M)	(1086M)	(1087M)	(1088M)	(1089M)	(1090M)
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	439 919	16 734	755 622	4 957 316	-	439 408	485 745	925 153	5 882 469	2019
4 331	124 711	408 511	24 246	697 626	5 337 615	-	727 122	501 304	1 228 426	6 566 041	2020
2 640	109 644	365 874	7 931	609 003	4 290 131	-	441 486	458 613	900 099	5 190 230	2018: 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	419 558	15 612	761 012	4 893 043	-	510 785	488 421	999 205	5 892 249	Aug
9 525	123 593	415 927	18 622	752 858	4 939 196	-	477 220	478 564	955 784	5 894 980	Sep
7 883	122 872	428 689	19 108	762 868	4 968 697	-	466 547	477 799	944 346	5 913 044	Oct
7 971	120 296	439 569	18 569	745 453	4 971 202	-	435 979	476 380	912 360	5 883 561	Nov
5 525	124 847	439 919	16 734	755 622	4 957 316	-	439 408	485 745	925 153	5 882 469	Dec
7 114	141 170	441 585	20 631	782 424	4 974 453	-	451 168	490 735	941 903	5 916 356	2020: Jan
10 114	139 320	440 962	20 121	780 729	5 026 971	-	550 876	492 771	1 043 647	6 070 618	Feb
14 851	177 908	436 888	23 169	845 374	5 262 938	-	832 760	482 431	1 315 190	6 578 128	Mar
15 393	177 751	434 379	20 665	805 039	5 294 358	-	839 321	480 299	1 319 620	6 613 978	Apr
7 964	151 017	432 042	19 902	766 640	5 290 819	-	764 996	481 247	1 246 244	6 537 062	May
6 684	141 328	429 298	22 446	721 645	5 291 270	-	758 790	480 452	1 239 243	6 530 513	Jun
11 256	140 482	426 334	26 765	715 131	5 313 548	-	732 240	483 323	1 215 563	6 529 111	Jul
5 599	136 402	426 187	20 299	715 576	5 352 552	-	692 410	486 511	1 178 921	6 531 473	Aug
6 394	129 132	423 732	24 058	740 421	5 340 444	-	670 251	489 294	1 159 545	6 499 989	Sep
3 673	126 625	413 389	23 535	704 786	5 353 650	-	678 712	497 029	1 175 741	6 529 390	Oct
2 629	112 775	406 210	24 782	706 691	5 340 138	-	700 569	498 637	1 199 205	6 539 343	Nov
4 331	124 711	408 511	24 246	697 626	5 337 615	-	727 122	501 304	1 228 426	6 566 041	Dec
2 046	105 439	409 050	24 245	685 477	5 343 107	-	684 196	507 221	1 191 417	6 534 525	2021: Jan
2 546	115 059	408 250	23 049	718 088	5 359 867	-	648 830	511 776	1 160 606	6 520 473	Feb
1 693	112 285	409 817	24 327	708 934	5 347 690	-	591 835	517 138	1 108 973	6 456 662	Mar

KB106

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

Banks¹

Assets

R millions

End of	Central bank money and gold				Deposits, loans						
	Banknotes and subsidiary coin	Gold coin and bullion	Deposits with the SARB	Total	Interbank and intragroup funding, including NCDs/PNs	Loans granted under resale agreements	Instalment debtors, suspensive sales and leases	Mortgage advances	Credit card debtors ²	Foreign-currency loans and advances	Redeemable preference shares
	(1100M)	(1101M)	(1102M)	(1104M)	(1113M)	(1107M)	(1108M)	(1109M)	(1110M)	(1120M)	(1121M)
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
2020	38 002	18 754	127 030	183 786	79 776	380 097	456 572	1 562 299	132 435	397 636	119 387
2018: 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	112 756	278 226	447 442	1 513 820	134 160	517 518	124 247
Apr	34 895	29 217	113 314	177 425	114 146	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	121 064	339 926	443 291	1 513 078	127 727	451 339	123 018
Jul	33 755	19 693	133 790	187 238	108 662	361 227	447 077	1 519 795	129 192	430 411	121 708
Aug	30 676	22 184	136 885	189 746	84 276	378 521	447 097	1 526 314	129 718	443 736	121 314
Sep	38 767	19 934	133 050	191 751	82 979	381 815	449 019	1 533 194	131 213	424 514	119 529
Oct	33 413	18 327	128 652	180 393	91 320	377 739	449 717	1 541 474	131 813	422 020	119 918
Nov	34 239	16 671	134 829	185 739	81 643	373 105	454 406	1 549 973	133 090	410 687	119 768
Dec	38 002	18 754	127 030	183 786	79 776	380 097	456 572	1 562 299	132 435	397 636	119 387
2021: Jan	28 812	17 487	129 703	176 002	70 474	392 997	457 013	1 564 862	132 471	388 363	118 203
Feb	31 775	14 783	125 110	171 667	72 455	383 838	458 740	1 574 912	134 091	385 453	119 926
Mar	37 304	15 909	130 321	183 534	93 454	406 671	460 934	1 579 044	134 151	367 615	120 253

KB107

- 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.

Banks¹

Assets

R millions

and advances			Investments and bills discounted						Non-financial assets	Other assets	Total assets	End of
Overdrafts and loans (1122M)	Less: Credit impairments ³ (1123M)	Total (1124M)	Investments other than shares		Shares (1127M)	Bills and acceptances discounted (1111M)	Less: Credit impairments ³ (1128M)	Total (1129M)				
			Government stock (1125M)	Other (1126M)								
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
1 427 728	119 773	4 165 516	459 172	492 896	77 940	307 444	119	1 337 333	107 984	91 321	5 882 469	2019
1 441 096	172 238	4 397 059	607 702	802 260	77 485	302 990	345	1 790 092	102 696	92 408	6 566 041	2020
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	2018: 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
1 427 728	119 773	4 165 516	459 172	492 896	77 940	307 444	119	1 337 333	107 984	91 321	5 882 469	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
1 480 922	128 441	4 480 650	460 282	845 269	66 930	287 753	134	1 660 099	108 408	116 118	6 578 128	Mar
1 501 116	137 739	4 469 079	500 758	869 853	72 922	304 727	187	1 748 072	108 364	111 038	6 613 978	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
1 451 551	155 307	4 415 688	529 918	813 904	76 085	324 011	275	1 743 644	105 051	96 171	6 530 513	Jun
1 452 720	158 463	4 412 330	535 219	780 131	76 575	340 131	276	1 731 780	104 104	93 659	6 529 111	Jul
1 460 420	160 887	4 430 509	552 524	750 650	77 308	332 581	266	1 712 797	103 521	94 899	6 531 473	Aug
1 413 806	163 365	4 372 704	563 824	744 220	77 598	343 321	253	1 728 709	102 326	104 499	6 499 989	Sep
1 434 721	164 138	4 404 584	582 330	750 541	75 019	336 143	309	1 743 725	103 133	97 556	6 529 390	Oct
1 437 537	163 772	4 396 437	597 486	773 375	78 497	299 075	282	1 748 150	102 689	106 328	6 539 343	Nov
1 441 096	172 238	4 397 059	607 702	802 260	77 485	302 990	345	1 790 092	102 696	92 408	6 566 041	Dec
1 449 691	173 839	4 400 236	618 297	730 775	77 217	319 688	342	1 745 635	101 901	110 750	6 534 525	2021: Jan
1 463 641	173 617	4 419 439	623 903	666 863	85 880	321 672	293	1 698 023	100 890	130 453	6 520 473	Feb
1 438 125	172 257	4 427 992	577 979	656 604	89 297	312 853	361	1 636 372	100 200	108 564	6 456 662	Mar

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 ¹ (1143M)	Local governments and regional services councils (1144M)	Public enterprises and/or corporations ² (1145M)	Insurers and pension funds (1146M)	Other companies and close corporations (1147M)	Households ³ (1154M)	Other monetary institutions (1155M)	Total (1150M)				
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	1 951 377	1 277 521	46 139	3 978 898	222 795	4 201 693	248 940	
2020	108 695	365 097	70 390	178 127	180 812	2 103 159	1 420 561	31 549	4 458 389	181 600	4 639 989	244 418	
2020: Feb.....	119 750	201 914	54 152	166 080	178 720	1 986 109	1 278 678	29 548	4 014 950	231 292	4 246 241	266 089	
Mar.....	127 483	151 039	81 049	168 658	195 061	2 083 202	1 305 499	38 241	4 150 233	267 330	4 417 563	312 780	
Apr.....	122 879	182 235	71 506	169 077	185 551	2 144 297	1 347 734	12 999	4 236 278	253 040	4 489 319	300 716	
May.....	132 544	191 835	65 986	166 391	184 177	2 166 328	1 357 027	14 948	4 279 238	244 941	4 524 179	289 834	
Jun.....	140 625	230 026	59 745	171 097	181 317	2 164 395	1 364 239	19 982	4 331 426	238 200	4 569 626	290 247	
Jul.....	122 138	246 666	74 262	168 244	176 089	2 175 301	1 379 803	17 885	4 360 387	238 030	4 598 417	295 017	
Aug.....	112 542	244 930	72 741	196 225	182 856	2 179 246	1 391 745	23 976	4 404 262	232 714	4 636 976	296 890	
Sep.....	100 628	275 532	65 346	189 707	185 736	2 117 674	1 403 425	32 983	4 371 031	228 993	4 600 024	273 246	
Oct.....	108 675	309 155	60 394	184 486	178 576	2 146 917	1 410 981	33 740	4 432 924	215 939	4 648 863	263 633	
Nov.....	112 998	344 888	54 912	161 516	188 185	2 124 780	1 422 404	24 035	4 433 717	199 730	4 633 447	254 157	
Dec.....	108 695	365 097	70 390	178 127	180 812	2 103 159	1 420 561	31 549	4 458 389	181 600	4 639 989	244 418	
2021: Jan.....	112 489	371 309	67 632	187 006	177 821	2 098 910	1 422 274	30 920	4 468 360	189 270	4 657 631	252 384	
Feb.....	116 725	379 135	63 260	182 736	172 708	2 082 680	1 427 306	31 386	4 455 938	185 841	4 641 779	254 628	
Mar.....	121 311	324 968	86 628	183 594	173 102	2 079 863	1 437 709	30 781	4 437 957	200 799	4 638 756	255 145	

KB109

Banks

Selected asset items

R millions

End of	NCDs/ PNs (1160M)	Advances					Investments						Bills discounted		
		Central government (1510M)	Provincial governments (1174M)	Total loans and advances ⁴ (1166M)	Foreign sector (1167M)	Government sector			Private sector			Foreign sector (1173M)	Treasury bills (1161M)	Land Bank bills and promissory notes (1162M)	Other, including bankers' acceptances (1163M)
						Short-term government stock (1168M)	Long-term government stock (1169M)	Other (1170M)	Stock of public enterprises/corporations (1171M)	Other (1172M)					
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	3 484 159	156 226	88 889	370 283	-	41 464	284 026	176 432	295 323	463	11 658	
2020	9 518	1 308	21	3 531 365	285 585	195 752	411 950	-	43 124	378 636	305 789	290 827	447	11 717	
2020: 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	3 566 099	235 757	112 350	347 931	-	42 388	364 259	333 118	274 373	464	12 916	
Apr.....	13 312	1 725	208	3 559 380	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	3 499 429	309 765	153 759	376 159	-	44 100	392 318	289 843	312 099	450	11 462	
Jul.....	10 512	1 764	23	3 508 076	324 817	149 425	385 794	-	42 912	372 388	289 946	328 654	450	11 027	
Aug.....	11 045	1 575	22	3 519 906	319 855	157 469	395 055	-	42 582	368 657	274 468	321 940	455	10 186	
Sep.....	9 568	1 559	24	3 479 470	303 838	163 197	400 627	-	42 806	373 126	267 381	330 262	447	12 613	
Oct.....	10 881	1 705	21	3 511 727	296 707	175 624	406 706	-	42 938	364 282	276 246	323 197	449	12 497	
Nov.....	9 992	1 483	21	3 525 137	291 177	177 177	420 309	-	42 736	368 852	298 896	287 702	449	10 923	
Dec.....	9 518	1 308	21	3 531 365	285 585	195 752	411 950	-	43 124	378 636	305 789	290 827	447	11 717	
2021: Jan.....	8 240	1 351	22	3 539 547	300 266	206 907	411 389	-	40 067	362 649	282 655	306 510	402	12 777	
Feb.....	8 991	1 282	35	3 574 637	297 512	209 519	414 384	-	39 653	341 250	271 235	306 223	348	15 101	
Mar.....	8 469	1 286	388	3 543 911	312 579	161 583	416 397	1	38 374	335 363	264 761	299 624	251	12 978	

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 transactions¹

R millions

Quarter-end balances according to type of asset and agreement	Instalment sale credit (Hire-purchase credit)			Leasing finance						Total assets financed		
				Financial leases			Operating leases					
	2020/03	2020/04	2021/01	2020/03	2020/04	2021/01	2020/03	2020/04	2021/01	2020/03	2020/04	2021/01
Passenger cars:												
New	125 544	127 918	129 201	2 033	1 731	1 589	144	126	121	127 720	129 775	130 910
Used	169 324	173 275	175 806	866	850	794	7	5	6	170 197	174 130	176 606
Minibuses	5 307	5 520	5 607	31	26	24	115	105	93	5 453	5 651	5 724
Trucks and other land transport equipment	78 606	79 632	80 316	2 774	2 965	3 038	517	494	493	81 898	83 090	83 847
Aircraft, ships and boats	942	950	999	1	1	0	0	0	0	943	951	999
Agricultural machinery and equipment	12 541	13 166	13 778	134	106	114	2	2	1	12 677	13 274	13 894
All household appliances, such as furniture, televisions, radio sets and other electrical equipment	5	4	5	-	-	-	0	0	0	5	5	5
Industrial, commercial and office equipment	24 155	23 800	23 562	2 599	1 359	1 345	444	446	442	27 197	25 605	25 349
Other goods	21 342	21 445	21 751	2 044	3 108	2 312	0	0	0	23 386	24 553	24 063
All goods	437 766	445 710	451 024	10 482	10 145	9 216	1 229	1 178	1 156	449 477	457 033	461 396
According to type of purchaser/lessee	Households ²			Other ³			Total					
	2020/03	2020/04	2021/01	2020/03	2020/04	2021/01	2020/03	2020/04	2021/01	2020/03	2020/04	2021/01
Instalment sale balances	302 189	308 710	312 173	135 577	137 000	138 851	437 766	445 710	451 024			
Leasing balances	1 303	1 248	1 238	10 408	10 075	9 134	11 711	11 323	10 372			

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: Dec	13.82	11.32	14 188	530	14 717
2020: Jan	13.81	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
Jul	13.59	9.24	14 609	675	15 283
Aug	13.51	9.25	13 890	321	14 211
Sep	13.45	9.26	15 703	280	15 984
Oct	13.37	9.26	17 170	340	17 510
Nov	13.31	9.27	15 916	410	16 326
Dec	13.23	9.27	16 212	302	16 514
2021: Jan	13.14	9.26	12 274	183	12 457
Feb	13.09	9.27	15 119	382	15 501
Mar	13.07	9.27	17 025	275	17 300

KB112

Banks Contingent liabilities

R millions

End of	Guarantees on behalf of clients (1191M)	Letters of credit and committed undrawn facilities (1192M)	Bankers' acceptances ¹ (1198M)	Underwriting exposures (1193M)	Credit derivative instruments (1199M)	Committed capital expenditure (1211M)	Operating lease commitments (1212M)	Other contingent liabilities:	
								Total ² (1194M)	Of which: Uncommitted undrawn facilities (1213M)
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	216 065	537 918	-	-	77 146	3 656	370	613 126	612 566
2020	199 248	579 784	-	-	62 849	4 331	106	625 441	624 244
2018: 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	216 065	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	522 248	-	-	79 669	4 671	295	622 216	621 711
Mar	234 199	522 149	-	-	87 836	4 562	258	627 526	626 739
Apr	227 734	507 671	-	-	92 653	4 796	241	621 431	620 632
May	218 099	521 657	-	-	89 887	4 461	215	610 456	609 655
Jun	223 927	536 205	-	-	90 304	6 956	251	616 838	615 919
Jul	222 025	541 090	-	-	94 653	6 780	145	628 094	627 252
Aug	221 172	551 366	-	-	94 470	6 225	180	625 210	623 611
Sep	213 725	573 486	-	-	87 686	6 087	179	630 472	629 704
Oct	209 981	560 729	-	-	76 526	5 656	120	626 403	625 722
Nov	207 622	593 344	-	-	69 012	5 239	122	607 148	605 554
Dec	199 248	579 784	-	-	62 849	4 331	106	625 441	624 244
2021: Jan	194 734	579 396	-	-	58 727	4 085	103	614 517	613 383
Feb	201 043	569 275	-	-	54 769	4 659	105	607 123	606 582
Mar	197 782	592 321	-	-	56 924	4 454	94	613 014	612 433

KB113

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

Banks

Credit cards, cheques and electronic transactions

Millions

Period	Credit cards			Cheques			Electronic transactions		
	Credit card purchases processed during the period ¹			Cheques processed during the period by the automated clearing bureau ²			Electronic fund transfers processed during the period ³		
	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)
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
2020	570.304	334 545	334 545	1.137	18 795	18 795	1 688.789	12 322 282	12 322 282
2018: Feb	46.601	25 717	28 537	0.363	7 398	7 373	102.456	842 540	884 371
Mar	50.539	28 576	28 135	0.348	7 161	7 452	107.687	893 512	884 767
Apr	49.203	26 988	28 667	0.283	6 057	6 612	104.121	821 111	872 567
May	52.790	29 052	29 251	0.339	7 054	6 792	114.818	904 417	892 346
Jun	52.524	29 034	29 445	0.319	6 651	6 758	117.249	899 465	909 533
Jul	51.655	29 494	29 541	0.274	6 353	6 195	117.456	919 620	902 071
Aug	52.497	29 918	30 002	0.317	6 863	6 229	121.910	945 987	906 250
Sep	50.622	29 830	30 577	0.268	5 914	6 526	113.754	877 280	922 329
Oct	55.741	32 986	31 353	0.292	6 703	5 906	124.807	992 783	926 697
Nov	55.039	33 774	32 153	0.271	5 969	5 552	123.090	992 838	924 448
Dec	56.913	33 606	30 746	0.233	5 840	5 976	121.892	949 851	931 379
2019: Jan	52.679	30 245	31 034	0.238	5 148	5 872	105.409	884 621	985 109
Feb	49.521	28 156	31 226	0.250	5 438	5 449	131.836	960 040	1 008 493
Mar	53.745	31 422	31 500	0.229	5 438	5 635	135.101	1 000 401	1 007 062
Apr	54.736	31 778	32 302	0.208	5 384	5 795	163.398	1 040 258	1 083 909
May	55.008	30 608	31 370	0.246	5 664	5 416	136.926	1 039 490	1 015 811
Jun	52.863	31 276	32 554	0.203	4 943	5 530	104.481	948 657	1 011 754
Jul	58.592	34 079	33 448	0.216	5 547	5 004	139.783	1 088 562	1 028 813
Aug	57.590	33 428	33 491	0.217	5 195	4 914	164.987	1 096 061	1 069 105
Sep	56.351	32 723	33 324	0.185	4 776	4 934	107.753	985 171	1 002 807
Oct	60.996	35 439	34 086	0.200	5 073	4 526	139.948	1 106 071	1 038 061
Nov	60.974	36 185	34 237	0.187	4 581	4 377	164.764	1 091 870	1 041 647
Dec	62.642	37 419	34 184	0.150	4 044	3 781	140.303	1 096 609	1 045 239
2020: Jan	57.916	33 303	34 374	0.145	3 483	4 260	133.218	979 005	1 084 713
Feb	56.154	31 757	34 089	0.170	3 937	3 707	136.671	1 024 638	1 063 881
Mar	55.414	31 289	30 916	0.154	3 589	3 486	137.869	1 073 230	1 062 860
Apr	22.028	13 164	14 273	0.032	1 177	1 849	100.234	753 474	799 699
May	33.810	20 838	22 392	0.056	662	1 099	127.965	843 373	878 587
Jun	41.198	25 219	25 326	0.104	1 020	699	139.517	948 491	945 121
Jul	43.770	25 660	25 597	0.111	1 119	862	150.972	1 061 061	1 002 792
Aug	45.966	27 373	28 059	0.088	942	956	138.567	1 039 702	1 062 140
Sep	50.229	29 877	29 466	0.088	842	561	143.952	1 089 220	1 077 419
Oct	53.040	30 405	29 356	0.075	743	609	165.556	1 157 515	1 100 262
Nov	53.167	31 377	30 143	0.061	653	526	151.307	1 130 244	1 108 081
Dec	57.612	34 283	30 554	0.052	629	180	162.961	1 222 327	1 136 727
2021: Jan	45.689	26 452	27 985	0.002	24	1 277	140.783	961 517	1 125 453
Feb	47.963	27 507	30 874	-	-	-	138.681	1 077 216	1 134 456
Mar	56.700	32 523	31 217	-	-	-	162.363	1 215 584	1 171 189

KB117

1. The acquisition of a store card book by a major bank amplified credit card advances in November 2012.
2. Includes all interbank and selected intrabank cheques processed by the automated clearing bureau up to December 2020. The South African Reserve Bank, Financial Sector Conduct Authority, Payments Association of South Africa and the Banking Association South African jointly announced the discontinuation of the acceptance of paper cheques, effective from 31 December 2020 with the last run-over reported in January 2021.
3. 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.

Banks

Liquid assets and cash reserves¹

R millions

Period	Liquid assets									Cash reserves ⁷	
	Banknotes and subsidiary coin	Gold coin and bullion	Reserve and clearing account balances held with SARB ²	Treasury bills	Government stock ³	SARB securities	Guaranteed securities ⁴	Total holdings ⁵	Required holdings ⁶	Banks' liabilities as adjusted	Minimum reserve balances to be held with SARB ⁸
	(1240M)	(1241M)	(1242M)	(1244M)	(1245M)	(1246M)	(1247M)	(1250M)	(1251M)	(1252M)	(1255M)
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	29 117	1 825	327	272 930	331 750	1 436	-	637 385	249 508	4 412 965	110 324
2020	28 951	2 936	306	263 239	487 069	2 347	-	784 848	277 675	4 676 769	116 919
2018: 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	4 458 227	111 456
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	32 248	1 751	374	265 721	370 811	1 305	-	672 211	256 511	4 595 801	114 895
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	4 572 943	114 324
Mar	26 813	4 923	451	259 155	407 010	2 882	-	701 234	268 238	4 598 427	114 961
Apr	27 005	2 734	324	273 126	425 788	4 737	-	733 713	277 624	4 628 088	115 702
May	27 312	2 301	175	281 596	459 206	6 197	-	776 788	284 140	4 667 347	116 684
Jun	28 519	2 783	182	274 784	514 746	2 281	-	823 294	283 840	4 689 789	117 245
Jul	28 366	1 762	223	275 547	543 133	4 225	-	853 255	283 570	4 714 061	117 852
Aug	30 248	3 198	198	267 236	541 082	3 794	-	845 756	284 314	4 720 863	118 022
Sep	31 554	3 907	150	267 394	530 324	1 081	-	834 411	283 887	4 713 040	117 826
Oct	28 882	2 431	730	254 995	540 772	48	-	827 857	283 714	4 726 079	118 152
Nov	30 159	2 289	343	250 428	552 481	43	-	835 744	283 709	4 741 592	118 540
Dec	30 053	2 477	341	255 425	575 302	59	-	863 657	284 441	4 763 350	119 084
2021: Jan	26 978	1 759	350	259 471	572 076	51	-	860 686	285 225	4 783 131	119 578
Feb	28 691	1 377	207	256 841	558 655	738	-	846 509	285 532	4 807 584	120 190
Mar	29 094	1 457	216	260 915	539 848	6 595	-	838 123	284 321	4 816 960	120 424

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 banks¹ and the Postbank Liabilities

R millions

End of	Mutual banks										Postbank
	Deposits					Other liabilities to the public	Total liabilities to the public	Gross capital and reserves	Other liabilities	Total liabilities ³	Deposits ²
	Transmission	Savings	Other short and medium term	Long term	Total						
(1200M)	(1201M)	(1202M)	(1203M)	(1204M)	(1205M)	(1206M)	(1207M)	(1208M)	(1210M)	(1209M)	
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
2020	2	105	768	1 714	2 589	66	2 655	662	114	3 431	7 636
2020: 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
Jul	2	84	736	1 859	2 681	68	2 749	590	114	3 452	7 487
Aug	2	81	765	1 815	2 663	72	2 735	584	104	3 422	6 504
Sep	2	78	808	1 781	2 668	70	2 738	587	106	3 431	6 779
Oct	2	88	819	1 746	2 655	67	2 722	630	106	3 458	9 468
Nov	6	95	776	1 720	2 598	68	2 666	668	109	3 443	8 440
Dec	2	105	768	1 714	2 589	66	2 655	662	114	3 431	7 636
2021: Jan	2	109	766	1 694	2 571	65	2 636	656	116	3 409	7 986
Feb	3	127	704	1 724	2 558	63	2 620	645	117	3 382	7 210
Mar	3	129	662	1 747	2 542	65	2 607	643	114	3 364	7 392

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 banks¹ and the Postbank Assets

R millions

End of	Mutual banks										Postbank	
	Claims on the private sector				Claims on the government sector		Claims on the monetary sector			Other assets	Total assets ²	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)	
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
2020	934	748	-	133	579	-	320	236	-	483	3 431	7 636
2020: 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
Jul	937	803	-	129	229	-	646	238	-	470	3 452	7 487
Aug	935	728	-	129	359	-	526	212	-	533	3 422	6 504
Sep	946	729	-	122	642	-	266	192	-	534	3 431	6 779
Oct	948	728	-	123	655	-	290	193	-	522	3 458	9 468
Nov	941	733	-	129	643	-	287	230	-	478	3 443	8 440
Dec	934	748	-	133	579	-	320	236	-	483	3 431	7 636
2021: Jan	924	737	-	147	571	-	309	241	-	479	3 409	7 986
Feb	933	752	-	136	668	-	212	211	-	470	3 382	7 210
Mar	940	752	-	140	611	-	235	207	-	480	3 364	7 392

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 ¹		Land Bank bills (1275M)	Land Bank promissory notes ² (1276M)	Land Bank debentures (1277M)	Capital and reserves (1278M)	Other liabilities (1279M)	Total liabilities (1280M)
		Domestic sector (1274M)	Foreign sector (1281M)						
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
2020	528	1 686	1 026	1 427	35 832	-	4 160	-	44 659
2018: 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
Jul.....	742	1 686	1 072	1 427	36 204	-	3 172	-	44 303
Aug.....	714	1 686	1 026	1 427	36 204	-	2 868	-	43 925
Sep.....	701	1 686	1 026	1 427	35 864	-	5 094	-	45 799
Oct.....	722	1 686	1 026	1 427	35 864	-	4 551	-	45 277
Nov.....	720	1 686	1 026	1 427	35 832	-	4 350	-	45 041
Dec.....	528	1 686	1 026	1 427	35 832	-	4 160	-	44 659
2021: Jan.....	520	1 686	1 026	1 427	35 832	-	4 842	-	45 333
Feb.....	517	1 484	981	1 256	32 084	-	4 759	-	41 081
Mar.....	517	1 484	981	1 256	31 744	-	3 378	-	39 359

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 ¹ (1291M)	Total (1293M)	Individuals (1294M)	Co-operatives (1295M)							
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	26 896	
2019	508	25 827	26 335	8 405	8 180	1 712	18 297	44 631	4 898	49 529	26 276	
2020	649	22 118	22 768	7 198	7 005	1 466	15 669	38 437	6 222	44 659	22 674	
2018: Feb	1 219	26 218	27 437	8 532	6 262	1 777	16 571	44 008	2 416	46 424	26 959	
Mar	1 284	26 362	27 646	8 579	6 263	1 786	16 628	44 274	3 450	47 724	27 018	
Apr	1 288	26 524	27 812	8 631	6 264	1 797	16 693	44 505	3 049	47 554	26 988	
May	1 280	26 261	27 541	8 546	6 262	1 780	16 588	44 129	3 444	47 574	26 858	
Jun	1 175	26 247	27 422	8 542	6 262	1 779	16 582	44 004	3 236	47 239	26 985	
Jul	572	25 722	26 294	8 371	8 147	1 705	18 222	44 516	2 777	47 293	26 644	
Aug	511	25 344	25 856	8 248	8 027	1 680	17 954	43 810	4 071	47 881	26 597	
Sep	513	25 432	25 945	8 276	8 055	1 686	18 016	43 961	3 086	47 047	26 651	
Oct	510	25 284	25 795	8 228	8 008	1 676	17 912	43 707	3 544	47 251	26 528	
Nov	517	25 629	26 146	8 340	8 117	1 699	18 156	44 302	3 425	47 728	26 606	
Dec	522	26 357	26 880	8 577	8 348	1 747	18 672	45 552	3 210	48 762	26 896	
2019: Jan	520	26 225	26 745	8 534	8 306	1 738	18 579	45 324	3 289	48 613	26 734	
Feb	529	27 042	27 571	8 800	8 565	1 792	19 157	46 728	2 550	49 278	27 080	
Mar	511	26 164	26 675	8 514	8 287	1 734	18 535	45 210	4 204	49 414	26 032	
Apr	517	26 288	26 805	8 555	8 326	1 742	18 623	45 428	5 808	51 235	25 992	
May	516	26 241	26 757	8 540	8 311	1 739	18 590	45 348	5 263	50 610	26 084	
Jun	507	25 789	26 296	8 392	8 168	1 709	18 270	44 566	6 660	51 226	25 863	
Jul	494	25 110	25 604	8 171	7 953	1 664	17 789	43 393	7 655	51 048	25 985	
Aug	492	25 001	25 492	8 136	7 918	1 657	17 711	43 204	8 971	52 175	26 279	
Sep	494	25 129	25 623	8 178	7 959	1 666	17 802	43 425	8 609	52 034	26 300	
Oct	493	25 040	25 533	8 149	7 931	1 660	17 739	43 272	8 404	51 676	26 339	
Nov	500	25 404	25 903	8 267	8 046	1 684	17 997	43 900	5 024	48 924	26 375	
Dec	508	25 827	26 335	8 405	8 180	1 712	18 297	44 631	4 898	49 529	26 276	
2020: Jan	508	25 923	26 430	8 400	8 175	1 711	18 285	44 716	3 877	48 593	26 409	
Feb	512	26 020	26 532	8 468	8 241	1 725	18 434	44 966	2 023	46 989	26 059	
Mar	518	26 349	26 867	8 575	8 345	1 746	18 667	45 534	1 721	47 254	26 215	
Apr	530	26 457	26 986	8 610	8 379	1 754	18 743	45 729	871	46 600	26 159	
May	520	25 963	26 483	8 449	8 223	1 721	18 393	44 876	1 336	46 212	25 833	
Jun	505	25 189	25 694	8 197	7 978	1 670	17 845	43 538	1 013	44 551	25 280	
Jul	491	24 490	24 981	7 970	7 756	1 623	17 349	42 331	1 973	44 303	25 389	
Aug	483	24 080	24 563	7 836	7 627	1 596	17 059	41 622	2 303	43 925	25 349	
Sep	526	26 283	26 809	8 553	8 324	1 742	18 619	45 428	371	45 799	27 515	
Oct	494	23 305	23 799	7 584	7 381	1 545	16 510	40 309	4 968	45 277	24 583	
Nov	664	22 884	23 548	7 447	7 248	1 517	16 212	39 760	5 281	45 041	23 996	
Dec	649	22 118	22 768	7 198	7 005	1 466	15 669	38 437	6 222	44 659	22 674	
2021: Jan	980	21 785	22 765	7 089	6 900	1 444	15 433	38 199	7 135	45 333	22 731	
Feb	1 102	21 536	22 638	7 008	6 821	1 427	15 257	37 894	3 186	41 081	22 223	
Mar	1 186	21 073	22 259	6 858	6 674	1 397	14 928	37 187	2 172	39 359	21 705	

KB119

1. Including control boards.

Monetary sector¹

Liabilities

R millions

End of	Banknotes and coin ² (1312M)	Deposits of domestic private sector, local authorities and public enterprises and/or corporations ³						
		Cheque and transmission (1313M)	Other demand (1314M)	Savings (1321M)	Short term (1316M)	Medium term (1322M)	Long term (1319M)	Total (1320M)
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	920 164	288 566	245 247	665 354	729 286	3 636 661
2020	139 569	949 152	1 100 656	340 756	270 784	688 797	628 889	3 979 034
2018: 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	251 612	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	930 459	276 743	248 933	636 180	795 822	3 652 967
Sep.....	122 278	777 477	934 818	276 874	238 777	642 719	774 493	3 645 157
Oct.....	119 372	764 934	945 248	282 614	234 131	651 159	780 628	3 658 715
Nov.....	130 944	789 892	918 445	289 727	218 710	685 183	773 976	3 675 933
Dec.....	127 072	788 044	920 164	288 566	245 247	665 354	729 286	3 636 661
2020: Jan.....	119 915	790 439	926 333	286 621	246 361	665 322	739 581	3 654 657
Feb.....	123 471	790 866	920 570	287 304	266 079	658 307	760 404	3 683 530
Mar.....	123 634	850 046	1 080 540	294 610	261 350	626 206	740 196	3 852 948
Apr.....	125 471	861 885	1 080 589	312 050	297 041	641 789	747 006	3 940 362
May.....	134 465	834 967	1 086 651	313 703	293 811	660 959	773 928	3 964 019
Jun.....	136 323	863 442	1 061 183	317 285	282 830	654 563	785 953	3 965 256
Jul.....	142 116	872 247	1 046 342	325 712	294 772	669 083	791 880	4 000 035
Aug.....	141 703	914 233	1 090 389	325 532	312 736	665 094	737 570	4 045 554
Sep.....	137 078	917 507	1 065 823	329 303	285 832	662 634	725 465	3 986 564
Oct.....	140 354	928 236	1 094 676	336 951	297 238	670 837	680 115	4 008 054
Nov.....	140 486	937 676	1 129 063	337 606	247 297	688 966	635 878	3 976 487
Dec.....	139 569	949 152	1 100 656	340 756	270 784	688 797	628 889	3 979 034
2021: Jan.....	137 646	930 551	1 120 988	339 465	276 423	672 578	642 314	3 982 321
Feb.....	135 026	928 610	1 132 869	336 217	274 501	638 243	646 450	3 956 890
Mar.....	131 033	968 307	1 149 829	339 308	248 477	631 762	651 907	3 989 590

KB120

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

Monetary sector¹

Liabilities

R millions

Government deposits ⁴	Foreign liabilities			Capital and reserves			Other liabilities	Total liabilities	End of
	SARB and CPD	Other	Total	Domestic	Foreign	Total			
(1506M)	(1339M)	(1507M)	(1508M)	(1334M)	(1335M)	(1336M)	(1509M)	(1338M)	
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	407 582	46 536	454 118	1 028 737	6 262 445	2019
593 554	13 484	573 601	587 086	416 210	51 902	468 112	1 145 979	6 913 333	2020
368 498	9 931	456 289	466 220	383 503	43 216	426 719	823 768	5 441 216	2018: 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
379 722	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	1 119 436	6 291 927	Aug
480 767	8 224	541 050	549 274	400 089	47 295	447 385	1 092 149	6 337 009	Sep
485 714	11 426	507 213	518 639	400 284	46 315	446 599	1 117 635	6 346 674	Oct
489 596	9 904	478 581	488 485	398 378	46 463	444 840	1 081 257	6 311 056	Nov
483 488	8 522	523 848	532 370	407 582	46 536	454 118	1 028 737	6 262 445	Dec
468 942	16 097	545 986	562 083	411 734	47 311	459 046	1 099 567	6 364 210	2020: Jan
502 807	14 401	577 011	591 413	412 725	48 283	461 008	1 179 513	6 541 742	Feb
435 298	9 070	793 735	802 806	401 245	48 377	449 622	1 323 913	6 988 222	Mar
480 457	17 313	773 160	790 473	398 713	48 856	447 569	1 337 780	7 122 112	Apr
486 070	15 336	690 638	705 974	398 998	48 785	447 783	1 298 247	7 036 558	May
514 470	9 297	672 861	682 158	397 176	48 213	445 389	1 274 188	7 017 783	Jun
574 981	16 299	669 129	685 428	397 414	50 419	447 832	1 270 248	7 120 642	Jul
529 614	13 837	629 037	642 874	400 818	49 890	450 709	1 260 600	7 071 054	Aug
548 113	10 485	618 140	628 625	405 066	50 656	455 722	1 244 090	7 000 192	Sep
562 658	18 604	596 406	615 010	410 338	52 502	462 839	1 204 713	6 993 628	Oct
593 988	14 494	571 324	585 818	411 927	52 329	464 256	1 173 152	6 934 187	Nov
593 554	13 484	573 601	587 086	416 210	51 902	468 112	1 145 979	6 913 333	Dec
606 494	17 709	535 391	553 100	420 486	54 225	474 710	1 181 562	6 935 833	2021: Jan
611 821	11 709	511 144	522 853	423 323	55 867	479 190	1 185 790	6 891 570	Feb
533 704	10 882	511 212	522 094	426 724	55 995	482 719	1 139 069	6 798 209	Mar

KB121

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

Monetary sector¹

Assets

R millions

End of	Foreign assets					Claims on the private sector					
	Gold and foreign exchange			Long term ³	Total foreign assets	SARB	CPD ⁴	Land Bank	Other ⁵ monetary institutions	Total	Of which: Local authorities
	SARB ²	Other	Total									(1021M)	(1349M)	(1511M)	(1344M)	(1345M)	(1298M)	(1346M)	(1347M)	(1348M)
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	3 824 200	3 870 083	20 171
2020	807 615	755 944	1 563 559	225 782	1 789 341	1 009	99	38 437	3 968 122	4 007 667	19 478
2018: 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	3 824 200	3 870 083	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	3 986 973	4 033 515	20 225
Apr	956 972	761 092	1 718 063	274 087	1 992 151	1 009	-	45 729	3 992 320	4 039 057	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	763 146	1 669 931	227 076	1 897 007	1 009	99	43 538	3 950 470	3 995 117	19 904
Jul	982 221	781 872	1 764 093	227 244	1 991 337	1 009	99	42 331	3 938 907	3 982 346	20 025
Aug	931 216	802 470	1 733 686	210 798	1 944 484	1 009	100	41 622	3 945 343	3 988 073	20 094
Sep	916 395	782 295	1 698 690	207 207	1 905 897	1 009	98	45 428	3 910 105	3 956 640	20 482
Oct	872 086	780 312	1 652 398	211 065	1 863 464	1 009	99	40 309	3 936 249	3 977 665	20 126
Nov	821 088	765 949	1 587 036	220 187	1 807 224	1 009	99	39 760	3 952 887	3 993 755	20 254
Dec	807 615	755 944	1 563 559	225 782	1 789 341	1 009	99	38 437	3 968 122	4 007 667	19 478
2021: Jan	822 270	770 822	1 593 093	198 021	1 791 114	1 009	100	38 199	3 958 251	3 997 558	19 397
Feb	804 444	780 248	1 584 692	172 207	1 756 900	1 009	100	37 894	3 971 054	4 010 058	19 557
Mar	783 989	785 798	1 569 787	165 695	1 735 482	1 009	-	37 187	3 933 841	3 972 037	18 589

KB122

- 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.

Monetary sector¹

Assets

R millions

Claims on the government sector				Total claims on the government sector ³	Other assets	Total assets	End of
Credit							
SARB ⁶	CPD ⁷	Other ⁵ monetary institutions	Total	(1359M)	(1513M)	(1358M)	
(1350M)	(1351M)	(1352M)	(1353M)				
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	204 550	6 262 445	2019
41 844	15 393	841 874	899 111	899 111	217 214	6 913 333	2020
8 100	24 555	573 669	606 324	606 324	166 790	5 441 216	2018: 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	204 550	6 262 445	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	711 973	746 682	746 682	237 124	6 988 222	Mar
20 644	59 445	764 741	844 829	844 829	246 075	7 122 112	Apr
30 830	65 167	807 652	903 649	903 649	234 959	7 036 558	May
35 890	64 926	811 003	911 819	911 819	213 841	7 017 783	Jun
38 383	74 666	806 557	919 606	919 606	227 353	7 120 642	Jul
38 737	56 070	815 597	910 404	910 404	228 093	7 071 054	Aug
39 372	39 341	824 797	903 511	903 511	234 143	7 000 192	Sep
39 783	58 197	830 149	928 129	928 129	224 371	6 993 628	Oct
41 086	48 989	830 388	920 463	920 463	212 746	6 934 187	Nov
41 844	15 393	841 874	899 111	899 111	217 214	6 913 333	Dec
42 133	22 696	858 373	923 203	923 203	223 959	6 935 833	2021: Jan
41 772	1 854	858 388	902 015	902 015	222 598	6 891 570	Feb
39 267	94	808 438	847 799	847 799	242 892	6 798 209	Mar

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 institutions¹

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 ⁴ (1347M)	Net credit extended to the government sector (1367M)	Total domestic credit extension ⁵ (1368M)	Claims on local authorities (1348M)	Loans granted under resale agreements (1502M)	Assets securitised ⁶ (1375M)
			Instalment sale credit (1362M)	Leasing finance ² (1363M)	Mortgage advances (1364M)	Other loans and advances (1365M)	Total loans and advances ³ (1369M)	Of which: Households (1505M)						
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	1 590 482	3 535 632	1 734 977	3 870 083	284 190	4 154 273	20 171	76 505	1 963
2020	423 001	5 625	445 694	11 323	1 568 311	1 553 714	3 579 041	1 790 521	4 007 667	305 557	4 313 224	19 478	95 103	-
2018: 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	1 590 482	3 535 632	1 734 977	3 870 083	284 190	4 154 273	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	297 119	4 168 511	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	254 482	4 162 238	20 167	77 998	-
Mar	407 894	7 192	435 926	11 959	1 522 385	1 648 160	3 618 430	1 758 978	4 033 515	311 384	4 344 899	20 225	84 504	-
Apr	420 703	6 223	427 824	11 939	1 519 377	1 652 991	3 612 131	1 738 697	4 039 057	364 372	4 403 430	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	417 579	4 426 121	20 081	82 169	-
Jun	437 656	7 018	431 434	12 292	1 520 929	1 585 788	3 550 443	1 734 840	3 995 117	397 349	4 392 466	19 904	87 564	-
Jul	416 538	6 323	435 316	12 201	1 526 909	1 585 059	3 559 485	1 741 519	3 982 346	344 625	4 326 970	20 025	83 555	-
Aug	412 476	5 978	435 386	12 152	1 533 504	1 588 577	3 569 619	1 749 443	3 988 073	380 790	4 368 864	20 094	85 698	-
Sep	417 162	6 203	437 734	11 710	1 541 952	1 541 880	3 533 276	1 760 611	3 956 640	355 398	4 312 038	20 482	89 622	-
Oct	408 450	6 111	438 693	11 465	1 548 422	1 564 525	3 563 104	1 768 214	3 977 665	365 472	4 343 137	20 126	91 037	-
Nov	412 825	5 997	443 426	11 419	1 556 575	1 563 513	3 574 933	1 779 662	3 993 755	326 475	4 320 229	20 254	91 998	-
Dec	423 001	5 625	445 694	11 323	1 568 311	1 553 714	3 579 041	1 790 521	4 007 667	305 557	4 313 224	19 478	95 103	-
2021: Jan	403 971	6 277	446 197	11 255	1 570 577	1 559 281	3 587 310	1 795 267	3 997 558	316 708	4 314 266	19 397	96 953	-
Feb	382 148	6 586	447 983	11 205	1 580 138	1 581 997	3 621 323	1 808 860	4 010 058	290 194	4 300 251	19 557	88 351	-
Mar	374 885	7 082	451 014	10 371	1 583 560	1 545 123	3 590 069	1 817 041	3 972 037	314 095	4 286 132	18 589	100 595	-

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 aggregates¹

R millions

End of	Banknotes and coin in circulation (1312M)	Cheque and transmission deposits (1313M)	M1A ² (1370M)	Other demand deposits ³ (1314M)	M1 ⁴ (1371M)	Other short- and medium-term deposits ⁵ (1372M)	M2 ⁶ (1373M)	Long-term deposits ⁷ (1319M)	M3 ⁸ (1374M)
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	920 164	1 835 280	1 199 167	3 034 447	729 286	3 763 732
2020	139 569	949 152	1 088 720	1 100 656	2 189 376	1 300 337	3 489 713	628 889	4 118 602
2018: 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	930 459	1 820 393	1 161 855	2 982 248	795 822	3 778 070
Sep	122 278	777 477	899 755	934 818	1 834 573	1 158 369	2 992 942	774 493	3 767 435
Oct	119 372	764 934	884 307	945 248	1 829 555	1 167 904	2 997 459	780 628	3 778 087
Nov	130 944	789 892	920 835	918 445	1 839 280	1 193 620	3 032 900	773 976	3 806 876
Dec	127 072	788 044	915 116	920 164	1 835 280	1 199 167	3 034 447	729 286	3 763 732
2020: Jan	119 915	790 439	910 353	926 333	1 836 686	1 198 304	3 034 991	739 581	3 774 572
Feb	123 471	790 866	914 337	920 570	1 834 908	1 211 689	3 046 597	760 404	3 807 001
Mar	123 634	850 046	973 680	1 080 540	2 054 220	1 182 166	3 236 386	740 196	3 976 582
Apr	125 471	861 885	987 356	1 080 589	2 067 946	1 250 881	3 318 827	747 006	4 065 833
May	134 465	834 967	969 432	1 086 651	2 056 083	1 268 474	3 324 556	773 928	4 098 485
Jun	136 323	863 442	999 764	1 061 183	2 060 948	1 254 678	3 315 625	785 953	4 101 578
Jul	142 116	872 247	1 014 364	1 046 342	2 060 705	1 289 567	3 350 272	791 880	4 142 152
Aug	141 703	914 233	1 055 936	1 090 389	2 146 325	1 303 362	3 449 687	737 570	4 187 258
Sep	137 078	917 507	1 054 585	1 065 823	2 120 408	1 277 768	3 398 176	725 465	4 123 641
Oct	140 354	928 236	1 068 591	1 094 676	2 163 267	1 305 026	3 468 293	680 115	4 148 408
Nov	140 486	937 676	1 078 162	1 129 063	2 207 226	1 273 869	3 481 094	635 878	4 116 973
Dec	139 569	949 152	1 088 720	1 100 656	2 189 376	1 300 337	3 489 713	628 889	4 118 602
2021: Jan	137 646	930 551	1 068 197	1 120 988	2 189 186	1 288 467	3 477 653	642 314	4 119 967
Feb	135 026	928 610	1 063 637	1 132 869	2 196 506	1 248 960	3 445 466	646 450	4 091 917
Mar	131 033	968 307	1 099 341	1 149 829	2 249 170	1 219 547	3 468 716	651 907	4 120 623

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 analysis¹

R millions

End of	Not seasonally adjusted							Seasonally adjusted				
	M3 (1374M)	Counterparts						M3 (1374N)	Counterparts			
		Net foreign assets ² (1380M)	Claims on the government sector			Claims on the private sector (1347M)	Net other assets and liabilities ² (1381M)		Net foreign assets (1380N)	Net claims on the government sector (1367N)	Claims on the private sector (1347N)	
			Gross claims (1356M)	Government deposits (1330M)	Net claims (1367M)							
2019: Nov.....	3 806 876	961 298	788 270	489 596	298 674	3 863 288	-1 316 383	3 798 324	943 285	274 473	3 875 959	
Dec.....	3 763 732	887 765	767 678	483 488	284 190	3 870 083	-1 278 305	3 772 137	886 683	282 637	3 881 389	
2020: Jan.....	3 774 572	941 466	766 062	468 942	297 119	3 871 392	-1 335 406	3 824 312	965 642	296 972	3 878 594	
Feb.....	3 807 001	1 040 330	757 290	502 807	254 482	3 907 756	-1 395 567	3 869 336	1 100 578	254 754	3 888 428	
Mar.....	3 976 582	1 168 095	746 682	435 298	311 384	4 033 515	-1 536 412	3 968 487	1 189 801	311 567	3 995 959	
Apr.....	4 065 833	1 201 677	844 829	480 457	364 372	4 039 057	-1 539 274	4 061 807	1 228 075	364 385	4 029 848	
May.....	4 098 485	1 183 435	903 649	486 070	417 579	4 008 542	-1 511 071	4 079 251	1 193 025	417 552	4 003 832	
Jun.....	4 101 578	1 214 849	911 819	514 470	397 349	3 995 117	-1 505 737	4 118 385	1 208 743	397 710	3 997 318	
Jul.....	4 142 152	1 305 909	919 606	574 981	344 625	3 982 346	-1 490 727	4 117 799	1 325 072	344 309	4 001 357	
Aug.....	4 187 258	1 301 610	910 404	529 614	380 790	3 988 073	-1 483 216	4 139 274	1 292 641	380 592	3 982 455	
Sep.....	4 123 641	1 277 272	903 511	548 113	355 398	3 956 640	-1 465 669	4 105 435	1 218 543	355 483	3 957 051	
Oct.....	4 148 408	1 248 453	928 129	562 658	365 472	3 977 665	-1 443 182	4 136 406	1 186 854	365 396	3 997 825	
Nov.....	4 116 973	1 221 406	920 463	593 988	326 475	3 993 755	-1 424 662	4 110 294	1 176 731	326 330	4 007 389	
Dec.....	4 118 602	1 202 256	899 111	593 554	305 557	4 007 667	-1 396 877	4 130 298	1 221 052	305 553	4 021 467	
2021: Jan.....	4 119 967	1 238 014	923 203	606 494	316 708	3 997 558	-1 432 313	4 173 357	1 267 719	314 356	4 005 676	
Feb.....	4 091 917	1 234 047	902 015	611 821	290 194	4 010 058	-1 442 382	4 158 705	1 221 162	319 804	3 990 814	
Mar.....	4 120 623	1 213 387	847 799	533 704	314 095	3 972 037	-1 378 896	4 111 730	1 155 219	335 942	3 935 120	

KB126

Changes

R millions

Period	Not seasonally adjusted							Seasonally adjusted				
	M3 (1374H)	Counterparts						M3 (1374I)	Counterparts			
		Net foreign assets ² (1380H)	Claims on the government sector			Claims on the private sector (1347H)	Net other assets and liabilities ² (1381H)		Net foreign assets (1380I)	Net claims on the government sector (1367I)	Claims on the private sector (1347I)	
			Gross claims (1356H)	Government deposits ³ (1330H)	Net claims (1367H)							
2019: Nov.....	28 789	-7 565	9 088	-3 883	5 206	10 591	20 557	32 369	18 616	-5 546	4 684	
Dec.....	-43 144	-73 534	-20 592	6 108	-14 483	6 795	38 078	-26 187	-56 601	8 164	5 429	
2020: Jan.....	10 840	53 702	-1 617	14 546	12 929	1 309	-57 101	52 176	78 959	14 335	-2 794	
Feb.....	32 429	98 864	-8 772	-33 865	-42 637	36 364	-60 161	45 024	134 936	-42 218	9 834	
Mar.....	169 581	127 765	-10 608	67 509	56 901	125 760	-140 845	99 151	89 223	56 813	107 531	
Apr.....	89 251	33 582	98 148	-45 159	52 989	5 542	-2 862	93 320	38 274	52 819	33 889	
May.....	32 652	-18 242	58 820	-5 613	53 207	-30 516	28 203	17 444	-35 051	53 167	-26 016	
Jun.....	3 094	31 414	8 170	-28 400	-20 230	-13 425	5 335	39 134	15 718	-19 841	-6 513	
Jul.....	40 573	91 060	7 787	-60 512	-52 725	-12 771	15 009	-586	116 330	-53 401	4 039	
Aug.....	45 106	-4 299	-9 202	45 368	36 166	5 728	7 512	21 475	-32 431	36 283	-18 902	
Sep.....	-63 616	-24 338	-6 893	-18 499	-25 392	-31 433	17 547	-33 839	-74 099	-25 109	-25 404	
Oct.....	24 767	-28 818	24 618	-14 545	10 074	21 025	22 487	30 971	-31 689	9 913	40 774	
Nov.....	-31 435	-27 048	-7 666	-31 331	-38 997	16 090	18 520	-26 112	-10 122	-39 065	9 563	
Dec.....	1 630	-19 150	-21 352	434	-20 918	13 912	27 785	20 004	44 321	-20 778	14 078	
2021: Jan.....	1 365	35 758	24 091	-12 940	11 151	-10 109	-35 436	43 060	46 667	8 803	-15 791	
Feb.....	-28 050	-3 967	-21 188	-5 326	-26 514	12 499	-10 068	-14 653	-46 557	5 448	-14 862	
Mar.....	28 706	-20 660	-54 216	78 117	23 902	-38 021	63 485	-46 975	-65 943	16 138	-55 694	

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 ³ (1480M)
	Gross amount ¹										
	Assets mortgaged				Total (1474M)	Purpose					
	Residential		Farms (1472M)	Commercial and other (1473M)		For construction of buildings ² (1475M)	Existing buildings (1476M)	Vacant land (1477M)			
	Total (1470M)	Of which: Re-advances (1471M)									
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
2020	320 821	6 422	1 328	103 152	425 300	30 035	390 079	5 187	268 278	191 106	1 563 241
2018: 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	20 429	491	77	6 541	27 047	1 583	25 136	328	16 527	12 850	1 495 552
Feb	25 273	659	237	9 999	35 508	2 954	32 128	426	22 231	10 837	1 506 887
Mar	24 568	595	78	10 143	34 789	3 098	31 480	211	30 870	22 901	1 514 762
Apr	8 852	248	35	5 841	14 728	946	13 455	328	6 869	9 915	1 511 709
May	12 698	256	8	4 605	17 311	1 272	15 939	100	7 206	11 405	1 507 504
Jun	24 006	398	129	9 889	34 024	2 817	30 516	691	18 138	11 623	1 514 012
Jul	35 305	534	157	7 458	42 921	2 737	39 774	410	23 629	16 878	1 520 740
Aug	33 792	526	194	8 644	42 631	2 770	39 304	557	23 918	17 392	1 527 257
Sep	36 344	600	119	8 398	44 861	2 684	41 431	746	29 160	22 261	1 534 147
Oct	37 354	747	132	8 551	46 038	2 996	42 477	565	29 105	20 805	1 542 430
Nov	34 778	667	79	10 783	45 641	2 632	42 490	519	27 871	19 350	1 550 923
Dec	27 422	701	81	12 298	39 801	3 545	35 948	307	32 752	14 889	1 563 241
2021: Jan	24 049	496	96	4 789	28 933	1 618	27 113	203	16 354	13 754	1 565 795
Feb	34 122	726	230	6 262	40 613	2 620	37 470	523	26 731	16 659	1 575 855
Mar	37 219	852	314	9 839	47 373	2 823	44 006	544	32 822	25 299	1 579 995

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 statistics¹

Assets

R millions

Outstanding balances as at quarter-end	2019				2020				2021
	01	02	03	04	01	02	03	04	01
Total cross-border assets/claims²..... KBP1531A	641 234	663 343	653 785	624 402	1 001 213	972 974	963 369	953 218	939 563
Financial instruments									
Deposits and loans..... KBP1538A	471 146	486 241	444 632	414 201	623 075	641 722	616 482	588 567	594 250
Debt securities..... KBP1539A	64 288	60 231	65 834	76 697	81 242	89 094	128 466	132 955	160 070
Other claims..... KBP1540A	105 800	116 872	143 318	133 503	296 896	242 157	218 421	231 697	185 244
Bank type									
Domestic banks..... KBP1555A	560 153	578 070	558 990	542 320	845 565	827 369	828 182	810 466	810 432
Foreign branches..... KBP1557A	79 895	84 083	93 580	81 731	155 456	145 348	134 894	142 471	128 898
Foreign subsidiaries..... KBP1559A	1 186	1 190	1 215	351	191	256	294	281	234
Currency									
Foreign..... KBP1531F	508 213	518 277	504 226	490 566	703 997	678 578	682 610	651 229	654 435
US dollar..... KBP1531U	391 749	401 223	385 322	366 711	522 231	524 339	540 847	502 969	505 620
Euro..... KBP1531E	44 056	48 318	44 241	43 607	76 521	62 006	49 753	56 279	51 650
Yen..... KBP1531Y	6 026	3 226	3 354	8 467	4 937	3 796	6 173	12 336	9 154
British pound..... KBP1531G	34 787	38 276	35 717	42 206	54 332	43 773	44 938	41 060	40 670
Swiss franc..... KBP1531C	396	458	667	345	1 026	544	674	807	668
Other currencies..... KBP1531O	31 200	26 775	34 925	29 232	44 950	44 120	40 225	37 777	46 674
Domestic (Rand)..... KBP1531R	133 021	145 066	149 559	133 835	297 215	294 395	280 759	301 989	285 128
Counterparty Institutional sector									
Financial									
Banks..... KBP1515A	407 954	423 841	413 438	383 104	684 837	633 352	605 437	601 138	601 475
of which: Inter-office positions..... KBP1517A	147 697	133 610	115 614	120 980	216 997	167 719	135 352	169 877	150 255
Non-bank financial..... KBP1525A	81 028	98 815	103 136	103 985	156 714	177 164	176 395	203 094	179 988
Non-financial									
Non-financial institutions..... KBP1519A	113 576	110 200	104 229	97 587	118 981	112 921	96 425	76 653	76 404
General government..... KBP1521A	28 119	20 734	24 454	31 207	30 946	39 898	76 729	64 218	73 768
Households..... KBP1523A	10 466	9 685	8 450	8 417	9 649	9 557	8 306	8 042	7 838
Unallocated sector..... KBP1527A	91	67	77	101	87	80	77	73	90
Counterparty region									
Developed countries..... KBP1532A	374 072	419 004	415 999	396 049	709 927	716 669	709 240	694 820	676 589
Developing Europe..... KBP1534A	1 145	1 085	857	775	1 053	1 047	210	207	417
Developing Africa and Middle East..... KBP1536A	128 266	112 758	133 449	119 896	142 338	141 379	128 137	118 754	114 862
Developing Asia and Pacific..... KBP1537A	22 323	15 260	15 163	13 417	16 855	8 815	12 641	14 179	14 733
Developing Latin America and Caribbean..... KBP1535A	4 104	3 824	4 736	4 313	4 536	5 905	5 644	2 894	3 165
Offshore centres..... KBP1533A	111 324	109 898	82 032	88 437	118 912	90 035	98 521	99 676	98 305
Unallocated ³ KBP1549A	-	1 514	1 547	1 514	7 592	9 123	8 977	22 688	31 492
Total domestic assets..... KBP1550A	5 005 757	5 117 440	5 231 558	5 248 094	5 566 319	5 587 805	5 577 286	5 666 356	5 573 608
Foreign currency..... KBP1530F	145 328	143 569	171 509	172 866	225 595	199 100	186 718	192 710	160 550
Domestic currency..... KBP1551A	4 860 428	4 973 870	5 060 049	5 075 227	5 340 724	5 388 705	5 390 568	5 473 646	5 413 058
Total assets⁴..... KBP1529A	5 646 991	5 780 782	5 885 342	5 872 495	6 567 531	6 560 779	6 540 655	6 619 574	6 513 172
Foreign currency..... KBP1529F	653 541	661 846	675 735	663 433	929 592	877 679	869 328	843 940	814 985
Domestic currency..... KBP1529R	4 993 450	5 118 937	5 209 608	5 209 063	5 637 939	5 683 100	5 671 327	5 775 635	5 698 187

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. Includes positions vis-à-vis multinational organisations established through formal political agreements or international treaties.
4. Total assets is the aggregate of total cross-border assets/claims and total domestic assets.

Locational banking statistics¹

Liabilities

R millions

2019				2020				2021	Outstanding balances as at quarter-end
01	02	03	04	01	02	03	04	01	
570 610	560 945	588 568	571 794	845 194	722 590	669 203	628 593	567 974	KBP1543A Total cross-border liabilities²
									Financial instruments
381 460	363 344	375 099	368 222	469 097	396 503	378 174	327 454	326 191	KBP1563A Deposits and loans
36 450	29 844	32 009	32 586	34 067	30 624	28 046	20 834	19 324	KBP1548A Debt securities
152 701	167 757	181 460	170 986	342 030	295 463	262 982	280 305	222 459	KBP1564A Other liabilities
									Bank type
431 911	425 596	435 520	426 840	637 999	529 042	481 912	453 693	405 944	KBP1556A Domestic banks
137 532	134 181	151 820	144 230	206 422	192 746	186 500	174 093	161 285	KBP1558A Foreign branches
1 166	1 168	1 228	724	772	801	791	807	745	KBP1560A Foreign subsidiaries
									Currency
329 955	297 179	339 928	319 751	504 760	376 353	342 092	301 773	278 872	KBP1543F Foreign
273 665	238 451	282 573	258 686	426 998	305 745	271 256	236 908	212 973	KBP1543U US dollar
20 647	23 126	24 135	19 787	30 761	28 887	28 807	29 167	22 772	KBP1543E Euro
843	4 001	963	5 528	2 683	2 509	1 106	674	491	KBP1543Y Yen
14 540	14 040	12 596	16 192	18 962	13 607	15 631	14 990	24 645	KBP1543G British pound
4 261	1 969	2 104	2 028	3 449	2 390	2 967	1 577	1 394	KBP1543C Swiss franc
15 999	15 592	17 557	17 531	21 907	23 215	22 326	18 457	16 597	KBP1543O Other currencies
240 655	263 766	248 640	252 043	340 434	346 237	327 110	326 820	289 102	KBP1543R Domestic (Rand)
									Counterparty Institutional sector
									Financial
476 610	466 363	482 175	467 048	697 449	572 573	522 900	490 016	441 364	KBP1516A Banks
									of which: Inter-office positions
235 116	213 567	208 439	207 248	295 914	258 585	246 379	238 135	219 992	KBP1518A Non-bank financial
50 719	55 024	62 337	62 868	96 833	99 006	95 471	92 712	78 306	KBP1526A Non-financial
									Non-financial institutions
22 511	18 854	22 200	21 627	29 099	27 220	26 369	24 485	27 457	KBP1520A General government
2 929	2 623	3 595	2 774	2 327	4 293	4 844	1 894	1 559	KBP1522A Households
17 092	17 335	17 499	16 737	18 824	19 165	19 568	19 439	19 242	KBP1524A Unallocated sector
748	746	761	741	663	332	51	46	45	KBP1528A Counterparty region
									Developed countries
292 727	323 826	348 922	337 522	556 071	477 218	433 626	407 122	338 811	KBP1561A Developing Europe
756	866	595	277	509	397	348	323	345	KBP1562A Developing Africa and Middle East
74 145	67 396	71 201	57 741	67 237	68 583	66 711	68 701	66 554	KBP1546A Developing Asia and Pacific
48 252	43 051	45 329	48 922	64 206	61 024	61 986	55 675	55 271	KBP1547A Developing Latin America and Caribbean
1 196	991	1 826	1 531	1 312	3 252	3 148	681	575	KBP1545A Offshore centres
113 533	87 216	75 934	81 223	105 269	67 545	60 700	62 581	75 657	KBP1544A Unallocated ³
40 001	37 599	44 759	44 578	50 591	44 571	42 683	33 509	30 763	KBP1554A Total domestic liabilities
5 194 366	5 346 523	5 425 192	5 430 428	5 859 236	5 963 505	5 993 713	6 112 475	6 061 306	KBP1552A Foreign currency
153 669	173 002	194 073	174 809	307 424	246 749	223 413	216 102	206 166	KBP1542F Domestic currency
5 040 698	5 173 520	5 231 119	5 255 619	5 551 813	5 716 756	5 770 300	5 896 373	5 855 141	KBP1553A Total liabilities ⁴
5 764 976	5 907 467	6 013 759	6 002 222	6 704 430	6 686 094	6 662 915	6 741 069	6 629 280	KBP1541A Foreign currency
483 637	470 183	534 000	494 560	812 183	623 102	565 506	517 904	485 038	KBP1541F Domestic currency
5 281 340	5 437 284	5 479 759	5 507 662	5 892 247	6 062 993	6 097 410	6 223 164	6 144 243	KBP1541R Total liabilities ⁴

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. Includes positions vis-à-vis multinational organisations established through formal political agreements or international treaties.
4. Total liabilities is the aggregate of total cross-border liabilities and total domestic liabilities.

Selected money-market and related indicators

R millions

Period	Average of daily values		Government deposits ³		SARB liquidity-draining operations				
	Liquidity provided ¹ (1390M)	Notes and coin in circulation ² (1392M)	Rand denominated (1016M)	Foreign currency denominated (1017M)	Foreign currency swaps ⁴ (1459M)	Total reverse repurchase transactions ⁵ (1442M)	Total SARB debentures ⁶ (1455M)	CPD call deposits with SARB (1067M)	Total (1449M)
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
2020	46 684	160 736	50 867	98 821	-13 000	-	365	37 275	24 640
2018: 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
Jul	44 891	168 371	51 047	191 626	-	-	6 359	19 629	25 988
Aug	39 972	172 646	50 357	150 234	-	500	5 185	24 591	30 276
Sep	34 996	171 836	50 396	133 766	-2 000	-	4 426	24 753	27 179
Oct	28 234	169 446	50 102	116 924	-	-	4 268	24 023	28 291
Nov	25 254	166 925	51 099	109 195	-2 000	-	2 802	32 662	33 464
Dec	23 131	174 288	50 867	98 821	-13 000	-	365	37 275	24 640
2021: Jan	23 889	163 904	50 970	99 628	-13 000	-	3 714	47 403	38 117
Feb	28 822	163 530	50 979	98 321	-3 462	-	5 010	48 248	49 796
Mar	33 684	162 502	48 602	93 261	-3 400	1 000	15 060	38 186	50 846

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 ^{1,2}	Standing facilities ³		Supplementary facilities ^{2,6}	Cash reserve accounts ⁷			Total
		Reverse repurchase transactions ⁴	Repurchase transactions ⁵		Withdrawals	Deposits	Estimated refinancing impact ⁸	
	(1437D)	(1481D)	(1482D)	(1438D)	(1456D)	(1457D)	(1484D)	(1440D)
2021/03/24	34 350	-4 468	-	-	2 304	-	-1 814	30 372
2021/03/25	34 350	-4 571	-	-	176	-	534	30 489
2021/03/26	34 350	-4 633	-	-	-	-634	736	29 819
2021/03/27	34 350	-4 604	-	-	-	-	105	29 851
2021/03/29	34 350	-5 557	-	-	-	-3 917	114	24 990
2021/03/30	34 350	-5 119	-	-	1 096	-	-3 961	26 366
2021/03/31	38 300	-3 329	-	-2 000	241	-	-2 988	30 224
2021/04/01	38 300	-6 906	-	-	2 311	-	-2 872	30 833
2021/04/03	38 300	-9 800	-	-	2 971	-	-617	30 854
2021/04/06	38 300	-8 455	-	-	-	-1 882	2 769	30 732
2021/04/07	33 750	-6 926	-	-	1 025	-	943	28 792
2021/04/08	33 750	-7 533	-	-	-	-580	2 099	27 736
2021/04/09	33 750	-9 598	-	-	622	-	1 627	26 401
2021/04/10	33 750	-9 539	-	-	-	-	2 520	26 731
2021/04/12	33 750	-5 815	-	-1 200	-	-673	4 063	30 125
2021/04/13	33 750	-5 814	-	-800	-	-2 176	2 409	27 369
2021/04/14	41 700	-11 834	-	-500	-	-2 634	259	26 991
2021/04/15	41 700	-10 808	-	-1 000	-	-2 961	-2 672	24 259
2021/04/16	41 700	-12 445	-	-	3 246	-	-6 437	26 064
2021/04/17	41 700	-12 034	-	-	-	-	-3 723	25 943
2021/04/19	41 700	-17 590	-	-	4 087	-	-5 585	22 612
2021/04/20	41 700	-13 648	-	-	-	-3 897	-1 997	22 158
2021/04/21	36 350	-16 621	-	-	9 608	-	-9 608	19 729
2021/04/22	36 350	-11 549	-	-	-	-	-	24 801
2021/04/23	36 350	-3 463	-	-	2 887	-	-	35 774
2021/04/24	36 350	-462	-	-	-	-2 993	2 993	35 888
2021/04/26	36 350	-4 436	-	-	6 800	-	-	38 714
2021/04/28	31 350	-3 802	-	1 300	6 644	-	7 398	42 890
2021/04/29	31 350	-2 713	-	-	2 105	-	14 673	45 415
2021/04/30	31 350	-	3 277	-	-	-8 620	17 577	43 584
2021/05/01	31 350	-	3 277	-	-	-	9 408	44 035
2021/05/03	31 350	-4 812	-	-	1 755	-	10 449	38 742
2021/05/04	31 350	-4 540	-	-	2 086	-	12 922	41 818
2021/05/05	42 310	-6 350	-	-404	-	-17 049	15 945	34 452
2021/05/06	42 310	-6 724	-	-	566	-	-1 177	34 975
2021/05/07	42 310	-2 336	-	-	1 453	-	-654	40 773
2021/05/08	42 310	-1 467	-	-	-	-860	-	39 983
2021/05/10	42 310	-4 836	-	-	3 558	-	-	41 032
2021/05/11	42 310	-3 631	-	-	-	-2 096	3 914	40 497
2021/05/12	45 160	-6 571	-	-	-	-6 557	2 020	34 052
2021/05/13	45 160	-10 619	-	-	-	-1 186	-5 104	28 251
2021/05/14	45 160	-12 077	-	-3 000	107	-	-7 188	23 002
2021/05/15	45 160	-12 059	-	-3 000	-	-	-8 261	21 840
2021/05/17	45 160	-20 850	-	-1 200	5 211	-	-12 392	15 929
2021/05/18	45 160	-21 558	-	-	5 629	-	-9 575	19 656
2021/05/19	36 150	-17 295	-	-	5 203	-	-5 918	18 140
2021/05/20	36 150	-15 387	-	-	1 431	-	-1 431	20 763
2021/05/21	36 150	-7 041	-	-	-	-5 462	-	23 647
2021/05/22	36 150	-7 009	-	-	-	-	-5 638	23 503
2021/05/24	36 150	-5 424	-	-2 800	184	-	-6 027	22 083
2021/05/25	36 150	-5 523	-	-	2 700	-	-6 052	27 275
2021/05/26	27 000	-4 046	-	-	6 111	-	-3 610	25 455
2021/05/27	27 000	-4 037	-	4 400	3 095	-	2 735	33 193
2021/05/28	27 000	-4 571	-	-	4 393	-	6 065	32 887
2021/05/29	27 000	-	3 585	-	-	-7 982	10 893	33 496
2021/05/31	27 000	-4 136	-	-	6 934	-	3 175	32 973
2021/06/01	27 000	-5 940	-	-	2 529	-	10 591	34 180
2021/06/02	36 550	-6 011	-	3 500	-	-9 768	13 776	38 047
2021/06/03	36 550	-2 742	-	5 100	-	-731	4 220	42 397
2021/06/04	36 550	-3 477	-	3 800	5 128	-	3 683	45 684

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 ⁶			
	Repurchase rate % (1401M) ¹	SAMOS penalty rate ²	Date	Percentage (1403M) ¹		Date	South African Benchmark Overnight Rate (Sabor) on deposits ³ % (1444W)	Overnight foreign exchange rate ⁴ % (1446W)	Rand overnight deposit rate ⁵ % (1447W)	2 months (1409W)	3 months (1411W)	6 months (1412W)	12 months (1413W)
2010/11/19	5.50	...	2010/11/19	9.00	2021/02/12	3.52	4.25	3.31	3.54	3.64	3.96	4.25
2012/07/20	5.00	...	2012/07/20	8.50	2021/02/19	3.49	3.65	3.31	3.54	3.64	3.98	4.32
2014/01/30	5.50	...	2014/01/30	9.00	2021/02/26	3.46	3.70	3.31	3.54	3.64	4.01	4.39
2014/07/18	5.75	...	2014/07/18	9.25	2021/03/05	3.48	3.70	3.31	3.54	3.64	4.03	4.45
2015/07/24	6.00	...	2015/07/24	9.50	2021/03/12	3.47	3.72	3.31	3.56	3.66	4.08	4.55
2015/11/20	6.25	...	2015/11/20	9.75	2021/03/19	3.47	3.88	3.31	3.58	3.69	4.12	4.61
2016/01/29	6.75	...	2016/01/29	10.25	2021/03/26	3.52	4.25	3.31	3.58	3.68	4.13	4.65
2016/03/18	7.00	...	2016/03/18	10.50	2021/04/02	3.55	5.00	3.31	3.58	3.68	4.10	4.57
2017/07/21	6.75	...	2017/07/21	10.25	2021/04/09	3.54	4.80	3.31	3.57	3.67	4.10	4.53
2018/03/29	6.50	...	2018/03/29	10.00	2021/04/16	3.46	3.48	3.31	3.58	3.68	4.08	4.52
2018/11/23	6.75	...	2018/11/23	10.25	2021/04/23	3.46	3.85	3.31	3.58	3.68	4.08	4.48
2019/07/19	6.50	...	2019/07/19	10.00	2021/04/30	3.70	8.67	3.31	3.58	3.68	4.08	4.50
2020/01/17	6.25	...	2020/01/17	9.75	2021/05/07	3.53	4.67	3.31	3.58	3.68	4.09	4.53
2020/03/20	5.25	...	2020/03/20	8.75	2021/05/14	3.50	4.25	3.31	3.58	3.68	4.10	4.54
2020/04/15	4.25	...	2020/04/15	7.75	2021/05/21	3.49	3.90	3.31	3.58	3.68	4.12	4.59
2020/05/22	3.75	...	2020/05/22	7.25	2021/05/28	3.66	6.95	3.31	3.58	3.68	4.12	4.59
2020/07/24	3.50	...	2020/07/24	7.00	2021/06/04	3.48	3.40	3.31	3.58	3.68	4.11	4.62

KB129

Date	Other money-market interest rates					Date	Notice deposits with banks ¹⁰			12-month fixed deposits ¹⁰ % (1417M)	Weighted average overdraft rate on current accounts % (1404M)	Interbank call money % (1402M)
	7 days SARB debentures ⁷ % (1407W)	91-day Treasury bills % (1405W)	3-month JIBAR ⁸ % (1450W)	3x6 FRA ⁹ % (1408W)	9x12 FRA ⁹ % (1451W)		1 to 32 days ¹¹ % (1414M)	More than 32 days up to 91 days ¹² % (1415M)	More than 91 days up to 185 days ¹³ % (1416M)			
2021/02/12	3.50	3.77	3.64	3.69	3.88	2020: Jan	6.16	6.75	6.68	7.20	10.49	6.88
2021/02/19	3.50	3.79	3.64	3.69	4.05	Feb	6.17	6.72	6.39	7.09	10.52	7.00
2021/02/26	3.48	3.79	3.64	3.78	4.25	Mar	5.30	6.14	6.21	6.88	9.83	6.43
2021/03/05	3.47	3.82	3.64	3.82	4.37	Apr	4.40	5.25	5.63	6.53	9.16	6.21
2021/03/12	....	3.82	3.66	3.84	4.41	May	3.93	4.77	5.00	6.23	8.70	6.04
2021/03/19	3.48	3.83	3.69	3.89	4.45	Jun	3.94	4.50	4.63	5.99	8.43	5.71
2021/03/26	....	3.81	3.68	3.82	4.38	Jul	3.62	4.37	4.24	5.70	8.47	5.70
2021/04/02	3.46	3.83	3.68	3.81	4.30	Aug	3.57	4.22	3.88	5.46	8.32	5.57
2021/04/09	3.47	3.85	3.67	3.75	4.17	Sep	3.62	4.08	3.75	5.18	7.90	5.88
2021/04/16	3.50	3.83	3.68	3.70	3.96	Oct	3.61	3.94	3.71	5.06	7.86	5.81
2021/04/23	3.50	3.61	3.68	3.72	4.01	Nov	3.60	3.89	3.64	4.94	7.92	5.64
2021/04/30	3.49	3.56	3.68	3.75	4.13	Dec	3.61	3.92	3.91	4.90	8.03	5.80
2021/05/07	3.45	3.53	3.68	3.76	4.15							
2021/05/14	3.48	3.60	3.68	3.76	4.26	2021: Jan	3.58	3.80	3.89	4.77	8.07	5.81
2021/05/21	3.49	3.68	3.68	3.76	4.24	Feb	3.59	3.75	3.95	4.75	8.00	5.69
2021/05/28	3.49	3.71	3.68	3.78	4.29	Mar	3.58	3.74	4.00	4.73	8.07	5.43
2021/06/04	3.47	3.73	3.68	3.78	4.25	Apr	3.57	3.77	4.00	4.66	8.06	5.98

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 ¹							Income velocity of circulation of money ⁶				
	Monetary aggregates ²				Credit ³			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 ⁴ (1369A)	Total claims ⁵ (1347A)						
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	1.42	
2019	2.92	3.22	4.81	6.15	5.52	6.05	5.51	5.76	2.83	1.73	1.38	
2020	18.97	19.29	15.00	9.43	1.23	3.56	3.83	4.97	2.43	1.51	1.23	
2018: 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	5.65	2.81	1.69	1.38	
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	5.85	2.92	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	5.86	2.89	1.76	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	5.88	2.88	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	5.69	2.81	1.72	1.37	
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	5.80	2.85	1.73	1.38	
Jul.....	5.22	5.85	6.23	8.21	6.53	7.19	9.19	...	...	...	...
Aug.....	5.89	5.86	5.23	7.46	6.36	6.86	9.69	...	...	...	...
Sep.....	3.61	4.42	4.49	6.16	5.90	6.19	6.62	5.76	2.83	1.72	1.37	
Oct.....	5.47	6.15	5.37	7.29	7.09	7.26	6.91	...	...	...	...
Nov.....	6.10	4.43	4.89	7.41	6.55	6.62	5.87	...	...	...	...
Dec.....	2.92	3.22	4.81	6.15	5.52	6.05	5.51	5.80	2.85	1.73	1.37	
2020: Jan.....	6.57	6.18	6.55	7.12	4.79	5.10	4.45	...	...	...	...
Feb.....	7.81	6.54	7.36	7.79	4.72	5.26	4.31	...	...	...	...
Mar.....	9.79	15.24	10.97	9.51	5.33	7.75	7.86	5.65	2.78	1.70	1.36	
Apr.....	13.93	16.22	12.63	10.48	4.18	7.11	7.33	...	...	...	...
May.....	13.29	16.37	13.39	10.60	3.27	6.26	6.99	...	...	...	...
Jun.....	12.99	15.07	14.15	11.07	2.44	5.64	7.01	4.35	2.08	1.30	1.06	
Jul.....	15.21	14.51	12.99	10.56	2.39	5.14	3.65	...	...	...	...
Aug.....	18.65	17.90	15.67	10.83	1.88	3.87	2.96	...	...	...	...
Sep.....	17.21	15.58	13.54	9.45	0.58	3.12	4.46	4.85	2.39	1.48	1.21	
Oct.....	20.84	18.24	15.71	9.80	0.99	3.24	4.75	...	...	...	...
Nov.....	17.09	20.00	14.78	8.15	1.05	3.38	3.80	...	...	...	...
Dec.....	18.97	19.29	15.00	9.43	1.23	3.56	3.83	5.04	2.48	1.56	1.30	
2021: Jan.....	17.34	19.19	14.59	9.15	1.56	3.26	3.50	...	...	...	...
Feb.....	16.33	19.71	13.09	7.48	1.70	2.62	3.32	...	...	...	...
Mar.....	12.91	9.49	7.18	3.62	-0.78	-1.52	-1.35	4.93	2.40	1.53	1.28	

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.