

Statistical tables

Money and banking

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General notes

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

... denotes not available

- denotes a value equal to nil

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

Capital market interest rates and yields

Percentage

Period	Yields ¹ and price indices on bonds traded on the stock exchange ²									Deposit and investment rates			Borrowing rates	
	Government bonds						Other bond index ³	All-bond index ³	Eskom bonds	Weighted average rates			Postbank investment accounts	Predominant rates
	Nominal yields				Real yield	Government bond index ³				Banks				Mortgage loans
	0 to 3 years (2000M)	3 to 5 years (2001M)	5 to 10 years (2002M)	10 years and over (2003M)			10 years and over (2027M)	Fixed deposits			Banks: Dwelling units (2011M)			
					More than 1 year but less than 3 years ¹⁰	3 years and more but less than 5 years ¹¹		More than 5 years						
	(2000M)	(2001M)	(2002M)	(2003M)	(2027M)	(2013M)	(2018M)	(2014M)	(2004M)	(2007M)	(2008M)	(2026M)	(2009M)	(2011M)
2018	7.20	8.31	9.04	9.55	3.26	626.64	658.50	633.15	11.15	8.35	9.02	9.41	5.75	10.25
2019	6.70	7.30	8.37	9.15	3.80	690.79	728.84	698.50	11.04	7.98	8.83	9.47	5.25	10.00
2020	4.59	6.90	8.86	9.83	4.49	749.95	795.34	758.96	11.34	6.53	7.62	8.08	2.25	7.00
2020: Jul	4.89	7.63	9.39	10.25	4.78	696.63	741.01	705.28	11.90	6.75	8.06	8.33	2.25	7.00
Aug.....	4.54	7.42	9.27	10.19	4.66	702.95	746.84	711.55	11.82	6.64	7.91	8.19	2.25	7.00
Sep.....	4.50	7.23	9.28	10.19	4.51	702.67	746.10	711.21	11.80	6.64	7.81	8.11	2.25	7.00
Oct.....	4.42	7.14	9.36	10.37	4.74	708.59	753.54	717.35	11.94	6.57	7.71	8.09	2.25	7.00
Nov.....	4.15	6.94	8.91	9.96	4.66	731.64	779.63	740.88	11.48	6.56	7.69	8.04	2.25	7.00
Dec.....	4.59	6.90	8.86	9.83	4.49	749.95	795.34	758.96	11.34	6.53	7.62	8.08	2.25	7.00
2021: Jan	4.53	6.65	8.75	9.72	4.40	755.57	799.12	764.37	11.43	6.48	7.65	8.04	2.25	7.00
Feb.....	4.82	6.90	8.66	9.52	4.20	755.60	802.76	764.81	11.11	6.48	7.81	8.07	2.25	7.00
Mar.....	5.35	7.45	9.34	10.11	4.14	737.11	779.97	745.75	11.68	6.38	7.79	7.97	2.25	7.00
Apr.....	4.95	7.33	9.23	10.05	3.98	751.03	795.23	759.89	11.60	6.20	7.67	7.87	2.25	7.00
May.....	4.75	7.32	9.02	9.81	3.98	778.48	829.74	788.25	11.36	2.25	7.00

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Percentage

Usury Act: Maximum finance charge rates			Prescribed rate of interest ⁵ (Judgement debt)		Rate of interest on loans from the State Revenue Fund ⁶		Official rate of interest ⁷ (Fringe benefit taxation)		Rate of interest on outstanding VAT amounts		
Money loans, and credit and leasing transactions ⁴											
Date	R1 – R10 000	R10 001 – R500 000	Date		Date		Date		Date	Tax ⁸	Refunds ⁹
2009/04/01	23.00	20.00	1987/09/01	12.00	2010/05/01	9.50	2012/08/01	6.00	2010/07/01	9.50	9.50
2009/05/11	22.00	19.00	1989/07/01	18.50	2011/01/01	8.50	2014/02/01	6.50	2011/03/01	8.50	8.50
2009/06/05	21.00	18.00	1993/10/01	15.50	2014/03/01	9.00	2014/08/01	6.75	2014/05/01	9.00	9.00
2009/08/21	20.00	17.00	2014/08/01	9.00	2014/09/01	9.25	2015/08/01	7.00	2014/11/01	9.25	9.25
2010/04/02	19.00	16.00	2016/01/08	9.75	2015/09/01	9.50	2015/12/01	7.25	2015/11/01	9.50	9.50
2010/11/26	18.00	15.00	2016/03/01	10.25	2016/01/01	9.75	2016/02/01	7.75	2016/03/01	9.75	9.75
2012/07/27	17.00	14.00	2016/05/01	10.50	2016/03/01	10.25	2016/04/01	8.00	2016/05/01	10.25	10.25
2014/02/06	18.00	15.00	2017/09/01	10.25	2016/05/01	10.50	2017/08/01	7.75	2016/07/01	10.50	10.50
2015/07/31	19.00	16.00	2018/05/01	10.00	2017/09/01	10.25	2018/04/01	7.50	2017/11/01	10.25	10.25
2016/02/05	20.00	17.00	2019/01/01	10.25	2018/05/01	10.00	2018/12/01	7.75	2018/07/01	10.00	10.00
2018/04/05	19.00	16.00	2019/09/01	10.00	2019/01/01	10.25	2019/08/01	7.50	2019/03/01	10.25	10.25
2018/11/30	20.00	17.00	2020/03/01	9.75	2019/09/01	10.00	2020/02/01	7.25	2019/11/01	10.00	10.00
2019/07/26	19.00	16.00	2020/05/01	8.75	2020/03/01	9.75	2020/04/01	6.25	2020/05/01	9.75	9.75
2020/03/27	18.00	15.00	2020/06/01	7.75	2020/05/01	7.75	2020/05/01	5.25	2020/07/01	7.75	7.75
2020/04/22	16.00	13.00	2020/07/01	7.25	2020/07/01	7.25	2020/06/01	4.75	2020/09/01	7.25	7.25
2020/07/31	15.00	12.00	2020/09/01	7.00	2020/09/01	7.00	2020/08/01	4.50	2020/11/01	7.00	7.00

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

Capital market activity

Primary and secondary markets

R millions

Period	Primary market						Secondary market						
	Net issues of marketable bonds			Share capital raised by companies listed on the JSE ²			Stock exchange transactions						
	Public sector ¹			Private sector			Shares			Bonds			
	General government ⁹	Public enterprises ³	Total	Rights issues of ordinary shares	Other share capital raised	Total value of share capital raised	Market capitalisation ¹¹	Total volume of shares traded ^{4,12}	Total value of shares traded ¹²	Market capitalisation ²	Total number of transactions ^{5,8}	Bonds purchased ⁶	
(2015M)	(2016M)	(2017M)	(2044M)	(2046M)	(2043M)	(2170M)	(2171M)	(2172M)	(2025M)	(2040M)	Total consideration	Total nominal value	
											(2041M)	(2042M)	
2018	166 081	8 721	174 802	5 097	50 522	55 620	12 701 949	91 739	5 537 942	2 881 013	475 315	30 613 830	30 979 814
2019	264 596	15 184	279 780	4 409	31 437	35 847	17 459 094	82 549	5 140 849	3 278 785	482 846	36 379 176	36 808 135
2020	436 935	-7 725	429 210	27 182	39 721	66 902	17 874 362	117 838	5 796 431	3 734 804	497 216	33 943 883	33 836 761
2020: Aug.....	35 215	-1 303	33 912	6 351	179	6 531	17 264 866	8 239	448 626	3 430 979	37 318	2 417 239	2 541 726
Sep.....	46 542	-2 500	44 042	14 793	13 116	27 909	16 489 518	8 996	477 126	3 443 559	37 996	2 800 536	2 906 506
Oct.....	49 431	365	49 796	-	280	280	15 795 124	7 711	421 572	3 569 448	35 533	2 460 169	2 622 965
Nov.....	36 728	1 103	37 831	-	1 398	1 398	17 420 447	11 686	514 260	3 636 543	39 434	2 664 152	2 775 814
Dec.....	44 425	2 197	46 622	-	1 715	1 715	17 874 362	10 116	412 300	3 734 804	28 232	1 782 818	1 807 630
2021: Jan.....	31 145	-2 109	29 036	380	338	717	18 512 267	9 176	432 941	3 764 378	37 056	2 409 348	2 437 763
Feb.....	36 358	546	36 904	-	702	702	19 064 272	13 036	488 357	3 791 114	48 176	3 045 911	3 117 087
Mar.....	-11 300	-108	-11 408	367	2 984	3 351	19 232 518	14 154	575 296	3 718 267	45 950	2 902 128	3 021 302
Apr.....	26 705	-4 480	22 225	-	977	977	19 327 544	8 002	363 760	3 796 846	35 697	2 549 711	2 649 817
May.....	-	981	981	19 035 677	10 101	468 729	3 918 110	40 734	2 966 125	3 066 989

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Non-resident and real-estate transactions

R millions

Period	Transactions by non-residents									Real estate ⁶
	Shares ²			Bonds ¹⁰					Total	Transfer duty ⁷
	Purchases	Sales	Net purchases	Purchases	Sales	Net purchases			Net purchases	
						Total	Repurchases	Outright		
(2550M)	(2551M)	(2050M)	(2553M)	(2554M)	(2051M)	(2562M)	(2563M)	(2565M)	(2564M)	
2018	1 074 516	1 127 559	-53 042	2 679 594	2 768 057	-88 463	-7 541	-80 922	-141 505	7 474
2019	899 391	1 013 553	-114 162	2 529 418	2 452 646	76 772	29 473	47 299	-37 390	7 201
2020	941 529	1 067 119	-125 590	3 239 299	3 279 217	-39 919	-54 349	14 431	-165 509	6 808
2020: Aug.....	64 927	90 803	-25 876	305 343	305 850	-507	8 830	-9 337	-26 383	630
Sep.....	66 905	81 802	-14 897	281 101	289 636	-8 534	-6 652	-1 882	-23 431	704
Oct.....	57 840	74 675	-16 835	266 734	267 759	-1 025	1 739	-2 764	-17 860	744
Nov.....	91 263	107 986	-16 723	276 118	255 511	20 608	-1 273	21 880	3 885	743
Dec.....	76 945	65 217	11 727	234 865	221 650	13 215	-7 746	20 961	24 942	768
2021: Jan.....	87 253	81 906	5 347	294 081	279 740	14 341	-3 634	17 975	19 688	792
Feb.....	84 722	99 885	-15 163	282 805	278 445	4 360	3 482	877	-10 803	805
Mar.....	118 537	117 781	756	242 272	256 155	-13 883	-8 275	-5 608	-13 126	846
Apr.....	70 911	72 614	-1 703	242 271	223 962	18 309	15 224	3 084	16 606	938
May.....	84 518	89 030	-4 513	271 815	267 924	3 891	-8 326	12 217	-622	1 015

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1. Net cash receipts after repayment of redemptions. Note: Net increase in own securities excluded.

2. Source: The JSE Limited (JSE).

3. Including Water Boards as from 1990.

4. Volume in millions.

5. Actual number.

6. Seasonally adjusted.

7. As from 1 March 2020 the threshold for transfer duty exemption changed.

8. Source: Strate Limited. Including free-of-value trades.

9. The term general government includes central, provincial and local governments, though provincial governments do not issue bonds.

10. Source: The JSE Limited, excluding free-of-value trades. JSE non-resident data are based on settled trades from 2019 rather than matched trades.

11. Sources: The JSE as well as ZAR X, 4 Africa Exchange (4AX), A2X Markets (A2X) and Equity Express Securities Exchange (ESEE), but excluding secondary listings in the case of primary listings on the JSE.

12. Sources: The JSE as well as ZAR X, 4AX, A2X and ESEE.

Capital market interest rates (continued)

Percentage

Date	National Credit Act: Maximum prescribed interest rates					
	Mortgage agreements	Credit facilities	Unsecured credit transactions	Developmental credit agreements		Other credit agreements
				Development of a small business	Low-income housing (unsecured)	
2016/01/29	19.85	24.85	34.85	34.85	34.85	24.85
2016/03/18	20.40	25.40	35.40	35.40	35.40	25.40
2016/05/06	19.00	21.00	28.00	34.00	34.00	24.00
2017/07/21	18.75	20.75	27.75	33.75	33.75	23.75
2018/03/29	18.50	20.50	27.50	33.50	33.50	23.50
2018/11/23	18.75	20.75	27.75	33.75	33.75	23.75
2019/07/19	18.50	20.50	27.50	33.50	33.50	23.50
2020/01/17	18.25	20.25	27.25	33.25	33.25	23.25
2020/03/20	17.25	19.25	26.25	32.25	32.25	22.25
2020/04/15	16.25	18.25	25.25	31.25	31.25	21.25
2020/05/22	15.75	17.75	24.75	30.75	30.75	20.75
2020/07/24	15.50	17.50	24.50	30.50	30.50	20.50

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Derivative market activity

R millions

Period	Derivative market ¹									
	Equity derivatives				Commodity derivatives				Interest rate derivatives	Currency derivatives
	Number of deals ² (2140M)	Number of contracts ² (2141M)	Traded value (2142M)	Open interest ³ (2143M)	Number of deals ² (2144M)	Number of contracts ² (2145M)	Traded value (2146M)	Open interest ³ (2147M)	Number of contracts ² (2148M)	Number of contracts ² (2149M)
2015	3 546 068	448 041 117	6 647 119	62 187 905	362 901	3 500 065	749 362	176 383	5 692 757	44 637 555
2016	3 613 300	427 451 830	6 942 719	42 621 649	387 080	3 426 080	957 866	102 521	9 435 718	48 324 320
2017	3 204 643	311 565 908	6 173 488	21 939 559	375 722	3 009 693	569 270	168 361	12 253 666	68 368 701
2018	3 620 652	113 181 024	5 996 463	10 027 944	435 516	3 431 946	678 474	182 210	12 217 063	73 992 712
2019	3 642 713	85 117 279	6 595 179	8 731 710	463 540	3 510 686	809 731	157 807	11 423 782	69 737 470
2020	4 104 595	103 238 394	5 799 347	14 311 458	500 376	3 495 598	915 331	173 669	13 319 174	61 557 306
2019: Oct.....	377 644	5 816 011	782 210	9 366 788	46 356	279 688	67 826	193 814	2 034 964	4 806 200
Nov.....	275 533	3 365 019	293 279	9 465 623	53 714	408 665	97 619	153 080	751 869	4 919 858
Dec.....	300 958	9 285 895	824 857	8 731 710	30 075	207 437	48 646	157 807	92 506	4 949 695
2020: Jan.....	285 560	3 612 152	310 701	10 079 168	57 750	254 356	61 428	161 174	1 891 829	2 295 855
Feb.....	323 180	3 253 576	343 911	10 851 601	47 112	288 636	64 433	140 959	1 204 993	4 172 898
Mar.....	504 615	17 687 176	855 725	8 159 481	43 572	290 187	70 008	158 615	374 439	11 504 895
Apr.....	283 175	3 525 949	287 378	9 051 467	34 604	268 507	68 695	174 218	2 007 764	5 923 730
May.....	274 681	3 916 167	296 608	9 697 333	32 180	259 261	65 562	188 172	1 210 924	3 363 558
Jun.....	362 173	14 936 612	800 914	9 712 345	46 565	366 312	92 710	160 021	241 351	7 058 266
Jul.....	298 687	4 890 698	286 652	12 513 080	37 307	320 655	82 481	173 333	2 057 459	5 597 624
Aug.....	346 878	5 043 496	355 822	11 353 058	44 634	288 556	74 385	193 749	982 117	3 562 477
Sep.....	470 820	15 525 863	842 096	11 096 161	33 463	258 495	70 428	205 072	95 114	6 549 426
Oct.....	324 819	8 716 679	325 199	12 969 172	38 877	246 653	73 342	209 490	1 774 104	1 975 325
Nov.....	323 456	5 587 274	336 659	13 365 677	52 546	416 510	122 256	179 184	1 307 577	3 523 072
Dec.....	306 551	16 542 752	757 682	14 311 458	31 766	237 470	69 603	173 669	171 503	6 030 180
2021: Jan.....	283 983	2 980 129	338 700	14 701 887	40 474	252 280	73 982	179 887	2 147 658	1 852 045
Feb.....	254 928	3 980 650	368 197	15 330 652	41 269	299 532	88 022	147 278	735 063	2 986 365
Mar.....	383 922	26 545 503	952 743	15 950 187	34 803	249 634	75 416	142 823	165 218	8 343 673
Apr.....	203 967	4 970 204	250 025	16 068 068	35 318	254 273	77 105	159 149	2 039 140	1 211 579
May.....	269 790	6 220 261	348 747	17 924 067	40 983	359 820	111 003	188 661	1 042 993	2 039 999

KB205

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

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Unit trusts

Assets and transactions

R millions

Period	All funds									Money market funds: Total assets	Transactions in units ⁸		
	Cash and deposits ¹	Interest bearing securities ²			Equity	Other assets ⁴	Total assets ⁵	Of which: Foreign assets ⁶	Domestic intra-industry assets ⁷		Sales ⁹	Repurchases	Net inflows
		Domestic		Foreign sector									
		Public sector ³	Private sector										
(2700Q)	(2701Q)	(2702Q)	(2703Q)	(2704Q)	(2705Q)	(2706Q)	(2707Q)	(2708Q)	(2709Q)	(2710Q)	(2711Q)	(2712Q)	
2014	197 486	215 846	288 314	4 029	946 614	17 848	1 670 137	278 527	255 186	240 590	1 519 817	1 477 580	42 237
2015	223 259	213 160	310 181	7 740	1 063 275	16 392	1 834 008	386 047	291 933	257 526	1 654 072	1 587 864	66 208
2016	228 572	237 103	363 160	8 779	1 112 754	20 291	1 970 659	374 955	335 842	291 589	2 032 705	1 882 965	149 740
2017	190 860	240 316	469 962	10 217	1 239 859	23 712	2 174 926	416 225	364 026	308 602	1 959 663	1 807 504	152 159
2018	224 796	291 210	456 307	9 125	1 194 026	27 397	2 202 862	437 744	337 368	329 596	2 088 712	1 991 446	97 266
2019	236 774	350 446	528 790	11 599	1 271 224	33 228	2 432 061	507 726	364 561	347 105	2 239 830	2 103 399	136 431
2020	217 810	432 485	689 754	19 110	1 370 993	36 898	2 767 050	853 224	394 480	438 120	2 743 914	2 578 143	165 771
2013: 02	163 394	159 962	292 151	9 755	682 030	15 956	1 323 248	182 883	167 566	264 673	280 284	254 999	25 285
03	193 830	176 287	295 035	10 565	734 458	15 646	1 425 822	201 509	187 618	271 780	287 507	259 818	27 689
04	184 112	193 142	298 823	8 771	788 884	14 476	1 488 208	227 348	197 069	260 193	294 719	286 838	7 881
2014: 01	189 016	195 387	297 866	8 983	818 062	12 202	1 521 516	229 116	219 947	249 065	293 455	280 134	13 321
02	214 751	200 626	303 632	6 338	880 943	12 183	1 618 474	252 598	230 876	269 317	343 960	321 577	22 383
03	209 874	195 423	285 278	8 510	893 309	15 173	1 607 568	267 321	244 341	240 791	426 611	430 792	-4 181
04	197 486	215 846	288 314	4 029	946 614	17 848	1 670 137	278 527	255 186	240 590	455 791	445 077	10 714
2015: 01	206 797	223 565	299 558	5 175	1 002 012	10 424	1 747 531	305 699	261 983	236 750	300 911	292 088	8 822
02	213 180	209 853	307 927	7 854	1 006 238	12 190	1 757 242	321 462	257 378	250 486	340 565	337 426	3 139
03	211 919	214 470	330 957	5 958	998 168	14 877	1 776 348	328 473	268 365	264 536	484 569	452 591	31 978
04	223 259	213 160	310 181	7 740	1 063 275	16 392	1 834 008	386 047	291 933	257 526	528 027	505 759	22 268
2016: 01	230 891	217 330	322 915	6 623	1 076 255	14 263	1 868 276	366 249	313 493	265 032	352 372	327 236	25 136
02	201 858	227 235	365 592	7 496	1 094 958	16 964	1 914 102	368 615	323 926	273 375	452 549	411 193	41 356
03	202 054	226 181	380 198	8 245	1 119 443	20 424	1 956 546	382 118	334 832	285 737	571 985	526 758	45 228
04	228 572	237 103	363 160	8 779	1 112 754	20 291	1 970 659	374 955	335 842	291 589	655 798	617 778	38 021
2017: 01	181 208	242 401	418 755	9 152	1 158 827	19 211	2 029 554	388 602	335 549	300 015	431 111	407 435	23 676
02	174 276	236 271	440 455	6 657	1 175 415	19 167	2 052 241	407 133	349 868	302 555	486 728	453 080	33 648
03	182 153	235 761	450 822	9 522	1 226 498	21 348	2 126 105	434 994	365 758	306 120	490 175	446 404	43 771
04	190 860	240 316	469 962	10 217	1 239 859	23 712	2 174 926	416 225	364 026	308 602	551 649	500 584	51 065
2018: 01	176 520	247 109	473 585	9 688	1 198 056	18 988	2 123 946	413 333	343 007	309 558	506 281	495 247	11 034
02	153 392	262 516	483 408	9 094	1 259 783	22 514	2 190 707	466 423	366 285	304 431	484 941	471 335	13 606
03	204 042	277 201	481 154	8 838	1 278 245	24 186	2 273 666	487 869	364 242	322 257	532 569	478 098	54 471
04	224 796	291 210	456 307	9 125	1 194 026	27 397	2 202 862	437 744	337 368	329 596	564 921	546 766	18 155
2019: 01	235 326	298 531	487 288	9 844	1 288 287	20 970	2 340 247	493 839	359 827	343 732	508 466	460 438	48 028
02	234 880	318 172	513 032	10 634	1 262 777	25 476	2 364 970	482 540	363 258	349 729	570 681	530 917	39 764
03	244 027	329 716	530 121	11 780	1 258 339	27 172	2 401 155	511 615	373 358	363 720	579 335	534 349	44 986
04	236 774	350 446	528 790	11 599	1 271 224	33 228	2 432 061	507 726	364 561	347 105	581 347	577 696	3 651
2020: 01	271 955	362 074	492 008	12 473	1 046 077	27 944	2 212 530	491 417	317 676	369 592	603 863	578 682	25 181
02	269 580	409 191	561 919	10 634	1 186 882	33 783	2 471 989	524 041	374 857	416 005	599 212	526 818	72 394
03	210 481	364 575	744 642	19 052	1 264 096	45 702	2 648 549	822 655	387 488	424 023	759 575	724 978	34 597
04	217 810	432 485	689 754	19 110	1 370 993	36 898	2 767 050	853 224	394 480	438 120	781 264	747 666	33 599
2021: 01	217 212	454 340	676 832	17 601	1 495 131	39 660	2 900 776	911 982	413 622	422 426	742 386	732 728	9 658

KB245

1. Consisting of transferable and other deposits with banks.
2. Including money market instruments.
3. Interest bearing securities issued by national and local governments as well as state-owned companies.
4. Including accounts receivable and financial derivatives.
5. Excluding domestic intra-industry assets.
6. Consisting of foreign investments and as from September 2020 also secondary listings on the JSE.
7. Including fund of funds.
8. Transactions in units with the management companies, but excluding domestic intra-industry transactions.
9. Including reinvestment of interest and dividends.

Public Investment Corporation Liabilities¹

R millions

End of	Pension funds ²	Social security funds ³	Other government funds	Households ⁴	Other	Total liabilities
	(2806K)	(2807K)	(2808K)	(2809K)	(2810K)	(2811K)
2014	1 553 813	155 357	22 472	1	1 315	1 732 958
2015	1 596 560	166 031	28 038	1	1 582	1 792 213
2016	1 667 255	188 208	29 752	1	2 058	1 887 274
2017	1 901 030	216 815	26 071	1	2 390	2 146 308
2018	1 797 620	227 039	27 844	2	2 639	2 055 143
2019	1 884 803	244 264	30 917	2	2 752	2 162 738
2020	1 986 310	190 026	32 640	2	2 843	2 211 820
2019: 02	1 916 223	245 267	29 413	2	2 714	2 193 618
03	1 877 909	243 355	29 751	2	2 704	2 153 720
04	1 884 803	244 264	30 917	2	2 752	2 162 738
2020: 01	1 659 464	217 998	30 987	2	2 487	1 910 938
02	1 881 420	200 735	32 096	2	2 674	2 116 925
03	1 884 836	188 749	31 507	2	2 694	2 107 788
04	1 986 310	190 026	32 640	2	2 843	2 211 820
2021: 01	2 118 207	198 116	32 915	2	2 924	2 352 164

KB247

Assets¹

R millions

End of	Cash and deposits ⁵	Interest bearing securities			Equity ⁷	Loans	Non-financial assets ⁸	Other assets ⁹	Total assets	Of which: Foreign assets ¹⁰
		Domestic		Foreign sector						
		Public sector ⁶	Private sector							
(2812K)	(2813K)	(2814K)	(2815K)	(2816K)	(2818K)	(2819K)	(2820K)	(2821K)	(2822K)	
2014	63 136	593 816	30 727	527	1 018 275	16 008	9 875	593	1 732 958	307 814
2015	51 957	587 367	43 352	757	1 066 062	31 682	10 284	753	1 792 213	306 814
2016	83 167	636 362	34 710	2 526	1 067 201	49 974	12 498	835	1 887 274	280 047
2017	81 871	651 341	34 801	2 179	1 299 001	64 009	14 236	-1 130	2 146 308	331 046
2018	105 022	671 635	30 911	1 213	1 154 679	66 914	14 774	9 995	2 055 143	292 872
2019	113 102	712 101	26 070	1 228	1 216 205	68 852	15 747	9 434	2 162 738	363 256
2020	112 817	721 939	23 442	913	1 257 165	66 787	17 593	11 164	2 211 820	383 056
2019: 02	130 240	698 566	29 553	1 273	1 238 768	70 391	15 228	9 599	2 193 618	316 000
03	134 288	700 612	26 164	1 289	1 202 592	65 142	15 395	8 238	2 153 720	401 371
04	113 102	712 101	26 070	1 228	1 216 205	68 852	15 747	9 434	2 162 738	363 256
2020: 01	106 210	665 130	23 268	1 303	1 021 683	65 912	16 626	10 807	1 910 938	367 204
02	123 806	677 220	23 286	898	1 197 005	66 773	16 683	11 254	2 116 925	408 814
03	136 427	670 274	23 564	979	1 188 175	61 786	16 915	9 668	2 107 788	394 485
04	112 817	721 939	23 442	913	1 257 165	66 787	17 593	11 164	2 211 820	383 056
2021: 01	106 156	725 171	22 670	920	1 393 584	76 457	17 945	9 262	2 352 164	396 744

KB248

- As from March 2002 statistics reported at market value.
- Consisting of the Government Employees Pension Fund and other funds.
- Comprising the Unemployment Insurance Fund and Compensation Fund.
- Including funds of trusts and non-profit institutions serving households.
- Consisting of transferable and other deposits with banks.
- Securities issued by national and local governments as well as state-owned companies.
- Comprising listed and unlisted domestic and foreign shares as well as investment in unit trusts and other funds.
- Direct investment in unlisted property.
- Including accounts receivable and net financial derivative exposures.
- Consisting of secondary listings on the JSE and other foreign investments.

Life insurers¹ Income statement²

R millions

Period	Income				Expenditure						Dividends paid (2724K)	Net income ¹⁰ (2725K)	Net capital profit or loss on investments, assets and other income ¹¹ (2726K)
	Investment income ³ (2715K)	Premiums ⁴		Other ⁶ (2717K)	Claims ⁷			Annuities (2720K)	Surrenders (2721K)	Other ⁹ (2723K)			
		Life business ⁵ (2716K)	Reinsurance inward business (2867K)		At maturity (2718K)	Reinsurance inward business (2868K)	Other ⁸ (2719K)						
2013	97 015	387 355	1 990	14 374	45 188	1	97 117	36 179	160 355	50 772	30 754	80 370	271 537
2014	99 863	402 001	2 336	15 881	48 151	1	99 176	40 533	199 684	50 552	10 953	71 031	204 422
2015	112 237	424 830	2 450	11 948	51 974	1	110 277	46 814	188 934	54 759	11 727	86 979	125 012
2016	128 334	433 608	2 709	13 984	55 251	1	128 641	55 879	174 081	62 099	11 860	90 823	59 171
2017	129 147	443 472	3 085	11 898	56 467	1	126 560	54 271	163 368	66 911	14 445	105 579	207 765
2018	140 082	478 394	3 922	15 778	57 146	2	118 635	58 441	188 096	66 582	19 092	130 180	-69 039
2019	128 674	506 119	7 086	15 907	56 943	0	83 467	62 703	253 593	72 025	12 371	116 684	224 344
2020	128 439	512 238	5 341	16 676	53 355	0	101 134	69 140	267 392	64 944	28 918	77 811	115 734
2013: 02	25 565	100 158	495	3 462	11 021	0	22 803	9 056	44 285	13 474	3 102	25 937	3 805
03	25 222	94 951	617	3 273	11 647	0	22 360	8 819	41 981	10 338	3 623	25 295	106 026
04	25 361	101 864	506	4 152	12 737	0	27 737	9 746	42 289	15 625	20 955	2 796	91 636
2014: 01	26 345	92 130	558	6 553	11 316	0	25 351	9 881	41 671	13 061	4 469	19 837	49 685
02	23 341	99 685	562	2 921	12 253	0	24 624	9 793	44 305	12 569	2 240	20 725	91 104
03	27 044	98 285	589	2 655	12 515	0	25 654	10 231	43 349	13 061	3 344	20 419	5 462
04	23 133	111 900	626	3 752	12 067	0	23 548	10 627	70 358	11 861	900	10 050	58 172
2015: 01	29 204	96 825	624	3 646	12 127	0	27 425	10 624	41 487	13 281	3 245	22 110	90 556
02	26 687	101 699	657	3 143	13 499	0	26 878	10 437	49 298	13 598	3 086	15 389	-13 534
03	30 126	106 226	555	1 637	13 513	0	27 098	11 531	51 276	13 352	2 426	19 348	-13 197
04	26 220	120 080	615	3 523	12 835	0	28 877	14 222	46 873	14 528	2 971	30 131	61 187
2016: 01	38 148	108 197	649	3 682	12 302	0	31 582	18 299	43 111	14 727	1 675	28 981	48 516
02	29 124	106 753	709	3 673	15 128	0	32 105	12 388	42 928	15 338	4 701	17 672	24 617
03	34 364	109 731	638	3 231	13 933	0	31 433	12 740	42 814	14 945	1 766	30 330	16 034
04	26 698	108 927	713	3 398	13 888	0	33 521	12 452	45 228	17 090	3 717	13 839	-29 997
2017: 01	35 641	105 783	643	2 960	13 365	0	30 545	13 232	39 135	14 282	1 640	32 829	43 933
02	28 290	110 714	848	2 969	15 055	0	31 292	13 475	43 061	17 028	4 244	18 668	5 702
03	36 048	111 103	753	3 231	14 145	0	32 727	13 584	40 256	18 314	1 985	30 122	103 915
04	29 168	115 873	841	2 738	13 902	0	31 995	13 980	40 916	17 288	6 577	23 961	54 215
2018: 01	38 447	110 880	827	2 680	12 653	0	31 273	14 497	39 732	14 384	2 825	37 471	-59 113
02	32 351	114 748	1 000	6 010	14 752	1	32 902	14 176	41 292	18 729	7 882	24 374	66 815
03	38 108	128 549	979	3 477	14 403	0	35 300	14 737	51 298	16 868	2 127	36 382	22 540
04	31 175	124 217	1 115	3 611	15 339	0	19 161	15 030	55 774	16 602	6 259	31 953	-99 281
2019: 01	34 898	118 180	1 392	6 168	13 544	0	19 130	15 117	64 153	18 380	2 279	28 035	119 620
02	30 295	127 749	2 763	2 248	15 386	0	20 101	16 053	65 265	15 643	4 298	26 309	23 950
03	35 298	132 327	1 329	3 531	13 471	0	23 342	15 566	66 144	17 930	3 899	32 131	29 556
04	28 183	127 863	1 603	3 961	14 542	0	20 894	15 967	58 031	20 071	1 896	30 209	51 218
2020: 01	36 653	127 947	1 582	3 684	12 960	0	22 090	16 103	65 920	11 878	5 814	35 103	-410 730
02	31 310	118 863	1 686	3 887	11 090	0	20 429	16 381	52 382	19 730	7 758	27 975	327 297
03	32 785	123 155	964	5 063	14 445	0	29 544	17 596	66 699	17 041	3 114	13 529	7 767
04	27 690	142 273	1 109	4 041	14 861	0	29 071	19 061	82 391	16 295	12 232	1 203	191 399
2021: 01	31 718	144 279	4 877	12 568	17 938	2 718	47 411	19 097	64 741	38 128	7 935	-4 526	69 272

KB238

1. Comprising both life insurers and life reinsurers.
2. All items include both domestic and foreign transactions.
3. Comprising dividends, interest and rental income.
4. Comprising both earned and unearned premiums.
5. Including pension fund and group life insurance, annuities and other premiums.
6. Including claims and expenses recovered on reinsurance outwards, fees received and deferred acquisition revenue.
7. Comprising claims incurred and paid.
8. Including death, disability and critical illness claims.
9. Including premiums on reinsurance outwards, management fees and operational expenses, commissions, salaries and wages, taxation and deferred acquisition cost.
10. Income minus expenditure and dividends incurred and paid.
11. Including realised profits and losses on sales and revaluations.

Life insurers Equity and liabilities¹

R millions

End of	Interest bearing securities ² (2727K)	Equity ³ (2728K)	Financial derivatives (2729K)	Loans ⁴ (2730K)	Life policy liabilities		Technical provisions ⁶ (2733K)	Reserves ⁷ (2734K)	Accounts payable ⁸ (2735K)	Other liabilities ⁹ (2736K)	Total liabilities (2737K)	Of which: Foreign liabilities ¹⁰ (2738K)
					Insurance contracts (2731K)	Other contracts ⁵ (2732K)						
2014	3 259	5 876	8 383	4 139	1 206 213	847 297	28 509	267 549	49 588	103 112	2 523 924	67 560
2015	6 077	6 183	19 290	3 600	1 266 342	928 927	29 418	250 278	51 592	116 839	2 678 547	83 039
2016	17 308	6 857	13 176	4 890	1 296 784	952 703	34 354	254 291	51 096	67 992	2 699 450	47 599
2017	18 198	6 652	12 549	5 657	1 422 118	1 026 213	37 894	260 734	52 545	59 776	2 902 336	56 711
2018	15 991	7 007	15 569	5 713	1 412 211	1 026 238	42 409	272 956	48 747	67 656	2 914 499	69 369
2019	19 716	6 920	14 646	6 115	1 518 360	1 124 672	47 735	274 050	50 296	79 587	3 142 096	84 562
2020	17 343	7 053	34 345	6 400	1 567 214	1 188 648	53 186	232 858	47 965	81 905	3 236 916	106 548
2019: 01	15 751	7 001	15 571	5 752	1 473 660	1 076 573	45 658	274 625	51 135	76 109	3 041 836	77 006
02	21 639	7 019	15 227	5 810	1 490 953	1 085 745	46 226	279 061	48 511	79 849	3 080 041	74 938
03	20 549	6 930	15 240	6 116	1 490 475	1 103 109	48 655	276 274	53 794	79 112	3 100 254	87 046
04	19 716	6 920	14 646	6 115	1 518 360	1 124 672	47 735	274 050	50 296	79 587	3 142 096	84 562
2020: 01	18 774	6 879	28 513	6 147	1 401 699	1 033 245	50 092	196 079	49 299	89 637	2 880 363	95 849
02	19 425	7 078	28 757	5 891	1 505 222	1 135 503	51 687	231 501	47 934	82 875	3 115 873	102 787
03	16 221	7 075	29 168	6 289	1 509 554	1 158 553	51 983	225 185	48 247	85 891	3 138 167	107 087
04	17 343	7 053	34 345	6 400	1 567 214	1 188 648	53 186	232 858	47 965	81 905	3 236 916	106 548
2021: 01	22 773	13 390	33 022	53 386	1 065 409	1 989 270	68 921	228 060	34 665	64 745	3 573 643	192 842

KB239

Assets

R millions

End of	Cash and deposits ¹¹ (2739K)	Interest bearing securities ¹²			Equity (2743K)	Financial derivatives (2744K)	Loans ⁴ (2745K)	Non-financial assets ¹⁴ (2748K)	Other assets ¹⁵ (2749K)	Total assets (2750K)	Of which: Foreign assets ¹⁶ (2751K)
		Domestic		Foreign sector (2742K)							
		Public sector ¹³ (2740K)	Private sector (2741K)								
2014	114 876	232 226	253 596	10 673	1 653 851	7 266	143 259	52 237	55 938	2 523 924	330 704
2015	160 459	237 422	301 182	22 797	1 726 915	10 449	92 531	63 192	63 600	2 678 547	412 569
2016	146 645	238 115	329 141	22 143	1 749 854	11 582	82 679	60 005	59 285	2 699 450	385 055
2017	183 415	249 821	337 602	23 257	1 902 598	13 977	69 426	59 754	62 486	2 902 336	400 400
2018	172 175	250 573	349 859	30 779	1 909 846	11 199	58 129	65 575	66 363	2 914 499	399 335
2019	176 308	273 206	386 101	34 167	2 074 500	12 372	59 317	51 880	74 245	3 142 096	460 657
2020	156 266	347 247	335 412	34 850	2 147 652	32 494	59 108	46 240	77 647	3 236 916	495 278
2019: 01	175 519	256 916	367 285	30 321	2 014 170	13 086	54 682	66 657	63 199	3 041 836	430 809
02	181 731	268 915	362 499	31 457	2 017 449	12 537	55 916	68 838	80 700	3 080 041	418 032
03	178 303	275 351	376 711	32 519	2 045 790	12 320	52 934	50 429	75 898	3 100 254	469 845
04	176 308	273 206	386 101	34 167	2 074 500	12 372	59 317	51 880	74 245	3 142 096	460 657
2020: 01	195 650	254 758	351 688	39 301	1 823 603	19 081	60 129	47 826	88 328	2 880 363	463 447
02	177 655	302 054	363 819	36 903	2 023 137	25 204	62 393	47 618	77 089	3 115 873	502 244
03	171 725	326 312	350 375	36 166	2 038 548	24 975	62 506	48 115	79 444	3 138 167	498 605
04	156 266	347 247	335 412	34 850	2 147 652	32 494	59 108	46 240	77 647	3 236 916	495 278
2021: 01	121 300	352 191	328 913	34 762	2 413 499	29 272	72 044	54 220	167 443	3 573 643	744 282

KB240

- Including domestic and foreign liabilities.
- Interest bearing securities issued by insurers and reinsurers.
- Comprising ordinary share capital.
- Including repurchase agreements and security lending.
- Investment and other contracts.
- Comprising outstanding claims, claims incurred but not reported and unearned premiums.
- Including retained earnings.
- Including premiums payable, taxes payable, unsettled acquisitions of financial instruments and deferred acquisition cost.
- Including reinsurance funds and other provisions.
- Liabilities to non-residents.
- Transferable and other deposits with banks.
- Including money market instruments.
- Interest bearing securities issued by national and local governments as well as state-owned companies.
- Including owner occupied and investment properties. Excluding investment in listed property companies.
- Including reinsurance funds and assets, unsettled acquisitions of financial instruments, interest and dividend receivables, tax refunds, deferred acquisition cost and provisions.
- Comprising foreign investments and as from March 2021 also secondary listings on the JSE.

Non-life insurers¹

Income statement²

R millions

Period	Income					Expenditure				Dividends paid (2761K)	Net income ⁸ (2762K)	Net capital profit or loss on investments, assets and other income ⁹ (2763K)
	Investment income ³ (2752K)	Premiums ⁴		Claims and expenses recovered on reinsurance outwards (2754K)	Other ⁵ (2755K)	Claims ⁶		Premiums on reinsurance outwards (2758K)	Other ⁷ (2760K)			
		Non-life business (2753K)	Reinsurance inward business (2869K)			Non-life business (2756K)	Reinsurance inward business (2757K)					
2013	5 226	96 283	10 577	18 367	1 184	55 528	7 848	25 862	24 098	4 629	13 673	12 765
2014	5 282	105 412	8 966	18 108	1 354	57 791	7 205	26 001	25 837	4 779	17 508	13 936
2015	5 991	109 804	11 636	17 542	1 007	56 738	7 909	28 247	28 748	4 997	19 341	15 372
2016	7 061	114 378	12 303	27 579	1 827	66 705	9 012	31 270	28 847	6 341	20 973	17 279
2017	8 744	124 736	13 071	31 200	1 537	74 073	9 831	33 947	32 333	6 044	23 061	16 928
2018	8 504	133 379	16 477	26 230	1 720	66 859	15 675	38 509	34 282	4 934	26 050	14 605
2019	9 265	142 056	19 583	28 371	1 318	71 981	19 543	41 760	37 832	6 839	22 639	18 296
2020	8 559	146 477	23 639	35 973	1 575	75 926	23 963	45 963	38 128	5 797	26 445	18 266
2013: 02	1 280	23 009	1 639	3 299	190	12 317	1 673	5 431	5 787	751	3 458	2 471
03	1 299	25 284	3 366	4 797	429	13 237	2 354	7 825	6 418	1 222	4 119	3 907
04	1 554	25 505	3 819	5 874	303	16 597	2 345	6 917	6 165	1 413	3 619	2 889
2014: 01	1 274	26 492	1 773	4 288	278	15 911	1 665	5 913	6 024	1 209	3 383	3 450
02	1 385	25 005	1 749	4 258	416	12 180	1 459	5 902	6 210	1 472	5 590	3 545
03	1 375	26 740	1 916	4 910	354	14 657	1 631	6 365	6 358	1 199	5 085	3 095
04	1 248	27 175	3 527	4 652	306	15 044	2 450	7 821	7 245	899	3 450	3 845
2015: 01	1 566	27 697	3 087	4 646	187	15 507	2 500	7 387	7 015	1 675	3 100	3 649
02	1 578	26 515	2 689	3 719	212	12 568	1 606	6 370	7 194	924	6 050	3 187
03	1 505	28 006	2 849	4 510	380	14 103	2 088	6 973	6 692	1 689	5 703	3 089
04	1 343	27 586	3 011	4 668	228	14 560	1 715	7 517	7 847	709	4 488	5 446
2016: 01	1 623	28 889	3 131	6 508	270	16 875	2 698	8 096	6 782	1 883	4 087	3 594
02	1 914	28 139	3 106	7 916	910	16 529	2 353	7 188	7 102	1 066	7 746	4 168
03	1 779	28 028	3 030	5 711	317	15 329	1 983	7 697	7 148	2 569	4 139	3 580
04	1 745	29 323	3 037	7 445	330	17 971	1 979	8 289	7 816	823	5 002	5 938
2017: 01	1 880	30 294	3 133	5 256	393	16 080	2 115	8 355	8 644	1 143	4 619	4 067
02	2 765	30 452	3 428	10 114	254	20 195	2 624	8 914	7 700	2 045	5 536	3 521
03	2 047	31 817	2 937	5 716	425	15 550	2 633	8 250	8 347	1 145	7 017	5 594
04	2 052	32 173	3 573	10 114	466	22 248	2 459	8 427	7 642	1 712	5 890	3 746
2018: 01	2 109	33 992	3 820	5 597	276	15 385	4 130	9 267	8 527	1 326	7 159	3 572
02	1 941	32 013	3 883	6 787	810	16 272	3 735	8 982	8 667	662	7 117	3 482
03	2 296	33 147	4 097	7 238	414	16 904	4 026	9 855	8 100	1 803	6 505	4 541
04	2 158	34 226	4 677	6 609	219	18 298	3 784	10 406	8 989	1 142	5 270	3 010
2019: 01	2 211	34 580	4 540	6 597	226	17 978	4 402	10 104	9 448	2 393	3 829	4 890
02	2 279	34 630	4 950	9 247	581	19 231	5 230	10 291	8 945	1 072	6 919	4 927
03	2 375	36 583	4 938	5 512	137	16 933	5 296	10 639	9 081	2 679	4 918	4 714
04	2 401	36 263	5 154	7 015	374	17 840	4 615	10 726	10 358	694	6 973	3 764
2020: 01	2 254	36 496	5 321	7 021	140	17 216	5 979	10 841	8 634	2 534	6 029	787
02	2 401	35 821	5 503	6 146	523	15 676	4 622	11 123	9 561	621	8 791	7 327
03	1 894	36 763	6 181	6 570	564	13 996	6 677	11 980	10 287	1 919	7 112	4 967
04	2 010	37 397	6 633	16 236	348	29 038	6 685	12 019	9 646	723	4 513	5 185
2021: 01	1 795	40 505	5 892	6 695	552	18 396	1 918	16 171	16 024	2 339	592	1 494

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1. Comprising both non-life insurers and non-life reinsurers.
2. All items include both domestic and foreign transactions.
3. Comprising dividends, interest and rental income.
4. Comprising both earned and unearned premiums.
5. Including fees received and deferred acquisition revenue.
6. Comprising claims incurred and paid.
7. Including management fees and operational expenses, commissions, salaries and wages, taxation and deferred acquisition cost.
8. Income minus expenditure and dividends incurred and paid.
9. Including realised profits and losses on sales and revaluations.

Non-life insurers Equity and liabilities¹

R millions

End of	Interest bearing securities ² (2764K)	Equity ³ (2765K)	Financial derivatives (2766K)	Loans (2767K)	Technical provisions ⁴ (2769K)	Reserves ⁵ (2770K)	Accounts payable ⁶ (2771K)	Other liabilities ⁷ (2772K)	Total liabilities (2773K)	Of which: Foreign liabilities ⁸ (2774K)
2014	1 024	4 423	62	200	41 376	53 439	9 560	15 498	125 581	1 192
2015	1 237	5 026	131	206	48 813	60 606	9 882	22 239	148 141	1 271
2016	2 177	6 490	232	800	63 495	55 027	7 596	20 011	155 828	1 135
2017	2 262	7 434	284	810	69 612	62 040	8 451	20 318	171 213	1 770
2018	2 231	7 716	63	972	72 974	67 392	11 410	21 858	184 616	2 529
2019	2 200	8 262	65	917	80 332	69 263	11 448	25 100	197 587	2 867
2020	3 217	8 587	226	905	91 520	73 380	13 395	31 144	222 372	3 557
2019: 01	2 232	7 799	63	842	74 633	67 861	11 803	22 018	187 252	2 601
02	2 243	7 852	63	825	77 267	68 782	9 762	27 090	193 884	2 690
03	2 249	8 107	67	813	80 776	66 793	13 949	28 125	200 879	3 172
04	2 200	8 262	65	917	80 332	69 263	11 448	25 100	197 587	2 867
2020: 01	2 224	8 480	171	921	82 094	67 408	8 502	29 689	199 489	2 388
02	2 203	8 524	67	914	84 330	72 878	12 062	28 542	209 520	3 276
03	2 225	8 601	65	908	86 695	72 854	14 385	33 282	219 014	4 058
04	3 217	8 587	226	905	91 520	73 380	13 395	31 144	222 372	3 557
2021: 01	4 657	14 679	107	2 718	126 563	76 728	27 359	33 524	286 333	15 010

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Assets

R millions

End of	Cash and deposits ⁹ (2775K)	Interest bearing securities ¹⁰			Equity (2779K)	Financial derivatives (2780K)	Loans (2781K)	Non-financial assets ¹² (2784K)	Other assets ¹³ (2785K)	Total assets (2786K)	Of which: Foreign assets ¹⁴ (2787K)
		Domestic		Foreign sector (2778K)							
		Public sector ¹¹ (2776K)	Private sector (2777K)								
2014	40 232	11 012	13 659	50	26 382	-3	2 770	1 339	30 141	125 581	3 255
2015	54 490	9 525	17 841	16	28 454	13	2 038	1 817	33 947	148 141	6 178
2016	48 983	13 136	19 591	193	30 256	1	2 031	1 961	39 675	155 828	5 324
2017	53 696	15 108	19 669	287	32 859	43	2 001	1 821	45 729	171 213	7 046
2018	54 932	17 688	24 941	395	32 764	46	1 928	1 784	50 139	184 616	7 864
2019	60 519	19 324	27 220	270	34 792	107	1 566	3 440	50 350	197 587	8 890
2020	73 617	21 810	28 217	167	36 555	151	1 472	3 293	57 090	222 372	10 157
2019: 01	57 263	17 313	25 957	400	33 216	128	1 899	2 335	48 740	187 252	8 884
02	56 691	17 847	25 898	396	33 999	213	1 616	3 445	53 780	193 884	8 885
03	60 313	18 407	27 748	427	34 161	120	1 646	3 383	54 673	200 879	8 999
04	60 519	19 324	27 220	270	34 792	107	1 566	3 440	50 350	197 587	8 890
2020: 01	64 777	17 449	26 740	272	32 128	255	1 589	3 854	52 423	199 489	8 096
02	68 682	18 220	27 999	123	32 329	222	1 804	3 904	56 236	209 520	10 700
03	75 336	19 779	28 458	156	33 509	176	1 726	3 652	56 222	219 014	9 779
04	73 617	21 810	28 217	167	36 555	151	1 472	3 293	57 090	222 372	10 157
2021: 01	32 680	31 365	40 779	1 687	72 856	344	3 274	4 421	98 927	286 333	32 217

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- Including domestic and foreign liabilities.
- Interest bearing securities issued by insurers and reinsurers.
- Comprising ordinary share capital.
- Comprising outstanding claims, claims incurred but not reported and unearned premiums.
- Including retained earnings.
- Including premiums payable, taxes payable, unsettled acquisitions of financial instruments and deferred acquisition cost.
- Including reinsurance funds and other provisions.
- Liabilities to non-residents.
- Transferable and other deposits with banks.
- Including money market instruments.
- Interest bearing securities issued by national and local governments as well as state-owned companies.
- Including owner occupied and investment properties. Excluding investment in listed property companies.
- Including reinsurance funds and assets, unsettled acquisitions of financial instruments, interest and dividend receivables, tax refunds, deferred acquisition cost and provisions.
- Comprising foreign investments and as from March 2021 also secondary listings on the JSE.

Official pension and provident funds¹

Income statement²

R millions

Period	Current receipts				Current expenditure				Domestic current income surplus	Net capital profits and other income	Total net cash inflow	Net asset revaluation ⁶
	Investment income		Contributions by		Benefits			Adminis-trative expenses				
	Interest ⁴	Dividends ³	Members	Employ-ers ⁵	Annuities	Lump sum at retire-ment or death	Other lump sum payments					
(2290K)	(2291K)	(2292K)	(2293K)	(2294K)	(2295K)	(2296K)	(2297K)	(2298K)	(2299K)	(2301K)	(2302K)	
31 March												
2013	34 297	23 945	18 424	33 133	25 846	10 972	17 414	2 906	52 661	54 742	107 403	111 518
2014	36 689	25 080	20 395	36 440	28 994	14 237	30 198	6 866	38 310	54 731	93 040	101 594
2015	39 279	28 621	22 054	39 486	32 005	17 231	51 447	3 867	24 890	57 310	82 201	75 421
2016	42 130	34 405	23 547	42 095	36 897	24 421	46 210	6 397	28 250	59 289	87 539	-47 198
2017	43 959	30 554	25 503	45 591	40 929	21 484	41 974	6 317	34 904	48 174	83 078	-60 432
2018	48 104	33 559	27 013	48 779	45 797	20 533	40 580	7 306	43 238	27 393	70 632	75 843
2019	56 433	43 834	30 668	55 191	52 477	18 985	37 375	9 135	68 153	19 866	88 018	-66 520
2020	57 347	38 864	30 700	55 293	58 605	24 081	42 857	7 096	49 566	27 152	76 717	-331 128
2021	54 025	34 225	32 000	58 192	62 107	36 398	63 261	11 499	5 177	61 435	66 611	389 901
31 December												
2012	33 915	25 227	17 839	32 006	24 464	10 437	15 531	2 875	55 681	45 282	100 963	140 689
2013	36 203	23 860	20 102	35 932	28 146	13 910	24 630	3 626	45 786	59 079	104 864	84 750
2014	38 744	27 640	21 627	38 405	31 226	15 487	40 651	7 256	31 798	52 150	83 948	54 799
2015	39 914	33 263	23 138	41 398	35 788	25 773	63 816	5 372	6 964	59 849	66 813	-52 582
2016	43 357	31 010	24 797	44 330	39 718	19 857	37 727	6 390	39 802	59 013	98 816	-38 299
2017	49 383	33 188	26 882	48 232	44 711	19 554	37 663	7 296	48 461	26 677	75 139	167 523
2018	52 806	40 111	29 109	52 588	49 789	21 667	39 066	8 579	55 512	24 242	79 754	-164 552
2019	55 776	43 862	31 130	55 873	55 767	20 604	41 262	7 204	61 804	31 399	93 203	-22 057
2020	57 154	33 237	31 789	58 201	63 178	32 341	58 097	10 299	16 467	43 558	60 025	-7 472
2016: 02	10 571	7 360	6 163	10 870	10 039	5 260	10 463	1 425	7 777	17 481	25 257	23 446
03	10 864	7 667	6 244	11 107	9 761	4 882	12 009	754	8 476	12 288	20 764	-52 581
04	9 972	5 416	6 443	11 437	10 534	4 721	8 879	2 112	7 023	11 451	18 475	-54 244
2017: 01	12 552	10 111	6 653	12 177	10 595	6 621	10 622	2 026	11 628	6 955	18 583	22 947
02	12 432	6 296	6 600	11 742	11 179	4 529	9 024	1 283	11 055	3 934	14 989	-6 148
03	12 313	11 228	6 860	12 252	11 480	4 650	9 673	1 253	15 596	8 993	24 589	59 967
04	12 086	5 554	6 769	12 062	11 457	3 753	8 344	2 734	10 183	6 795	16 978	90 758
2018: 01	11 273	10 482	6 785	12 724	11 681	7 600	13 540	2 037	6 405	7 671	14 076	-68 734
02	12 518	9 211	6 777	12 057	12 214	4 977	8 654	1 824	12 894	6 084	18 977	18 539
03	13 722	10 533	7 550	13 484	12 392	5 112	8 815	2 087	16 883	6 076	22 959	-44 889
04	15 294	9 885	7 997	14 324	13 502	3 977	8 058	2 632	19 331	4 411	23 742	-69 469
2019: 01	14 900	14 204	8 344	15 326	14 369	4 919	11 848	2 593	19 045	3 295	22 340	29 298
02	13 463	10 184	7 641	13 622	13 579	4 987	10 613	1 164	14 567	6 371	20 938	20 753
03	13 481	11 286	7 646	13 664	13 870	6 447	10 350	1 668	13 742	8 331	22 073	-56 276
04	13 932	8 188	7 499	13 260	13 949	4 252	8 451	1 779	14 449	13 403	27 852	-15 831
2020: 01	16 471	9 207	7 914	14 747	17 207	8 396	13 443	2 485	6 807	-953	5 854	-279 773
02	13 241	10 243	7 759	14 111	14 846	4 680	15 444	1 910	8 472	8 466	16 938	194 496
03	13 706	7 009	7 724	14 388	15 219	9 057	11 436	2 842	4 272	17 294	21 566	-9 428
04	13 737	6 779	8 392	14 956	15 906	10 207	17 774	3 062	-3 084	18 751	15 666	87 233
2021: 01	13 341	10 195	8 124	14 737	16 137	12 453	18 606	3 685	-4 483	16 924	12 441	117 600

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- Funds administered by the Department of Finance, Transnet, Telkom and the Post Office which are not subject to regulation and supervision in terms of the Pension Funds Act.
- Source: Auditor-General Annual Reports up to 1992, thereafter South African Reserve Bank survey.
- Including dividends from insurers.
- Including dividends prior to 1992.
- Including special actuarial deficit reduction contributions.
- Including amounts transferred to, and from, other accounts and, as from March 1995, privatisation to other funds.

Official and private self-administered pension and provident funds

Assets and liabilities

R millions

End of	Official funds ¹							Private self-administered funds ³			
	Assets ²							Liabilities ⁶			
	Cash and deposits (2330K)	Fixed-interest securities				Ordinary shares (2335K)	Other Assets ⁴ (2338K)	Total assets equal accumulated funds ⁴ (2339K)	Accumulated funds (2340K)	Reserves, provisions and other liabilities (2341K)	Total liabilities ⁵ (2342K)
		Government (2331K)	Local governments (2332K)	Public enterprises (2333K)	Other (2334K)						
2012	88 857	260 302	2 476	136 096	66 967	681 690	101 736	1 338 123	554 178	202 706	756 884
2013	74 264	294 691	2 237	136 199	69 596	841 435	124 211	1 542 633	604 311	238 034	842 346
2014	48 249	350 720	2 466	152 391	85 364	920 625	133 137	1 692 952	650 875	255 314	906 189
2015	32 235	349 222	1 949	157 129	104 015	940 750	149 229	1 734 529	637 929	292 280	930 209
2016	66 126	355 883	2 877	176 302	109 971	937 202	153 251	1 801 612	668 368	317 274	985 642
2017	57 622	374 227	2 860	170 817	128 983	1 123 855	180 788	2 039 151	744 605	303 603	1 048 208
2018	71 692	395 453	2 693	160 198	125 808	992 969	180 524	1 929 338	722 891	285 830	1 008 721
2019	73 326	436 950	2 954	153 359	127 674	1 050 326	177 957	2 022 545	767 404	287 610	1 055 014
2020	62 144	509 979	2 482	145 575	120 179	1 048 208	231 158	2 119 723	774 887	267 199	1 042 086
2013: 02	87 121	269 697	2 066	141 420	61 028	713 506	113 586	1 388 422	551 626	226 014	777 640
03	84 424	285 586	2 167	137 115	64 607	794 330	115 766	1 483 995	584 705	231 125	815 829
04	74 264	294 691	2 237	136 199	69 596	841 435	124 211	1 542 633	604 311	238 034	842 346
2014: 01	76 275	303 957	2 206	134 884	68 821	873 803	123 057	1 583 002	651 045	219 408	870 453
02	78 593	319 332	2 358	139 620	61 223	921 825	126 119	1 649 071	666 952	233 182	900 134
03	72 326	336 281	2 365	143 242	81 658	906 669	130 378	1 672 918	642 561	248 681	891 242
04	48 249	350 720	2 466	152 391	85 364	920 625	133 137	1 692 952	650 875	255 314	906 189
2015: 01	49 498	356 655	2 496	156 105	88 754	978 657	138 761	1 770 926	659 888	264 686	924 573
02	45 226	365 323	2 317	156 105	93 469	981 576	138 619	1 782 635	639 521	279 649	919 170
03	50 295	363 769	2 270	159 074	95 103	934 414	137 138	1 742 062	633 058	281 188	914 246
04	32 235	349 222	1 949	157 129	104 015	940 750	149 229	1 734 529	637 929	292 280	930 209
2016: 01	31 436	358 077	2 109	165 340	101 667	983 002	154 357	1 795 987	672 657	294 185	966 843
02	32 924	364 831	2 799	174 934	96 833	1 010 849	163 450	1 846 621	677 404	300 714	978 119
03	37 439	360 435	2 913	176 841	108 737	965 266	161 772	1 813 404	674 178	303 652	977 830
04	66 126	355 883	2 877	176 302	109 971	937 202	153 251	1 801 612	668 368	317 274	985 642
2017: 01	82 556	348 629	2 887	172 569	113 463	958 723	164 001	1 842 827	674 860	326 433	1 001 293
02	75 629	354 215	2 916	174 452	124 292	959 169	163 737	1 854 410	700 210	306 993	1 007 203
03	83 757	357 898	2 906	177 163	126 395	1 012 598	167 458	1 928 175	717 144	318 052	1 035 196
04	57 622	374 227	2 860	170 817	128 983	1 123 855	180 788	2 039 151	744 605	303 603	1 048 208
2018: 01	65 563	390 769	2 908	174 045	124 966	1 043 401	174 051	1 975 703	734 138	297 700	1 031 838
02	60 950	387 636	2 730	168 102	125 979	1 066 300	181 982	1 993 678	750 348	300 315	1 050 664
03	74 097	387 673	2 720	159 513	131 766	1 024 620	201 240	1 981 627	740 758	299 188	1 039 946
04	71 692	395 453	2 693	160 198	125 808	992 969	180 524	1 929 338	722 891	285 830	1 008 721
2019: 01	82 963	396 730	2 727	158 963	129 267	1 021 079	191 221	1 982 951	754 414	288 847	1 043 261
02	90 494	414 157	2 773	162 881	127 546	1 064 711	190 256	2 052 817	765 838	282 589	1 048 427
03	94 472	423 874	2 696	155 233	121 269	1 014 516	202 219	2 014 280	757 367	285 726	1 043 094
04	73 326	436 950	2 954	153 359	127 674	1 050 326	177 957	2 022 545	767 404	287 610	1 055 014
2020: 01	86 421	404 330	2 648	142 722	120 684	833 329	208 702	1 798 836	626 876	267 532	894 408
02	78 334	449 821	2 622	150 361	123 072	985 294	224 938	2 014 442	695 309	288 147	983 456
03	81 457	461 674	2 465	141 631	119 868	971 855	237 603	2 016 552	688 010	285 811	973 821
04	62 144	509 979	2 482	145 575	120 179	1 048 208	231 158	2 119 723	774 887	267 199	1 042 086
2021: 01	55 277	516 232	2 142	143 234	126 581	1 173 220	234 935	2 251 620

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

Private self-administered pension and provident funds¹

Assets

R millions

End of	Coin, banknotes and deposits (2350K)	Fixed-interest securities				Ordinary shares ³ (2355K)	Loans			Fixed property (2359K)	Other assets ⁵ (2360K)	Total assets ^{6,7} (2361K)	Funds invested with insurers ⁶ (2362K)
		Government (2351K)	Local governments (2352K)	Public enterprises (2353K)	Other ² (2354K)		Mortgage (2356K)	To public sector ⁴ (2357K)	Other (2358K)				
2012	58 614	128 361	1 747	17 291	91 089	422 040	571	69	3 549	13 632	19 921	756 884	349 227
2013	58 265	140 939	2 887	18 326	111 099	478 593	609	11	1 755	13 730	16 131	842 346	372 299
2014	58 628	163 014	4 967	16 122	119 120	507 413	412	-	1 690	13 701	21 122	906 189	452 135
2015	51 482	168 461	4 581	16 434	139 807	500 381	841	-	1 198	22 075	24 949	930 209	481 454
2016	62 329	197 311	5 893	17 479	129 131	521 114	1 035	-	1 680	17 148	32 523	985 642	474 112
2017	49 504	198 990	5 642	19 009	128 943	585 137	1 328	-	1 335	17 481	40 838	1 048 208	513 623
2018	51 372	194 031	6 814	20 415	128 954	543 594	813	-	1 009	15 238	46 480	1 008 721	512 361
2019	50 716	188 935	12 366	21 971	140 476	568 017	663	-	809	14 448	56 611	1 055 014	580 310
2020	69 382	214 759	8 455	24 932	123 529	532 204	507	-	648	12 049	55 620	1 042 086	637 742
2013: 01	57 175	131 146	2 054	20 397	95 229	432 718	530	69	3 477	15 092	19 830	777 718	346 473
02	55 255	128 791	1 900	18 789	97 527	439 339	591	56	2 091	15 809	17 494	777 640	375 879
03	55 268	134 306	2 309	18 946	103 047	465 052	614	56	1 803	16 090	18 338	815 829	374 143
04	58 265	140 939	2 887	18 326	111 099	478 593	609	11	1 755	13 730	16 131	842 346	372 299
2014: 01	56 369	145 180	3 745	17 797	114 691	498 875	660	11	1 735	13 920	17 470	870 453	371 983
02	63 580	156 305	4 099	16 659	118 021	507 660	392	-	1 721	13 406	18 292	900 134	391 345
03	61 864	162 380	4 670	14 820	118 340	497 466	485	-	1 649	12 874	16 693	891 242	427 333
04	58 628	163 014	4 967	16 122	119 120	507 413	412	-	1 690	13 701	21 122	906 189	452 135
2015: 01	61 371	162 803	4 912	15 936	126 641	516 774	410	-	1 659	13 089	20 978	924 573	481 671
02	58 357	165 269	4 908	16 515	121 201	508 934	420	-	1 632	17 015	24 919	919 170	465 067
03	56 262	169 791	4 670	16 623	127 635	494 334	426	-	1 300	17 218	25 986	914 246	472 737
04	51 482	168 461	4 581	16 434	139 807	500 381	841	-	1 198	22 075	24 949	930 209	481 454
2016: 01	62 187	175 653	4 726	16 690	133 432	525 814	1 169	-	1 244	22 625	23 303	966 843	479 895
02	65 379	186 815	5 528	17 195	136 287	520 568	1 102	-	1 957	19 024	24 265	978 119	460 469
03	63 664	187 128	5 679	17 867	131 415	522 455	1 113	-	1 861	19 586	27 062	977 830	473 074
04	62 329	197 311	5 893	17 479	129 131	521 114	1 035	-	1 680	17 148	32 523	985 642	474 112
2017: 01	51 749	196 552	5 242	18 736	136 159	538 484	1 346	-	1 578	17 508	33 941	1 001 293	476 436
02	48 384	198 378	5 410	18 353	136 558	539 245	1 151	-	1 493	17 288	40 943	1 007 203	483 915
03	48 698	199 984	5 045	18 974	140 323	556 657	1 496	-	1 187	16 982	45 851	1 035 196	507 636
04	49 504	198 990	5 642	19 009	128 943	585 137	1 328	-	1 335	17 481	40 838	1 048 208	513 623
2018: 01	49 696	206 838	7 534	20 782	124 136	559 317	1 269	-	1 227	18 155	42 883	1 031 838	504 667
02	44 792	201 860	7 520	20 941	131 568	576 596	807	-	1 162	17 120	48 299	1 050 664	520 648
03	51 078	189 614	7 968	22 243	136 717	568 050	563	-	1 084	15 860	46 769	1 039 946	511 945
04	51 372	194 031	6 814	20 415	128 954	543 594	813	-	1 009	15 238	46 480	1 008 721	512 361
2019: 01	49 831	197 730	6 764	19 140	139 201	563 520	1 057	-	974	15 224	49 821	1 043 261	532 630
02	52 718	198 199	8 365	20 387	138 254	558 389	741	-	885	15 015	55 474	1 048 427	536 968
03	50 803	194 519	9 187	18 956	141 041	552 102	598	-	859	14 367	60 661	1 043 094	559 590
04	50 716	188 935	12 366	21 971	140 476	568 017	663	-	809	14 448	56 611	1 055 014	580 310
2020: 01	51 684	169 052	9 774	21 725	133 241	441 177	659	-	697	10 671	55 729	894 408	547 521
02	57 773	186 203	8 283	19 908	143 970	497 661	715	-	732	10 819	57 393	983 456	571 515
03	62 041	192 720	7 812	20 034	145 567	491 322	725	-	694	11 298	41 609	973 821	628 281
04	69 382	214 759	8 455	24 932	123 529	532 204	507	-	648	12 049	55 620	1 042 086	637 742

KB222

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

Private self-administered pension and provident funds

Income statement¹

R millions

Period	Current receipts					Current expenditure				Domestic current income surplus	Net capital profits and other income	Investment income from insurers	Total net cash inflow	Net asset revaluation ³
	Investment income ²			Contributions by		Benefits			Adminis-trative expenses					
	Interest	Dividends	Rent	Members	Employ-ers	Annuities	Lump sum at retire-ment or death	Other lump sum payments						
	(2310K)	(2323K)	(2311K)	(2312K)	(2313K)	(2314K)	(2315K)	(2316K)						
2015	11 061	18 305	2 708	28 739	33 860	18 912	22 262	54 705	2 688	-3 895	9 840	15 645	21 590	5 288
2016	11 136	19 332	2 685	32 220	34 842	19 854	23 636	57 143	2 932	-3 351	10 504	8 975	16 129	-3 214
2017	11 656	23 018	2 571	33 568	35 327	23 061	20 909	52 166	3 168	6 836	12 376	7 677	26 889	26 069
2018	11 358	26 643	2 490	35 573	38 284	22 396	23 143	54 117	3 380	11 313	5 431	8 343	25 087	-48 481
2019	11 409	28 384	2 465	37 604	38 400	19 262	25 037	56 507	3 498	13 958	5 576	6 519	26 053	7 802
2020	10 640	24 866	2 433	38 530	39 647	14 364	27 405	53 888	3 591	16 868	12 425	5 539	34 832	-49 908
2019: 01	2 795	6 213	622	9 800	9 261	4 498	5 815	14 132	827	3 420	2 270	1 451	7 141	13 639
02	3 111	7 280	623	9 280	9 837	5 440	6 151	13 659	929	3 951	1 248	1 709	6 907	-796
03	2 955	7 287	610	9 267	9 620	4 947	6 733	14 660	842	2 557	1 116	1 619	5 292	-8 873
04	2 548	7 604	610	9 257	9 683	4 378	6 338	14 056	900	4 030	943	1 740	6 713	3 832
2020: 01	2 780	7 332	624	10 360	9 945	3 596	6 826	13 645	1 034	5 942	1 120	1 929	8 990	-83 029
02	2 286	6 514	604	8 988	9 921	3 114	5 672	11 838	861	6 827	6 370	725	13 922	25 676
03	2 897	6 494	605	9 316	9 861	3 739	7 112	13 714	823	3 786	3 223	786	7 795	-2 805
04	2 678	4 527	599	9 865	9 920	3 914	7 796	14 692	873	314	1 713	2 099	4 125	10 250

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Trust companies⁴

Assets and liabilities

R millions

End of	Funds administered ⁵							Own assets ⁷	Funds received from:				Total liabilities = total assets
	Cash and deposits	Fixed-interest securities	Ordinary shares ⁶	Loans	Fixed property	Other assets	Total assets administered		Testamentary trusts	Intervivos trusts	Other	Own funds	
	(2566K)	(2567K)	(2568K)	(2569K)	(2570K)	(2571K)	(2572K)		(2573K)	(2574K)	(2575K)	(2576K)	
2015	8 419	3 510	36 035	1 460	3 792	7 094	60 310	896	-	-	60 310	896	61 206
2016	8 397	3 605	38 855	1 467	4 032	7 908	64 265	890	-	-	64 265	890	65 155
2017	5 855	3 379	45 534	1 514	4 675	12 673	73 630	923	-	-	73 630	923	74 553
2018	6 423	3 612	54 224	1 886	4 890	5 376	76 411	947	-	-	76 411	947	77 358
2019	7 232	6 269	66 750	1 942	6 254	7 245	95 691	845	-	-	95 691	845	96 537
2020	9 073	7 790	69 224	1 857	6 672	7 351	101 967	924	-	-	101 967	924	102 891
2019: 02	7 302	4 271	61 164	1 937	5 073	7 172	86 920	1 025	-	-	86 920	1 025	87 945
03	6 376	4 047	63 398	1 930	5 221	7 235	88 207	1 013	-	-	88 207	1 013	89 221
04	7 232	6 269	66 750	1 942	6 254	7 245	95 691	845	-	-	95 691	845	96 537
2020: 01	7 882	6 088	59 324	1 951	6 275	7 158	88 678	945	-	-	88 678	945	89 623
02	7 963	6 847	62 845	1 952	6 602	7 142	93 350	896	-	-	93 350	896	94 245
03	8 749	7 251	65 706	1 857	6 681	7 333	97 577	891	-	-	97 577	891	98 468
04	9 073	7 790	69 224	1 857	6 672	7 351	101 967	924	-	-	101 967	924	102 891
2021: 01	9 658	7 499	71 921	1 825	6 748	7 568	105 218	886	-	-	105 218	886	106 103

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

Finance companies¹

Liabilities

R millions

End of	Ordinary shares (2621K)	Reserves (2622K)	Fixed-interest securities (2623K)	Loans		Provisions (2626K)	Other liabilities (2627K)	Total liabilities (2628K)
				Banks (2624K)	Other (2625K)			
2014	1 772	28 945	699	53 943	124 470	10 949	8 270	229 048
2015	2 070	30 345	582	67 049	131 961	13 607	9 544	255 157
2016	2 258	34 116	608	79 267	136 246	13 611	10 534	276 640
2017	2 513	35 465	446	91 795	139 884	15 991	9 310	295 405
2018	2 484	40 020	390	96 146	144 442	20 961	10 787	315 229
2019	2 863	34 913	228	92 907	156 398	24 437	10 041	321 786
2020	2 790	31 715	212	85 126	158 782	30 869	12 265	321 760
2019: 01	2 484	39 721	390	93 528	145 091	20 904	11 773	313 891
02	2 791	36 936	251	93 498	147 078	21 302	10 435	312 290
03	2 863	37 676	249	92 685	152 359	24 763	10 718	321 314
04	2 863	34 913	228	92 907	156 398	24 437	10 041	321 786
2020: 01	2 791	30 678	228	94 939	164 742	29 225	9 409	332 012
02	2 790	29 016	228	89 909	158 867	28 648	9 923	319 381
03	2 790	30 216	212	88 010	156 981	29 443	10 402	318 054
04	2 790	31 715	212	85 126	158 782	30 869	12 265	321 760
2021: 01	2 781	32 342	201	83 937	157 828	30 914	12 498	320 500

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Assets

R millions

End of	Cash and deposits (2611K)	Debtors ² (2612K)	Instalment sale finance (2613K)	Leasing finance (2614K)	Loans		Ordinary shares ³ (2617K)	Fixed property (2618K)	Other assets (2619K)	Total assets (2620K)
					Mortgage (2615K)	Other (2616K)				
2014	6 818	4 409	115 953	2 662	32 394	48 120	4 783	3 063	10 845	229 048
2015	7 552	6 487	127 814	3 047	35 570	49 463	4 728	8 085	12 412	255 157
2016	10 166	5 469	141 406	2 993	38 748	49 972	3 141	9 571	15 173	276 640
2017	12 197	5 804	155 731	3 970	40 881	48 195	3 442	9 619	15 566	295 405
2018	13 197	6 388	162 574	8 997	43 926	46 591	8 677	7 961	16 918	315 229
2019	15 249	4 787	166 233	8 486	43 356	51 101	4 828	7 866	19 880	321 786
2020	16 418	6 495	165 041	8 658	42 718	51 966	1 204	11 189	18 070	321 760
2019: 01	11 592	7 020	162 226	8 721	44 339	46 444	8 537	7 783	17 229	313 891
02	11 435	5 528	163 522	8 651	44 581	47 953	8 312	7 203	15 104	312 290
03	12 215	5 028	165 691	8 391	43 294	50 621	8 298	7 262	20 514	321 314
04	15 249	4 787	166 233	8 486	43 356	51 101	4 828	7 866	19 880	321 786
2020: 01	15 740	7 016	164 591	8 967	43 636	58 379	2 632	12 162	18 889	332 012
02	14 151	6 729	160 996	8 832	43 251	55 095	1 210	11 725	17 393	319 381
03	14 548	6 547	162 353	8 614	42 025	52 711	1 211	11 384	18 659	318 054
04	16 418	6 495	165 041	8 658	42 718	51 966	1 204	11 189	18 070	321 760
2021: 01	16 803	6 667	163 621	8 745	43 099	51 566	1 207	10 976	17 816	320 500

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

Non-bank financial institutions¹

Liabilities

R millions

End of	Shares and equity (2646K)	Fixed-interest securities (2647K)	Loans (2648K)	Technical reserves ²		Financial derivatives (2651K)	Other liabilities ³ (2652K)	Total liabilities (2653K)
				Pension (2649K)	Other (2650K)			
2014	2 412 270	37 299	351 743	3 087 799	1 559 277	12 253	143 673	7 604 314
2015	2 725 578	50 416	397 467	3 140 501	1 681 515	25 755	149 287	8 170 519
2016	2 970 965	63 404	404 092	3 275 043	1 739 790	18 811	125 592	8 597 697
2017	3 214 089	65 625	424 025	3 672 491	1 888 794	17 820	121 907	9 404 751
2018	3 217 986	68 331	440 010	3 533 289	1 906 980	22 117	115 017	9 303 730
2019	3 477 153	76 280	470 383	3 709 453	2 105 517	20 121	129 935	9 988 842
2020	3 748 267	103 940	456 780	3 802 085	2 190 709	77 433	150 289	10 529 503
2019: 01	3 391 615	74 733	447 450	3 658 885	1 987 988	21 489	118 450	9 700 610
02	3 414 360	82 955	457 068	3 754 021	2 018 327	20 870	117 205	9 864 806
03	3 450 098	77 533	465 161	3 683 993	2 062 529	21 271	136 756	9 897 341
04	3 477 153	76 280	470 383	3 709 453	2 105 517	20 121	129 935	9 988 842
2020: 01	3 112 934	104 833	474 907	3 245 633	1 958 396	35 361	132 788	9 064 852
02	3 492 853	107 719	459 569	3 621 183	2 072 750	35 128	142 471	9 931 673
03	3 613 594	106 896	465 241	3 563 922	2 142 703	71 247	158 076	10 121 679
04	3 748 267	103 940	456 780	3 802 085	2 190 709	77 433	150 289	10 529 503

KB236

Assets

R millions

End of	Cash and deposits (2630K)	Fixed-interest securities (2631K)	Shares and other equity (2632K)	Loans (2633K)	Financial derivatives (2634K)	Non-financial assets (2635K)	Other assets (2636K)	Total assets (2637K)
2015	572 095	2 143 370	4 779 727	424 025	13 495	128 784	109 023	8 170 519
2016	597 839	2 307 362	4 937 346	492 917	14 759	124 143	123 331	8 597 697
2017	594 055	2 477 131	5 531 702	522 618	15 231	127 258	136 756	9 404 751
2018	645 723	2 546 387	5 256 741	538 574	22 649	133 396	160 260	9 303 730
2019	686 863	2 792 802	5 625 000	550 579	23 654	120 842	189 102	9 988 842
2020	687 509	3 097 008	5 828 352	551 889	80 431	117 130	167 184	10 529 503
2019: 01	672 037	2 621 857	5 552 341	539 261	25 005	135 303	154 806	9 700 610
02	694 694	2 700 810	5 577 288	543 388	23 943	137 142	187 541	9 864 806
03	711 972	2 754 071	5 555 448	543 936	22 747	118 497	190 670	9 897 341
04	686 863	2 792 802	5 625 000	550 579	23 654	120 842	189 102	9 988 842
2020: 01	739 103	2 638 716	4 771 046	562 589	33 517	118 589	201 292	9 064 852
02	752 688	2 853 251	5 409 116	559 676	41 600	117 957	197 385	9 931 673
03	709 786	3 028 685	5 480 220	545 295	78 061	118 953	160 679	10 121 679
04	687 509	3 097 008	5 828 352	551 889	80 431	117 130	167 184	10 529 503

KB235

1. Consisting of unit trusts, the Public Investment Corporation, life and non-life insurers, official and private pension funds, participation bond schemes, finance companies and non-monetary public financial corporations. Reporting at market values.
2. Including funds with the Public Investment Corporation.
3. Including deposits and funds received by public financial institutions.

National financial account

Flow of funds for the year 2020¹

R millions

Transaction items	Sectors		Financial intermediaries									
			Foreign sector		Monetary authority		Other monetary institutions ²		Public Investment Corporation ³		Insurers and retirement funds	
	S	U	S	U	S	U	S	U	S	U	S	U
1. Net saving ⁴	-108 203		4 012		61 182		259		17 423		36 831	
2. Consumption of fixed capital ⁴			614		18 904		36		803		4 838	
3. Capital transfers	129	363										
4. Gross capital formation ⁴				317	14 176		16		1 164		2 128	
5. Net lending (+)/net borrowing (-) (S)	-108 437		4 309		65 910		279		17 062		39 541	
6. Net financial investment (+) or (-) (U)		-108 437		4 309	65 910		279		17 062		39 541	
7. Net incurrence of financial liabilities (Total S 9 – 32)	-214 951		20 131		376 132		38 162		167 754		153 495	
8. Net acquisition of financial assets (Total U 9 – 32)		-323 388		24 440	442 042		38 441		184 816		193 036	
9. Gold and other foreign reserves	-54 120			-54 120								
10. Cash and demand monetary deposits ⁵	-327	7 841	-26 653	-23 000	327 709	6 307		32 113		14 209		11 987
11. Short/Medium-term monetary deposits ⁵	-1 584	-29 863		7 100	243 357			-11 544		-318		65 402
12. Long-term monetary deposits ⁵		-14 096			-117 847			-9 372		-7 194		-64 996
13. Funds placed with other financial institutions	13 756	6 573				10 101		2 131		61 171	157 403	11 827
14. Funds placed with other institutions	14 826					14 861	38 162			82 170		-699
15. Treasury bills	19 970			1 042		31 166		-1 229		5 217		90 257
16. Other debt securities ⁶	48 757			60 378	-122 759	-436		-10 974	2 941	1	1 491	-131 691
17. Bank loans and advances	116 923		88	-18 817	-30 643	129 678			-187		56 217	
18. Trade credit and short-term loans	107 370	-4 911	2 392	-13 240	60 119	61 640			16 848	672	-6 016	30 045
19. Short-term government bonds ⁹				6 086		100 945		15 447		66 519		25 496
20. Long-term government bonds ⁹	4 957	-60 806		27 525		59 963		20 244		116 508		126 178
21. Non-marketable debt of central government ⁷ ..		-774										
22. Securities of local governments						468		-131		-4 774		1 819
23. Securities of public enterprises	21 205	3 336	77			22 714		-10 752		3 960	3 064	8 250
24. Other loan stock and preference shares	82 781	-15 826			-8 049	80 708		-3 397	-1 606	-34 412	-1 140	-16 608
25. Ordinary shares	-126 333	-35 676			15 328	2 143		21 631	20 393	-96 408		-47 720
26. Foreign branch/head office balances												
27. Long-term loans	27 608	83 087	58 166	-2	-9 455			11 306	245	-8 349	-25 575	-199
28. Mortgage loans	980					91 344			-3	-213	4 238	-56
29. Interest in retirement and life funds ⁸		20 694				425			106 738			4
30. Financial derivatives	-324 618	-335 725			-128 574	44 667		-25	19 379	23 467	-3 040	13 323
31. Amounts receivable/payable	-61 597	-19 323	4 156	-2 396	111 430	-107 044		-17 007	1 528	-39 367	-21 573	36 005
32. Other liabilities/assets	-105 505	72 081	-18 095	33 884	35 097	-107 455			1 517	2 176	-11 930	34 308
33. Balancing item					419	-153			-39	-219	356	104

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

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

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- Including mutual banks and the Postbank.
- Before April 2005 the Public Investment Commissioners.
- As taken from the national income (and production) accounts.
- Namely deposits with the South African Reserve Bank (including coin liabilities), Corporation for Public Deposits, banks, the Land Bank, mutual banks and the Postbank.
- Including bonds and money market instruments, such as bills, debentures and commercial paper, not specified in other line items in the table.
- Non-marketable bonds and other Treasury bills.
- Members' interest in the reserves of retirement and all insurance funds.
- The classification of short-term and long-term government bonds is based on remaining maturity.

National financial account (continued)

Flow of funds for the year 2020¹

R millions

General government				Corporate business enterprises				Households, etc.		Total		Sectors	
Central and provincial governments		Local governments		Public sector		Private sector							
S	U	S	U	S	U	S	U	S	U	S	U	Transaction items	
-344 227		-24 606		-57 328		259 395		19 942		-135 320			1. Net saving ⁴
73 343		28 017		113 318		434 643		77 205		751 721			2. Consumption of fixed capital ⁴
	155 823	43 329		78 409		18 456	46	15 992	83	156 315	156 315		3. Capital transfers
	70 730		67 953		110 461		273 206		76 250		616 401		4. Gross capital formation ⁴
-497 437		-21 213		23 938		439 242		36 806		-			5. Net lending (+)/net borrowing (-) (S)
	-497 437		-21 213		23 938		439 242		36 806				6. Net financial investment (+) or (-) (U)
624 610		27 421		26 020		132 325		164 117		1 515 216			7. Net incurrence of financial liabilities (Total S 9 – 32)
	127 173		6 208		49 958		571 567		200 923		1 515 216		8. Net acquisition of financial assets (Total U 9 – 32)
	-44 188		8 938		120		210 052		76 350	-54 120	-54 120		9. Gold and other foreign reserves
	163 366		4 989		8 171		-43 364		77 834	300 729	300 729		10. Cash and demand monetary deposits ⁵
	-3 354		-1 367		-5 603		-1 757		-10 108	241 773	241 773		11. Short/Medium-term monetary deposits ⁵
			38		7 019		18 981		53 318	-117 847	-117 847		12. Long-term monetary deposits ⁵
	-46 498									171 159	171 159		13. Funds placed with other financial institutions
										52 125	52 125		14. Funds placed with other institutions
71 860						-863	2 291			91 830	91 830		15. Treasury bills
	-674						15 956			52 125	52 125		16. Other debt securities ⁶
										91 830	91 830		17. Bank loans and advances
										-67 440	-67 440		18. Trade credit and short-term loans
										110 861	110 861		19. Short-term government bonds ⁹
										91 118	91 118		20. Long-term government bonds ⁹
										214 493	214 493		21. Non-marketable debt of central government ⁷
										289 612	289 612		22. Securities of local governments
										3 356	3 356		23. Securities of public enterprises
										401	401		24. Other loan stock and preference shares
										23 003	23 003		25. Ordinary shares
										6 098	6 098		26. Foreign branch/head office balances
										-123 370	-123 370		27. Long-term loans
										184 962	184 962		28. Mortgage loans
										91 075	91 075		29. Interest in retirement and life funds ⁸
										106 738	106 738		30. Financial derivatives
										-194 840	-194 840		31. Amounts receivable/payable
										12 675	12 675		32. Other liabilities/assets
										79 962	79 962		33. Balancing item
										863	863		

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

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

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1. A negative amount reflects a decrease in that item. In the case of liabilities (sources) it denotes a reduction in the available sources of funds and in the case of assets (uses) it indicates an additional source of funds.
2. Including mutual banks and the Postbank.
3. Before April 2005 the Public Investment Commissioners.
4. As taken from the national income (and production) accounts.
5. Namely deposits with the South African Reserve Bank (including coin liabilities), Corporation for Public Deposits, banks, the Land Bank, mutual banks and the Postbank.
6. Including bonds and money market instruments, such as bills, debentures and commercial paper, not specified in other line items in the table.
7. Non-marketable bonds and other Treasury bills.
8. Members' interest in the reserves of retirement and all insurance funds.
9. The classification of short-term and long-term government bonds is based on remaining maturity.

Capital market

Selected data

Period	Percentage change ^{1,2}									
	Real estate	Total value of shares traded ³	Total nominal value of bonds traded ³	Total value of derivatives contracts traded ^{3,5}	Share prices					Total value of share capital raised ³
	Transfer duty ⁴				Gold mining	Resources	Financial	Industrial	All shares	
	(2072A)	(2039A)	(2042A)	(2047A)	(2073A)	(2074A)	(2075A)	(2076A)	(2077A)	(2048A)
2013	42.5	1.4	-2.3	8.8	-54.5	-3.8	11.4	26.5	13.1	116.2
2014	19.3	45.0	8.0	26.5	2.2	-10.4	25.6	16.4	9.7	-71.9
2015	5.5	35.7	57.6	16.9	-5.9	-41.1	0.5	13.7	-4.2	738.7
2016	4.6	-21.6	-38.1	-8.1	27.0	66.9	1.8	-17.2	-2.8	-85.2
2017	0.3	56.3	44.5	10.1	-7.5	16.8	9.3	10.3	11.5	9.7
2018	-16.3	-43.9	16.4	-22.2	-3.0	-1.0	-11.0	-24.0	-15.7	-82.9
2019	-0.0	20.5	2.9	15.2	106.5	16.2	-1.2	-25.9	-10.1	92.6
2020	54.0	6.1	-6.2	-2.5	39.3	10.6	-25.2	17.6	7.1	-40.2
2018: Apr	2.7	6.6	17.3	1.0	-33.7	10.1	12.3	-4.7	2.3	-50.1
May	-6.2	8.5	0.6	-6.5	-30.3	24.2	6.9	-10.2	0.7	190.4
Jun	-15.1	-6.3	16.4	4.6	-21.6	38.3	6.6	-4.6	6.6	-75.5
Jul	1.1	1.5	22.6	-5.3	-18.8	18.8	4.3	-5.2	2.1	80.9
Aug	-4.6	0.9	14.0	-4.9	-29.0	12.7	1.9	-8.1	-1.3	-93.3
Sep	-1.2	-1.9	-0.2	3.1	-26.9	13.9	3.2	-12.2	-3.0	377.1
Oct	-4.2	3.1	4.5	11.9	-15.0	5.9	-4.1	-24.8	-13.5	-74.8
Nov	2.4	-8.6	6.7	-15.1	-23.9	-4.6	-1.4	-28.1	-17.2	-59.6
Dec	-16.3	-43.9	16.4	-22.2	-3.0	-1.0	-11.0	-24.0	-15.7	-82.9
2019: Jan	-10.9	-27.6	7.5	-17.9	4.1	-4.7	-9.7	-22.7	-15.3	-88.5
Feb	-8.4	-29.4	8.5	-15.1	33.8	10.8	-7.7	-16.0	-7.6	7.9
Mar	-15.1	-12.8	23.4	-2.8	42.0	20.8	-11.4	-34.4	-16.3	354.2
Apr	2.7	-9.2	39.1	7.2	34.5	21.7	-6.5	-28.7	-11.3	-39.3
May	-0.7	-7.0	28.1	28.4	35.6	4.9	-5.7	-29.3	-14.9	6.6
Jun	-16.0	-14.0	27.9	23.8	76.4	4.8	-1.7	-28.1	-13.3	-60.1
Jul	8.5	6.2	48.1	28.2	93.8	7.9	-5.2	-27.9	-13.3	-96.9
Aug	-4.3	0.5	12.3	8.5	142.6	-2.2	-14.8	-27.1	-16.9	330.4
Sep	2.5	7.1	22.6	12.9	121.6	-4.3	-9.3	-28.5	-17.2	-88.2
Oct	13.4	-0.1	0.5	54.9	111.3	-1.7	-1.9	-26.3	-14.2	-61.2
Nov	-9.7	-4.0	9.6	0.6	117.3	11.4	-2.9	-26.5	-11.8	-49.2
Dec	-0.0	20.5	2.9	15.2	106.5	16.2	-1.2	-25.9	-10.1	92.6
2020: Jan	-7.5	-1.4	20.8	4.3	107.2	13.6	-7.7	-24.7	-11.2	243.1
Feb	0.5	16.0	7.1	18.6	90.4	0.0	-12.7	-27.0	-16.6	334.8
Mar	-7.0	65.5	41.0	12.9	77.7	-31.5	-31.7	-24.8	-28.3	-82.6
Apr	-87.5	26.3	-14.2	6.7	145.8	-22.8	-37.2	-17.8	-23.2	-96.6
May	-44.6	2.7	-21.3	-22.7	204.5	-6.9	-37.7	-11.4	-15.7	-76.1
Jun	-12.2	33.5	-18.9	-24.9	119.5	-1.0	-34.0	-10.2	-12.8	628.4
Jul	-19.4	20.9	-31.6	-8.5	175.3	9.7	-34.0	-7.9	-8.6	-90.8
Aug	-1.8	-1.0	-19.0	-14.0	135.1	26.0	-30.4	-6.9	-3.0	31.9
Sep	29.0	-9.1	-2.3	-17.2	131.9	17.4	-35.6	-4.7	-5.3	1 019.4
Oct	21.1	-15.1	-19.3	-46.8	94.9	11.1	-35.6	3.2	-2.6	-71.5
Nov	36.4	14.7	-12.5	17.1	62.0	4.9	-31.2	12.8	1.8	28.2
Dec	54.0	6.1	-6.2	-2.5	39.3	10.6	-25.2	17.6	7.1	-40.2
2021: Jan	38.7	18.9	-24.1	7.5	34.1	22.0	-23.0	18.5	11.4	-39.9
Feb	34.9	9.4	-4.7	-3.9	17.9	32.8	-17.0	23.1	18.1	-93.8
Mar	68.8	-25.8	-21.7	1.2	24.2	94.6	11.2	46.5	51.7	74.7
Apr	914.6	-18.1	-0.0	-17.7	-4.6	69.2	17.8	27.2	36.4	505.8
May	138.9	4.2	15.7	9.6	-9.1	55.1	24.4	17.9	28.7	52.8

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1. Measured over a 12-month period.
2. Annual figures reflect the values as at December.
3. Source: The JSE Limited.
4. As from 1 March 2020 the threshold for transfer duty exemption changed.
5. Including futures and options contracts on equity, commodity, warrants, interest rate and currency products.