Statistical tables

Money and banking

Capital market

National financial account

Public finance

External economic accounts

National accounts

General economic indicators

Key information

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		Deposits													
		Central government[2]		Banks and mutual banks[3]			Other								
	Notes and coin in circulation[1]	Rand denominated	Foreign currency denominated	Required reserve balances[4]	Excess cash reserves	Other balances[5]	Domestic	Foreign	Total deposits	SARB securities	Foreign loans[6]	Capital and reserves	Other liabilities	Total liabilities
	(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:	Jan........	138 271	69 730	105 897	98 144	322	3 271	16 743	2 057	296 163	250	14	397	242 539	677 634
	Feb	136 674	69 748	103 818	98 021	331	1 892	18 028	1 394	293 233	580	13	397	234 304	665 203
	Mar	146 330	69 277	101 942	97 932	609	824	7 531	1 416	279 531	340	14	397	240 827	667 440
	Apr........	144 027	69 341	103 874	98 643	373	5 154	12 273	1 634	291 292	616	16	397	260 812	697 161
	May.......	142 963	69 775	128 189	99 601	379	6 332	11 627	1 431	317 334	35	16	397	262 871	723 616
	Jun	143 486	71 092	136 922	100 226	717	-	11 572	1 452	321 981	92	19	397	305 952	771 927
	Jul.........	142 710	71 558	129 025	100 473	251	5 015	12 589	1 270	320 183	156	18	397	276 442	739 906
	Aug.......	145 954	62 339	144 464	100 934	196	2 779	11 823	1 756	324 292	-	20	397	342 299	812 961
	Sep.......	150 470	72 126	135 813	101 423	718	-	8 848	1 583	320 512	-	19	397	317 753	789 151
	Oct........	149 380	73 091	137 756	102 512	1 888	1 951	6 753	1 666	325 617	700	20	397	341 428	817 542
	Nov.......	155 128	73 171	126 165	103 180	779	339	7 145	2 587	313 367	545	19	397	305 128	774 584
	Dec.......	166 572	75 382	124 984	104 266	547	8 843	8 890	1 647	324 559	317	20	397	335 300	827 165
2019:	Jan........	148 061	74 890	114 489	104 987	742	4 392	8 466	1 859	309 826	300	18	397	310 910	769 513
	Feb	147 574	75 404	119 258	105 494	1 364	4 070	6 862	1 801	314 252	1 000	19	397	324 912	788 155
	Mar	151 307	63 009	122 539	106 080	4 812	282	857	1 712	299 291	25	20	397	342 255	793 295
	Apr........	153 429	64 395	116 722	107 136	818	5 263	991	2 029	297 354	-	20	397	332 546	783 745
	May.......	152 414	75 059	92 486	108 597	637	-	4 364	2 404	283 547	100	22	397	347 037	783 517
	Jun	152 209	75 461	88 395	109 717	571	-	17 428	2 053	293 625	69	22	397	334 384	780 707
	Jul.........	151 686	76 462	85 296	110 226	535	2 720	12 897	2 282	290 418	44	22	397	336 072	778 639
	Aug.......	154 204	78 347	90 699	110 733	836	-	19 492	2 247	302 353	28	24	420	382 506	839 535
	Sep.......	157 114	77 427	163 024	111 473	771	2 557	15 310	2 593	373 154	-	24	420	380 831	911 544
	Oct........	154 515	77 576	160 160	112 231	238	1 060	10 784	2 752	364 801	-	24	420	384 616	904 377
	Nov.......	165 602	77 426	153 954	113 193	1 052	-	6 917	2 330	354 871	-	23	420	358 323	879 240
	Dec.......	165 574	77 450	141 592	114 320	374	11 612	2 369	2 202	349 918	-	22	420	339 735	855 671
2020:	Jan........	151 766	78 178	149 246	114 907	85	6 245	8 459	2 307	359 426	350	23	420	380 997	892 982
	Feb	151 084	79 198	155 342	114 835	699	-	9 615	2 415	362 104	7	24	420	410 956	924 595
	Mar	155 544	76 600	148 173	114 515	26 548	8 331	17 285	2 844	394 295	-	26	420	510 931	1 061 216
	Apr........	160 368	77 351	146 694	115 140	572	-	28 010	3 309	371 075	2 493	26	420	531 641	1 066 023
	May.......	161 787	77 082	136 464	115 888	470	-	28 082	3 213	361 199	7 070	25	420	506 857	1 037 358
	Jun	166 850	77 145	123 690	116 875	40	-	28 510	3 196	349 455	5 616	26	452	492 628	1 015 028
	Jul.........	175 873	51 047	191 626	117 480	9 242	5 068	19 727	2 888	397 079	6 364	26	452	507 739	1 087 533
	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

KB101

1. Including coin as from March 1994 onwards.
2. Mainly comprising government departments, and the Compensatory and Contingency Financing Facility of the International Monetary Fund (IMF), as from December 1993 onwards.
3. Until October 1986 only banks, thereafter banks and building societies. Banks and mutual banks as from January 1995 onwards.
4. 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.
5. Not including deposits denominated in foreign currencies.
6. 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)	Other assets	Total assets
				Loans granted to banks under:			Advances		Investments				
	Gold coin and bullion[1]	Total	Utilisation of cash reserves	Resale agree-ments	SAMOS position[5]	Total	Banks[4]	Other[3]	Govern-ment stock	Other			
	(1020M)	(1021M)	(1033M)	(1034M)	(1035M)	(1036M)	(1025M)	(1026M)	(1027M)	(1028M)	(1029M)	(1030M)	(1031M)
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: Jan...........	64 116	598 367	4 603	56 525	-	61 128	-	75	8 086	6 011	75 300	3 968	677 634
Feb...........	62 473	588 070	2 222	56 811	-	59 033	-	72	8 100	6 011	73 215	3 918	665 203
Mar	63 253	593 068	35	56 030	-	56 065	-	63	8 084	6 011	70 223	4 148	667 440
Apr...........	65 771	615 809	5 285	57 960	-	63 245	-	68	8 053	6 011	77 377	3 975	697 161
May..........	65 944	643 265	5 732	56 020	-	61 752	-	68	7 988	6 011	75 820	4 531	723 616
Jun...........	69 373	696 420	-	56 040	98	56 138	-	89	7 899	6 011	70 136	5 370	771 927
Jul	64 474	660 863	4 724	56 070	-	60 794	-	338	8 017	6 011	75 160	3 883	739 906
Aug	71 397	733 604	3 436	56 630	-	60 066	-	333	7 810	6 011	74 220	5 137	812 961
Sep	67 660	714 696	2	56 050	594	56 646	-	324	7 867	6 011	70 847	3 608	789 151
Oct...........	72 428	741 663	1 461	56 010	-	57 471	-	344	7 729	6 011	71 556	4 324	817 542
Nov	67 785	697 322	3 144	56 035	-	59 179	-	353	7 918	6 011	73 461	3 800	774 584
Dec	74 313	742 333	11 482	56 052	-	67 534	-	348	7 947	6 011	81 840	2 993	827 165
2019: Jan...........	70 824	674 849	5 459	71 824	-	77 283	-	338	8 087	6 011	91 719	2 945	769 513
Feb...........	74 524	709 491	5 528	56 021	-	61 549	-	378	7 959	6 011	75 898	2 766	788 155
Mar	75 692	719 653	617	56 031	-	56 648	-	82	8 010	6 011	70 751	2 890	793 295
Apr...........	73 894	708 101	2 612	56 072	-	58 684	-	68	7 989	6 011	72 752	2 892	783 745
May..........	76 763	709 400	260	56 031	220	56 512	-	63	8 064	6 011	70 650	3 467	783 517
Jun...........	80 681	705 699	617	56 715	1 431	58 763	-	23	8 150	6 011	72 947	2 061	780 707
Jul	82 002	702 663	2 493	56 010	-	58 503	-	38	8 142	6 011	72 694	3 282	778 639
Aug	93 750	761 138	476	59 784	1 329	61 589	-	68	8 075	6 011	75 742	2 655	839 535
Sep	90 873	834 219	3 595	56 060	-	59 655	-	63	7 986	6 011	73 715	3 610	911 544
Oct...........	92 055	826 601	2 321	58 220	-	60 541	-	73	8 003	6 011	74 628	3 147	904 377
Nov	85 964	804 262	460	56 740	1 324	58 524	-	114	8 061	6 011	72 710	2 268	879 240
Dec	86 104	772 109	9 839	56 010	-	65 849	-	65	8 103	6 011	80 028	3 534	855 671
2020: Jan...........	94 849	814 047	5 837	56 029	-	61 866	-	64	8 234	6 011	76 175	2 760	892 982
Feb...........	101 528	850 515	706	56 038	2 316	59 061	-	60	8 142	6 011	73 273	806	924 595
Mar	115 360	937 616	2 700	101 172	-	103 872	-	30	9 222	6 011	119 135	4 465	1 061 216
Apr...........	124 851	956 972	8 123	69 218	621	77 961	-	62	20 644	6 011	104 678	4 374	1 066 023
May..........	121 719	922 735	40	73 542	984	74 566	-	61	30 830	6 011	111 468	3 155	1 037 358
Jun...........	123 473	906 785	3 134	51 762	7 217	62 112	-	1 597	35 890	4 478	104 077	4 166	1 015 028
Jul	134 778	982 221	47	54 231	-	54 278	-	3 743	38 383	4 478	100 883	4 429	1 087 533
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

KB102

1. Valued at a market-related price.
2. In terms of the new procedures to regulate money-market liquidity introduced on 9 March 1998.
3. Including the central government, provincial governments, the National Supplies Procurement Fund, agricultural control boards and other semi-government bodies.
4. Including overnight loans, which came into effect on 1 May 1993 and ended on 8 March 1998.
5. As from 30 August 2010 manual auctions were replaced by an automated final end-of-day square-off process at prevailing standing facility rates. This change affected the SAMOS penalty facility, which was abolished as a consequence. On 20 March 2020 the standing facility borrowing rate was adjusted lower from the prevailing repurchase rate less 100 basis points to a penalty rate of 200 basis points below the prevailing repurchase rate, while the standing facility lending rate was lowered from the prevailing repurchase rate plus 100 basis points to the prevailing repurchase rate.

Corporation for Public Deposits
Liabilities

R millions

End of	Deposits							Capital and reserves[2] (1049M)	Other liabilities (1050M)	Total liabilities (1051M)
	Domestic					Foreign (1047M)	Total deposits (1048M)			
	Central and provincial govern-ments (1053M)	Public enter-prises/ corporations[1] (1042M)	Insurance companies and pension funds (1043M)	Other (1045M)	Total (1046M)					
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: Jan	48 365	641	1 720	1 886	52 612	10 856	63 468	102	65	63 635
Feb	62 064	605	1 934	1 909	66 512	8 523	75 035	102	71	75 208
Mar	58 372	291	2 098	1 913	62 674	5 997	68 672	102	91	68 865
Apr	64 250	343	1 185	1 977	67 755	12 107	79 862	102	91	80 055
May	64 712	1 177	1 796	2 032	69 717	7 834	77 551	102	21	77 674
Jun	59 718	1 150	1 039	2 059	63 967	8 098	72 065	102	42	72 209
Jul	61 124	1 100	1 640	2 416	66 280	12 644	78 924	102	41	79 066
Aug	52 347	1 150	1 563	2 469	57 530	8 235	65 765	102	274	66 141
Sep	52 722	1 162	1 699	2 646	58 228	8 215	66 443	102	270	66 815
Oct	55 348	1 175	1 852	2 829	61 204	12 145	73 349	102	56	73 507
Nov	53 573	833	1 800	2 680	58 886	9 304	68 189	102	71	68 362
Dec	48 044	763	1 713	2 637	53 156	11 544	64 700	102	67	64 869
2019: Jan	57 443	757	1 467	2 674	62 341	15 505	77 847	102	70	78 018
Feb	54 579	770	2 031	2 891	60 272	14 846	75 118	102	119	75 339
Mar	52 874	1 169	2 426	2 965	59 433	12 198	71 632	152	60	71 843
Apr	61 074	1 113	2 617	2 981	67 785	15 795	83 579	152	58	83 790
May	53 469	2 009	2 799	3 432	61 709	13 852	75 561	152	25	75 738
Jun	53 414	1 918	2 955	3 335	61 621	10 394	72 015	152	32	72 200
Jul	54 256	1 960	2 697	3 483	62 397	15 181	77 579	152	42	77 772
Aug	59 950	1 479	2 548	3 531	67 508	8 529	76 037	152	57	76 246
Sep	63 267	1 529	1 736	3 571	70 103	5 607	75 709	152	68	75 929
Oct	64 213	1 295	3 123	3 574	72 205	8 649	80 855	152	90	81 096
Nov	61 191	1 166	2 301	3 623	68 280	7 550	75 830	152	144	76 126
Dec	58 698	1 252	1 555	3 521	65 026	6 298	71 324	152	108	71 584
2020: Jan	60 761	1 284	3 078	3 756	68 879	13 767	82 647	152	131	82 930
Feb	66 321	1 233	3 216	3 844	74 613	11 963	86 576	152	114	86 842
Mar	59 453	602	2 347	3 846	66 248	6 201	72 449	-2 618	0	69 832
Apr	74 145	1 250	3 177	3 851	82 423	13 979	96 402	-2 833	0	93 569
May	80 656	1 234	2 823	3 850	88 563	12 098	100 661	-2 818	0	97 844
Jun	83 576	1 305	2 922	3 860	91 662	6 075	97 737	-2 810	1	94 928
Jul	85 603	1 333	3 194	3 949	94 078	13 385	107 463	-2 801	0	104 663
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

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					Government				
	SARB (1067M)	Banks (1091M)	Promissory notes[1] (1063M)	NCDs (1092M)	Treasury bills[2] (1061M)	Stock (1062M)	Loans and advances[3] (1093M)	Other public-sector securities (1069M)	Other assets (1065M)	Total assets (1066M)
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: Jan	16 651	8 681	1 206	-	73	-	30 849	4 985	1 190	63 635
Feb	17 968	26 181	1 210	2 504	73	-	24 483	-	2 790	75 208
Mar	7 451	33 505	1 212	4 026	124	-	17 512	128	4 907	68 865
Apr	12 210	25 005	1 212	3 534	125	-	36 027	129	1 813	80 055
May	11 567	33 005	1 213	3 023	125	-	25 353	1 134	2 255	77 674
Jun	11 509	28 005	1 205	3 041	125	-	25 260	1 141	1 923	72 209
Jul	12 519	19 405	1 206	2 038	126	-	42 056	1 341	377	79 066
Aug	11 745	9 905	1 209	138	427	-	41 194	1 376	146	66 141
Sep	8 782	7 405	1 209	139	429	-	47 147	1 401	302	66 815
Oct	6 681	10 405	1 209	140	370	-	52 998	1 468	237	73 507
Nov	7 104	9 405	1 207	-	171	-	49 937	453	85	68 362
Dec	8 837	10 005	1 203	-	172	-	44 103	456	93	64 869
2019: Jan	8 410	20 055	1 206	1 004	1 093	-	29 471	355	16 424	78 018
Feb	6 820	25 355	1 209	2 011	2 171	-	36 608	408	757	75 339
Mar	827	47 205	1 210	2 023	2 185	-	17 576	361	458	71 843
Apr	968	32 205	1 209	2 035	2 197	-	44 467	303	405	83 790
May	4 335	23 905	1 208	2 048	1 165	-	42 337	305	436	75 738
Jun	17 347	5	1 205	1 034	1 171	-	51 009	307	122	72 200
Jul	12 790	8 505	1 207	-	73	-	51 350	257	3 591	77 772
Aug	19 396	5	1 210	-	73	-	55 183	285	94	76 246
Sep	15 223	23 005	1 210	-	73	-	29 759	287	6 372	75 929
Oct	10 697	30 005	1 211	-	73	-	33 768	288	5 055	81 096
Nov	6 850	28 005	1 208	-	73	-	38 605	290	1 095	76 126
Dec	2 325	35 505	1 205	-	73	-	28 990	242	3 245	71 584
2020: Jan	8 418	22 005	1 208	-	73	-	49 986	243	997	82 930
Feb	9 553	17 505	1 212	-	73	-	56 944	-	1 555	86 842
Mar	17 205	26 205	270	-	73	-	25 414	-	666	69 832
Apr	27 890	5 705	370	-	73	-	59 372	-	159	93 569
May	27 979	4 005	371	-	73	-	65 095	-	321	97 844
Jun	28 411	805	372	-	73	-	64 853	99	316	94 928
Jul	19 629	9 505	372	-	73	-	74 593	99	392	104 663
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

KB103

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

Banks[1]
Liabilities

R millions

End of	Deposits[2]								Other		
									Loans received under repurchase agreements		
	Cash managed, cheque and transmission	Other demand	Savings	Short term	Medium term	Long term	Total	Foreign currency deposits included in total	SARB	Other domestic	Foreign
	(1070M)	(1071M)	(1072M)	(1073M)	(1075M)	(1076M)	(1077M)	(1078M)	(1500M)	(1501M)	(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	1 309 395	342 238	335 593	758 479	697 288	4 641 777	244 414	43 882	67 255	24 690
2017: Nov	795 825	1 010 600	246 171	258 904	688 514	627 932	3 627 948	188 760	59 160	45 324	20 583
Dec	845 128	974 054	243 513	295 374	682 118	609 757	3 649 944	171 378	60 504	41 607	15 401
2018: Jan	782 982	984 426	235 332	318 711	654 202	639 014	3 614 667	174 945	57 869	47 927	13 981
Feb	803 457	1 006 826	235 764	320 854	655 372	658 855	3 681 128	166 187	56 907	50 068	15 939
Mar	840 300	1 008 472	238 267	316 257	670 823	662 764	3 736 882	162 727	56 807	36 801	12 038
Apr	808 781	998 115	239 254	338 743	646 172	689 390	3 720 457	164 099	63 781	32 505	15 265
May	774 877	979 942	242 432	337 901	653 360	720 547	3 709 058	183 243	56 869	40 982	13 290
Jun	830 031	964 067	245 291	333 908	634 993	760 145	3 768 435	207 162	58 326	56 140	16 182
Jul	805 838	993 178	249 075	328 408	640 331	748 578	3 765 407	213 685	56 614	59 961	17 018
Aug	813 490	1 013 352	250 809	345 329	657 752	762 482	3 843 213	210 936	55 894	66 103	14 856
Sep	860 848	1 040 518	252 599	306 783	678 033	761 467	3 900 248	205 107	55 573	62 293	15 860
Oct	823 800	1 028 867	256 396	319 322	683 750	753 930	3 866 065	198 524	55 459	70 316	35 739
Nov	854 584	1 032 260	260 102	319 920	694 468	726 309	3 887 642	208 224	58 185	62 774	37 010
Dec	884 561	1 033 089	260 830	340 763	676 966	725 949	3 922 158	214 518	56 347	72 406	42 059
2019: Jan	834 820	1 015 314	255 098	316 834	700 215	745 174	3 867 456	204 576	73 192	61 652	52 754
Feb	840 217	1 036 779	255 112	311 062	713 010	760 587	3 916 767	212 026	57 466	67 148	51 114
Mar	879 733	1 054 527	256 235	325 972	722 658	778 765	4 017 890	211 580	56 546	67 782	40 071
Apr	835 473	1 047 044	261 404	380 669	706 255	802 567	4 033 413	217 938	60 852	88 088	44 083
May	829 061	1 047 168	265 251	376 205	688 747	847 674	4 054 107	214 598	56 769	107 289	34 814
Jun	908 940	1 069 641	264 153	303 513	669 799	863 843	4 079 889	210 866	56 886	105 637	35 201
Jul	852 762	1 066 008	268 067	316 465	718 356	866 212	4 087 870	227 608	56 913	110 456	30 593
Aug	856 783	1 080 651	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	973 189	1 285 701	294 763	327 509	702 681	833 764	4 417 608	312 780	101 428	60 875	30 256
Apr	995 809	1 229 417	312 513	374 131	733 955	843 538	4 489 364	300 716	69 379	53 222	34 250
May	972 361	1 255 862	314 515	366 081	743 939	871 464	4 524 223	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	1 309 395	342 238	335 593	758 479	697 288	4 641 777	244 414	43 882	67 255	24 690

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 collaterised borrowing since January 2008. Before January 2008 it included items previously classified as loans and advances, and other funding-related liabilities.
6. Only outstanding acceptances up to December 1991.

Banks[1]
Liabilities

R millions

liabilities to the public						Capital and other liabilities					
Foreign currency funding											
Domestic sector (1080M)	Foreign sector (1081M)	Debt securities[3,4] (1082M)	Other[5] (1083M)	Total (1084M)	Total liabilities to the public (1085M)	Outstanding liabilities on behalf of clients per contra[6] (1086M)	Other liabilities (1087M)	Share capital and reserves[3] (1088M)	Total (1089M)	Total equity and liabilities (1090M)	End of
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	406 499	24 246	695 614	5 337 391	-	727 154	500 813	1 227 967	6 565 358	2020
8 346	145 424	361 901	3 330	644 068	4 272 016	-	385 303	444 105	829 409	5 101 424	2017: Nov
5 639	120 234	358 411	5 315	607 112	4 257 056	-	439 956	455 464	895 420	5 152 476	Dec
2 744	118 284	365 067	10 078	615 951	4 230 617	-	453 729	450 268	903 997	5 134 614	2018: Jan
2 640	109 644	365 874	7 931	609 003	4 290 131	-	441 486	458 613	900 099	5 190 230	Feb
8 103	100 581	365 986	7 164	587 480	4 324 362	-	423 259	448 565	871 824	5 196 186	Mar
9 755	108 592	369 812	8 595	608 305	4 328 762	-	425 671	442 582	868 253	5 197 015	Apr
9 239	107 133	375 761	11 241	614 515	4 323 573	-	390 271	445 653	835 924	5 159 497	May
5 627	108 576	370 617	13 054	628 522	4 396 958	-	441 231	451 173	892 405	5 289 362	Jun
10 264	108 614	376 064	13 100	641 634	4 407 041	-	378 651	451 933	830 584	5 237 625	Jul
7 217	114 043	380 119	11 121	649 354	4 492 567	-	465 320	452 674	917 994	5 410 561	Aug
13 582	107 717	391 560	6 760	653 345	4 553 594	-	405 758	450 553	856 311	5 409 904	Sep
10 523	133 857	390 865	13 248	710 007	4 576 072	-	439 634	450 394	890 029	5 466 101	Oct
9 021	132 600	393 608	13 788	706 988	4 594 630	-	411 136	458 065	869 201	5 463 831	Nov
7 234	164 115	398 420	14 959	755 540	4 677 698	-	370 414	467 639	838 053	5 515 751	Dec
3 760	137 249	399 935	16 114	744 656	4 612 112	-	431 375	471 170	902 545	5 514 657	2019: Jan
4 522	148 328	408 533	14 773	751 884	4 668 651	-	389 623	475 515	865 138	5 533 788	Feb
4 003	156 035	413 357	15 061	752 855	4 770 746	-	408 077	469 902	877 979	5 648 725	Mar
5 780	154 572	413 874	12 334	779 583	4 812 995	-	398 629	469 017	867 646	5 680 642	Apr
5 832	141 994	409 650	19 513	775 861	4 829 968	-	424 485	476 734	901 219	5 731 187	May
8 168	144 770	415 468	17 524	783 655	4 863 544	-	445 818	483 329	929 147	5 792 691	Jun
7 969	150 512	414 674	19 604	790 720	4 878 590	-	433 139	486 001	919 140	5 797 730	Jul
9 617	134 406	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	5 262 983	-	832 760	482 431	1 315 190	6 578 173	Mar
15 393	177 751	434 379	20 665	805 039	5 294 402	-	839 321	480 299	1 319 620	6 614 022	Apr
7 964	151 017	432 042	19 902	766 640	5 290 862	-	764 996	481 247	1 246 244	6 537 106	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	26 751	715 117	5 313 534	-	732 275	483 360	1 215 635	6 529 169	Jul
5 599	136 402	426 187	20 299	715 576	5 352 552	-	692 453	486 511	1 178 963	6 531 516	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	-	678 698	497 082	1 175 780	6 529 430	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	406 499	24 246	695 614	5 337 391	-	727 154	500 813	1 227 967	6 565 358	Dec

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 collaterised borrowing since January 2008. Before January 2008 it included items previously classified as loans and advances, and other funding-related liabilities.
6. Only outstanding acceptances up to December 1991.

Banks[1]
Assets

R millions

End of	Central bank money and gold				Deposits, loans						
	Banknotes and subsidiary coin (1100M)	Gold coin and bullion (1101M)	Deposits with the SARB (1102M)	Total (1104M)	Interbank and intragroup funding, including NCDs/PNs (1113M)	Loans granted under resale agreements (1107M)	Instalment debtors, suspensive sales and leases (1108M)	Mortgage advances (1109M)	Credit card debtors[2] (1110M)	Foreign-currency loans and advances (1120M)	Redeemable preference shares (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	79 921	380 097	456 090	1 559 005	132 340	397 986	119 387
2017: Nov	32 697	12 677	100 651	146 026	118 335	167 485	386 248	1 338 147	112 880	371 509	105 851
Dec	41 763	12 701	103 042	157 506	117 334	148 640	387 198	1 339 472	112 239	340 511	106 648
2018: Jan	32 247	11 668	99 139	143 055	108 169	185 161	385 893	1 344 552	113 474	309 450	106 870
Feb	30 442	10 476	100 673	141 591	120 231	187 432	388 553	1 352 346	114 755	314 916	107 306
Mar	33 969	9 866	108 627	152 461	122 187	163 905	391 249	1 355 817	114 254	327 750	105 047
Apr	32 773	9 586	100 309	142 668	139 938	178 777	390 831	1 359 863	115 077	315 498	115 754
May	33 859	11 130	102 706	147 696	127 058	166 071	394 870	1 365 715	115 957	309 269	114 695
Jun	29 543	10 344	114 344	154 231	114 706	170 170	396 586	1 370 398	116 601	343 190	113 144
Jul	29 908	9 228	104 303	143 439	115 277	164 588	399 182	1 374 497	117 142	347 480	116 711
Aug	30 949	11 375	103 950	146 274	118 405	173 148	402 004	1 375 831	117 896	391 687	118 900
Sep	31 086	11 513	109 985	152 584	129 454	178 241	403 771	1 383 027	118 831	366 627	112 766
Oct	33 019	12 544	108 989	154 552	133 442	176 829	406 994	1 390 784	119 482	371 436	113 200
Nov	33 231	9 351	106 511	149 092	126 291	170 227	411 300	1 399 427	121 252	357 633	112 376
Dec	41 613	12 860	104 843	159 316	127 540	200 899	413 934	1 403 272	120 281	389 412	109 794
2019: Jan	34 507	12 062	108 243	154 812	108 913	195 093	415 500	1 406 887	122 526	334 732	109 456
Feb	33 035	11 316	108 768	153 120	110 317	212 866	417 898	1 415 762	124 227	351 885	110 678
Mar	31 690	13 157	113 665	158 513	106 217	224 371	420 520	1 419 591	124 621	386 896	112 162
Apr	35 412	14 339	114 377	164 128	99 856	241 386	425 516	1 423 399	125 699	380 444	111 456
May	33 541	17 736	114 302	165 579	99 289	271 038	426 243	1 430 844	126 943	368 584	113 661
Jun	31 871	21 371	113 434	166 677	87 454	284 351	427 949	1 438 740	129 064	366 838	111 784
Jul	34 491	21 512	114 736	170 738	92 223	276 322	432 136	1 448 638	129 183	366 467	111 308
Aug	29 098	22 014	121 399	172 511	100 754	237 886	433 347	1 457 861	130 206	370 319	112 309
Sep	34 833	21 892	115 475	172 200	92 309	264 320	436 696	1 465 493	131 774	366 013	112 926
Oct	35 140	21 360	116 048	172 548	90 109	272 183	439 901	1 474 173	133 337	371 507	115 931
Nov	34 655	19 464	123 086	177 206	89 220	250 182	442 922	1 483 737	135 032	364 849	114 600
Dec	38 500	21 731	120 083	180 314	85 879	232 433	444 776	1 490 987	130 791	356 596	116 100
2020: Jan	31 848	19 409	119 023	170 280	96 257	251 995	446 016	1 494 618	133 341	380 023	118 780
Feb	27 610	22 516	120 662	170 788	92 959	290 637	445 328	1 505 954	135 261	402 538	122 515
Mar	31 908	28 506	152 439	212 853	112 756	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	108 614	361 227	447 077	1 519 795	129 192	430 411	121 708
Aug	30 676	22 184	136 885	189 746	84 265	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	92 416	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	79 921	380 097	456 090	1 559 005	132 340	397 986	119 387

KB107

1. See footnote 1 on pages S-6 and S-7.
2. The acquisition of a store card book by a major bank amplified credit card advances in November 2012.
3. Specific provisions up to December 2007. Includes specific and general provisions as from January 2008. The measurement of credit impairments according to the expected credit loss model replaced the incurred loss model, following the implementation of IFRS 9 in January 2018.

Banks[1]
Assets

R millions

and advances			Investments and bills discounted									
			Investments other than shares									
Overdrafts and loans	*Less:* Credit impairments[3]	Total	Government stock	Other	Shares	Bills and acceptances discounted	*Less:* Credit impairments[3]	Total	Non-financial assets	Other assets	Total assets	End of
(1122M)	(1123M)	(1124M)	(1125M)	(1126M)	(1127M)	(1111M)	(1128M)	(1129M)	(1130M)	(1131M)	(1132M)	
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
1 437 987	166 466	4 396 346	607 702	804 912	77 517	302 990	345	1 792 776	102 999	89 451	6 565 358	2020
1 264 444	74 468	3 790 431	311 720	343 391	61 218	285 818	5	1 002 142	78 481	84 345	5 101 424	2017: Nov
1 266 144	74 130	3 744 056	311 179	437 007	63 514	295 947	5	1 107 642	80 187	63 086	5 152 476	Dec
1 267 316	89 196	3 731 690	323 383	437 125	63 980	275 306	46	1 099 748	79 775	80 347	5 134 614	2018: Jan
1 296 075	89 691	3 791 925	332 219	420 987	64 482	267 967	67	1 085 588	79 803	91 323	5 190 230	Feb
1 317 335	91 805	3 805 739	329 625	407 808	63 600	274 103	156	1 074 981	82 257	80 748	5 196 186	Mar
1 297 856	94 204	3 819 390	335 308	383 594	62 728	280 025	144	1 061 511	83 125	90 322	5 197 015	Apr
1 291 555	95 549	3 789 641	343 739	381 914	61 396	283 140	177	1 070 011	83 470	68 680	5 159 497	May
1 318 531	95 164	3 848 162	355 311	413 990	61 288	283 258	333	1 113 514	84 227	89 228	5 289 362	Jun
1 310 347	103 247	3 841 978	359 912	374 378	62 101	281 917	343	1 077 965	84 327	89 916	5 237 625	Jul
1 339 046	104 716	3 932 202	359 926	454 461	63 736	284 419	181	1 162 361	84 566	85 158	5 410 561	Aug
1 352 021	106 627	3 938 110	369 003	423 393	64 356	287 365	126	1 143 990	85 918	89 302	5 409 904	Sep
1 327 355	108 690	3 930 833	380 590	442 059	62 512	291 560	128	1 176 593	86 181	117 941	5 466 101	Oct
1 340 975	109 076	3 930 404	389 901	444 764	58 544	297 543	107	1 190 644	86 697	106 994	5 463 831	Nov
1 370 790	111 385	4 024 536	388 021	406 796	61 660	297 191	133	1 153 535	90 134	88 230	5 515 751	Dec
1 385 890	113 761	3 965 235	384 733	450 928	63 005	290 630	131	1 189 165	99 610	105 835	5 514 657	2019: Jan
1 400 335	114 842	4 029 125	382 742	413 624	70 085	285 070	106	1 151 416	99 495	100 633	5 533 788	Feb
1 424 746	116 136	4 102 987	395 643	416 839	69 062	289 474	115	1 170 902	104 829	111 494	5 648 725	Mar
1 447 255	117 336	4 137 674	387 430	400 005	72 536	290 875	117	1 150 729	105 499	122 612	5 680 642	Apr
1 436 466	118 142	4 154 926	394 135	419 239	71 677	308 263	118	1 193 196	105 132	112 353	5 731 187	May
1 427 779	114 781	4 159 178	411 181	440 975	72 226	317 145	107	1 241 420	105 315	120 101	5 792 691	Jun
1 420 246	115 313	4 161 210	413 830	431 632	72 283	315 329	106	1 232 969	106 487	126 325	5 797 730	Jul
1 439 492	117 768	4 164 406	429 881	507 322	71 317	321 856	104	1 330 272	106 703	118 356	5 892 249	Aug
1 434 021	118 679	4 184 873	448 677	482 972	72 129	315 012	101	1 318 690	106 525	112 692	5 894 980	Sep
1 437 586	118 859	4 215 867	449 788	453 739	72 784	317 817	100	1 294 028	107 953	122 647	5 913 044	Oct
1 435 307	118 856	4 196 994	455 879	443 836	76 267	316 256	112	1 292 126	107 862	109 374	5 883 561	Nov
1 427 728	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	116 163	6 578 173	Mar
1 501 116	137 739	4 469 079	500 758	869 853	72 922	304 727	187	1 748 072	108 364	111 082	6 614 022	Apr
1 482 980	146 497	4 413 338	524 622	822 761	73 736	322 928	197	1 743 851	108 398	96 344	6 537 106	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
1 452 188	158 443	4 411 769	535 219	780 131	76 613	340 155	276	1 731 842	104 104	94 216	6 529 169	Jul
1 460 431	160 887	4 430 509	552 524	750 650	77 308	332 581	266	1 712 797	103 521	94 942	6 531 516	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	164 140	4 405 679	582 330	750 541	75 019	335 092	271	1 742 711	103 106	97 541	6 529 430	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
1 437 987	166 466	4 396 346	607 702	804 912	77 517	302 990	345	1 792 776	102 999	89 451	6 565 358	Dec

KB108

1. See footnote 1 on pages S-6 and S-7.
2. The acquisition of a store card book by a major bank amplified credit card advances in November 2012.
3. Specific provisions up to December 2007. Includes specific and general provisions as from January 2008. The measurement of credit impairments according to the expected credit loss model replaced the incurred loss model, following the implementation of IFRS 9 in January 2018.

Banks
Analysis of deposits by type of depositor

R millions

End of	Residents									Non-residents	Total all deposits	Of which: Denominated in foreign currency
	Interbank and intragroup deposits	Government deposits[1]	Local governments and regional services councils	Public enterprises and/or corporations[2]	Insurers and pension funds	Other companies and close corporations	Households[3]	Other monetary institutions	Total			
	(1153M)	(1143M)	(1144M)	(1145M)	(1146M)	(1147M)	(1154M)	(1155M)	(1150M)	(1152M)	(1077M)	(1078M)
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	2 104 951	1 420 561	31 549	4 460 181	181 596	4 641 777	244 414
2019: Nov	118 768	196 986	48 998	146 751	170 654	1 997 615	1 293 929	42 168	4 015 869	209 880	4 225 749	246 662
Dec	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: Jan	119 442	180 724	58 051	166 161	180 276	1 954 181	1 277 426	32 971	3 969 231	222 797	4 192 029	261 287
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	1 305 544	38 241	4 150 278	267 330	4 417 608	312 780
Apr	122 879	182 235	71 506	169 077	185 551	2 144 297	1 347 779	12 999	4 236 323	253 040	4 489 364	300 716
May	132 544	191 835	65 986	166 391	184 177	2 166 328	1 357 071	14 948	4 279 281	244 941	4 524 223	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	2 104 951	1 420 561	31 549	4 460 181	181 596	4 641 777	244 414

KB109

Banks
Selected asset items

R millions

End of	NCDs/PNs	Advances				Investments						Bills discounted		
						Government sector			Private sector					
		Central government	Provincial governments	Total loans and advances[4]	Foreign sector	Short-term government stock	Long-term government stock	Other	Stock of public enterprises/ corporations	Other	Foreign sector	Treasury bills	Land Bank bills and promissory notes	Other, including bankers' acceptances
	(1160M)	(1510M)	(1174M)	(1166M)	(1167M)	(1168M)	(1169M)	(1170M)	(1171M)	(1172M)	(1173M)	(1161M)	(1162M)	(1163M)
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	3 529 941	285 527	195 752	411 950	-	43 124	379 936	307 174	290 827	447	11 717
2019: Nov	14 469	1 428	95	3 486 423	187 643	84 467	371 412	-	40 671	275 016	149 830	302 937	464	12 855
Dec	13 039	1 491	379	3 484 159	156 226	88 889	370 283	-	41 464	284 026	176 432	295 323	463	11 658
2020: Jan	14 348	1 949	21	3 480 848	181 591	81 755	367 783	-	43 009	288 469	171 085	280 957	461	10 429
Feb	14 400	1 389	61	3 509 157	211 167	95 185	354 777	-	44 142	294 683	215 155	266 234	461	10 936
Mar	13 617	1 772	761	3 566 099	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	312 100	450	11 462
Jul	10 512	1 764	23	3 507 563	324 817	149 425	385 794	-	42 912	372 426	289 946	328 658	470	11 027
Aug	11 045	1 575	22	3 519 917	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	3 511 725	296 707	175 624	406 706	-	42 938	364 320	276 246	323 197	449	11 445
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	3 529 941	285 527	195 752	411 950	-	43 124	379 936	307 174	290 827	447	11 717

KB110

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

Banks and Mutual banks
Instalment sale and leasing transactions[1]

R millions

Quarter-end balances according to type of asset and agreement	Instalment sale credit (Hire-purchase credit)			Leasing finance: Financial leases			Leasing finance: Operating leases			Total assets financed		
	2020/02	2020/03	2020/04	2020/02	2020/03	2020/04	2020/02	2020/03	2020/04	2020/02	2020/03	2020/04
Passenger cars:												
New	123 389	125 544	127 918	2 897	2 033	1 731	159	144	126	126 444	127 720	129 775
Used	165 443	169 324	173 275	688	866	850	6	7	5	166 137	170 197	174 130
Minibuses	5 252	5 307	5 520	45	31	26	128	115	105	5 425	5 453	5 651
Trucks and other land transport equipment	77 313	78 606	79 632	2 563	2 774	2 965	514	517	494	80 391	81 898	83 090
Aircraft, ships and boats	922	942	950	1	1	1	0	0	0	923	943	951
Agricultural machinery and equipment	12 910	12 541	13 166	105	134	106	2	2	2	13 017	12 677	13 274
All household appliances, such as furniture, televisions, radio sets and other electrical equipment	6	5	4	-	-	-	0	0	0	6	5	5
Industrial, commercial and office equipment	24 274	24 155	23 800	2 472	2 599	1 359	437	444	446	27 183	27 197	25 605
Other goods	18 222	21 342	20 962	1 415	2 044	3 108	-	-	-	19 638	23 386	24 070
All goods	427 733	437 766	445 228	10 186	10 482	10 145	1 247	1 229	1 178	439 165	449 477	456 551

According to type of purchaser/lessee	Households[2]			Other[3]			Total		
	2020/02	2020/03	2020/04	2020/02	2020/03	2020/04	2020/02	2020/03	2020/04
Instalment sale balances	295 822	302 189	308 710	131 911	135 577	136 518	427 733	437 766	445 228
Leasing balances	1 324	1 303	1 248	10 108	10 408	10 075	11 432	11 711	11 323

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: New fixed-rate agreements % (1181M)	Average rates on instalment sale agreements: Adjustable rate agreements % (1182M)	Paid out in respect of new business: Instalment sale transactions Rm (1183M)	Paid out in respect of new business: Leasing transactions Rm (1184M)	Paid out in respect of new business: Total Rm (1185M)
2019:	Sep	13.84	11.29	15 288	492	15 780
	Oct	13.83	11.30	17 020	1 985	19 004
	Nov	13.82	11.31	15 818	603	16 421
	Dec	13.82	11.32	14 188	530	14 717
2020:	Jan	13.81	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

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	582 429	-	-	62 849	5 199	106	625 441	624 244
2017: Nov	183 744	543 633	-	3 953	59 789	4 223	15 746	482 963	482 259
Dec	177 146	488 424	-	3 400	53 473	3 814	16 765	526 914	526 460
2018: Jan	178 437	485 636	-	4 221	70 762	3 956	16 716	516 279	515 983
Feb	181 351	480 810	-	6 403	54 419	4 282	16 986	517 955	517 654
Mar	183 841	494 819	-	2 023	61 735	4 304	16 855	525 573	525 353
Apr	183 699	496 445	-	4 295	62 374	4 353	16 720	533 069	532 786
May	185 372	519 606	-	4 698	56 270	4 215	16 324	505 687	505 460
Jun	188 339	529 288	-	3 988	59 710	4 939	16 027	494 164	493 836
Jul	198 723	519 550	-	5 880	58 959	4 594	16 330	507 793	507 476
Aug	197 335	530 293	-	7 644	66 793	4 571	16 089	512 130	511 669
Sep	194 175	525 395	-	5 725	72 434	4 459	16 055	508 915	508 251
Oct	197 557	535 572	-	6 228	74 581	4 466	16 806	523 512	522 894
Nov	195 824	554 961	-	6 017	60 886	4 350	16 660	512 190	511 568
Dec	200 960	559 414	-	2 646	62 745	3 857	18 400	507 930	507 292
2019: Jan	200 557	577 124	-	2 144	59 804	3 442	9 824	511 653	511 045
Feb	209 995	575 544	-	5 528	63 187	3 395	9 861	521 260	520 557
Mar	212 454	571 207	-	3 358	69 013	3 359	2 570	519 391	518 745
Apr	217 260	569 028	-	-	66 890	3 280	2 601	532 621	531 941
May	213 776	575 090	-	-	66 102	3 523	2 462	542 863	542 200
Jun	213 216	573 525	-	-	65 624	5 755	2 870	541 103	540 441
Jul	240 762	580 686	-	-	58 805	5 848	795	546 815	546 202
Aug	244 454	585 203	-	-	64 090	5 259	809	551 319	550 750
Sep	241 509	590 002	-	-	74 363	5 121	764	542 174	541 584
Oct	233 848	595 991	-	-	77 292	4 805	748	551 772	551 246
Nov	229 123	547 217	-	-	76 668	4 242	743	610 283	609 748
Dec	216 065	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	522 190	-	-	79 669	4 671	295	622 213	621 708
Mar	234 199	522 149	-	-	87 836	4 562	226	627 526	626 739
Apr	227 734	507 671	-	-	92 653	4 796	210	621 431	620 632
May	218 099	521 657	-	-	89 887	4 461	183	610 456	609 655
Jun	223 927	536 205	-	-	90 304	7 066	219	616 838	615 919
Jul	222 025	541 090	-	-	94 653	6 780	177	628 094	627 252
Aug	221 172	551 366	-	-	94 470	6 225	240	625 210	623 611
Sep	213 725	572 984	-	-	87 686	6 087	179	630 472	629 704
Oct	210 068	560 729	-	-	76 526	5 656	120	625 726	625 046
Nov	207 622	593 344	-	-	69 012	5 239	122	607 148	605 554
Dec	199 248	582 429	-	-	62 849	5 199	106	625 441	624 244

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[2,3,5]			Electronic fund transfers processed during the period[3,4]		
	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
2017: Nov	52.204	30 952	28 967	0.404	8 204	7 982	103.631	928 518	880 834
Dec	53.375	31 835	28 341	0.335	7 639	7 459	104.039	914 939	872 986
2018: Jan	50.528	28 086	28 981	0.312	6 676	7 456	95.309	797 832	891 972
Feb	46.601	25 717	28 157	0.363	7 398	7 221	102.456	842 540	875 243
Mar	50.539	28 576	28 535	0.348	7 161	6 944	107.687	893 512	871 581
Apr	49.203	26 988	28 625	0.283	6 057	6 546	104.121	821 111	857 533
May	52.790	29 052	29 032	0.339	7 054	6 879	114.818	904 417	901 089
Jun	52.524	29 034	29 617	0.319	6 651	6 471	117.249	899 465	896 784
Jul	51.655	29 494	29 890	0.274	6 353	6 416	117.456	919 620	914 024
Aug	52.497	29 918	30 106	0.317	6 863	6 534	121.910	945 987	933 461
Sep	50.622	29 830	30 335	0.268	5 914	6 001	113.754	877 280	892 246
Oct	55.741	32 986	32 319	0.292	6 703	6 680	124.807	992 783	957 820
Nov	55.039	33 774	31 495	0.271	5 969	5 772	123.090	992 838	937 171
Dec	56.913	33 606	29 972	0.233	5 840	5 720	121.892	949 851	908 312
2019: Jan	52.679	30 245	31 211	0.238	5 148	5 744	105.409	884 621	989 049
Feb	49.521	28 156	30 828	0.250	5 438	5 296	131.836	960 040	996 219
Mar	53.745	31 422	31 366	0.229	5 438	5 265	135.101	1 000 401	975 072
Apr	54.736	31 778	33 752	0.208	5 384	5 816	163.398	1 040 258	1 086 839
May	55.008	30 608	30 575	0.246	5 664	5 501	136.926	1 039 490	1 034 119
Jun	52.863	31 276	31 871	0.203	4 943	4 809	104.481	948 657	944 948
Jul	58.592	34 079	34 565	0.216	5 547	5 610	139.783	1 088 562	1 084 347
Aug	57.590	33 428	33 573	0.217	5 195	4 923	164.987	1 096 061	1 079 077
Sep	56.351	32 723	33 258	0.185	4 776	4 841	107.753	985 171	1 002 729
Oct	60.996	35 439	34 711	0.200	5 073	5 055	139.948	1 106 071	1 067 933
Nov	60.974	36 185	33 663	0.187	4 581	4 411	164.764	1 091 870	1 027 878
Dec	62.642	37 419	33 384	0.150	4 044	3 961	140.303	1 096 609	1 049 598
2020: Jan	57.916	33 303	34 436	0.145	3 483	3 813	133.218	979 005	1 084 447
Feb	56.154	31 757	34 970	0.170	3 937	3 853	136.671	1 024 638	1 058 560
Mar	55.414	31 289	31 557	0.154	3 589	3 465	137.869	1 073 230	1 056 904
Apr	22.028	13 164	14 045	0.032	1 177	1 271	100.234	753 474	792 201
May	33.810	20 838	20 796	0.056	662	622	127.965	843 373	831 447
Jun	41.198	25 219	26 015	0.104	1 020	971	139.517	948 491	945 693
Jul	43.770	25 660	25 913	0.111	1 119	1 121	150.972	1 061 061	1 050 690
Aug	45.966	27 373	27 340	0.088	942	878	138.567	1 039 702	1 008 963
Sep	50.229	29 877	30 320	0.088	842	854	143.952	1 089 220	1 138 331
Oct	53.040	30 405	29 180	0.075	743	700	165.556	1 157 515	1 110 253
Nov	53.167	31 377	28 943	0.061	653	629	151.307	1 130 244	1 069 168
Dec	57.612	34 283	31 029	0.052	629	618	162.961	1 222 327	1 175 625

KB117

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

Banks
Liquid assets and cash reserves[1]

R millions

Period	Liquid assets									Cash reserves[7]	
	Banknotes and subsi-diary coin (1240M)	Gold coin and bullion (1241M)	Reserve and clearing account balances held with SARB[2] (1242M)	Treasury bills (1244M)	Govern-ment stock[3] (1245M)	SARB securities (1246M)	Guaranteed securities[4] (1247M)	Total holdings[5] (1250M)	Required holdings[6] (1251M)	Banks' liabilities as adjusted (1252M)	Minimum reserve balances to be held with SARB[8] (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	277 678	4 676 757	116 919
2017: Nov	29 040	1 381	963	242 920	215 594	878	-	490 777	221 471	3 917 028	97 926
Dec	32 587	1 225	945	248 723	220 764	184	-	504 428	222 241	3 921 147	98 029
2018: Jan	28 733	1 887	729	248 512	226 509	1 332	-	507 702	222 560	3 914 607	97 865
Feb	27 781	1 975	729	245 822	236 044	1 064	-	513 416	223 417	3 912 041	97 801
Mar	28 875	1 581	940	244 779	246 749	889	-	523 814	224 105	3 942 889	98 572
Apr	29 097	1 362	395	245 490	257 642	1 179	-	535 165	224 888	3 982 115	99 553
May	28 142	910	646	249 132	266 386	668	-	545 884	224 783	4 005 069	100 127
Jun	29 127	1 258	948	240 065	269 249	531	-	541 178	226 157	4 015 394	100 385
Jul	28 275	1 651	466	247 586	261 239	608	-	539 825	226 929	4 033 813	100 845
Aug	27 460	1 659	459	246 763	273 080	939	-	550 360	230 452	4 053 334	101 333
Sep	29 357	2 005	938	256 010	277 035	848	-	566 194	232 288	4 095 262	102 382
Oct	29 002	1 514	539	259 218	272 688	1 825	-	564 786	235 273	4 126 193	103 155
Nov	32 366	906	509	262 478	281 607	1 312	-	579 179	236 138	4 169 776	104 244
Dec	32 651	848	426	258 223	275 042	1 381	-	568 570	237 346	4 199 301	104 983
2019: Jan	28 485	1 464	248	260 118	275 756	1 151	-	567 222	238 351	4 219 114	105 478
Feb	28 414	1 114	309	251 312	293 525	1 913	-	576 586	239 456	4 242 948	106 074
Mar	28 414	1 304	249	252 289	311 479	1 188	-	594 923	242 165	4 284 692	107 117
Apr	30 148	1 186	413	266 134	309 275	1 416	-	608 573	244 950	4 343 206	108 580
May	28 189	3 890	274	277 619	320 061	1 277	-	631 309	248 147	4 387 919	109 698
Jun	28 377	1 781	301	284 951	318 831	1 466	-	635 707	250 315	4 406 545	110 164
Jul	27 832	1 669	421	284 836	337 473	1 348	-	653 578	251 808	4 428 528	110 713
Aug	27 281	1 707	355	282 208	347 763	1 546	-	660 861	253 919	4 458 227	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	4 628 097	115 702
May	27 312	2 301	175	281 596	459 206	6 197	-	776 788	284 140	4 667 356	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	284 477	4 763 183	119 080

KB116

1. Average amounts as from January 2008.
2. As from April 1993, only that part of the reserve balance in excess of the minimum cash reserve requirement, can be utilised as liquid assets.
3. As from 18 October 2000 all government stock qualifies as liquid assets, irrespective of maturity.
4. Land bank bills up to December 2012. From January 2013 securities guaranteed by specified counterparties as prescribed in the definition of high quality liquid assets.
5. Total holdings include very small amounts of other liquid assets.
6. As from April 1993 the liquid asset requirement has been set at 5 per cent of banks' liabilities, as per notice R696 in Government Gazette No. 14763 of April 1993.
7. As from April 1998 the minimum cash reserve requirement was set at 2½% of banks' liabilities but banks' vault cash holdings qualified in full as part of cash reserves, as per notice R572 in Government Gazette No. 18810 of April 1998. As from September 2001 only 75 per cent of the banks' vault cash holdings qualified as cash reserves, and subsequently the qualifying portion was reduced by 25 percentage points each year. In September 2004 the concession was fully phased out.
8. The average daily minimum reserve balance calculated in respect of a specific month and shown opposite that month has to be held on deposit with the South African Reserve Bank as from the 15th working day of the following month. For example, the banks' liabilities and cash holdings during August give rise to a minimum reserve balance reported opposite August in the table but only held with the South African Reserve Bank as from the 15th working day of September.

Mutual banks[1] and the Postbank
Liabilities

R millions

End of	Mutual banks										Postbank
	Deposits										
	Transmission	Savings	Other short and medium term	Long term	Total	Other liabilities to the public	Total liabilities to the public	Gross capital and reserves	Other liabilities	Total liabilities[3]	Deposits[2]
	(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	663	113	3 431	7 636
2019: Dec	2	112	809	1 586	2 509	76	2 585	568	121	3 274	5 116
2020: Jan	3	118	803	1 608	2 532	73	2 605	642	145	3 392	5 058
Feb	2	109	787	1 644	2 542	80	2 622	653	109	3 384	5 155
Mar	2	136	769	1 697	2 605	77	2 682	632	85	3 399	5 198
Apr	2	114	761	1 711	2 588	74	2 662	621	90	3 373	5 460
May	2	93	695	1 827	2 616	75	2 691	595	100	3 386	6 272
Jun	2	85	701	1 859	2 646	70	2 716	585	108	3 409	5 916
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	663	113	3 431	7 636

KB114

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

Mutual banks[1] 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					
	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	Other assets	Total assets[2]	Claims on the private sector
	(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
2019: Dec	932	794	-	233	211	-	462	185	-	458	3 274	5 116
2020: Jan	928	777	-	244	206	-	496	271	-	471	3 392	5 058
Feb	926	693	-	244	237	-	485	360	-	440	3 384	5 155
Mar	936	663	-	238	268	-	491	353	-	450	3 399	5 198
Apr	930	691	-	161	227	-	508	404	-	452	3 373	5 460
May	928	744	-	126	173	-	664	290	-	461	3 386	6 272
Jun	927	781	-	130	175	-	669	267	-	461	3 409	5 916
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

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	Loans and other funding[1]		Land Bank bills	Land Bank promissory notes[2]	Land Bank debentures	Capital and reserves	Other liabilities	Total liabilities
		Domestic sector	Foreign sector						
	(1273M)	(1274M)	(1281M)	(1275M)	(1276M)	(1277M)	(1278M)	(1279M)	(1280M)
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	-	4 288	-	44 787
2017: Nov	699	432	909	1 327	35 504	-	5 302	-	44 173
Dec	717	515	909	1 327	36 825	-	5 306	962	46 561
2018: Jan	738	185	909	1 327	36 608	-	5 359	-	45 127
Feb	758	930	864	1 327	37 185	-	5 361	-	46 424
Mar	715	175	864	1 327	39 141	-	5 502	-	47 724
Apr	753	485	864	1 327	38 573	-	5 551	-	47 554
May	686	184	864	1 327	38 964	-	5 549	-	47 574
Jun	676	180	864	1 327	38 667	-	5 525	-	47 239
Jul	678	180	954	1 327	38 588	-	5 566	-	47 293
Aug	633	179	908	1 327	39 236	-	5 598	-	47 881
Sep	622	166	908	1 327	38 415	-	5 610	-	47 047
Oct	612	163	908	1 327	38 605	-	5 636	-	47 251
Nov	627	163	908	1 327	39 110	-	5 592	-	47 728
Dec	647	1 451	908	1 327	38 799	-	5 629	-	48 762
2019: Jan	669	1 651	908	1 327	38 387	-	5 670	-	48 613
Feb	695	1 151	863	1 327	39 584	-	5 658	-	49 278
Mar	699	149	863	1 577	40 368	-	5 759	-	49 414
Apr	791	140	863	1 577	42 084	-	5 780	-	51 235
May	807	140	863	1 577	41 519	-	5 704	-	50 610
Jun	787	140	863	1 527	42 262	-	5 647	-	51 226
Jul	772	131	863	1 527	42 176	-	5 579	-	51 048
Aug	772	131	863	1 527	43 363	-	5 519	-	52 175
Sep	781	136	817	1 427	43 127	-	5 745	-	52 034
Oct	739	136	817	1 427	42 848	-	5 708	-	51 676
Nov	760	136	817	1 427	40 112	-	5 672	-	48 924
Dec	760	1 036	817	1 427	39 799	-	5 690	-	49 529
2020: Jan	791	1 781	817	1 427	38 132	-	5 644	-	48 593
Feb	833	1 681	1 072	1 427	36 327	-	5 649	-	46 989
Mar	781	1 686	1 072	1 427	36 598	-	5 689	-	47 254
Apr	779	1 686	1 072	1 427	35 902	-	5 733	-	46 600
May	622	1 686	1 072	1 427	36 379	-	5 025	-	46 212
Jun	612	1 686	1 072	1 427	36 379	-	3 375	-	44 551
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	-	5 094	-	45 820
Nov	720	1 686	1 026	1 427	35 832	-	4 551	-	45 243
Dec	528	1 686	1 026	1 427	35 832	-	4 288	-	44 787

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										
	Short term			Long term							
	Cash credit advances			Mortgage loans							
	Individuals (1290M)	Co-operatives[1] (1291M)	Total (1293M)	Individuals (1294M)	Co-operatives (1295M)	Other loans to individuals (1296M)	Total (1297M)	Total loans and advances (1298M)	Other assets (1299M)	Total assets (1300M)	Cash credit advances, seasonally adjusted (1301M)
2015	990	22 298	23 288	7 256	6 233	1 511	15 001	38 289	1 428	39 717	23 499
2016	1 348	23 355	24 703	7 600	6 241	1 583	15 424	40 127	435	40 562	24 968
2017	823	25 499	26 322	8 298	6 257	1 728	16 282	42 605	3 957	46 561	26 614
2018	522	26 357	26 880	8 577	8 348	1 747	18 672	45 552	3 210	48 762	27 178
2019	508	25 827	26 335	8 405	8 180	1 712	18 297	44 631	4 898	49 529	26 621
2020	649	22 118	22 767	7 198	7 005	1 466	15 669	38 437	6 351	44 787	22 832
2017: Nov	808	25 006	25 814	8 138	6 253	1 694	16 085	41 900	2 273	44 173	26 233
Dec	823	25 499	26 322	8 298	6 257	1 728	16 282	42 605	3 957	46 561	26 614
2018: Jan	1 187	25 208	26 394	8 203	6 255	1 708	16 166	42 560	2 567	45 127	26 765
Feb	1 219	26 218	27 437	8 532	6 262	1 777	16 571	44 008	2 416	46 424	27 022
Mar	1 284	26 362	27 646	8 579	6 263	1 786	16 628	44 274	3 450	47 724	27 075
Apr	1 288	26 524	27 812	8 631	6 264	1 797	16 693	44 505	3 049	47 554	27 033
May	1 280	26 261	27 541	8 546	6 262	1 780	16 588	44 129	3 444	47 574	26 885
Jun	1 175	26 247	27 422	8 542	6 262	1 779	16 582	44 004	3 236	47 239	26 925
Jul	572	25 722	26 294	8 371	8 147	1 705	18 222	44 516	2 777	47 293	26 470
Aug	511	25 344	25 856	8 248	8 027	1 680	17 954	43 810	4 071	47 881	26 413
Sep	513	25 432	25 945	8 276	8 055	1 686	18 016	43 961	3 086	47 047	26 529
Oct	510	25 284	25 795	8 228	8 008	1 676	17 912	43 707	3 544	47 251	26 298
Nov	517	25 629	26 146	8 340	8 117	1 699	18 156	44 302	3 425	47 728	26 574
Dec	522	26 357	26 880	8 577	8 348	1 747	18 672	45 552	3 210	48 762	27 178
2019: Jan	520	26 225	26 745	8 534	8 306	1 738	18 579	45 324	3 289	48 613	27 123
Feb	529	27 042	27 571	8 800	8 565	1 792	19 157	46 728	2 550	49 278	27 144
Mar	511	26 164	26 675	8 514	8 287	1 734	18 535	45 210	4 204	49 414	26 128
Apr	517	26 288	26 805	8 555	8 326	1 742	18 623	45 428	5 808	51 235	26 046
May	516	26 241	26 757	8 540	8 311	1 739	18 590	45 348	5 263	50 610	26 100
Jun	507	25 789	26 296	8 392	8 168	1 709	18 270	44 566	6 660	51 226	25 806
Jul	494	25 110	25 604	8 171	7 953	1 664	17 789	43 393	7 655	51 048	25 764
Aug	492	25 001	25 492	8 136	7 918	1 657	17 711	43 204	8 971	52 175	26 044
Sep	494	25 129	25 623	8 178	7 959	1 666	17 802	43 425	8 609	52 034	26 203
Oct	493	25 040	25 533	8 149	7 931	1 660	17 739	43 272	8 404	51 676	26 037
Nov	500	25 404	25 903	8 267	8 046	1 684	17 997	43 900	5 024	48 924	26 323
Dec	508	25 827	26 335	8 405	8 180	1 712	18 297	44 631	4 898	49 529	26 621
2020: Jan	508	25 923	26 430	8 400	8 175	1 711	18 285	44 716	3 877	48 593	26 529
Feb	512	26 020	26 532	8 468	8 241	1 725	18 434	44 966	2 023	46 989	26 030
Mar	518	26 349	26 867	8 575	8 345	1 746	18 667	45 534	1 721	47 254	26 257
Apr	530	26 457	26 986	8 610	8 379	1 754	18 743	45 729	871	46 600	26 221
May	520	25 963	26 483	8 449	8 223	1 721	18 393	44 876	1 336	46 212	25 739
Jun	505	25 189	25 694	8 197	7 978	1 670	17 845	43 538	1 013	44 551	25 256
Jul	491	24 490	24 981	7 970	7 756	1 623	17 349	42 331	1 973	44 303	25 276
Aug	483	24 080	24 563	7 836	7 627	1 596	17 059	41 622	2 303	43 925	25 247
Sep	526	26 283	26 809	8 553	8 324	1 742	18 619	45 428	371	45 799	27 559
Oct	467	23 260	23 727	7 569	7 367	1 542	16 478	40 205	5 616	45 820	24 458
Nov	664	22 884	23 548	7 447	7 248	1 517	16 212	39 760	5 483	45 243	23 984
Dec	649	22 118	22 767	7 198	7 005	1 466	15 669	38 437	6 351	44 787	22 832

KB119

1. Including control boards.

Monetary sector[1]
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	1 102 449	340 756	270 784	688 797	628 889	3 980 826
2017: Nov	113 492	728 501	850 086	248 850	224 600	618 384	569 448	3 239 870
Dec	114 430	748 084	838 451	245 937	242 181	616 949	553 098	3 244 701
2018: Jan	106 006	710 250	842 393	237 539	281 541	592 502	584 963	3 249 188
Feb	106 215	712 532	837 830	237 946	276 346	581 789	603 354	3 249 796
Mar	112 346	734 153	840 798	240 527	255 347	605 805	608 392	3 285 022
Apr	111 240	719 972	826 662	241 546	281 437	571 857	633 021	3 274 495
May	109 087	698 938	844 758	244 702	280 661	559 235	662 185	3 290 481
Jun	113 927	704 448	824 660	247 736	258 215	554 951	686 366	3 276 375
Jul	112 787	724 016	863 350	251 601	264 981	574 590	671 019	3 349 557
Aug	114 991	725 439	879 127	253 325	280 461	580 805	681 535	3 400 691
Sep	119 370	749 063	888 476	254 936	254 217	598 170	684 690	3 429 554
Oct	116 348	722 119	885 055	258 473	260 000	602 770	676 490	3 404 906
Nov	121 884	745 970	893 431	262 083	250 378	617 643	652 731	3 422 235
Dec	124 946	764 219	888 922	262 384	256 532	598 083	650 685	3 420 824
2019: Jan	113 551	740 703	875 470	256 713	260 185	601 863	675 124	3 410 058
Feb	114 536	733 554	874 255	256 936	240 837	617 701	694 009	3 417 292
Mar	119 614	767 248	895 748	258 390	253 665	621 797	714 636	3 511 483
Apr	118 014	748 608	912 700	263 309	292 121	611 809	733 736	3 562 282
May	118 870	736 863	911 061	267 810	285 784	611 539	773 625	3 586 682
Jun	120 335	764 463	906 239	266 715	247 109	599 664	788 326	3 572 516
Jul	117 193	763 288	919 062	270 463	259 621	635 522	781 471	3 629 427
Aug	125 103	764 831	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	850 091	1 080 540	294 610	261 350	626 206	740 196	3 852 993
Apr	125 471	861 930	1 080 589	312 050	297 041	641 789	747 006	3 940 407
May	134 465	835 010	1 086 651	313 703	293 811	660 959	773 928	3 964 063
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	1 102 449	340 756	270 784	688 797	628 889	3 980 826

KB120

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

Monetary sector[1]
Liabilities

R millions

Government deposits[4] (1506M)	Foreign liabilities: SARB and CPD (1339M)	Foreign liabilities: Other (1507M)	Foreign liabilities: Total (1508M)	Capital and reserves: Domestic (1334M)	Capital and reserves: Foreign (1335M)	Capital and reserves: Total (1336M)	Other liabilities (1509M)	Total liabilities (1338M)	End of
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	574 863	588 348	415 836	50 426	466 262	1 142 732	6 911 291	2020
355 714	11 908	448 471	460 380	373 444	38 645	412 089	892 213	5 473 758	2017: Nov
362 976	10 755	466 974	477 729	384 259	39 359	423 617	817 788	5 441 241	Dec
331 896	12 927	465 705	478 632	379 159	39 239	418 397	827 879	5 411 998	2018: Jan
368 498	9 931	456 289	466 220	383 503	43 216	426 719	823 768	5 441 216	Feb
360 477	7 427	427 517	434 944	373 119	43 360	416 479	824 796	5 434 065	Mar
369 057	13 756	439 690	453 446	365 899	43 873	409 772	843 281	5 461 292	Apr
378 272	9 282	436 726	446 007	369 133	43 706	412 839	852 318	5 489 004	May
433 725	9 569	496 849	506 417	374 826	43 511	418 336	904 088	5 652 869	Jun
377 905	13 932	447 256	461 188	375 063	44 060	419 124	864 697	5 585 257	Jul
390 172	10 012	483 935	493 947	375 522	44 287	419 809	967 186	5 786 795	Aug
424 163	9 818	455 950	465 768	373 250	44 444	417 694	934 535	5 791 084	Sep
415 027	13 831	517 269	531 100	372 747	44 812	417 559	974 360	5 859 301	Oct
410 385	11 910	505 941	517 851	379 865	45 310	425 174	930 086	5 827 616	Nov
420 071	13 211	541 084	554 294	388 104	46 477	434 581	953 876	5 908 593	Dec
380 600	17 383	529 983	547 366	390 886	46 778	437 664	976 995	5 866 234	2019: Jan
408 287	16 666	534 709	551 375	397 950	46 890	444 840	975 401	5 911 729	Feb
394 494	13 930	518 666	532 596	392 117	47 082	439 199	1 014 438	6 011 824	Mar
372 554	17 844	507 930	525 774	390 982	47 293	438 275	1 013 720	6 030 619	Apr
361 704	16 279	493 648	509 926	397 827	47 873	445 701	1 049 977	6 072 860	May
439 722	12 469	510 678	523 147	405 878	46 344	452 223	1 051 990	6 159 932	Jun
374 046	17 486	521 482	538 968	407 942	46 689	454 631	1 051 438	6 165 703	Jul
380 463	10 800	546 460	557 259	409 849	46 850	456 699	1 119 436	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	6 988 267	Mar
480 457	17 313	773 160	790 473	398 713	48 856	447 569	1 337 780	7 122 157	Apr
486 070	15 336	690 638	705 974	398 998	48 785	447 783	1 298 247	7 036 602	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	397 450	50 419	447 869	1 270 270	7 120 700	Jul
529 614	13 837	629 037	642 874	400 818	49 890	450 709	1 260 643	7 071 097	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	410 922	51 025	461 947	1 204 700	6 992 723	Oct
593 988	14 494	571 324	585 818	412 159	50 810	462 970	1 173 152	6 932 901	Nov
593 554	13 484	574 863	588 348	415 836	50 426	466 262	1 142 732	6 911 291	Dec

KB121

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

Monetary sector[1]
Assets

R millions

End of	Foreign assets: Gold and foreign exchange: SARB[2] (1021M)	Foreign assets: Gold and foreign exchange: Other (1349M)	Foreign assets: Gold and foreign exchange: Total (1511M)	Foreign assets: Long term[3] (1342M)	Foreign assets: Total foreign assets (1512M)	Claims on the private sector: SARB (1344M)	Claims on the private sector: CPD[4] (1345M)	Claims on the private sector: Land Bank (1298M)	Claims on the private sector: Other[5] monetary institutions (1346M)	Claims on the private sector: Total (1347M)	Claims on the private sector: Of which: Local authorities (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	756 518	1 564 133	227 167	1 791 300	1 009	99	38 437	3 967 999	4 007 543	19 478
2017: Nov	684 775	503 102	1 187 877	92 428	1 280 305	1 009	100	41 900	3 389 475	3 432 484	16 073
Dec	624 777	467 196	1 091 973	125 401	1 217 374	1 009	-	42 605	3 426 939	3 470 553	15 995
2018: Jan	598 367	471 776	1 070 142	130 776	1 200 918	1 009	4 985	42 560	3 409 663	3 458 217	16 006
Feb	588 070	461 589	1 049 659	117 033	1 166 692	1 009	-	44 008	3 456 393	3 501 410	16 176
Mar	593 068	456 182	1 049 250	104 794	1 154 044	1 009	128	44 274	3 485 061	3 530 472	15 737
Apr	615 809	486 440	1 102 249	101 667	1 203 917	1 009	129	44 505	3 447 572	3 493 214	15 548
May	643 265	463 601	1 106 866	97 343	1 204 210	1 009	1 134	44 129	3 457 641	3 503 913	16 567
Jun	696 420	485 707	1 182 127	116 036	1 298 163	1 009	1 141	44 004	3 492 025	3 538 179	17 706
Jul	660 863	482 884	1 143 748	91 915	1 235 662	1 009	1 341	44 516	3 486 958	3 533 824	18 907
Aug	733 604	533 256	1 266 859	126 527	1 393 387	1 009	1 376	43 810	3 546 837	3 593 033	19 161
Sep	714 696	496 109	1 210 805	112 634	1 323 439	1 009	1 401	43 961	3 566 925	3 613 296	19 853
Oct	741 663	515 922	1 257 585	119 599	1 377 185	1 009	1 468	43 707	3 545 805	3 591 988	19 178
Nov	697 322	482 021	1 179 343	111 861	1 291 205	1 009	453	44 302	3 577 503	3 623 268	19 708
Dec	742 333	520 404	1 262 737	89 879	1 352 616	1 009	456	45 552	3 602 252	3 649 269	17 699
2019: Jan	674 849	493 660	1 168 509	107 804	1 276 312	1 009	355	45 324	3 636 861	3 683 549	18 424
Feb	709 491	516 516	1 226 008	89 054	1 315 061	1 009	408	46 728	3 664 378	3 712 523	18 643
Mar	719 653	561 341	1 280 994	91 103	1 372 097	1 009	361	45 210	3 696 992	3 743 571	18 874
Apr	708 101	544 966	1 253 067	86 740	1 339 807	1 009	303	45 428	3 724 305	3 771 045	17 976
May	709 400	556 522	1 265 922	97 097	1 363 019	1 009	305	45 348	3 725 631	3 772 293	18 211
Jun	705 699	578 536	1 284 235	102 618	1 386 852	1 009	307	44 566	3 735 890	3 781 772	21 363
Jul	702 663	560 006	1 262 669	102 491	1 365 160	1 009	257	43 393	3 743 125	3 787 783	21 052
Aug	761 138	547 017	1 308 154	132 885	1 441 039	1 009	285	43 204	3 794 983	3 839 480	20 542
Sep	834 219	545 337	1 379 556	126 920	1 506 476	1 009	287	43 425	3 792 209	3 836 929	20 871
Oct	826 601	549 764	1 376 365	111 137	1 487 503	1 009	288	43 272	3 808 127	3 852 696	21 236
Nov	804 262	542 906	1 347 168	102 615	1 449 783	1 009	290	43 900	3 818 089	3 863 288	21 016
Dec	772 109	527 337	1 299 445	120 689	1 420 134	1 009	242	44 631	3 824 200	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	3 992 319	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	3 938 432	3 981 871	20 025
Aug	931 216	802 470	1 733 686	210 798	1 944 484	1 009	100	41 622	3 945 354	3 988 084	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	40 205	3 936 285	3 977 597	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	756 518	1 564 133	227 167	1 791 300	1 009	99	38 437	3 967 999	4 007 543	19 478

KB122

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

Monetary sector[1]
Assets

R millions

Claims on the government sector							
Credit							
SARB[6] (1350M)	CPD[7] (1351M)	Other[5] monetary institutions (1352M)	Total (1353M)	Total claims on the government sector[8] (1359M)	Other assets (1513M)	Total assets (1358M)	End of
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	213 336	6 911 291	2020
7 709	45 006	569 910	622 625	622 625	138 344	5 473 758	2017: Nov
7 976	39 984	573 133	621 093	621 093	132 221	5 441 241	Dec
8 086	30 921	566 289	605 296	605 296	147 566	5 411 998	2018: Jan
8 100	24 555	573 669	606 324	606 324	166 790	5 441 216	Feb
8 084	17 636	580 705	606 425	606 425	143 124	5 434 065	Mar
8 053	36 152	585 946	630 150	630 150	134 011	5 461 292	Apr
7 988	25 478	596 569	630 035	630 035	150 846	5 489 004	May
7 899	25 385	608 711	641 995	641 995	174 532	5 652 869	Jun
8 017	42 181	617 340	667 539	667 539	148 233	5 585 257	Jul
7 810	41 621	616 085	665 517	665 517	134 860	5 786 795	Aug
7 867	47 576	627 325	682 768	682 768	171 581	5 791 084	Sep
7 729	53 368	639 978	701 075	701 075	189 053	5 859 301	Oct
7 918	50 108	660 312	718 339	718 339	194 804	5 827 616	Nov
7 947	44 274	655 889	708 110	708 110	198 598	5 908 593	Dec
8 087	30 564	649 367	688 018	688 018	218 355	5 866 234	2019: Jan
7 959	38 779	639 114	685 852	685 852	198 293	5 911 729	Feb
8 010	19 761	651 394	679 165	679 165	216 991	6 011 824	Mar
7 989	46 664	649 608	704 261	704 261	215 505	6 030 619	Apr
8 064	43 502	674 664	726 230	726 230	211 319	6 072 860	May
8 150	52 180	702 496	762 827	762 827	228 481	6 159 932	Jun
8 142	51 423	701 342	760 907	760 907	251 853	6 165 703	Jul
8 075	55 256	720 947	784 278	784 278	227 130	6 291 927	Aug
7 986	29 832	734 078	771 897	771 897	221 707	6 337 009	Sep
8 003	33 841	737 339	779 182	779 182	227 293	6 346 674	Oct
8 061	38 678	741 532	788 270	788 270	209 715	6 311 056	Nov
8 103	29 063	730 513	767 678	767 678	204 550	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	711 974	746 682	746 682	237 168	6 988 267	Mar
20 644	59 445	764 741	844 830	844 830	246 120	7 122 157	Apr
30 830	65 167	807 652	903 649	903 649	235 002	7 036 602	May
35 890	64 926	811 003	911 819	911 819	213 841	7 017 783	Jun
38 383	74 666	806 561	919 610	919 610	227 881	7 120 700	Jul
38 737	56 070	815 597	910 404	910 404	228 124	7 071 097	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	223 533	6 992 723	Oct
41 086	48 989	830 388	920 463	920 463	211 459	6 932 901	Nov
41 844	15 393	841 874	899 111	899 111	213 336	6 911 291	Dec

KB123

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

Credit extension by all monetary institutions[1]

R millions

End of	Credit extended to the domestic private sector									Net credit extended to the government sector	Total domestic credit extension[5]	Memorandum items		
			Loans and advances						Total credit extended to the private sector[4]					
	Investments	Bills discounted	Instalment sale credit	Leasing finance[2]	Mortgage advances	Other loans and advances	Total loans and advances[3]	Of which: Households				Claims on local authorities	Loans granted under resale agreements	Assets securitised[6]
	(1360M)	(1361M)	(1362M)	(1363M)	(1364M)	(1365M)	(1369M)	(1505M)	(1347M)	(1367M)	(1368M)	(1348M)	(1502M)	(1375M)
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	424 301	5 625	445 211	11 323	1 565 126	1 555 957	3 577 617	1 786 517	4 007 543	305 557	4 313 100	19 478	95 103	-
2017: Nov	240 718	8 237	374 769	12 008	1 346 557	1 450 194	3 183 528	1 538 385	3 432 484	266 911	3 699 394	16 073	67 386	-
Dec	277 878	8 898	375 568	12 160	1 348 064	1 447 984	3 183 777	1 542 829	3 470 553	258 117	3 728 670	15 995	62 072	600
2018: Jan	278 878	7 688	374 645	11 780	1 353 046	1 432 180	3 171 652	1 549 488	3 458 217	273 400	3 731 617	16 006	75 054	2 412
Feb	277 914	7 916	377 348	11 739	1 361 144	1 465 349	3 215 580	1 560 607	3 501 410	237 826	3 739 236	16 176	78 145	-
Mar	278 979	7 986	380 312	11 469	1 364 556	1 487 170	3 243 507	1 564 570	3 530 472	245 948	3 776 420	15 737	64 519	-
Apr	258 110	8 256	379 979	11 387	1 368 686	1 466 797	3 226 849	1 566 812	3 493 214	261 093	3 754 307	15 548	71 232	1 956
May	266 332	8 733	383 906	11 504	1 374 352	1 459 085	3 228 848	1 573 984	3 503 913	251 764	3 755 677	16 567	64 102	-
Jun	265 509	6 412	385 679	11 453	1 379 041	1 490 084	3 266 257	1 579 511	3 538 179	208 270	3 746 449	17 706	67 659	-
Jul	263 994	6 616	388 718	11 008	1 384 805	1 478 683	3 263 214	1 587 141	3 533 824	289 633	3 823 457	18 907	68 001	-
Aug	292 681	6 005	391 675	10 878	1 385 868	1 505 925	3 294 347	1 592 914	3 593 033	275 345	3 868 377	19 161	65 463	-
Sep	290 301	5 701	393 332	10 983	1 393 087	1 519 894	3 317 295	1 599 571	3 613 296	258 605	3 871 901	19 853	71 240	-
Oct	291 942	5 439	396 061	11 478	1 398 604	1 488 464	3 294 607	1 609 900	3 591 988	286 048	3 878 036	19 178	70 244	-
Nov	297 686	5 368	399 997	11 851	1 407 428	1 500 937	3 320 213	1 622 907	3 623 268	307 953	3 931 221	19 708	72 388	-
Dec	293 335	5 117	401 659	12 862	1 411 721	1 524 574	3 350 817	1 629 983	3 649 269	288 038	3 937 308	17 699	81 854	-
2019: Jan	308 369	4 281	402 665	13 229	1 414 797	1 540 208	3 370 898	1 643 492	3 683 549	307 418	3 990 967	18 424	72 388	-
Feb	307 173	4 902	405 157	13 139	1 424 104	1 558 048	3 400 449	1 656 912	3 712 523	277 566	3 990 089	18 643	75 561	-
Mar	303 571	4 802	407 783	13 131	1 427 265	1 587 019	3 435 198	1 662 328	3 743 571	284 670	4 028 241	18 874	78 646	-
Apr	298 996	4 772	410 503	15 413	1 431 170	1 610 190	3 467 276	1 665 919	3 771 045	331 708	4 102 752	17 976	89 803	-
May	302 966	5 765	412 073	14 584	1 439 323	1 597 582	3 463 562	1 674 514	3 772 293	364 525	4 136 818	18 211	88 767	1 963
Jun	310 003	5 967	414 380	13 989	1 447 132	1 590 301	3 465 802	1 682 317	3 781 772	323 105	4 104 877	21 363	93 962	-
Jul	305 174	6 319	418 742	13 818	1 456 626	1 587 104	3 476 291	1 687 837	3 787 783	386 861	4 174 644	21 052	92 785	-
Aug	327 905	7 718	420 099	13 671	1 465 543	1 604 545	3 503 857	1 699 236	3 839 480	403 815	4 243 295	20 542	75 223	-
Sep	317 122	6 890	424 493	12 626	1 473 912	1 601 887	3 512 918	1 706 196	3 836 929	291 129	4 128 059	20 871	77 727	-
Oct	316 084	8 335	428 195	12 130	1 482 652	1 605 300	3 528 278	1 717 878	3 852 696	293 468	4 146 164	21 236	81 603	-
Nov	317 228	8 330	431 079	12 274	1 492 416	1 601 961	3 537 730	1 731 097	3 863 288	298 674	4 161 962	21 016	76 632	-
Dec	326 973	7 477	433 006	12 211	1 499 933	1 590 482	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	416 575	6 323	435 316	12 201	1 526 909	1 584 547	3 558 973	1 741 519	3 981 871	344 629	4 326 500	20 025	83 555	-
Aug	412 477	5 978	435 386	12 152	1 533 504	1 588 588	3 569 630	1 749 443	3 988 084	380 790	4 368 875	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	408 488	6 111	438 693	11 465	1 548 393	1 564 448	3 562 999	1 768 170	3 977 597	365 472	4 343 069	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	424 301	5 625	445 211	11 323	1 565 126	1 555 957	3 577 617	1 786 517	4 007 543	305 557	4 313 100	19 478	95 103	-

KB124

1. Monetary sector as defined in footnote 1 on pages S–18 and S–19.
2. Unearned finance charges excluded.
3. Total of instalment sale credit, leasing finance, mortgage advances, and other loans and advances.
4. Total of investments, bills discounted, instalment sale credit, leasing finance, mortgage advances, and other loans and advances.
5. Total of credit extended to the private sector and net credit extended to the government sector.
6. During the period.

Monetary aggregates[1]

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	1 102 449	2 191 169	1 300 337	3 491 506	628 889	4 120 395
2017: Nov	113 492	728 501	841 994	850 086	1 692 079	1 091 834	2 783 914	569 448	3 353 362
Dec	114 430	748 084	862 515	838 451	1 700 966	1 105 067	2 806 033	553 098	3 359 131
2018: Jan	106 006	710 250	816 256	842 393	1 658 649	1 111 582	2 770 230	584 963	3 355 193
Feb	106 215	712 532	818 747	837 830	1 656 577	1 096 081	2 752 658	603 354	3 356 011
Mar	112 346	734 153	846 499	840 798	1 687 297	1 101 680	2 788 976	608 392	3 397 369
Apr	111 240	719 972	831 212	826 662	1 657 874	1 094 839	2 752 713	633 021	3 385 735
May	109 087	698 938	808 026	844 758	1 652 784	1 084 598	2 737 382	662 185	3 399 568
Jun	113 927	704 448	818 375	824 660	1 643 035	1 060 901	2 703 936	686 366	3 390 302
Jul	112 787	724 016	836 803	863 350	1 700 153	1 091 172	2 791 325	671 019	3 462 343
Aug	114 991	725 439	840 430	879 127	1 719 556	1 114 591	2 834 147	681 535	3 515 682
Sep	119 370	749 063	868 434	888 476	1 756 910	1 107 324	2 864 233	684 690	3 548 924
Oct	116 348	722 119	838 466	885 055	1 723 521	1 121 244	2 844 764	676 490	3 521 254
Nov	121 884	745 970	867 853	893 431	1 761 284	1 130 103	2 891 387	652 731	3 544 119
Dec	124 946	764 219	889 165	888 922	1 778 087	1 116 998	2 895 085	650 685	3 545 770
2019: Jan	113 551	740 703	854 253	875 470	1 729 724	1 118 761	2 848 485	675 124	3 523 608
Feb	114 536	733 554	848 090	874 255	1 722 345	1 115 474	2 837 818	694 009	3 531 827
Mar	119 614	767 248	886 861	895 748	1 782 609	1 133 851	2 916 460	714 636	3 631 096
Apr	118 014	748 608	866 622	912 700	1 779 322	1 167 239	2 946 560	733 736	3 680 296
May	118 870	736 863	855 733	911 061	1 766 794	1 165 133	2 931 927	773 625	3 705 552
Jun	120 335	764 463	884 798	906 239	1 791 037	1 113 488	2 904 525	788 326	3 692 851
Jul	117 193	763 288	880 481	919 062	1 799 543	1 165 606	2 965 149	781 471	3 746 620
Aug	125 103	764 831	889 934	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	850 091	973 725	1 080 540	2 054 265	1 182 166	3 236 431	740 196	3 976 627
Apr	125 471	861 930	987 401	1 080 589	2 067 990	1 250 881	3 318 872	747 006	4 065 878
May	134 465	835 010	969 476	1 086 651	2 056 127	1 268 474	3 324 600	773 928	4 098 528
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	1 102 449	2 191 169	1 300 337	3 491 506	628 889	4 120 395

KB125

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

Monetary analysis[1]

R millions

End of	Not seasonally adjusted							Seasonally adjusted			
		Counterparts							Counterparts		
			Claims on the government sector								
	M3	Net foreign assets[2]	Gross claims	Government deposits	Net claims	Claims on the private sector	Net other assets and liabilities[2]	M3	Net foreign assets	Net claims on the government sector	Claims on the private sector
	(1374M)	(1380M)	(1356M)	(1330M)	(1367M)	(1347M)	(1381M)	(1374N)	(1380N)	(1367N)	(1347N)
2019: Aug	3 778 070	883 780	784 278	380 463	403 815	3 839 480	-1 349 004	3 763 658	870 349	390 470	3 852 895
Sep	3 767 435	957 202	771 897	480 767	291 129	3 836 929	-1 317 826	3 742 377	910 953	295 703	3 831 973
Oct	3 778 087	968 864	779 182	485 714	293 468	3 852 696	-1 336 941	3 761 672	924 669	279 983	3 873 542
Nov	3 806 876	961 298	788 270	489 596	298 674	3 863 288	-1 316 383	3 774 304	943 285	274 438	3 865 386
Dec	3 763 732	887 765	767 678	483 488	284 190	3 870 083	-1 278 305	3 742 376	886 683	282 600	3 858 619
2020: Jan	3 774 572	941 466	766 062	468 942	297 119	3 871 392	-1 335 406	3 804 515	965 900	296 972	3 869 407
Feb	3 807 001	1 040 330	757 290	502 807	254 482	3 907 756	-1 395 567	3 857 008	1 100 618	254 754	3 883 787
Mar	3 976 627	1 168 095	746 682	435 298	311 384	4 033 515	-1 536 367	3 970 106	1 189 844	311 567	3 999 384
Apr	4 065 878	1 201 677	844 830	480 457	364 372	4 039 057	-1 539 229	4 073 602	1 228 120	364 385	4 043 897
May	4 098 528	1 183 435	903 649	486 070	417 579	4 008 542	-1 511 028	4 100 703	1 193 068	417 552	4 011 506
Jun	4 101 578	1 214 849	911 819	514 470	397 349	3 995 117	-1 505 737	4 139 445	1 208 787	397 710	4 002 838
Jul	4 142 152	1 305 909	919 610	574 981	344 629	3 981 871	-1 490 257	4 131 764	1 325 121	344 314	4 005 718
Aug	4 187 258	1 301 610	910 404	529 614	380 790	3 988 084	-1 483 227	4 155 879	1 292 688	380 592	3 987 879
Sep	4 123 641	1 277 272	903 511	548 113	355 398	3 956 640	-1 465 669	4 100 106	1 218 412	355 483	3 953 104
Oct	4 148 408	1 248 453	928 129	562 658	365 472	3 977 597	-1 443 114	4 130 905	1 186 708	365 396	3 995 043
Nov	4 116 973	1 221 406	920 463	593 988	326 475	3 993 755	-1 424 662	4 084 593	1 176 587	326 330	4 001 212
Dec	4 120 395	1 202 952	899 111	593 554	305 557	4 007 543	-1 395 658	4 114 385	1 221 600	305 553	4 007 095

KB126

Changes

R millions

Period	Not seasonally adjusted							Seasonally adjusted			
		Counterparts							Counterparts		
			Claims on the government sector								
	M3	Net foreign assets[2]	Gross claims	Government deposits[3]	Net claims	Claims on the private sector	Net other assets and liabilities[2]	M3	Net foreign assets	Net claims on the government sector	Claims on the private sector
	(1374H)	(1380H)	(1356H)	(1330H)	(1367H)	(1347H)	(1381H)	(1374I)	(1380I)	(1367I)	(1347I)
2019: Aug	31 450	57 587	23 372	-6 417	16 954	51 697	-94 788	21 848	33 200	27 453	46 230
Sep	-10 636	73 423	-12 382	-100 304	-112 686	-2 551	31 178	-21 280	40 604	-94 766	-20 921
Oct	10 652	11 661	7 285	-4 946	2 339	15 767	-19 114	19 295	13 716	-15 720	41 569
Nov	28 789	-7 565	9 088	-3 883	5 206	10 591	20 557	12 632	18 616	-5 545	-8 157
Dec	-43 144	-73 534	-20 592	6 108	-14 483	6 795	38 078	-31 929	-56 601	8 163	-6 766
2020: Jan	10 840	53 702	-1 617	14 546	12 929	1 309	-57 101	62 139	79 216	14 371	10 788
Feb	32 429	98 864	-8 772	-33 865	-42 637	36 364	-60 161	52 493	134 719	-42 218	14 380
Mar	169 626	127 765	-10 608	67 509	56 901	125 760	-140 800	113 099	89 226	56 813	115 597
Apr	89 251	33 582	98 148	-45 159	52 989	5 542	-2 862	103 496	38 276	52 819	44 513
May	32 650	-18 242	58 820	-5 613	53 207	-30 516	28 201	27 100	-35 052	53 167	-32 390
Jun	3 050	31 414	8 170	-28 400	-20 230	-13 425	5 291	38 742	15 719	-19 841	-8 669
Jul	40 573	91 060	7 791	-60 512	-52 720	-13 246	15 479	-7 680	116 334	-53 397	2 880
Aug	45 106	-4 299	-9 206	45 368	36 161	6 214	7 030	24 114	-32 432	36 278	-17 839
Sep	-63 616	-24 338	-6 893	-18 499	-25 392	-31 444	17 558	-55 773	-74 276	-25 109	-34 775
Oct	24 767	-28 818	24 618	-14 545	10 074	20 957	22 555	30 799	-31 704	9 913	41 938
Nov	-31 435	-27 048	-7 666	-31 331	-38 997	16 157	18 452	-46 312	-10 121	-39 065	6 170
Dec	3 422	-18 453	-21 352	434	-20 918	13 789	29 005	29 791	45 012	-20 778	5 882

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	Capital repay-ments on advances during period	Total mortgage loans out-standing[3]
	Gross amount[1]										
	Assets mortgaged					Purpose					
	Residential		Farms	Commercial and other	Total	For con-struction of buildings[2]	Existing buildings	Vacant land			
	Total	Of which: Re-advances									
	(1470M)	(1471M)	(1472M)	(1473M)	(1474M)	(1475M)	(1476M)	(1477M)	(1478M)	(1479M)	(1480M)
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	320 713	6 314	1 328	103 153	425 194	30 035	389 972	5 187	268 171	194 292	1 559 947
2017: Nov	19 604	906	301	15 248	35 153	5 709	29 009	435	22 729	16 080	1 339 471
Dec	14 110	592	197	11 082	25 388	2 772	22 283	332	25 088	24 473	1 340 821
2018: Jan	15 002	653	196	8 076	23 274	2 666	20 330	278	14 631	9 796	1 345 929
Feb	18 939	750	403	11 859	31 201	2 947	27 805	448	18 756	11 170	1 353 731
Mar	19 064	689	442	13 602	33 108	2 929	29 645	533	23 341	19 844	1 357 193
Apr	17 882	652	162	9 855	27 899	2 088	25 513	298	19 389	15 321	1 361 238
May	19 615	765	379	10 687	30 681	2 400	27 834	447	24 118	18 214	1 367 093
Jun	19 158	788	351	9 640	29 150	2 487	26 080	582	23 751	19 016	1 371 780
Jul	18 767	759	379	10 861	30 006	3 429	26 185	393	21 273	17 145	1 375 875
Aug	19 551	777	455	9 493	29 499	2 399	26 439	660	20 872	19 514	1 377 215
Sep	17 075	703	401	9 204	26 680	2 618	23 660	401	20 187	12 956	1 384 415
Oct	21 267	845	564	12 083	33 914	4 468	28 109	1 337	23 405	15 624	1 392 190
Nov	19 691	784	319	11 977	31 987	3 452	27 858	677	25 311	16 626	1 400 842
Dec	13 771	529	267	12 213	26 250	4 141	21 109	1 000	21 459	17 105	1 404 685
2019: Jan	16 309	659	366	5 611	22 286	1 313	20 646	327	15 293	11 185	1 407 826
Feb	19 551	692	353	7 790	27 693	2 933	24 120	640	19 059	9 713	1 416 708
Mar	20 373	696	167	10 210	30 751	1 948	28 142	660	24 053	20 203	1 420 527
Apr	18 972	813	333	8 825	28 130	2 220	25 229	681	20 729	16 907	1 424 339
May	20 614	859	184	12 618	33 416	2 823	30 101	492	25 830	18 359	1 431 826
Jun	18 758	746	290	12 105	31 153	2 746	27 652	755	21 212	13 301	1 439 674
Jul	22 502	887	116	13 260	35 878	3 367	32 098	412	24 173	14 261	1 449 575
Aug	22 134	896	261	11 082	33 477	3 386	29 348	743	22 084	12 840	1 458 804
Sep	20 743	840	168	11 241	32 151	2 358	29 193	600	22 219	14 571	1 466 434
Oct	24 181	994	325	9 729	34 234	2 683	30 897	655	24 351	15 637	1 475 116
Nov	22 142	844	145	9 188	31 475	1 970	29 052	453	24 391	16 713	1 484 676
Dec	15 794	519	47	8 800	24 642	1 987	22 237	418	22 318	15 064	1 491 926
2020: Jan	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	27 314	593	81	12 299	39 694	3 545	35 841	307	32 645	18 076	1 559 947

KB132

1. 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.
2. Building loans for the construction of buildings.
3. As at the end of the period.

Locational banking statistics[1]
Assets

R millions

		2018	2019				2020			
Outstanding balances as at quarter-end		04	01	02	03	04	01	02	03	04
Total cross-border assets/claims[2]	**KBP1531A**	**599 458**	**641 234**	**663 343**	**653 785**	**624 420**	**1 001 213**	**972 974**	**963 369**	**953 676**
Financial instruments										
Deposits and loans	KBP1538A	433 262	471 146	486 241	444 632	414 215	623 075	641 722	616 482	589 024
Debt securities	KBP1539A	63 017	64 288	60 231	65 834	76 697	81 242	89 094	128 466	132 955
Other claims	KBP1540A	103 179	105 800	116 872	143 318	133 508	296 896	242 157	218 421	231 697
Bank type										
Domestic banks	KBP1555A	513 227	560 153	578 070	558 990	542 320	845 565	827 369	828 182	810 924
Foreign branches	KBP1557A	85 175	79 895	84 083	93 580	81 749	155 456	145 348	134 894	142 471
Foreign subsidiaries	KBP1559A	1 056	1 186	1 190	1 215	351	191	256	294	281
Currency										
Foreign	KBP1531F	479 625	508 213	518 277	504 226	490 569	703 997	678 578	682 610	651 866
US dollar	KBP1531U	366 266	391 749	401 223	385 322	366 658	522 231	524 339	540 847	503 606
Euro	KBP1531E	43 730	44 056	48 318	44 241	43 607	76 521	62 006	49 753	56 279
Yen	KBP1531Y	4 125	6 026	3 226	3 354	8 467	4 937	3 796	6 173	12 336
British pound	KBP1531G	32 708	34 787	38 276	35 717	42 206	54 332	43 773	44 938	41 060
Swiss franc	KBP1531C	851	396	458	667	345	1 026	544	674	807
Other currencies	KBP1531O	31 945	31 200	26 775	34 925	29 288	44 950	44 120	40 225	37 777
Domestic (Rand)	KBP1531R	119 832	133 021	145 066	149 559	133 851	297 215	294 395	280 759	301 810
Counterparty Institutional sector										
Financial										
Banks	KBP1515A	361 775	407 954	423 841	413 438	383 111	689 078	639 220	611 148	606 779
of which: Inter-office positions	KBP1517A	149 942	147 697	133 610	115 614	120 917	216 997	167 719	135 360	169 877
Non-bank financial	KBP1525A	72 959	81 028	98 815	103 136	103 986	152 473	171 297	170 683	197 982
Non-financial										
Non-financial institutions	KBP1519A	127 025	113 576	110 200	104 229	97 594	118 981	112 921	96 425	76 759
General government	KBP1521A	27 402	28 119	20 734	24 454	31 210	30 946	39 898	76 729	64 218
Households	KBP1523A	10 206	10 466	9 685	8 450	8 417	9 649	9 557	8 306	7 864
Unallocated sector	KBP1527A	91	91	67	77	101	87	80	77	73
Counterparty region										
Developed countries	KBP1532A	338 662	374 072	419 004	415 999	396 000	710 952	717 673	710 265	696 283
Developing Europe	KBP1534A	1 728	1 145	1 085	857	775	1 053	1 047	210	207
Developing Africa and Middle East	KBP1536A	121 645	128 266	112 758	133 449	119 902	145 554	146 243	132 823	122 859
Developing Asia and Pacific	KBP1537A	16 002	22 323	15 260	15 163	13 479	16 855	8 815	12 641	14 179
Developing Latin America and Caribbean	KBP1535A	3 858	4 104	3 824	4 736	4 313	4 536	5 905	5 644	2 894
Offshore centres	KBP1533A	117 563	111 324	109 898	82 032	88 437	118 912	90 035	98 521	99 676
Unallocated[3]	KBP1549A	-	-	1 514	1 547	1 514	3 351	3 256	3 266	17 577
Total domestic assets	**KBP1550A**	**4 921 335**	**5 005 757**	**5 117 440**	**5 231 558**	**5 248 226**	**5 566 319**	**5 587 805**	**5 577 286**	**5 656 529**
Foreign currency	KBP1530F	168 386	145 328	143 569	171 509	172 865	225 595	199 100	186 718	192 414
Domestic currency	KBP1551A	4 752 948	4 860 428	4 973 870	5 060 049	5 075 361	5 340 724	5 388 705	5 390 568	5 464 114
Total assets[4]	**KBP1529A**	**5 520 792**	**5 646 991**	**5 780 782**	**5 885 342**	**5 872 646**	**6 567 531**	**6 560 779**	**6 540 655**	**6 610 205**
Foreign currency	KBP1529F	648 012	653 541	661 846	675 735	663 434	929 592	877 679	869 328	844 310
Domestic currency	KBP1529R	4 872 780	4 993 450	5 118 937	5 209 608	5 209 212	5 637 939	5 683 100	5 671 327	5 765 895

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 statistics[1]
Liabilities

R millions

2018	2019				2020				
04	01	02	03	04	01	02	03	04	Outstanding balances as at quarter-end
588 394	**570 610**	**560 945**	**588 568**	**572 153**	**845 194**	**722 590**	**669 203**	**628 415**	**KBP1543A .... Total cross-border liabilities[2]**
									Financial instruments
397 950	381 460	363 344	375 099	368 340	469 097	396 503	378 174	327 454	KBP1563A .... Deposits and loans
37 521	36 450	29 844	32 009	32 586	34 067	30 624	28 046	20 834	KBP1548A .... Debt securities
152 923	152 701	167 757	181 460	171 228	342 030	295 463	262 982	280 127	KBP1564A .... Other liabilities
									Bank type
448 116	431 911	425 596	435 520	426 840	637 999	529 042	481 912	453 515	KBP1556A .... Domestic banks
139 205	137 532	134 181	151 820	144 589	206 422	192 746	186 500	174 093	KBP1558A .... Foreign branches
1 073	1 166	1 168	1 228	724	772	801	791	807	KBP1560A .... Foreign subsidiaries
									Currency
341 385	329 955	297 179	339 928	319 780	504 760	376 353	342 092	301 772	KBP1543F .... Foreign
283 246	273 665	238 451	282 573	258 692	426 998	305 745	271 256	236 907	KBP1543U .... US dollar
21 108	20 647	23 126	24 135	19 809	30 761	28 887	28 807	29 167	KBP1543E .... Euro
7 463	843	4 001	963	5 528	2 683	2 509	1 106	674	KBP1543Y .... Yen
11 576	14 540	14 040	12 596	16 192	18 962	13 607	15 631	14 990	KBP1543G .... British pound
4 929	4 261	1 969	2 104	2 028	3 449	2 390	2 967	1 577	KBP1543C .... Swiss franc
13 063	15 999	15 592	17 557	17 531	21 907	23 215	22 326	18 457	KBP1543O .... Other currencies
247 009	240 655	263 766	248 640	252 374	340 434	346 237	327 110	326 644	KBP1543R .... Domestic (Rand)
									Counterparty Institutional sector
									Financial
495 114	476 610	466 363	482 175	467 080	699 854	574 888	525 096	492 650	KBP1516A .... Banks
242 559	235 116	213 567	208 439	207 227	295 914	258 585	246 379	238 135	KBP1518A .... of which: Inter-office positions
53 045	50 719	55 024	62 337	63 077	94 427	96 691	93 274	90 808	KBP1526A .... Non-bank financial
									Non-financial
19 836	22 511	18 854	22 200	21 743	29 099	27 220	26 369	23 756	KBP1520A .... Non-financial institutions
2 640	2 929	2 623	3 595	2 776	2 327	4 293	4 844	1 894	KBP1522A .... General government
16 957	17 092	17 335	17 499	16 737	18 824	19 165	19 568	19 262	KBP1524A .... Households
801	748	746	761	741	663	332	51	46	KBP1528A .... Unallocated sector
									Counterparty region
319 191	292 727	323 826	348 922	337 870	558 476	479 533	435 822	408 915	KBP1561A .... Developed countries
985	756	866	595	277	509	397	348	323	KBP1562A .... Developing Europe
71 167	74 145	67 396	71 201	57 752	67 237	68 583	66 711	68 633	KBP1546A .... Developing Africa and Middle East
44 817	48 252	43 051	45 329	48 922	64 206	61 024	61 986	55 675	KBP1547A .... Developing Asia and Pacific
2 090	1 196	991	1 826	1 531	1 312	3 252	3 148	683	KBP1545A .... Developing Latin America and Caribbean
109 571	113 533	87 216	75 934	81 223	105 269	67 545	60 700	62 581	KBP1544A .... Offshore centres
40 572	40 001	37 599	44 759	44 578	48 185	42 256	40 487	31 604	KBP1554A .... Unallocated[3]
5 035 395	**5 194 366**	**5 346 523**	**5 425 192**	**5 430 207**	**5 859 236**	**5 963 505**	**5 993 713**	**6 103 542**	**KBP1552A .... Total domestic liabilities**
156 794	153 669	173 002	194 073	174 781	307 424	246 749	223 413	216 120	KBP1542F .... Foreign currency
4 878 600	5 040 698	5 173 520	5 231 119	5 255 426	5 551 813	5 716 756	5 770 300	5 887 423	KBP1553A .... Domestic currency
5 623 789	**5 764 976**	**5 907 467**	**6 013 759**	**6 002 361**	**6 704 430**	**6 686 094**	**6 662 915**	**6 731 958**	**KBP1541A .... Total liabilities[4]**
498 180	483 637	470 183	534 000	494 561	812 183	623 102	565 506	517 920	KBP1541F .... Foreign currency
5 125 608	5 281 340	5 437 284	5 479 759	5 507 800	5 892 247	6 062 993	6 097 410	6 214 037	KBP1541R .... Domestic currency

KB134

1. Locational Banking Statistics of banks registered under the Banks Act No. 94 of 1990, excluding mutual banks.
2. Total cross-border liabilities include foreign liabilities, excluding domestic liabilities denominated in foreign currency.
3. 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
2017: Nov.....................	56 930	134 526	70 081	127 155	4 600	-	33	11 861	16 494
Dec.....................	56 606	147 785	69 768	110 751	-	-	-	10 341	10 341
2018: Jan	56 152	134 742	69 730	105 897	10 000	-	250	16 651	26 901
Feb.....................	56 254	131 671	69 748	103 818	10 000	-	580	17 968	28 548
Mar.....................	55 892	134 565	69 277	101 942	10 000	-	340	7 451	17 791
Apr	56 128	134 588	69 341	103 874	10 000	-	615	12 210	22 825
May	55 885	135 203	69 775	128 189	10 000	-	35	11 567	21 602
Jun	55 714	136 584	71 092	136 922	9 500	-	92	11 509	21 101
Jul	56 109	136 882	71 558	129 025	10 000	-	156	12 519	22 675
Aug.....................	56 072	137 591	62 339	144 464	18 900	-	-	11 745	30 645
Sep.....................	55 562	140 146	72 126	135 813	7 050	-	-	8 782	15 832
Oct	55 784	142 743	73 091	137 756	6 800	-	700	6 681	14 181
Nov.....................	56 214	144 682	73 171	126 165	4 450	-	545	7 104	12 099
Dec.....................	57 018	157 564	75 382	124 984	-7 500	-	317	8 837	1 654
2019: Jan	56 246	143 850	74 890	114 489	10 000	-	300	8 410	18 710
Feb.....................	56 199	140 356	75 404	119 258	10 000	-	1 000	6 820	17 820
Mar.....................	54 995	142 569	63 009	122 539	20 000	-	25	827	20 852
Apr	56 304	144 938	64 395	116 722	17 200	-	-	968	18 168
May	56 215	144 840	75 059	92 486	7 100	-	100	4 335	11 535
Jun	56 787	144 386	75 461	88 395	-4 000	-	69	17 347	13 416
Jul	55 945	144 342	76 462	85 296	-2 200	-	44	12 790	10 634
Aug.....................	56 466	145 775	78 347	90 699	-6 500	-	28	19 396	12 924
Sep.....................	56 211	147 789	77 427	163 024	-11 100	-	-	15 223	4 123
Oct	55 438	148 195	77 576	160 160	-	-	100	10 697	10 797
Nov.....................	56 390	150 546	77 426	153 954	-10 000	-	-	6 850	-3 150
Dec.....................	56 048	161 828	77 450	141 592	-10 000	-	-	2 325	-7 675
2020: Jan	55 997	147 901	78 178	149 246	2 550	-	350	8 418	11 318
Feb.....................	55 918	144 025	79 198	155 342	-	-	7	9 553	9 560
Mar.....................	57 587	145 381	76 600	148 173	-	-	-	17 205	17 205
Apr	58 838	146 636	77 351	146 694	-	-	3 476	27 890	31 366
May	68 187	158 263	77 082	136 464	-	-	7 059	27 979	35 038
Jun	67 205	163 115	77 145	123 690	-	-	5 596	28 411	34 007
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

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							
		Standing facilities[3]			Cash reserve accounts[7]			
	Main refinancing auction[1,2]	Reverse repurchase transactions[4]	Repurchase transactions[5]	Supplementary facilities[2,6]	Withdrawals	Deposits	Estimated refinancing impact[8]	Total
	(1437D)	(1481D)	(1482D)	(1438D)	(1456D)	(1457D)	(1484D)	(1440D)
2020/12/23	26 650	-5 644	-	-	7 387	-	-1 433	26 960
2020/12/24	26 650	-7 421	-	3 000	-	-5 248	6 160	23 141
2020/12/28	26 650	-4 357	-	3 000	-	-2 087	945	24 151
2020/12/29	26 650	-4 654	-	3 000	24	-	-1 071	23 949
2020/12/30	24 650	-5 684	-	-	5 848	-	-1 093	23 721
2020/12/31	24 650	-3 700	-	-	-	-4 831	4 971	21 090
2021/01/02	24 650	-7 458	-	-	3 764	-	-	20 956
2021/01/04	24 650	-5 711	-	10 000	-	-8 444	4 353	24 848
2021/01/05	24 650	-5 189	-	3 000	8 638	-	-4 331	26 768
2021/01/06	27 650	-5 275	-	-	689	-	4 576	27 640
2021/01/07	27 650	-4 989	-	5 000	-	-5 168	5 616	28 109
2021/01/08	27 650	-5 341	-	2 000	3 120	-	480	27 909
2021/01/09	27 650	-5 347	-	2 000	-	-	-	24 303
2021/01/11	27 650	-5 643	-	4 000	-	-1 222	4 581	29 366
2021/01/12	27 650	-6 901	-	7 000	-	-4 008	3 695	27 436
2021/01/13	31 450	-6 151	-	-	345	-	-347	25 297
2021/01/14	31 450	-5 982	-	-	-	-4 370	-3	21 095
2021/01/15	31 450	-9 155	-	3 000	1 129	-	-4 994	21 430
2021/01/16	31 450	-9 145	-	3 000	-	-	-	25 305
2021/01/18	31 450	-10 759	-	-	2 829	-	-5 412	18 108
2021/01/19	31 450	-11 300	-	-	4 906	-	-5 247	19 809
2021/01/20	24 650	-4 891	-	-	-	-171	-511	19 077
2021/01/21	24 650	-7 610	-	-	1 365	-	-1 365	17 040
2021/01/22	24 650	-5 141	-	-	2 306	-	-	21 815
2021/01/23	24 650	-2 743	-	-	-	-2 394	2 394	21 907
2021/01/25	24 650	-6 564	-	-	8 226	-	-	26 312
2021/01/26	24 650	-5 975	-	10 000	-	-10 180	8 569	27 064
2021/01/27	27 150	-5 189	-	-	7 177	-	1 682	30 820
2021/01/28	27 150	-5 244	-	3 000	-	-3 451	5 745	27 200
2021/01/29	27 150	-5 435	-	3 001	-	-3 399	2 403	23 720
2021/01/30	27 150	-6 467	-	3 001	1 046	-	-1 046	23 684
2021/02/01	27 150	-10 327	-	7 000	-	-398	-	23 425
2021/02/02	27 150	-7 186	-	5 000	1 354	-	-422	25 896
2021/02/03	37 151	-8 524	-	-	-	-3 854	991	25 764
2021/02/04	37 151	-7 036	-	-	-	-1 831	-3 054	25 230
2021/02/05	37 151	-10 075	-	-	5 587	-	-5 234	27 429
2021/02/06	37 151	-10 302	-	-	224	-	380	27 453
2021/02/08	37 151	-6 590	-	-	-	-714	714	30 561
2021/02/09	37 151	-6 384	-	-	-	-	-	30 767
2021/02/10	28 650	-5 109	-	800	5 094	-	-	29 435
2021/02/11	28 650	-4 231	-	-	-	-2 188	5 730	27 961
2021/02/12	28 650	-5 718	-	-	3 283	-	4 047	30 262
2021/02/13	28 650	-528	-	-	-	-5 133	-	22 989
2021/02/15	28 650	-3 845	-	-	1 059	-	5 129	30 993
2021/02/16	28 650	-4 459	-	-	-	-3 409	8 251	29 033
2021/02/17	36 651	-4 150	-	-	-	-6 401	7 262	33 362
2021/02/18	36 651	-3 842	-	-	-	-	-80	32 729
2021/02/19	36 651	-10 505	-	-	9 352	-	-	35 498
2021/02/20	36 651	-10 532	-	-	-	-	-	26 119
2021/02/22	36 651	-9 805	-	-570	22	-	-22	26 276
2021/02/23	36 651	-4 866	-	-	-	-	-	31 785
2021/02/24	33 850	-3 851	-	-	1 784	-	-	31 783
2021/02/25	33 850	-4 759	-	-	932	-	1 865	31 888
2021/02/26	33 850	-4 229	-	-	-	-919	2 930	31 632
2021/02/27	33 850	-9 877	-	-	-	-	2 942	26 915
2021/03/01	33 850	-9 469	-	-	3 005	-	2 346	29 732
2021/03/02	33 850	-4 504	-	-	-	-3 541	5 667	31 472
2021/03/03	31 850	-4 931	-	1 500	2 755	-	2 259	33 433
2021/03/04	31 850	-8 457	-	-	4 947	-	5 349	33 689
2021/03/05	31 850	-5 943	-	1 000	-	-3 413	10 031	33 525

KB131

1. Amount allotted, namely the liquidity provided by the South African Reserve Bank through its main repurchase auctions on a weekly basis every Wednesday, as from 5 September 2001. As part of the liquidity management strategy the money market shortage has been maintained at R56 billion since September 2016. 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.
2. Accommodation to banks include main refinancing and supplementary auctions.
3. Reflects the net position of the day's utilisation of standing facilities. Such facilities are provided at a spread to the repurchase rate.
4. 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.
5. 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.
6. 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.
7. 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.
8. 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: Repurchase rate % (1401M)[1]	Accommodation rates: SAMOS penalty rate[2]	Predominant prime lending rate: Date	Predominant prime lending rate: Percentage (1403M)[1]	Date	Interbank rates: South African Benchmark Overnight Rate (Sabor) on deposits[3] % (1444W)	Interbank rates: Overnight foreign exchange rate[4] % (1446W)	Interbank rates: Rand overnight deposit rate[5] % (1447W)	Negotiable certificates of deposit/promissory notes[6]: 2 months (1409W)	3 months (1411W)	6 months (1412W)	12 months (1413W)
2010/11/19	5.50	...	2010/11/19	9.00	2020/11/13	3.46	3.80	3.28	3.33	3.33	3.42	3.57
2012/07/20	5.00	...	2012/07/20	8.50	2020/11/20	3.47	3.80	3.28	3.33	3.35	3.46	3.64
2014/01/30	5.50	...	2014/01/30	9.00	2020/11/27	3.53	4.80	3.30	3.41	3.46	3.63	3.87
2014/07/18	5.75	...	2014/07/18	9.25	2020/12/04	3.50	4.35	3.31	3.48	3.54	3.82	4.12
2015/07/24	6.00	...	2015/07/24	9.50	2020/12/11	3.47	3.50	3.31	3.51	3.58	3.87	4.15
2015/11/20	6.25	...	2015/11/20	9.75	2020/12/18	3.52	4.50	3.31	3.54	3.63	3.92	4.14
2016/01/29	6.75	...	2016/01/29	10.25	2020/12/24	3.49	3.80	3.31	3.54	3.63	3.88	4.07
2016/03/18	7.00	...	2016/03/18	10.50	2020/12/31	3.65	7.50	3.31	3.55	3.64	3.88	4.04
2017/07/21	6.75	...	2017/07/21	10.25	2021/01/08	3.59	6.00	3.31	3.55	3.64	3.88	4.09
2018/03/29	6.50	...	2018/03/29	10.00	2021/01/15	3.46	3.85	3.31	3.54	3.64	3.89	4.10
2018/11/23	6.75	...	2018/11/23	10.25	2021/01/22	3.50	4.21	3.31	3.54	3.64	3.93	4.13
2019/07/19	6.50	...	2019/07/19	10.00	2021/01/29	3.55	5.25	3.31	3.54	3.64	3.94	4.20
2020/01/17	6.25	...	2020/01/17	9.75	2021/02/05	3.47	3.85	3.31	3.54	3.64	3.97	4.20
2020/03/20	5.25	...	2020/03/20	8.75	2021/02/12	3.52	4.25	3.31	3.54	3.64	3.96	4.25
2020/04/15	4.25	...	2020/04/15	7.75	2021/02/19	3.49	3.65	3.31	3.54	3.64	3.98	4.32
2020/05/22	3.75	...	2020/05/22	7.25	2021/02/26	3.46	3.70	3.31	3.54	3.64	4.01	4.39
2020/07/24	3.50	...	2020/07/24	7.00	2021/03/05	3.48	3.70	3.31	3.54	3.64	4.03	4.45

KB129

Date	Other money-market interest rates: 7 days SARB debentures[7] % (1407W)	91-day Treasury bills % (1405W)	3-month JIBAR[8] % (1450W)	3x6 FRA[9] % (1408W)	9x12 FRA[9] % (1451W)	Date	Notice deposits with banks[10]: 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)	12-month fixed deposits[10] % (1417M)	Weighted average overdraft rate on current accounts % (1404M)	Interbank call money % (1402M)
2020/11/13	3.43	3.58	3.33	3.24	3.45	2019: Sep	6.34	6.92	6.81	7.33	10.49	7.23
2020/11/20	3.43	3.71	3.35	3.36	3.44	Oct	6.37	6.76	6.77	7.29	10.57	7.14
2020/11/27	3.47	3.71	3.46	3.56	3.64	Nov	6.38	6.88	6.71	7.24	10.55	7.04
2020/12/04	3.47	3.73	3.54	3.59	3.70	Dec	6.38	6.78	6.73	7.23	10.60	7.15
2020/12/11	3.47	3.75	3.57	3.57	3.68							
2020/12/18	3.50	3.76	3.62	3.51	3.53	2020: Jan	6.16	6.75	6.68	7.20	10.49	6.88
2020/12/24	3.50	3.83	3.63	3.47	3.49	Feb	6.17	6.72	6.39	7.09	10.52	7.00
2020/12/31	3.50	3.87	3.64	3.31	3.33	Mar	5.30	6.14	6.21	6.88	9.83	6.43
2021/01/08	3.50	3.85	3.64	3.44	3.50	Apr	4.40	5.25	5.63	6.53	9.16	6.21
2021/01/15	3.50	3.81	3.64	3.45	3.54	May	3.93	4.77	5.00	6.23	8.70	6.04
2021/01/22	3.49	3.74	3.64	3.58	3.70	Jun	3.94	4.50	4.63	5.99	8.43	5.71
2021/01/29	3.49	3.76	3.64	3.55	3.65	Jul	3.62	4.37	4.24	5.70	8.47	5.70
2021/02/05	3.50	3.75	3.64	3.63	3.75	Aug	3.57	4.22	3.88	5.46	8.32	5.57
2021/02/12	3.50	3.77	3.64	3.69	3.88	Sep	3.62	4.08	3.75	5.18	7.90	5.88
2021/02/19	3.50	3.79	3.64	3.69	4.05	Oct	3.61	3.94	3.71	5.06	7.86	5.81
2021/02/26	3.48	3.79	3.64	3.78	4.25	Nov	3.60	3.89	3.64	4.94	7.92	5.64
2021/03/05	3.47	3.82	3.64	3.82	4.37	Dec	3.61	3.92	3.91	4.90	8.03	5.80

KB130

1. As at month-ends.
2. The SAMOS penalty rate was discontinued as from 30 August 2010.
3. 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.
4. 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.
5. 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.
6. As from 1 April 2004 the rate reflected related to negotiable certificates of deposits (instead of promissory notes).
7. 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).
8. Three-month Johannesburg Interbank Average Rate. Prior to November 2012 known as the Johannesburg Interbank Agreed Rate.
9. Rate on 3x6 and 9x12-month forward rate agreements indicating market expectations of rate on 3-month instruments in 3 and 9 months' time.
10. Weighted average on deposits.
11. Before January 2008 this category related to 32-day deposits.
12. Before January 2008 this category related to 88- to 91-day deposits.
13. Before January 2008 this category related to 6-month deposits.

Money and banking
Selected data

Period	Percentage changes[1]							Income velocity of circulation of money[6]			
	Monetary aggregates[2]				Credit[3]						
					Private sector		Total domestic credit extension				
	M1(A)	M1	M2	M3	Total loans and advances[4]	Total claims[5]		V1(A)	V1	V2	V3
	(1370A)	(1371A)	(1373A)	(1374A)	(1369A)	(1347A)	(1368A)	(1420K)	(1421K)	(1422K)	(1423K)
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	1.21	3.58	3.84	4.97	2.43	1.51	1.23
2017: Nov	4.57	5.09	8.67	6.62	5.84	6.48	7.51	...	...	...	...
Dec	6.43	5.85	7.87	6.42	5.17	6.71	8.49	5.79	2.88	1.76	1.44
2018: Jan	2.38	3.40	6.85	5.83	3.86	5.57	6.34	...	...	...	...
Feb	5.16	4.98	7.68	6.89	4.42	5.77	6.20	...	...	...	...
Mar	5.85	5.23	7.87	6.43	4.56	5.99	6.90	5.65	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	9.52	5.33	7.75	7.86	5.65	2.78	1.70	1.36
Apr	13.94	16.22	12.64	10.48	4.18	7.11	7.33	...	...	...	...
May	13.29	16.38	13.39	10.61	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	0.98	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	1.21	3.58	3.84	5.05	2.48	1.56	1.30

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.