

Statistical tables**Money and banking****Page S**

South African Reserve Bank: Liabilities.....	2
South African Reserve Bank: Assets.....	3
Corporation for Public Deposits: Liabilities.....	4
Corporation for Public Deposits: Assets.....	5
Banks: Liabilities.....	6–7
Banks: Assets.....	8–9
Banks: Analysis of deposits by type of depositor.....	10
Banks: Selected asset items.....	10
Banks and Mutual banks: Instalment sale and leasing transactions.....	11
Term lending rates and amounts paid out by banks.....	11
Banks: Contingent liabilities.....	12
Banks: Credit cards, cheques and electronic transactions.....	13
Banks: Liquid assets and cash reserves.....	14
Mutual banks and the Postbank: Liabilities.....	15
Mutual banks and the Postbank: Assets.....	15
Land and Agricultural Development Bank of South Africa: Liabilities.....	16
Land and Agricultural Development Bank of South Africa: Assets.....	17
Monetary sector: Liabilities.....	18–19
Monetary sector: Assets.....	20–21
Credit extension by all monetary institutions.....	22
Monetary aggregates.....	23
Monetary analysis.....	24
Banks and Mutual banks: Mortgage loans.....	25
Locational banking statistics: Assets.....	26
Locational banking statistics: Liabilities.....	27
Selected money-market and related indicators.....	28
Liquidity management operations: Selected daily indicators.....	29
Weighted average bank deposit rates.....	30
Weighted average bank lending rates.....	31
Money-market and related interest rates.....	32

Capital market

Capital market interest rates and yields.....	33, 35
Capital market activity: Primary and secondary markets.....	34
Non-resident and real-estate transactions.....	34
Derivative market activity.....	35
Share prices.....	36
Yields and stock exchange activity.....	37
Unit trusts: Assets and transactions.....	38
Public Investment Corporation: Liabilities and assets.....	39
Life insurers: Income statement.....	40
Life insurers: Equity and liabilities, and assets.....	41
Non-life insurers: Income statement.....	42
Non-life insurers: Equity and liabilities, and assets.....	43
Official retirement funds: Income statement.....	44
Official retirement funds: Assets.....	45
Private retirement funds: Funds and liabilities, and assets.....	46
Private retirement funds: Income statement.....	47
Trust companies: Assets.....	47
Finance companies: Equity and liabilities, and assets.....	48
Non-bank financial institutions: Liabilities and assets.....	49

National financial account

Flow of funds for the year 2021.....	50–51
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Public finance

National government finance.....	52–53
Cash-flow statement of national government and financing according to instruments.....	54
National government financing according to ownership of government debt.....	55
National government debt.....	56–57
Ownership distribution of domestic marketable debt.....	58–59
Redemption schedule of domestic marketable bonds of national government.....	60
Interest payment schedule of domestic marketable bonds of national government.....	61
Marketable bonds of national government by unexpired maturity.....	62
Currency denomination of national government foreign debt.....	63
Redemption schedule of foreign debt of national government.....	64
Interest payment schedule of foreign debt of national government.....	65–66
Ownership distribution of domestic marketable bonds of local governments.....	66
Ownership distribution of domestic marketable bonds of non-financial public enterprises, corporations and extra-budgetary institutions.....	67
Ownership distribution of domestic marketable bonds of financial public enterprises and corporations.....	67
Government deposits.....	68
Government finance statistics of national government.....	69
Government finance statistics of national extra-budgetary institutions.....	70
Government finance statistics of social security funds.....	71
Government finance statistics of consolidated central government.....	72

Government finance statistics of consolidated provincial government	73
Government finance statistics of local governments.....	74
Government finance statistics of consolidated general government	75
Government finance statistics of non-financial public enterprises and corporations.....	76
Non-financial public-sector borrowing requirement	77
Government finance statistics of financial public enterprises and corporations.....	78
Total expenditure: Consolidated general government	79
Social security funds: Liabilities and assets	80
Local governments: Liabilities and assets	81
Non-financial public enterprises and corporations: Liabilities and assets	82
Financial public enterprises and corporations: Liabilities and assets.....	83

External economic accounts

Balance of payments: Annual figures	84
Balance of payments: Quarterly figures.....	85
Current account of the balance of payments	86
Foreign trade: Indices of volume and prices of goods and services.....	87
Trade account of the balance of payments by kind of economic activity.....	88
Trade account of the balance of payments by country and product	89
Services, income and transfers	90–93
Financial account.....	94–95
Foreign liabilities and assets of South Africa.....	96–97
Foreign liabilities and assets of South Africa by country	98–105
Foreign liabilities of South Africa by kind of economic activity.....	106–107
Foreign debt of South Africa	108
Maturity structure of foreign currency-denominated debt	109
Ratios of selected data	109
Gold and other foreign reserves.....	110
Average daily turnover in the South African foreign exchange market.....	111
Exchange rates.....	112
Exchange rates and commodity prices	113

National accounts

National income and production accounts of South Africa	114
Gross value added by kind of economic activity.....	115–116
Expenditure on gross domestic product	117–119
Final consumption expenditure by households	120–123
Gross fixed capital formation	124–130
Fixed capital stock.....	131
Change in inventories	132–133
Gross and net capital formation by type of organisation	134
Financing of gross capital formation	134
Production, distribution and accumulation accounts of South Africa	135–140
Household balance sheet	140
Current income and saving.....	141

General economic indicators

Labour: Employment in the non-agricultural sectors.....	142
Labour: Labour costs in the non-agricultural sectors.....	144
Manufacturing: Production, sales and utilisation of production capacity	144
Indicators of real economic activity.....	145
Consumer prices: All urban areas	146–149
Producer prices	150
Composite business cycle indicators	151
Supply chain pressure indicators	152

Key information

Money and banking: Selected data.....	153
Capital market: Selected data.....	154
Public finance: Selected data.....	155–156
Balance of payments: Percentage changes in selected data.....	157
Balance of payments: Ratios of selected data	157
Terms of trade and exchange rates of the rand: Percentage changes	158
National accounts: Percentage changes in selected data at constant prices.....	159
National accounts: Quarter to quarter percentage changes in selected seasonally adjusted not annualised data at constant 2015 prices.....	160
National accounts: Selected data	160
National accounts: Ratios of selected data	161
Composite business cycle indicators: Percentage change	162
Labour in the non-agricultural sector and unemployment rate: Percentage change unless otherwise indicated.....	163
Prices: Percentage change	163
Inflation expectations	164
Business cycle phases of South Africa since 1945.....	164

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

National financial account

Flow of funds for the year 2021¹

R millions

Sectors Transaction items				Financial intermediaries									
				Foreign sector		Monetary authority		Other monetary institutions ²		Public investment Corporation ³		Insurers and retirement funds	
		S	U	S	U	S	U	S	U	S	U	S	U
1. Net saving ⁴	-227 693		-3 488		58 659		-120		77 490		29 728		
2. Consumption of fixed capital ⁴			385		16 844		30		1 216		1 777		
3. Capital transfers	105	330											
4. Gross capital formation ⁴				566		14 181		30		1 674		1 386	
5. Net lending (+)/net borrowing (-) (S)	-227 918		-3 669		61 322		-120		77 032		30 119		
6. Net financial investment (+) or (-) (U)		-227 918		-3 669		61 322		-120		77 032		30 119	
7. Net incurrence of financial liabilities (Total S 9 – 32)	402 083		52 980		37 125		137 498		196 850		88 960		
8. Net acquisition of financial assets (Total S 9 – 32)		174 165		49 311		98 447		137 378		273 882		119 079	
9. Gold and other foreign reserves.....	67 272			67 272									
10. Cash and demand monetary deposits ⁵	1 613	-929	-3 842	-6 000	123 735	6 604		-8 964		-2 700		39 340	
11. Short/Medium-term monetary deposits ⁵	-11 343	12 744		400	74 957			5 434		-12 741		-9 891	
12. Long-term monetary deposits ⁵		-1 658		4 000	57 624			2 329		-12 728		30 781	
13. Funds placed with other financial institutions ...	321 167	6 393				-1 092		7 326		246 512	105 770	131 116	
14. Funds placed with other institutions.....	-46 278					-44 683	137 498			124 094		10	
15. Treasury bills.....	40 615			-41		78 993		964		266		-28 465	
16. Other debt securities ⁶	2 872	-2		18 427	13 879	12 826		-766	2 335	30 664	-1 593	-60 166	
17. Bank loans and advances	17 481		-86	5 232	4 944	96 060					-2 339		
18. Trade credit and short-term loans.....	-2 879	27 795	66 061	-15 203	13 011	-6 871			10 594	-5 702	-8 815	946	
19. Short-term government bonds ⁹	46			-655		-23 468		-7 912		-28 286		-1 900	
20. Long-term government bonds ⁹	3 420	6 535		1 652		47 644		54 788		113 874		106 911	
21. Non-marketable debt of central government ⁷ ...													
22. Securities of local governments	-85					-284		-300		2 304		-684	
23. Securities of public enterprises	6 178	-17 783	-78		-174	4 769		-15 425		4 289	7 145	14 436	
24. Other loan stock and preference shares	92 498	4 412			-975	22 696		-1 120	-537	17 382	-1 518	-193	
25. Ordinary shares	296 584	201 285			76 704	9 594		82 963	3 991	-129 280		-95 496	
26. Foreign branch/head office balances													
27. Long-term loans.....	26 561	-66 418	32 167		-9 602			8 517	2 794	12 395	5 104	6 386	
28. Mortgage loans	1 542					91 988					-1 685	2 168	
29. Interest in insurers and retirement funds ⁸		22 671				881			66 379				
30. Financial derivatives.....	-249 228	-245 860			-257 300	-279 514		6	-3 244	-8 553	-37 660	-66 331	
31. Amounts receivable/payable.....	-62 354	107 196	-11 016	12 714	-21 082	26 470		9 538	46 526	-13 618	-18 823	17 939	
32. Other liabilities/assets.....	-103 599	117 784	-30 226	-38 487	-38 633	55 625			67 509	-63 968	43 031	32 129	
33. Balancing item.....					37	209			503	-322	343	43	

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

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

KB230

1 A negative amount reflects a decrease in that item. In the case of liabilities (sources) it denotes a reduction in the available sources of funds and in the case of assets (uses) it indicates an additional source of funds.

2 Including mutual banks and the Postbank.

3 Before April 2005 the Public Investment Commissioners.

4 As taken from the national income (and production) accounts.

5 Namely deposits with the South African Reserve Bank (including coin liabilities), Corporation for Public Deposits, banks, the Land Bank, mutual banks and the Postbank.

6 Including bonds and money market instruments, such as bills, debentures and commercial paper, not specified in other line items in the table.

7 Non-marketable bonds and other Treasury bills.

8 Members' interest in the reserves of retirement and all insurance funds.

9 The classification of short-term and long-term government bonds is based on remaining maturity.

National financial account (continued)

Flow of funds for the year 2021¹

R millions

General government				Corporate business enterprises								Sectors
Central and provincial governments		Local governments		Public sector		Private sector						
								Transaction items				
S	U	S	U	S	U	S	U	S	U	S	U	
-177 641		-81 776		-40 528		324 174		36 454		-4 741		1. Net saving ⁴
87 677		47 008		77 382		430 165		134 744		797 228		2. Consumption of fixed capital ⁴
	159 002	29 087		114 932		123	37	15 190	68	159 437	159 437	3. Capital transfers
	88 209		63 099		86 512		395 096		141 734		792 487	4. Gross capital formation ⁴
-337 175		-68 780		65 274		359 329		44 586		-		5. Net lending (+)/net borrowing (-) (S)
	-337 175		-68 780		65 274		359 329		44 586		-	6. Net financial investment (+) or (-) (U)
356 297		28 227		-51 712		2 067		150 876		1 401 251		7. Net incurrence of financial liabilities (Total S 9 – 32)
	19 122		-40 553		13 562		361 396		195 462		1 401 251	8. Net acquisition of financial assets (Total U 9 –32)
	-7 373		221		-1 160		27 288		75 179	67 272	67 272	9. Gold and other foreign reserves
	-1 291		-3 412		10 741		31 632		29 998	121 506	121 506	10. Cash and demand monetary deposits ⁵
	-793		-210		2 688		9 275		23 940	63 614	63 614	11. Short/Medium-term monetary deposits ⁵
			-1 893		-19 851		10 994		47 432	57 624	57 624	12. Long-term monetary deposits ⁵
	13 394				53		-1 648			426 937	426 937	13. Funds placed with other financial institutions
18 236							7 134			91 220	91 220	14. Funds placed with other institutions
	-5			-4 410		20 786	32 891			58 851	58 851	15. Treasury bills
-353		-2 888		202		56 849		27 482		33 869	33 869	16. Other debt securities ⁶
-14 947	67 054	-115		-5 942	-61	40 597	25 315	945	5 237	101 292	101 292	17. Bank loans and advances
-62 267										98 510	98 510	18. Trade credit and short-term loans
326 532							-1 452			-62 221	-62 221	19. Short-term government bonds ⁹
1 995									1 995	329 952	329 952	20. Long-term government bonds ⁹
		-2 185					-3 306			1 995	1 995	21. Non-marketable debt of central government ⁷
	-3 151		-3	-25 994			-47		-8	-2 270	-2 270	22. Securities of local governments
	2 581	832		-1	-1	26 083	70 625			-12 923	-12 923	23. Securities of public enterprises
				5 519	-61	-218 256	95 537			116 382	116 382	24. Other loan stock and preference shares
										164 542	164 542	25. Ordinary shares
												26. Foreign branch/head office balances
22 379	37 511	1 092		-17 268	956	-44 160	22 311	2 591		21 658	21 658	27. Long-term loans
				-1 454		21 754		73 999		94 156	94 156	28. Mortgage loans
					-80		2 464		40 443	66 379	66 379	29. Interest in insurers and retirement funds ⁸
				-2 963	-21 653	3 396	74 906			-546 999	-546 999	30. Financial derivatives
64 722	-65 645			6 263	8 605	93 803	60 797	21 008	-44 949	119 047	119 047	31. Amounts receivable/payable
	-23 160	30 868	-35 253	-5 748	33 039	941	-104 910	24 851	16 195	-11 006	-11 006	32. Other liabilities/assets
		623	-3	84	347	274	1 590			1 864	1 864	33. Balancing item

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

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

KB231

1 A negative amount reflects a decrease in that item. In the case of liabilities (sources) it denotes a reduction in the available sources of funds and in the case of assets (uses) it indicates an additional source of funds.

2 Including mutual banks and the Postbank.

3 Before April 2005 the Public Investment Commissioners.

4 As taken from the national income (and production) accounts.

5 Namely deposits with the South African Reserve Bank (including coin liabilities), Corporation for Public Deposits, banks, the Land Bank, mutual banks and the Postbank.

6 Including bonds and money market instruments, such as bills, debentures and commercial paper, not specified in other line items in the table.

7 Non-marketable bonds and other Treasury bills.

8 Members' interest in the reserves of retirement and all insurance funds.

9 The classification of short-term and long-term government bonds is based on remaining maturity.

Capital market

Selected data

End of	Percentage change ^{1, 2}								
	Real estate	Total value of shares traded ³	Total nominal value of bonds traded ³	Total value of derivatives contracts traded ^{3, 5}	Share prices				
	Transfer duty ⁴				Gold mining	Resources	Financial	Industrial	All shares
	(2072A)	(2039A)	(2042A)	(2047A)	(2073A)	(2074A)	(2075A)	(2076A)	(2077A)
2014	19.3	45.0	8.0	26.5	2.2	-10.4	25.6	16.4	9.7
2015	5.5	35.7	57.6	16.9	-5.9	-41.1	0.5	13.7	-4.2
2016	4.6	-21.6	-38.1	-8.1	27.0	66.9	1.8	-17.2	-2.8
2017	0.3	56.3	44.5	10.1	-7.5	16.8	9.3	10.3	11.5
2018	-16.3	-43.9	16.4	-22.2	-3.0	-1.0	-11.0	-24.0	-15.7
2019	0.0	20.5	2.9	15.2	106.5	16.2	-1.2	-25.9	-10.1
2020	54.0	6.1	-6.2	-2.5	39.3	10.6	-25.2	17.6	7.1
2021	-5.9	-1.3	27.1	-3.0	4.7	27.6	20.0	1.0	11.1
2019: Apr	2.7	-9.2	39.1	7.2	34.5	21.7	-6.5	-28.7	-11.3
May	-0.7	-7.0	28.1	28.4	35.6	4.9	-5.7	-29.3	-14.9
Jun	-16.0	-14.0	27.9	23.8	76.4	4.8	-1.7	-28.1	-13.3
Jul	8.5	6.2	48.1	28.2	93.8	7.9	-5.2	-27.9	-13.3
Aug	-4.3	0.5	12.3	8.5	142.6	-2.2	-14.8	-27.1	-16.9
Sep	2.5	7.1	22.6	12.9	121.6	-4.3	-9.3	-28.5	-17.2
Oct	13.4	-0.1	0.5	54.9	111.3	-1.7	-1.9	-26.3	-14.2
Nov	-9.7	-4.0	9.6	0.6	117.3	11.4	-2.9	-26.5	-11.8
Dec	0.0	20.5	2.9	15.2	106.5	16.2	-1.2	-25.9	-10.1
2020: Jan	-7.5	-1.4	20.8	4.3	107.2	13.6	-7.7	-24.7	-11.2
Feb	0.5	16.0	7.1	18.6	90.4	0.0	-12.7	-27.0	-16.6
Mar	-7.0	65.5	41.0	12.9	77.7	-31.5	-31.7	-24.8	-28.3
Apr	-87.5	26.3	-14.2	6.7	145.8	-22.8	-37.2	-17.8	-23.2
May	-44.6	2.7	-21.3	-22.7	204.5	-6.9	-37.7	-11.4	-15.7
Jun	-12.2	33.5	-18.9	-24.9	119.5	-1.0	-34.0	-10.2	-12.8
Jul	-19.4	20.9	-31.6	-8.5	175.3	9.7	-34.0	-7.9	-8.6
Aug	-1.8	-1.0	-19.0	-14.0	135.1	26.0	-30.4	-6.9	-3.0
Sep	29.0	-9.1	-2.3	-17.2	131.9	17.4	-35.6	-4.7	-5.3
Oct	21.1	-15.1	-19.3	-46.8	94.9	11.1	-35.6	3.2	-2.6
Nov	36.4	14.7	-12.5	17.1	62.0	4.9	-31.2	12.8	1.8
Dec	54.0	6.1	-6.2	-2.5	39.3	10.6	-25.2	17.6	7.1
2021: Jan	38.7	18.9	-24.1	7.5	34.1	22.0	-23.0	18.5	11.4
Feb	34.9	9.4	-4.7	-3.9	17.9	32.8	-17.0	23.1	18.1
Mar	68.8	-25.8	-21.7	1.2	24.2	94.6	11.2	46.5	51.7
Apr	914.6	-18.1	0.0	-17.7	-4.6	69.2	17.8	27.2	36.4
May	138.9	4.2	15.7	9.6	-9.1	55.1	24.4	17.9	28.7
Jun	101.1	-16.5	6.6	12.5	-16.6	30.5	20.3	14.2	19.6
Jul	69.6	-3.8	10.5	15.4	-40.8	26.1	21.0	5.1	13.2
Aug	42.2	64.2	19.0	-3.0	-46.5	21.3	33.4	-0.7	10.1
Sep	10.9	23.2	5.5	13.4	-47.3	13.8	38.7	0.0	9.1
Oct	8.7	1.6	29.7	10.9	-34.5	26.9	38.3	3.1	14.4
Nov	14.3	-12.1	33.3	2.8	-4.8	30.3	25.6	3.3	13.8
Dec	-5.9	-1.3	27.1	-3.0	4.7	27.6	20.0	1.0	11.1
2022: Jan	20.7	-14.9	19.9	0.1	-5.5	22.6	26.8	-1.5	9.3
Feb	14.0	-2.5	3.1	4.3	13.3	23.9	25.9	-10.2	5.3
Mar	10.9	36.9	24.5	0.2	37.8	24.3	25.8	-20.2	1.0
Apr	12.5	25.3	1.9	37.5	26.5	23.8	27.0	-21.6	0.3
May	17.2	11.4	17.6	43.8	-4.2	14.9	15.8	-22.9	-4.5

KB801

1 Measured over a 12-month period.

2 Annual figures reflect the values as at December.

3 Source: The JSE Limited.

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

5 Including futures and options contracts on equity, commodity, warrants, interest rate and currency products.